

***Policy Committee Minutes***  
***January 27, 2020***  
***1:00 PM – 3:00 PM***

**Board Members Present:** Claire Brockbank, Mike Conway, Adela-Flores-Brennan, Sharon O’Hara and Mike Stahl

**Staff Present:** Saphia Elfituri, Ian McMahon, Ilana Rivera, Monica VanBuskirk and Ezra Watland

**I. Welcome and Introduction**

Sharon O’Hara chaired the Policy Committee Meeting and called the meeting to order at 1:00 p.m., welcoming everyone in attendance, both in-person and on the phone.

The December Committee Meeting minutes were reviewed and approved with the following correction:

- For topic number V on the December agenda, every time easy eligibility is referenced, it should be changed to easy enrollment.

**II. Legislative Update**

Alison Neswood of the Colorado Center on Law and Policy (CCLP) provided an update on introducing legislation to the state on easy enrollment. CCLP is finalizing the language and will send the bill to legislators later in the day.

Staff gave an update on the following state bills being tracked by the organization:

- HB 20-1008 - Defines a health care cost-sharing arrangement as a health care sharing ministry or medical cost-sharing community that collects funds from its members on a regular basis for the purposes of sharing, covering, or defraying the medical costs of its members. A health care cost-sharing arrangement is required to:
  - Report specified information to the commissioner of insurance (commissioner)
  - Provide certain disclosures
  - Respond to requests for payment of medical expenses from health care providers within a period specified by the commissioner by rule.
  - Insurance brokers must provide the same disclosures that a health care cost-sharing arrangement is required to provide.
  - Prohibits enrolling participants in the arrangement during the annual open enrollment period for health benefit plans.
- HB 20-1160 – Drug price transparency insurance premium reductions.
- SB 20-005 – Requires the carrier to collect any cost-sharing amounts owed by a covered person directly from the covered person in one consolidated bill.

- SB 20-043 - The bill corrects a conforming amendment that was made in House Bill 19-1174 that inaccurately stated the reimbursement rate.

#### Action Item

The Policy Committee recommended Connect for Health Colorado support HB 20-1008. Due to timing the recommendation will be taken to the Executive Committee for a vote.

#### Wakely 2020 Consumer Insights Comparison

Staff summarized the Wakely report on its 2020 estimates on rates and enrollment compared to the actual results. Wakely's analysis compares 2019 effectuated premium information to 2020 submitted premium. This is relevant as not all customers effectuate into the plan they select for enrollment. Key takeaways include:

- The non-financially assisted (NFA) population that auto-renewed saw savings consistent with the original estimates.
- In the NFA population, people who shopped did tend to see more savings than people who auto renewed.
- Subsidy eligible customers who auto renewed saw price increases almost as expected.
- If the FA population was to shop into the lowest cost plan in their metal tier, they were expected to see savings. In reality, people shopped on factors other than price so, net premiums did increase on average.
- Within rating areas, people who shopped saw lower than expected increase or a lower net premium than people who auto renewed.

#### Action Item

Staff to provide examples of customer personas used at the Washington exchange.

#### III. Link to Additional Resources for Website

Attendees of the community conversations session during the 2019 CoverCO tour were asked to identify potential solutions to help address barriers affecting health, other than health coverage in their community.

A common theme was to have access to centralized customer resources for customers, such as local foodbanks, transportation, affordable housing, etc.

#### IV. Public Comment

Bethany Pray, Colorado Center on Law and Policy

Meeting adjourned at 2:46 p.m.

Respectfully submitted,

Sharon O'Hara  
Policy Committee Chair