

***Policy & Operations Committee Minutes***  
***April 27, 2026***  
***3:00 PM – 5:00 PM***

**Board Members Present:** Jennifer Brooks, Chris duGruy Kennedy, Adam Fox and Toni Sarge

**Staff Present:** Justin Brandon, Brian Braun, Destiny Carter, Kelly Davies, Kelly Guthner, Brian Lidiak, Daniel O’Neil, Dr. Renata Robinson, Geraldine Ruiz, Nina Schwartz, and Anneliese Steel

**I. Welcome & Introductions**

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

**II. Legislative Update**

Staff provided an update on the health insurance affordability bill (SB-26178). Staff presented the bill details, which included a one-time \$144 million funding boost through various mechanisms including a \$100M loan from the Unclaimed Property Trust Fund and a \$40M special assessment on health issuers. The bill would reallocate future tax credit funds away from Connect for Health to the Health Insurance Affordability Enterprise.

**III. Stakeholder Legislative Panel**

Panelists from various organizations discussed their positions, with Department Of Insurance (DOI) supporting bill SB-26178 and highlighting potential coverage losses of 22,000 people if it doesn't pass, while CAP opposed the bill due to concerns about additional premium costs.

Staff provided recommendation to support the bill.

Toni Sarge motioned support position.

Chris duGruy Kennedy seconded the motion.

Melanie Herrman provided public comment.

Recommendation was approved to move to the Board of Director’s for final approval.

**IV. 2027 Policy Updates**

Staff presented policy changes for Plan Year 2027, focusing on two major areas: Open enrollment and eligibility for lawfully present immigrants. The open enrollment period will be shorter, running from November 1st to December 31st, with all customers enrolling during this period having coverage start on January 1st. Eligibility for lawfully

present immigrants will have fewer individuals who will qualify for financial assistance due to changes in H.R. 1, affecting approximately 9,500 current financially assisted customers. They will no longer be eligible starting next year.

**V. Open Enrollment Report**

Staff presented the 2026 Open Enrollment Report, covering topics including customer coverage numbers, financial assistance programs like Colorado Premium Assistance (CPA) and Advanced Premium Tax Credit (APTC), cost breakdowns by county, and marketing efforts. The report showed record-breaking customer service performance with 86% of calls resolved in one call and 90% answered within 5 minutes.

**VI. Customer Survey Report**

Staff presented the results of the 2026 customer survey, which showed that affordability remains a significant challenge for many customers, particularly those above 400% federal poverty level (FPL). Despite this, a majority of customers reported satisfaction with their enrollment experience, with those receiving CPA reporting higher satisfaction and fewer affordability concerns. The survey also revealed that most new customers had health insurance prior to using the marketplace, with employer coverage being the most common type.

**VII. Monthly Operations Update**

Staff presented an operations performance reporting 82% service levels for March despite challenges at month-end, and highlighted a new internal tool created by Kelly Guthner that provides detailed call data insights, including breakdowns of 1095-related calls.

**VIII. Public Comment**

Public comment provided by Melanie Herrman.

Meeting adjourned at 4:15 p.m.

Respectfully Submitted,

Adam Fox  
Committee Chair