

***Board Meeting Minutes***  
**Connect for Health Colorado**  
***November 8, 2021***  
***12:00 PM to 3:00 PM***

**Board Members Present:** Elisabeth Arenales, Christy Blakely, Claire Brockbank, Adela Flores-Brennan, Kate Harris (proxy for Mike Conway), Annie Lee, Lorez Meinhold, and Mike Stahl

**Board Members Absent:** Kim Bimestefer, Patrick Gordon, Marc Reece, and Dick Thompson

**Staff Present:** Nyle Boyd, Justin Brandon, Brian Braun, Leslie Chadwick, Kelly Davies, Beth Deines, David Hague, Elizabeth Horng, Kelly Guthner, Kevin Patterson, Ilana Rivera, Alan Schmitz, Nina Schwartz, Lisa Sevier, Katie Shannon, Monica VanBuskirk, and Ezra Watland

Teleconference and phone conference lines were available for members of the public to join.

**I. Business Agenda**

- Claire Brockbank called the meeting to order at 12:02 p.m. and welcomed those in attendance.
- The minutes from the October Board meeting were reviewed and approved.
- Changes to the agenda: None.
- Disclosure of conflicts of interest: None.

**II. Board Report**

Connecting with Communities: Connect for Health Colorado & Colorado Connect  
Claire Brockbank referenced the enhanced decision support tool to lead a discussion regarding the shared mission and overlap of services of Connect for Health Colorado and Colorado Connect.

**Action Items**

Staff to provide the Board with background information on Colorado Connect.

Staff to schedule a joint Board meeting with Colorado Connect and Connect for Health Colorado.

Staff to provide the Board with a proposal for ongoing communications between the Connect for Health Colorado and Colorado Connect Boards.

**III. CEO Report**

### ARP Open Enrollment

Staff presented the American Rescue Plan (ARP) Enrollment Report, summarizing the ARP enrollment and marketing and outreach activity from April 15 through August 15, 2021.

### Planning for the End of the PHE

Staff reviewed plans for the end of the public health emergency (PHE). The Policy and Communications teams continue to meet regularly with the Department of Health Care Policy & Financing (HCPF) to ensure a smooth transition to the Marketplace for individuals who will no longer qualify for Medicaid at the end of the PHE. The latest information on the PHE includes:

- The PHE is scheduled to end January 15, 2022 and can only be extended in 90 day increments
- The PHE could be extended well into 2022
- Centers for Medicare & Medicaid Services (CMS) will provide a 60-day notice before the end of the PHE
- Individuals who no longer qualify for Medicaid are eligible for a loss of minimum essential coverage special enrollment period (SEP)

Regular updates will be provided moving forward.

### Open Enrollment 9 (OE9) Report out

#### Outreach

The Board reviewed the Open Enrollment marketing campaign. The presentation highlighted email marketing and visuals of this year's paid advertisement.

#### Customer Service

Staff updated the Board on the service center's performance:

- Service levels are at 98.7%
- Average speed of answer is 7 seconds
- 6,077 calls offered
- 6,035 calls answered
- 42 abandoned calls
- Decline in chat volume by 35% compared to OE8

#### Technology

Staff provided the Board with the following technology platform updates:

- Staff were able to quickly resolve database issues and the system is currently running smoothly
- Staffing and planning for the next two years of Roadmap activities are in process

#### Health Insurance Affordability Enterprise

The state funded Cost Sharing Reduction (CSR) subsidy program is live and available to customers.

#### Colorado Connect (PBC)

Connect for Health Colorado will partner with Colorado Connect to effectively connect with the immigrant population through outreach initiatives.

Workforce Update

Connect for Health Colorado staff will continue to work remote through the end of OE9.

**IV. Policy**

Wakely Consumer Impact Analysis

Connect for Health Colorado contracted Wakely Consulting Group, LLC (Wakely) to analyze the individual market rate changes for 2022 before and after federal premium subsidies. Analysis was performed using Qualified Health Plan (QHP) templates provided by the Colorado Department of Regulatory Agencies (DORA) and enrollment data provided by Connect for Health Colorado.

Staff at Wakely presented the Consumer Impact Analysis. The presentation highlighted key changes from 2021 – 2022 and graphics on consumer choice, comparison of plan offerings, consumer impact, plan design, premium rates by region, and enrollment changes. Key findings include:

- Approximately 18,217 (20,353 in 2020) enrollees appear to be eligible for Cost Sharing Reduction (CSR) plans but are not enrolled in silver plans so they cannot take advantage of CSRs
- 692 (516 in 2020) enrollees appear to be eligible for premium subsidies but are enrolled in catastrophic plans
- Due to the decrease in the second lowest cost silver premiums in most areas of the state, there are 98 (1,974 in 2020) households in coverage through Connect for Health Colorado who may stop receiving subsidies because the cost of the benchmark plan is lower than their required contribution

CoverCo Results

Staff provided an overview of the successful 2021 CoverCo conference. CoverCo is a free conference to all Colorado brokers and assisters to provide the technical and policy information need to increase enrollment and customer satisfaction. The presentation highlighted information on the sessions provided, the alignment with Connect for Health Colorado’s strategic plan, CoverCo by the numbers, and conference evaluation results completed by attendees.

**V. Public Comment**

Public comment given by Bethany Pray, Colorado Center on Law & Policy  
Public comment given by Daniela Gosselova, broker

Bethany Pray shared an article regarding CSR in exchange-based health insurance.

Meeting adjourned at 2:10 p.m.

Respectfully submitted,

Mike Stahl  
Secretary

**Next Meeting**

December 13, 2021, from 12:00 p.m. – 3:00 p.m.