Board Meeting Minutes
Connect for Health Colorado
November 10, 2025
12:00 PM to 3:00 PM

Board Members Present: Mara Baer, Christy Blakely, Jennifer Brooks, Mike Conway, Adam Fox, Patrick Gordon, Annie Lee, Lorez Meinhold and Dick Thompson

Board Members Absent: Rob Ruiz-Moss

Staff Present: Brian Braun, Kelly Davies, Brian Lidiak, Kevin Patterson, Rachel Peters, Ilana Rivera, Dr. Renata Robinson, Geraldine Ruiz, Alan Schmitz, Nina Schwartz, Jeff Strom, and Ron Zerwin

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: None.
- Disclosure of conflicts of interest: None.
- The minutes from the September Board meeting were reviewed and approved.

II. Board Report

Annual goals and objectives for CEO, Kevin Patterson, are nearly finalized pending staff recommendations regarding metrics. Board Chair expressed gratitude to the board members for their service and commitment to putting the interests of Connect for Health Colorado first.

III. CEO Report

Kevin Patterson expressed his pride in the staff's performance during open enrollment, which he initially found challenging due to late changes. Despite some issues, such as an Amazon Web outage, the process was smoother than anticipated, and the team addressed problems quickly. Kevin also mentioned that he would discuss the Black Health Summit at a later meeting.

<u>Federal & State Updates</u>

Staff discussed the recent agreement to reopen the federal government, noting that it does not include an extension of enhanced premium tax credits, though there are ongoing discussions about a future vote on this extension. Staff emphasized that they would continue to analyze proposals and communicate with partners about their implications for customers. Nina also mentioned that they structured the American Rescue Plan subsidies to maintain flexibility for potential future actions.

<u>DOI Update</u>

Staff at the Department of Insurance (DOI) noted the Senate has committed to voting on enhanced premium tax credits by the second week of December but there is no commitment form the House. DOI emphasized that enrollment figures could influence conversations in Washington. If there's a significant drop-off during renewals, it will be critical to communicate that impact loudly to policymakers to push for action.

OE Update
Technology - Staff reported that the technology team worked intensively to ensure the system was operational by November 1st, with all renewals processed and only a few bugs being proactively addressed. Staff highlighted the use of analytics tools to identify and resolve issues before customers reported them.

Marketing, Enrollment Assistance and Outreach – Staff presented a marketing update describing a three-phase campaign: initial education on open enrollment and eligibility, empathetic messaging about premium increases, and urgency messaging to drive last-minute enrollments. Each phase is timed to align with customer needs and enrollment deadlines. The campaign targets six core customer segments plus new acquisitions, with email as the primary channel for current customers and a mix of video, social media, and public relations for broader outreach. Staff emphasized the effectiveness of email for retention and re-enrollment.

Customer Impact Analysis – Staff presented a detailed customer impact analysis, showing significant premium increases for various customer groups due to changes in financial assistance eligibility, with further discussion on the effects by income, age, and geography, and the importance of shopping for lower-cost plans.

Plan Certification - Staff provided an update on the plan certifications for 2026 noting the board voted at the last meeting to certify the plans and this process was completed at the DOI.

IV. Executive & Finance Committee

Financial Audit
Plante Moran reported that the financial audit found no material misstatements, no journal entries, and no disagreements with management. The audit covered both financial statements and federal fund compliance, resulting in an unmodified (clean) opinion. Highlighting an increase in the investment portfolio, additions related to cloud-based IT arrangements, increased fee revenue due to higher enrollments, increased personnel expenses, and a $2.8 million bad debt expense from an uncollectable issuer receivable.

OSA Audit
Staff summarized the state audit, which found no donations to political organizations or fraud, but identified areas for improvement in sponsorship vetting, documentation, and executive credit card oversight. The team has implemented process improvements and is seeking external review of policies and procedures

V. Policy & Operations Committee

Policy Update
Staff reported on the Policy and Operations Committee meeting, emphasizing ongoing analysis of premium impacts and proactive communication with Colorado's congressional delegation to

inform federal policy discussions.

Operations Update
The Operational statistics for October were presented with 100% for Tier 1 and 99.80 % for Tier 2 service levels and combined 94% for Tier 1 and Teir 2. Staff shared that the call center handled 7,023 calls by the close of Friday, a 2% increase over the previous year, with a 90.35% service level and an average speed of answer of 1 minute and 12 seconds. It was noted that most calls on the first day were related to plan terminations or enrollments, with few complaints about premiums.

VI. Public Comment
Public comment provided by Kevin McFatridge.

VII. Adjourn
The meeting was adjourned at 1:10 p.m.

Respectfully submitted,

Dick Thompson
Board Chair

Next Board Meeting
November 10, 2025, from 12:00 p.m. – 3:00 p.m.