

***Board Meeting Minutes***  
**Connect for Health Colorado**  
***December 10, 2019***  
***12:00 PM to 3:00 PM***

**Board Members Present:** Claire Brockbank, Adela Flores-Brennan, Patrick Gordon (joined at 12:30 pm), Annie Lee, Sharon O’Hara, Mike Stahl and Dick Thompson

**Board Members Joining via Phone:** Elisabeth Arenales, Kim Bimestefer, Kate Harris (proxy for Mike Conway) and Lorez Meinhold

**Board Members Absent:** Marc Reece

**Staff Present:** Justin Brandon, Brian Braun, Kelly Davies, Saphia Elfituri, Kelly Guthner, David Hague, Ian McMahon, Kevin Patterson, Ilana Rivera, Alan Schmitz, Lisa Sevier, Monica VanBuskirk and Ezra Watland

There were no guests attending the meeting in-person, the conference line was available for people to join by phone.

**I. Business Agenda**

- Adela Flores-Brennan called the meeting to order at 12:04 pm and welcomed those in attendance, both in-person and on the phone.
- The minutes from the November meeting were voted on and approved.
- There were no changes to the agenda.
- Disclosure of conflicts of interest: None.

**II. Board Report**

There are two vacancies on the Board Advisory Group and multiple applications were submitted for the positions. Staff recommended Liz Tansey with Covering Kids and Families, and Dr. Kavita Nair, Professor of Neurology and Pharmacy at the University of Colorado. There were no objections from the Board and the two recommended applicants were welcomed to the Board Advisory Group.

**III. CEO Report**

OE 7

An overview of the Service Center and Member Services Unit (MSU) for Open enrollment 7 (OE7) was provided.

- Inbound calls answered - 32391
- Top five call drivers:
  - Enrollment questions – 33.6%
  - Password reset – 12.41%

- Eligibility Determination – 10.80%
- Health First Colorado – 6.86%
- Complete enrollment – 6.06%
- First call resolution – 92%
- Escalation tickets – 70
- Average speed of answer – 0:00:24
- Average talk time – 13:20
- Abandoned calls – 518

**Action Item**

Staff to investigate the reason for the increase in Health First Colorado calls to the service center.

The Board was given an update on the marketing performance and enrollment.

- Overall impressions (digital ads) and click-throughs (click on to go to website) for digital and social media have significantly increased
- Over 4500 referrals have come through the Broker Channel Leads program
- Through November, 61 enrollment center/assistance network events have been held, 13 events have been held in December, with 21 events scheduled

**Action Item**

Staff to work with the Division of Insurance (DOI) to ensure Connect for Health Colorado enrollment data aligns with Carrier submitted data.

Staff to investigate the downside risk of people who qualify for financial assistance choosing to go without health insurance in 2020, due to the increase in premium payments after financial assistance, because of the effect of the reinsurance program.

Technology has been very stable during open enrollment, this is attributed to the incremental changes and improvements made throughout the year leading up to open enrollment.

Additionally, the organization implemented a self-service function for individuals who have an HRA.

**IV. Finance & Operations**

Final Audited Financials

The final audited financial report was distributed to the Board for their review. The Internal Revenue Service form 990 will be completed in January 2020.

**V. Policy**

Board Legislative Approach

The Board reviewed the Board Legislative Approach policy.

Churn Report

Staff reviewed a summary of an ongoing analysis being conducted by the Colorado Department of Health Care Policy and Financing (HCPF), in regards to the patterns of Churn. Professor Mark Gritz, PHD, was available by phone to answer questions during this review.

Churn is defined as a change in health insurance coverage type for at least one month. The study measured the transition of individuals from one type of health insurance coverage to another from January 2009 to December 2018. A selection of findings to date:

- A significant number of people use Medicaid/CHP+, but not for very long
- Churn is increasing, largely in the expansion population
- Churn among commercial coverage types has also increased
- Whether Medicaid or commercial; episode length remains stable
- Medicaid/CHP+ members transitioning to C4HCO largely select silver tier plans
- “Not in APCD” episode length decreased for adults; length differed by transition
- Transitions impact care delivery utilization and costs differently for adults vs children
- Earnings track as expected for different types of health insurance coverage

**Action Item**

Further discussion to take place at the December Policy Committee meeting to suggest ways refine analysis further.

Policy Committee to explore any policy changes that could help improve the churn rate.

**VI. Public Comment**

Melanie Herrman, Broker

Meeting adjourned at 2:15 pm.

Respectfully submitted,

Claire Brockbank  
Secretary

**Next Meeting**

January 13, 2020 from 12:00 pm – 3:00 pm