

Policy & Operations Committee Minutes
September 28, 2026
3:00 PM – 5:00 PM

Board Members Present: Jennifer Brooks

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

I. Welcome & Introductions

Nina Schwartz called the meeting to order at 3:05 p.m., welcoming everyone in attendance. The July meeting minutes review was postponed to the October meeting.

II. HCPF Update

Staff from the Colorado Department of Healthcare Policy & Financing (HCPF) presented an update on HR1 implementation, outlining key changes including qualified immigrant coverage effective October 1 and new work requirements starting in January. HCPF detailed the timeline for notices, training materials, and resource development for eligibility workers and partners.

III. DOI Update

Staff from the Division of Insurance (DOI) provided an update on DOI's final approved rates for Plan Year 2027, announcing average increases of 10% in the individual market and 14% in the small group market, with approximately \$42 million in consumer savings achieved through rate negotiations and the reinsurance program..

IV. OE Message Platform Overview

Customer Experience Improvements

Staff introduced the organization's open enrollment message platform, a resource designed to provide consistent information and key messages to stakeholders throughout the enrollment period. They explained that the platform is organized around major topics including PAN options, renewals, financial assistance, off-exchange plans, and OmniSalud, with each section containing summaries, key facts, and customer-facing talking points.

Renewals

Staff presented updates to the renewal process for this year's open enrollment. Key changes include moving the start of renewals from December 2nd to November 1st to avoid overlapping with peak traffic, consolidating multiple notices into one combined notice, and improving the welcome page with clearer call-to-action banners. The team set specific dates for the process, including an account and enrollment change cutoff on October 19th, maintenance window from October 20th-27th, and open enrollment

beginning November 1st.

Verifications

Staff presented updates on verification process changes, including a new identity proofing service that improved automation success from 80% to 87%, addition of welcome page tasks to indicate required actions, and removal of tax reconciliation verification requirements for Plan Year 2027 due to court decisions.

Off-Exchange Plans

Staff discussed the implementation of off-exchange plans through the business entity of Colorado Connect, but through the platform of Connect for Health Colorado, starting in 2027, which will provide additional plan options for customers not eligible for financial assistance and those using ICHRA arrangements.

Lawfully Present Immigrants

Staff provided an update on lawfully present immigrant eligibility changes, noting that fewer immigrants will be eligible for financial assistance beginning January 1st, 2027.

V. Provider Tax Rule

Staff presented a Centers for Medicare & Medicaid Services (CMS) proposed rule modifying healthcare-related tax regulations, explaining how it reduces provider taxes from 6% to 3.5% by 2032 and creates new requirements for grandfathering existing tax rates. Connect for Health Colorado submitted comments highlighting concerns about the rule's broad scope, potential impact on marketplace fees and affordability programs, and inconsistencies with the Affordable Care Act. DOI confirmed that the state's comments aligned with Connect for Health's concerns, particularly regarding the unclear scope and potential impact on Colorado's reinsurance programs and general fund.

VI. OE Toolkit

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 August, noting operations with 96% service levels for the exchange side and 94% Tier 2 service level, with training on track for open enrollment starting November 1st.

VIII. Public Comment

None.

Meeting adjourned at 4:12 p.m.