

Board Meeting Minutes
Connect for Health Colorado Meeting Room
Conference Call
December 12, 2016
8:30 AM – 11:30 AM

Board Members Present: Kyle Brown, Davis Fansler, Adela Flores-Brennan, Sharon O’Hara, Denise O’Leary, Marguerite Salazar and Nathan Wilkes

Board Members Joining via Phone: Eric Grossman, Jay Norris and Marc Reece

Board Members Absent: Sue Birch and Steve ErkenBrack

Staff Present: Brian Braun, Traci Butzen, Kate Harris, Judith Jung, Luke Clarke, Kevin Patterson, Carolyn Pickton, Taylor Roddy, Alan Schmitz, Lisa Sevier and James Turner

I. Call to Order

- Board Chair Adela Flores-Brennan, called the meeting to order at 8:30 am and welcomed those in attendance, both in-person and on the phone.

II. Executive Session

Ms. Flores-Brennan entertained a motion to move into Executive Session to discuss matters concerning sensitive and confidential issues around a personnel matter. A vote was called for and passed with unanimous approval.

The Executive Session is permitted pursuant to CRS §24-6-402(4)(f).

The Board returned from Executive Session at 9:20 am.

III. Business Agenda

- The minutes from the November board meeting were voted on and approved.
- The agenda was reviewed and no changes were made.
- Disclosure of Conflicts of Interest: none.

IV. Board Report

Kyle Brown gave a brief report on the National Association for Insurance Commissioners (NAIC) meeting. Mr. Brown noted that NAIC meeting included discussions around the possible replacement of the Affordable Care Act (ACA), block grants for Medicaid and rising pharmaceutical costs; adding that there will be many more discussions going forward around these topics.

V. CEO Report

Kevin Patterson, Chief Executive Officer, reported on the Colorado Cooperation Conference panel on health care issues. The panel was moderated by Lieutenant Governor Donna Lynne and discussion centered around Colorado's concerns with the future of health care and health policy issues. Mr. Patterson reminded the board that the idea of a health marketplace came from a Republican Governor, before the ACA, and while Connect for Health Colorado's emphasis will be impacted by the upcoming changes, there are a lot of opportunities that will become available.

Mr. Patterson attended the National Governors Association Health Insurance Exchange Workgroup meeting in Washington DC. The meeting was an opportunity to gather people from around the country and discuss the impact of the ACA on community's, as well as their concerns.

Mr. Patterson emphasized the importance for the organization to stay engaged with Colorado's congressional delegation, the Governor's office and administration, as well as legislators.

OE4 Update

Judith Jung, Chief Operating Officer, reviewed the current enrollment metrics for OE4. Enrollment volumes continue to be very positive, with daily enrollments consistently higher than previous years.

- More customers renewing
- Silver and bronze metal plans have the highest selection rate
- HMO's are the most popular plan type
- The percentage of non-financially assisted enrollments are slightly lower than last year
- The percentage of financially assisted enrollments have increased from last year
- Premiums after financial assistance are averaging \$127 vs last year's average of \$144

Overall the Customer Service Center levels are improved from last year. When comparing November 2016 to November 2015 there have been 75% fewer priority defects, 37% faster average speed to answer, 20% less average handle time and 67% fewer open tickets:

- Percentage of calls answered in less than 5 minutes is at 73%
- Current average wait time is at 5 minutes, 27 seconds
- Current average handle time is 19 minutes, 11 seconds
- Top call drivers include:
 - Verifications
 - Enrollment assistance
 - Eligibility assistance
 - Terminations
 - Profile corrections
- Ticket volume has slightly decreased from last year (any call to the Customer Service Center generates a ticket)

- Percentage of tickets closed in less than a day is at 81.35%

James Turner, Chief Technology Officer, updated the board on the technology systems.

- Real time eligibility determinations are consistently at 80%
- System performance has not been affected by the increased load
- There is strong cooperation across vendor and state partners

The Board noted that if a customer is in the process of, but has not completed, enrollment by December 15th, they will still be eligible for the January 1st, 2017 insurance start date.

Marketing Update

Taylor Roddy, Director of Marketing and Outreach, gave an update on the current market campaigns and messaging:

- Eligible but not enrolled:
 - All phone outreach calls have been completed
 - There have been four outreach emails to date
 - 25% open rate
 - 7% click through rate
- Ongoing customer and dis-enrollee surveys will be staged three times a year and two times a year respectively
 - Customer goals are retrieve data such as:
 - Financial assistance application and enrollment process
 - Type of assistance and satisfaction
 - Renewal process
 - Website satisfaction
 - Overall likelihood to recommend and renew
 - Dis-enrollee goals:
 - Reason for non-renewal
 - Existing coverage status
- Current website messaging includes updated information on the election impacts
- The Quick Cost and Plan Finder Tool data tracked to date:
 - 1,034,508 pageviews since 11/1
 - Average session: 6 min
 - 24,644 unique users

The board made a point of acknowledging the staff of Connect for Health Colorado, emphasizing the great work, efficiency and proactive actions of the staff this open enrollment.

VI. Finance & Operations Committee

hCentive Contract

Connect for Health Colorado requested approval of a Fixed Capacity Model contract with hCentive. The contract will reduce the total cost of the existing management and operating (M&O), maintenance and support (M&S) and expected system development

costs with hCentive. The contract includes the opportunity to terminate at 18 months if needed and provides substantial flexibility in the case of fundamental business shifts for the organization.

The Finance and Operations Committee recommended approval of the contract.

Ms. Flores-Brennan called the Fixed Capacity Model contract with hCentive to a vote. The motion was approved as follows:

Yes: Davis Fansler, Adela Flores-Brennan, Eric Grossman, Sharon O’Hara, Denise O’Leary, Marc Reece and Nathan Wilkes

No: None

Abstain: None

Authority Matrix

It is time for the annual review of the authorization matrix. The matrix is a chart of who, within the organization, has the authority to do what, and when board approval is required. There are two suggested changes to the matrix:

- The investment policy has been added
- In the expenditure or business initiative, a footnote has been added allowing the CEO to delegate the signing of a contract in case the CEO is not available

Mr. Braun made a note that there is a check mark missing in the box for Board of Directors approval under the business Initiative/contract approval for non-federal grants over \$250,000.

Ms. Flores-Brennan brought the Authority Matrix, as amended to include the check mark in the Board of Directors box under the business Initiative/contract approval for non-federal grants over \$250,000, to a vote. The motion was approved as follows:

Yes: Davis Fansler, Adela Flores-Brennan, Eric Grossman, Jay Norris, Sharon O’Hara, Denise O’Leary, Marc Reece and Nathan Wilkes

No: None

Abstain: None

Audit Update

The financial and A-133 audit is currently wrapping up and will include a clean close-out of the federal grant. Any findings will be reviewed with the Finance and Operations Committee at the next committee meeting and then brought to the full board during the January board meeting.

VII. Policy Committee

Post-Election

Kate Harris, Director of Policy and Research, gave a brief update on the committee’s discussions around post-election possibilities, primarily noting that there are many options of actions that can happen due to the election results. The Policy Committee will closely monitor any legislation, discussing it with the organization’s various stakeholders

and comparing it with Connect for Health Colorado's mission, and report back to the board.

Strategic Plan

Prior to the election, the staff had been working with the Policy Committee to develop five strategic goals for the organization. Some of these goals may not fit, at least in the immediate short term, due to the election results. Currently, staff is examining the various options and opportunities that Connect for Health Colorado may have. The opportunities will be reviewed while considering goals as they currently exist, and determine if they fit within the current goals or if new goals need to be established. A draft of the opportunities and where they lie within the goals will be brought to the January board meeting.

Commissioner Marguerite Salazar, Division of Insurance (DOI), will provide the board with information on what insurance regulations could change with the upcoming legislative session. This will help define regulations that may be repealed at the federal level vs. what may be guaranteed issue engrained in state law.

Board Advisory Group

Jo Hubchik, Co-Chair of the Board Advisory Group, gave a report out from the group. The group has been discussing Special Enrollment Periods (SEPs). The carriers have an ongoing concern around whether unqualified people are taking advantage of SEPs. From the consumer point of view, there is concern around placing an undo burden on the legitimate customers by requiring additional documentation during SEPs. A compromise was reached through suggesting an audit of the data currently supplied and Connect for Health Colorado will conduct the audit.

The DOI is currently conducting a study of its own through the top eight carriers. Ms. Salazar suggested Connect for Health Colorado review the DOI's results before conducting its own audit.

Meeting adjourned at 11:08 am.

Respectfully submitted,

Davis Fansler
Secretary

Next Meeting

January 9, 2017 from 8:30 am – 12:00 pm