

Board Meeting Minutes
Connect for Health Colorado
August 11, 2025
12:00 PM to 3:00 PM

Board Members Present: Mara Baer, Christy Blakely, Mike Conway, Adam Fox, Patrick Gordon, Lorez Meinhold, Rob Ruiz-Moss, and Dick Thompson

Board Members Absent: Jennifer Brooks and Annie Lee

Staff Present: Alex Bieling, Justin Brandon, Brian Braun, Kelly Davies, Kelly Guthner, David Hague, Brian Lidiak, Kevin Patterson, Ilana Rivera, Dr. Renata Robinson, Alan Schmitz, Nina Schwartz, and Ron Zwerin

Video conference and phone conference lines were available for members of the public to join.

I. Business Agenda

- Dick Thompson called the meeting to order at 12:00 p.m. and welcomed those in attendance.
- Changes to the agenda: the Executive Session scheduled for the end of the meeting was removed.
- Disclosure of conflicts of interest: None.
- The minutes from the July Board meeting were reviewed and approved.

II. Board Report

The Board met to review and confirm executive compensations, as well as to look at goals and objectives for the next fiscal year ending June 30th, 2026.

III. CEO Report

Kevin Patterson, CEO, reported that he would be traveling to Minneapolis to meet with state-based exchanges and discuss implementation questions with Peter Nelson, while continuing efforts to extend enhanced premium tax credits.

DOI Update

Commissioner Mike Conway at the Department of Insurance (DOI) provided an update on rate filings and discussed the significant rate increase requests averaging 28% across the state, with up to 40% for the Western Slope. The devastating impact on families was highlighted, particularly those at 400-500% of the federal poverty level, who face a nearly 200% increase. It was emphasized that without federal intervention, many people will lose access to healthcare, with some families facing rate increases of up to \$25,000 for a family of four in the Western Slope and \$13,000-\$14,000 in the Denver metro area.

Mr. Conway outlined efforts to mitigate the impact through a special legislative session, focusing on saving money and maintaining coverage for as many people as possible, while acknowledging

that the state cannot fully offset these increases. While the state cannot replace federal subsidies for those earning over 400% of the federal poverty level, they have tools like the reinsurance program and Health Insurance Affordability Enterprise (HIAE) to help offset impacts. The main goals of the upcoming special session are to save people money while being transparent about subsidy limitations, and to maintain coverage for as many people as possible, potentially preventing 20,000-30,000 people from leaving the market.

Federal Updates

Staff presented analysis showing that financially assisted customers face a 174% increase in premiums when combining the expiration of enhanced premium tax credits with preliminary rate increases, affecting approximately 36,000 people who will lose financial help, with potential losses of \$230 million in federal funds for Coloradans' health insurance.

The significant growth in premium costs for non-urban areas compared to urban areas was discussed, which staff attributed to higher subsidies and increased costs for rural residents. Mr. Conway explained that the removal of the enhanced premium tax credits results in rural residents having to pay higher percentage of their income on health insurance premiums, as they are no longer capped at 8.5% of their income. Other Board members added that the termination of enhanced tax credits and decreased funding for reinsurance further exacerbates the higher premiums in rural areas due to the progressive nature of the reinsurance program.

The group also discussed communication strategies around the expiration of enhanced premium tax credits, with suggestions about including messaging about Congress's opportunity to fix the issue, and the need for an expedited approval process for legislative support provisions. Staff explained that outreach to the Executive Committee and broader Board notification would be required once a bill is introduced.

IV. Policy & Operations Committee

Operations Update

The Operational statistics for July were presented with over 91% for Tier 1 and 94% for Tier 2 service levels, despite some lower days due to holidays. There was also an increase in call volume compared to 2024 and a push to reduce application processing time to 5 days, preparing for Open Enrollment with low expected workload. The increased staffing for Open Enrollment is full, with the last training class starting September 29th.

Estimate & Explore Tool

Staff presented the new Estimate & Explore tool, an anonymous tool allowing users to quickly explore medical and dental plans, with a planned release by the end of August to support Plan Year (PY) 2025. The tool aims to provide a seamless user experience by aligning with current design standards and offering features like pre-shopping for dental plans and a warm handoff to logged-in experiences.

There was Board inquiry around user feedback, to which it was confirmed that there had been positive reception, but ongoing iterations based on stakeholder input were acknowledged.

V. Executive & Finance Committee

Procurement Request: AWS

The Board reviewed a procurement request that seeks recommendation for approval to fund the continuation of cloud hosting service with Amazon Web Services (AWS) for the hosting of Connect for Health Colorado's technology platform, and related data, for an estimated cost of \$2.1 million.

The Executive & Finance Committee motioned to recommend approval of the AWS procurement request. Christy Blakely seconded the motion.

Mr. Thompson called for public comment. No public comment was provided.

The AWS procurement request passes unanimously.

Procurement Request: Media Buy

The Board reviewed a procurement request requesting a recommendation for Board approval to contract for English media buys through Emico for plan year (PY) 2026 Open Enrollment estimated not to exceed \$950,000.

The Executive & Finance Committee motioned to recommend approval of the Emico Media Buy procurement request. Mara Baer seconded the motion.

Mr. Thompson called for public comment. No public comment was provided.

The Emico Media Buy procurement request passes unanimously.

Procurement Request: Bilingual Advertising

The Board reviewed a procurement request seeking a recommendation for Board approval to contract for bilingual advertising strategy development and execution with Entravision for PY 2026 Open Enrollment for an estimated amount of \$500,000.

The Executive & Finance Committee motioned to recommend approval of the bilingual advertising procurement request. Adam Fox seconded the motion.

Mr. Thompson called for public comment. No public comment was provided.

The bilingual advertising procurement request passes unanimously.

VI. Public Comment

None.

VII. Adjourn

The meeting was adjourned at 1:00 p.m.

Respectfully submitted,

Dick Thompson
Board Chair

Next Board Meeting
September 8, 2025, from 12:00 p.m. – 3:00 p.m.