

# Board Advisory Group

May 31st, 2023



# Connect for Health Mission and Strategic Goals 2021-2024

[ConnectforHealthCO.com](http://ConnectforHealthCO.com)

Our **mission**: To increase access, affordability, and choice for individuals and small employers purchasing health insurance in Colorado.

Our **strategic goals** guide our work and move forward our mission:

1. Advocate to improve access to coverage in areas of rural Colorado.
2. Maximize the number of consumers and employers who shop and enroll through the health insurance marketplace and apply for financial assistance.
3. Improve the ability of customers to attain and retain the right coverage for their needs.
4. Ensure that Connect for Health Colorado is a healthy and thriving organization.

# Board Advisory Group Charter

- Established in HB16-1148
- **This Advisory Group will work to maximize the quality of the consumer experience on the exchange. This group will inform the way Connect for Health Colorado handles high-level policy decisions and provide feedback to the Board of Directors on ways of engaging consumers and other stakeholders about upcoming changes.**

# Roll Call, Introductions, and Approval of the Minutes

# Board Advisory Group Members

*As your name is called, please turn on your camera, and state your name, location, organization, and role.*

ConnectforHealthCO.com

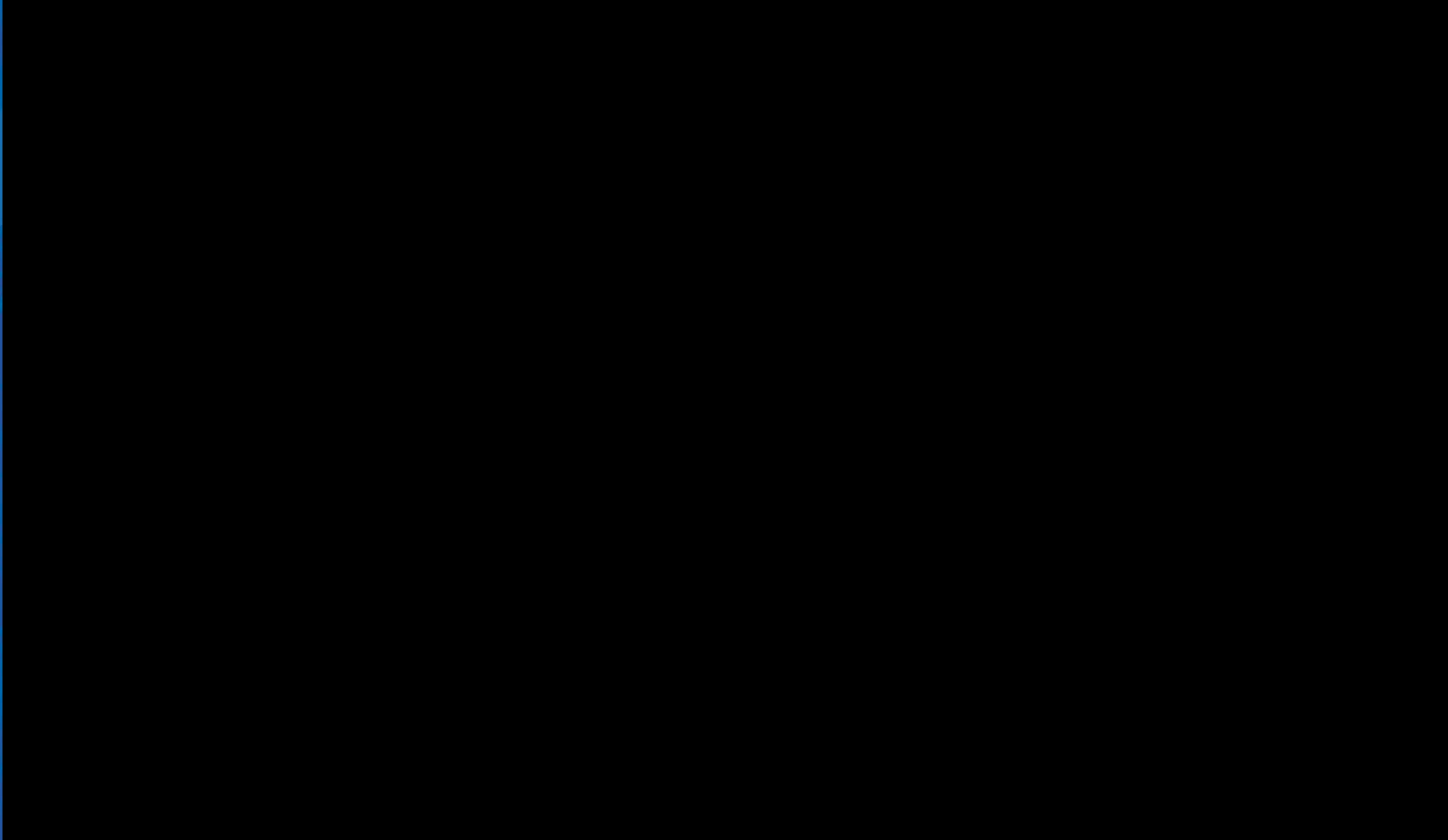
- **Jane Barnes (Chair)**, Benefits in Action: Consumer Advocate
- **John Barela**, Eumetric: Technology
- **Melanie Herrman**, CSAHU: Broker
- **Bethany Pray**, Colorado Center on Law Policy: Consumer Advocate
- **Cindy Watson**, Watson Insurance and Financial Group: Broker
- **Donna Wehe**, San Luis Valley Health: Hospital
- **Nikki Meredith**, Insurance Planning Alternatives: Broker
- **Krystin Beadling**, Yampa Valley Medical Center: Provider
- **Brandon Arnold**, Colorado Association of Health Plans: Issuer
- **Liz Tansey**, Covering Kids and Families: Consumer Advocate
- **Dr. Kavita Nair**, M.D., UC Anschutz: Provider
- **Julia Wiswell**, CSAHU: Broker
- **Rachel Dauer**, Colorado Ovarian Cancer Alliance: Consumer Advocate
- **Eddie Sandoval**, Anthem: Issuer
- **Allison Mangiaracino**, Kaiser: Issuer
- **Rosie Duran**, Larimer Health Connect: Assister
- **Chandler Budlong-Springer**, Boulder County Health and Human Services: Assister
- **Michelle Nay**, Chaffee County: Assister
- **VACANCY**: Consumer Advocate
- **VACANCY**: Consumer Advocate



# Approval of Minutes

# Agenda

1. Fireside Chat: CEO Kevin Patterson
2. Policy Updates
  - Proposed DACA Rule
  - Friday Enrollments
  - Medicaid Unwind Updates
  - Notice of Benefit Payment and Parameters Update
3. Colorado Option Stakeholder Discussion
4. Pregnancy SEP Stakeholder Discussion







# Policy Updates

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



# Health Insurance Eligibility for DACA Recipients



# Issue

Out of nearly 580,000 Deferred Action for Childhood Arrivals (DACA) recipients in the United States, around 34 percent are uninsured.

# Centers for Medicare & Medicaid Services proposed a rule

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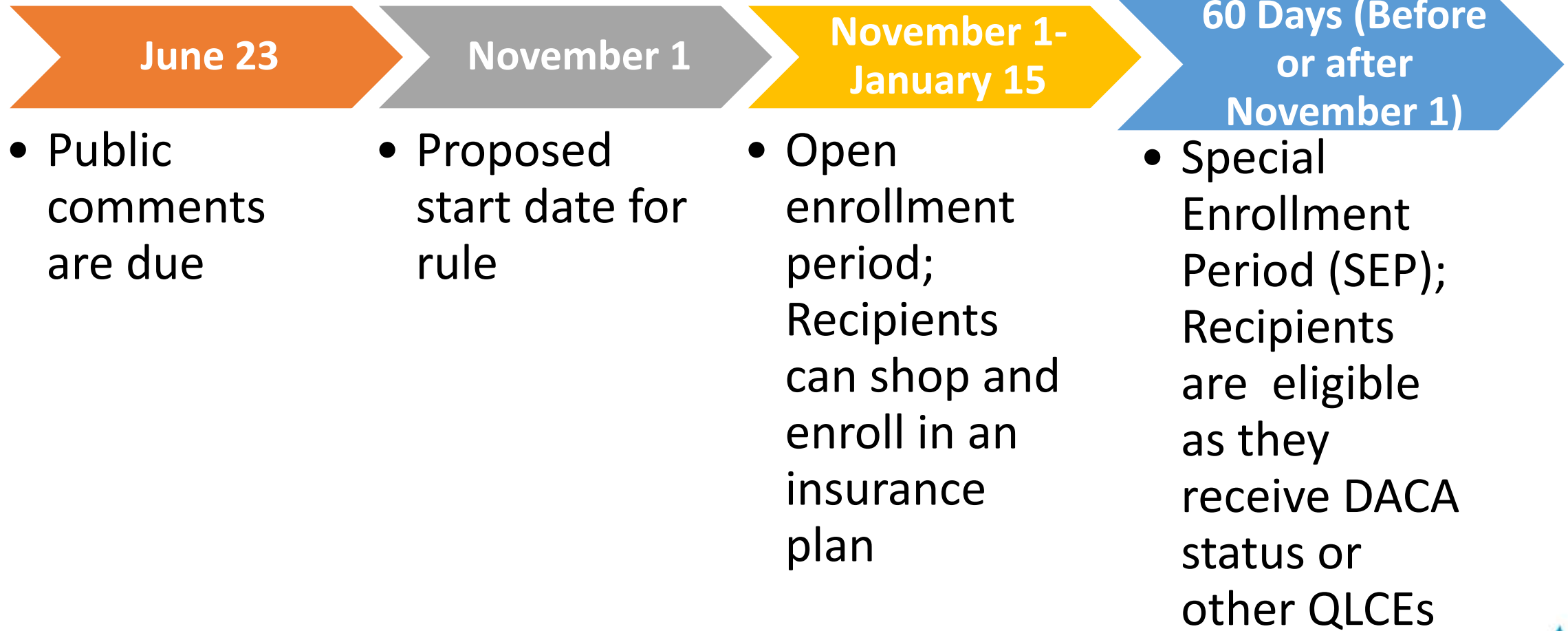
To consider DACA recipients as “**lawfully present**” solely to allow them to enroll in affordable **health insurance programs** aligning with the Affordable Care Act’s goal of improving healthcare access.

# Enrollment Options

Under the proposed rule, DACA recipients can enroll in:

- **Qualified Health Plans via Marketplace** and receive financial aid through premium tax credits, advance payments of the premium tax credit, and cost-sharing reductions based on their eligibility.
- **Basic Health Program (BHP- New York and Minnesota)**
- **Medicaid and Children's Health Insurance Program;** only for pregnant people or recipients under 19.

# Proposed Rule Timeline 2023



# Alignment with Connect for Health Colorado's Mission and Strategic Plan

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Increase access, affordability, and choice for a new group of individuals and small employers purchasing health insurance in Colorado

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Improve the ability of customers to attain and retain the right health coverage for their circumstances

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Increase available slots in OmniSalud program as DACA recipients move to Marketplace coverage

# Alignment with Connect for Health Colorado's Mission and Strategic Plan

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Reduce health disparities in a population with high barriers to health coverage

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Maximize the number of Coloradans who shop and enroll through the health insurance marketplace and apply for financial assistance



Questions?



# Medicaid Unwind

## It's happening!

- The first redeterminations of individuals that were “locked in” to their Medicaid/CHIP coverage during the public health emergency have been processed.
  - The first Coloradans to lose coverage as part of the Medicaid unwind will lose that coverage on June 1.
  - Coloradans will continue to lose coverage over a 12-month period based on their annual redetermination date.
- HCPF and Connect for Health Colorado are working together closely to conduct outreach and help Coloradans losing Medicaid/CHIP+ find affordable coverage.



# Outreach Plan

## Customer Outreach from HCPF and Connect for Health Colorado:

1. The Notice of Action (NOA) letter, which is automatically generated by CBMS.
2. Regional Accountability Entity (RAE) Outreach. This is coordinated by HCPF. RAEs will direct members to Assistors.
3. A joint mailed letter, sent by HCPF, including messaging from both HCPF and Connect for Health Colorado, to members receiving non-procedural terminations without email preference.
4. A joint email, sent by Connect for Health Colorado, that invites individuals that have received non-procedural terminations to apply for coverage.
5. Outbound calls, made by Connect for Health Colorado, that invite individuals that have received non-procedural terminations to apply for coverage and provide assistance or direct customers to brokers and assistors. These calls will be made to:
  1. All households that have a phone number but no email address and therefore did not receive the email outreach, and
  2. Call Pilot: A subset of households that have a phone number as well as an email address, as an additional outreach.

## No New Friday Health Plans Enrollments for Remainder of 2023

- The Colorado Division of Insurance announced in a consumer advisory that Friday Health Plans will not take new enrollments for Plan Year 2023 starting Tuesday, May 9.
- Connect for Health Colorado removed Friday Health Plans from our systems and applications on Tuesday, May 9.
- Current Friday Health Plans customers will continue to stay covered by their plan. This change does not open a Special Enrollment Period (SEP).
  - Approximately 25,000 enrolled through Connect for Health Colorado
  - Approximately 650 enrolled through Colorado Connect
- Current Friday Health customers will still be able to add a new member to their policy if they experience a Qualifying Life Change Event (QLCE), however, they must call the Customer Service Center to do so. They will not be able to add someone to the policy on their own, as Friday Health Plans will not appear in the shopping portals.
- Friday Health Plans is not planning any direct outreach to customers at this time, but they have notified brokers and select providers.



## Friday Enrollments

Questions?

# Final Rule: 2024 Payment Notice

Beth Deines & Molly McClurg



# Notice of Benefit & Payment Parameters for 2024

- **Context**
  - Notice and Comment Rulemaking
  - Administrative Procedure Act
  - Proposed Rule → Final Rule
- **Timeline**
  - Publication Date (Proposed): Dec. 21, 2022
  - Comment Window End: Jan. 30, 2023
  - Publication Date (Final): April 27, 2023
- **Effective Date: Plan Year 2024**  
(sometimes earlier)

# Final Rule

- Improper Payment Pre-Testing and Assessment program in accordance with the Payment Integrity Information Act of 2019 (PIIA)
- Income and FTR Verification:
  - Expansion of FTR timeframe to two consecutive years
  - Income attestation accepted when no data is available from IRS
  - Automatic 60 –day extension to existing 90-day timeframe to provide documentation for income verification requests



# Final Rule (continued)

- More expansive considerations for renewals cross-mapping/walking
- Door-to-door enrollment assistance permitted by assisters
- Loss of Medicaid or CHP+: Expansion of SEP window to 60 days before and 90 days after the loss

# Final Rule (continued)

- Accelerated effective dates to avoid gaps in coverage in the event of a mid-month loss of coverage
- Allowing non-enrollees (stakeholders or other interested parties) to provide evidence of material plan display error

- **Timeline**
  - Effective Dates: PY 2024
- **Sub-Regulatory Action**
  - Continuity as continuous coverage requirements unwind: guidance on noticing, outreach approaches, special enrollment, etc.
  - Health Equity
  - Program Integrity

Questions?



# Colorado Option Stakeholder Discussion

# Colorado Option Stakeholder Discussion

- Timely opportunity to weigh in on a potential change to the shopping platform for next Open Enrollment/Plan Year 2024
- This is not the first or last Colorado Option conversation- we have much more to go to fulfill legislative intent of HB23-1224.

# Potential Change for PY2024- Discussion + Guiding Principles

- Colorado Option plan filter in shopping platform
  - Expand ability to explore plans: What are the benefits of a Colorado Option plan filter?
  - Expand ability to explore plans: What are the risks of a Colorado Option plan filter?
  - Health literacy/accuracy of information: What do customers need to understand to use this filter?
  - Health literacy/accuracy of information: What do brokers and assisters need to understand to use this filter?



# Pregnancy Special Enrollment Period

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







## Pregnancy SEP

# New Special Enrollment Period for Pregnant Coloradans

- Created by HB 22-1289
- Beginning January 1, 2024
- For anyone who:
  - Does not have coverage
  - Receives written certification from a provider that the individual is pregnant
- Coverage effective date is:
  - Retroactive, first of the month in which the individual receives written certification of pregnancy OR
  - First of the month following plan selection if the individual chooses
    - C4HCO is required to provide notice of these options and the financial implications of each choice

# Pregnancy SEP Customer Journey

Application informs customer to call customer service center in order to access the Pregnancy SEP

Customer Service Center verbally provides customer with notice of effective date options and financial implications

Customer enrolls via Customer Service Center and selects coverage effective date

Issuer may reach out to customer to request verification of pregnancy (certification from a provider)

# Discussion + Guiding Principles

- Health literacy: What points of confusion may come up for someone utilizing this special enrollment period?
- Maximizing financial assistance/accuracy of information: What are the tax implications of retroactive enrollment?
  - Difference between financially assisted or non-financially assisted customers?
- What outreach targets do you recommend?

# Public Comment

Thank you!  
Jessalyn's contact info: [jhampton@c4hco.com](mailto:jhampton@c4hco.com)

# Appendix

# DACA- National Estimated Enrollments

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Based on a survey, the Department of Health & Human Services notes that under the proposed rule, 129,000 nationwide DACA recipients will be able to enroll in a health plan comprising:

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112,000 Marketplace enrollees

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13,000 Medicaid enrollees

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4,000 BHP enrollees

# References

- [CMS proposed full rule](#)
- [Nationwide DACA recipient estimated enrollment](#)
- [Colorado DACA recipient's presence](#)