



**COLORADO**

Department of  
Regulatory Agencies

Division of Insurance

## Colorado Option Advisory Board Meeting Minutes

April 26, 2023, 3:30pm - 5:30pm

Adam Fox called the meeting to order at 3:32 PM.

Those in attendance and constituting a quorum were:

- Present (10): Bianey Bermudez, Jennifer Fanning, Adam Fox, Andy Jacobs, Valerie Larson, Amanda Massey, Kevin Stansbury (joined after roll call), Dr. Reginald Washington, Dr. Qaiser Khan, Chris Zivalich (joined late)

Others present from the Division of Insurance (DOI) included Kyla Hoskins, Sara Bencic, and Tara Smith. Angela Little attended from the Attorney General's Office.

**February Meeting Minutes.** Dr. Washington noted that the minutes did not reflect in sufficient detail instances where members had asked for additional information at future meetings. Kyla Hoskins responded that the Division has been following the example of templates that are used for other Advisory Boards that include high level summaries of what was discussed, but was open to feedback. Dr. Washington expressed a desire for the minutes to include more detail where Advisory Board members request additional information about specific issues/topics for follow-up. Dr. Khan agreed that including such references in the meeting minutes would be helpful. Kyla Hoskins thanked both members for their feedback.

The February Advisory Board meeting minutes were then approved, as presented (8 approved). Dr. Washington moved, Andy Jacobs seconded; Bianey Bermudez and Dr. Khan abstained, and all others voted yes.

### Staff Updates:

- **Program Implementation Updates.** Kyla Hoskins presented updated information on the implementation of the Colorado Option program, including milestone activities from calendar year 2022, as well as the current status of planned 2023 activities, using templates approved at the last meeting.
- Advisory Board Discussion/Items for Follow-Up:
  - An Advisory Board member asked if it would be possible for Board members to see the letters that carriers will be sending out regarding coverage of diabetic supplies; Sara Bencic noted that the bulletin has not been finalized, so currently the Division does not have anything to share.
- **Advisory Board Communications**



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- Sara Bencic provided an update on the assignment of use of the state.co.us email that Advisory Board members recently received. She clarified that members do not need to make a habit of regularly checking the account; the Division recommends logging in about a week in advance of Board meetings to check for meeting materials. Angela Little further noted that the primary intent of the account is for members to conduct Advisory Board business, rather than for all correspondence with the Division (about non-Advisory Board related topics).
- **Advisory Board recruitment update-** Sara Bencic provided an update on recruitment for the open Colorado Option Enrollee seat on the Advisory Board, and asked for member ideas or suggestions regarding recruitment strategies. Advisory Board members were interested in exploring equitable practices that could be put in place to support an enrollee in taking on this role, including language justice support, and offering an orientation session (around technical concepts and health insurance “jargon”). In terms of recruitment, Advisory Board members suggested reaching out to federally qualified health centers (FQHCs), safety net clinics, and critical access hospitals that may be providing care to Colorado Option enrollees, and reaching out to organizations that were involved in recruitment efforts.

### Advisory Board Discussion/Items for Follow-Up:

- Advisory Board members suggested that it would be helpful to have an idea of what people are saying are their primary challenges regarding affordability; Kyla Hoskins noted that Connect for Health will be conducting an annual survey, and the Division can share those results with the Board once it becomes available

*Chris Zivalich joined the meeting.*

- An Advisory Board member asked about the selection process, and whether the Board has a role in reviewing applications and making recommendations; Kyla Hoskins said the Division would consider this idea.
- **Premium Rate Reduction and Public Hearing Updates** - Kyla Hoskins provided an overview of the Premium Rate Reduction filing process, a summary of the filings that the Division received on March 1; additional information was also provided about the Complaints have been filed by the Division, and how to access public hearing information on the Division's website

### Advisory Board Discussion/Items for Follow-Up:

- An Advisory Board member expressed concerns that the graphic used to show the premium rate reduction targets for the Colorado Option program (slide 17) is overly simplified. The Board member noted the PRR targets



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incorporate complex elements like medical inflation adjustments. A simplified graphic may be doing a disservice to consumers by creating unrealistic expectations;

- Kyla Hoskins noted that the detailed methodology for calculating the premium rate reduction targets is contained in Regulation 4-2-85, but in general, the message the Division is trying to communicate consumers is that the Colorado Option is lowering cost, both in terms of premiums and out-of-pocket costs; getting into the specific details gets pretty complicated pretty quickly;

### **Colorado Option Workforce Trends Report RFP 22-0103 Presentation**

Sara Bencic provided an update on the status of the first Hospital Workforce Report, which is due to the legislature at the end of June. Based on feedback from Board members after DIRA's presentation at the February Advisory Board meeting, the Division and DIRA met with the Colorado Health Association (CHA) to discuss a potential partnership to ensure that the proposed survey is distributed to as many hospitals as possible. It was jointly determined that the timeline for the year 1 report was not compatible with circulating a survey to hospitals prior to the report due on June 30, so the DIRA and the Division have changed the strategy for this initial report, which will no longer include primary survey data. The Division is expecting to see a draft of the report in early June, which will be circulated to Advisory Board members; feedback from Board members will be due in mid-June, and DIRA will meet with the Board to discuss comments at the June Advisory Board meeting.

### **Public comment**

One public comment was offered. Daniela Gosselova, a consumer who lives in Granby/Grand County, expressed concerns about the low enrollment numbers in Colorado Option small group market plans. She also noted that the number of small group plans offered in 2023 appears to be less than the number of individual plans available, and that it was difficult to find any information about these small group plans, even on Connect for Health Colorado. In addition, she commented that the price reductions required by Colorado Option plans are not easily apparent to consumers when shopping on Connect for Health Colorado, and that it would be beneficial to have ways to highlight Colorado Option plans. She encouraged the Advisory Board to start considering plan display recommendations well in advance of the next open enrollment period.

### **Agenda Items for Next Meeting/Requests for Follow-Ups**

Adam Fox asked Advisory Board members for input on agenda items for the next meeting, and/or any items for follow-up, and received the following suggestions:



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- If the Division receives feedback from consumers or carriers, it would be helpful to share with Advisory Board members; the Advisory Board needs to know and understand any issues or problems that may be arising in order to effectively advise the Division.
- A suggestion was offered that it needed to be easier for small businesses to shop for Colorado Option plans.
- Adam Fox asked the Division if it was appropriate at a future meeting to invite the Ombudsman for the Colorado Option that was recently hired; Kyla Hoskins agreed this was a good idea, but suggested waiting until after the public hearings are complete.
- An Advisory Board member asked for an update on the tools available to support equitable practices that could be put in place to support a Colorado Option enrollee in taking on the Board member role.

The meeting was adjourned at 4:45 pm.