



# ADVANCING THE POLICY AGENDA DISCUSSION

**Connect for Health Colorado Policy Committee**

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# 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 vision set in the *Policy Agenda Principles* – exemplify the values of the organization and serve as the paradigm through which we view progress toward improving healthcare access and affordability in our state.

# Policy Vision – *Policy Agenda Principles*

- Be a model and advocate for healthcare access, education and consumer engagement
- Serve as a thought leader on health care reform implementation
- Promote consumer centric policies that will:
  - Increase affordability and decrease the overall cost of care
  - Support a stable and healthy insurance marketplace across the state
  - Streamline access to coverage and reduce barriers to care
  - Empower consumers with information and tools needed to make the best healthcare choices for themselves and their family
  - Foster collaboration and partnership amongst stakeholders to improve health outcomes for all Coloradans, including the most vulnerable
  - Create state-based stability to counterbalance federal policies that are subject to change
  - Enable the Marketplace to continue to advance its mission.

## Next Steps – Develop a Policy Roadmap

- Connect for Health Colorado staff has begun to order the list of solutions into a multi-year roadmap.
  - Begin with foundational elements to complete over next 6 to 18 months
  - Position additional elements to complete over next 12+ months
- Solutions will be more fully developed in coordination with the Policy Committee, Board Advisory Group and full Board.
- Agreement on priorities and solutions depends on input and timing, but will allow staff to start to focus resources – this process can be fluid and iterative

# Policy Roadmap – Foundational Steps

- Preserve automatic re-enrollment in state law.
- Process hardship exemption applications through Connect for Health Colorado to improve access to Catastrophic plans.
- Codify a QHP issuer certification requirement to offer plans at the Bronze level.
- Create multiagency health care navigation, benefit literacy, and integrated support services.
- Construct an “easy eligibility” path to automatically determine eligibility for the uninsured.

## Preserve automatic re-enrollment in state law

- Automatic re-enrollment allows most consumers to renew their health insurance coverage annually with minimal effort.
- This process has many benefits: it helps stabilize the risk pool by helping retain lower-risk enrollees and it increases efficiency for the exchange by reducing administrative burden and costs associated with active renewals.
- However, recent federal rulemaking sought comment on whether to continue automatic re-enrollment processes.

# Preserve automatic re-enrollment in state law

- **Potential solution:** Explore state-level policy changes to broaden eligibility for automatic re-enrollment, including cross-mapping to new products and plans, and enshrine automatic renewal processes in state law to the greatest extent possible.
- **Proposed timing:** For Open Enrollment for plan year 2021 (fall 2020)

## Process hardship exemption applications through Connect for Health Colorado to increase access to Catastrophic plans.

- Catastrophic plans are only available to people under age 30, or people 30 and older who qualify for a hardship exemption.
- To enroll in a Catastrophic plan if you're 30 or older, you must submit a hardship or affordability exemption application and get an exemption certificate number.
- Currently, hardship or affordability exemptions are processed by the federal government.

## Process hardship exemption applications through Connect for Health Colorado to increase access to Catastrophic plans.

- **Potential solution:** Process hardship exemptions through Connect for Health Colorado and transition away reliance on federal processing.
- **Proposed timing:** For Plan Year 2021 – develop and stand up process, including required data transfers to IRS.

# Codify a QHP issuer certification requirement to offer plans at the Bronze level

- ACA and Colorado state law require that a health insurance company offering qualified health plans (QHPs) through the Marketplace offer plans at both the Silver and Gold levels of coverage.
- Currently, consumers in all areas of the state also have access to Bronze plans. However, recently, some states have experienced issues where health insurance companies do not offer Bronze plans, leaving many consumers without access to plans at this level of coverage.

# Codify a QHP issuer certification requirement to offer plans at the Bronze level

- **Potential solution:** Explore adding a QHP issuer certification requirement for health insurance companies to offer Bronze plans (in addition to Silver and Gold) in all service areas in which they offer QHPs through Connect for Health Colorado.
- **Proposed timing:** For plan year 2021 – would need to finalize as part of product development and filing cycle in early 2020.

# Create multiagency health care navigation, benefit literacy, and integrated support services

- Health care navigation, benefit literacy and other support services are spread amongst a number state agencies, community organizations and additional private entities.
- Although many share similar missions and program goals, support providers often focus on specific pieces of health and health navigation, and this limited scope makes it difficult for consumers to receive consistent and comprehensive information.
- Resources are not consistent across the state, leaving many residents in underserved areas without the robust support available in other communities.

# Create multiagency health care navigation, benefit literacy, and integrated support services

- **Potential solution:** Work with state partners to create a comprehensive health navigation curriculum for agencies and organizations to improve health literacy for all Coloradans.
  - Core elements should include, at a minimum, aligned terminology, information about community and government resources, accessing coverage, utilizing benefits, managing health related finances, and wellness and prevention.
- **Proposed timing:** Participating organizations should be identified by spring 2020. Curriculum can be developed in phases, with phase one implemented by fall 2020.

## Construct an “easy eligibility” path to automatically determine eligibility for the uninsured.

- In December 2017, Congress repealed the tax penalties enforcing the Affordable Care Act’s (ACA) individual mandate starting in 2019. This repeal is sure to lead to more Coloradans going without health insurance coverage which may cause instability in the individual insurance market.
- Colorado’s uninsured rate remains around 6.5%
- To address these issues, use of an “easy eligibility” program could improve participation and insured rates by creating an option that minimizes the effort required by a consumer in order to apply for coverage.

## Construct an “easy eligibility” path to automatically determine eligibility for the uninsured.

- **Potential solution:** Work with state partners and stakeholders to determine the feasibility of developing a shared technology solution that would allow residents to check a box on their state income tax return to indicate whether they want the state to determine their eligibility for insurance affordability programs.
- **Proposed timing:** Complete feasibility study by end of 2019 – use findings to determine implementation date, with preferred option being PY 2021.