

Board Advisory Group Meeting Minutes
April 29, 2026
3:00 PM to 4:30 PM

Advisory Group Members Present: John Barela, Chandler Budlong-Springer, Anna Cubel, Melanie Herrman, Michelle Nay, Bethany Pray, Karen Seater and Julia Wiswell

Advisory Members Absent: Jane Barnes, Krystin Beading, Rachel Dauer, James Douglas, Rosie Duran, Kevin McFtridge, Dr. Kavita Nair, Hunter Nelson, Allison Mangiaracino, Tennie Masterson, Eddie Sandoval, Donna Wehe, and Erin Varnum

I. Welcome & Introductions

Anneliese Steel called the meeting to order at 3:03 p.m., welcoming everyone in attendance. The February meeting minutes were approved.

This Advisory Group will work to maximize the quality of the consumer experience on the exchange. This group will inform the way Connect for Health Colorado handles high-level policy decisions and provide feedback to the Board of Directors on ways of engaging consumers and other stakeholders about upcoming changes.

II. Fireside Chat: Kevin Patterson, CEO

Kevin Patterson addressed the challenges of Plan Year 2026 open enrollment, noting a slight decline in enrollment to over 277,000 in Colorado despite higher costs due to the expiration of enhanced premium tax credits. He highlighted the success of the Colorado Premium Assistance (CPA) program, which provided \$10.6 million per month in support to over 176 Colorado customers, helping to stabilize costs and prevent a larger enrollment drop. Kevin emphasized the critical role of brokers and assisters, with over 187,000 customers enrolling with their help, and shared that personal stories from stakeholders have been effectively communicated to Colorado's congressional delegation to advocate for continued affordability investments.

III. By the Numbers Report with Destiny Carter

Destiny Carter, presented the 2026 Open Enrollment Report, highlighting key statistics including 286,000 Coloradans covered through Connect for Health (C4) and Colorado Connect, with 69% receiving federal financial help. The report covered various aspects including customer satisfaction scores, broker and assister assistance, outreach efforts, marketing performance, and cost breakdowns.

IV. Annual Customer Survey with Danny O'Neil

Daniel O'Neil, presented the results of the annual customer survey conducted by C4, which aimed to understand the enrollment experience of new and returning customers. Key findings included affordability being a significant challenge, with cost of insurance being the top enrollment challenge, and customers over 400% Federal Poverty Level facing the most strained experiences. Despite these challenges, a majority of customers remained satisfied with their

enrollment experience, with those receiving CPA reporting higher satisfaction and fewer affordability concerns.

V. New Privacy Resource with Maria Adams

Maria Adams introduced new privacy resources created to address concerns about data sharing within the immigrant community, explaining that C4 only collects necessary information for eligibility determination and does not access sensitive data like medical records or immigration status.

VI. Federal Policy Changes for Plan Year 2027 with Rachel Peters

Rachel Peters outlined major policy changes for Plan Year 2027, including a shorter open enrollment period from November 1 to December 31 with only one deadline of December 31, and the loss of financial assistance for certain lawfully present immigrants, affecting approximately 9,500 current customers. She also mentioned a new requirement for 2028 involving pre-enrollment verification of Affordable Premium Tax Credit (APTC), which will prevent provisional assistance until all verification requests are satisfied.

VII. Program Updates: Renewals & Verifications with Stephanie Gray & Eric Finch

Stephanie Gray and Eric Finch presented the product development priorities for the next year and a half, focusing on three main objectives: adapting to policy changes, improving the verification experience, and enhancing the renewal process. The team is working on making verifications more upfront and automated to prepare for Plan Year 28 requirements, and is exploring solutions like a new data model and document reader integration. Stephanie outlined the renewal enhancement effort for Plan Year 27, aiming to reduce confusion and increase visibility for customers, while noting that certain features like individual policy renewals and crosswalk updates are out of scope for this year.

VIII. Policy & External Affairs Update with Anneliese Steel

Federal Update

- Kevin met with most of the Colorado delegation during visits in March and April. He was there to educate about Open Enrollment trends and affordability

State Update

- SB26-178: A bill aimed at maintaining current coverage levels through the Health Insurance Affordability Enterprise, which faces opposition and is awaiting full board approval. The bill proposes a \$140 million funding gap solution, including a \$100 million loan and special assessments on health insurance carriers.

IX. Public Comment

None.

Meeting adjourned at 4:30 p.m.