Policy Committee Minutes
October 26, 2020
1:00 PM – 3:00 PM

Board Members Present: Claire Brockbank, Adela Flores-Brennan, Sharon O'Hara, Marc Reece, and Mike Stahl

Staff Present: Brian Braun, Kelly Davies, Bailey Dvorak, Saphia Elfituri, Kelly Guthner, Danny O'Neil, Emma Oppenheim, Kevin Patterson, Carolyn Pickton, Ilana Rivera, Lisa Sevier, Nina Schwartz, Aron Snyder, Monica VanBuskirk, and Ezra Watland

I.   **Welcome and Introduction**
Sharon O'Hara chaired the Policy Committee Meeting and called the meeting to order at 1:05 p.m., welcoming everyone in attendance.

The September Committee Meeting minutes were reviewed and approved.

II. **HCPF Update**
Staff at the Colorado department of health care policy and financing (HCPF) provided an update to the Committee.
   - The public health emergency (PHE) has been extended until the end of January
   - HCPF will conduct eligibility reviews for every member currently locked into coverage at the end of the PHE
   - HCPF is initiating processes to enable long-term implementation of Covid driven policies

III. **DOI Update**
Staff at the Division of Insurance (DOI) provided an update to the Committee.
   - Last week, DOI conducted its first Board Meeting for the Health Insurance Affordability Enterprise.
   - An update to the DOI bulletin now allows plans to terminate customers who are not making payments.

IV. **2021 Consumer Impact Wakely Analysis of Rates**
The Committee reviewed the consumer impact analysis conducted by Wakely Consulting Group, LLC (Wakely). The Organization contracted Wakely to analyze

the individual market rate changes for 2021 before and after federal premium subsidies as well as the impact on consumers.

Two key observations made by Wakely were:
- There is an increase in choice available to enrollees in the state, creating greater opportunity for households to shop and find affordable health coverage that meets their needs in 2021
- On an enrollment-blended basis for continuing enrollees, there was an increase in rates, with the exclusion of aging, but the magnitude of the increase for the unsubsidized population is much lower compared to increases observed in years prior to the implementation of the state's reinsurance program

Action Item

Staff continue to strategize outreach efforts to reach enrollees eligible for Cost Sharing Reduction (CSR) and enrollees eligible for premium subsidies but not enrolled in catastrophic plans

The DOI has provided <u>information</u> on the Health Insurance Affordability Enterprise Board Meetings to encourage participation and help inform members of concerns.

V. **Strategic Plan Strategies**
The committee reviewed the progress made to the <u>2021-2024 strategic plan.</u> During this stage, strategic priorities have been added to the objectives. Staff is requesting feedback from the Policy Committee on these strategies to bring to the November Board Meeting. The Strategic Plan is projected to be finalized by the end of the year.

Board Member input includes:
- Share additional information of the eight values related to being an employer of choice

VI. **Small Business Strategy**
Staff provided <u>small business resources</u> to provide background on what small business and health coverage currently looks like. There is an increase in the number of small employers that are not offering health insurance and an increase in premium for small group. Staff is currently exploring different small group pilots and ways to engage small employers and employees. <u>Discussion questions</u> have been provided for further Board discussion.

The Committee discussed the map outlining the difference between lowest cost bronze plans on the individual and small group affordable Care Act (ACA) markets by county, 2020.

The Committee requested additional feedback on administrative burden for further Board discussion.

VII. **Public Comment**
Public comment given by Allison Mangiaracino, Kaiser Permanente.

Meeting adjourned at 2:57 p.m.

Respectfully submitted,

Sharon O'Hara
Policy Committee Chair