

***Policy & Operations Committee Minutes***  
***September 29, 2025***  
***3:00 PM – 5:00 PM***

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

**Staff Present:** Justin Brandon, Brian Braun, Kelly Davies, Kelly Guthner, Brian Lidiak, Rachel Peters, Nina Schwartz, Anneliese Steel, and Geraldine Ruiz

**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 Affordable Care Act (ACA) individual market filings for Plan Year 26, explaining that health insurance companies must submit updated rate filings reflecting the infusion of funds from HB 25-1006. The team aims to provide final approval of rates by September 30th, allowing them to be sent to Connect for Health Colorado early October.

**III. HCPF Update**

Staff at the Department of Health Care Policy and Financing (HCPF) presented enrollment numbers for Cover All Coloradans, noting a decrease in most categories, and discussed budget reductions of approximately \$79 million, including the elimination of the continuous coverage provision and the Cover All Coloradans outreach program.

**IV. CoverCo Update**

The annual CoverCo conference was announced, set for September 29th through October 1st, with staff reporting strong attendance expected from brokers, assisters, and community health partners. The conference will focus on policy changes related to HR1, tax credit expiration, and special session rules, with sessions available both live and recorded.

**V. Colorado Premium Assistance Update**

Staff presented an overview of the Colorado Premium Assistance program, a state benefit approved by the Health Insurance Affordability Enterprise (HIAE) Board to provide a premium wrap subsidy for advanced premium tax credit(APTC)-eligible households. They highlighted the implementation goals, which include easy access to financial assistance, combating loss aversion with clear messaging, and building trust in the program. Staff demonstrated a prototype of the enrollment experience, showing how customers will see their benefits, shop for plans, and understand their financial help, including the new Colorado Premium Assistance.

**VI. CMS Catastrophic Plan Guidance**

Staff explained new Centers for Medicare and Medicaid Services (CMS) guidance on catastrophic health plans, noting that while the process for obtaining exemptions remains unchanged, CMS has clarified eligibility criteria and introduced a streamlined review process.

**VII. Federal Updates**

Staff provided an update on federal changes, highlighting uncertainty around the extension of enhanced premium tax credits and the upcoming customer communication about increased costs.

**VIII. Monthly Operations Update**

Staff presented an operations performance recap for August, noting strong performance metrics and ongoing training for new and returning contractors to handle applications and phone inquiries during open enrollment.

**IX. Public Comment**

No public comment.

Meeting adjourned at 4:11 p.m.

Respectfully Submitted,

Adam Fox  
Committee Chair