



# POLICY AGENDA DISCUSSION

**Connect for Health Colorado Board Advisory Group**

**July 24, 2019**

## Policy Agenda Background

- The mission of Connect for Health Colorado is to increase access, affordability, and choice for individuals and small employers purchasing health insurance in Colorado.
- Connect for Health Colorado is focused not only on what we must do for compliance and what we should do to fulfill our enabling legislation, but also on what we could do to further our mission.
- Policy agenda builds upon the foundation set by the Board in the *2017-2020 Strategic Plan and Policy Agenda Principles*

## Policy Agenda Background

- We believe in strategic, coordinated and collaborative policy creation to provide the best opportunity for thoughtful deliberation and stakeholder buy-in to build a foundation for sustained success.
- Goal is to identify policies that Connect for Health Colorado should pursue to further our mission to increase access, affordability, and choice.
- Policy agenda may be amended based on outcomes of HB-1004 and HB-1176, however C4HCO policy agenda is independent and not intended to circumvent other state efforts.

## Key Policy Agenda Considerations

- An effective policy agenda must start with agreement on goals.
- Goals should be aligned with the organization's mission and priorities.
- Goals may be achieved in iterations.
- Solutions may crossover and fit into multiple goals.
- Solutions to achieve goals may not satisfy all stakeholder groups.

## What could we do to increase access?

- **Goal:** Identify ways to increase access to coverage by streamlining processes and reducing barriers to care.
- Potential policy solutions:
  - Preserve automatic re-enrollment in state law.
  - Implement a QHP issuer certification requirement to offer plans at the Bronze level.
  - Process hardship exemption applications to increase access to Catastrophic plans.

## What could we do to increase affordability?

- **Goal:** Identify ways to increase affordability by better defining value for customers and supporting a stable and healthy insurance marketplace across the state.
- Potential policy solutions:
  - Process Special Enrollment Period Verification (SEPV) documentation for all on-exchange enrollments through Connect for Health Colorado.
  - Establish an “easy eligibility” path to automatically determine eligibility for the uninsured.
  - Enhance value and quality transparency to better reflect consumer needs and shopping behavior.

## What could we do to increase choice?

- **Goal:** Identify way to increase consumer choice by empowering consumers with information and tools needed to make the best healthcare choices for themselves and their family.
- Potential policy solutions:
  - Streamline plan offerings and display for consistency across all coverage.
  - Implement multiagency health care navigation, benefit literacy, and integrated support services.
  - Fully establish the “Connector” as envisioned in the 208 Commission’s report for comprehensive plan comparison and shopping experience.