

# Divisions of Insurance and Professions & Occupations SMART Act Hearing

Joint Health Committees  
January 26, 2021



**COLORADO**  
Department of  
Regulatory Agencies

# DORA's Mission & Vision

The **Department of Regulatory Agencies** (DORA) is dedicated to **preserving the integrity of the marketplace** and is committed to promoting **a fair and competitive business environment** in Colorado.

***Consumer protection is our mission.***



# DORA BY THE NUMBERS

- **600.8** FTE
- **\$118.8 M** Budget (FY20-21)
- **40** Boards, Commissions and Advisory Committees
- **50** Regulatory programs
- **886,000** individual licensees
- **65,000** regulated business and institutions



# DORA's Organizational Chart




**DEPARTMENT OF REGULATORY AGENCIES**  
**Patty Salazar, Executive Director**

Deputy Executive Director, Ginny Brown		 <b>EXECUTIVE DIRECTOR'S OFFICE</b> (31.5 FTE)	Chief Administrative Officer, Marisol Larez	
Communications & Stakeholder Engagement	Legislative Affairs		Human Resources Office	Budget Office
Broadband Deployment Office	Colorado Office of Policy, Research, & Regulatory Reform	Department Operations	Office of Accounting & Purchasing	



**DIVISION OF BANKING**  
 Ken Boldt, Commissioner  
 (40.0 FTE)



**COLORADO CIVIL RIGHTS DIVISION**  
 Aubrey Elenis, Director  
 (27.3 FTE)



**DIVISION OF CONSERVATION**  
 Aaron Welch, Director  
 (3.8 FTE)



**DIVISION OF FINANCIAL SERVICES**  
 Mark Valente, Commissioner  
 (15.6 FTE)



**DIVISION OF INSURANCE**  
 Michael Conway, Commissioner  
 (98.5 FTE)



**OFFICE OF CONSUMER COUNSEL**  
 Cindy Schonhaut, Director  
 (7.0 FTE)



**DIVISION OF PROFESSIONS & OCCUPATIONS**  
 Ronne Hines, Director  
 (205.5 FTE)



**PUBLIC UTILITIES COMMISSION**  
 Doug Dean, Director  
 (104.8 FTE)



**DIVISION OF REAL ESTATE**  
 Marcia Waters, Director  
 (48.9 FTE)



**DIVISION OF SECURITIES**  
 Tung Chan, Commissioner  
 (24.0 FTE)



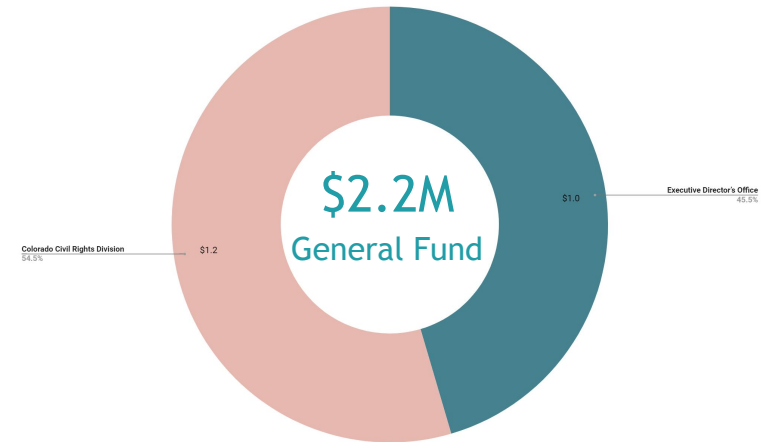
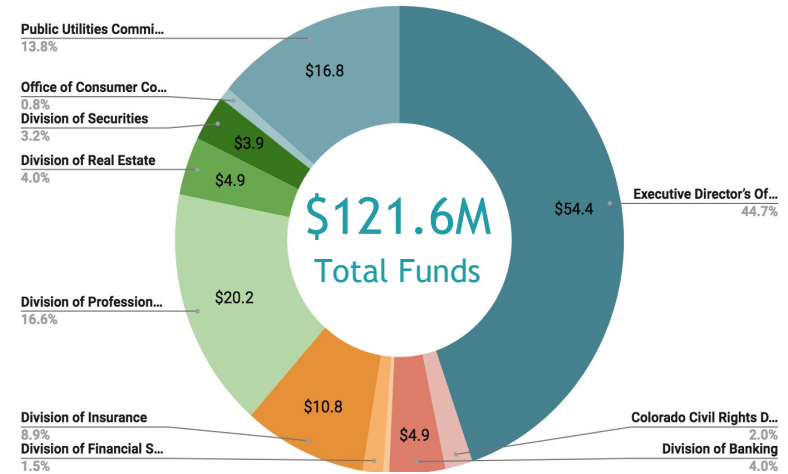
# DORA FY 2021-22 Budget Request

## FY 2021-22 Budget Snapshot

FY 2021-22 Total Funds: \$121.6M

FY 2021-22 General Fund: \$2.2M

FY 2021-22 FTE: 606.9



# Responding to COVID-19

- Continuity of Operations
- Innovate remote and virtual alternatives
- Emergency and temporary licensure through Executive Orders



- DORAnet Home
- Accounting
- Communications/Branding
- Divisions
- Forms
- Human Resources
- Operations
- Policies and Procedures
- Boards and Commissions Administration
- OIT Services
- DORAnet on Google - Feedback Form

## DORA EMERGENCY PREPAREDNESS INFORMATION

PERCENTAGE OF DORA WORKFORCE WORKING REMOTELY: 90% (3.27.20)

### EMPLOYEE NOTIFICATIONS

Home

HR Forms for COVID-19 Related Reporting

Guidance/Action-items for Non-exempt Employees Who are Working Remotely

Employee Wellness and Self-Care

## HR Forms for COVID-19 Related Reporting

Please also continue to submit the appropriate HR forms, depending on any changes to circumstances.

Home

HR Forms for COVID-19 Related Reporting

Guidance/Action-items for Non-exempt Employees Who are Working Remotely

Employee Wellness and Self-Care

## Employee Wellness and Self-Care

It's important to make sure you're taking care of your mental health during this time. We all need a little help from time to time, and we want our employees to feel empowered to take care of themselves and know they have the support of their colleagues and friends who work alongside them.

# Equity, Diversity, and Inclusion (EDI)



 GOVERNOR JARED POLIS

## NEWS RELEASE

### Governor Polis Signs Executive Order Directing Action on Equity, Diversity, and Inclusion

*>> The action incorporates feedback from state employees and community partners expressing a desire for increased focus on equity, diversity, and inclusion efforts across state government.*

*>> The Executive Order lists a number of directives that will be led by DPA, which include an EDI Universal Policy with accessibility requirements, procurement enhancements, updates to hiring guidelines, as well as mandatory training for employees, supervisors, and executive leaders.*

In accordance with the **Governor's Executive Order [2020 175](#)**, the Department is in the process of reviewing data and preparing a plan to improve **equity, diversity, and inclusion**, including efforts to:

- Complete implementation of **EDI training** for employees, supervisors, and executive leadership
- Conduct analysis of **Boards and Commissions** demographic data and review recruitment strategies to ensure application of EDI considerations

# Division of Insurance

Michael Conway

Commissioner of Insurance





**Insurance Commissioner**  
Mike Conway

Executive Assistant

**Assistant  
Commissioner/PIO**  
Vince Plymell

**Deputy Commissioner**  
Affordability Program  
Kyle Brown

Actuarial Services  
Eric Unger  
6 FTE

Life & Health Rates & Forms  
Jason Lapham  
7 FTE

**Chief Deputy  
Commissioner**  
Property & Casualty  
Peg Brown  
4 FTE

Property, Casualty & Title  
Consumer Services  
Bobbie Baca  
7 FTE

Property & Casualty Rates &  
Forms  
David Martinez  
6 FTE

Senior Health  
Kim Latta  
5 FTE

**Chief Deputy  
Commissioner**  
Life & Health Policy  
Kate Harris  
3 FTE

Life & Health Consumer  
Services  
Matt Mortier  
8 FTE

Market Regulation  
Damion Huges  
5 FTE

Special Projects  
Behavioral Health  
Reinsurance  
Primary Care

**Chief Deputy  
Commissioner**  
Finance  
Rolf Kaumann

Financial Affairs & Company  
Services  
Keith Warburton  
9 FTE

Financial Examinations  
Vacant  
10 FTE

Producer Licensing &  
Enforcement  
Steve Giampaolo  
9 FTE

**Deputy Commissioner**  
External Affairs  
Deb Judy

Policy Advisor  
Vacant



# Division of Insurance Responding to COVID

- Stakeholder Engagement
- Industry-specific guidance
- Fraud Prevention Education

## COVID-19 & Insurance

The Colorado Division of Insurance continues to develop policies, information and resources for insurance consumers and the insurance industry in response to COVID-19.

✓ Health Insurance

✓ Property & Casualty Insurance

✓ Regulated Entities (Insurance Companies, Insurance Agents / Producers & Agencies)

Due to the COVID-19 public health emergency, the Division is altering how it handles certain processes and activities. The following outlines those specific process changes and the anticipated duration of those changes.

✓ Service of Process

✓ Automobile Insurance Liability Policy Disclosure Requests



# Remote Work - Division of Insurance

- Division staff working remotely
- Transitioned to virtual meetings, hearings and conferences.
  - Rulemaking hearings, merger & acquisitions hearings
  - Stakeholder meetings - monthly reinsurance updates, wildfire recovery, mental / behavioral health providers
  - Board and Council meetings - Health Insurance Affordability Board, Title Insurance Commission, Producer Advisory Council, Primary Care Payment Reform Collaborative, Consumer Insurance Council
  - Participation in virtual conferences and forums - NAIC conferences, Cannabis Town Hall, Health Cabinet Policy Summit, CoverColorado 2020



# Division of Insurance: Affordability Efforts

- Reinsurance Program
- Health Insurance Affordability Enterprise
  - Funding will be used to enhance subsidies for certain populations
- Purchasing Alliances
- Increase Investments in Primary Care
  - Set targets for primary care spend
  - Exploring alternative payment models with the Primary Care Collaborative



# Colorado Reinsurance Program: Overview

## Program Goals

- Reduce health insurance premium prices for Coloradans who buy insurance on the individual market
- Lower premiums more in areas of the state where insurance prices are highest
- Stabilize and strengthen Colorado's individual insurance market

## Legislative & Operating Authority

- Established as a 2 year program under HB 19-1168 (2020-2021)
- Extended 5 years under SB 20-215 (2020-2026)
- Operates under a CMS Section 1332 State Innovation Waiver
- Administered by the Colorado Division of Insurance

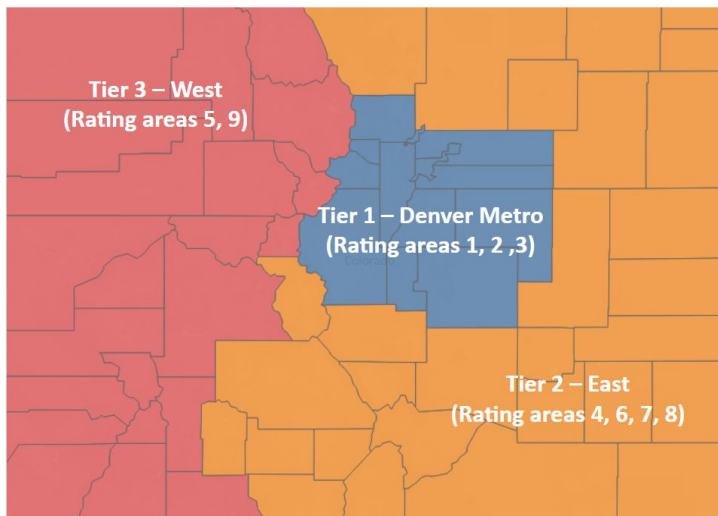
## Program Funding

- Combination of federal “pass-through” funds (federal savings) and state funding through SB 20-215 (CO Health Insurance Affordability Enterprise)



# Colorado Reinsurance Program: Premium Impacts

Reinsurance reduced individual market premiums by over 20% on average statewide in 2020 and 2021, and more in higher cost areas (Tiers 2 & 3).



	Tier 1	Tier 2	Tier 3
	Areas 1, 2, & 3 (Denver Metro)	Areas 4, 6, 7, & 8 (East)	Areas 5 & 9 (West)
Year One (2020) Premium Savings	18.0%	23.5%	29.5%
Year Two (2021) Premium Savings	17.0%	22.9%	36.9%



# Legislative Highlights - Division of Insurance

- Prescription drug affordability
- Colorado health insurance option
- NAIC Model Credit for Reinsurance



# Division of Professions and Occupations

Ronne Hines

Division Director, Professions & Occupations





**DIVISION DIRECTOR**  
Ronne Hines

Nate Brown  
Policy Analyst

Joan Rinaldi  
Executive Assistant

**Sr. Program Director**  
Jenny Alber

**CENTRALIZED SERVICES**  
Jacki Arcelin  
Deputy Director

**LEGAL AFFAIRS**  
Karen McGovern, Deputy Director

**OPERATIONS**  
Kasey Speyer  
Chief of Staff

**EXTERNAL AFFAIRS**  
Nathan Batchelder  
Director

**PROGRAM DIRECTORS**

Roberta Hills  
Nursing, CNAs

Yukon Morford  
Dental, Physical Therapy, Chiropractic

Joyce Young  
AES, Electrical / Plumbing, CPTSB

**Sr. Program Director**  
Sam Delp

**PROGRAM DIRECTORS**

Paule Martinez  
Medical

Tony Cummings  
Combative Sports, Complaint Intake

Dmitry Kunin  
Pharmacy

Reina Sbarbaro-Gordon  
Mental Health Boards

Karen Phelan  
Accountancy, Optometry, Podiatry,  
Veterinary, NHAs

**DWPS Director**  
Jason Sunstrom

**Centralized Services  
Mgr.**  
Amanda Weiers

**Licensing Manager**  
Lorey Bratten

**Exam and Statistics  
Director**  
VACANT

**Investigations Director**  
Kevin Huff

**Program Director,  
Inspections**  
Cheryl Ruiz-Lucero

**ESP Director**  
Kevin Slevin

**Director Model  
Programs**  
Zen Mayhugh

Massage Therapy,  
Midwives, Audiology,  
Funeral Homes,  
Crematories, Hearing  
Aid Providers,  
Occupational Therapy,  
NPATCH, Private  
Investigators, Athletic  
Trainers, Non-  
Transplant Tissue  
Banks

**Director Model  
Programs**  
Ofelia Duran

Barber/  
Cosmetology,  
Oufilters, Speech-  
Language Pathology,  
Respiratory Therapy

**Regulatory Analyst**  
Darcie Magnuson

**Director Fiscal &  
Compliance Services**  
Sharon Ozzello

**Operations  
Manager**  
Shane Hickman

**Strategic  
Process  
Improvement &  
Data Analyst**  
Zach Nuebel

**SWOT Team**

Forrest Sampson  
Melissa Mendo  
Lori Knight  
VACANT

**Public  
Information  
Officer**  
Lee Rasizer

**Policy Analyst**  
Laura Bravo

**Outreach and  
Education**  
VACANT



# Division of Professions & Occupations Responding to COVID

- Stakeholder Engagement
- Industry-specific guidance
- Fraud Prevention Education

## Updates by Topic Area

Healthcare
Insurance
Public Utilities
Civil Rights
Finance
Real Estate

## DORA Supplemental Guidance by Profession

Please note: DORA's supplemental guidance documents are being updated to reflect the state's new [Dual system](#). If your profession has not yet been updated from Safer at Home, please check back soon.

 Guidance for Dentists and Dental Hygienists	 Guidance for Mental Health Professionals	 Guidance for Personal Services Salons & Spas	 Guidance for Massage Therapists
 Guidance for Real Estate Brokers	 Guidance for Electrical & Plumbing Inspections	 Emergency Licensing for Physicians	 Emergency Licensing for Nurses and Assistants
 Emergency Licensing for Pharmacists	 Emergency Licensing for Respiratory Therapists		



# Remote Work - Division of Professions & Occupations

- Continuity of services
  - Remote Video Inspections
  - Electrical and Plumbing Inspections
- Ongoing virtual meetings of regulatory boards
- Implementation of legislation including stakeholder engagement and rulemaking (38 bills, 43 boards & programs)
- Emergency Rulemaking to implement Executive Orders



# More information

To view monthly updates on Wildly Important Goals and corresponding lead measures, please visit the [Governor's Dashboard](#).

For more information on additional [Department] goals, view our FY 2020-21 Performance Plan at:

[operations.colorado.gov/performance-management/department-performance-plans](https://operations.colorado.gov/performance-management/department-performance-plans)

- **Licensing:** Works on paring healthcare licensing timelines.
- **Life of a Case:** Tasked with reducing the average life of a case by 20% by June 1, 2020.



# Legislative Highlights - Division of Professions & Occupations

- 2021 Sunset bills - Pharmacy, PDMP, HPPP, Athletic Trainers, Surgical Assistants/Technologists, Direct Entry Midwives
- Legislative Proposal for Emergency-triggered Regulatory Flexibility for greater regulatory flexibility upon declaration of a disaster emergency by Governor without needing additional executive order(s)
- Continued focus on compacts, mobility and workforce needs



# Questions?



**COLORADO**  
Department of  
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