

Policy & Operations Committee Minutes
July 28, 2025
3:00 PM – 5:00 PM

Board Members Present: Jennifer Brooks, Adam Fox, and Rob Ruiz-Moss

Staff Present: Alex Bieling, Justin Brandon, Brian Braun, Kelly Davies, Kelly Guthner, Brian Lidiak, Rachel Peters, Dr. Renata Robinson, Nina Schwartz, Anneliese Steel, and Ron Zwerin

I. Welcome & Introductions

Adam Fox called the meeting to order at 3:01 p.m., welcoming everyone in attendance. The June meeting minutes were approved.

II. DOI Update

Staff at the Division of Insurance (DOI) provided an update on the press release that went out regarding preliminary rates for Plan Year (PY) 2026, noting an average requested premium increase of 28% in the individual market, with higher increases in some areas. They also mentioned the upcoming public stakeholder meeting and the opportunity for public comments. The Committee discussed the potential impact of extended enhanced premium tax credits and the Health Insurance Affordability Enterprise (HIAE) funding.

III. HCPF Update

Staff at the Department of Health Care Policy and Financing (HCPF) presented updates on H.R. 1 's impact, including the prohibited entity funding exclusion affecting Planned Parenthood and changes to the definition of qualified aliens. The upcoming eligibility requirements, work requirements, and cost-sharing measures set to take effect in 2027 and 2028 were highlighted, which will require significant technological and administrative efforts. The team is working to estimate costs and plan for these changes, with guidance expected early next year and implementation needed by the end of 2025.

IV. Estimate & Explore Tool Demo

Staff presented a new in-house tool called Estimate and Explore, designed to replace the quick cost plan finder (QCPF) by the end of August 2025. The tool aims to enhance user experience by allowing customers to search for dental plans, unify the interface with the Connect for Health Colorado systems, and facilitate a “warm handoff” from the tool to the customer’s account. Key features include entering household information, income, healthcare usage, and prescription details to estimate plan costs.

V. Legislative Updates

Staff presented and discussed upcoming policy changes, including federal updates, new

CMS rulemaking, and changes from the state HIAE Board, emphasizing their impact on the 2026 marketplace and beyond. The expiration of enhanced premium tax credits and their impact on Colorado customers was discussed, highlighting a significant increase in premiums for those near the 400% federal poverty level (FPL), and the need for early communication with affected customers was emphasized. Colorado’s funding from cost-sharing reductions will be reallocated to a new premium assistance program targeting customers below 200% of the FPL, which will benefit approximately 50,000 – 57,000 current customers. Several upcoming changes in eligibility and financial assistance were also outlined, including the loss of coverage for Deferred Action for Childhood Arrivals (DACA) recipients in 2025, reduced eligibility for financial help for certain immigrants in 2026, and a significant decrease in Colorado Connect spots for undocumented immigrants.

VI. Monthly Operations Update

Staff presented an operations performance recap for June, with 92% for the exchange side service metrics and 94.8% for the medical assistance (MA) site. 80% of application representatives are returning from the previous open enrollment, exceeding the target of 40 individuals, which has allowed them to eliminate one training class.

VII. Public Comment

Public comment was provided by Allison Mangiaracino.

Meeting adjourned at 4:11 p.m.

Respectfully Submitted,

Adam Fox
Committee Chair