

Policy & Operations Committee Minutes
October 27, 2025
3:00 PM – 5:00 PM

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

Staff Present: Brian Braun, Kelly Davies, Kelly Guthner, Brian Lidiak, Rachel Peters, Dr. Renata Robinson, Geraldine Ruiz, Nina Schwartz, Anneliese Steel, Jeff Strom and Ron Zwerin

I. Welcome & Introductions

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

II. DOI Update

Staff at the Division of Insurance (DOI) provided an update on the approved 2026 individual market rates. It was highlighted that financially assisted customers will see their premiums increase by 100% due to the expiration of Enhanced Premium Tax Credits (EPTC), though this was reduced from 174% thanks to a special session bill. DOI also noted that the fully funded reinsurance program and additional state premium assistance funding would help stabilize premiums, with an estimated impact of 21.3% without these measures. DOI presented information on Colorado Premium Assistance (CPA), noting that it will help keep 28,000 more Coloradans enrolled and mentioned the impact of summer work through a special session in reducing increases. It highlighted the average gross statewide premium increase of 22.6% and mentioned that detailed breakouts by rating area and carrier would be available on their website in a few weeks.

III. Federal Updates

Staff reported that there were no updates on federal matters and confirmed that open enrollment would begin on November 1st, with contingency plans in place should the EPTC extension occur.

IV. Marketing Communication Update

Staff presented an overview of the marketing and communications campaign for open enrollment, which aims to help Coloradans renew or enroll in health insurance through January 15th. They highlighted key goals, challenges, and strategies, including targeting returning and new customers, educating on plan changes, and utilizing various media channels. Staff also introduced new campaign assets, such as videos and toolkits, and emphasized the importance of customer retention and new enrollments.

V. Monthly Operations Update

Staff presented an operations performance recap for September noting that Tier 1 was at 95% and Tier 2 was at 92%, with a significant increase in Tier 2 volume due to

concerns about Medicaid. Staff also mentioned that call volumes follow a predictable pattern, with busier periods at the beginning and end of the month, and that same-day processing is being maintained for documents and applications.

VI. Public Comment

No public comment.

Meeting adjourned at 3:30 p.m.

Respectfully Submitted,

Adam Fox
Committee Chair