

**Producers Advisory Council
Minutes
January 21, 2009**

Attendance:

Marcy Morrison	DOI	Janet Van Dorn	SFSP
Tom Abel	DOI	Carole Walker	RMIIA
Jo Donlin	DOI	Doris Stipech	State Farm
Cameron Lewis	DOI	Gerry Rising	Self Funding
Dorothy Marshall	CSAHU	Gary Frisch	PIIAC
Hart Axley	NAIFA	Tammy Sullivan	LTC Forum
Lauren Rennolds	DOI	Cindy Ward	DOI

The meeting was called to order by Chair Hart Axley. Minutes of the November 19, 2008, meeting were approved as distributed.

Commissioner Morrison announced changes within the DOI. Tom Abel had too many responsibilities to continue as representative to the PAC. Mike Gilles prefers working as a consumer advocate and is now working in the area of life and health. Cindy Ward is the new PAC liaison. Cindy is a CPA and was in the corporate section for 4 years analyzing company financials. She previously worked as a divorce attorney for 18 years. Cindy asked us all to review the PAC area on the website and make suggestions for improvements.

Doris Stipech was introduced by Carole Walker. Doris has been a State Farm agent for 22 years and will be joining the PAC as their representative.

Commissioner Morrison provided copies of Regulation 1-2-17. She indicated that she takes public hearings very seriously. Usually only the staff are in attendance so when several people show up, as in the case of the hearing for this Regulation, she is pleased to hear their perspective. Long term care had historically not been included in health care legislation and although the staff had concerns about not including LTC and Disability Income, they are both excluded. Commissioner Morrison also called our attention to Page 2, Section 5c which contains changes from the original Regulation.

Commissioner Morrison suggested that the DOI receive information earlier about objections to Regulations but pointed out that the system did work. She felt that the long term care issue would have been raised later even if objections had not been made now so better sooner, rather than wait.

A Producer Compensation Disclosure FAQ's page was also provided to all in an effort to answer questions that are being asked.

Jo Donlin passed out a grid of 2009 DOI Priority Bills.

HB 1012 – Wellness Programs allows discounts for wellness programs for small employers. The focus is on participation, not outcome. This bill will be monitored closely by DOI to protect the employer. No financial numbers were provided and no fiscal bill is attached. Participation in the program is voluntary. Commissioner Morrison commented that there is no solid data about the long term effect of wellness programs. Sponsors of the bill are trying to help the small employer. Wellness programs usually apply to larger groups.

HB1059 – Concerning the continuation of health care coverage while participating in a clinical trial. Specific to some diseases. Company required to cover other charges and no double coverage. Per Commissioner Morrison, the original health carrier covers charges not covered by the clinical trial.

HB 1061 – Concerning the qualifications of health care professionals who review claims for medical treatment under insurance policies. The sponsor of this bill wants a review of denied claims for Colorado insureds be done by a Colorado doctor. NAIC is coming out with a position on external review. 30-50% of external reviews are in favor of the consumer.

HB 1155 – is a DORA bill concerning the justification for a request for a rate increase by Title Companies.

Bobby Bacca from the DOI reviewed the Med-Pay law. She also gave us a copy of a recent News Release on the coverage.

Tom Abel reviewed the Own Your Future grant awarded to Colorado. The official word will be released March 1st. He explained that the response rate from other states using the program in the past was about 9% and that was considered very good. Pennsylvania and Ohio received the award last year and had a 19-21% response rate. Obviously, he will be looking at those things that were done to reach this great response rate. It is a joint state and federal grant which will last for one year. The grant does not provide money but services through contractors.

Part 1 – the letter from Governor Ritter to all citizens 45 – 65 years of age. HCPF is working on the trifold that goes into the letter. People are encourage to order the Kit from the website (after 3/1/09)

Part 2 – Governor Ritter will do a press conference and launching campaign to generate media interest.

Part 3 – State specific planning Kit.

Part 4 – State of Colorado media campaign for at least 1 month. HCPF to provide the radio announcement and video.

Cameron Lewis of the DOI talked about the Consumer Guide to Insurance which will be on the website. It is very consumer friendly and contains everything that is on the web. It is very comprehensive.

The meeting adjourned. The next regularly scheduled meeting will be February 18, 2009.

Respectfully submitted,

Janet Van Dorn