Board Meeting Minutes
Connect for Health Colorado
April 13, 2026
12:00 PM to 3:00 PM

Board Members Present: Jennifer Brooks, Mike Conway, Chris duGruy Kennedy, Adam Fox, Patrick Gordon, Kristin Harding, Annie Lee, Rob Moss-Ruiz and Toni Sarge.

Board Members Absent: Dick Thompson

Staff Present: Justin Brandon, Brian Braun, Kelly Davies, Brian Lidiak, Kevin Patterson, Ilana Rivera, Dr. Renata Robinson, Geraldine Ruiz, Alan Schmitz, Anneliese Steel and Nina Schwartz.

Video conference and phone conference lines were available for members of the public to join.

I. Business Agenda

- Adam Fox called the meeting to order at 12:02 p.m. and welcomed those in attendance.
- Changes to the agenda: None.
- Disclosure of conflicts of interest: None.
- The minutes from the March Board meeting were reviewed and approved.

II. Board Report

Board committees have been on hiatus due to new board member transitions but are expected to resume operations this month.

III. CEO Report

Kevin Patterson provided an update on recent travels to D.C., including discussions with the Maryland Exchange about growth in the individual market. Upcoming visits will involve meeting congressional staff on Medicaid and market topics, and discussions with a CMS Administrator and other officials on payment parameters and HR1 challenges. Kevin also outlined his upcoming schedule, including meetings with CCI in Summit County and Cover California board meeting in June, as well as a state marketplace forum where exchange directors and staff will collaborate on policy and implementation strategies

<u>HCPF Update</u>

The Department of Healthcare Policy and Financing (HCPF) updates highlighted legislative developments on the long bill, with key changes like the removal of an enrollment cap and debates on spending benefits poised for potential enactment by January next year. Director Gretchen Hammer's confirmation as the new executive director was announced, marking her future involvement in meetings and committees.

<u>DOI Update</u>

Department of Insurance (DOI) provided a status report on the Health Insurance Affordability Enterprise (HIAE), indicating that meeting funding is pending Senate budget discussions. There's urgency in legislative efforts with support sought upon bill introduction.

Federal & State Updates

Legislative Update

Staff informed the board they continue to closely monitor the state legislative session, including the anticipated introduction of a funding bill. While timing remains uncertain, staff emphasized that any formal legislative positions require Board approval. In circumstances where timelines are compressed, discussion and voting may occur over email. Board members were assured that any legislative analysis or materials prepared would be made publicly available to ensure transparency.

Enrollment Update

Staff presented effectuation data noting it is dynamic and continues to change as issuers transmit updated information. A comparison of open enrollment data between Plan Year 2025 and Plan Year 2026 were reviewed, noting a modest decline in submissions of approximately 2% and a larger decline in effectuated enrollments of approximately 4% at the time of reporting. The effectuation rate declined from roughly 92% to 90%. January terminations increased slightly compared to prior years, and cancellations remained higher than the previous year, though the gap has continued to narrow over time.

Operations Update

The Operational statistics for March were presented, noting service levels finished just under 83% percent across both exchange and MA site operations, with call volumes exceeding those of the prior year. The MA site experienced a significant increase in volume. End-of-month spikes on March 30 and 31 resulted in all-hands responses and sustained impacts into early April. Primary call drivers included 1095 inquiries, plan enrollments, and plan terminations. Staff reported that customer satisfaction scores improved to 89% percent in March, despite longer wait times.

Board Retreat

Kevin provided an update on the board retreat highlighting board feedback calling for a more proactive posture in addressing market and policy challenges. Strategic discussions included reducing consumer friction, improving transitions from Medicaid to the marketplace, considering approaches to plan competition and management, and strengthening employer engagement

Product Strategies and Opportunities for Growth

Staff presented three organizational focus areas; individual market growth, customer retention, and operational efficiency. The product strategy for Plan Year 2027 focuses on delivering required federal and state compliance changes predictably, modernizing manual verification processes to reduce customer and staff burden, and improving the renewal experience through greater data confidence and clarity.

Budget Preview

Staff provided a preview of the proposed budget, noting that the current fiscal year is exceeding revenue expectations due to stronger-than-anticipated enrollment levels and lower expenditures. As a result, projected cash reserves are above target levels. The budget for Plan

Year 2027 includes maintaining operational profitability, preserving adequate reserves, and strategically reinvesting excess cash to support priority initiatives and long-term organizational sustainability.

IV. Public Comment
Public comment was provided by Melanie Hermann

Respectfully submitted,

Dick Thompson
Board Chair

Next Board Meeting
May 11, 2026, from 12:00 p.m. – 3:00 p.m.