

***Board Meeting Minutes***  
**Connect for Health Colorado**  
***November 20, 2019***  
***9:00 AM – 12:00 PM***

**Board Members Present:** Kate Harris (proxy for Mike Conway) Lorez Meinhold, Marc Reece

**Board Members Joining via Phone:** Elisabeth Arenales, Adela Flores-Brennan, Patrick Gordon, Annie Lee and Dick Thompson

**Board Members Absent:** Kim Bimestefer, Claire Brockbank, Sharon O’Hara and Mike Stahl

**Staff Present:** Brian Braun, Bailey Dvorak, Saphia Elfituri, Ian McMahon, Kevin Patterson, Ilana Rivera, Alan Schmitz, Lisa Sevier, Monica VanBuskirk and Ezra Watland

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

**I. Business Agenda**

- Co-Chair, Marc Reece called the meeting to order 9:03 am and welcomed those in attendance, both in-person and on the phone.
- The minutes from the October meetings were voted on and approved.
- There were no changes to the agenda.
- Disclosure of conflicts of interest: None.

**II. Board Report**

Scheduling for December Board & Committee Meetings

- The Board meeting is scheduled for Monday, December 9, 2019.
- The Policy Committee meeting has been rescheduled to Monday, December 16, 2019.
- The Finance and Operations Committee meeting will be included in the December 9<sup>th</sup> Board meeting.
- The Committee will address holiday scheduling for 2020 in January.

**III. CEO Report**

OE 7

Justin Brandon, Director of Member Services and Support, provided an overview of the Service Center and Member Services Unit (MSU) updates for Open enrollment 7 (OE7). The data compares this open enrollment to OE6.

- As of November 12<sup>th</sup>, inbound call volume is up by 10%
- Password reset is at 12.56% compared to 15% last year

- First call resolution is at 95% compare to 78%. This is due to increased experience and training.
- Escalation tickets have decreased by 76%
- Average speed of answer had decreased
- Average talk time has decreased
- Abandonment rates are down by 40.2%

These positive trends are resulting in an increase in customer satisfaction.

Ezra Watland, Director of Marketing & Communications Strategy, discussed OE7 marketing trends. The presentation outlined paid digital trends, the digital and social advertising performance and broker/assister performance.

#### PBC

Kevin Patterson, CEO, discussed the Public Benefit Corporation (PBC) and the intent to bring the conversation to the executive committee meeting in January, after the holidays.

#### Action Items

An updated action items list was reviewed by the Board. Most of the previous action items have been resolved and removed from the ongoing list.

## **IV. Policy**

### Policy Committee Report

Monica VanBuskirk, Chief Policy & Relationships Officer, discussed the analysis of current Connect for Health plan selection behavior in response to a request that came out of the Policy Committee. The analysis outlined the top ten customer plan selections of the 2019 plan year, statewide. Given the data in the most customer chosen plans in plan year 2019, the main takeaway is that there are significant differences between benefits on plans in the same metal tier.

The presentation further breaks down plan selection behavior of plan year 2019 in certain rating areas of Colorado. All rating areas had similar shopping patterns except areas 5 (Mesa County) and 9 (western slope). In these areas, customers chose to enroll in Expanded Bronze plans. All other rating areas preferred to enroll in Bronze and Silver plans.

Future considerations include:

- To analyze shopping preferences based on household size and effect on prices and out of pocket costs.
- Evaluate previous plan years.
- Continue evaluation of customer shopping behavior by geography.
- Gather more data about shopping preferences by age and federal poverty level (FLP)

- Study differences in actuarial value (AV) levels across Colorado.

## V. Finance & Operations

### FY 2019 Audit Report

A draft of the 2019 financial audit report was presented to the Board for review. The auditors expressed an unmodified opinion that the financial statements are fairly presented.

The audit includes a statement of net position comparing 2018 to 2019, all assets and liabilities and the resulting net position of the organization include:

- 1.3MM increase in asset balance
- Approximate \$300,000 decrease in liabilities
- 1.6MM increase in total net position
- 6.4MM Increase in cash and cash equivalent

There were no significant findings during the 2019 financial audit.

An audit letter was provided as a mandatory communication between the audit team and the organization.

## VI. Public Comment

Ethan Lovell

Pattie Meyer, Colorado State Association of Health Underwriters (CSAHU)

Melanie Herrman, Broker

Meeting adjourned at 11:00 am.

Respectfully submitted,

Marc Reece  
Co-Chair

### **Next Meeting**

December 9, 2019 from 12:00 pm – 3:00 pm