

Policy Committee Minutes
October 28, 2019
1:00 PM – 3:00 PM

Board Members Present: Claire Brockbank, Mike Conway, Adela Flores-Brennan, Sharon O’Hara, Marc Reece (joined via phone at 1:30 p.m.) and Mike Stahl

Staff Present: Brian Braun, Bailey Dvorak, Kelly Guthner, Ian McMahon, Carolyn Pickton, Ilana Rivera, Lisa Sevier, and Monica VanBuskirk

I. Welcome and Introduction

Sharon O’Hara chaired the Policy Committee Meeting and the meeting was called to order at 1:05 p.m., welcoming everyone in attendance, both in-person and on the phone. The August Committee Meeting minutes were reviewed and approved.

II. 1004: Marketplace Perspective

The committee reviewed a [draft report overview](#) of House Bill 1004 (HB 1004) which was released by the Colorado Department of Health Care Policy and Financing (HCPF) and the Division of Insurance (DOI) on October 8th, 2019. The public option will be administered by carriers, the plans will be designed with meaningful choice for consumers and will be available to subsidized and non-subsidized populations as a qualified health plan (QHP). Plans sold through the exchange will be eligible for financial assistance.

These new plans will be available in plan year 2022 for Open Enrollment 9. Customers of the exchange could see lower premiums on the individual market, simplified plan comparison and shopping, and more carrier choice outside the metro area.

The exchange has submitted [comment](#) on the HB 1004 draft report in support the state’s efforts.

Action Item

Staff to complete a prospective analysis of consumer reactions to the changes with the APTC and reinsurance.

III. Policy Road Map

Standard Plans

Standardized plans, also known as meaningful choice plans or simple plans, are a major component of HB 1004. The committee reviewed [background materials](#) on meaningful choice plans as well as meaningful plan choice [reading materials](#). The background materials provide history on meaningful choice plans and outline different state models.

The goals around the meaningful choice plans include providing customers the ability to fully

understand what they are purchasing, the ability to compare products with ease and allows the exchange the ability to structure plans in a more comprehensible way.

Action Item

Staff to provide an impact analysis of offering meaningful choice plans through the exchange.

IV. External Data

CHAS Report and Churn Report

The Colorado health access survey (CHAS report) has been finalized, key takeaways include:

- Uninsured Rate is 6.5% in 2019 – rate is higher outside of metro Denver
- Non-citizens and 30-49-year-olds are the highest populations of uninsured
- High costs remain a concern for those who have coverage – over 18% report problems paying medical bills
- Almost 90% of uninsured report cost as reason for lack of coverage
- Almost 20% of Coloradans experienced churn in 2019

V. Public Comment

Given by:

Bethany Pray with the Colorado Center on Law and Policy.

Meeting adjourned at 2:52 p.m.

Respectfully submitted,

Sharon O'Hara
Policy Committee Chair