

Board Advisory Group Meeting
May 25, 2022
3:00 PM – 4:30 PM

Advisory Group Members Joining via Phone: Jane Barnes, Susan Budd, Rachel Dauer, Rosie Duran, Allison Hiltz, Amanda Massey, Erin Miller, Bethany Pray, Eddie Sandoval, Liz Tansey, Cindy Watson, Donna Wehe, and Julia Wiswell

Advisory Group Members Absent: John Barela, Krystin Beadling, Chandler Budlong-Springer, Meagan Fearing, Nikki Meredith, Kavita Nair, and Michelle Nay

I. Welcome & Introductions

Jane Barnes called the meeting to order at 3:02 p.m., welcoming everyone in attendance. The March meeting minutes were approved.

New member Allison Hiltz was introduced.

II. Review of Charter and C4 Mission

An overview was provided to the Group on Connect for Health Colorado's Mission and Strategic Goals for 2021-2024.

III. Family Glitch

Emma Oppenheim gave a presentation on the Family Glitch proposed fix. The proposed rule amends existing regulations regarding eligibility for the advance premium tax credit (APTC) to base the affordability of employer coverage for family members on the cost of covering the employee and their family members. Family members that are found to have more than the required contribution of employee-sponsored insurance would be eligible for APTC. Families in the family glitch accessing APTC would pay for Connect for Health coverage on top of employee-only coverage.

When a family applies for coverage and one or more family members has an offer of employer coverage, Connect for Health would perform the following affordability determinations:

- One determination for the employee based on the cost of self-only coverage.
- One determination for the related individuals based on the cost of family coverage.
- Additional determinations for any related individuals who have an offer of coverage from another employer.

These changes would be implemented for the 2023 plan year.

IV. Customer Satisfaction Survey

Leslie Chadwick presented the new and returning Customer Satisfaction Survey. Some key

takeaways:

- Customers in 2022 were slightly more likely to believe that they selected the best health insurance plan for their needs, compared to previous years.
- Customers in 2022 were slightly more satisfied with the plan that they enrolled in compared to previous years.
- Customers in 2022 were more certain that they would be able to pay their monthly premium, compared to previous years.
- Use of a broker has increased over time, while use of a phone service representative has decreased over time.
- Customers in 2022 were more likely to think applying for financial assistance was easy, compared to previous years.
- Customers in 2022 were as likely to find comparing plans on the website easy, compared to 2021.
- Like 2021, new customers in 2022 who had health insurance prior to enrollment typically were insured through an employer.
- Like 2021, customers in 2022 were less likely to report using Marketplace to see if they qualify for financial assistance.
- The results show that cost continues to be the most important factor when choosing a health insurance plan in 2022.

V. State Legislative Updates

Jessalyn Hampton presented the State Legislative updates. On May 11th, the Colorado Legislative Session wrapped up.

- HB22-1289 “Cover all Coloradans” passed legislature and is awaiting action from the Governor. The C4 Board took a position of “monitor” on this bill.
- HB22-1269 “Healthcare Cost Sharing Arrangements” passed legislature and is awaiting action from the Governor. The C4 Board took a position of “support” on this bill.
- SB22-081 “Exchange Marketing and Outreach Campaign” passed legislature and is awaiting action from the Governor. The C4 Board took a position of “support” on this bill.

VI. Public Comment

Public comment was given from Allison Mangiaracino expressing appreciation to the staff for the annual Customer Experience Survey.

Meeting adjourned at 4:30 p.m.