

July Board Report

July 13, 2026



Board Report



CEO Report

CEO Travel Update

- June 17-20, Covered California Board Meeting
 - Attended Covered CA board meeting
 - Discussions with staff regarding. Certification and plan management
- June 22-24, State Marketplace Network Forum
 - Policy and Operational meetings with other state-based marketplaces including more exchange staff members
- July 11, El Paso County Fair, Calhoun, CO



HCPF Update



DOI Update



Federal and State Updates

Open Enrollment Date Change

- On June 12, 2026, in *City of Columbus v. Kennedy* (City of Columbus I), a challenge brought by a coalition of cities and advocacy groups, the federal district court in Maryland vacated several provisions of the 2025 Marketplace Integrity and Affordability Rule.
- Notably, the requirement for a shorter, 9-week OEP was vacated.
- **As a result of this decision, Connect for Health Colorado will return to the November 1-January 15 Open Enrollment timeline.**
 - Like past years, the deadlines will now be December 15, 2026, for a January 1, coverage start date and January 15, 2027, for a February 1 coverage start date.



Effectuation Update

Effectuation Snapshot

- Effectuation data changes frequently. This is a snapshot of that data from a single point in time (as of July 2026).
- This data will continue to change over the course of the year.
- We are sharing only a glimpse of what Jan-Apr effectuations look like today; not a projection about trends throughout the year. Data more recent than April is not yet reliable.

Definitions

- **Submissions** = Count of unique individuals who submitted an application and selected a medical QHP – regardless of whether they effectuated.
Our post-OE reporting generally reports submissions.
- **Effectuations** = Count of unique individuals who submitted an application and selected a medical QHP and the month's premium payment was received and acknowledged by the issuer.
- **Effectuation Rate** = Percent of submissions that effectuate.
- **Terminations** = Count of unique individuals who effectuated into a medical QHP but terminated that plan after at least 1 month of effectuated coverage.
- **Cancellations** = Count of unique individuals who submitted an application and selected a medical QHP, but cancelled that plan before effectuation, resulting in 0 months of effectuated coverage.

Monthly Effectuation Comparison

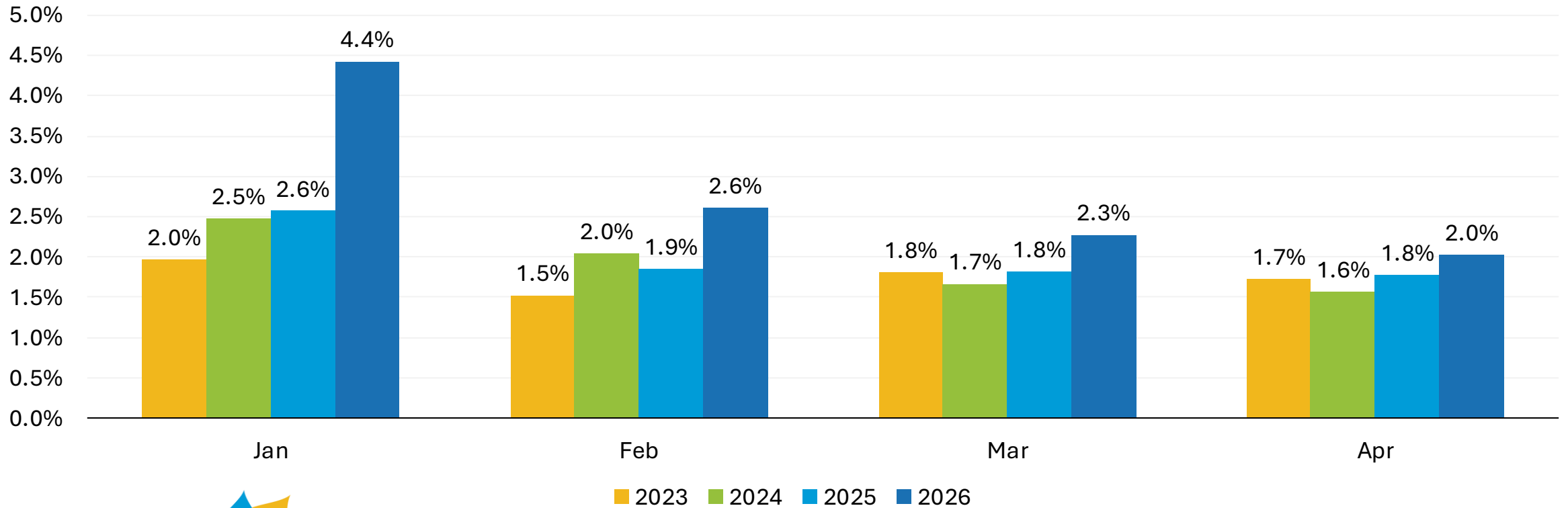
This compares monthly customer effectuations from January through April 2026.

	2025 Effectuations	2026 Effectuations	% Change
January	237,481	229,454	-3%
February	253,071	239,579	-5%
March	258,159	243,446	-6%
April	258,954	239,601	-7%

January-April Terminations

Terminations = Customers that effectuated coverage then terminated that coverage

Monthly Terminations as a Percent of Monthly Effectuations

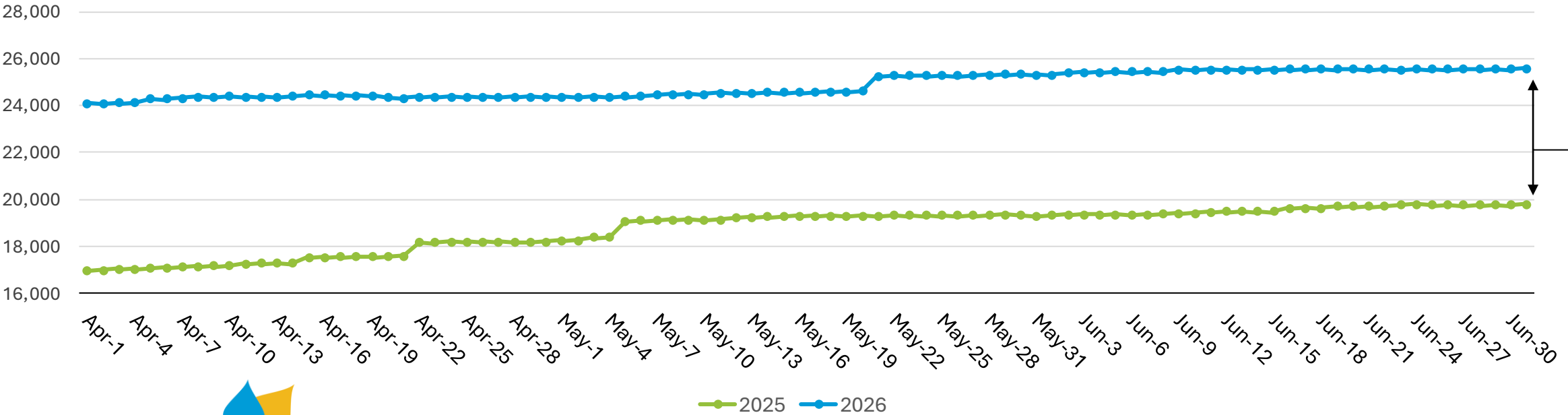


Cumulative Plan Cancellations by Day

Cancellations = Submitted but never effectuated
 This does not include customers that cancel and then submit into a different plan.

At the end of OE, cancellations were up **83%** relative to 2025

As of July 1, cancellations are **29%** higher than this time last year.





Executive & Finance Committee

Executive and Finance Committee

- The Executive and Finance Committee reviewed and recommends Board approval to contract with Entravision for plan year 2027 for bilingual advertising services.
- Board action needed: *Vote to approve contracting for bilingual advertising services with Entravision for Plan Year 2027 for an estimated amount of \$512,000.*



Policy and Operations Committee



Appendix

Appendix: Table of Contents

01	Operations Update
02	Procurement Request: Bilingual Media Buy
03	Marketplace Dashboard

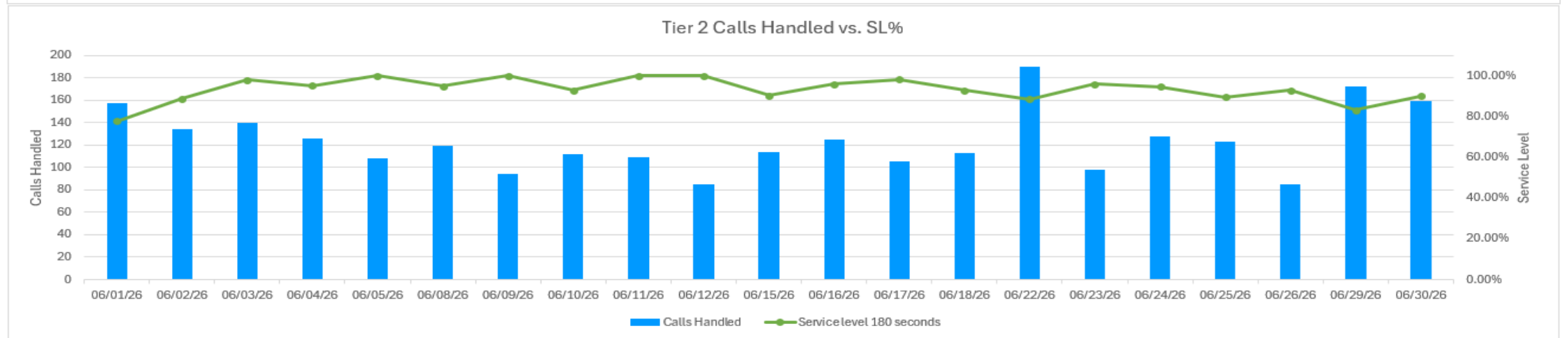
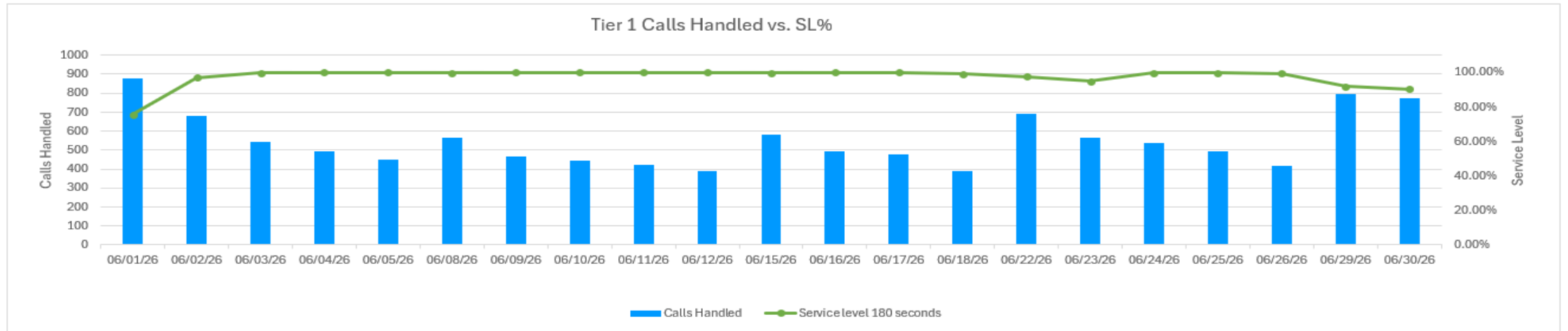


Operations Update

June Performance

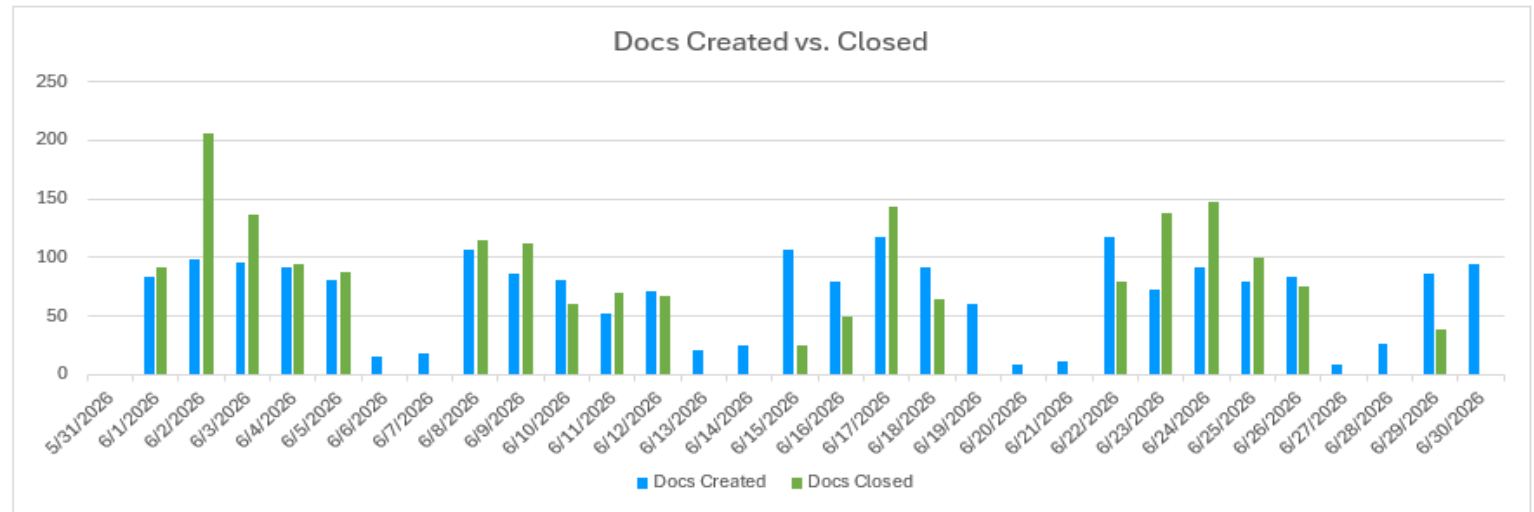
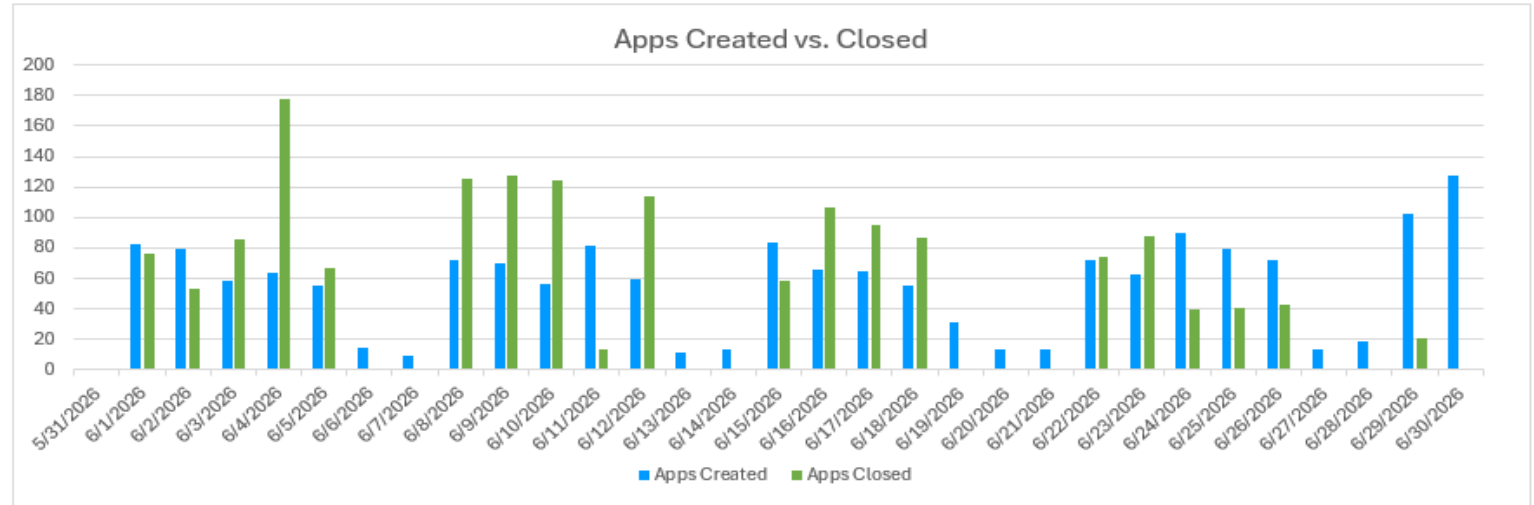
June Stats by Group				
Group/ Year	Tier 1 2026	Tier 1 2025	Tier 2 2026	Tier 2 2025
Average Handle Time	11:46	13:57	16:48	15:14
Average Speed of Answer	0:30	0:46	0:43	0:37
Calls Offered	11,540	11,947	2,596	2,328
Calls Handled	11,261	11,601	2,529	2,245
180 Second Service Level %	96.26%	94.40%	92.45%	94.80%

June Calls Handled vs. Service Level

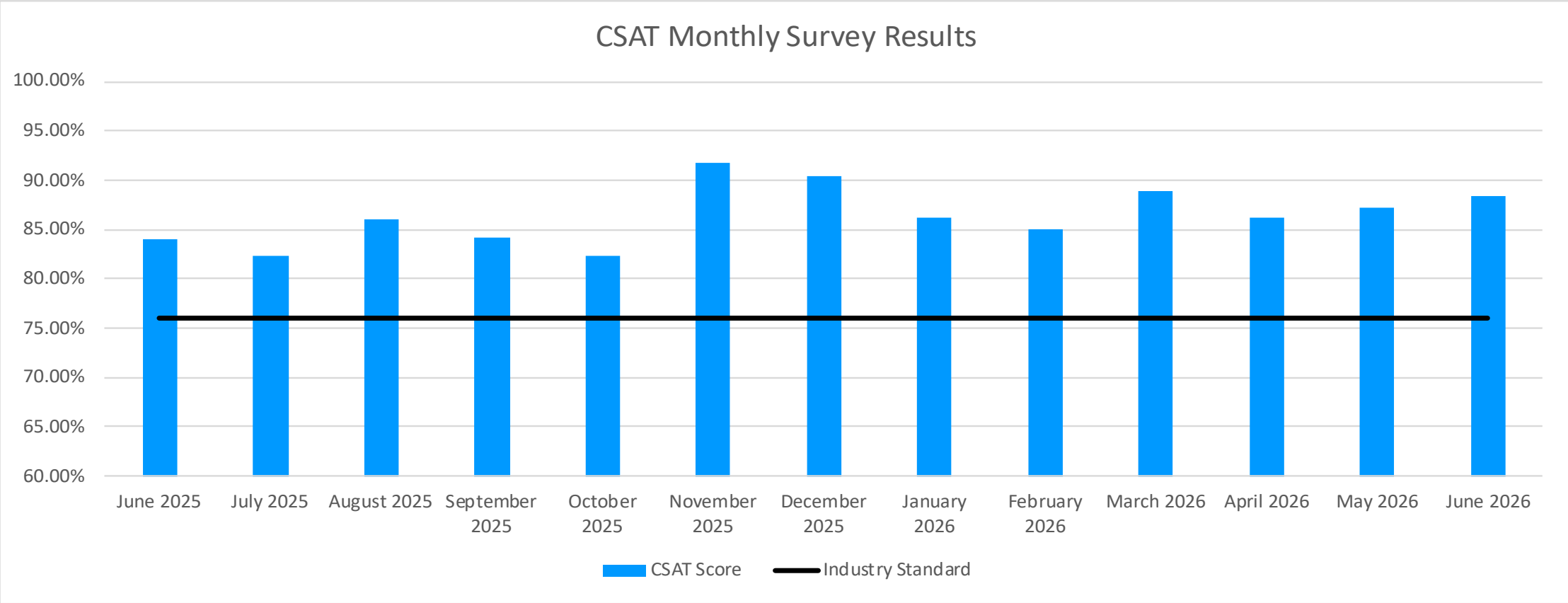


MA Site Work Received/Processed

	Received	Completed
MA Applications	965	942
Change reports	728	738
Documents	2,063	2,010
Total	3,756	3,690



CSAT Survey Results





Procurement Request: Bilingual Media Buy

BOARD OF DIRECTORS MEETING: JULY 13, 2026

SUBJECT: BOARD APPROVAL OF FUNDING OF PLAN YEAR 2027 BILINGUAL ADVERTISING STRATEGY DEVELOPMENT AND EXECUTION

PREPARED BY: BRIAN BRAUN, CFO AND RON ZWERIN, SR. DIRECTOR MARKETING, COMMUNICATIONS AND BRAND

Proposed Action:

Seeking Board approval to contract for bilingual advertising strategy development and execution services with Entravision for Plan Year 2027 Open Enrollment for an estimated amount of \$512,000.

Summary:

The service provided by Entravision will include assisting with bilingual advertising development and the related execution/distribution of the strategy. Execution will include the purchasing of a mix of advertising: digital display, social media, video, email, connected TV, etc. and digital asset creation in Spanish (video and audio).

Staff Recommendation:

Staff recommends the approval to proceed with the contracting and funding of these services with Entravision.

Procurement Compliance:

Procurement Exceeds \$350,000 threshold: Yes, the total expense for the media buy is estimated to total \$512,000.

Procurement/Business Initiative is necessary or advisable: Yes – we need statewide bilingual advertising to support enrollment goals for PY 2027.

Type of procurement vehicle: C4HCO underwent an RFP procurement process in 2024 and selected Entravision out of 4 responding vendors. An agreement will be entered into for the upcoming open enrollment services. Services/media buys will be detailed in the agreement.

Need for RFP,RFI,RFS or similar: Yes, RFP process was undertaken in 2024 and Entravision was selected through the process.

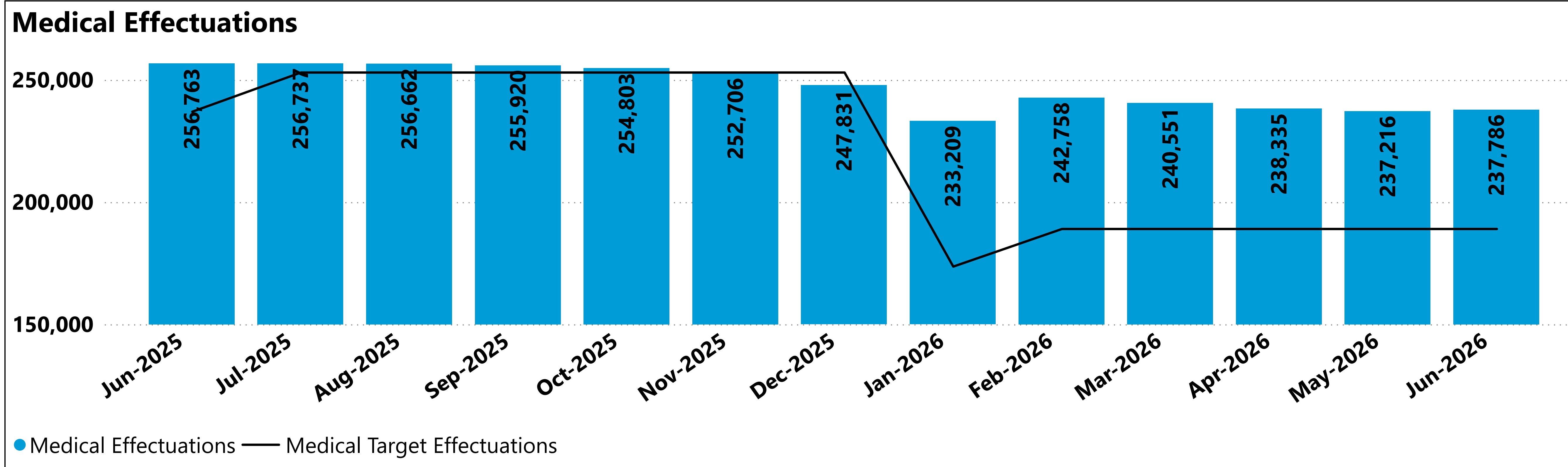
Funding Source:

Funding will be provided by Connect for Health Colorado's operating funds. Amount of request is included in the fiscal year 2027 budget.

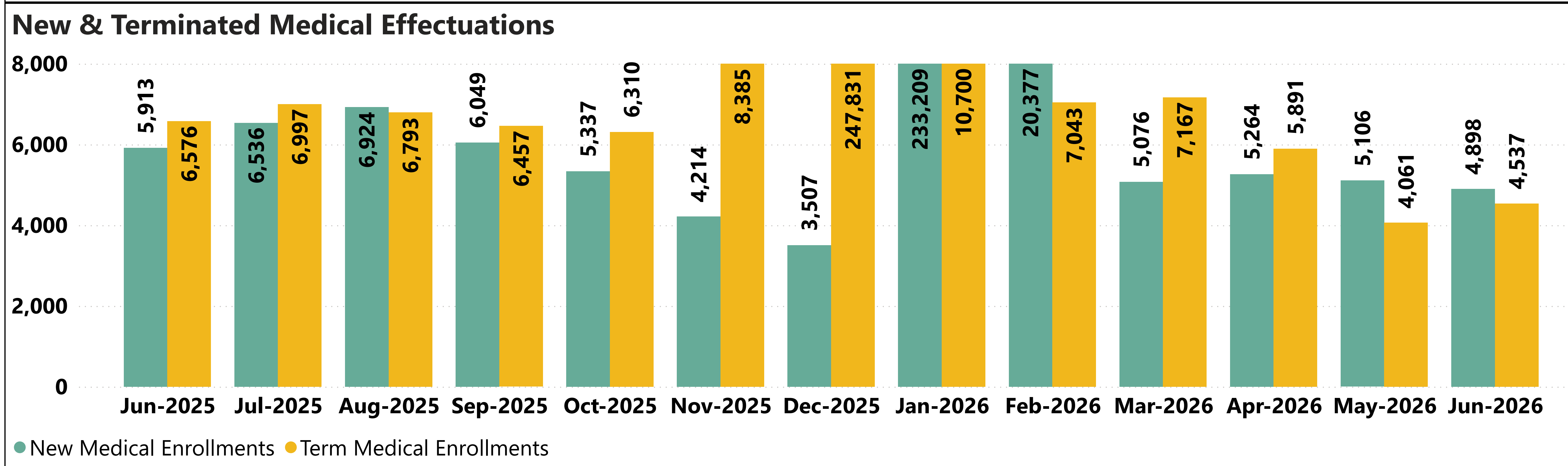


Marketplace Dashboard

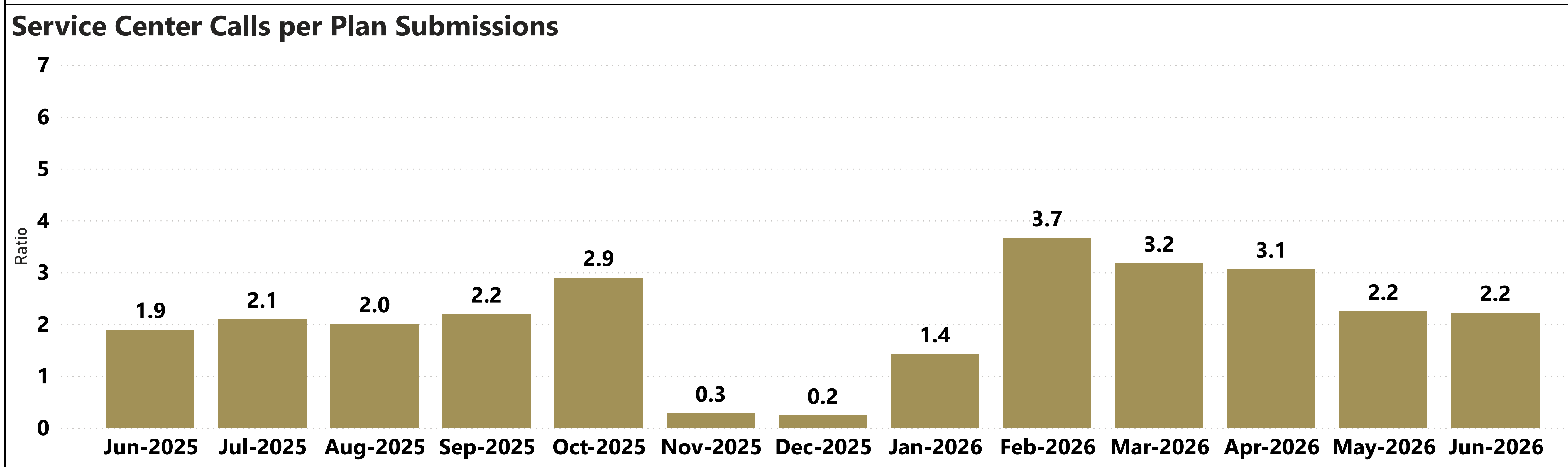
<https://connectforhealthco.com/metric-and-reports/>



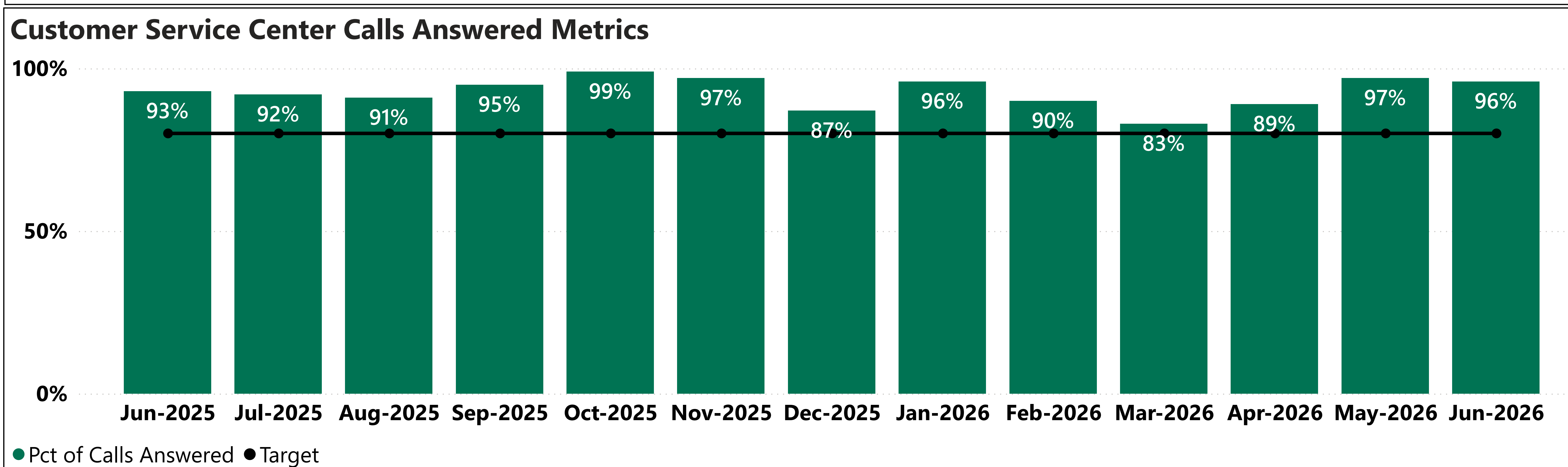
Effectuations for June 2026 are significantly above the budgeted expectations. The original budget assumed a 25% decrease in enrollments as the result of the end of the enhanced subsidies.



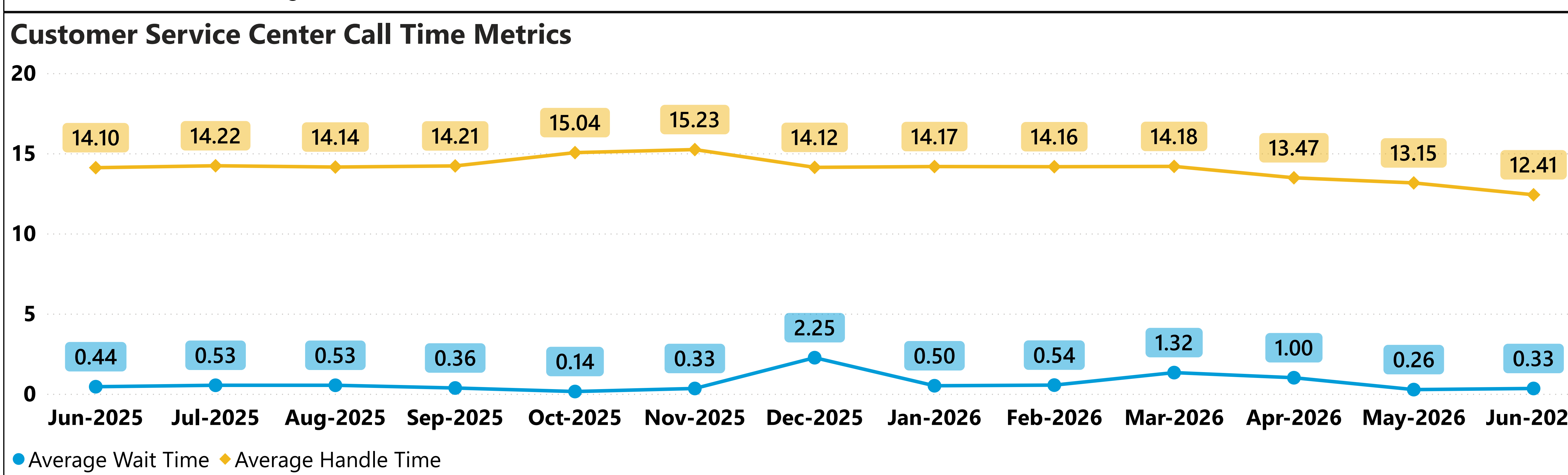
New effectuations for June 2026 are higher than expectations. Terminations for the month of June are in line with expectations



Calls per Submission ratio for June 2026 are in line with expectations.



Calls Answered Metrics for June 2026 are in line with expectations.



Call Time Metrics for June 2026 are in line with expectations.

Visual	Measure	Definitions
	Month Over Month Comparison Calculation	<p>Example to Compare March to April: Start with the March Effectuations from the Medical Effectuations by Month visual; Add the April New Medical Enrollments from the New & Termination Medical Effectuations by Month; Subtract the March Term Medical Enrollments from the New & Termination Medical Effectuations by Month. This will give you the April Medical Effectuations.</p> <p>Note: The calculation New Medical Effectuations and Terminated Effectuations may not add up to the Monthly Medical Effectuations due to Overlapping Coverage Dates.</p>
Customer Center Service Metrics	% of Calls Answered	This represents the Average Speed of Answer (ASA) as a percent of calls answered within 180 seconds from February – October, and 300 seconds from November – January during Open Enrollment. Note: Prior to March 2020, this measure was based on 300 seconds for all 12 months.
Customer Center Service Metrics	Average Handle Time	The average amount of time spent by Call Center Representatives on each individual call. (mm.ss)
Customer Center Service Metrics	Average Wait Time	The average wait time for each incoming call to the Call Center. (mm.ss)
Medical Effectuations	Medical Effectuations	Count of unique individuals who have submitted an application, were deemed QHP Eligible and selected a medical QHP, and the month's premium payment was received and acknowledged by the Issuer. As this is a "net" number, terminations and cancelations are subtracted.
Medical Effectuations	Medical Target Effectuations	Target based on approved fiscal year budget.
New & Terminated Medical Effectuations	New Medical Enrollments	New Effectuations have an Effective Start Date during the month. As an example, if an Individual is Effectuated in January - March, then Terminates on March 31st, re-enrolls and is Effectuated June 1st, they will be in the New count for both January and June.
New & Terminated Medical Effectuations	Term Medical Enrollments	Terminated Effectuations have an Effective End Date during the month. As an example, if an Individual Terminates their enrollment January 31st, they will be counted as a Termination in January and will not be counted as an Effectuation in February.
Service Center Calls per Plan Submissions	Ratio	This is the ratio of Total Customer Service Calls (C4HCO Customer Operations) per Gross Medical Submissions. This is count of all individuals that click Submitted for a QHP for the month.