



Colorado Health Benefit Exchange *Board Meeting Minutes*

Mile High Room
COPIC
7351 E. Lowry Blvd.
Denver, CO 80230

September 24, 2012
8:30 AM – 11:10 AM

Board members present: Richard Betts, Mike Fallon, Gretchen Hammer, Robert Ruiz-Moss, Jim Riesberg, Arnold Salazar, Beth Soberg, Nathan Wilkes.

Staff present: Patty Fontneau, Lindy Hinman, Cammie Blais (on phone), Kelly Ryan, Jessica Dunbar, John Barela, Myung Kim, Lynn Pressnall, Gary Schneider.

Approximately forty people attended the meeting in person and additional people joined by phone.

I. Business Agenda

There were no additions or edits made to the August 27, 2012 Board meeting minutes.

Vote: The minutes were unanimously approved. There were seven voting members present.

There were no changes made to the agenda. There were no conflicts of interest reported.

II. Board Development and Operations

1. Board Chair Report

Gretchen Hammer confirmed the Board will still meet on two upcoming holidays at 8:30 a.m. on October 8th (Columbus Day) and November 12th (Veterans Day) Board members confirmed they will likely be present.

III. Exchange Development and Operations

1. Report from CEO/ED

Patty Fontneau announced a public meeting was held September 12th to view and solicit feedback about the preliminary customer shopping screen designs for individuals and families through an on-line survey. The comments and suggestions will be carefully analyzed over the next few weeks for incorporation into the screen design stage.



There are vacancies on several Advisory Groups. A similar process will be used as the one initially followed to fill the groups. Suggestions for candidates to fill the vacancies will be solicited from the Board and public, candidates will be contacted and recommendations will be returned to the Board for candidate appointment.

Two new employees were announced: Caren Henderson, Marketing and Communication Manager, and Kyla Hoskins, Policy Analyst. COHBE is currently seeking applicants for two positions: Navigator Program Developer and Navigator Coordinator.

Last week, responses were provided to fourteen clarification questions on the second level 1 grant application which is under Federal review. A determination on approval of the grant application is anticipated next week.

2. Finance Committee Report

a. Update on Audit Activities

Robert Ruiz-Moss gave an update on the audit process. The audit of the year-end financial statements was completed. Auditors will report to the finance committee on October 2nd and there will be a report to the board on October 8th.

b. Protection against Fraud, Waste & Abuse – Subscriber Data

The recommendation was made to approve the [guiding principles](#).

Robert Ruiz-Moss presented the recommendation from the committee. The guiding principles attempt to have adequate controls in place to balance protection from abuse against people purchasing in a relatively timely manner. Subscriber data will be obtained through self-attestations. Self-attestations will be subject to tolerance controls.

Jim Riesberg commented that the Division of Insurance looked at self-attestation information and found no more than a three-percent variance from actual data.

Arnold Salazar commented it should be noted that there is a difference between fraud and making a mistake. Patty Fontneau responded that the user interface screens would offer direction and assistance to help people enter the right type of information. An example was brought forth comparing “annual income” to “modified adjusted gross income.”

Public comment: None

Vote: The recommendation was unanimously approved. There were seven voting members present.

3. Policy & Process Topics

a. *Consumer & Employer Rights & Responsibilities*

The recommendation was made to approve the guiding principles.

i. *Report from SHOP Advisory Group*

Cindy Sovine-Miller reported that the information must be made available in a clear and concise manner so consumers can understand their rights and responsibilities when interacting with the Exchange. Outreach and communication were seen as critically important in the timing of information collateral sent to employers for their employees. Complaint data should be made available in a timely manner so problems can be addressed quickly. It should be noted in the guiding principles that the Exchange is not a regulatory agency. It should be clear to consumers that they are buying individual insurance. Individuals should be directed to appropriate agencies for help when they call the customer service center.

ii. *Report from Individual Experience Advisory Group*

Ashley Wheeland and Adela Flores-Brennan reported the need for information to be transparent and easy to understand for consumers. Consumers need to know they have rights and that there is a strong appeals process. Navigators and brokers should be certified on how to appropriately direct people. The Exchange should have a process for complaints and appeals and maintain data on both. It will be important to maintain strong marketing and outreach so individuals are aware of the Exchange.

Gretchen Hammer added the recommendation to include in the guiding principles that the Exchange is not a regulatory agency and to change “participate” to “interact” for those requesting information on the exchange.

Richard Betts made the motion to accept the amended recommendation. Arnold Salazar seconded the motion.

Public comment: None.

Vote: The recommendation was unanimously approved. There were seven voting members present.

b. Display of Quality Information

The recommendation was made to approve the guiding principles.

Patty Fontneau stated that after significant discussion, there were numerous opinions from the Advisory Groups. The Board will hear each of the reports in order to make a decision on how the Exchange should proceed.

i. Report from SHOP Advisory Group

Cindy Sovine-Miller reported the group recommended that the Exchange not invent a new composite rating since national quality rating standards are readily available and vetted. There was group consensus on linking to external quality rating websites.

ii. Report from Individual Experience Advisory Group

Ashley Wheeland reported that quality measures would be very important to consumers. However, new plans may be put at a disadvantage (e.g. the CO_OP) that don't yet have quality ratings to share with consumers until they have been in the market for a couple years. Individuals may find the quality ratings unfamiliar and confusing. The majority of the group felt it was best to link to external services until a national quality standard is in place for Exchanges.

iii. Report from Health Plan Advisory Group

Mark Reece reported the group looked at Colorado Business Group on Health information for their composite scoring. The Department of Health and Human Services exchange rules recommend a quality rating be provided. A Consumer Assessment of Healthcare Providers and Systems (CAHPS) score asks two questions of consumers-- how do you rate your plan and how do you rate your care. The federal government will be using the CAHPS score method. Healthcare Effectiveness Data and Information Set (HEDIS) scores are independent and are not combined into any kind of national composite rating. The most recent CAHPS score is based on 2011 plan participants. New plans like the CO-OP will not have a score for the first couple years.

The group recommended that the Exchange follow the federal guidelines and offer a CAHPS score and link to HEDIS data.

Arnold Salazar asked if the Exchange has the option of not displaying quality information until 2016. Patty Fontneau responded that was an option.

Beth Soberg expressed concern that displaying no rankings on new plan entries may violate the "level playing field" goal of the Exchange.

Mike Fallon stated his concern about solely using a CAHPS score without tying it to outcomes data. For this reason, it would be to the benefit of the consumer to also link to HEDIS information.



Some board members still felt it was important to provide quality information if it was available. The cooperatives will be new and won't have an initial rating; however, the Exchange shouldn't let that prevent it from offering quality rating information.

Gretchen Hammer recapped the questions being considered by the Board--should quality information be included, and if so, should a rating be displayed and/or links be provided to external sources?

Arnold Salazar made the motion to not include any quality information, ratings or external links at this time. The motion was not seconded.

Nathan Wilkes made the motion to offer a field on the shopping screen, at launch, to include a quality rating. Richard Betts seconded the motion.

Public comment:

Stephanie Ziglar, from Seechange Health, stated the National Committee for Quality Assurance (NCQA) is evaluating whether or not to include CAHPS information in their ratings. She felt it was important that accurate quality data be available to inform plan choice. Given that in 2014 the only data any plan can use is last year's data, and the data is typically not available until June for the previous year, she recommended COHBE use language such as "under development" or "coming soon" or "under review" in the quality rating field on the shopping screen until the ratings are available.

Kim Oberg, from Kaiser Permanente, stated the Federal Exchange plans to use CAHPS data and recommended that the Colorado Exchange do so as well. She recommended that links to external quality information also be included on the shopping screens.

Debra Judy, from the Colorado Consumer Health Initiative, asked that the Exchange provide consumers with quality information and agreed with the recommendations from the Health Plan Advisory Group to offer a CAHPS score and provide a link to HEDIS data.

George Lyford, from the Colorado Center of Law and Policy, asked that the Board consider an effective date for posting a rating system. The Federal system is due in 2016 but it is not yet clear when the implementation will occur. He hopes that consumers will not have to wait four years for quality information.

Vote: The motion was approved. There were seven voting members present.

Ayes (5) - Richard Betts, Nathan Wilkes, Beth Soberg, Robert Ruiz-Moss and Gretchen Hammer.
Nays (2) - Mike Fallon and Arnold Salazar.

Nathan Wilkes asked that staff research quality indicators and present options to the Board at a future meeting.

Robert Ruiz-Moss moved that CAHPS data be included and a link to HEDIS information be provided on the shopping screen. This display of quality information should be available for the first two years of the Exchange.



Public comment:

Mark Reece commented that NCQA ratings could be a concern for carriers that are not accredited for various reasons and recommended that if the Exchange has one metric available it should have the other one as well (i.e. CAHPS and HEDIS).

Vote: The motion was denied. There were seven voting members present.

Ayes (1) – Robert Ruiz-Moss.

Nays (6) – Richard Betts, Mike Fallon, Nathan Wilkes, Beth Soberg, Arnold Salazar, Gretchen Hammer.

Gretchen Hammer stated the types of quality ratings and information that would be provided will be discussed at the next Board meeting.

c. Administration of Risk Adjustment

d. Administration of Transitional Re-Insurance Risk Corridor Programs

Tom Abel, from the Risk Division of the Colorado Division of Insurance (DOI), made a presentation to the Board on the reasons why [DOI supports using the Federal risk adjustment model](#) and [Federal reinsurance program](#) for the initial year/s of the Exchange. He also discussed the importance of consumer protections and the regulatory role of the DOI.

Public comment: None

Meeting adjourned: 11:10 a.m.