Board Meeting Minutes
Connect for Health Colorado
October 12, 2026
12:00 PM to 3:00 PM

Board Members Present: Jennifer Brooks, Mike Conway, Adam Fox, Patrick Gordon, Kristin Harding, Chris duGruy Kennedy, Rob Ruiz-Moss, and Dick Thompson

Board Members Absent: Toni Sarge and Jack Teter.

Staff Present: Brian Braun, Kelly Davies, Brian Lidiak, Kevin Patterson, Rachel Peters, Ilana Rivera, Geraldine Ruiz, Alan Schmitz, and Nina Schwartz.

Video conference and phone conference lines were available for members of the public to join.

I. Business Agenda

- Dick Thompson called the meeting to order at 12:02 p.m. and welcomed those in attendance.
- Changes to the agenda: None.
- Disclosure of conflicts of interest: None.
- The minutes from the September Board meeting were reviewed and approved.

II. Board Report

The board discussed a bylaws amendment that could be voted on at the next month's meeting rather than rushing it through this month. PRM Consulting provided an update on the compensation study, proposing three peer groups for benchmarking. Kevin discussed the board retreat, suggesting spring as a better time than July, and highlighted the need to transition officers smoothly.

III. CEO Report

Kevin Patterson shared updates on his recent travels, including meetings in Nashville with the Metro Chamber of Commerce and plans to visit Idaho and attend the State Based Marketplace board meeting. He encouraged board members to reach out with questions about officer positions.

HCPF Update

The Department of Healthcare Policy and Financing (HCPF) provided updates on Medicaid eligibility changes for qualified immigrants, noting that over 4,000 people lost coverage and that the department received additional resources to continue providing services while determining immigration status. HCPF also mentioned preparations for upcoming changes from HR1 in January 2027 and confirmed that the Rural Health Transformation Program grants are progressing on schedule with contracts to be signed by the end of the month.

DOI Update

Department of Insurance (DOI) reported that final approved premium rates for Plan Year 2027 show a statewide average increase of 10% for the individual market and 14% for small group market and announced that the division is requesting an extension of its current 1332 waiver to support the reinsurance program. Doi indicated they would be holding stakeholder meetings on October 16, 2026 providing the opportunity for oral comments and providing a written public comment deadline of October 23, 2026.

Federal & State Updates

Staff provided an update on measures taken in Colorado to ensure program integrity and accountability, addressing recent Centers for Medicare & Medicaid Services (CMS) announcements about disenrollments that do not affect anyone in Colorado or Connect for Health Colorado participants. She outlined the state's existing controls to verify consumer consent for brokers, restrict access to customer information, and notify customers of enrollment activity, noting that no complaints of unauthorized enrollments have been received.

Board Advisory Group

Staff discussed the board advisory group's recent meeting which focused on open enrollment improvements, message platform updates, and policy changes, including upcoming marketplace modifications effective January 1st.

Quarterly Effectuation Update

Staff presented quarterly effectuation data updates for Connect for Health Colorado's marketplace, showing a 3% decline in effectuations for January 2026 compared to January 2025, with the decline increasing to 6-9% by April-July. They explained that the data shows about half a percent to 1% decline in effectuations per month, which aligns with expectations following the expiration of enhanced premium tax credits. The presentation also highlighted that cancellation rates were higher early in the year but have since returned to consistent levels compared to previous years.

Open Enrollment Readiness

Staff reported that the Estimate and Explore tool launched early, giving customers, brokers, assisters, and issuers additional time to research coverage options. The prior week's CoverCo conference drew 875 registrants statewide, with approximately 300–400 attending live sessions and recordings available for subsequent viewing.

External Affairs - Staff provided an update on the assistance network, noting 182 physical locations across the state including enrollment centers and partner organizations serving all 64 counties. Staff presented the open enrollment strategy for November, focusing on helping Coloradans understand their insurance options and enroll in plans. The strategy involves a connected channel approach using paid media, organic social, earned media, email, and website to create a consistent customer journey from awareness to enrollment. It was explained that success will be measured by tracking enrollments, website engagement, and conversions, with particular attention to how different creative formats like animation and photography perform through A-B testing.

Plan Certification - Staff presented an overview of health insurance plans for 2027, detailing 148 bond exchange plans and 32 off-exchange plans, including new and returning issuers and

network breakdowns. They also announced the exit of Cigna Medical and the addition of two new issuers: Colorado Access Choice and Humana Dental.

Jennifer Brooks motioned for the plans to be certified on the exchange for Plan Year 2027. Adam Fox seconded the motion.

Mr. Thompson called for public comment. No public comment was given.

The plan certification passes unanimously, with the abstention of Patrick Gordon.

Customer Impact Analysis - Staff presented the consumer impact analysis, reporting that 69% of customers will be eligible for financial assistance, with net premiums for financially assisted customers increasing by an average of 17% and non-financially assisted customers seeing a 14% increase. The analysis also highlighted that Cigna's departure from the marketplace will affect approximately 35,000 enrollees who will need to shop for new coverage, potentially saving them up to $1,400 annually.

Operations – The Operational statistics for Q3 were presented noting a 97% service level for the exchange and over 3,000 applications processed. They also outlined preparations for open enrollment, including completed training for 117 contractors, the addition of 20 bilingual Spanish speakers, and expectations for increased volume, particularly in late October and early November.

IV. Executive & Finance Committee

Staff reported they would likely need to reschedule at least one Executive Finance Committee meeting and cover audited financials at the next meeting before presenting to the board in November.

V. Policy & Operations Committee

Staff announced a policy meeting scheduled for end of September covering open enrollment changes, HCPF and DOI updates, and customer experience improvements including a new off-exchange ICRA option. The December Policy and Operations meeting was tentatively canceled due to the holiday conflict

VI. Public Comment

No public comment provided.

Respectfully submitted,

Dick Thompson
Board Chair

Next Board Meeting

November 9, 2026, from 12:00 p.m. – 3:00 p.m.