

Consumer Insurance Council, Division of Insurance

MINUTES



*October 9, 2024* | 10:00 AM | *Online Meeting*

Consumer Insurance Council Meeting

Wednesday, October 9 · 10:00am – 12:00pm

Video call link: https://meet.google.com/fch-yvqk-zkr

Or dial:

*Email subject to Colorado Open Records Act.*



Consumer Insurance Council Members



Jacki Paone (Chair) | Mark Wynne (Vice-Chair) | Charles Gray| Peg Ellefson| Carol Ungar | Andrew Toig | Robert Grieve | Dawn Paluch | Jon Pratt | Dawn Marquantte | Sean Gillette | Marc Rosenberg

**Time Item Owner**

**Present - Jacki Paone, Mark Wynne, Charles Gray, Peg Ellefson, Marc Roseberg, Dawn Paluch**

**No Longer on Council –Carol Ungar**

**Excused –Andrew Toig and Jon Pratt**

**Absent – Robert Grieve, Dawn Marquantte, Sean Gillette**

**DOI – Bobbie Baca, Angela Collins, Matt Mortier**

**10:00 Volunteer to take minutes? Peg Ellefson**

**10:10 Welcome and Introduction of council members, DORA staff**

**Introduction of new L&H Deputy Commissioner Lila Cummings**

**Not present at meeting.**

**10:15 Welcome and introduction of members of public**

**10:20 Review and Accept Minutes: July 10, 2024 Council Members**

* + - **Dawn Paluch moved to discuss**
    - **Mark Rosenberg 2nd**
    - **Mark Wynn asked the question at 10:14 (A) was not answered why, but Kim explained that now they are included in Guaranty Assn.**
    - **Matt thought we need to dig into legislative history, but many conversations about moving HMO’s to the Guarantee fund.**
    - **Kaiser and Common Spirit created a long term agreement to increase availability of doctors at non-Kaiser facilities.**
    - **UCH upload error from Anthem of who was in network.**
    - **Mark recommended putting question on the agenda for next meeting.**
    - **Mark Wynn asked 11:07 (B) – What happens if the council doesn’t have a volunteer with ESL. This item is on the agenda as a discussion point.**
    - **Dawn Palauh said she speaks functional Spanish.**
    - **Minutes have been approved.**

**10:30 Follow-Up from Prior Meeting:**

* **HB 24-1440; 10-4-123 – CIC Member, English a second language Angela Collins**
  + **DOI is putting a communication to the public requesting someone that speaks Spanish.**
  + **If Council can’t find someone, it does not affect the Council**
* **CIC Member Terms and Term Limits Angela Collins**
  + **Bobbie is sharing roster as of January 2024**
  + **Both Jacki Paone and Peg Ellefson term out at the end of 2025.**
  + **Chuck Gray and Mark Wynne expire at the end of 2024**
  + **Several expire at the end of March.**
  + **Mark Wynne is not going to renew in January and has enjoyed working with the Council.**
  + **Marc Rosenberg will continue on the Council after expiration in March 2025.**
  + **Chuck Gray is undecided whether he can continue on the council.**
  + **Bobbie requested an email about intentions whether members renew.**
* **R-18: Annual Residential Reconstruction Consumer Information Report**

**Follow-up, if any Angela Collins**

* + **Not contract in place at this point. Will try to get someone to attend Council meetings and answer questions. Hope vendor interested will sign contract, but still working with vendor.**
  + **Vendor selected is on the public procurement website.**
  + **Once on board, DOI will request they attend the January meeting.**
  + **The report is due April 1.**
* **DRAFT Recommendation: Value of Auto Insurance Direct Repair Programs Member Gilette**
  + **Sean is not present so will add to next meeting.**
* **DRAFT Recommendation: Condo/HOA Reserves for Insurance Deductibles Member Ellefson**
  + **Marc Rosenberg thinks the problem has to do with HOAs as well.**
  + **Marc recommends Commissioner put together an advisory to send to the HOA’s and condo associations.**
  + **Marc recommends Commissioner to reach out to the insurance companies to phase in the deductibles.**

**11:15 Public Comment Public Members**

* **No members of public**

**11:30 New Topics for Potential Discussion Council Members**

* **Election of officers in January. Jackie has been chair for a couple of years. Members need to think about being chair and co-chair (Mark is resigning)**
* **Dawn Paluch – What are other states doing in relation to condo association? Can we ask other states?**

**Bobbie – Premium/Rate increases are happening country wide, but HOA, etc would be real estate. DOI can reach out to Real Estate. There is information on website. Commissioner is performing a study to look into this issue.**

**HOA and Homeowner toolkit on website.**

**Hail is the biggest part of the premium.**

* **Peg Ellefson – brought up a question re: providers and insurance companies asking for income information. Matt asked for a copy of the letter sent by provider.** 
  + **Charles Gray – has received questionnaires regarding income as well.**
* **Charles Gray – Has been having issues with Medicare and has to deal with multiple entities. Is there educational materials and how to deal with issues. Does DOI handle complaints for medicare, part D?** 
  + **Matt said we should put on agenda, but senior health team is the best to contact. Worth having a conversation and recommendations. Add to agenda for January**
  + **Mark Wynne – has not had problems with Medicare, part D in Denver.**
  + **Charles Gray – says agent of record is not included.**
* **Jacki thanked Mark for his service and wished him well.**

**12:00 Adjourn (or earlier)**

* **Motion to adjourn – Peg motioned to adjourn.**
* **Marc Rosenberg Seconded.**



**Upcoming meetings**

*Wednesdays from 10:00 am – Noon*

**January 8, 2025**

**April 9, 2025**

**July 9, 2025**

**October 8, 2025**