

# Board Advisory Group

April 28, 2021







# Roll Call and Approval of Minutes



# Board Advisory Group Members

Member Name	
Amanda Massey, CAHP	Jane Barnes, Benefits in Action
Bethany Pray, CCLP	Jo Hubchik, National MS Society
Cindy Watson, Broker	John Barela, Eumetric
Meagan Fearing, Broker	Julia Wiswell, Broker
Devin Kepler, Health Coverage Guide	Kavita Nair, M.D., Provider
Donna Wehe, San Luis Valley Health	Krystin Beadling, Yampa Valley Medical Center
Erin Miller, Colorado Children's Campaign	Liz Tansey, Covering Kids and Families
Nikki Meredith, Broker	Silvia Santana, Health Coverage Guide
Mary Kirby, Issuer	

# Policy Updates







# Policy Implementation Updates

- Easy Enrollment
  - Check a box on State Taxes during 2022 tax time.
- Health Insurance Affordability Fund
  - Starting in 2022, State Funded Cost Sharing Reductions.

# Overview of Colorado Standardized Benefit Bill ([HB21-1232](#)) Strike Below Amendment

- The bill sponsors offered a strike below amendment in the House Health & Insurance Committee on Tuesday, April 27.
- Passed Committee on an 8-5 vote and will be moving to Appropriations
- Key Provisions:
  - DOI to establish a plan at all metal tiers with standardized benefits that must be offered on the Exchange and on the PBC.
  - Issuers required to offer plan starting in 2023.
  - Starting in 2023, over three years, issuers required to reduce premiums for the standardized benefit plan by 18%.
  - If an issuer is unable to offer the standardized benefit plan at the premium rate required or to meet the network adequacy requirements, there will be a public hearing with testimony.
    - This may result in the Commissioner setting issuer reimbursement rates for hospital services.
- Connect for Health Colorado staff analyzing the impacts.





# Moving Federal Legislation

[ConnectforHealthCO.com](https://connectforhealthco.com)





# The American Jobs Plan and The American Families Plan

- American Jobs Plan (AJP)
  - currently under negotiations; bill text is imminent
  - Likely to expand long term care under Medicaid
- American Families Plan (AFP)
  - second part of the administration’s infrastructure plan
  - focused on “social infrastructure”
  - Expected to make ARP provisions permanent and expand Medicare age
- Both Infrastructure packages (AJP and AFP) were approved to use the Budget Reconciliation process by the Senate Parliamentarian.



# American Rescue Plan Overview

- The American Rescue Plan (ARP) makes health coverage offered through health insurance exchanges more affordable for more families.
- As of April 15, 2021, Coloradans can now take advantage of the additional savings available through C4HCO.
- We'll keep our doors open for people to enroll through at least August 15, 2021.

# Changes for C4HCO Customers (continued)

- 2. Forgives repayment of excess financial help given in 2020** when Coloradans file their federal income tax return for 2020.
- 3. Provides \$0 and low-cost premium options to households in which someone is receiving or has received any weekly unemployment benefits in 2021.**



# Changes for C4HCO Customers

## 1. Financial help for more Coloradans in 2021 and 2022.

- a) Coloradans will not pay more than 8.5% of their income on premiums based on the cost of the second-lowest-cost Silver plan in their area.
- b) No upper income limit to receive financial help; eligibility for financial help expanded to households with income > 400% FPL.
- c) Additional tax credits for customers currently receiving tax credits.

# Phase 1 – April 15 – New financial help results available

- New financial help results will be available in C4HCO's eligibility system and applications starting April 15, 2021.
- **Goal:** Provide relief to people who need it right away. Focus on enrolled off-exchange and uninsured.
- **Who Can Apply:** All Colorado residents.
- **When Coverage Begins:** In most cases, plans will take effect the 1st of the month following plan selection.



# Phase 2 - May 15 - Easy path for current customers

- Many current customers have a streamlined path to receive new financial help results.
- **Goal:** Encourage current customers to submit an application for updated financial help.
- **Who Can Apply:** All Colorado residents.
- **When Coverage Begins:** In most cases, plans will take effect the 1st of the month following plan selection

# Average C4HCO Net Premiums Under the ARP

Potential Net Premium differences of Connect for Health Colorado enrollees under new affordability percentages in American Rescue Plan

FPL GROUP	AVG NET PREMIUM OLD	AVG NET PREMIUM NEW	\$ Difference	% Difference
400%+	\$ 460.91	\$ 304.43	\$ (156.48)	-34%
301% to 400%	\$ 195.26	\$ 131.76	\$ (63.50)	-33%
251% to 300%	\$ 147.47	\$ 68.88	\$ (78.59)	-53%
201% to 250%	\$ 124.00	\$ 50.42	\$ (73.58)	-59%
151% to 200%	\$ 86.03	\$ 29.17	\$ (56.86)	-66%
133% to 150%	\$ 59.48	\$ 19.98	\$ (39.50)	-66%
<133%	\$ 18.02	\$ 14.98	\$ (3.04)	-17%



# Key statistics

- Individuals and families will see premium decreases ranging from 17 to 100% depending on age, location, family size, and income.
- 21% of customers could potentially have a \$0 premium if they were to stay with their current plan.
- 64% of current customers could potentially have a \$0 premium if they were to enroll in the lowest cost plan available to them.
- 75% of existing customers could potentially have a \$25 premium or less if they were to enroll in the lowest cost plan available to them.

# Leslie Chadwick - Senior Manager, Marketing and Communications

## OE Report





# Policy Roadmap Update

[ConnectforHealthCO.com](https://connectforhealthco.com)





# Board Advisory Group Recommendations

- The Board Advisory Group suggested these additional ideas for the Policy Committee to consider incorporating into the policy roadmap:
  - Auto-enrollment to make it easier for the customer to apply.
  - Reducing barriers for those moving over to the Exchange from Medicaid when the Public Health Emergency ends to make sure that those who will lose their Medicaid will be transitioned over to the Exchange as seamlessly as possible.
- These suggestions were framed as opportunities to identify ways to “reduce hoops as opposed to making them easier to jump through.”

# Auto-enrollment added to the roadmap

\*) **Auto-enrollment.** There is an opportunity to reduce or eliminate an administrative burden by auto-enrolling customers in certain situations.

1) **Noticing.** There is an opportunity to make Exchange notices clearer and easier for consumers to understand.

2) **Plan Display.** There is an opportunity to make it easier for consumers to better understand the differences between the many plans offered through the Exchange.

3) **Verifications.** There is an opportunity to align the types of verifications issuers accept for SEPs, to better improve and align the consumer experience.

4) **Alignment with Medicaid.** The differences in income eligibility criteria between Medicaid/CHP+ and APTC/CSR are confusing for consumers and often lead to churn between the different programs.

# End of Public Health Emergency Recommendation

- What's not included from the BAG recommendations? The end of the Public Health Emergency
  - Policy Committee identified this work as a priority; this was captured by staff
  - Not included on updated Policy Roadmap, already part of ongoing work
- Next steps on end of PHE
  - Continued close partnership with HCPF
  - As CMS guidance is provided, C4HCO to provide updates to Board and BAG on progress and plan to make sure that those who will lose their Medicaid will be transitioned over to the Exchange as seamlessly as possible



# Public Comment

Next Meeting: June 30, 2021

