

Policy Committee Minutes
October 25, 2021
1:00 PM – 3:00 PM

Board Members Present: Christy Blakely, Claire Brockbank, Adela Flores-Brennan, and Marc Reece

Staff Present: Brian Braun, Bailey Dvorak, Jessalyn Hampton, Danny O’Neil, Emma Oppenheim, Carolyn Pickton, Ilana Rivera, Nina Schwartz, Alan Schmitz, Monica VanBuskirk, and Ezra Watland

I. Welcome and Introduction

Adela Flores-Brennan chaired the Policy Committee Meeting and called the meeting to order at 1:01 p.m., welcoming those in attendance.

The September Committee minutes were reviewed and approved.

The December Committee meeting has been canceled due to the Holidays.

II. DOI Update

Staff from the Division of Insurance (DOI) provided an update to the Committee:

- The Governor appointed the five members of the Colorado Prescription Drug Affordability Board (PDAB). Information on the PDAB can be found [here](#)
- Colorado Option Standardized plan stakeholder meeting #6 will take place November 4, 2021
 - Meeting will be focused on the summary of work and overview of the Colorado Option plan
 - Additional meetings have been added to address specific stakeholder groups and concerns
 - All meeting materials and registration can be found [here](#)
 - Colorado option standardized plan – frequently asked questions can be found [here](#)
- Staff at DOI discussed upcoming virtual permanent rulemaking hearings:
 - November 2, 2021 regarding [proposed amended regulation 4-2-43](#) – Enrollment periods relating to individual and group health benefit plans, [proposed amended regulation 3-3-3](#) – Credit for reinsurance
 - Links to all virtual hearings can be found [here](#)
- The following emergency regulations have been adopted by the Commissioner without going through the rulemaking process:

- [Emergency regulation 21-E-14](#) – Coverage and reimbursement of facility transfers during the COVID-19 recovery – effective 10/7/21
- Links to all emergency regulations can be found [here](#)

III. Federal Legislative Update

Staff provided the Committee with a brief federal legislative update:

- The Federal Public Health Emergency (PHE) has been extended through January 15, 2022.
- Staff at Connect for Health Colorado provided a [link](#) to the United States Senate Committee hearing entitled, “Health Insurance Coverage in America: Current and Future Role of Federal Programs.”

IV. Wakely Consumer Impact Analysis

Connect for Health Colorado contracted Wakely Consulting Group, LLC (Wakely) to analyze the individual market rate changes for 2022 before and after federal premium subsidies. Analysis was performed using Qualified Health Plan (QHP) templates provided by the Colorado Department of Regulatory Agencies (DORA) and enrollment data provided by Connect for Health Colorado.

Staff at Wakely presented the [Consumer Impact Analysis](#). The presentation highlighted key changes from 2021 – 2022 and graphics on consumer choice, comparison of plan offerings, consumer impact, plan design, premium rates by region, and enrollment changes. Key findings include:

- Approximately 18,217 (20,353 in 2020) enrollees appear to be eligible for Cost Sharing Reduction (CSR) plans but are not enrolled in Silver plans so they cannot take advantage of CSRs
- 692 (516 in 2020) enrollees appear to be eligible for premium subsidies but are enrolled in Catastrophic plans
- Due to the decrease in the second lowest cost silver premiums in most areas of the state, there are 98 (1,974 in 2020) households in coverage through Connect for Health Colorado who may stop receiving subsidies because the cost of the benchmark plan is lower than their required contribution

V. Policy Agenda Approaches to Auto-enrollment: Easy Enrollment

The Committee reviewed a presentation on the [Policy Agenda approaches to auto-enrollment: Easy Enrollment](#). The presentation spotlighted different approaches to Easy Enrollment and burden reduction opportunities to facilitate discussion.

As part of their Easy Enrollment legislation, Maryland is conducting a feasibility assessment to determine ability to enroll customers into Medicaid. Connect for Health Colorado will work with Maryland to identify implementation lift and enrollment impact of pre-population.

Further discussion on the prioritization of auto-enrollment within the Policy Agenda will be forthcoming.

VI. Public Comment

Comment given by Daniella Gosselova, Broker

Comment given by Allison Neswood, Colorado Center on Law and Policy.

Meeting adjourned at 2:32 p.m.

Respectfully submitted,

Adela Flores-Brennan
Policy Committee Chair