Easy Enrollment Advisory Committee
July 7, 2021
3:00 PM to 5:00 PM

Committee Members Present: Amber Egbert, Jared Colturi, Jeanine Draut, Melanie Herrman, Debra Judy, Marivel Klueckman, and Monica VanBuskirk

Committee Members Absent: Allison Neswood and David Sullivan

Staff Present: Ann Eisenhart, Bailey Dvorak, Danny O'Neil, Elizabeth Horng, Emma Oppenheim, Ezra Watland, Hannah Sieben, Ilana Rivera, Jessalyn Hampton, Katie Shannon, Kelly Davies, Leslie Chadwick, Nina Schwartz, and Sara Chiasson

I. **Welcome & Introductions**
   - Monica VanBuskirk called the meeting to order at 3:10pm and welcomed those in attendance.
   - The opening remarks included the notification of Frances Coet's retirement and departure from the Advisory Committee. The Advisory Committee is now looking for a new member that represents small business.
   - Amber Egbert performed roll call.
   - Monica VanBuskirk reviewed the Advisory Committee's Guiding Principles.
   - The minutes from the February 17, 2021 and May 3, 2021 Advisory Committee meetings were reviewed and approved.

II. **Connect for Health Colorado Outreach Plan**
   The Advisory Committee reviewed a presentation regarding The Exchange's tentative outreach plan, led by Leslie Chadwick. The Exchange sought the Advisory Committee's feedback to determine the finalized outreach plan. The finalized outreach plan will be shared with the Advisory Committee in November 2021.

   Work on external outreach will begin January 1, 2022. After the customer files their taxes and selects the "Easy Enrollment" box on their tax form, they will be emailed twice and receive two notices via mail referring them to the Exchange's website. After the Exchange can verify eligibility, potential customers will have 60 days to enroll. If eligible, potential customers can enroll in Health First at any time.

   The Exchange's targeted outcomes include maximizing awareness to uninsured Coloradoans, reducing the barriers that can arise during sign up, and increasing enrollment for those customers who act in the Easy Enrollment Program.

Current communications, marketing, and outreach projects The Exchange have planned include:

- Working with communication partners at Division of Insurance (DOI) and Department of Health Care Policy & Financing (HCPF) to craft joint messaging.
- To include information in media relations efforts and through the CEO, Kevin Patterson's, blog.
- Develop a tool kit for and engage with community partners, Assisters, Brokers, Enrollment Centers, and e-filing organizations.
- Share information with current customers in The Exchange's monthly newsletter to ask they spread the word.

Leslie Chadwick asked the Advisory Committee several questions regarding communication method recommendations, preferred information distribution, and feedback on next steps.

Public Comment:
Allison Summerton with Aurora Medical Health Center (ACAN) asked for clarification of e-filing organizations. Amber Egbert explained what e-filing organizations were and why the Exchange saw a benefit in connecting with them to reach potential customers. Allison Summerton suggested other tax preparation organizations that serve an age range and demographic that tends to be uninsured. Bailey Dvorak confirmed that the Exchange has communicated with the one of the organizations, The Piton Foundation,that Allison suggested. Leslie Chadwick noted the feedback.

Maria Zubia with Kids first Health Care asked how the Easy Enrollment process would work with the historically excluded population that doesn't qualify for benefits but are able to file taxes using an Individual Taxpayer Identification Number (ITIN). Amber Egbert explained the necessary forms to complete and mentioned marketing materials the Exchange distributed to agencies to prepare for this circumstance. Maria Zubia suggested notifying the historically excluded population that they would not be eligible to enroll prior to tax preparation time to avoid confusion and disappointment. Monica VanBuskirk recommended the Exchange take a different approach for PY22 than in subsequent years to help center that population, as the state will offer subsidies to some undocumented workers starting in PY23. Allison Summerton added that the ineligible population should be notified that they are still able to purchase private health insurance directly from the carrier. Melanie Herrman and Jared Colturi shared their knowledge regarding ACA compliance and documentation requirements for undocumented workers by issuers. Maria Zubia and Allison Summerton asked for clarification on the current process and for the Exchange to make the information clear and available during this process. Specifically, providing information on a landing page on the website and having brokers directly call customers before they submit applications. Monica VanBuskirk asked if anyone else had any comments or additions to the topic, Odalys Avila with Servicios de la Raza (HCG) agreed with Maria Zubia's input. Maria Zubia added that Deferred Action for Childhood Arrivals (DACA) students are also part of the uninsurable population, they do have a Social Security Number (SSN) but do not

have a legal status. Leslie Chadwick and Ezra Watland shared current communications and activities with the education system partners.

Action Item

The Exchange to follow up with the DOI to get confirmation of the ability of undocumented individuals to enroll directly with an issuer and provide more information to the Advisory Committee.

Action Item

The Exchange to identify a process for customers who are unable to enroll through the Exchange or Health First Colorado/CHP+.

Maria Zubia suggested including outreach to employers by meeting with human resource representatives so they can communicate eligibility to employees during onboarding. Maria Zubia also recommended working with clinical sites and emergency rooms by having them send referrals of uninsured patients to brokers. Leslie Chadwick appreciated the feedback and agreed to take it to her teams for review. Allison Summerton asked if personal calls could be made by the Exchange or if it was possible to send lists of referred customers' phone numbers to assistance sites for outreach. Leslie Chadwick informed the group that she believed the Exchange is currently receiving only email and physical addresses from the Division of Revenue (DOR) but will have to confirm that information with her team first. Maria Zubia suggested mass texting, prior permission would be necessary for this method of communication.

Action Item

For the Exchange to confirm if the DOR will provide phone numbers of referred customers to assistance sites and complete legal research to determine if that action is possible.

Monica VanBuskirk reviewed the outreach targeted outcomes and the opportunities the Exchange has including an analysis of potential barriers, performing prior eligibility screenings, and being aware of new customers' needs. Allison Summerton added that newer customers tend to prefer in-person application assistance. There are higher rates of uninsured among young adults and low-income households. Electronic assistance seems to be popular amongst young adults, but not those who are low-income and who are less familiar with the tax process. The latter group will rely more heavily on Volunteer Income Tax Assistance Sites (VITA Sites), United Way and similar volunteer clinics. The marketing and outreach teams at the Exchange should also focus their efforts on those institutions as well.

Monica VanBuskirk asked if tax preparation assistance is offered at community colleges, schools with graduate programs, or any education institution with students over the age of twenty-six. Amber Egbert replied that she was unsure on those centralized resources but would research with DOR. Maria Zubia suggested reaching out to county officials because they have provided those services in the past.

Jeanine Draut mentioned via that chat in her experience as a teacher, tax preparation assistance was provided at schools. Amber Egbert suggested reaching out to as many schools as possible, Monica VanBuskirk added that their colleagues at the State Department of Higher Education could also help. Leslie Chadwick provided her contact information to the group for any further questions or feedback. Monica VanBuskirk expressed her gratitude for the shared input.

III. **Reporting & Success Measures**

The Advisory Committee reviewed a presentation including the goals of measurement strategy, areas of focus from prior Advisory Committee meetings, a high-level measure set, and timeline for next steps led by Emma Oppenheim.

The Exchange continues to work in finding a way to measure success at implementing the Easy Enrollment program. Areas of focus captured from prior meetings include outreach, enrollments, Health First Colorado, undocumented population, implementation success, geographic disparities, and customer experience.

Reporting on DOR data:
- Number of individuals and households received from the DOR
- Number of paper filers vs number of e-filers
- Number of files from the DOR with missing/blank information
- Number of households with no contact information

Reporting on Outreach & Enrollment data:
- Number of outreach attempts
- Number of enrollments as a result of the Easy Enrollment process
  - The Exchange, Health First Colorado, Medicaid, & CHP+ enrollments
- Number households and individuals who came through Easy Enrollment process and do not qualify for a QHP
  - E.g undocumented immigration status
- Number of enrollments as a result of Easy Enrollment process per the FPL range and per geographic region
- Customers use of websites
  - The Exchange and Program Eligibility and Application Kit (PEAK)

Monica VanBuskirk suggested that the Exchange add the amount of returned mail and email bounce backs to the data reporting requirements. Monica VanBuskirk asked if there was a way to know where website visitors are coming or directed from. Marivel Klueckman replied that unfortunately there isn't currently a way to see where website visitors are coming from necessarily, but HCPF is able to get data from DOR and compare it to their database. From there, they are able to see where the customer applied from whether it be PEAK or Colorado Benefits Management System (CBMS). Monica VanBuskirk asked if there was a point in the PEAK process that someone can get real-time assistance. Marivel Klueckman replied that there is currently not an application for that support on the website. Monica VanBuskirk suggested reporting on how many website visitors are sent to PEAK, if eligible, and how many stopped during

the application process to request an assistance. The Exchange could then compare that data to the typical enrollment population to determine if it's a higher need population.

Action Item

The Exchange to provide a more comparative look into determinations and denial reasons.

Action Item

The Exchange to determine the feasibility of tracking whether individuals stopped during the application process.

Measures requested by Advisory Committee:
- Discrepancies in check box behavior by geographic region
- Difference in rate of separate schedule completion between paper and e-filers
  - Intended to address concerns re: sharing SSN information

The anticipated timeline and next steps:
- January 1st, 2022
  - Easy Enrollment Program goes live
  - Data collection begins
- April 15th, 2022
  - "File-by" date for program eligibility
- (prior to) Summer 2022
  - Report to Advisory Committee on data collection results

Emma Oppenheim asked the Advisory Committee questions regarding the approach, preference for deliverable format, and any other feedback. Jared Colturi asked for more timing and reporting that would help the Advisory Committee understand when the customers are acting and how it potentially correlates to the marketing/outreach attempts. Leslie Chadwick gave a brief overview on what the outreach process will look like after the Exchange receives information on a customer who checked the "easy enrollment" box on their taxes. After the Exchange receives the information from DOR, two outreach attempts will be made by mail and email. Jared Colturi suggested adding when customers are acting in the process and after which contact attempt. Leslie Chadwick mentioned getting more information from the Exchange's partners at State of Maryland on their easy enrollment program successes and reporting. In regard to deliverable formatting, Amber Egbert and Monica VanBuskirk both agreed that spreadsheets would be the most beneficial, showing the information sequentially in the process.

Action Item

The Exchange to provide trends in customer action following outreach and comparison with Maryland.

IV. **Auto-Enrollment**

The Advisory Committee reviewed a <u>presentation</u> regarding auto-enrollment, led by Emma Oppenheim.

The statutory requirements were read by the Exchange and reviewed by the Advisory Committee. The Exchange will need to determine feasibility and if feasible, recommend a process for auto enrollment. Concerns were discussed about auto-enrollment for customers who are eligible for a variety of plans with the same premium and how it would be more feasible for Medicaid/CHP+ customers. Melanie Herrman suggested continuing the discussion at the next meeting when more Advisory Committee members are in attendance. Amber Egbert added that it would be helpful for the Advisory Committee to review a list of information that customers would need to provide to determine auto-enrollment feasibility. Jared Colturi also recommended looking into the legal parameters that the Advisory Committee would need to understand about auto-enrollment. Debra Judy asked if the State of Maryland had the same feasibility requirement, the Exchange plans to follow up and learn more. Monica VanBuskirk mentioned that the State of Colorado does perform auto-enrollment currently, specifically renewals, and expressed curiosity on the technology that would need to be built to accommodate auto-enrollment. Melanie Herrman suggested auto-enrolling customers in Medicaid/CHP+ but if they are eligible for tax credits, action would be required by the customer.

V. **Public Comment**

None.

Respectfully submitted,

Monica VanBuskirk
Committee Co-Chair

Amber Egbert
Committee Co-Chair