POLICY AGENDA PROGRESS UPDATE

Board Policy Committee Meeting

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Policy Agenda Background

- The mission of Connect for Health Colorado is to increase access, affordability, and choice for individuals and small employers purchasing health insurance in Colorado.

- Connect for Health Colorado is focused not only on what we must do for compliance and what we should do to fulfill our enabling legislation, but also on what we could do to further our mission.

- Policy Agenda builds upon the vision set in the Policy Agenda Principles – exemplify the values of the organization and serve as the paradigm through which we view progress toward improving healthcare access and affordability in our state.

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Policy Agenda Guiding Principles

- Be a model and advocate for healthcare access, education and consumer engagement

- Serve as a thought leader on health care reform implementation

- Promote consumer centric policies that will:
  - ➢ Increase affordability and decrease the overall cost of care
  - ➢ Support a stable and healthy insurance marketplace across the state
  - ➢ Streamline access to coverage and reduce barriers to care
  - ➢ Empower consumers with information and tools needed to make the best healthcare choices for themselves and their family
  - ➢ Foster collaboration and partnership amongst stakeholders to improve health outcomes for all Coloradans, including the most vulnerable
  - ➢ Create state-based stability to counterbalance federal policies that are subject to change
  - ➢ Enable the Marketplace to continue to advance its mission.

Policy Agenda Priorities

Connect for Health Colorado staff developed a list of policy priorities to focus on for the 2020-2021 plan years:

➤ Preserve automatic re-enrollment in state law.

➤ Process hardship exemption applications through Connect for Health Colorado to improve access to Catastrophic plans.

➤ Codify a QHP issuer certification requirement to offer plans at the Bronze level.

➤ Create multiagency health care navigation, benefit literacy, and integrated support services.

➤ Construct an "easy eligibility" path to automatically determine eligibility for the uninsured.

Progress

Easy Enrolment:

- HB 1236 (passed during the 2020 legislative session) created the Colorado Affordable Health Care Coverage Easy Enrollment Program, which will allow uninured tax filers, through the state income tax filing process, to authorize the Exchange to determine their eligibility for insurance affordability programs.

Process hardship exemptions through Connect for Health Colorado:

- Exchange staff conducted research and consulted with other states that have implemented this. Findings show that the return on investment is low - the volume of consumers who file for an exemption is low and the workload to process the hardship exemption is high.

What still needs to be done

The following initiatives have not been completed. Should these still be a priority?

➢ Preserve automatic re-enrollment in state law.

➢ Codify a QHP issuer certification requirement to offer plans at the Bronze level.

➢ Create multiagency health care navigation, benefit literacy, and integrated support services.

Think outside the <u>policy box</u> to materially improve the user experience

Why: We cannot rely solely on technology to untangle the user experience – bold policy actions must be taken to realize comprehensive improvements

How: Strategically align program requirements and reduce administrative burden on consumers, carriers, support channels, and agencies governing programs

What:

- Rules alignment between APTC/CSR and Medicaid/CHP+
  - Income calculations & verifications
- SEP verifications
  - Simplify documentation requirements for consumers & carriers
- Exchange noticing
  - Separate/remove legal language as much as possible
  - Eliminate paper correspondence unless specified by consumer
  - Add more language options

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Proposed Future Policy Focus

10 years of the ACA has provided ample experience and examples of what needs to change. We must use our available discretion to construct the optimal experience .

Policy Tools:

- Review and update old rule interpretations

- Update agency letters and guidance

- Amend applicable state plans

- Update, strike, or create state rules

- Unilateral administrative action

Proposed Future Policy Focus

Achieving these aims will not be easy. Most policy requirements are dictated by federal guidelines, and we must be realistic about their engagement. But we can no longer kick the can on common sense enhancements that are long overdue.

With **coordinated and collective state action** we can make substantive changes to benefit Coloradans in this unprecedented time of need.