

**Board Advisory Group Meeting Minutes**  
*Connect for Health Colorado*  
4600 South Ulster Street, Denver, CO 80237  
**July 24, 2019**  
**3:00 PM – 4:30 PM**

**Advisory Group Members Joining in-person:** Mary Kirby, Brad Niederman, and Jo Hubchik

**Advisory Group Members Joining via Phone:** Amanda Massey, John Barela, Cindy Watson, Randy Phiefer (Proxy for Nikki Meredith), Debra Judy, Meagan Fearing, Bethany Pray, Amy Board, Kevin O'Connor, and Donna Wehe

**Advisory Group Members Absent:** Erin Miller, Lucy DePretis, Krystin Beadling, Devin Kepler, and Jane Barnes

**I. Call to Order/Welcome & Introductions**

Jo Hubchik called the meeting to order and welcomed those in attendance.

**II. Approval of Minutes**

The June Board Advisory Group minutes were approved.

**III. Connect for Health Colorado Updates**

Ian McMahon provided an update on the HB19-1004 stakeholder engagement meetings as well as an update on the call center RFP.

**IV. Policy Agenda Next Steps**

The group provided feedback on the policy agenda concepts (notes attached).

**V. Public Comment**

None

Meeting adjourned at 4:30 pm.

**Next Meeting**

August 28, 2019

# CONNECT FOR HEALTH COLORADO BOARD ADVISORY GROUP

## AGENDA AND NOTES

Meeting date: 07/24/2019

Members in attendance: Kirby, Mary; Watson, Cindy; Niederman, Brad; Hubchik, Jo; Barela, John; Board, Amy; Fearing, Megan, Judy, Debra; Massey, Amanda; Phiefer, Randy (For Meredith, Nikki); O'Connor, Kevin; Pray, Bethany; Watson, Cindy

Agenda Topic	Discussion Notes	Outcome/Recommendation
<p><b>C4HCO Updates</b></p>	<p>Staff continue to attend 1004 meetings and have developed document to highlight strengths the exchange could bring to the public option.</p> <p>Who is attending 1004 meetings? Each location has a different group of stakeholders present. The meetings have been well attended and are garnering a lot of interest.</p> <p>Will we get summation of meetings? Link will be to public information available from HCPF/DOI.</p> <p>The call center RFP continues to move towards finalization. Group recommended that impacts to OE 7 be considered during evaluation process.</p>	<p>Recommendation: N/A Follow up needed?</p> <p>Staff to provide link about 1004 for public information on context of meetings.</p>
<p><b>Policy Agenda Next Steps</b></p> <p>Advisory group provided feedback and thoughts on policy agenda.</p>	<p>Staff explained that policy agenda is intended to further our mission and build on strategic plan and policy agenda principals.</p> <p>Staff explained that policy agenda is separate and apart from HB19-1004 and HB19-1176 process but acknowledge one may influence the other.</p>	<p>Goals were agreed upon, but group wanted the opportunity to provide more feedback on policy solutions in the future – staff agreed to collect any feedback received and provide updates as necessary.</p>

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## AGENDA AND NOTES

<p><b>Policy Agenda</b></p> <p>GOAL: Increase access to coverage across the state. Steps to work towards this goal:</p> <ul style="list-style-type: none"> <li>• Protect automatic re-enrollment in state law</li> <li>• Codify bronze plan access requirement, ensure all carriers have a bronze option on the exchange.</li> <li>• Process Hardship Exemption applications internally to assist customers in coverage needs.</li> </ul>	<p>Any legislation work required? Staff explained some items may require legislative action, while others needs coordination with federal partners.</p> <p>Members of group stated bronze and catastrophic not getting real access to health care, committee emphasized value in the plans the Exchange is promoting. Staff explained the need to protect consumer choice in the market.</p> <p>How many hardship exemptions would we process? Staff explained there is no real data on this due to all applications going through the Federal Government currently.</p> <p>Could people eligible for hardship exemption enroll into Medicaid? Will there be a cost benefit analysis forthcoming? Staff explained there could be analysis done to determine where this population would fall in Colorado, but we do not have that data currently as it is only known to federal agencies.</p> <p>Any role in people without immigration documentation? Staff is currently tracking federal legislative and regulatory changes due to immigration status.</p>	<p>All steps are supported overall by committee.</p> <p>Group recommends that goals need to be more specific, increase access to more Coloradans with meaningful coverage and reducing barriers.</p> <p>Group strongly recommends staff add cost to be in consideration in all aspects of decisions.</p> <p>Group recommends demographics and data need to be acknowledged and collected before we move forward on any of these goals.</p> <p>Group wants to acknowledge re-insurance and the public option can change our needs and ultimately change policy goals. Staff are in the process of tracking implementation of related legislation and will keep the committee updated on items relevant to C4HCO.</p>
<p>GOAL: Increase affordability of premiums for all consumers in Colorado.</p> <ul style="list-style-type: none"> <li>• Special Enrollment Period (SEP) verification internally.</li> </ul>	<p>How are we identifying value? Staff acknowledged that value is different for each individual, that is why we are making processes easier and promoting choice.</p>	<p>Affordability – suggestion to add “total cost of care” to policy goals.</p> <p>To help SEP process to be the solution: Make it easier for customers, engage carriers sooner rather than later.</p>

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<ul style="list-style-type: none"> <li>• Easy Eligibility application for consumers to see if they qualify for financial assistance.</li> <li>• Enhance value and quality transparency to consumers and stakeholders across all aspects of our platform.</li> </ul>	<p>SEP- How does that connect to value? Staff answered with convenience and transparency. Both valuable to the consumer.</p> <p>The purpose of easy eligibility is to help improve enrollment by increasing risk pool and lowering costs for all.</p> <p>Is this data driven? Staff answered we are currently watching the outcome of this process in Maryland. Staff will keep the committee updated. Certain tests, feasibility study and coordination with State departments would also be required.</p> <p>Group comment: Transparency of total costs and quality metrics so population is more educated would be beneficial.</p>	<p>Group -Brokers would back the SEP goal. This would assist customers in the state of Colorado.</p> <p>Staff noted again all of these are smaller steps towards a bigger goal.</p> <p>Group commented Easy Eligibility is based on taxes that are submitted after the year’s Open Enrollment which could lead to income and eligibility fluctuation.</p> <p>Group would like staff to look at these goals with customer service lenses.</p> <p>Group would like more points to increase affordability. Group will provide ideas for affordability and both are welcome to any suggestions.</p>
<p>GOAL: Increase Choice in the types of plans and services Connect for Health offers the state of Colorado.</p> <ul style="list-style-type: none"> <li>• Streamline plan offerings on our website for more transparency.</li> <li>• Multiagency health care navigation with benefit and support services to improve health literacy on insurance plans and coverage.</li> <li>• Fully establish a “connector” C4HCO being the place to get the most information and the best</li> </ul>	<p>Does meaningful choice mean affordability? Staff goes back to transparency of plan choice here and consumer choice.</p> <p>“Connector” not making sense to group. Same feedback offered during full Board. Item will be tabled and flagged for additional discussion in future.</p>	<p>Group suggests that staff involve carriers in aspects of being involved in transparency. Example given was Oscar Health Insurance. New to Colorado and offers free Telehealth on all plans.</p> <p>What strategies should the marketplace investigate to inform people of other health resources?</p>

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AGENDA AND NOTES**

options for health coverage on the individual market.		
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