

Board of Directors Meeting

February 18, 2016



access health CT 

Agenda

- A. Call to Order and Introductions
- B. Public Comment
- C. Review and Approval of Minutes
 - January 21, 2016 Regular Meeting Minutes
- D. CEO Report
- E. Operations Update
- F. All-Payer Claims Database
 - All-Payer Claims Database (APCD) Draft Privacy Policy and Procedure (Vote)
 - Update
- G. Finance
 - Finance Update
 - Approval of 2015 Audited Financial Statements (Vote)
 - Approval of 2015 Programmatic Audit Report (Vote)
 - Approval of 2014 Transitional Reinsurance Audit Review Report (Vote)
 - Second Quarter 2016 Reforecast
- H. Plan Management Update
- I. Strategy Committee Update
- J. Adjournment

Public Comment

Review and Approval of Minutes (Vote)

CEO Update

Operations Update

Open Enrollment (OE) Member Update as of 02-1-2016

Brand New QHP* Customers	19,499
Increase in QHP Enrollment Since 11-1-15	20,462

End of Open Enrollment QHP	
Advanced Premium Tax Credit (APTC)	30,910
APTC + Cost Sharing Reduction (CSR)	59,705
No APTC	25,404
TOTAL	116,019

Medicaid Determinations	
New to Eligibility System - Medicaid	42,248
Total Medicaid Determinations During OE	258,577

*QHP – Qualified Health Plan

Open Enrollment Update

November 1, 2015 - February 1, 2016

Metric	Volume
Calls Answered by Call Center	377,038
Store and CEP Visitors	11,125
Store and CEP QHP Enrollments	6,653
Store and CEP QHP Renewals	3,006
Store and CEP Medicaid Enrollments	3,647
Store and CEP Medicaid Renewals	1,980

Open Enrollment Update: *Special Enrollment*

Special Enrollment period is ongoing until the next Open Enrollment

SPECIAL ENROLLMENT QUALIFIERS:

- A person becomes eligible for Medicaid (HUSKY A and D) or CHIP,
- is an American Indian or Alaska Native, or
- he or she has a **Qualifying Life Event** during the year such as getting married, having a child, moving, experiencing a change in income, or losing health coverage.

Consumers will be required to provide the proper documentation showing that he or she qualifies for Special Enrollment

1095 A

Form	Recipient	Accountable Party
1095 A	All QHP enrollees	The Market Place Exchange mailed to enrollees by 01/31/16

- AHCT sent over 98,000 1095-A forms
- The Call Center's staff has been trained to resolve basic 1095 inquiries (Tier 1)
- Complex inquiries will be transferred to an experienced team of AHCT employees (Tier 2). Most Tier 2 employees have prior experience during open enrollment at AHCT's storefronts and CEP sites.
- Dedicated Tier 2 staff members will have specific assignments regarding carrier relations to expedite any issues that arise
- Tier 2 staff have bilingual capabilities

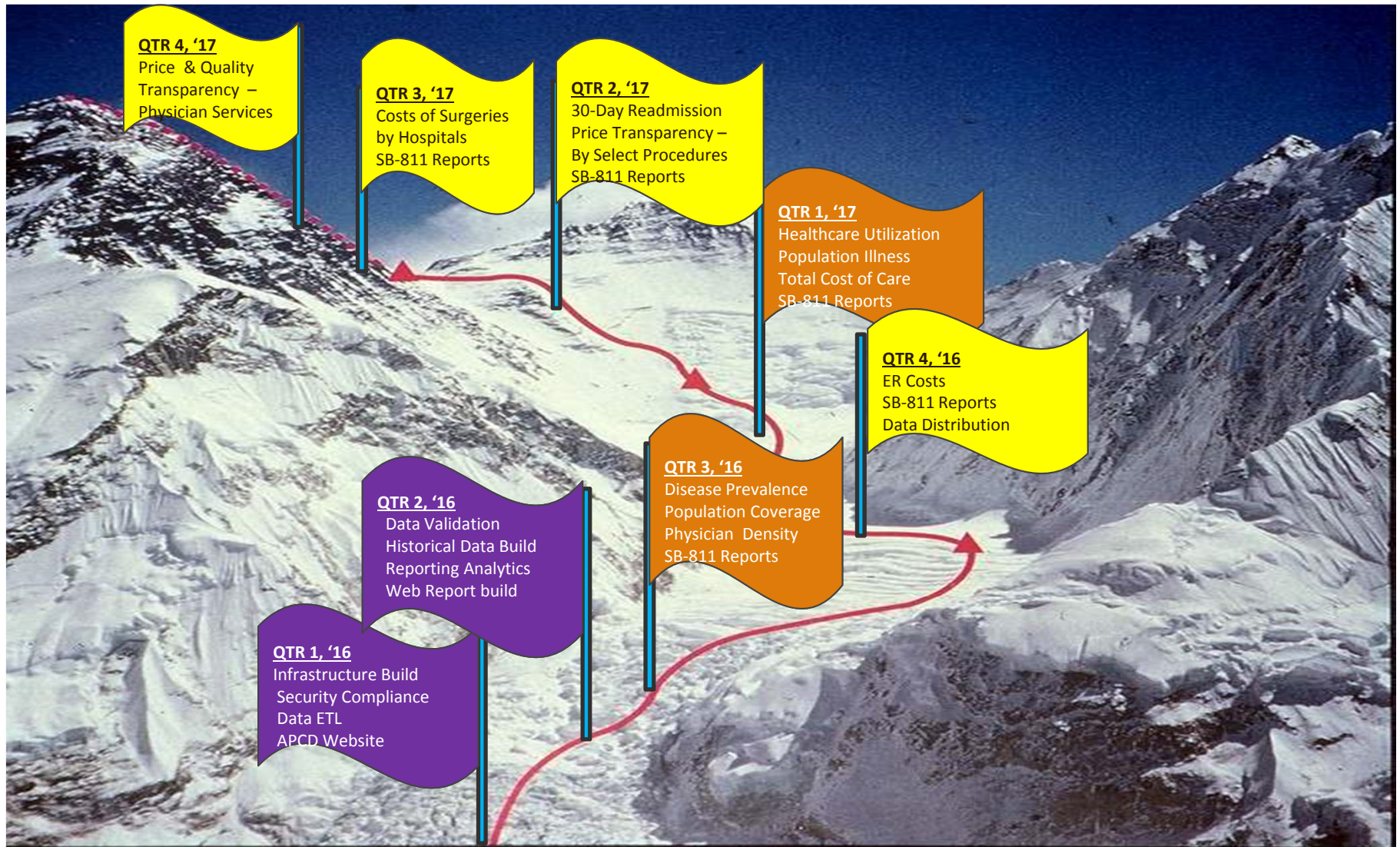
All-Payer Claims Database

All-Payer Claims Database Draft Privacy Policy and Procedure (Vote)

APCD Update

- Upon the successful completion of Phase I Security Audit, APCD's data vendor has started accepting commercial plans' data. First data type is 'test' data covering 2012 plan-year data.
- It is anticipated that the Phase II Security Audit will be completed by beginning of March. The scope of this phase of the audit will be data application server and APCD web reporting infrastructure.
- Acquisition of test data has been challenging. Most of the carriers sought 15-30 days waiver to address their infrastructure, encryption and data validation wrinkles. The process is still ongoing. We had asked the carriers to submit data by 1/17/16. The types of submission challenges are : (a) encryption of data being submitted, (b) file contents, data layout problems, and (c) unacceptable variance threshold.
- We are still holding our APCD implementation timeline as reported earlier.

APCD Implementation Timeline



Data Submission Status

PAYER ID	Submitters	Data Type				Member Count	P/F	Prelim fail.
		Eligibility	Medical	Pharmacy	Provider		L/F	Load fail.
CTC0011	Aetna Health Insurance HMO FI	D/H	L/F	L/F	L/F	53,459	D/H	DQ Hold.
CTC0011A	Aetna Health Insurance HMO on ACAS FI	L/F	L/F	D/R	N/A	29,333	D/P	DQ Pass.
CTC0010E	Aetna Life Insurance Company Aetna Student Health	D/H	DH	N/A	D/H	50,575	N/A	Not Applicable.
CTC0010B	Aetna Life Insurance Company HMO Medicare	D/H	L/F	P/F	N/A	20,611		
CTC0010A	Aetna Life Insurance Company HMO SI	N/A	L/F	D/R	N/A			
CTC0010	Aetna Life Insurance Company Traditional	D/H	L/F	L/F	L/F	548,986		
CTC0663	Anthem Health Plans, Inc							
CTT0005	Caremark, LLC		N/A		N/A			
CTT0043	Cigna Behavioral Health			N/A				
CTC0025	Cigna Health and Life Insurance Company - East	L/F	L/F	D/P	D/P	147,357		
CTC0025F	Cigna Health and Life Insurance Company - West	D/P	D/P	D/P	D/P	240		
CTC0719	ConnectiCare, Inc	L/F	P/F	L/F	D/F	220,229		
CTC0719A	ConnectiCare, Inc - Medicare Advantage							
CTT0292	Express Scripts Administrators, L.L.C. d/b/a Express Scripts		N/A		N/A			
CTC0177	First Health Life and Health Insurance Company (Cov Part D)	D/H	N/A	D/H	N/A	21,151		
CTC0193	Golden Rule Insurance Company	P/F	P/F	P/F	P/F	5,040		
CTC0213	Harvard Pilgrim Health Care of Connecticut, Inc	L/F	L/F	L/F	L/F	4,965		
CTC0021	HealthyCT Inc							
CTC0264	Medco Containment Life		N/A		N/A			
CTT0322	OptumHealth (UHC)		D/P	N/A	D/P			
CTC0423A	Oxford Health Insurance Inc, (UHC)		P/F	L/F	D/H			
CTC0423B	UnitedHealthcare - OrthoNet (Oxford)	N/A	D/H	N/A	N/A			
CTC0423C	UnitedHealthcare Insurance - Medicare & Retirement							
CTC0423	UnitedHealthcare Insurance Company							
CTC0534	WellCare Of Connecticut, Inc	L/F	L/F	L/F	D/P	14,507		
ALL	ALL					1,116,453		

Designing Costs Transparency Report

Basic Components

1. Web based delivery
2. Web design simplicity
3. Choices of Services – Elective vs Nonelective, Shoppable vs Non-shoppable
4. Bundling of Services
5. Selection controls
 - a. Distance (in miles)
 - b. Products (POS, PPO, HMO)
 - c. Carriers (health insurance companies)
 - d. Comparisons (between facilities and/or providers)
6. Description of the service(s) in simple terms
7. Outcomes – costs and quality by facility and/or provider group
8. Outlier suppressions, median values, removal of incomplete encounters

Designing Costs Transparency Report

Office Visits

Physical & Occupational Therapy

Alternative Medicine

Mental & Behavioral Health Services

Obstetrics/Gynecological Procedures

Radiology and Imaging Procedures

Laboratory Services

Outpatient Surgical Procedures

Inpatient Surgical Procedures

Consumer Decision Support (CDS) Tool - Google Analytics (11/1/15 - 1/31/16)



Sessions – number of instances of anyone using site

Users – number of unique people using site

Page views – number of total pages on site loaded

Pages/Session – number of pages loaded per use

Avg. Session Duration – average length of time people spend on site

Bounce Rate – percentage of users viewing one page and then leaving site

% New Sessions – users divided by sessions

CDS Tool - Google Analytics (11/1/15 - 1/31/16)

Page Name	Average Time Spent	Total Views (includes repeated views)
Plan Listing Page (includes plan detail popup)	3 min 16 seconds	43,000
QHP/Medicaid Eligibility Results	1 min 46 seconds	30,000
Disclaimer Page	0 min 24 seconds	28,000
Demographics Questions Pages	1 min 46 seconds	25,000
Health Status Questions Page	0 min 38 seconds	20,000
Medical Cost General Information	0 min 27 seconds	19,000

Finance

Overview

February 2016

- The Finance Team continues fulfilling its commitment to support the organization through its transition to a “going concern.”
- Continue securing financial resources:
 - 2015 market based assessments received to date total \$28.1M.
 - 2016 market based assessment notices were sent in January and are expected to generate \$34.1M of total assessments. \$1.2M has been received to date.
- Regulatory requirements continue to be met:
 - Whittlesey & Hadley, P.C. completed three audits:
 - ❑ 2015 AHCT Financial Statement Audit
 - ❑ 2015 Programmatic Audit
 - ❑ 2014 Reinsurance Audit
 - ❑ These audit reports were presented to the Audit Subcommittee of the Board at its meeting on February 8, 2016.
 - Completed and filed four regulatory filings:
 - ❑ 2013 Level I Grant Closeout Report
 - ❑ Semi-annual Grant Progress Report for the 2014 Level I grant
 - ❑ Quarterly Report to the Connecticut Joint Standing Committees of the General Assembly under C.G.S. §38a-1092(a) for the fourth calendar quarter
 - ❑ 2014 Adverse Selection Study with the Connecticut General Assembly as required by Connecticut Statute, C.G.S. §38a-1084(25)
- Improving business processes by continuing to leverage the functionality of NetSuite, the Enterprise Resource Planning (ERP) system. Current efforts focus on reporting capabilities, completing workflows and a new module.
- The expense results for the seven months ended January 31, 2016, as well as the 2nd Quarter 2016 full year expense reforecast follows.

FY 2016 Expense Results, 2nd Quarter FY Reforecast

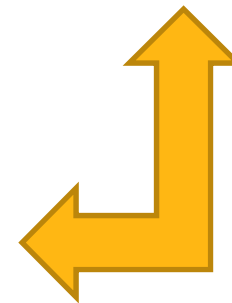
Q1 REFORECAST	FY16	Grants	DSS Reimb	AHCT
Salaries	\$ 8,256,804	\$ 265,352	\$ -	\$ 7,991,452
Fringe Benefits	\$ 2,477,041	\$ 79,606	\$ -	\$ 2,397,436
Temporary Staffing	\$ 2,974,244	\$ 789,987	\$ 1,326,961	\$ 857,296
Contractual	\$ 70,240,693	\$ 8,773,902	\$ 42,610,222	\$ 18,856,569
Equipment	\$ 38,903	\$ 19,099	\$ 4,314	\$ 15,490
Supplies	\$ 30,000	\$ -	\$ -	\$ 30,000
Travel	\$ 290,540	\$ 8,160	\$ -	\$ 282,380
Other Administrative	\$ 1,293,408	\$ 80,188	\$ -	\$ 1,213,220
Total Expense	\$ 85,601,633	\$ 10,016,294	\$ 43,941,497	\$ 31,643,842

Q2 REFORECAST	FY16	Grants	DSS Reimb	AHCT
Salaries	\$ 8,256,804	\$ (168,050)	\$ -	\$ 8,424,853
Fringe Benefits	\$ 2,477,041	\$ 24,526	\$ -	\$ 2,452,515
Temporary Staffing	\$ 3,163,564	\$ 185,387	\$ 1,553,270	\$ 1,424,908
Contractual	\$ 69,127,663	\$ 10,443,389	\$ 37,842,305	\$ 20,841,968
Equipment	\$ 127,366	\$ -	\$ -	\$ 127,366
Supplies	\$ 37,752	\$ -	\$ -	\$ 37,752
Travel	\$ 260,215	\$ 319	\$ -	\$ 259,896
Other Administrative	\$ 1,314,342	\$ 31,675	\$ -	\$ 1,282,668
Total Expense	\$ 84,764,747	\$ 10,517,247	\$ 39,395,575	\$ 34,851,926

Q1 vs. Q2 VARIANCE	FY16	Grants	DSS Reimb	AHCT
Salaries	\$ 0	\$ 433,401	\$ -	\$ (433,401)
Fringe Benefits	\$ 0	\$ 55,079	\$ -	\$ (55,079)
Temporary Staffing	\$ (189,320)	\$ 604,600	\$ (226,309)	\$ (567,611)
Contractual	\$ 1,113,030	\$ (1,669,488)	\$ 4,767,917	\$ (1,985,399)
Equipment	\$ (88,463)	\$ 19,099	\$ 4,314	\$ (111,876)
Supplies	\$ (7,752)	\$ -	\$ -	\$ (7,752)
Travel	\$ 30,325	\$ 7,842	\$ -	\$ 22,484
Other Administrative	\$ (20,934)	\$ 48,514	\$ -	\$ (69,448)
Total Expense	\$ 836,886	\$ (500,953)	\$ 4,545,922	\$ (3,208,083)

Variance Explanations

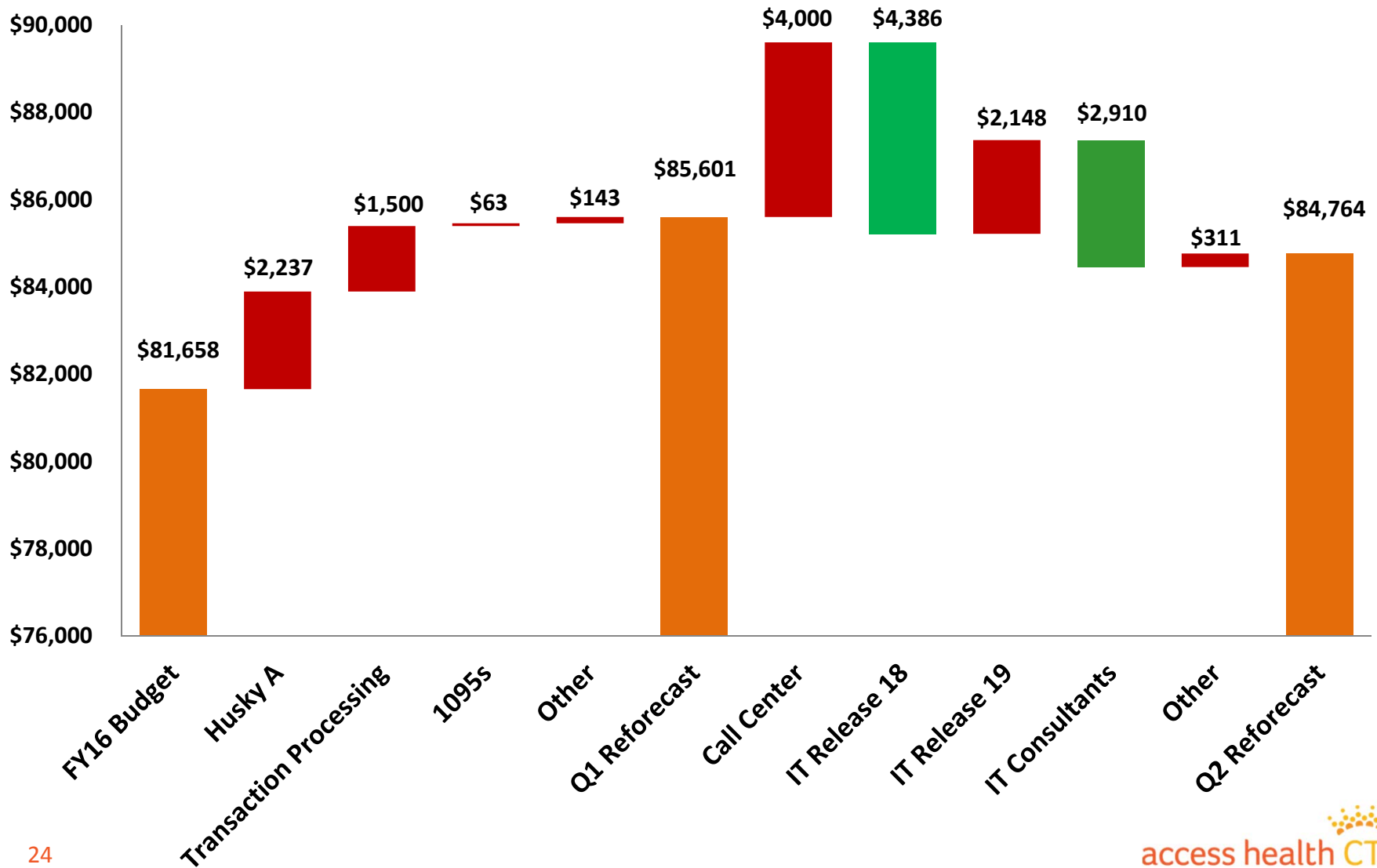
- The Contractual un-favorability arises from AHCT's unbudgeted share of Information Technology Release 19 and increase in Call Center costs. See page 23 for more details.
- The salary un-favorability results from changes in funding sources as grants were being closed out.



FY 2016 Contractual, 2nd Quarter FY Reforecast

Contractual & Temporary Staffing	Q1 Reforecast	Q2 Reforecast	Variance	Allocation %	Q1 Reforecast	Q2 Reforecast	Variance
IT Allocable	\$ 38,460,662	\$ 29,196,393	\$ 9,264,269		\$ 29,657,021	\$ 21,568,852	\$ 8,088,169
Consumer/Worker Portal (Old)	\$ 3,393,029	\$ 4,806,863	\$ (1,413,834)	28.53%	\$ 968,031	\$ 1,371,398	\$ (403,367)
Consumer/Worker Portal (New)	\$ 11,291,470	\$ 5,589,659	\$ 5,701,810	84.00%	\$ 9,484,834	\$ 4,695,314	\$ 4,789,520
Regulatory Compliance	\$ 3,794,243	\$ 1,878,278	\$ 1,915,964	84.00%	\$ 3,187,164	\$ 1,577,754	\$ 1,609,410
System Integration with DSS	\$ 780,633	\$ 386,440	\$ 394,193	84.00%	\$ 655,732	\$ 324,609	\$ 331,122
Technology Infrastructure	\$ 2,046,406	\$ 1,013,040	\$ 1,033,366	84.00%	\$ 1,718,981	\$ 850,954	\$ 868,027
BEST Staffing	\$ 607,515	\$ -	\$ 607,515	84.00%	\$ 510,313	\$ -	\$ 510,313
M&O (Old)	\$ -	\$ (361,690)	\$ 361,690	56.00%	\$ -	\$ (202,546)	\$ 202,546
M&O	\$ 9,946,532	\$ 9,976,317	\$ (29,785)	80.00%	\$ 7,957,226	\$ 7,981,054	\$ (23,828)
Security (Old)	\$ 280,753	\$ 32,500	\$ 248,253	28.53%	\$ 80,099	\$ 9,272	\$ 70,826
Temp Staffing (Old)	\$ 492,595	\$ 155,351	\$ 337,244	28.53%	\$ 140,537	\$ 44,322	\$ 96,216
Temp Staffing (New)	\$ 187,600	\$ 666,114	\$ (478,514)	84.00%	\$ 157,584	\$ 559,536	\$ (401,952)
Temp Staffing (M&O)	\$ 1,286,049	\$ 1,186,766	\$ 99,284	80.00%	\$ 1,028,840	\$ 949,412	\$ 79,427
Testing	\$ 742,400	\$ 1,553,771	\$ (811,371)	84.00%	\$ 623,616	\$ 1,305,168	\$ (681,552)
Husky A	\$ 2,237,471	\$ 1,205,692	\$ 1,031,779	84.00%	\$ 1,879,476	\$ 1,012,781	\$ 866,695
Learning Mgt System	\$ 683,616	\$ 109,169	\$ 574,446	84.00%	\$ 574,237	\$ 91,702	\$ 482,535
DSS Only Projects	\$ 690,353	\$ 998,123	\$ (307,771)	100.00%	\$ 690,353	\$ 998,123	\$ (307,771)
Non-Allocable	\$ 16,904,071	\$ 20,811,431	\$ (3,907,360)		\$ -	\$ -	\$ -
Accounting	\$ 131,055	\$ 164,000	\$ (32,945)	0.00%	\$ -	\$ -	\$ -
APCD	\$ 2,402,561	\$ 2,224,095	\$ 178,466	0.00%	\$ -	\$ -	\$ -
Capital Initiatives	\$ 2,581,388	\$ 2,195,889	\$ 385,499	0.00%	\$ -	\$ -	\$ -
Legal	\$ 1,367,870	\$ 1,401,348	\$ (33,477)	0.00%	\$ -	\$ -	\$ -
Marketing	\$ 4,095,946	\$ 4,089,266	\$ 6,680	0.00%	\$ -	\$ -	\$ -
SHOP	\$ 636,744	\$ 646,271	\$ (9,527)	0.00%	\$ -	\$ -	\$ -
Plan Management	\$ 1,775,732	\$ 1,775,732	\$ -	0.00%	\$ -	\$ -	\$ -
Verifications (Xerox)	\$ 2,500,000	\$ 2,500,000	\$ -	0.00%	\$ -	\$ -	\$ -
IT (R18, R19, Sprint etc.)	\$ -	\$ 4,228,105	\$ (4,228,105)	0.00%	\$ -	\$ -	\$ -
1095 Projects	\$ 63,000	\$ 67,010	\$ (4,010)	0.00%	\$ -	\$ -	\$ -
Temp Staffing (Misc)	\$ 1,008,000	\$ 1,155,334	\$ (147,334)	0.00%	\$ -	\$ -	\$ -
Other	\$ 341,775	\$ 364,381	\$ (22,606)	0.00%	\$ -	\$ -	\$ -
Non-IT Allocable	\$ 17,850,203	\$ 22,283,403	\$ (4,433,200)		\$ 14,280,162	\$ 17,826,723	\$ (3,546,560)
Call Center	\$ 15,000,000	\$ 19,000,000	\$ (4,000,000)	80.00%	\$ 12,000,000	\$ 15,200,000	\$ (3,200,000)
Operations	\$ 2,850,203	\$ 3,283,403	\$ (433,200)	80.00%	\$ 2,280,162	\$ 2,626,723	\$ (346,560)
Contractual	\$ 70,240,693	\$ 69,127,663	\$ 1,113,030		\$ 42,610,222	\$ 37,842,305	\$ 4,767,917
Temporary Staffing	\$ 2,974,244	\$ 3,163,564	\$ (189,320)		\$ 1,326,961	\$ 1,553,270	\$ (226,309)
Grand Total	\$ 73,214,937	\$ 72,291,227	\$ 923,709		\$ 43,937,183	\$ 39,395,575	\$ 4,541,608

FY 2016 Budget to 2nd Quarter FY Reforecast Walk



FY 2016 Expense Results

Category	Q2 Reforecast January YTD	Actuals January YTD	Variance January YTD
Salaries	\$3,892,029	\$3,772,090	\$119,939
Fringe Benefits	\$1,262,744	\$1,186,067	\$76,677
Temporary Staffing	\$1,411,231	\$1,341,972	\$69,259
Contractual	\$40,505,156	\$38,335,119	\$2,170,036
Equipment	\$73,288	\$64,498	\$8,790
Supplies	\$20,748	\$19,708	\$1,040
Travel	\$87,817	\$56,196	\$31,621
Other Administrative	\$520,161	\$417,207	\$102,954
Total Expense	\$47,773,173	\$45,192,857	\$2,580,316

Variance Explanations

- Salary and fringe favorability results from timing in hiring and attrition
- Contractual and temporary staffing favorability is primarily due to timing of information technology activity

Plan Management Update

Strategy Committee Update

Adjournment