

Board Meeting Minutes
Connect for Health Colorado
November 14, 2022
12:00 PM to 3:00 PM

Board Members Present: Elisabeth Arenales, Mara Baer, Kim Bimestefer, Christy Blakely, Mike Conway, Annie Lee, Lorez Meinhold, Marc Reece, Mike Stahl, and Dick Thompson

Board Members Absent: Patrick Gordon and Allison Neswood

Staff Present: Brian Braun, Cliff Craig, Kelly Davies, Leighcie Gregg, Kelly Guthner, David Hague, Kevin Patterson, Ramesh Rajaram, Ilana Rivera, Alan Schmitz, Nina Schwartz, Lisa Sevier, and Ezra Watland

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

I. Business Agenda

- Kevin Patterson 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. Annual Financial Audit

The Board reviewed the draft financial audit report for fiscal year (FY) 2022 conducted by Plante Moran. The post-audit letter reports no significant findings or issues during the audit.

The FY 2022 draft financial statement highlighted the independent auditor's report, management's discussion and analysis, consolidated statement of revenue, expenses, changes in net position, cash flows, capital asset activity, and notes to consolidated financial statements. Expenses related to the public benefit corporation (PBC), Colorado Connect, has been added to note 1.

The Finance & Operations Committee recommended acceptance of the annual audit. Christy Blakely seconded the acceptance.

Ms. Meinhold called for public comment.

No public comment was given.

Ms. Meinhold called for the motion to vote. The motion was accepted as follows:

Yes: Mara Baer, Christy Blakely, Lorez Meinhold, Marc Reece,
Mike Stahl, and Dick Thompson

No: None

Abstain: None

III. **Board Report**

Crosswalk Process

Insurance Commissioner, Mike Conway, discussed the Consumer Operated and Oriented Plans (CO-OP). CO-Ops are private, state-licensed health insurance carriers. When the CO-Ops failed around the country, enrollment dropped off. As a result, the Federal Government rolled out their auto-enrollment methodology which allowed individuals to remain enrolled in a similar plan requiring no action from the consumer.

The Division of Insurance (DOI) and Connect for Health Colorado, the Marketplace, adapted a similar process called the Crosswalk process. The Crosswalk is a plan suggestion tool for consumers to easily stay enrolled and shop health care plans. The Crosswalk process uses a decision tree to consider network, metal level, and pricing. This year, the Colorado Option Plans were introduced to consumers allowing them to make a true comparison between plans. The goal is to keep individuals enrolled in a health care plan. DOI and the Marketplace will continue to monitor whether auto-enrollment or the Crosswalk process is the best solution. Stakeholder process, inquires, and details will be discussed at the Board Advisory Group meeting in January and reported back to the Board. Ahead of the Board Advisory Group meeting, staff will convene to discuss any adjustments/improvements that can be quickly made and will share that information publicly as it becomes available.

Board Committee Assignments

Board Committees have been restructured as followed:

- There will be 2 Committees instead of 3
 - Policy & Operations Committee
 - Executive Committee
- Executive Committee officers:
 - Lorez Meinhold, Annie Lee, Mike Stahl, Dick Thompson, and Marc Reece
 - Dick Thompson as Treasurer
- Policy & Operations Committee Officers:
 - Allison Neswood, Christy Blakely, Mara Baer, and Patrick Gordon
- Timing of these meetings are currently under consideration

IV. **CEO Report**

Bright Health

Chief Executive Officer, Kevin Patterson, briefly discussed the implication of Bright Health leaving the Marketplace. Staff are working with brokers and assisters to ensure customers find appropriate coverage following this loss.

OE 10 Issuer Plan Certifications

Staff shared a presentation to review details of each Issuer plan for Open Enrollment 10 (OE 10). Staff is looking for Board approval to certify the OE 10 Issuer plans.

Christy Blakely motioned to accept the certification of the Issuer plans. Annie Lee seconded the motion.

Ms. Meinhold called for public comment.

No public comment was given.

Ms. Meinhold called for the motion to vote. The motion was accepted as follows:

Yes: Mara Baer, Christy Blakely, Annie Lee, Lorez Meinhold, Mike Stahl,
and Dick Thompson

No: None

Abstain: Marc Reece

OE 10 Systems Operations

The Board reviewed the new renewals process presented by staff. The presentation highlights renewal options for customers, challenges, and a graph of the renewals process for 2022/2023.

OE 10 Customer Service Center

During the first weeks of OE, service level was at 48% due to staffing and system issues. Staff is diligently working to make up any deficits.

OE 10 Outreach

Staff presented a Marketing update of early OE efforts. The presentation included screenshots of the updated website to include Colorado Option and OmniSalud information, media relations and collateral, email marketing campaign, and examples of paid advertising.

OmniSalud

OmniSalud is a new program that provides undocumented Coloradans with a safe way to compare affordable health insurance plans and enroll on a secure online platform. Kevin Patterson commended the Outreach team on the work done for this program.

Board Advisory Group (BAG)

Staff provided an update of key takeaways from the Board Advisory Group.

Customer Impact Analysis

Connect for Health Colorado has contracted Wakely Consulting Group to analyze the individual market rate changes for 2023 before and after federal premium subsidies. The 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 2022 – 2023 and graphics on consumer choice, comparison of plan offerings, consumer impact, plan design, premium rates by region, and enrollment changes.

Planning of the End of the PHE

The public health emergency is expected to be extended through the end of January. Data conversations regarding outreach continues with partners on a regular basis.

V. Finance & Operations

Updated Financial Policy

The Committee reviewed the updated financial policies and delegation of authority matrix. Committee changes and edits to the documents are marked in red.

The Finance & Operations Committee recommended Board approval of the updated financial policies and delegation of authority matrix. Dick Thompson seconded the recommendation.

Marc Reece called for public comment.

No public comment was given.

Mr. Reece called for the motion to vote. The motion was accepted as follows:

Yes: Mara Baer, Christy Blakely, Annie Lee, Marc Reece, Mike Stahl,
and Dick Thompson

No: None

Abstain: None

VI. Public Comment

Public comment given by Kristen Hoff, Broker.

Public comment given by Amanda Massey, Colorado Association of Health Plans.

Public comment given by Brad Niederman, Broker.

Public comment given by Megan Fearing, Broker.

Public comment given by Cam Mortazav, Broker.

Public comment given by Daniela Gosselova

Written comment given by Colorado Association of Health Plans.

Meeting adjourned at 3:00 p.m.

Respectfully submitted,

Mike Stahl
Secretary

Next Meeting

December 12, 2022, from 12:00 p.m. – 3:00 p.m.