

***Policy Committee Minutes***  
***April 27, 2020***  
***1:00 PM – 3:00 PM***

**Board Members Present:** Claire Brockbank, Adela Flores-Brennan, Kate Harris (proxy for Mike Conway), and Sharon O’Hara

**Staff Present:** Brian Braun, Kelly Davies, Bailey Dvorak, Saphia Elfituri, Kelly Guthner, Carolyn Pickton, Ilana Rivera, Lisa Sevier, Aron Snyder, Monica VanBuskirk, and Ezra Watland

**I. Welcome and Introduction**

Sharon O’Hara chaired the Policy Committee Meeting and called the meeting to order at 1:02 p.m., welcoming everyone in attendance, both in-person and on the phone.

The March Committee Meeting minutes were reviewed and approved.

The May Policy Committee meeting is rescheduled to May 28, 2020 due to Memorial Day.

**II. HCPF Update**

Staff at the Colorado Department of Health Care Policy and Financing (HCPF) provided the committee with updates on the following projects:

- HCPF has implemented a Covid-19 specific limited testing for individuals who are uninsured in the Colorado Benefits Management System (CBMS) system
- Individuals in a medical assistance category will remain in that category through the federal declaration of the end of the Covid-19 Health Emergency
- Premiums of individuals being reenrolled or redetermined have been waived

**III. DOI Update**

Staff at the Division of Insurance (DOI) provided an update on emergency regulations. During this Public Health Emergency, the DOI has issued 7 emergency regulations. The regulations can be found on the DOI’s website under [Emergency Regulations](#).

The date for 2021 rate filing has been set for June 26, 2020.

**IV. Update on Federal & State Policies**

**Assister & Broker Impact**

The Broker and Assister network has been adapting and has shown high levels of support and performance through the Emergency Special Enrollment Period (SEP). The network continues to assist individuals through the increased need of food support, housing support, and unemployment processing.

### Newly APTC Eligible

The Committee reviewed a presentation on the off-exchange, advance premium tax credit (APTC) SEP. The last notice of benefit and payment parameters, a new SEP was added for individuals who were enrolled off exchange but experience a decrease in income, making them APTC eligible. This also aligns with the current SEP for on-exchange customers.

### CARES Act and Federal Pandemic Compensation

Stimulus packages are being provided by the federal government to ease the economic burden on individuals due to Covid-19 crisis. A stimulus check was issued individuals dependent on income, and unemployment benefits have been extended. The unemployment benefits are extended by 13 weeks, include self-employed and contract workers, and automatically add an additional \$600/week to individuals receiving unemployment.

The additional \$600/week for unemployment currently counts as income for APTC and cost share reduction (CSR). This has raised concern for Connect for Health Colorado as individuals at the federal poverty level of 310-400% would be kicked off APTC. In response, the organization has written a letter to the congressional delegation, citing the statistics and urging them to fix this in the next stimulus package so the additional \$600 would not count as additional income. Other states have written their congressional delegation to consider this as well.

### Legislative Session Update

The Legislative session is scheduled to reconvene on May 18, 2020. The Joint Budget Committee is scheduled to meet a week prior to make a new budget forecast. In March, a budget forecast was put forward estimating a \$1.5 billion decline in state revenue. The Joint Budget Committee will reconvene May 18 to start the long bill or budget in the House in hopes to get the budget forecast passed that week, passed in the Senate the following week, and to the Governor by the end of the month.

### **Action Item**

Staff to update the Board on decisions made around implementation of the recent Supreme Court ruling regarding the Affordable Care Act's risk corridor.

### **V. Public Comment**

None.

Meeting adjourned at 2:25 p.m.

Respectfully submitted,

Sharon O'Hara  
Policy Committee Chair