

**New Insurance Commissioner  
Briefs CACI HealthCare Council  
on Division Activities  
and the Colorado Health Benefit Exchange**

November 10--Commissioner Jim Riesberg, the guest speaker Tuesday at CACI's Health Care Council meeting, discussed the functions and funding mechanisms that support the operations of the Insurance Division and updated Council members on the status of the Colorado Health Benefit Exchange.

In June, Governor John Hickenlooper appointed Riesberg, a former state representative from Greeley, to head the Division, which is housed in the Colorado Department of Regulatory Affairs (DORA).

Riesberg said that he does not anticipate many changes to the Division's administrative or regulatory functions. He discussed the Division's online services that allow companies to monitor rate changes. In regard to proposed legislation for the upcoming 2012 session, Riesberg said that five DORA bills are awaiting final approval by the Governor.

Providing an update on the Colorado Health Benefit Exchange, Riesberg disclosed that the Board's working group has narrowed the search for the chief executive officer to two candidates and that the selection of the finalist will be made soon. The final candidate will also require approval by the Legislative Health Benefit Exchange Implementation Review Committee. Riesberg serves as a non-voting ex-officio member of the Exchange Board.

When asked about the Exchange Board's Federal "Level One" grant application, which was rejected in September by some members of the Legislative Health Benefit Exchange Implementation Review Committee, and the progress of preparing a new grant proposal, Riesberg said that he believed the process for preparing the new grant application is moving along and believes the Exchange Board will be able to meet the December 30<sup>th</sup> deadline for submission of the grant proposal.

Riesberg also said that there are funds remaining from the original Federal grant awarded this past January to support the Exchange, and that the Board planned to proceed with the hiring of a chief executive officer based on the anticipated award in 2012 of the new federal grant.

Riesberg also said that he believes that memorandums-of-understanding (MOUs) will be need to be established between the Exchange and such state governmental entities as the Division of Insurance and the Colorado Department of Public Health and Environment as well as non-governmental organizations like the Colorado Health Institute in order to implement the Exchange's goals.

Riesberg believes that the Exchange will provide more choice to consumers for their health-care insurance needs but that consumers will need to be educated on their options, which the Division plans to provide. In this vein, Riesberg recently wrote a guest commentary for *The Denver Post*, entitled, "Health insurance and the changes you should know about"

[http://www.denverpost.com/opinion/ci\\_19090118](http://www.denverpost.com/opinion/ci_19090118)

When asked about the cost for establishing an information technology infrastructure to operate the Exchange, Riesberg said it is too early to determine the actual cost but that there are companies that can provide those IT services.

Asked about the impact on consumers and health-care providers if the 2010 Federal Patient Protection and Affordable Care Act is found unconstitutional by the U.S. Supreme Court, Riesberg said that health-insurance companies may have to write policies that they wouldn't have otherwise written, which would likely increase costs for consumers.

Riesberg also said that such a decision could require Cover Colorado to cover hundreds of thousands more individuals with pre-existing conditions who need health-care coverage. Finding funds to cover those costs would be extremely challenging, he said.

<https://www.covercolorado.org/>

Council members in attendance include representatives from the following:

- CareHere
- Buffalo Supply Company, Inc.
- GlaxoSmithKline
- Johnson & Johnson
- Cover Colorado
- NAIFA Colorado
- Moody Insurance, Inc.
- HealthTrans
- Kaiser Permanente
- COPIC
- Colorado Association of Health Plans
- Elward Systems, Corporation
- Colorado Access
- State Farm
- Rocky Mountain Health Plans
- Sovine Miller & Company
- Anthem
- Genentech