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IMPACT REPORT

FISCAL YEAR 2019-2020

At DORA, we work to ensure Colorado has an effective regulatory landscape where both consumers are protected and businesses can thrive in a competitive and fair marketplace.

Consumer protection is our mission.



COLORADO

Department of
Regulatory Agencies



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SPI 1

Consistent Public Protection through Effective Enforcement & Regulatory Activities



SPI 2

Enhanced Education & Outreach to Ensure Accessibility



SPI 3

Bold Improvements to Better Serve Regulated Entities

From the Executive Director

Dear Fellow Coloradan,

Looking back over the past year, the Department of Regulatory Agencies saw unprecedented changes. The agency continues to respond to a global crisis that fundamentally alters how we work and do business for the state of Colorado. This is occurring against the backdrop of an ever-changing world that demands a more thoughtful approach about the energy we use, the opportunities we present to emerging industries and professionals, and the meaningful engagement of Coloradans from all walks of life.

Following the closing of a busy and dynamic fiscal year, it is an honor to present the Department of Regulatory Agencies' FY 2019-2020 Impact Report. This year, a common theme formed as we assembled the report: collaboration. This occurred with other state agencies, local governments, and organizations working to achieve similar goals. These valuable partnerships truly enhance DORA's work, and this past year is evidence that we accomplish more when we work together.

I am incredibly proud of the achievements and progress of our ten divisions and Executive Director's Office in reaching our "Wildly Important Goals" or "WIGs" and in fulfilling the vision for our department that we mapped out over a year ago.

Team DORA is pleased to share this year's impact report with you, our valued stakeholders, and wants to express our appreciation for the many partnerships and conversations that have contributed to the successes you will see in the following pages. I also want to extend my gratitude to the dedicated public servants across the department for their hard work, passion, and commitment to making DORA a standard of excellence among regulatory agencies.

Best regards,



Patty Salazar
Executive Director



About the Executive Director



Patty Salazar

Executive Director

Colorado Department of Regulatory Agencies

Patty Salazar was appointed by Colorado Governor Jared Polis as Executive Director for the Department of Regulatory Agencies (DORA). As DORA's Executive Director, she leads a Department of roughly 600 employees with a \$120 million budget and provides support to DORA's ten distinct divisions, as well as the Colorado Office of Policy, Research and Regulatory Reform (COPRRR), the Broadband Deployment Board, and the communications, legislative and operational services located within the Executive Director's Office.

In 2018, Executive Director Salazar was appointed as the State Bank and Financial Services Commissioner and oversaw two separate financial divisions at DORA – the Division of Banking and the Division of Financial Services. In 2016, Patty served as DORA's Deputy Executive Director, where she directly supervised the agency's collective legislative efforts, performance, strategic planning, and external affairs for the Executive Director's Office as well as providing direction to its regulatory divisions.

She came to DORA from the California Department of Business Oversight where she served as a deputy commissioner responsible for policy development, performance planning, statewide outreach and managing the department's consumer services office. Previously she served at a financial services trade association advocating for legislative and regulatory issues regarding financial services and consumer protection. Prior to joining the trade association, she served as a consultant to the organization and other clients on community relations and strategies related to local, state, and federal legislation.

About the Department of Regulatory Agencies

History

The Colorado Department of Regulatory Agencies (DORA) was created in 1968, though several of the Department's divisions have been protecting Colorado citizens since the late 1800s. In 1877, just a year after Colorado became a state, regulation of Colorado banks began. Six years later, in 1883, insurance began being regulated through the State Auditor's Office; in 1913, the Colorado General Assembly formed the Colorado Department of Insurance (now called the Division of Insurance) and the Public Utilities Commission. Ten years later, in 1923, regulation of the offer and sale of securities to investors began through the Division of Securities. In 1925, the real estate industry began being regulated by what is now known as the Division of Real Estate. In 1930, Colorado started chartering Credit Unions, currently regulated by the Division of Financial Services.

Colorado became the third state to establish a civil rights agency in 1950, now known as the Colorado Civil Rights Division. In 1968, the Colorado General Assembly created the Department of Regulatory Agencies, and the agencies referenced above moved under one umbrella agency. The Division of

Registrations, now called the Division of Professions and Occupations, moved several existing boards under its purview. One hundred years after Colorado's statehood, in 1976, Colorado passed the first Sunset Law in the United States, requiring periodic review of various agencies throughout state government, which are now conducted by the Colorado Office of Policy, Research, and Regulatory Reform. Eventually, in 1984, the Office of Consumer Counsel was created, originally housed within the Attorney General's Office. In 2018, the Division of Conservation was established as DORA's tenth division.

Our job is to ensure that individuals and businesses that provide Colorado with professional services are ethical and responsible. Whether it's the various boards setting professional standards for licensing, making sure that utility companies are charging their customers' fair rates or investigating reports of securities fraud, each and every one of the Department's employees contributes to ensuring that Coloradans can trust those who provide them with services.

Colorado became the third state to establish a civil rights agency in 1950, now known as the Colorado Civil Rights Division.

Vision



At DORA, we believe in fostering a Colorado where consumers and service providers partner, forging shared successes.

With a sharp focus on streamlining and modernizing processes and enhancing end-to-end customer experiences, we strive to advance an environment and regulatory framework where both businesses and consumers are treated fairly, and the economy thrives. Our nearly 600 employees are dedicated to preserving the integrity of the marketplace and promoting a fair and competitive business environment throughout Colorado.





DORA'S CORE VALUES

Just as important as what we do, is how we do it. DORA's values are our guiding principles that demonstrate what motivates us, how we make decisions, and how we treat each other. We look to live our values daily and transparently and recognize that acting in accordance with strong values gives power to the work that we do.

► QUALITY CUSTOMER SERVICE

We strive to ensure that our customers can clearly see our commitment to delivering accurate, helpful, and timely resources, and help troubleshoot complex problems.

► BALANCED & FAIR REGULATION

We are committed to fairness, reasonable regulation, and procedural justice. We pride ourselves on our consistent, accurate, and equitable treatment of all customers, stakeholders, and employees.

► INTEGRITY

We demonstrate honesty, fairness, openness, and set clear boundaries in all our interactions, behaviors, and practices within the organization and with our guests, stakeholders, and the community at large.

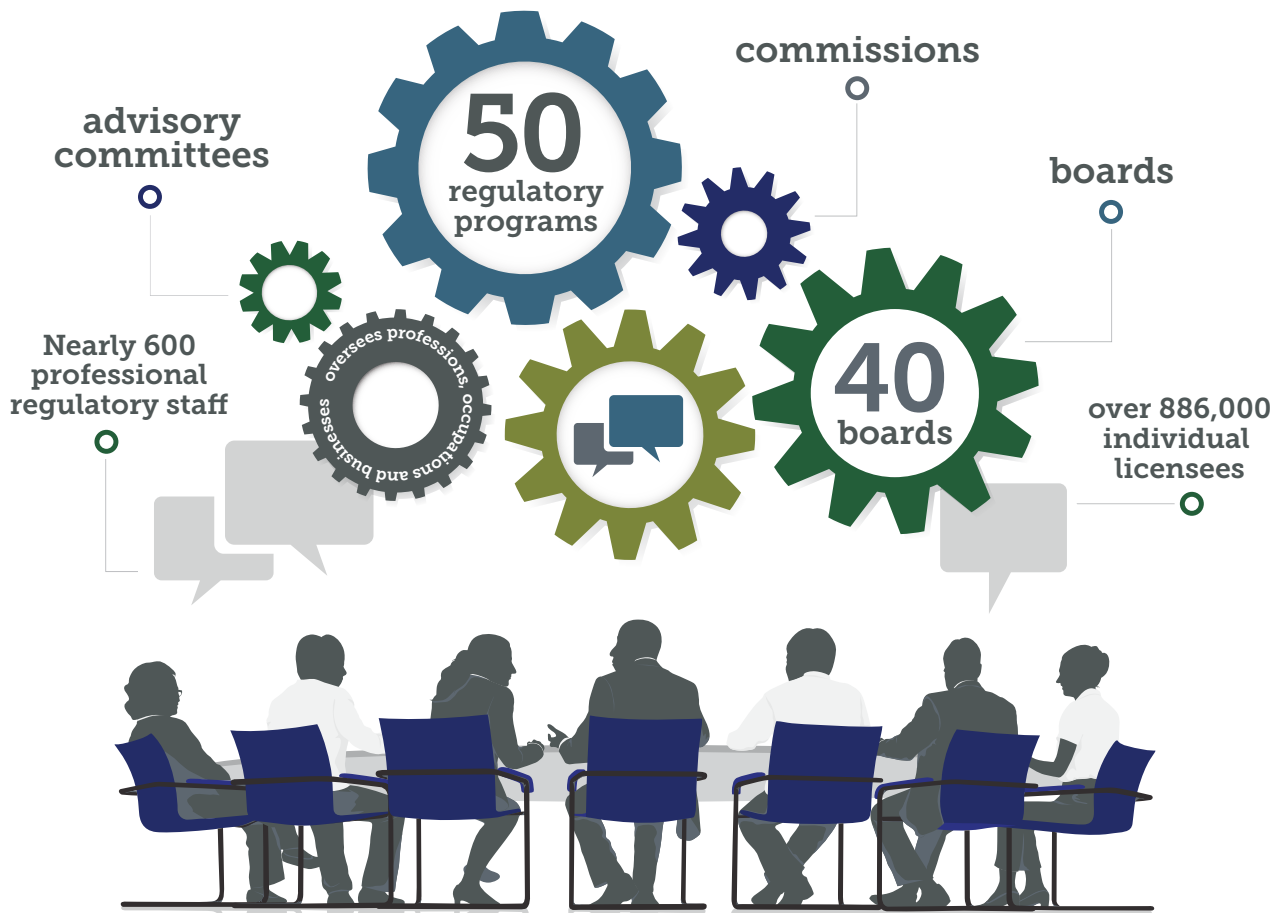
► RESPECT

We appreciate and acknowledge the role, diversity, and contributions of others. We conduct ourselves in a way that shows regard and respect to others.

Regulatory Program Areas and Services

The Department is responsible for over 40 boards, commissions, and advisory committees, which are charged with administering over 50 regulatory programs governing professions, occupations, and businesses comprising over 886,000 individual licensees and approximately 65,000 businesses and institutions. DORA is comprised of more than 312 board members and nearly 600 professional regulatory staff.

DORA OVERSEES APPROXIMATELY 65,000 BUSINESSES AND INSTITUTIONS



CIVIL RIGHTS COMMISSION SECURITIES BOARD CHIROPRACTIC BOARD
 REAL ESTATE COMMISSION COLORADO MEDICAL BOARD PLUMBING BOARD
 PASSENGER TRAMWAY SAFETY BOARD PHARMACY BOARD BOXING COMMISSION
STATE BANKING BOARD LANDSCAPE ARCHITECT BOARD
 REGISTERED PSYCHOTHERAPIST BOARD **ACCOUNTANCY BOARD**
DENTAL BOARD BOARD OF ADDICTION COUNSELORS
BOARD OF ADDICTION COUNSELORS TITLE INSURANCE ADVISORY BOARD
 SOCIAL WORKERS EXAMINERS BOARD ELECTRICAL BOARD

Our Program Areas

■ Licensing/Permitting

Individual and business licensure for more than 50 professions, occupations, and business types.

DIVISIONS: Banking, Insurance, Professions and Occupations, Public Utilities Commission, Real Estate, Securities

■ Enforcement:

Resolution of complaints/ charges received and proactive enforcement/compliance-oriented investigations ensuring adequate consumer protection.

DIVISIONS: Civil Rights, Insurance, Professions and Occupations, Public Utilities Commission, Real Estate, Securities

■ Institutional Examinations:

Examinations of all state-chartered financial institutions and insurance companies.

DIVISIONS: Banking, Financial Services, Insurance, Real Estate, Securities

■ Consumer Assistance and Contact/Complaint Resolution:

Informal complaint resolution, including responses to general consumer inquiries.

DIVISIONS: All

■ Investigations:

Criminal and compliance investigations, both in response to formal complaints and regular audits.

DIVISIONS: Civil Rights, Insurance, Professions and Occupations, Public Utilities, Real Estate, Securities

■ Rate Analysis and Approval:

Analysis and/or review of requests to change the rates, terms, and conditions of service offerings; and other factors by state regulations to assure the prices are not excessive, inadequate, or unfairly discriminatory.

DIVISIONS: Banking, Insurance, Professions and Occupations, Public Utilities, Real Estate

■ Consumer Representation During Utility Rate Approvals:

Present evidence in support of consumers when utilities request rate increases.

DIVISIONS: Office of Consumer Counsel

■ Inspections:

Inspections for more than ten regulatory professions and areas under statutory requirements.

DIVISIONS: Insurance, Professions, and Occupations, Public Utilities Commission Education

■ Outreach and Training:

Proactive dissemination of information about consumer rights.

DIVISIONS: All



DORA BY THE NUMBERS

DORA is primarily cash funded by regulated entities through fees and assessments, which flow into cash funds. DORA is unique among state agencies about the volume, complexity, and autonomy with which it sets industry fees based on appropriations made by the General Assembly. DORA strives to keep costs minimal, and regulation limited to what is necessary, effectively balancing safety, business needs, and the value of quality and service.



Our Organization

Executive Director's Office (EDO)

Patty Salazar, Executive Director

The Executive Director's Office provides leadership and support to DORA's ten divisions. Functions include Accounting and Purchasing, Budget, Communications, Legislative Services, Human Resources, Operations, Broadband Deployment, and the Colorado Office of Policy, Research, and Regulatory Reform (COPRRR).

Broadband Deployment Office

Brian Martin, Director

The Broadband Deployment Office manages the Colorado Broadband Fund grant program. The grant program provides funding to for-profit companies and non-profit electric and telephone cooperatives to build broadband internet infrastructure in unserved areas of Colorado. Grant decisions are made by the 16-member Broadband Deployment Board, which is appointed by the Governor and legislative leadership.

Colorado Civil Rights Division (CCRD)

Aubrey Elenis, Director

The Civil Rights Division works to eliminate discrimination in employment, housing, and public accommodation under the Colorado Anti-Discrimination Act.

Colorado Office of Policy, Research and Regulatory Reform (COPRRR)

Brian Tobias, Director

The Colorado Office of Policy, Research, and Regulatory Reform enhances consumer protection through reviews of regulation and policy throughout the state government to ensure that management is necessary, effective, consistent, flexible and fair.

Division of Banking (DOB)

Ken Boldt, Commissioner

The Division of Banking protects the public interest and preserves public trust in the Colorado banking industry by regulating the business of state-chartered commercial banks and trust companies, state-licensed money transmitters, and enforcing the Public Deposit Protection Act.

Division of Conservation (DCO)

Aaron Welch, Director

DORA's Division of Conservation was created in 2018 and protects the public by ensuring the soundness of state income tax credits for conservation easements, certifying organizations to hold conservation easements, determining the credibility of appraisals, and assessing the qualifications of deeds of conservation easements flexible and fair.

Division of Financial Services (DFS)

Mark Valente, Commissioner

The Division of Financial Services works to protect the public interest and preserve public trust by regulating the business of state-chartered credit unions, savings and loan associations, and life care institutions' financial activities under its supervision.

Division of Insurance (DOI)

Michael Conway, Commissioner

The Division of Insurance regulates the insurance industry and assists consumers and other stakeholders with insurance issues, to ensure that insurance companies, as well as their agents, are following the law.

Our Organization (cont.)

Division of Professions and Occupations (DPO)

Ronne Hines, Director

The Division of Professions and Occupations provides customer protection by licensing over 50 professions, occupations, and businesses in Colorado.

Division of Real Estate (DRE)

Marcia Waters, Director

The Division of Real Estate protects real estate consumers by licensing and enforcing laws for real estate brokers, mortgage brokers, and appraisers.

Division of Securities (DOS)

Tung Chan, Commissioner

The Division of Securities protects investors and maintains public confidence in the securities markets while avoiding unreasonable burdens on participants in the capital markets.

Office of Consumer Counsel (OCC)

Cindy Schonhaut, Director

The Office of Consumer Counsel represents the interests of residential, small business and agricultural consumers before the Public Utilities Commission.

Public Utilities Commission (PUC)

Doug Dean, Director

The Public Utilities Commission serves the public interest by effectively regulating utilities and facilities so that the people of Colorado receive safe, reliable, and reasonably-priced services consistent with the economic, environmental, and social values of our state.

600
FTE's
(Full-time employees)

\$120M
million dollar budget



DORA Goals

The Department of Regulatory Agencies, lies within the state’s executive branch, and is committed to doing our part to realize Governor Jared Polis’ goal of achieving “The Bold Four.” These four goals make concrete the Governor’s vision of reducing the high cost of living in our state and creating a Colorado where everyone has the opportunity to succeed.

To that end, each year, the agency identifies our own “Wildly Important Goals” (WIGs) that we will pursue as part of the larger effort to make our state a Colorado for all.



OUR WILDLY IMPORTANT GOALS



WIGs

In FY 2019-2020, the department identified three leading WIGs:

WIG #1

Complete an organizational evaluation of the Department of Regulatory Agencies (DORA) to improve internal efficiency and internal alignment to support the transition of the state to 100 percent renewable energy resources.

WIG #2

Develop a roadmap by December 31, 2019, to increase the number of financial service providers who serve cannabis-related businesses and implement a roadmap to increase the number by 20 percent by June 30, 2020.

WIG #3

Reduce the processing time for occupational licensing of healthcare professions from an average of 43 days to 30 days.

WIG #1

Complete an organizational evaluation of the Department of Regulatory Agencies (DORA) to improve internal efficiency and internal alignment to support the transition of the state to 100 percent renewable energy resources.



Executive Director's Office Completes Milestone Activities in Support of Renewable Energy Goals

In FY 2019-2020, the EDO achieved the following in support of Governor Polis's goal of setting Colorado on a path to 100 percent renewable energy for the grid by 2040, and to position Colorado as a leader in the clean energy economy:

- Conducted four Renewable Energy Focus Groups with department employees to explore strategies, discuss challenges, evaluate roles and responsibilities, and brainstorm creative ways to meet our energy goals;
- Reviewed and process mapped internal processes, including rule promulgation, in partnership with PUC commissioners and division leadership;
- Conducted strategic planning and goal development sessions with PUC commissioners, leadership, and staff to create resources and processes that support the state's renewable energy goals;
- Hired a Director of Modernization to support and implement the direction, policies, and actions that will advance the administration's commitment to 100 percent renewable energy by 2040.

Public Utilities Commission Lays the Technical Groundwork for the Pursuit of 100 Percent Renewable Energy

The 2019 legislative session was significant for the Public Utilities Commission, which received mandates via a host of new bills that aim to put Colorado in a position to be a leader in the clean energy economy. With many directives to manage, the PUC kept stakeholders apprised of new developments while steadily continuing to lay the groundwork to ensure that the vital work of greening Colorado's economy under Governor Polis' leadership may begin in earnest.

Some highlights of these efforts include:

- The introduction of rules governing electric resource planning for wholesale electric cooperatives according to Senate Bill 19-236.
- A review process for proposals by electric utility companies submitted under Senate bill 19-077 in support of the state's goal of getting 940,000 EVs on the road by 2030. The utility proposals will lead to the widespread adoption of electric vehicles (EVs) through the deployment of customer-focused education, partnerships, EV charging rates, and rebates/incentives for public and in-home chargers.
- The adoption of rules related to House Bill 19-1003 expanding the maximum size allowance for Community Solar Gardens (CSGs) and other statutory amendments.



Department Releases Roadmap to Cannabis Banking

In February 2020, Executive Director Salazar joined Governor Jared Polis, Congressman Ed Perlmutter, Treasurer Dave Young, and financial services industry leaders to unveil the state's "Roadmap to Cannabis Banking and Financial Services." This roadmap, created by DORA's Division of Banking and Financial Services under the direction of Executive Director Salazar, lays out a bold strategy for increasing the number of financial services providers to serve the state's legal marijuana and industrial hemp industries.

DORA's efforts in partnership with the Governor's office and the Colorado Hemp Advancement and Management Plan (CHAMP) Initiative have already proven fruitful. The goal of a 20 percent increase in financial services providers for legal marijuana and industrial hemp businesses was met and surpassed well before the end of the fiscal year, with 28 percent of state-chartered banks now providing these services.

WIG #2

Develop a roadmap by December 31, 2019, to increase the number of financial service providers who serve cannabis-related businesses and implement a roadmap to increase the number by 20 percent by June 30, 2020.



20%

increase in financial services providers for legal marijuana and industrial hemp



WIG #2

Develop a roadmap by December 31, 2019, to increase the number of financial service providers who serve cannabis-related businesses and implement a roadmap to increase the number by 20 percent by June 30, 2020.



DORA Divisions Join State-Wide Collaboration on Industrial Hemp Initiative

Recognizing that the department's efforts were just one piece in a much larger framework of facilitating the creation of a legalized cannabis industry, DORA's Division of Banking, Division of Financial Services, and Division of Insurance spent much of the year creating and fostering partnerships with a number of our sister agencies and organizations working in the legal marijuana and industrial hemp sectors. Perhaps the most significant collaboration arose through the department's involvement in the Colorado Hemp Advancement and Management Plan (CHAMP) initiative led by the Colorado Department of Agriculture.

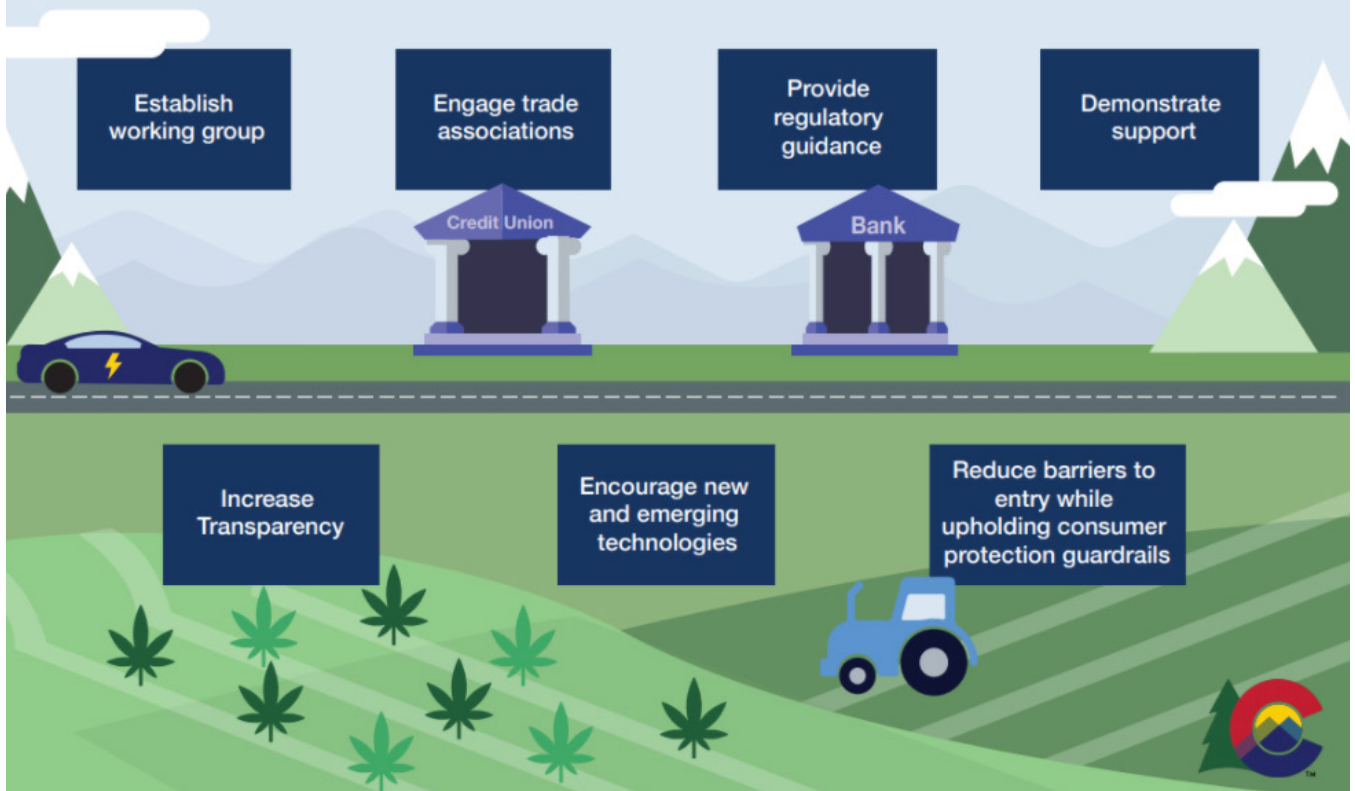
DORA staff played a significant role in CHAMP efforts throughout the year, working with partners and communities across the state to coordinate and facilitate stakeholder meetings, and continue to partner on the development of what will be a comprehensive CHAMP "blueprint" and report.

DORA
partners with
CHAMP
Initiative





POLIS ADMINISTRATION'S ROADMAP TO CANNABIS BANKING & FINANCIAL SERVICES



173 EXPERT STAKEHOLDERS	8 STAKEHOLDER GROUPS	
87 Days SINCE THE END OF LEGISLATIVE SESSION	2 INDIAN TRIBES	10 STATE AGENCIES
38 EXECUTIVE COMMITTEE AND BOARD MEMBERS	3 UNIVERSITIES	
5 PUBLIC INPUT MEETINGS	6 STATE FACILITATORS	1 COLORADO BLUEPRINT
2 CONSULTANTS		

WIG #3

Reduce the processing time for occupational licensing of healthcare professions from an average of 43 days to 30 days.

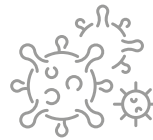


Processing of Healthcare License Applications Down to 22 Day Average

By fall of 2019, staff within the Division of Professions and Occupations (DPO), charged with licensing professions under 28 distinct healthcare program areas, were well underway in researching and implementing new procedures and methods for reducing the processing time for applications. As of November, they were already reaching an important milestone, as both medical and nursing processing times dipped below the WIG goal of 30 days.

Despite the drastic impacts of COVID-19 on the healthcare profession, including preparations for potential surge capacity and a broadening of scope of practice regulations, by the end of June, the division had sustained nearly seven months of successful numbers, including in other areas of occupational licensure. DPO reported in June that the division had processed over 17,000 applications in the fiscal year, ending with an average of a 22 day processing time for this license type.

Achieving this goal reduces the underlying cost of healthcare by streamlining the licensure process and cutting red tape for healthcare professionals in Colorado. Unbeknownst to the department, when this goal was created, the expedited licensure of our healthcare workforce would also have a significant impact on the state's response to the COVID-19 virus.



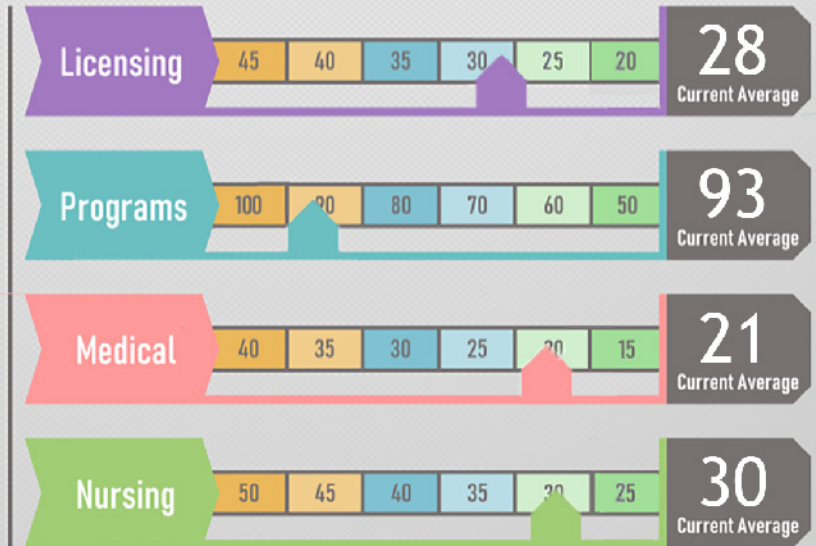
LICENSING WIG SCOREBOARD

2020

CLICK ON AVERAGES FOR MORE DETAILS



CLICK ON THE CENTER DIAL FOR MORE INFO



Streamlining the licensure process had a significant impact on the state's response to the COVID-19 virus

17k

applications processed by fiscal year end

22

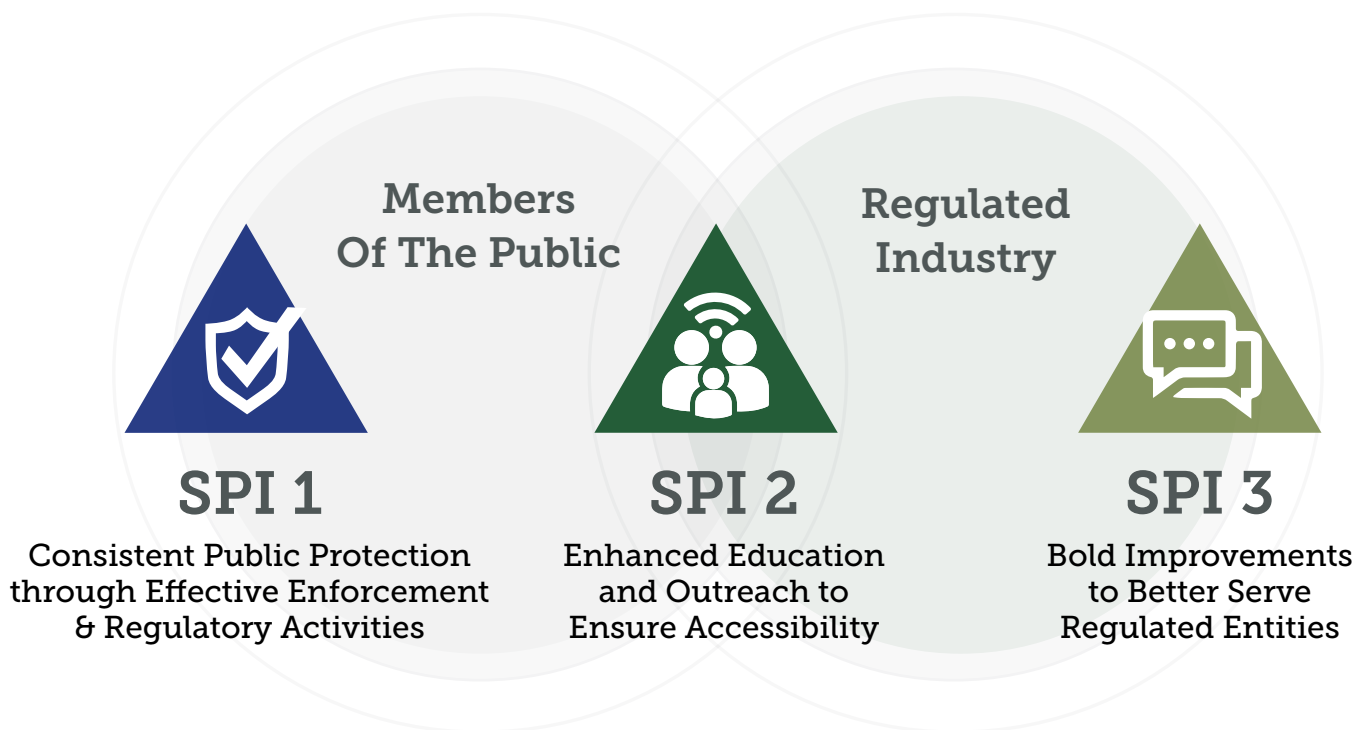
average days for processing time for licensure for the healthcare workforce



DORA Strategy

In connection with the Governor’s Office of State Planning and Budgeting, each principal Department is charged with identifying goals, or “strategic policy initiatives” (SPIs) that drive our organization toward our mission and vision. Throughout each fiscal year, DORA divisions, and the department as a whole, continually revisit our SPIs to ensure that the work we are doing is moving us forward and helping us achieve our goal of being both responsive and responsible to our stakeholders. FY 2019-2020’s Performance Plan included the following SPIs, which we will refer back to throughout this report:

- **SPI 1:** Consistent Public Protection through Effective Enforcement & Regulatory Activities
- **SPI 2:** Enhance Education and Outreach
- **SPI 3:** Improve Processes to Better Engage with Regulated Entities



The following pages detail DORA’s work in achieving our SPIs for FY 2019-2020 and highlight a few of the many positive steps the department took toward improving internal processes, as well as external relationship and engagement efforts.



SPI 1: Consistent Public Protection through Effective Enforcement & Regulatory Activities

This year, our major focus was on the timely resolution of complaints and investigations, with an emphasis on providing effective pathways for alternative dispute resolution where possible, and protecting consumers through effective enforcement when mediation or resolution is not possible. In FY 2019-2020, we focused on updating case management systems, restructuring teams to ensure individual accountability, providing training for all employees, and establishing new procedures and organizational methods to assist divisions with achieving their performance metrics.



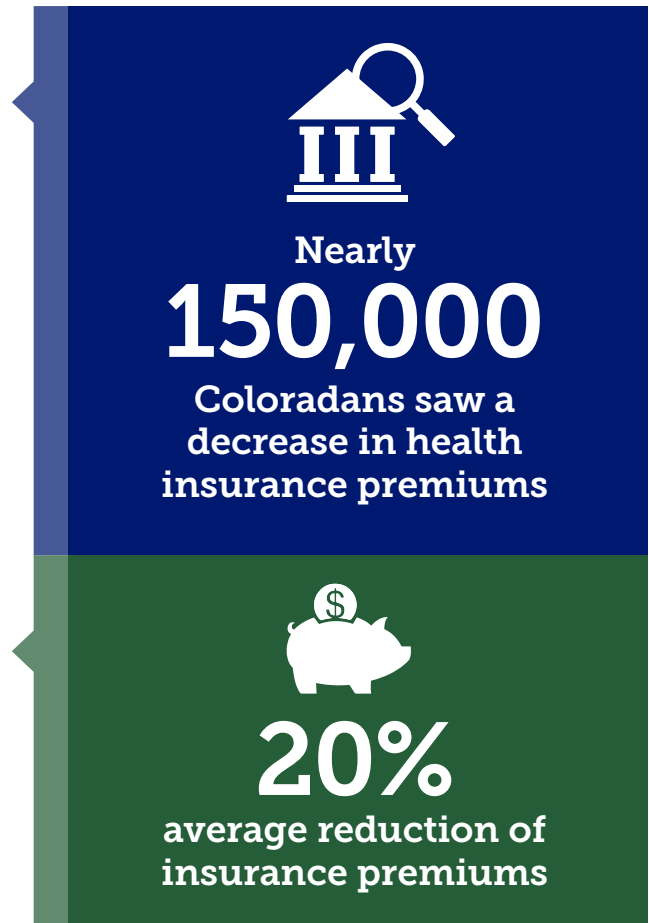
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► SPI 1: Highlight 1

DIVISION OF INSURANCE

The 2019-2020 fiscal year was particularly busy for DORA's Division of Insurance, which oversaw the implementation of House Bill 19-1168, which introduced the Colorado Reinsurance Program. After years of sustained premium increases throughout the state, Governor Polis' "Office for Saving People Money on Healthcare" teamed up with the Division to implement the program, whereby the state pays a portion of high-cost insurance claims, allowing companies to lower premiums for individual health insurance plans. As the program brings premiums down, the money spent by the federal government Affordable Care Act tax credits also decreases. Rather than giving that money back to the federal government, however, it is passed through to the state to fund reinsurance further, maintaining lower premiums and stabilizing the market.

The result? Nearly 150,000 Coloradans saw their health insurance premiums decrease in 2020, and saw, on average, a 20 percent reduction in costs. The impact on the insurance market was also positive, with all carriers of individual plans remaining in the state from 2019 to 2020, and an increase in individual market plans from 252 in 2019 to 264 in 2020.



YEAR ONE (2020)

Individual market premiums decreased 20% on average statewide.

2020 Payment Parameters

	Tier 1	Tier 2	Tier 3
	Areas 1, 2, & 3 (Metro Denver)	Areas 4, 6, 7, & 8 (Eastern)	Areas 5 & 9 (Western)
ATTACHMENT POINT	\$30,000	\$30,000	\$30,000
CAP	\$400,000	\$400,000	\$400,000
COINSURANCE	45%	50%	85%

2020 Premium Reductions

Tier 1	Tier 2	Tier 3
-18.0%	-23.5%	-29.5%

► SPI 1: Highlight 2

DIVISION OF SECURITIES

Division of Securities Investigation Results in 67 Count Indictment for Securities Fraud

In December 2019, a Grand Jury indicted Tyler Tysdal and Grant Carter, operators of Cobalt Sports Capital in Denver, on 67 criminal charges including securities fraud, theft, and violations of the Colorado Organized Crime Control Act. These charges, brought by the Denver District Attorney, were the result of a months-long investigation by the Division of Securities into Tysdal's and Carter's business dealings. The Division's investigation revealed allegations that Tysdal and Carter had failed to disclose material facts while soliciting and accepting funds from at least 77 investors for a business that they stated would provide short term,

high interest rate loans to athletes, sports agencies, and entertainers. The allegations further state that Tysdal and Carter used money from later investors to repay old investors, and made unauthorized loans to companies controlled by Tysdal and those close to him. All told, the Division estimated losses of several million dollars. Tysdal and Carter, who are presumed innocent until and unless



► SPI 1: Highlight 3

COLORADO CIVIL RIGHTS DIVISION

Civil Rights Division streamlines processes and facilitates millions in relief for those who have suffered discrimination

In 2016, the Colorado Civil Rights Division implemented an online complaint intake system to increase access to the division and its services across Colorado. The success of this new system from an accessibility perspective was overwhelming and resulted in complaint increases of as much as 49 percent from year to year since its implementation. In response, the division has worked diligently to increase education and outreach efforts around their programs and services, stepped up the streamlining of complaint processing and investigations, and most importantly, dedicated new resources to dispute resolution and mediation services that enable complainants and respondents to avoid lengthy and costly litigation. This year, the division pursued efforts to attain a goal of a 10 percent increase in alternative dispute resolution, and these efforts bore fruit: in fiscal year 19-20, Complainants received \$4.2 million in mediation and conciliation relief through the Division's administrative process.



10%
increase in
alternative
dispute
resolution

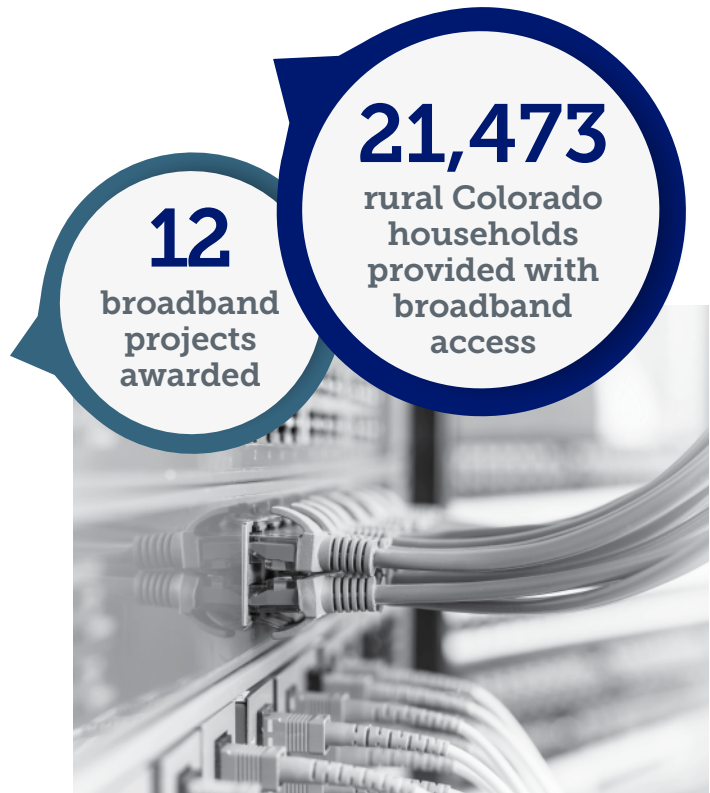
In FY 2019-2020,
Complainants received
\$4.2 M
in mediation and conciliation
relief through the Division's
administrative process

► SPI 1: Highlight 4

EXECUTIVE DIRECTOR'S OFFICE

Broadband Fund issues over \$9 million over summer grant cycle to further state's goal of 100 percent broadband access

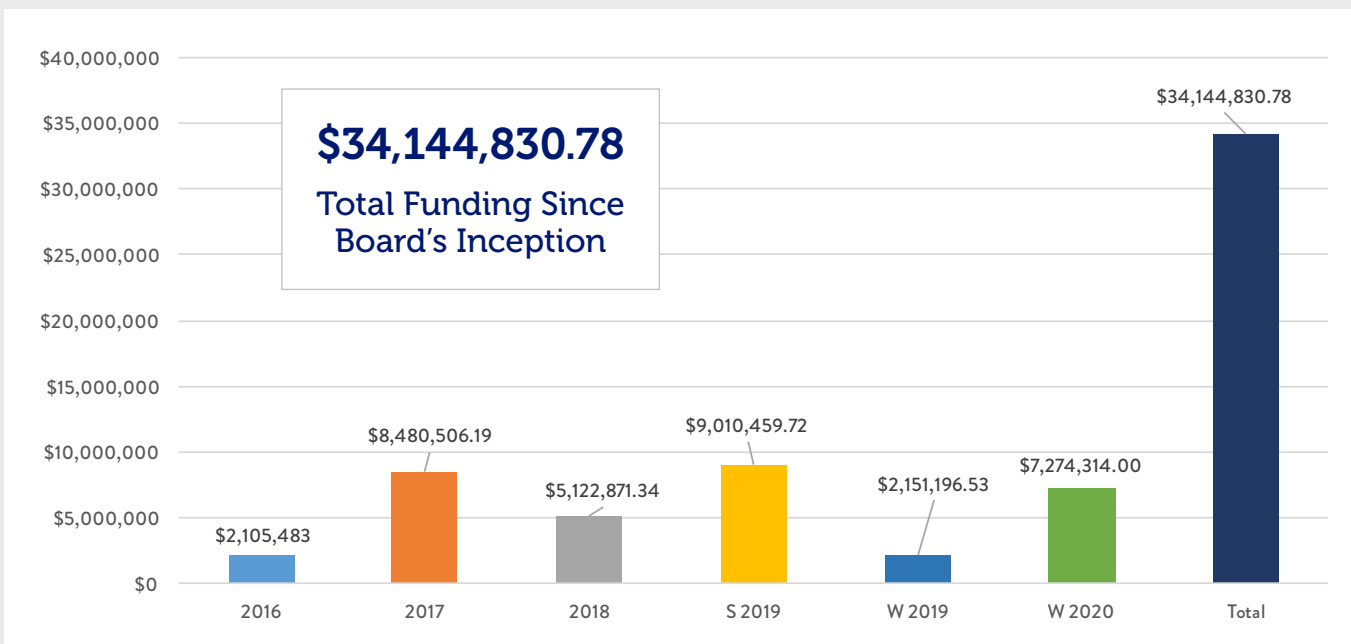
Since its inception in 2016, the Broadband Fund has awarded \$34.1 million to 43 projects, providing over 21,473 rural households across Colorado with broadband access. The Fund continued their good work in the summer 2019. During the second grant cycle of the year, the Broadband Deployment Board received 20 applications for review, with \$17,887,923.89 in grant funding requested. After going through the appeal and right of first refusal process for 10 separate applications, the BDB awarded twelve projects, ranging from \$272,500 to \$2,877,991 in funds requested. The total amount of funding offered was \$9,010,460, with eleven of the twelve projects currently underway.



\$9,010,460 in funding
11 of the 12 projects funded underway

GOAL of 100%
broadband access

Grant Funding Obligated since the Board's Inception





SPI 2: Enhanced Education and Outreach to Ensure Accessibility

Increasing meaningful engagement with stakeholders is a department priority. This past year's focus was on increasing accessibility for customers and stakeholders alike by creating a plan for the redevelopment of our website, and to further support these efforts by strengthening statewide and online opportunities for Coloradans to interact with our agency. We are pleased to report once again that we met and exceeded these goals, paving the way for further analytics-based improvements of our digital outreach efforts, which are more critical now than ever.

2

► SPI 2: Highlight 1

ALL DORA DIVISIONS

DORA Divisions Increase Education and Stakeholder Engagement Efforts through Digital Media

DORA has undertaken a mass-migration of our former website improving access, search functionality, user experience, and the overall look of our most-used outreach and engagement tool. Just a week after the end of the fiscal year, DORA had officially launched eight out of ten division sites, with the other two to follow this fall. We are excited to engage and share content with our many diverse audiences through new digital site features, including videos, slideshows, and more.

In a further effort to increase digital technology and improve the breadth of engagement, the department has stepped up digital media efforts around stakeholder communications, with the introduction of online video tutorials, dynamic toolkits, and a robust social media presence that garnered over 250,000 video views, and almost 300,000 total impressions on Facebook, and over 487,000 total impressions on Twitter in FY 2019-2020.

Additionally, the efforts toward improving access to DORA services across the state didn't stop with our website migration and social media presence. Driven by the Strategic Planning Initiative, DORA successfully achieved 89 percent live streaming of all board and commission meetings. This effort increases transparency and provides opportunities for people across the state to engage more easily with our regulatory process.

In this fiscal year, the ten divisions, which typically focus on in-person outreach efforts, supplemented those face-to-face contacts with more digital offerings. Of the more than 350 outreach events reported by DORA divisions, this year, 35 percent were available online, many as accompanying live-stream offerings to in-person events. These efforts to reach across the state were in addition to the 108 in-person outreach events that took place outside the Denver metro area.



250,000
video views



300,000
facebook impressions



487,000
twitter impressions



**TRANSPARENCY
ENGAGEMENT**

89%

live streaming
of DORA board
and commission
meetings



350
outreach
events

► SPI 2: Highlight 2

DIVISION OF PROFESSIONS AND OCCUPATIONS

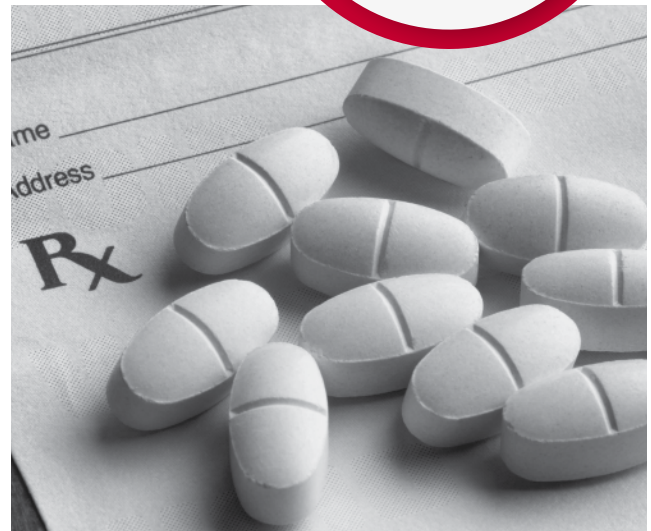
Division of Professions and Occupations Creates “Check, Please” Outreach Campaign Assisting Efforts to Further Combat Opioid Epidemic

While COVID-19 has recently taken center-stage, the opioid epidemic in the United States continues to be one of the worst public health crises ever faced by our nation. As the regulatory body for 28 healthcare programs in Colorado, the Division of Professions and Occupations continues to explore ways to combat this issue. The Division has administered the Prescription Drug Monitoring Program (PDMP) since its inception in 2013.

This program makes available a powerful tool for prescribers and dispensers to help reduce prescription drug misuse, abuse, and diversion: helping them make more informed decisions when considering prescribing or dispensing a controlled substance to a patient. To encourage continued use of the PDMP by prescribers, the division, in partnership with the Colorado Department of Public Health and Environment (CDPHE), created the “Check, Please” outreach campaign.

“Check, Please” supplemented several telephone town halls and educational efforts the division undertook to encourage providers to check the PDMP database before issuing an opioid prescription to a patient. The campaign produced materials with the catchy phrase and had a presence at nearly a dozen healthcare association events throughout the latter half of 2019, as well as at the Colorado Consortium for Prescription Drug Abuse’s Annual Meeting in October.

Outreach
campaign efforts
continue to
combat opioid
epidemic





SPI 3: Bold Improvements to Better Serve Regulated Entities

Consumer protection is DORA's mission, but we also are dedicated to fostering and facilitating a regulatory atmosphere that encourages entrepreneurship, business innovation, and growth. That's why our third SPI was dedicated to further reducing red tape and unnecessary administrative burdens on those seeking professional licensure in Colorado.



3

► SPI 3: Highlight 1

DIVISION OF REAL ESTATE

Division of Real Estate undertakes Large-Scale Stakeholder Engagement and Assessment Process for Community Association Manager Regulation, and Boosts Consumer Protection-Related Efforts with Homeowners Associations

On May 31, 2019, Governor Polis vetoed House Bill 19-1212, concerning the recreation of the Community Association Manager (CAM) licensing program with the Division of Real Estate. As a result, the CAM Program expired on June 30, 2019. The Governor then issued Executive Order D-2019-006 Directing a Stakeholder Process to Examine Community and Homeowner Associations.

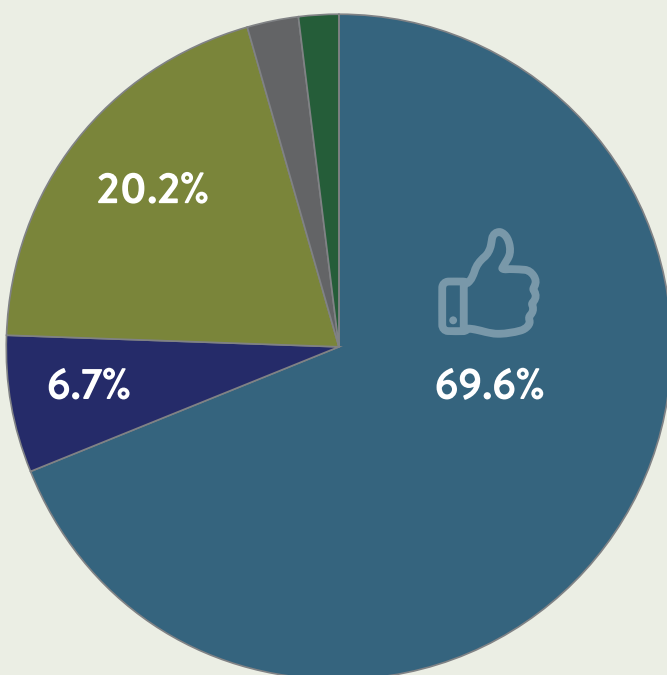
As a result, the Division spent many months conducting stakeholder outreach and constructing a report containing recommendations for the future of the program. In summary, the Division made recommendations concerning each of the four areas of the Governor’s Executive Order. A total of nineteen recommendations were made including conducting a Sunrise Review of CAM regulation; exploring licensure exemptions for Board members and homeowners; eliminating secret or written ballots in an open meeting – except for the






elections of officers – and; enhancement of notice requirements. The Division also recommended enhancing requirements regarding audits and reserve studies; the creation of a central repository for all fees related to the transfer of property in an HOA; mandatory Board member education, and the creation of a dispute resolution process.

Based on stakeholder feedback, the Division created a library of sixteen educational videos regarding Board Member education. These videos cover all the subjects relevant to Board membership and provide tremendous value to both boards and members of an association.



Could the public benefit from the regulation of Community Association Managers and/or Community Association Management Companies?



-  Yes, for both Community Association Managers and Community Association Management Companies.
-  Yes, but only for Community Association Management Companies.
-  No, the public will not benefit from regulation.
-  Yes, but only for individual Community Association Managers.
-  No response.



► SPI 3: Highlight 2

DIVISIONS OF PROFESSIONS AND OCCUPATIONS

Division of Professions and Occupations Focuses on Easing Obstacles to Licensure for New Americans

As a member of the National Conference of State Legislatures' Occupational Licensing Consortium, in 2019 the Division of Professions and Occupations joined partners across the United States to identify strategies to reduce barriers to labor market entry and improve license portability. This included strategies for the immigrants who arrive in Colorado with a skill set, but who often face barriers to licensure. While much of the authority to create new pathways to licensure for immigrants and refugees rests with the Colorado State Legislature, DPO is committed to doing their part to connect skilled new Americans with the jobs that they are seeking. The first step in that effort was DPO's "Skilled Immigrants Licensing Guide for Barbers/ Cosmetologists" that highlights information on

regulation, licensing eligibility by school training, and international experience equivalency, exam preparation, and much more. The guide also includes step-by-step walkthroughs of the testing process and contact information applicants will need, no matter how they will use their experience to become licensed.

New guidance for skilled new immigrants navigating the licensure process

OCCUPATIONAL LICENSING CONSORTIUM

Action Plan

Identifies strategies to reduce barriers to labor market entry and improve license portability

Target Populations

- Immigrants
- Veterans
- Rehabilitated Workforce
- Displaced Workforce

Target Professions

- Barbers
- Cosmetologists
- Electricians
- Plumbers
- Addiction Counselors



► SPI 3: Highlight 3

OFFICE OF POLICY, RESEARCH, AND REGULATORY REFORM

Colorado Office of Policy, Research, and Regulatory Reform Completes 27 Sunset Reports Aimed at Improving Colorado’s Regulatory Landscape



Sunset reviews provide the opportunity to eliminate unnecessary regulation and to also streamline and reform state government. Nowhere were these opportunities more evident than in the sunset of the unnecessary regulation of private investigators and the Marijuana Financial Services Cooperatives Act. Further, COPRRR’s efforts to streamline and reform state government were illustrated in the transfer of the regulation of fantasy contests to the Department of Revenue, and the consolidation of the Farm Products Act and Commodity Handlers Act, as well as the attempted effort to consolidate the regulation of audiologists and hearing aid providers. COPRRR’s reviews this year included programs in five departments and the General Assembly.

► SPI 3: Highlight 4

DORA DIVISION OF CONSERVATION

Division of Conservation Increases Protection of Colorado Lands through Conservation Easement Program

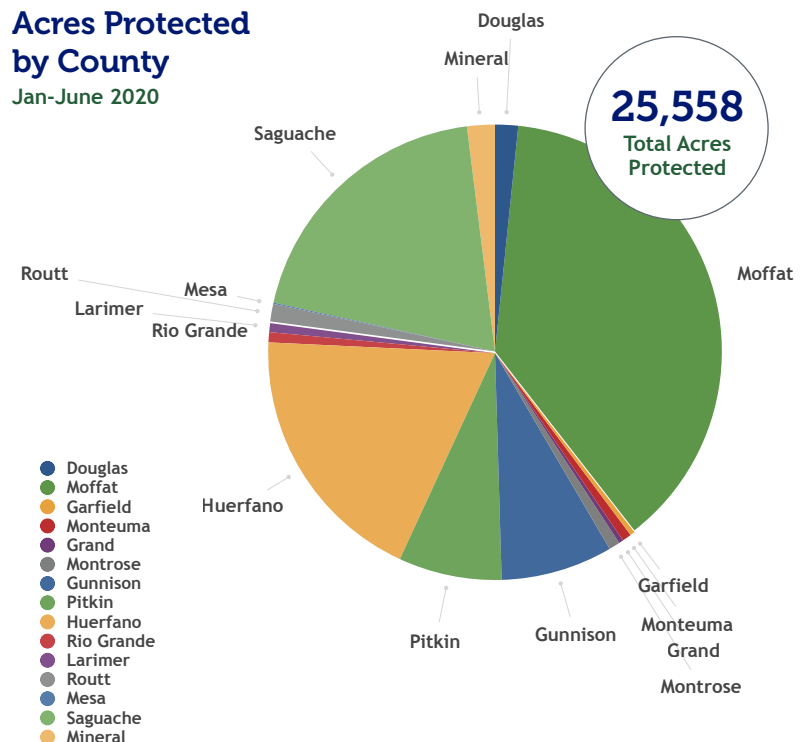
In the first six months of 2020, the Division of Conservation issued tax credit certificates for conservation easements that forever protect 25,558 acres across 26 properties in 15 of Colorado’s 64 counties:

This brings the total amount of private land protected by Colorado’s conservation easement state income tax credit to 585,000 acres, or an area more than twice the size of Rocky Mountain National Park.

COUNTY	# of ACRES
Douglas:	419 acres
Moffat:	9,668 acres
Garfield:	86 acres
Montezuma:	167 acres
Grand:	82 acres
Montrose:	201 acres
Gunnison:	2,036 acres
Pitkin:	1,880 acres
Huerfano:	4,823 acres
Rio Grande:	185 acres
Larimer:	162 acres
Routt:	320 acres
Mesa:	22 acres
Saguache:	5,000 acres
Mineral:	507 acres

Acres Protected by County

Jan-June 2020



COVID-19 The Best Laid Plans

When planning for fiscal year 2019 and 2020, a worldwide pandemic hitting partway through the year was not a highly-anticipated scenario. The ongoing health crisis has presented a host of obstacles and challenges, but DORA's team continues to rise to the challenge, creating emergency policies, pivoting outreach and engagement efforts to meet the moment, and providing support to both regulated entities and consumers during an unprecedented and uncertain time.



When the Governor's "Stay at Home" order went into effect in March 2020, there were three high priorities that immediately became clear for the department:

1

assist in mobilizing the healthcare community to meet the surging need for medical care in our state;

2

ensure Coloradans impacted by the virus were covered by insurance so that getting sick would not result in catastrophic personal financial loss, and

3

ensure that utility ratepayers in the state would not be immediately penalized for an inability to make a regular payment.

THE CORRESPONDING DIVISIONS IMMEDIATELY TOOK ACTION.



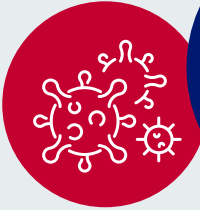
■ The Division of Professions and Occupations, charged with regulating twenty-eight healthcare programs in the state, worked with the Governor's office to draft emergency policies that would

allow for emergency licensing provisions, broadened the scope of practice where possible, and to address the barriers to graduation for students about to enter the workforce. Additionally, DPO put together a host of in-depth guidance documents based on Public Health Orders issued by the Colorado Department of Public Health and Environment that gave practitioners from the dental profession to mental health the information they needed to keep themselves and their patients safe during this time

■ The Division of Insurance took immediate steps at the direction of Governor Polis to ensure that Coloradans under DOI-regulated plans would not have to pay co-pays, deductibles, or co-insurance for COVID-19 testing. This measure ensured that cost was not a prohibiting factor for individuals wondering if they should get tested. DOI further directed health insurance providers to conduct outreach encouraging the use of telemedicine during the crisis, as a reliable and safe way to continue providing care to patients. The division also ensured that these services were provided without the cost-sharing expenses that would normally be applied. Finally, the division created a special enrollment period during the early months of the pandemic to allow uninsured or underinsured Coloradans to get access to plans they may need in the event of a long-term illness, due to COVID-19 or otherwise.

■ Quickly acknowledging that the loss of income for many Coloradans would have immediate implications for their ability to pay for vital utility services, Governor Polis placed a temporary moratorium on utility disconnections for nonpayment. The Public Utilities Commission, to assist consumers in determining what further allowances were made by specific public utilities, created a tracking system detailing waivers of fees for reconnection services, suspension of accrued late payment fees, and payment assistance programs. The department collaborated with the Department of Local Affairs (DOLA) on a fact sheet regarding resources for individuals worried about paying for utilities and housing. Following the expiration of the Governor’s order, the PUC, along with the Office of Consumer Counsel, partnered with Energy Outreach Colorado to provide further information and resources to consumers about possible areas of relief for utility costs.

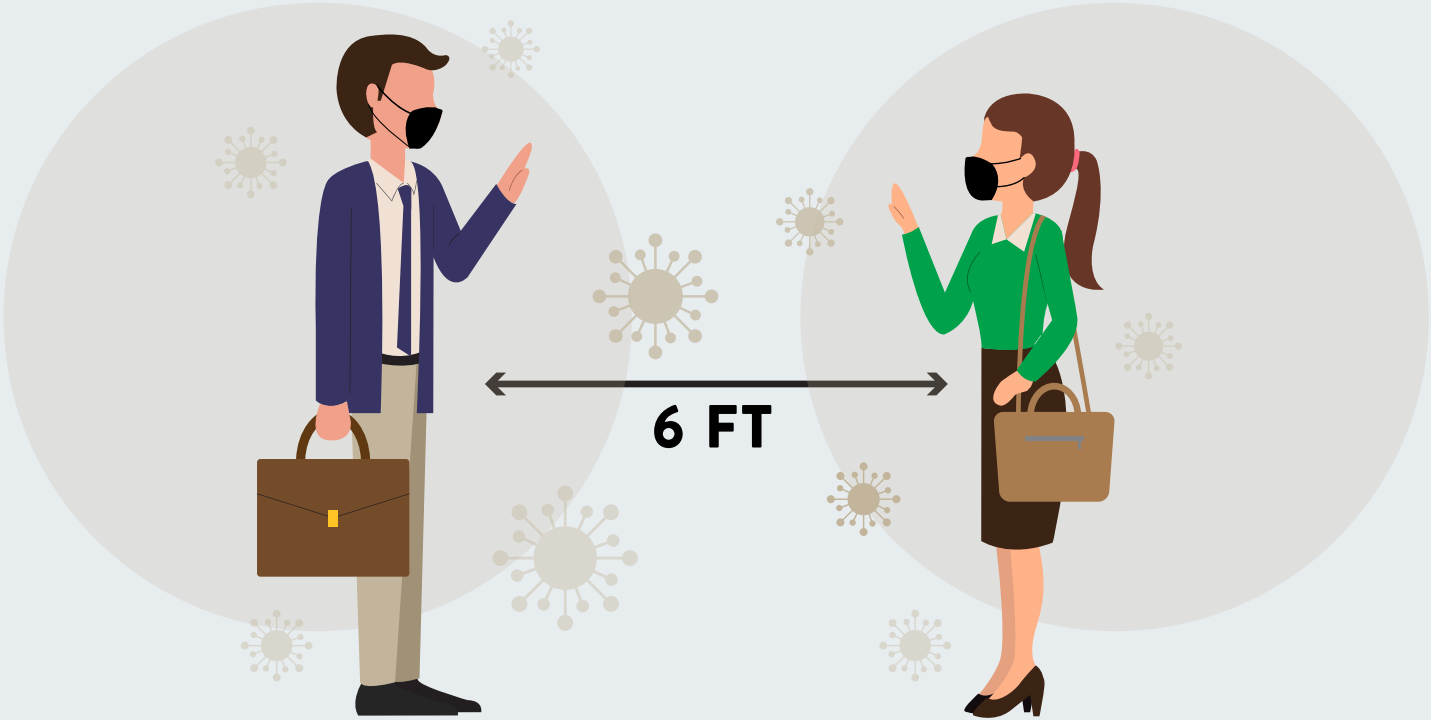
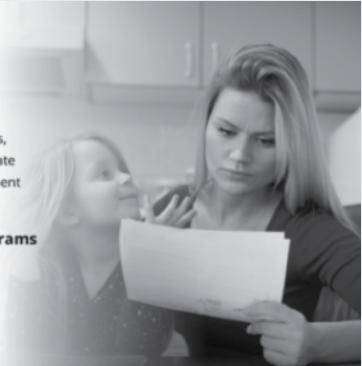

DORA WORKED QUICKLY Partnering to protect vulnerable citizens



Do you need help?

If you have been impacted by the pandemic and have fallen behind on the payment of your home energy bills, help is available today. Please apply to the Colorado State LEAP Program or Energy Outreach Colorado's Bill Payment Assistance Program.

Learn more at www.energyoutreach.org/programs or call 1-866-432-8435.



IMPACT REPORT

FISCAL YEAR 2019-2020



Contact Information:

Colorado Department of Regulatory Agencies
1560 Broadway, Suite 110
Denver, CO 80202

Phone: 303-894-7855
1-800-886-7675 outside Denver

dora.colorado.gov

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