

**Arlene Murphy  
23 Millard Street  
Fairfield, CT 06824**

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Dear Members of the Access Health CT Board of Directors,

I am writing as a former member of the Access Health CT Consumer Advisory Committee to express my concern about policies under consideration that could impact negatively on Connecticut consumers.

**Tobacco Surcharge**

Access Health CT voted in 2017 to allow carriers to add a tobacco surcharge. This surcharge has not yet been implemented and needs to be reconsidered. Evidence indicates that these surcharges do not encourage people to enroll in smoking cessation. Instead they lead to more people losing their health insurance. According to the American Lung Association, tobacco surcharges are not effective in reducing tobacco use and result in consumers paying thousands more in health insurance premiums.

(<http://www.lung.org/assets/documents/tobacco/factsheet-tobacco-surcharges-v2.pdf>)

**Low Option Benefit Design Plans**

The Access Health CT Health Plan Benefits and Qualifications Committee is considering Low Option Benefit Design Plans that meet the requirements for essential health benefits and network adequacy but have “alternative levels of cost-sharing including deductibles, co-insurance and copayments.”

Such plans may lower premiums. But the exorbitantly high cost sharing and other provisions may make coverage inaccessible when consumers need it the most. Listing lower value plans on the Access Health CT website may confuse consumers into incorrectly thinking that this is coverage they can count on.

Providing such potentially low value plans on the Access Health CT website contradicts the fundamental principle that the Exchange was created to achieve. According to the Access Health CT By-Laws, *“the purpose of the Exchange is to help reduce the number of people without health insurance in the State of Connecticut; to assist individuals and small employers in obtaining health insurance by, among other things, offering easily comparable and understandable information about health insurance options.”*

(<http://agency.accesshealthct.com/policies-legislation#two>)

**Lack of Consumer Input**

In 2016, Access Health CT began the realignment of its Committee Structure. Since then, joint meetings between the Access Health CT Benefits and Consumer Committees have stopped. Significant changes were made in the mission of the Consumer Advisory Committee. It appears that this Committee has not met since October 2017.

When Access Health CT first developed its health care plans, consumer representatives worked side by side for many hours with the Health Plan and Benefits Committee to develop plans using the AV calculator. This robust consumer advisory participation resulted in national recognized, highly effective health care plans.

It is my hope that Access Health CT will take these concerns into consideration and return to more meaningful consumer participation in development of their policies. It is the only way to ensure that your policies truly meet the needs of Connecticut individuals and families.

Sincerely,

Arlene Murphy