

Board Advisory Group Meeting
February 24, 2021
3:00 PM – 4:30 PM

Advisory Group Members Joining via Phone: John Barela, Jane Barnes, Krystin Beadling, Meagan Fearing, Jo Hubchik, Devin Kepler, Mary Kirby, Amanda Massey, Nikki Meredith, Erin Miller, Kavita Nair, Bethany Pray, Silvia Santana, Cindy Watson, Donna Wehe, and Julia Wiswell

Advisory Group Members Absent: Liz Tansey and Curtis Metcalfe

I. Welcome & Introductions

Bailey Dvorak called the meeting to order at 3:05pm, welcoming everyone in attendance. New member, Julia Wiswell, who is filling the open broker position, was introduced.

II. Connect for Health Colorado Updates/Open Enrollment

The Group reviewed the Open Enrollment updates provided in the meeting [slides](#).

Open Enrollment 2020-2021:

- During the 2020 open enrollment we had a final of 187,664 enrollments. Of which 72% of customers qualified for Financial assistance.
- This was an increase of about 9% overall.
- Starting February 8th, in partnership with the Division of Insurance we opened an enrollment period for those that are still uninsured during the Public Health Emergency.
- This enrollment period is only for the uninsured and will last until May 15th, 2021.

Action Item

Follow-up regarding Cost-Sharing Reductions (CSR) and how many qualified individuals took advantage of them this Open Enrollment period.

III. State and Federal Legislative Update

Bailey Dvorak provided an update on the State and Federal Legislative updates.

Biden Administration updates that specifically impact Connect for Health Colorado:

- Both the House Ways and Means Committee and the House Energy and Commerce Committee have passed portions of the American Rescue Plan Act (ARPA)- or a third COVID stimulus bill. These Bills will now go to the House Budget Committee where they can be combined.
- Increasing the Affordable Care Act's (ACA) premium tax credits for 2021 and 2022.
- Temporary modification of limitations on reconciliation of 2020 tax credits for coverage under a qualified health plan.
- Exchange Grant Program
- People who receive unemployment benefits eligible for full premium subsidies under the ACA.
- Expansion of Medicaid using drug provision.
- Subsidizing COBRA coverage through the end of September.

Colorado Legislative Updates:

- Colorado's 73rd General Assembly Session was delayed in 2021 due to the ongoing pandemic.
- The Session gavelled in on February 16th
- In his State of the State address, given on February 17th, Governor Jared Polis said the focus of this session was going to be on a one-time \$1 Billion state stimulus from federal funds.
- With this focus, infrastructure, broadband and one-time advancements would be in his administration's priorities.
- There has been speculation about an upcoming Colorado Public Option plan, but we are unsure of the ramifications of that as Bill text has not been submitted.

IV. Policy Roadmap

Nina Schwartz provided 5 problem statements that were created by the Policy Committee based on previous feedback from this Group, and presented a chart prioritizing each statement. The problem statements and chart can be found in the meeting [slides](#). The Group provided the following feedback:

- The Plan Display and Help Literacy are topics that go hand in hand and should be approached with a similar priority level as consumers had difficulties comparing the plans and understanding the terminology.
- Focus more deeply on the root causes and drive deeper dives if this is not going to be updated on a regular/frequent cadence. If updated on a regular cadence, this chart will be a fine tool to use.
- Project Managers are suggested for implementation to assist the exchange
- Make sure that the burden stays on the system and away from the individual; instead of making hoops easier to jump through, reduce them.

- Consider the idea of auto-populated forms or auto-enrollment to make it easier for the consumer
- Include more clarification from carriers and providers or some guidance so individuals can navigate through the information easier
- Focus on reducing barriers for those moving over to the exchange from Medicaid; especially when the public health emergency ends to make sure that those who will lose their Medicaid will be transitioned over to the exchange as seamlessly as possible

V. Eligible but Not Enrolled (EBNE) Update/Pandemic Barriers to Coverage

The Group provided feedback on additional metrics to include in the 2021 EBNE Report and what barriers there were to coverage due to the pandemic.

2021 EBNE Report:

- Include employment status of household members
- Ask the Colorado Health Institute (CHI) if there is a way to quantify the households where there is employment and coverage but lack of affordability for remaining dependents in household
- Include employment categories (service industry, etc.)
- Include anyone affected by family glitch

Pandemic Barriers to Coverage:

- Provide better/more focused messaging around which forms of income needed to be claimed (stimulus, unemployment, etc.)
- Do more outreach with Department of Labor regarding unemployment to catch those who remained on benefits while furloughed, but lost benefits when laid off and did not qualify for special enrollment period.
- Access to technology was a barrier with libraries as a large resource to internet closed
- Affordability/ranking of life priorities with less money to spend was also a barrier to coverage due to the pandemic

VI. Public Comment

None.

Meeting adjourned at 4:30 p.m.

Next Meeting

April 28, 2021