

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

Board Members Present: Jennifer Brooks, Adam Fox and Robert Ruiz-Moss

Staff Present: Justin Brandon, Brian Braun, Destiny Carter, Kelly Davies, Kelly Guthner, Brian Lidiak, Geraldine Ruiz, and Nina Schwartz

I. Welcome & Introductions

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

II. HCPF Update

Staff from the Colorado Department of Healthcare Policy & Financing (HCPF) provided updates on HR1 implementation, including a new resource center with webinars on work requirements and a medically frail population webinar scheduled for the 29th. They also announced upcoming changes to qualified immigrant coverage effective October 1st, affecting refugees, asylees, and legal permanent residents.

III. DOI Update

Staff from the Division of Insurance (DOI) provided an update on the rate review process for Affordable Care Act (ACA) markets. DOI announced that preliminary data showed an expected average rate increase of 11% for the individual market and 13% for the small group market. They also mentioned that Cigna is leaving the market for 2027, while Colorado Access will be entering in 14 counties. The public comment period on rate filings is open until August 12th, with final rate approvals expected by August 28th.

IV. Recent Litigation

Staff presented an update on the City of Columbus group of cases and their impact on Connect for Health Colorado. It was explained that two new income verification triggers will no longer be implemented, and verification requirements for failure to reconcile will not be in effect for 2026 and 2027. Staff- also announced that Colorado is no longer required to adhere to a shortened open enrollment timeframe and that applicants will have more time to respond to income verification requests. The Columbus I lawsuit has reached a final decision with an appeal filed, while the Columbus II case is still awaiting a final decision on the merits.

V. Expanding Access Project

Staff presented new enrollment portal designs for non-financially assisted individuals to access off-exchange silver plans, featuring clear labeling of plans eligible or not eligible for savings with educational messaging and broker support options. Staff noted plans

for upcoming usability testing.

VI. New Call Center Update

Staff demonstrated a new AI-powered call center system that provides real-time analytics, automated after-call work documentation, and quality assurance metrics, with Justin Brandon highlighting that it has reduced handle time by 2-3 minutes per call and significantly improved data collection capabilities.

VII. Monthly Operations Update

Staff presented the statistics for July, noting call volume began to normalize, including a decrease in Tier 1 volume compared with 2025 for the second consecutive month, while Tier 2 volume also declined from earlier elevated levels. Service levels remained strong, and average handle time improved by just over two minutes, with additional improvement expected in July. Application and document processing were both essentially current, with staff maintaining same-day processing. Customer satisfaction scores also showed a steady positive trend over three consecutive months, with expectations that July scores could reach the 89%–90% range.

VIII. Public Comment

None.

Meeting adjourned at 4:12 p.m.

Respectfully Submitted,

Adam Fox
Committee Chair