

Board Meeting Minutes
Connect for Health Colorado
May 11, 2020
12:00 PM to 2:00 PM

Board Members Present: Elizabeth Arenales, Kim Bimestefer, Claire Brockbank, Mike Conway, Adela Flores-Brennan, Patrick Gordon, Annie Lee, Lorez Meinhold, Sharon O’Hara, Marc Reece, Mike Stahl, Dick Thompson

Board Members Absent: None

Staff Present: Chelsey Bibeau, Nyle Boyd, Justin Brandon, Brian Braun, Kelly Davies, Saphia Elfituri, Kelly Guthner, Kevin Patterson, Ilana Rivera, Alan Schmitz, Lisa Sevier, Monica VanBuskirk, Ezra Watland

The conference line was available for people to join by phone.

I. Business Agenda

- Adela Flores-Brennan called the meeting to order at 12:00 p.m. and welcomed those in attendance by teleconference or on the phone.
- The minutes from the April Board meeting were reviewed and approved.
- Changes to the agenda: The Board will begin policy updates from the Commissioner of the Division of Insurance (DOI), and the Executive Director of the Department of Health Care Policy and Financing (HCPF).
- Disclosure of conflicts of interest: None.

II. DOI & HCPF Updates

Commissioner Mike Conway and Executive Director Kim Bimestefer gave the following updates:

- The DOI has drafted a bulletin for insurance companies to allow a grace period for paying insurance premiums if people aren’t able to pay their premiums. The grace period is in effect until either the emergency declaration ends or repeal of the bulletin.
- HCPF has suspended enrollee verifications and terminations during the time of the COVID-19 crisis.
- HCPF reviewed a Medicaid, CHP+ surge forecast.
 - Surge of 563,000 Coloradans between April 1 and December 31.
 - The maintenance of effort ends with the public emergency period (presumed 12/31/20). The estimated disenrollment is 332,000 at that time.
- HCPF to collaborate with Connect for Health Colorado to help the disenrolled get health insurance coverage after the public emergency period.

Action Items

HCPF Executive Director to ask the Colorado Physician Health Program (CPHP) to give a presentation on COVID-19 testing levels and the accuracy of tests, if requested by the Board.

HCPF to continue to provide updates on potential surges and disenrollment forecasts for Medicaid to the Board.

III. Board Report

The Board is planning to continue all Board and Committee meetings virtually for the foreseeable future.

IV. CEO Report

Action Items

The Board reviewed the updated list of action items.

COVID-19

During the special enrollment period (SEP), created due to the COVID-19 crisis, the service center exceeded volumes from 2019.

- 14,263 people were enrolled during the SEP.
- Over 100,000 unique visitors to the website.
- 236 mentions in news media.
- Paid social media campaign garnered more than 5 million impressions and 11,000 clicks to the website.
- Online ad campaign resulted in just under 5 million impressions and over 7700 clicks to the website.

Action Item

Staff to research the number of people who came through the Marketplace ended up being Medicaid eligible, and if the hand off to HCPF was expeditious.

Customer & Carrier Survey

Staff reviewed the results of the annual customer survey:

- The net promoter score jumped from 1% in 2019 to 14%
 - This is a huge increase from the 2017 score of -14%
- More than 70% of customers were satisfied with their enrollment
- Fewer returning customers are changing plans

Results of the carrier/issuer survey were positive:

- 59% of respondents indicated that they experienced an overall improvement

compared to past open enrollments.

- 82% of respondents indicated that they were either satisfied or very satisfied with communications.
- 95% of respondents indicated that they were either satisfied or very satisfied with support.

OE7 Report

Staff gave a report on the results of OE7.

- 166,850 enrollments through January 2020
- Average monthly net premium after tax credits - \$135
- Average monthly plan premium for customers not receiving financial help - \$403
- 74% Marketplace customers receiving financial help – 74%
- Marketplace customers enrolled through a broker – 46%
- Marketplace customers enrolled through an assister – 6%

Action Item

Staff to provide a break down of financially assisted and non-financially assisted customers and compare OE7 to OE6.

PBC

Currently meetings are being scheduled with potential board members.

Vision Statement

Kevin Patterson is working with staff to create some vision statement options, aligning them with the mission and cultural values.

V. Finance & Operations

Fiscal Year 21 Budget

An update was given on the progress of the fiscal year (FY) 2021 budget. There will be a reduction in revenues, approximately 20%, from the previous year. There will be a slight drain on cashflow in the first six months due to the modernization effort. There will be operational cost savings in the latter six months going into the next FY, coming from the modernization effort and service center changes.

The budget will be conservative due to the economy and current world events with COVID-19.

VI. Policy

Policies & Legislative Update

State Updates:

- The reconvening of the legislative session has been delayed to May 25.

- The Joint Budget Committee staff have created their budget proposal for the next fiscal year, including a revenue decline of \$2.5 to \$3 billion.
- The state option bill has been pulled for the year.
- Colorado Governor Polis has issued a series of Executive Orders directing all departments to make cuts in their budgets.

Federal Updates:

- The CARES Act, a stimulus package created by Congress, has two components that affect Connect for Health Colorado's customers.
 - \$1200 stimulus payment + \$500 addition to families with children.
 - Unemployment expansion, increasing unemployment eligibility; as well as the benefit amount.
 - The additional monetary benefit does not count toward income for Medicaid eligibility, but does count as income for the Advanced Premium Tax Credit (APTC) and Cost Sharing Reduction (CSR) eligibility.
 - The organization has sent a letter to congressional delegates asking that these benefits be excluded from eligibility.
- The Supreme Court has ruled on the Risk Corridor Payments in favor of the carriers.

VII. Public Comment

Public comment given by Melanie Herrman, Insurance Broker.

The meeting adjourned at 2:40 pm.

Respectfully submitted,

Claire Brockbank
Secretary

Next Meeting

June 8, 2020 from 12:00 p.m. – 3:00 p.m.