

Policy & Operations Committee Minutes
October 28, 2024
3:00 PM – 5:00 PM

Board Members Present: Mara Baer, Jennifer Brooks, and Adam Fox

Staff Present: Justin Brandon, Jessalyn Hampton, Libby Lippoth, Evan Novak, Danny O’Neil, Rachel Peters, and Nina Schwartz

I. Welcome & Introductions

Adam Fox called the meeting to order at 3:02 p.m., welcoming everyone in attendance. The September meeting minutes were approved.

II. Division of Insurance

DOI

Staff at the Division of Insurance (DOI) an update on the final press release for Plan Year (PY) 2025 plans and premiums. They highlighted a 5.6% premium increase from 2024 to 2025 for those in the individual market, both on and off exchange. The affordability options were also discussed, including the reinsurance program and the Colorado Option program.

III. Department of Health Care Policy and Financing

Cover All Coloradans

The Department of Health Care Policy and Financing (HCPF) provided the Committee with an update on HB 22-1289.

- Starting January 1st, 2025, all Colorado children aged 18 and younger, pregnant people, and postpartum individuals, regardless of immigration status, will be eligible for HFC and CHP+.
- There will be no limit on the number of people who can receive coverage, and applications can be submitted at any time.
- The benefits for both programs will remain the same, including dental services, emergency and urgent care, hospitalization, behavioral health, and more.
- The privacy and security of applicants' information were emphasized, with assurances that it will not be shared with any federal government or immigration authorities.
- The team is encouraging all Coloradans to apply now for emergency Medicaid services, as those currently enrolled will be automatically screened and enrolled for the full health coverage under the population expansion.

IV. New Immigrant Health Coverage Options Screener

Staff presented a new feature in the Colorado Connect application, designed to provide

clear information to undocumented Coloradans about potential health policy changes and new options. The feature includes a quiz with four questions, which directs users to relevant resources based on their answers and is available in both English and Spanish.

V. New Annual Income Verification Process

Staff introduced a new verification process for financial help eligibility, which is now available in customers' online accounts. The process involves a series of questions about household income and filing federal income taxes. Customers who confirm their income is correct and have filed and reconciled taxes will see a verification page, while customers who need to take action will be directed to update their household income or file their taxes and submit the necessary forms.

VI. Monthly Operations Update

Staff presented an operations performance recap for September.

VII. CoverCO Update

Staff provided a recap on the 2024 CoverCO Conference which took place October 8th-10th and had 808 registrations. This year Spanish interpretation was provided for the entire conference which was an increase from last year's event only being able to interpret about half of the conference. In addition, day 3 was entirely dedicated to the changes in immigrant health coverage programs as those are the biggest changes for this enrollment period. The survey results so far reflect 67% of respondents said CoverCO did either a great or excellent job preparing them for the upcoming Open Enrollment session, and staff is still working on the full evaluation, hoping to get some additional survey responses for individual sessions.

VIII. PY 2025 Customer Impact Analysis

Staff presented the Plan Year 2025 Customer Impact Analysis. The key findings from the current year included a \$20-\$28 increase in gross premiums, a 6% increase in net premiums for non-subsidy eligible individuals, and an 8% increase for subsidy eligible individuals. Due to the expansion of Rocky Mountain Health Plan, the number of counties with one issuer has decreased from 25 to 13, which will allow about 5,600 individuals on the eastern plains to have multiple issuers to choose from. 3 out of 5 subsidy eligible enrollees can find a plan for \$10 after financial assistance with potential savings over \$680 on their monthly net premiums shopping to a lower premium plan.

IX. Public Comment

None.

Meeting adjourned at 4:17 p.m.

Respectfully Submitted,

Adam Fox
Committee Chair

