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COLORADO
Department of
Regulatory Agencies
Division of Insurance

Division of Insurance

Commissioner Michael Conway

Culturally Responsive Network Requirements: Stakeholder Meeting #3

Wednesday, October 27, 2021
11:00 AM - 12:00 PM



COLORADO
Department of
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Agenda for Today's Meeting

- Summary of Colorado Option network requirements
- Overview of the draft regulation
- Feedback received to date on draft regulation
- Discussion

What is network adequacy?

- Health plans must maintain a provider network that is “sufficient in numbers and types of providers to assure that all covered benefits to covered persons will be accessible without unreasonable delay.”

The Colorado Option

The network for the Colorado Option must be:

- Culturally responsive
- To the greatest extent practicable, reflect the diversity of its enrollees in terms of race, ethnicity, gender identity, and sexual orientation in the area the network exists
- No more narrow than the most restrictive network the carrier is offering for individual market nonstandardized plans for the same rating area and same metal tier

The Colorado Option (cont'd)

- In developing the network, each carrier shall include:
 - a description of the carrier's efforts to construct diverse, culturally responsive networks in its network access plan; and
 - a majority of the ECPs in the service area in its network
- Carriers unable to achieve the Colorado Option culturally responsive network requirements must file an action plan with Division

Feedback from Stakeholder Meetings 1-2

- Provider training on the community and their lived experiences
- Language access, including ASL
- Accuracy of provider directories
- Telehealth access
- Nontraditional provider hours
- More diverse types of network providers



2021 CHAS Data

- Respondents who sought health care and reported being treated with less respect or receiving lower quality care than others:
 - Over 50%: clinicians
 - Over 30%: insurer
 - Over 30%: front desk staff
- Reasons for being treated with less respect:
 - Over 50%: income or financial situation
 - Over 35%: ethnic background or race
 - Over 30%: disability
 - Over 10%: gender identity
 - Over 5%: sexual orientation



Elements of Draft Regulation

- Voluntary demographic data collection on providers and enrollees
- Inclusion of certified nurse midwives
- Anti-bias, cultural competency, or similar training requirements for carrier customer service representatives, providers, and provider front office personnel
- Requirements to improve language access for non-English speaking populations
- Enhanced provider directory information including languages spoken, training, extended hours, accessibility of provider office

Elements of Draft Regulation (contd.)

- Enhanced Essential Community Provider Standards
- Enhanced Access Plan requirements
- Elements of an Action Plan if standards can not be met

Feedback on Draft Regulation

- Data Collection
 - Standardize and streamline process
 - Confidentiality
- Training
 - Training providers
 - Criteria
- Provider directories
 - Accuracy
 - Standardized data

Public Comment



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Next Steps

- Ways to Engage:
 - Website
 - Email: dora_ins_co_option@state.co.us
 - Email: debra.judy@state.co.us; cara.cheevers@state.co.us
 - Meetings (public comment period)