

**Board Meeting Minutes**  
*Connect for Health Colorado Meeting Room*  
*East Tower, Suite 1025*  
*3773 Cherry Creek N Dr., Denver, CO 80209*  
**July 10, 2017**  
**8:30 AM – 11:00 AM**

**Board Members Present:** Mike Conway as Proxy for Marguerite Salazar, Steve ErkenBrack, Adela Flores-Brennan, Jay Norris, Sharon O’Hara, Denise O’Leary, Marc Reece and Nathan Wilkes

**Board Members Joining via Phone:** None

**Board Members Absent:** Sue Birch, Kyle Brown and Davis Fansler

**Staff Present:** Abe Barela, Traci Butzen, Luke Clarke, Kelly Davies, Claudia Farnham-Wittner, Kate Harris, Caren Henderson, Judith Jung, Kevin Patterson, Alan Schmitz and Lisa Sevier

Approximately 3 guests attended the meeting in-person and the conference line was available for people to join by phone.

**I. Business Agenda**

- Steve ErkenBrack chaired the meeting while Adela Flores-Brennan participated on the phone. Ms. Flores-Brennan arrived at 9:00 am and continued as chair of the meeting.
- The meeting was called to order at 8:35 a.m., welcoming everyone in attendance, both in-person and on the phone.
- The June 12<sup>th</sup> board meeting minutes were approved. The June 26<sup>th</sup> special meeting of the board meetings were approved with the following amendments:
  - Sharon O’Hara requested that future consideration on a portion of any funds the organization may receive from the Centers for Medicare & Medicaid Services (CMS), be allocated to the Assistance Network.
  - Jay Norris requested a future discussion and demonstration on the Quick Cost Plan Finder tool, specifically around the area that includes the prescription cost estimator.
- There were no changes to the agenda.
- Disclosure of Conflicts of Interest: none

**II. Board Report**

There was no Board report.

**III. CEO Report**

Kevin Patterson, Chief Executive Officer, disclosed that a risk adjustment report from the Centers for Medicare and Medicaid Services (CMS) indicates that Colorado’s risk score in the individual market was the lowest (best) in the nation in 2016.

### Strategic Plan

Mr. Patterson asked for comments or questions on the final draft of the Strategic Plan. It was noted that the plan includes the necessary flexibility for any possible changes that may come from the federal government.

Sharon O'Hara offered verbal support for written comments provided by the Colorado Consumer Health Initiative (CCHI) and the Colorado Center on Law & Policy (CCLP), specifically around the issue of cost. The organization can advocate, on behalf of its customers, for more affordability. Additionally, the board discussed the need for more transparency through consumer reviews, to help customers make the best choice available.

Nathan Wilkes made a motion to modify goal 1, objective 3, strategy 3 by striking the word **premium** and adding **overall expense**. Ms. O'Hara seconded the motion.

Ms. Flores-Brennan called for discussion. There was discussion and the addition was changed to **total expense**.

Ms. Flores-Brennan called for public comment. Public comment was given by Bethany Pray, CCLP.

Ms. Flores-Brennan called the motion to a vote. The motion was unanimously approved as follows:

**Yes:** Steve ErkenBrack, Adela Flores-Brennen, Jay Norris, Sharon O'Hara, Denise O'Leary, Marc Reece and Nathan Wilkes

**No:** None

**Abstain:** None

Mr. Wilkes made a motion to modify goal 3, objective 1, by adding strategy number 4: **expand and improve online customer satisfaction and rating tool**. Ms. O'Hara seconded the motion.

Ms. Flores-Brennan called for discussion. There was no discussion.

Ms. Flores-Brennan called for public comment. There was no public comment

Ms. Flores-Brennan called the motion to a vote. The motion was unanimously approved as follows:

**Yes:** Steve ErkenBrack, Adela Flores-Brennen, Jay Norris, Sharon O'Hara, Denise O'Leary, Marc Reece and Nathan Wilkes

**No:** None

**Abstain:** None

Ms. Flores-Brennan called for a motion to approve the Strategic Plan.

Ms. O'Hara motioned for approval. Marc Reece seconded the motion.

Ms. Flores-Brennan called for discussion. There was no discussion.

Ms. Flores-Brennan called for public comment. There was no public comment.

Ms. Flores-Brennan called the motion to a vote. The motion was unanimously approved as follows:

**Yes:** Steve ErkenBrack, Davis Fansler, Adela Flores-Brennen, Jay Norris, Sharon O’Hara, Denise O’Leary and Marc Reece

**No:** None

**Abstain:** None

#### **IV. Finance & Operations Committee Report**

The organization has been reviewing its current bank accounts as part of the implementation of the investment policy. Currently the staff is looking for authorization to add three new bank accounts: an investment account for long term investments, an operating account to assist in transferring money to existing accounts and a money market for short term investments.

The board directed the Finance & Operations Committee to review the signature authority matrix and Investment Policy and determine the following and authorize the accounts with satisfactory information:

- To ensure signature authorities are in place
- Determine who will make investment account decisions
- At what point does it get approved by the Board
- Determine the terms of investments and which bank account will be used

#### **V. Policy Committee**

The Board will ask the Board Advisory group to provide a final recommendation on meaningful choice and planned benefit design at the October board meeting.

##### Legislative Update

There are two additional versions of the senate repeal bill being scored by the Congressional Budget Office (CBO). One of the versions includes an amendment that will allow carriers to offer a very flexible benefit design as long as at least one plan that has the essential health benefits.

##### Customer Survey Compilation

During Spring 2017 three surveys were conducted by Corona Insights on behalf of Connect for Health Colorado:

- New & Current Customer Survey
- Lapsed Customer Survey
- Brand Awareness Survey

Kate Darwent with Corona Insights, did the analysis on the surveys and gave a brief summary of the results to the board.

Key findings for the surveys are as follows:

New & current customer survey: to understand enrollment process

- Most people used the Marketplace website or a broker for enrollment
- More customers were satisfied with their recent enrollment than dissatisfied
- Ease and helpful people were reasons for being satisfied with enrollment
- Overall customers tended to use the Marketplace for financial reasons

- Almost half of customers thought enrollment was easy
- Two thirds of customers did face some challenge when enrolling
- Cost was a large challenge for people when enrolling
- Most customers used tools and assistance during enrollment
- More than half of returning customers had switched plans
- Of the customers who switched plans, 60% of them switched because their previous plan was discontinued
- About half of customers were satisfied with the health insurance plan they chose

Lapsed customer survey: to understand reasons for leaving Connect for Health Colorado

- Overall half of lapsed customers were satisfied with the Marketplace
- About half of customers left because they had access to other insurance
- Those who left due to dissatisfaction were often dissatisfied with cost
- Those who currently had insurance often had it from an employer or Medicare
- The reasons for going without insurance mostly concerned cost
- Uninsured lapsed customers were aware of the penalty for not having insurance

Brand awareness survey: to understand awareness and opinions of the Marketplace

- Awareness of the Marketplace remains high
- Most people heard of the Marketplace from television or online in 2017
- Most believe that the Marketplace is having a positive impact on Coloradans
- Opinions of Obamacare/ACA and the Marketplace have improved in 2017
- Cost has grown as a major factor in the decision to remain uninsured
- People underestimate the threshold for receiving financial assistance

Takeaways from the survey results include a focus on more clear communication, customer service center training, education through the use of tools and education on the income threshold for financial assistance.

#### **VI. Public Comment**

Public comment was given by:  
CCHI & CCLP Letter attached as addendum A  
A.J. Ehrle IV, Broker  
Brad Niederman, Niederman Insurance

#### **VII. Adjourn**

Meeting adjourned at 10:50 a.m.

Respectfully submitted,

Adela Flores-Brennan  
Board Chair