

Policy & Operations

July 27, 2026



HCPF Update



Division of Insurance



Recent Litigation Update

City of Columbus v. Kennedy (2025 and 2026)

Two lawsuits regarding two rules with the same named litigants in the same court.

- Timeline:
 - Marketplace Integrity Rule
 - *City of Columbus v. Kennedy (2025)*
 - *Columbus I*
 - HR 1
 - Notice of Benefit and Payment Parameters
 - *City of Columbus v. Kennedy (2026)*
 - *Columbus II*

- Two new income verification triggers are no longer required.
 - Applicant reports income in APTC range, federal data source shows income below 100% FPL.
 - Tax data unavailable.
- Failure to Reconcile (FTR) verification will not be in effect for 2026 or 2027.
 - These verifications will be newly implemented in 2028.

Direct Impact

We expect that the volume of Manual Verification Requests will be lower than we initially projected.

Direct Impact

The Open Enrollment Period is restored to November 1 – January 15

- Colorado is not required to adhere to a shortened Open Enrollment timeframe.
- Applicants will have more time to respond to income verification requests (automatic 60-day extension).
- Eligibility for catastrophic plans is no longer expanded to anyone with income under 100% FPL or above 250% FPL.

- Special Enrollment Period Verification on the FFM and SBM-FPs
- Expansion of Bronze plan MOOP
- Network Adequacy standard loosening
- Elimination of standardized plan requirements on the FFM and SBM-FPs
- Expansion of AV de minimis ranges
- Mandatory \$5 premiums following auto-reenrollment

Additional Topics

Each of these rules has been vacated or stayed.



Next Steps

- A final decision has been reached in Columbus I.
 - An appeal has been filed, but it is unlikely that there will be significant progress ahead of OE.
- A preliminary ruling has been issued in Columbus II.
 - We are awaiting a final decision.



Expanding Access Project



New call center system

What building with AI delivered — and the value we've realized

Executive Summary

- We built our own workforce-management platform for the Service Center, live operations, scheduling, adherence, and AI-powered analytics and QA, by pairing one product owner with AI development tools. It went live in one day, reached full platform depth in sixteen weeks, and now runs the floor for less than the license fee of the commercial tool it replaced.

1 day

from first line of code to live
production users

16 weeks

from zero to the full
platform in use today

\$100K+/yr

commercial WFM license
cost avoided

84 users

on the platform daily via
enterprise SSO

AI made this possible twice over: it built the platform at a fraction of traditional effort, and it now works inside the product every day — summarizing calls, answering questions, and scoring QA.

One Platform Running the Service Center

Live Operations

Real-time agent states, queue depths and service levels — the daily story on one screen (At a Glance).

Scheduling & Adherence

Full scheduling with coverage views, time-off approvals, and adherence reporting for agents.

AI Analytics & QA

Live AI call summaries, plain-English analytics, and AI-scored QA reviews with regulatory checks.

The AI Co-Development Effect

This project — measured from source control:

- ~125–165 hours of total part-time keyboard time across 77 working sessions
- 362 dated production releases in 16 weeks — deployed in minutes, zero downtime
- 84,000+ lines of production code and infrastructure

A traditional build of this scope — industry-typical:

- 3–5 engineers for 9–12 months (4,500–10,000 hours), plus PM, QA and DevOps
- First production value 6–12 months later than we actually implemented it

One product owner, pairing with AI coding tools, alongside a full-time day job running the service center.

30–60×

less human effort than a traditional
build — same product scope

Where It Goes Next

- **Open Enrollment** — first OE season on the platform, pipeline scaled, live service levels, SMS alerting in place.
- **Training environment** — a full non-production copy stood up this month (took < 1 day), staff train safely before OE.
- **Deeper AI** — sentiment trends per agent and continued QA automation on the roadmap.
- **C4-created & integrated CRM** — a CRM built by Connect for Health Colorado, integrated directly with the platform and the IVR.
- **Real-time enrollment statistics** — live enrollment counts and trends on the dashboard as they happen.
- **Proven model. Bigger season ahead.**

Service Center Workforce Manager

DEMO

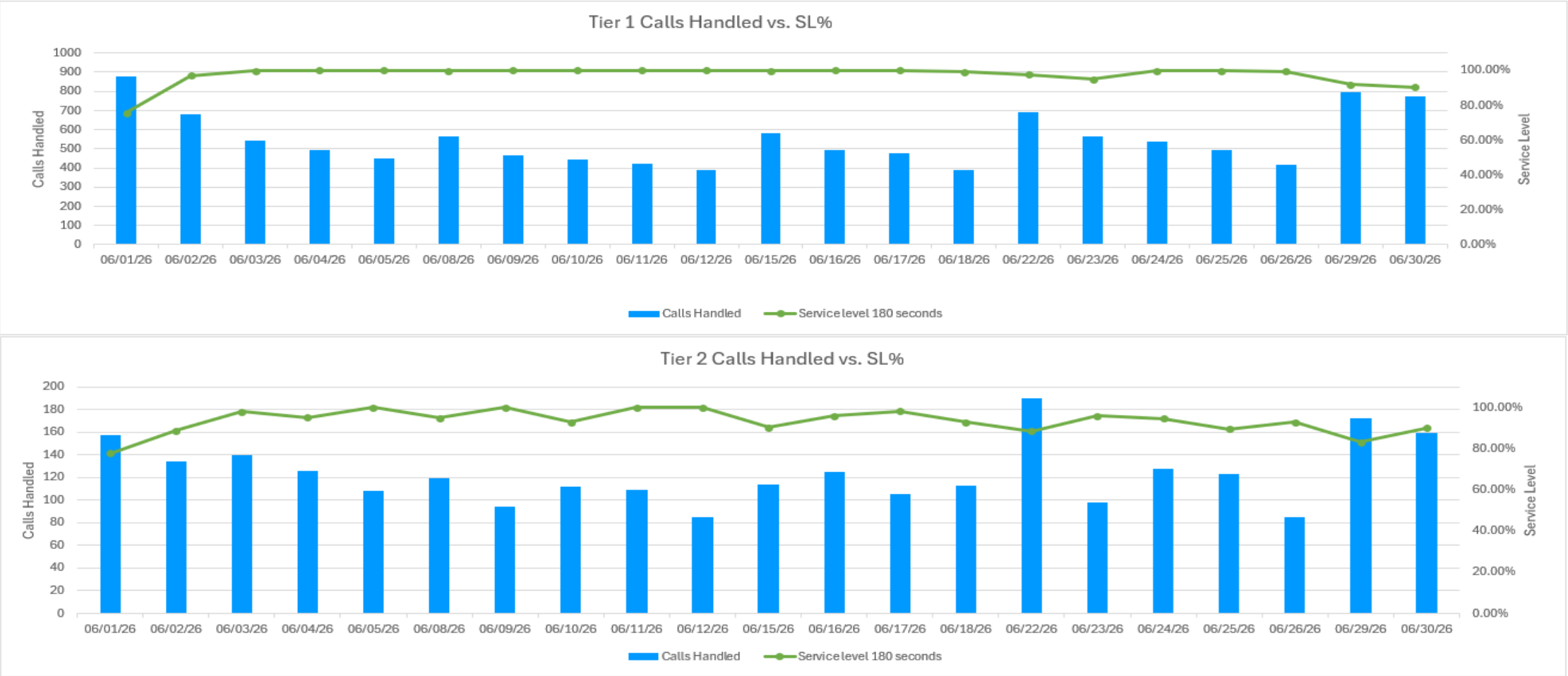


Operations Update

June Performance

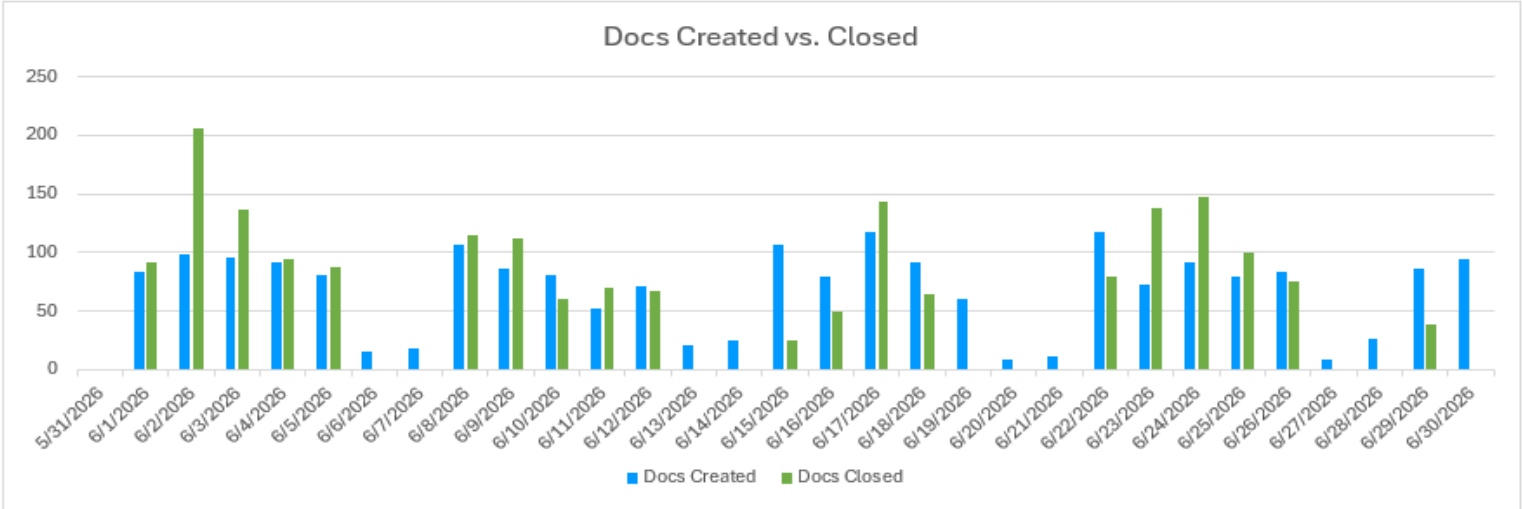
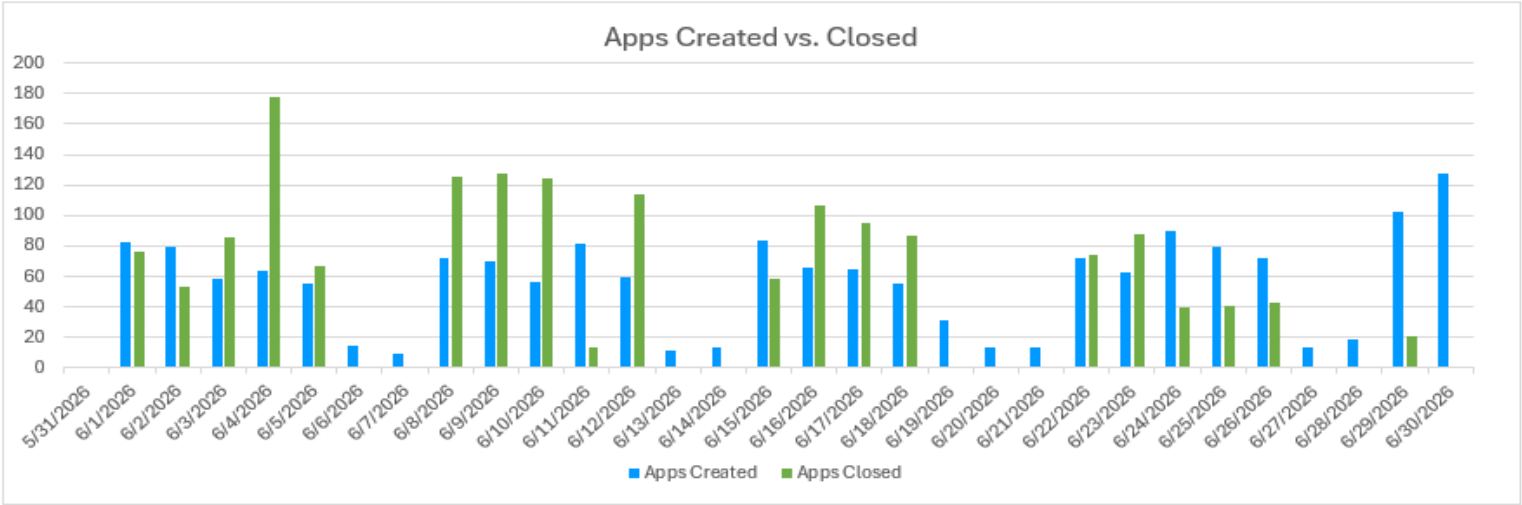
June Stats by Group				
Group/ Year	Tier 1 2026	Tier 1 2025	Tier 2 2026	Tier 2 2025
Average Handle Time	11:46	13:57	16:48	15:14
Average Speed of Answer	0:30	0:46	0:43	0:37
Calls Offered	11,540	11,947	2,596	2,328
Calls Handled	11,261	11,601	2,529	2,245
180 Second Service Level %	96.26%	94.40%	92.45%	94.80%

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

