

Board Meeting Minutes
Connect for Health Colorado
October 14, 2019
12:00 – 3:00 PM

Board Members Present: Mike Conway, Adela Flores-Brennan, Patrick Gordon, Annie Lee, Sharon O’Hara, Marc Reece, Mike Stahl and Dick Thompson

Board Members Joining via Phone: Elisabeth Arenales, Claire Brockbank and Lorez Meinhold

Board Members Absent: Kim Bimestefer

Staff Present: Brian Braun, Leslie Chadwick, Kelly Davies, Saphia Elfituri, Kelly Guthner, Ashton Hall, Ian McMahon, Kevin Patterson, Ilana Rivera, Alan Schmitz, Lisa Sevier, Monica VanBuskirk and Ezra Watland

There were seven guests attending the meeting in-person and the conference line was available for people to join by phone.

I. Business Agenda

- Board Chair Adela Flores-Brennan, called the meeting to order 12:00 pm and welcomed those in attendance, both in-person and on the phone.
- The minutes from the August and September meetings were voted on and approved.
- There were no changes to the agenda.
- Disclosure of conflicts of interest: Mike Stahl disclosed that his organization, Hilltop, is a sister site for the Marketplace and will enter into contract with Connect for Health Colorado to be a medical assistance site for open enrollment seven (OE7).

II. Board Report

Ms. Flores-Brennan introduced Patrick Gordon, Chief Executive Officer of Grand Junction-based Rocky Mountain Health Plans (RMHP) as the newest member of the board of directors of Connect for Health Colorado.

III. CEO Report

Annual Colorado Road Trip

Kevin Patterson, CEO, discussed his annual tour of South and Southwest Colorado, meeting with assisters, providers, brokers and stakeholders.

CoverCo

CoverCo, formerly funded by the Colorado Health Foundation and called Building Better Health, is now funded by Connect for Health Colorado and is now conducted as a statewide tour which included six stops throughout Colorado. The conference session topics included:

- Policy and Public Charge Opening Session
- Waivers 101
- Rates and What Drives Costs in Your Community
- Buy-In
- Supporting Mixed Eligibility Households
- Platform Enhancements
- Eligibility and Enrollment Considerations for Community Specific Populations
- Community Conversations

The largest barrier discussed during the community conversations was lack of transportation. Additionally, brokers and assisters expressed a desire for access to centralized resources for customers.

Action Item

Staff to investigate the ability to include access to community and state resources to customers through the Marketplace.

Action Items

Board members received a list of action items, including the responses to the requested items, in the board packets. If there are no objections from board members, action items will be considered complete as indicated, and removed from the action items list.

1004 Update

The Colorado Division of Insurance (DOI) and the Department of Health Care Policy and Financing (HCPF) were tasked with developing and submitting a proposal to the legislature for a State Option that will offer affordable health insurance to Coloradans. The draft recommendation for the 1004 proposal was released on October 8, 2019. The proposal is for a state option for health insurance in Colorado. The option will prioritize affordability and access to high quality care for all Coloradans. Key components include:

- 9-18% savings on monthly premiums
- Every carrier in the state over a certain size will be required to offer this option
- Reimbursements will be adjusted to 175%-225% of Medicare from the current rate of approximately 289%
- Insurance carriers will be required to utilize 85% of the money collected in premiums to pay for patient care
- Providers will be reimbursed at a rate benchmarked to Medicare rates that continues to allow for profitable delivery of services
- there will be a special focus through this process to ensure rural and critical access hospital and provider sustainability

- State Option Plans will be sold through Connect for Health Colorado and in the traditional off-exchange, individual market
- Eligible consumers will be able to use federal subsidies currently available to them through Connect for Health Colorado
- Colorado taxpayers will not fund these plans
- All Essential Health Benefits will be covered
- Plans will be available January 1, 2022

Public comments on the recommendation will be taken through October 25, 2019.

Wakely Report

Are Bly and Freddy Quiram were contract by Wakely Consulting Group, LLC (Wakely) to analyze the individual market rate changes for 2020 before and after federal premium subsidies. According to their Report:

- The average unsubsidized rate went down 18% (-\$99) on average
- The average APTC eligible rate increased 19% (+\$22) on average
- 22 counties will have only one issuer
- 43 counties will have two or fewer issuers
- The number of plans offered by issuer remains stable
- The reinsurance program is the biggest driver of the 18% decrease in 2020
- Premiums are more similar across the rating areas in 2020

A significant takeaway from the report is the importance of shopping, particularly for consumers using subsidies.

OE7 Readiness

Staff reviewed the organization's preparations and readiness level for OE7.

Staff has emphasized the importance of continued engagement and support for the network of brokers and assisters working with the Marketplace. The Connect for Health Colorado website (ConnectforHealthCo.com) has been improved for the consumer and the look has been updated and refreshed.

The service center has been focused on training; as well as, adding additional staff to accommodate open enrollment. The interactive voice response system (IVR) and ticketing system has been built out to increase customer support.

Additionally, the organization is working on the service center vendor replacement project to ensure a seamless transition.

Technology enhancements have been made to both improve the user experience and meet compliance needs. Enhancements include:

- Replaced existing application screens with updated look and feel, better navigation and clear call to action.
- Enhanced Quick Cost/Plan Finder Tool (QCPF)
- Mobile friendly
- Streamline eligibility determinations for 5-year bar customers
- Implemented a service call to check for enrollment in other health insurance
- Implemented a service call to check if a consumer reconciled their taxes

QHP Readiness

The Affordable Care Act (ACA) requires Connect for Health Colorado to certify qualified health plans (QHPs) and qualified dental plans (QDPs) to be sold in the Marketplace.

Staff requests Board approval for all “on-exchange” individual, small group health and dental plans consistent with the plans reviewed and approved by the Colorado Division of Insurance (DOI) under the rate and form filing process.

Sharon O’Hara motioned for approval of the board to certify all QHPs and QDPs as approved by the Colorado DOI.

Annie Lee seconded the motion.

Ms. Flores-Brennan called for public comment. There was no public comment.

Ms. Flores-Brennan called the recommendation to a vote. The recommendation was approved as follows:

Yes: Claire Brockbank, Adela Flores-Brennan, Annie Lee, Lorez Meinhold, Sharon O’Hara, Mike Stahl and Dick Thompson

No: None

Abstain: Patrick Gordon and Marc Reece

IV. Finance & Operations

Public Benefit Corporation (PBC)

The Finance & Operations Committee recommended the Board approve the implementation task of creating a Public Benefit Corporation (PBC).

Staff is asking for the implementation in order to:

- Respond to the emerging “asks” from the State
- Operate a subsidiary with programs that compliment Connect for Health Colorado’s mission beyond the administration of the tax credit
- Help fulfill the vision of the 208 Commission of a true “connector” in concert with other existing organizations’ goals and purposes

The structural needs to form the PBC should include:

- Formal separation of legal entities
- Connect for Health Colorado will maintain its 501(c)(3) status
- Clear segregation and use of federally related funds

Connect for Health Colorado board members will be responsible for appointing the board members for the PBC, and will provide information and instruction; however, the PBC board will be an independent board.

It was noted that though the PBC will be a wholly owned subsidiary of Connect for Health Colorado, it will not be subject to the open record/meeting provisions.

Ms. Flores-Brennan called for public comment. There was no public comment.

Ms. Flores-Brennan called the recommendation to a vote. The recommendation was approved as follows:

Yes: Claire Brockbank, Adela Flores-Brennan, Annie Lee, Lorez Meinhold, Sharon O'Hara, Mike Stahl and Dick Thompson

No: None

Abstain: Patrick Gordon

Procurement: Media Buy

The Finance and Operations Committee recommended the Board approve the procurement of media buy services for OE7, the budget for these services were included in the fiscal year (FY) 2020 budget for Connect for Health Colorado. Campaigns for the buy include:

- English media
- Spanish media
- Shared Marketing Campaign

Ms. Flores-Brennan called for public comment. There was no public comment.

Ms. Flores-Brennan called the recommendation to a vote. The recommendation was approved as follows:

Yes: Claire Brockbank, Adela Flores-Brennan, Patrick Gordon, Sharon O'Hara, Mike Stahl and Dick Thompson

No: None

Abstain: None

V. Public Comment

Bethany Pray, Colorado Center on Law & Policy
Pattie Meyer, Broker

Melanie Herrman, Broker

Meeting adjourned at 3:05 pm.

Respectfully submitted,

Claire Brockbank
Secretary

Next Meeting

November 20, 2019 from 9:00 am – 12:00 pm