CONNECT for HEALTH COLORADO®



2026

BOARD BOOK

Colorado's official health insurance marketplace









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CONNECT for HEALTH COLORADO®

INTRODUCTION









ConnectforHealthCO.com

Mission, Purpose & Core Values



Mission

Our mission is to increase access, affordability, and choice for individuals and small employers purchasing health insurance in Colorado.



Purpose

We are on a mission to enlist the power of our network to make Colorado healthy. We empower, enlighten and engage Coloradans in taking positive steps in accessing their healthcare needs – helping them achieve maximum health and their fullest potential.



Core Values

Be open, honest, and respectful
Act with courage and excellence
Keep the customer at the heart of everything we do

CONNECT for HEALTH COLORADO®

MARKETPLACE



ACCESS

How We Got Here

Born from a vision that came years ahead of national health care reform, Connect for Health Colorado® remains at the forefront of initiatives to increase access, affordability and choice.

ConnectforHealthCO.com

Connect for Health Colorado Leadership

CONNECT for HEALTH COLORADO®

BOARD MEMBER INFORMATION

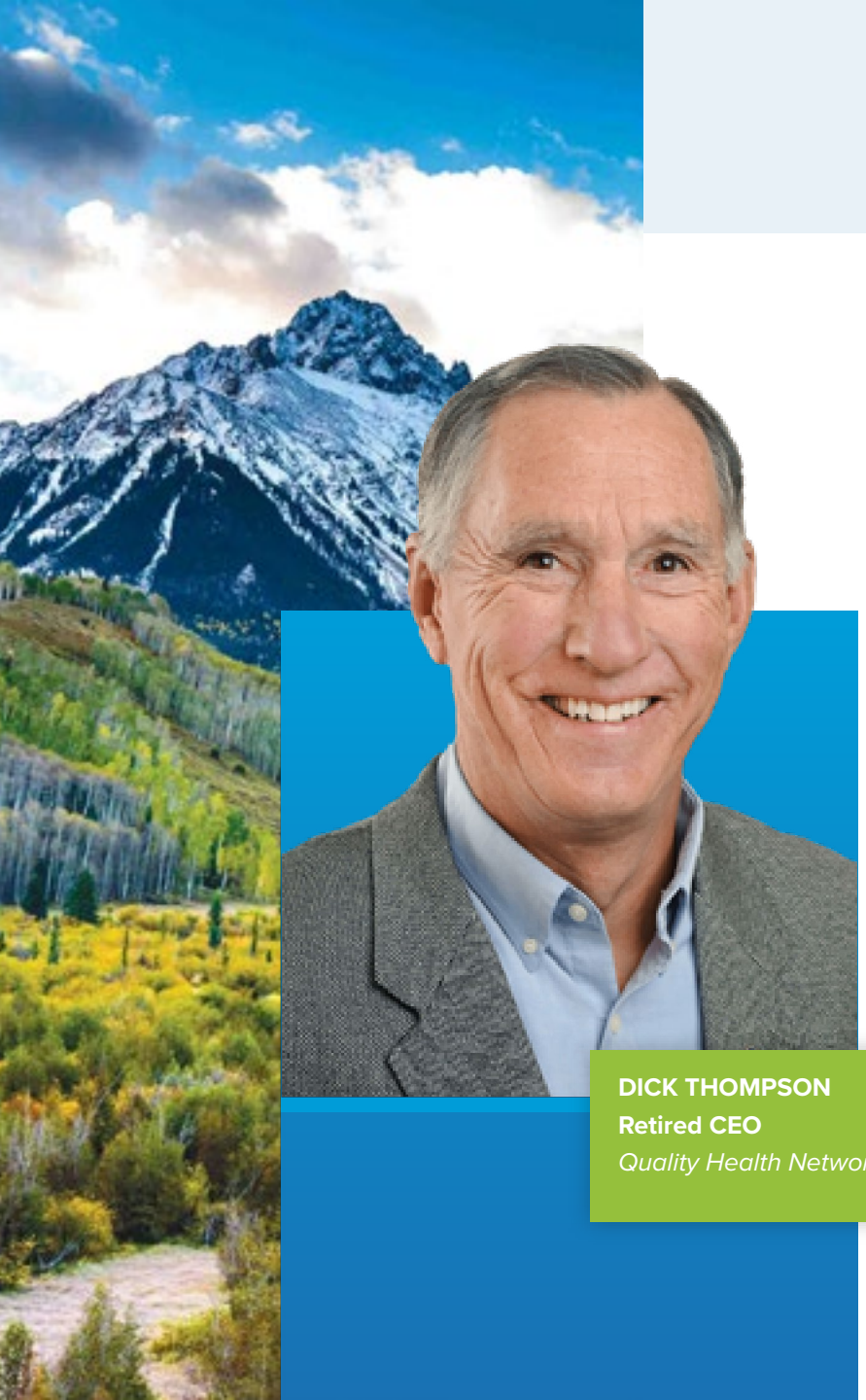








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DICK THOMPSON
Retired CEO
Quality Health Network

Dick Thompson is a nationally recognized and visionary executive in the healthcare and information systems industries. An effective communicator and team builder, Dick brings a unique blend of skills, experience, enthusiasm, and pragmatic problem-solving to the organizations he serves.

As the first CEO of Quality Health Network (QHN), Dick's information systems expertise and business acumen established QHN as one of the first Health Information Exchanges (HIE) in the USA in 2005. Under Dick's leadership the highly respected and innovative organization achieved positive cash flows from operations in less than 18 months. Dick retired from the QHN CEO position in 2022. QHN has since merged with Contexture, a multi-state health information network.

Prior to his healthcare industry service, Dick was a problem-solving executive and entrepreneur in the banking information systems industry. His diverse leadership experience encompasses large and small organizations in the for-profit as well as not-for-profit sectors. He has served as a Board Member and Board Chair of several state and national organizations including Colorado's Center for Improving Value in Healthcare (CIVHC), Hilltop Health Resources of Grand Junction, and was a founding member and initial Board Chair of the CIVITAS Network for Health national trade association.

He currently is serving his fifth year as a Board Member of Connect for Health Colorado and is the current Board Chair. He lives in Grand Junction, CO.



JENNIFER S. BROOKS
Individual Broker
Sage Benefit Advisors

Jennifer began her activism at the age of 14 when she initiated a school-wide petition to introduce a Spanish language class at her small-town Iowa school. Although her initial attempt was unsuccessful, it did not deter her from pursuing her passion for making a positive impact.

With more than 25 years of experience as a health insurance broker, Jennifer found her specialization in the individual market during a time when policies were still medically underwritten. She is grateful that she no longer has to inform individuals that they were denied coverage due to their seasonal allergies!

Today, Jennifer utilizes her degree in education to assist her clients in understanding insurance concepts and how their policies function. She aims to impart knowledge that will empower them to make informed decisions as health insurance consumers for their lifetime.

Furthermore, Jennifer remains dedicated to advocating for consumers with a tenacity that has been likened to “a dog with a bone.”

She is excited and honored to be chosen to serve on the Connect for Health Colorado Board.



ADAM FOX
Deputy Director
Colorado Consumer Health Initiative

Adam has worked for the Colorado Consumer Health Initiative (CCHI) in various roles for 11 years. As CCHI's Deputy Director, Adam oversees and coordinates policy, communications, and organizing, informed by CCHI's direct service activities, to advance CCHI's organizational and policy goals and mission.

Adam cultivates relationships with health care stakeholders, policymakers, and government officials at the state and national level to develop and advocate for policy priorities that benefit consumers and center equity in health care. Adam has been closely involved in various health care reform efforts, including ACA implementation, consumer protections from surprise medical bills, insurance network adequacy, hospital accountability, health insurance affordability efforts including the Health Insurance Affordability Enterprise and Colorado Option, lowering the costs of prescription drugs, and more.

Prior to joining CCHI, Adam worked with the Boys & Girls Clubs to promote access to public health programs and implement health education programs with youth. Adam earned his M.A. in International Policy Studies from the Middlebury Institute of International Studies in 2009 and his B.A. in International Studies, Anthropology, and Spanish from Pacific University in 2007.



PATRICK GORDON
Chief Executive Officer
Rocky Mountain Health Plans (RMHP)

Patrick Gordon is the CEO for Rocky Mountain Health Plans (RMHP) in Colorado, a UnitedHealthcare Company.

UnitedHealthcare serves 6.4 million Medicaid members in 31 states and Washington, D.C. Patrick has led reform efforts in the Colorado market for practice transformation, payment reform and technology adoption to help make the healthcare system work better for everyone.

Prior to becoming CEO, Patrick served as RMHP's Vice President where he developed a statutory program known as Payment Reform for Medicaid Enrollees (PRIME), which significantly enhances payments for primary care, integrated behavioral health and quality improvement, while producing a net savings for Colorado taxpayers.



KRISTIN HARDING
Chief Marketing and Comms Officer
Children's Hospital Colorado

Kristin Harding is the chief marketing and communications officer at Children's Hospital Colorado.

She leads the organization's marketing and communications strategy, including modernization of its marketing engine. She also oversees the hospital's enterprise-level crisis communications program, shaping strategy and response during high-stakes situations, and strengthening organizational readiness. Previously, as chief marketing officer for Individual Solutions at Transamerica, she led marketing and customer experience capabilities across insurance and annuities business lines, and orchestrated high-performing go-to-market strategies. Harding holds a Bachelor of Arts in marketing management from the University of St. Thomas in St. Paul, Minnesota.

Kristin's dedication to driving positive change extends beyond her professional endeavors. She served as the Chair of Transamerica's Inclusion and Diversity Council and was a valued member of the Transamerica Denver Foundation Board.

Kristin holds a Bachelor of Arts degree in Marketing Management from the University of St. Thomas in St. Paul, Minnesota.

Outside of her professional pursuits, Kristin finds joy in baking, hiking the Colorado mountains, and savoring moments with her husband and two children.



CHRIS deGRUY KENNEDY
President
Bell Policy Center

Chris deGruy Kennedy is President of the Bell Policy Center, a Colorado-based nonprofit dedicated to ensuring economic mobility for every Coloradan.

Prior to joining the Bell in July 2024, Chris served four terms in the Colorado House of Representatives, where he represented Lakewood, Edgewater, and parts of unincorporated Jefferson County. During his tenure, Chris led numerous efforts to expand economic opportunities for Colorado families and older Coloradans, addressing the high costs of housing, healthcare, childcare, and higher education. He also focused on increasing access to high-quality healthcare, integrating behavioral and physical health care, and investing in prevention, harm reduction, treatment, and recovery for people with substance use disorders. He served in various leadership roles, concluding his tenure in the House as Speaker Pro Tempore. A lifelong Coloradan, Chris graduated from University of Colorado Boulder with a bachelor's degree in architectural engineering and worked for nearly six years as a structural engineer before changing careers and completing a master's degree in political science from University of Colorado Denver. He lives in Lakewood with his wife, Kyra, and daughter, Lennon.



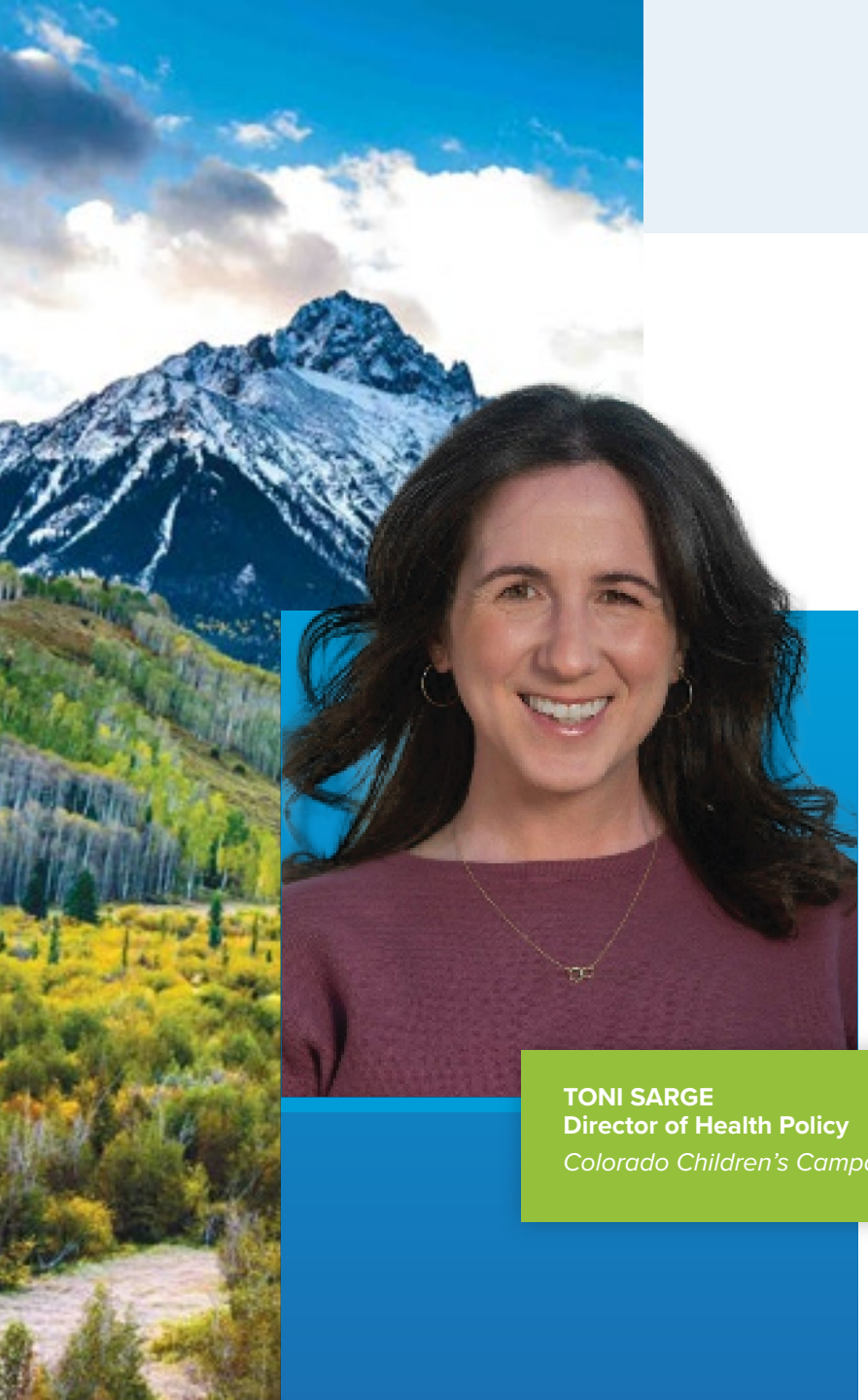
ROBERT RUIZ-MOSS
Vice President
Individual Business, Elevance Health

Robert Ruiz-Moss, Vice President, Individual Business, at Elevance Health, has over 30 years of experience in numerous facets of the healthcare market. Rob is currently refining Elevance Health's Individual business strategy, product offerings and sales approach in each of its 14 states where Individual ACA coverage is offered.

Rob joined Elevance Health in 2009 as the general manager for Anthem Blue Cross and Blue Shield's individual health insurance business in Colorado, Nevada, Connecticut and New Hampshire. He previously served as one of the original board members of the Colorado Health Benefits Exchange appointed by Governor John Hickenlooper.

Among his significant previous positions, Rob served as chief executive officer of Imerica Life and Health Insurance Company, which offers HSA-qualified insurance plans, health savings bank accounts and PPO plans. As CEO he provided leadership and vision for the 80-member organization and grew revenue from $1.5 million to $40 million within 18 months. He was president and chief executive officer of Mountain Medical Affiliates, a physician-owned PPO providing health care services to more than 80,000 Coloradans utilizing more than 10,000 provider contracts.

Rob holds a Bachelor of Science degree in accounting from the University of Colorado at Boulder and has served on the boards of the Colorado Health Foundation, HealthOne Hospital System, the Juvenile Diabetes Research Foundation and the Denver Metro American Heart Association.



TONI SARGE
Director of Health Policy
Colorado Children's Campaign

Toni is the Director of Health Policy at the Colorado Children's Campaign.

In this role, Toni works with partners and lawmakers to ensure all children have access to health care coverage and high-quality care, so that kids can focus on just being kids. She leads multiple coalitions to support child well-being across the state, including the Cover All Coloradans coalition and the All Kids Covered coalition.

Prior to joining The Campaign, Toni worked on the Marketing & PR team for Boulder Community Health and before that was the Director of Public Affairs for WestSide Baby, a diaper bank in Seattle. Toni holds a master's degree in public health from the University of Washington in Seattle, and a bachelor's in political science from the University of California, San Diego, where she was also team captain for the Women's Cross Country and Track & Field Teams. When not working, you can find her supporting families as a postpartum doula or exploring the mountains with her family.



JACK TETER
VP of Government Affairs
Planned Parenthood of the Rocky Mountains

Jack Teter is Vice President of Government Affairs at Planned Parenthood of the Rocky Mountains, a regional health care organization serving Colorado, New Mexico, and Wyoming. He leads legislative, regulatory, and political strategy for the organization and advises executive leadership on public policy, government relations, and external risk.

During his tenure, Jack built and now oversees the organization's government affairs program, helping to shape policies affecting sexual and reproductive health care, gender affirming care, Medicaid, insurance coverage, provider protections, and patient access. His work has included drafting and advancing model legislation, constitutional amendments, and regulatory reforms, including landmark efforts to restore access to care after HR1, expand abortion coverage, create novel coverage models, and improve affordability for patients. Several policies he helped develop have become leading examples of state-level reproductive health policy, informing legislative, regulatory, and advocacy efforts across the country.

In addition to his policy work, Jack has managed and supported numerous candidate and ballot measure campaigns and has advised coalitions, nonprofit organizations, and elected officials on legislative and political strategy. He currently serves on the Board of Directors and Executive Committee of New Era Colorado and on Colorado's Department of Health Care Policy and Financing Provider Stabilization Fund Advisory Board. He previously served on the boards of One Colorado and Inside/Out Youth Services, the Colorado Primary Care Payment Reform Collaborative, and the Denver LGBTQ Commission.

A graduate of Colorado College, Jack was the first transgender staffer at the Colorado State Capitol. He lives in Denver with his spouse, Dani, and their toddler.

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EX-OFFICIOS





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MICHAEL CONWAY
Commissioner of Insurance
Colorado Department of Regulatory Affairs

Michael Conway was appointed as Colorado Insurance Commissioner by Governor Jared Polis on December 21, 2018, and was confirmed to this position by the Colorado State Senate on January 22, 2019. Prior to this, Conway served as interim Commissioner, a position he was appointed to by Governor Hickenlooper in January 2018. As Commissioner, Conway serves as the chief executive of the Division of Insurance and oversees the regulation of the insurance industry in Colorado. His role brings together consumers, the insurance industry and other stakeholders to create an inclusive, firm and fair regulatory approach to all lines of insurance such as auto, health, homeowner, life, property and casualty, title and workers' compensation.

Prior to his appointment, Conway served as the Division of Insurance Deputy Commissioner for Consumer and Compliance Services since March 2016. In this time, he was instrumental in developing and guiding the Division's strategies regarding health insurance during what was a tumultuous time for that industry in Colorado and the nation. He advised the previous Commissioner and the Governor's staff regarding the possible implications of federal changes to the regulation of health insurance here in Colorado.

Conway's duties also entailed appearing before state legislative committees to advocate for the Division's positions regarding insurance and its regulation. He cultivated relationships with consumer groups and the insurance industry to create a regulatory environment that helped Colorado consumers but was a fair, level playing field for the industry. He also worked within the Division to establish objectives that provided for better protection of insurance consumers.

Before joining the Division, Conway was an assistant Attorney General for the Colorado State Attorney General's Office from 2010 to 2016, where he represented the Division of Insurance in all facets of the regulation of the insurance industry including mergers and acquisitions of insurance companies, insurer rehabilitation/liquidation, and producer and company licensure litigation. He served three Commissioners of Insurance during that time. While in the Attorney General's Office, he worked with the Colorado Attorney General Pro Bono Family Law Clinic, advising clients on matters of divorce and child custody.

Conway has also worked as an attorney for Colorado Legal Services, advocating for indigent clients regarding housing rights, homelessness prevention, evictions and subsidized housing.

With the exception of three years he spent in Miami for law school, Conway has called Colorado home for nearly 20 years since moving to the state to attend the University of Colorado at Boulder.



EMILY KING
Senior Health Policy Advisor
for Governor Jared Polis of Colorado

Emily is the senior health policy advisor for Governor Jared Polis of Colorado.

She was most recently at the Centers for Medicare and Medicaid Services, where she managed a team that developed policy for the Children's Health Insurance Program. Before that, she oversaw the health portfolio for the majority staff of the Budget Committee in the House of Representatives. Prior to that, she served as a Medicaid analyst for the White House Office of Management and Budget and then the Congressional Budget Office. She began her career at the Colorado Health Institute, focusing on implications of state and federal health reform. She received her BA in public health from the University of Colorado at Boulder and her MPA in economics and public policy from the Princeton School of Public and International Affairs.



GRETCHEN HAMMER

Executive Director

Colorado Department of Health Care Policy and Financing

Gretchen Hammer is a seasoned public leader with deep connections to Colorado and a passion for expanding and improving health care access. She served as Colorado's Medicaid Director from 2015-2018 at the Colorado Department of Health Care Policy and Financing. As a member of the Executive team she provided strategic direction for Colorado's Medicaid program to ensure access to high quality health care for Coloradans.

Prior to her service at HCPF she was involved in state health policy through a number of positions and coalitions where she developed her passion for community level collaboration to increase access to health care for underserved communities. Hammer brings decades of leadership and health care expertise to HCPF and high-level management experience most recently as a Senior Fellow at Mathematica, where she worked with state and local governments on health and human services programs. Hammer is a graduate of Colorado College and has a Masters of Public Health from the University of Washington.

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BOARD GOVERNANCE



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[Articles of Governance]

[Conflict of Interest]

[Open Meeting Requirements]

[Powers and Duties of Board]

[Board Policies]

CONNECT for HEALTH COLORADO®

COMMITTEE CHARTERS



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Board Committee Charter:
Executive Governance & Financial Affairs

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COMMITTEE PURPOSE

The Executive Governance & Financial Affairs Committee acts on behalf of C4HCO's Board of Directors to provide counseling and advice to the Board as a whole with respect to, but not limited to, the authorities and accountabilities set out in this Board Charter.

The executive committee's specific authorities and accountabilities include:

- Exercising the power and authority of the Board in the management and direction of the financial affairs of the organization except as may be delegated to another committee of the Board along with such matters which cannot be delegated to a committee by the Board as a whole under the Articles of Governance.
- Recommending financial policies, goals, and budgets that support the mission, values, and strategic goals of C4HCO. Reviewing the organization's financial performance against its goals. Recommending policies that maintain and improve the financial health and integrity of C4HCO. Reviewing and recommending a long-range financial plan for the organization. Reviewing and recommending an annual operating budget and annual capital budget consistent with the long-range financial plan and financial policies.
- Reviewing and recommending capital expenditures and unbudgeted operating expenditures that exceed management's spending authority. Reviewing the financial aspects of major proposed transactions, new programs and services, as well as proposals to discontinue programs or services, and making action recommendations to the Board as a whole.
- Evaluation of emerging issues with an eye towards providing recommendations to the Board as a whole.
- Reviewing and approving the CEO compensation, and other compensation and benefits plans and awards, as may be necessary. Reviewing and approving annually C4HCO's goals and objectives applicable to the compensation of the CEO. Evaluating, at least annually, the CEO performance considering those goals and objectives and determine and approve the CEO's compensation level based on this evaluation. Establishing and monitoring an executive level succession plan to ensure the sustainability and continuity of C4HCO.
- Establishing, in partnership with the CEO, an annual strategic planning process for the Board.
- Establishing Board meeting agendas, including determination of the necessity of an executive session.

Board Committee Charter:
Executive Governance & Financial Affairs

CONNECT for HEALTH COLORADO®

KEY ROLES & RESPONSIBILITIES



Committee Chairperson

Coordinate and communicate with full Board to ensure fulfillment of the Board's agenda.

Provide report and/or recommendations to the Board for approval.

Ensure the committee charter, plans, agendas, and goals are established and executed.



Committee Members

Monitor and evaluate leadership and organizational sustainability.

Ensure key controls in place to manage and monitor financial affairs.

Review and approve CEO goals, performance evaluation and compensation.

Use expertise to guide and support management, Board actions, and behavior.

Approval of an annual budget and review of material budget variations.

Approve external financial auditor.

Review Form 990 tax filing.

Receive and provide input on quarterly audit updates.



CEO

Work with the Chair to refine the Board's agenda and proactively address emerging issues, problems, and actions.

Provide strategic options and recommendations for committee review.

Develop key material and data required for executing the committee agenda.



CFO

Provide information concerning C4HCO's strategic plan along with proposed amendments.

Review the financial aspects of major programs and services including proposals to discontinue major programs and services.

Provide quarterly financial report and audit status reporting.
Provide research, analytics and benchmarking needed to support committee goals.

Review key audit findings and recommendations as may be necessary.

Board Committee Charter:
Executive Governance & Financial Affairs

CONNECT for HEALTH COLORADO®

Meeting Cadence
The Committee meets monthly, or when necessary, at the call of the Committee Chair.

Meeting Agendas
Annually, the Committee Chair, in partnership with the CEO, will make efforts to define the key agenda topics and timelines for Committee meetings.

Members
The Board Chair, CEO, and CFO shall be standing members of the Committee along with such other Board members as agree to serve on the Committee to timely facilitate the Committee's purposes efficiently. Ex Officio (nonvoting) Board members (or their designated representatives) may attend the Committee's meetings to provide such input, counsel, and advice under their discretion.

Quorum
A quorum shall constitute at least two voting Board members in attendance at a Committee meeting.

Board Committee Charter:
Policy & Operations Committee

CONNECT for HEALTH COLORADO®

COMMITTEE PURPOSE

The Policy & Operations Committee and acts on behalf of C4HCO's Board of Directors to provide counseling and advice to the Board as a whole with respect to, but not limited to, the authorities and accountabilities set out in this Board Charter.

The executive committee's specific authorities and accountabilities include:

- Oversight of C4HCO's operational and technology efforts and initiatives along with assessment to help ensure operational and technology outcomes support the mission, values, and strategic goals of the organization.
- Monitoring the operational and technology performance against internal trend data and industry benchmarks. Review and recommend key performance indicators for continual process improvement. Review C4HCO's risk management and risk assessment guidelines and policies.
- Recommending strategies that maintain and improve the operational and technology policies and performance of C4HCO. Reviewing and recommending an annual plan for technology.
- Helping ensure operational and technological sustainability.
- Monitoring state and federal health care policy and its impact on C4HCO. Helping translate governmental mandates and legislation into meaningful policy for the continued sustainability of C4HCO. Identifying, evaluating, and reviewing social, political, and environmental trends that affect C4HCO's activities and performance.
- Providing input with respect to C4HCO's governmental relations strategies at both state and federal levels including programmatic compliance and associated policies along with monitoring and reporting on legislation and rulemaking related to C4HCO's mission, goals, and operations.
- Providing input with respect to C4HCO's public outreach and stakeholder relations strategies. Providing input to advocates or other lobbying organizations in keeping with C4HCO's mission, goals, and operations. Acting as a liaison between the Board and advisory groups and similar organizations.

Board Committee Charter:

Policy & Operations Committee

CONNECT for HEALTH COLORADO®

KEY ROLES & RESPONSIBILITIES









Committee Chairperson

Coordinate and communicate with full Board to ensure fulfillment of the board's agenda.

Provide report and/or recommendations to the Board for approval.

Ensure the committee charter, plans, agendas, and goals are established and executed.

Committee Members

Monitor and evaluate operations and technology sustainability.

Provide input concerning key controls, metrics, and systems including the use of key performance indicators.

Policy alignment with C4HCO goals and strategies taking into account Federal and State guidance.

Evaluate sustainability of operational and technological programs and initiatives Receive and review reports regarding appeals (as warranted) and consumer complaints over time to identify trends and concerns.

Receive and review reports regarding quarterly and semiannual review of strategic plan goals and success measures.

Receive and review reports regarding quarterly contract review for vendors meeting review criteria.

Procurement reviews for expenditures meeting prior approval criteria including other exceptional circumstances.

CFO & Policy Director

Measure, analyze and report on operating and technology performance.

Provide research, analytics, and benchmarking needed to support committee goals.

Identification of risk and mitigation options that should be brought forward to the committee.

Provision of information to facilitate operational reviews and reporting as listed.

Board Committee Charter:
Policy & Operations Committee

CONNECT for HEALTH COLORADO®

Meeting Cadence

The Committee meets monthly, or when necessary, at the call of the Committee Chair.

Members

The Board Chair, along with internal staff policy and staff technology representatives shall be standing members of the Committee along with such other Board members as agree to serve on the Committee to timely facilitate the Committee's purposes efficiently. Ex Officio (non-voting) Board members (or their designated representatives) may attend the Committee's meetings to provide such input, counsel, and advice under their discretion.

Quorum

A quorum shall constitute at least two voting Board members in attendance at a Committee meeting.

CONNECT for HEALTH COLORADO®

ENABLING LEGISLATION







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Affordable Care Act

House Bill 13-1245 Fact Sheet

Senate Bill 11-200 Fact Sheet

CONNECT for HEALTH COLORADO®

COLORADO HEALTH INSURANCE ENTERPRISE OVERSIGHT COMMITTEE



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Legislative Oversight Committee Members

Chair
Sen. Dylan Roberts

Vice Chair
Rep. Naquetta Ricks

Website
Committee Schedule & Meeting Materials

Senators
Sen. John Carson
Sen. Dafna Michaelson Jenet
Sen. Janice Rich

Representatives
Rep. Andrew Boesenecker
Rep. Mary Bradfield
Rep. Brandi Bradley
Rep. Katie Stewart K.

CONNECT for HEALTH COLORADO®

FISCAL YEAR & BUDGET



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Fiscal Year 2025 Budget

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ANNUAL REPORT









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2026 By the Numbers

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