

***Policy & Operations Committee Minutes***  
***November 24, 2025***  
***3:00 PM – 5:00 PM***

**Board Members Present:** Mara Baer, 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 October meeting minutes were approved.

**II. DOI Update**

Staff at the Division of Insurance (DOI) provided an update highlighting upcoming rulemaking hearing scheduled for December 1st to discuss finance and health regulations, including updates to Colorado Option Hearing Reg (1492) and MAT coverage reporting requirements (4275). DOI also mentioned that the team is monitoring the Health Insurance Affordability Enterprise Legislation and encouraging engagement from stakeholders.

**III. OE Updates**

Staff reported that the Omni Salud Lottery went smoothly, with 6,700 spots available through Colorado Connect, and people drawn have until December 15th to sign up. Staff also mentioned that a bug related to Colorado premium assistance had been fixed for half of the affected people, and the first open enrollment numbers would be shared in early December after renewals run. The team also discussed the implications of federal premium tax credit extensions on state-based exchanges and Colorado's premium assistance program. Staff explained that while a straightforward extension would be simplest, internal teams are preparing for various scenarios to maximize savings for Coloradans.

**IV. Customer Impact Analysis-Deeper Dive**

Staff presented an analysis of 2026 premium changes, showing that fewer people will be eligible for financial assistance (65% vs 81% in 2025) with significant increases in net premiums across all metal levels. Staff demonstrated that even with shopping for the lowest available plans, customers can save money, though non-financially assisted customers face particularly steep increases.

**V. Monthly Operations Update**

Staff presented an operations performance recap for October reporting a strong performance for the service center, achieving a 96.22% service level month-to-date,

which is 9.75% higher than last year. Call volumes are higher than expected, but talk time is lower, leading to the implementation of voluntary time off to manage costs, with over 1,200 hours completed this month. On the MA side, operations are also performing well at 97.6% month-to-date, with a 53% increase in volume compared to last year, and document processing is running smoothly with applications 9% higher than the previous year

**VI. Public Comment**

No public comment.

Meeting adjourned at 3:40 p.m.

Respectfully Submitted,

Adam Fox  
Committee Chair