Who is making the decisions for Chaffee County?
The Chaffee County Community Foundation (CCCF) has convened a steering committee comprised of Chaffee residents, stakeholders, and employers. This is the group that is deciding what approaches, provider negotiations, and ultimately, insurance carriers, are appropriate for Chaffee County. Peak Health Alliance (PHA) is the technical assistance provider ensuring best practices are followed and helping to drive expert negotiations with providers and insurance carriers.

What are the Steering Committee’s Primary Goals?
PHA and CCCF recognize that Chaffee County is NOT Summit County and that the solutions, approach, and goals that drive this work here must be locally derived. The Steering Committee has set two primary goals for its work with PHA in Chaffee County:

1. To increase transparency and accountability between Chaffee residents and employers and the providers of medical and mental health services. We believe consumers of health insurance and services need more and higher quality information about how the prices they pay are being calculated.
2. To offer lower-priced health insurance plans to working class individuals and families for coverage in 2021. Included here are offering lower-priced plans on the small-group and the self-funded markets recognizing that a large number of Chaffee employees are employed by medium to large employers.

What is CCCF’s role?
CCCF’s primary role is one of convening, facilitating and catalyzing the community engagement around this issue and work. We are devoted to working towards solutions which uplift Chaffee County residents, providers, and employers. Education, awareness, and gathering Letters of Intent are crucial to CCCF’s work.

What Can I do to Help?
You can share this information! In addition, it is very crucial to gather as many Letters of Intent (LOIs) as possible from individuals and employers. These LOIs are non-binding letters that say if Peak Health Alliance can offer lower cost or better quality insurance plans in 2021, that you are committed to looking at them. There is no obligation made or implied to purchase any eventual PHA-designed products. Go to www.chaffeecommunity.org/community-health to download the LOI. You can return a signed copy to joseph@chaffeecommunity.org.

What is the Timeline for CCCF and PHA Work in Chaffee County?
The timeline for this work is incredibly tight and driven by the deadline that insurance carriers have to meet by the state’s Division of Insurance. Here is a list of benchmarks working backwards from that deadline:

- May 31st, 2020 – The date insurance carriers must submit their rate proposals for 2021.
• May 1st, 2020 – The latest possible date the Chaffee Steering Committee must select a carrier(s) for Chaffee County markets.
• March 1st, 2020 – A Request for Proposals (RFP) will be issued to all carriers who are eligible to offer health insurance in the State of Colorado. They will have the chance to bid on the opportunity to sell Peak Health Alliance plans to Chaffee County residents.
• February 28th, 2020 – Deadline to end negotiations with Chaffee service providers on fee and benefits schedules.

How are we engaging local doctors to ensure they continue to thrive?
The economic health of both Heart of the Rockies Regional Medical Center’s (HRRMC) doctors and independent physicians’ offices is crucial to our growth and health as a community. The Chaffee Steering Committee will convene and facilitate PHA’s engagement with all Chaffee County providers to ensure our values and goals are represented and that outcomes elevate the importance of the financial health of all local providers.

Is PHA regulated by the state commission on insurance
Yes, though they cannot carry any risk – therefore they are not a carrier.

What would a public option do to impact PHA?
If the Colorado state legislature passes a public option this year, it would go into effect for coverage year 2022. However, it would be focused most likely exclusively on the individual health insurance market. This leaves untouched the small group and self-funded markets. PHA and CCCF want to ensure any public option recognizes and addresses the differences between urban and rural hospitals. PHA might choose to focus more on the small group and self-funded markets to ensure costs don’t shift from the individual market to those markets. The spirit and value of collaboration would guide how PHA responds to any public option.

Is PHA doing anything in the dental space?
PHA has launched their work in Summit and other counties (including Chaffee) focusing on the medical markets. However, as early as 2021, PHA will be piloting similar work in the dental market with a goal of building combined medical/dental plan options in the future.

Can the legislature do anything to help?
Absolutely. The state legislature plays an incredibly important role in health care decisions that affect us all. While PHA and CCCF see their work to address medical costs as often a one-size-fits-all between urban and rural areas and therefore not ideal, the legislature can make a huge difference by focusing on the costs of pharmaceuticals where a state-wide solution could make a huge difference to Chaffee County residents.

What would Chaffee’s senior population do to the PHA model?
PHA is excited to work with the Chaffee Steering Committee and providers to see if it can bid out and offer a Medicare Advantage plan along with other 2021 plans. This will entail unique challenges as compared to the commercial products, so the progress here will be determined by the unique needs of Chaffee employers, residents, and providers.