

Board of Directors Meeting

October 20, 2016



Agenda

- A. Call to Order and Introductions
- B. Public Comment
- C. Votes
 - September 22, 2016 Regular Meeting Minutes
 - Appointing New Member to the Consumer Experience and Outreach Advisory Committee
- D. CEO Report
- E. Marketing Update
- F. APCD Update
- G. Technical Operations & Analytics – Enrollment Update
- H. Open Enrollment Update
 - Plan Management Update
 - Broker Support
 - Storefronts/CEPs
 - Call Center
- I. Adjournment

Votes

- September 22, 2016 Regular Meeting Minutes
- Appointing New Member to the Consumer Experience and Outreach Advisory Committee

CEO Report



Marketing • Sales • Outreach OE17 Overview

October 20, 2016





MARKETING STRATEGY:

- ✓ Pivot to community outreach focus
- ✓ Multiplatform campaign
- ✓ Education, health insurance literacy, plan utilization
- ✓ Out of box implementation
- ✓ Personalization for more relevance
- ✓ Acquisition, Retention, Win Back

Community Outreach

Year-round
community
outreach
approach



Built
relationships
with close to
400
community
partners

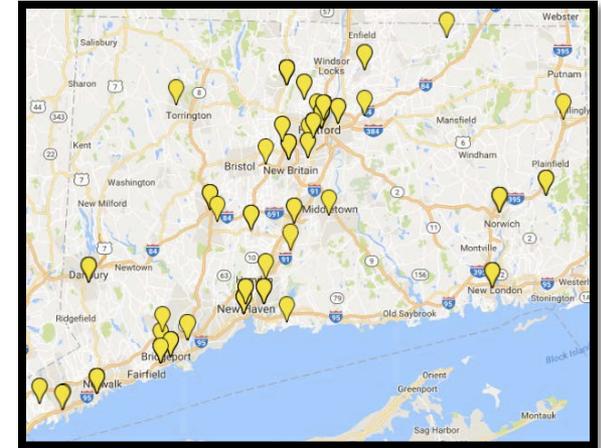


- Community Health Centers
 - Community Organizations
 - Department of Labor
 - Educational institutions
 - Elected Officials
- 

- Faith organizations
 - Healthcare Providers
 - Health Departments
 - Hospitals
 - Libraries
 - USCIS
- 

Building the Outreach Strategy

1. Four regional planning meetings in June
2. Seven educational/informational webinars (so far)
3. Close to 40 community events
4. Multiple Surveys
5. First Annual Community Conference
 - 183 people at the conference
 - Close to 400 Surveys received
 - 72 attendees stayed for Certified App. Counselor training



Resources: Community Partners Page

Learn.AccessHealthCT.com/Community

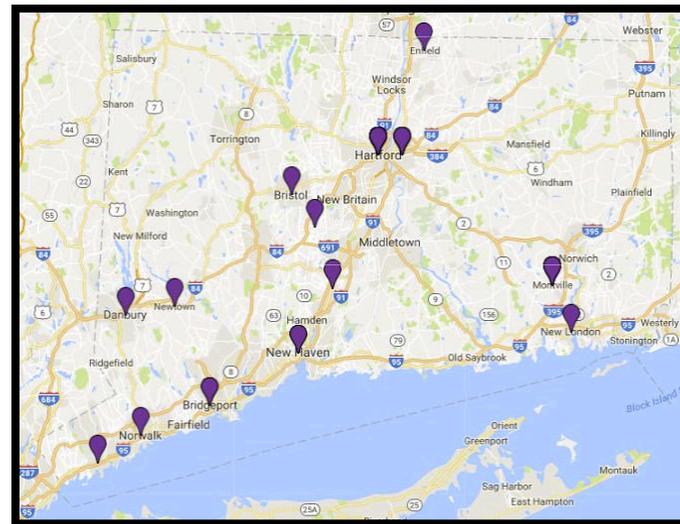
The screenshot shows the Access Health CT website with a navigation bar containing 'Choose a Plan', 'Enroll Now', 'Manage Your Account', 'Resources', 'Use Your Plan', and 'Contact'. Below the navigation bar, there is a 'Welcome Community Partners!' section with a paragraph of text and a link to sign up for the newsletter. To the left, there is an 'Announcements' sidebar with a red circle around the 'Events, Trainings, and Speaker Requests' link. Below the sidebar is a promotional banner for the '2016 COMMUNITY CONFERENCE' on October 13th, with the text 'Access Health CT is thrilled to announce that we are hosting our first Community Conference on Thursday, October 13, 2016 in Cromwell, CT.'

This collage features several informational graphics and brochures:

- When Can I Enroll?**: A graphic explaining enrollment periods, including 'Open Enrollment' (November) and 'Special Enrollment' (for life events like marriage or moving).
- Immigration Status and Getting Health Care**: A graphic detailing eligibility for health care based on immigration status.
- Getting Help Paying for Health Care Coverage**: A graphic about financial assistance options.
- Tax Penalty (Fine)**: A graphic explaining the consequences of not having health insurance.
- Access Health CT and COBRA coverage**: A graphic comparing COBRA and Access Health CT options.
- After You Enroll**: A graphic with a table detailing the enrollment process steps:

STEP	WHAT	FEEL
1	Get an offer letter	Access Health CT will give you an enrollment package to complete and return.
2	Fill in	Access Health CT will give you an enrollment package to complete and return.
3	Review	Access Health CT will give you an enrollment package to complete and return.
4	Enroll	Access Health CT will give you an enrollment package to complete and return.
- COMMUNITY VOICE**: A large graphic with the text 'access health CT COMMUNITY VOICE'.
- 2016 COMMUNITY CONFERENCE**: A graphic for the '2016 COMMUNITY CONFERENCE' on October 13th, featuring the 'healthier people... communites' logo.
- ANCT IN THE COMMUNITY**: A graphic showing photos of community members and the text 'ANCT IN THE COMMUNITY'.
- UPDATE ON SPECIAL ENROLLMENT VERIFICATION**: A graphic providing information about special enrollment verification.

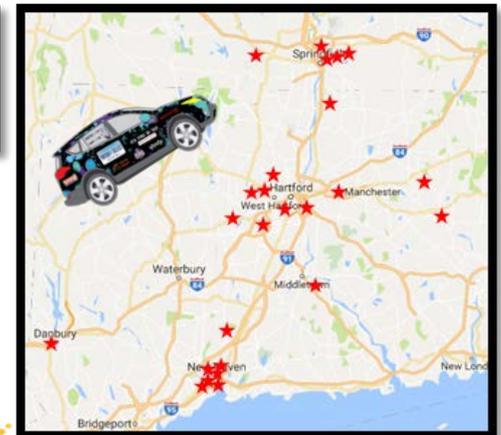
Outreach Tour



Outreach to Millennials

College Road Trip

- Live Nation's 2016 College Road Trip hit the road August & September making 25 tour stops reaching ~ 2,658 students.
- The tour was activated via a branded vehicle and street team, which arrived on campuses full of fun games, prizes, promo items, concert tickets, and much more!
- College students text "26NCovered" to 30644 to enter for a chance to win prizes and learn about healthcare options in their 20's.
- Over 150 entrants!



Outreach to Millennials: cont.

Turning 26:



- Message:
 - Being part of the UNINSURED group vs the fine
 - Don't pay something for nothing
- White House Healthy Campus Challenge
- White House Conference

WHAT'S HEALTH
GOT TO DO WITH IT?



Educational Website

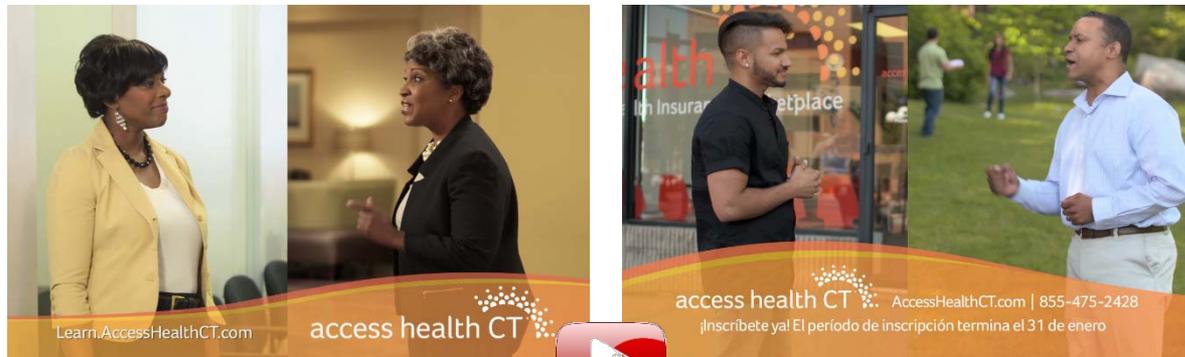
- Completely redesigned-> more sophisticated, consumer-friendly brand including responsive design for tablets and mobile devices

Learn.AccessHealthCT.com



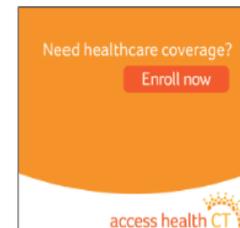
Television Advertising

- Creative device features “future self” congratulating individuals for using their coverage
- 5 Concepts designed to grab attention and sustain brand awareness
- Focus group testing of multiple concepts revealed this to be a compelling approach
- Spot featuring “Use your plan” message intended for year-round play



Campaign Elements

- Online Banners
- Online Search
- Out of Home (theaters)
- Public Service Announcements
- Educational Video series
- Social Media and Web
- Earned Media Plan OE17
- Direct Mail





access 
health CT[®]
small business

OE17 OVERVIEW



Who's AHCT Small Business?

- Main focus: help small business owners continue to provide health insurance coverage to their employees
- Groups with 50 employees or less are eligible.
- Exclusively offer qualifying businesses a small business tax credit of up to 50% and for non-profits up to 35%. To be eligible:
 - Groups must cover at least 50% of the cost of employee-only health care coverage.
 - They must also have fewer than 25 full-time equivalent employees and those employees must have average salaries of less than \$50,000 per year.
 - This average doesn't include ownership or anyone related to ownership.

Plan offerings

- In 2017, providing 8 plans through Anthem – 3 Bronze, 2 Silver, 2 Gold, 1 Platinum.
- United Healthcare is an available option through 12/1/16. Plans run full plan year.
- HealthyCT ceased renewing/writing new business on 7/1/16. Plans in place run full plan year.

Small Business

- Healthy CT: 49.5% of AHCT Small Business's groups were enrolled in Healthy CT Plans
- July: Projected attrition of Healthy CT clients: 50% range
- Retention plan:
 - Email to HCT clients and brokers
 - Webinar "Q & A" sessions for clients & brokers
 - Phone/face-to-face outreach to top 15 HCT clients

AHCT Small Business Retention

- Following the HCT announcement:
 - Renewal retention rates have returned to exceeding 85%

	July	August	September	October
Groups Eligible for Renewal	13	14	11	17
Renewals	12	8	10	15
Renewal Retention %	92%	57%	91%	88%

- Group membership is stable and overall membership is down only slightly

	July	August	September	October
Groups	233	227	227	227
Members	1,570	1,519	1,521	1,509

Growing Small Business

- Target audiences:
 - Non-profits, Small Businesses, Brokers, Associations, Chambers
- Website: Lead generation
- Lead Broker Program for Small Business
- Email, Media campaign, Events/Outreach



access health CT small business

Access Health CT Small Business
21 Old Windsor Road | Bloomfield, CT 06002

Company ABC
Any Street
Town, CT 00000-0000

Your Business is Our Business

Contact us today at:
Accesshealthctsmallbiz.com/employers
1-860-757-6808

access health CT small business

Access Health CT Small Business
21 Old Windsor Road | Bloomfield, CT 06002

Company ABC
Any Street
Town, CT 00000-0000

Your Business is Our Business

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XYZ Organization
Unlock Your Savings

Isn't it worth a few minutes to see how much you can save?
You may be eligible for a Tax Credit of up to 35%, even if you're tax exempt.

access health CT small business

XYZ Organization
We're Here to Help

Get a second opinion – Isn't it worth a few minutes to ensure your plan meets your needs?

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access health CT small business

YOUR BUSINESS IS OUR BUSINESS

Attract and retain good employees with quality, affordable healthcare coverage without the hassle.

Complete the form below for a free consultation!

First Name

Last Name

Company Name

E-mail Address

Phone Number

Zip Code # Of Employees

GET A QUOTE

By checking this box, you authorize Access Health CT to email, call and/or send text messages to you, as applicable. By registering for these communications from Access Health CT, you understand that your information will be used as described in Access Health CT's Privacy Policy, which is available at AccessHealthCT.com

Thank you!



#AHCT #GetCoveredCT

access health CT 



All Payer Claims Database (APCD) Update

October 20, 2016

APCD Implementation Status Update

Milestones	Date	New Date	Status
1. Completion of historical data submission by all commercial carriers except Anthem	9/30/16		On Schedule
2. Discussion with Anthem continues on data procurement; revisit ConnectiCare's suppression of fully insured data	9/30/16	11/30/16	Critical
3. Deployment of APCD Website	9/30/16	10/31/16	Outside Schedule
4. APCD Web Reports Development – various population health and price transparency reports	9/30/16		On Schedule
5. Procurement of Medicaid and Medicare data	9/30/16	12/31/16	Critical
6. Data distribution infrastructure	12/31/16		Critical
7. Develop slate of candidates for Data Release Committee	8/11/16	11/10/16	Outside Schedule
8. Revise/Redeploy Consumer Decision Support tool for OE4	10/04/16		On Schedule



Critical



Outside
Schedule



On
Schedule

APCD Website Update

Compare Health CT
a program of access health CT

1 Find and Compare Health Services **2** For Researchers and Policymakers **3** About the Data **4** About Us

Compare hospitals and healthcare facilities in Connecticut

Sort by quality, cost, and more. Make a smart, informed choice about your family's healthcare.

Get Started

Look up what you need — like a specialist, a type of surgery, or a hospital — and compare the results.

Select report... Search

5 Learn more about us

6 Find out why you can trust our data

7 View all claims data reports

8 **Shopping for insurance? Visit Access Health CT.**
Use the Cost Calculator to estimate how much you'll pay.

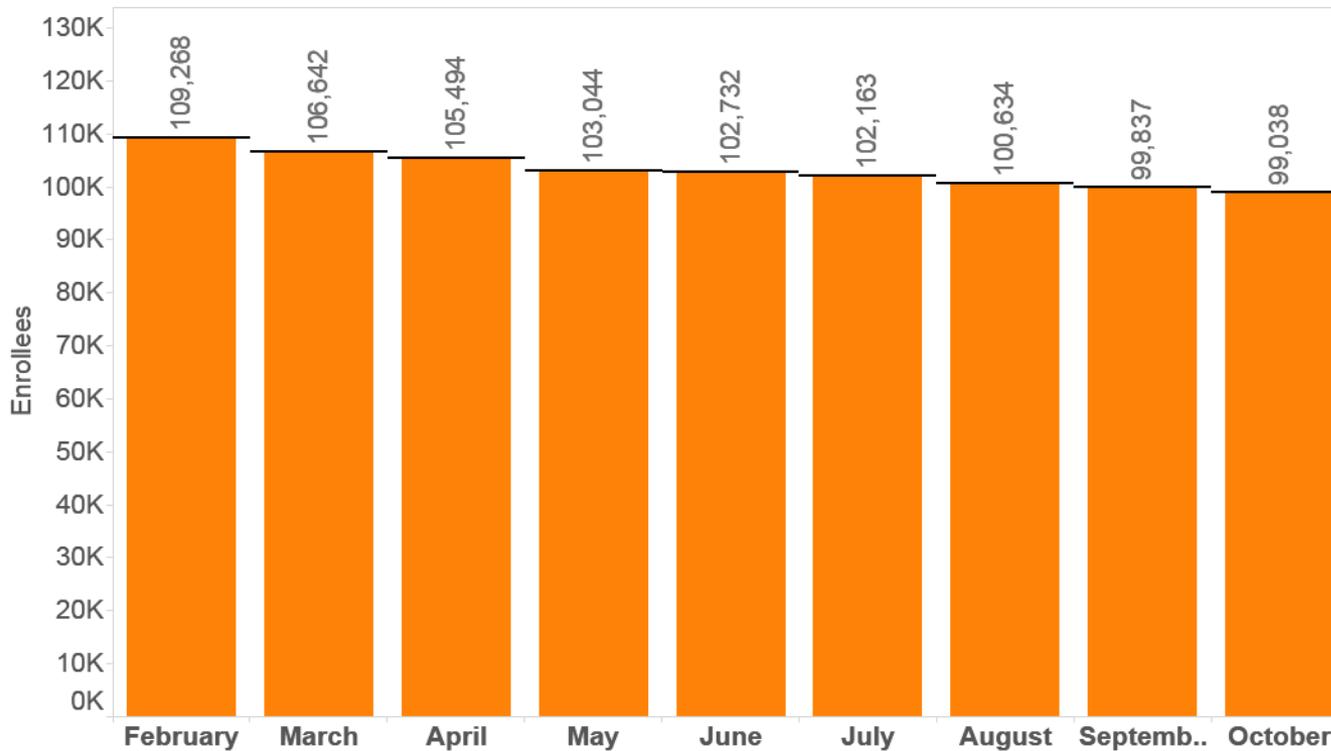
9 **Are you a researcher or professional?**
Learn how to access and use our data sets and reports.

Technical Operations and Analytics - Enrollment Update

Enrollment Update: 2016 Plan Year

2/1/2016 – 10/17/2016

Monthly Enrollment Activity - Net Enrollment

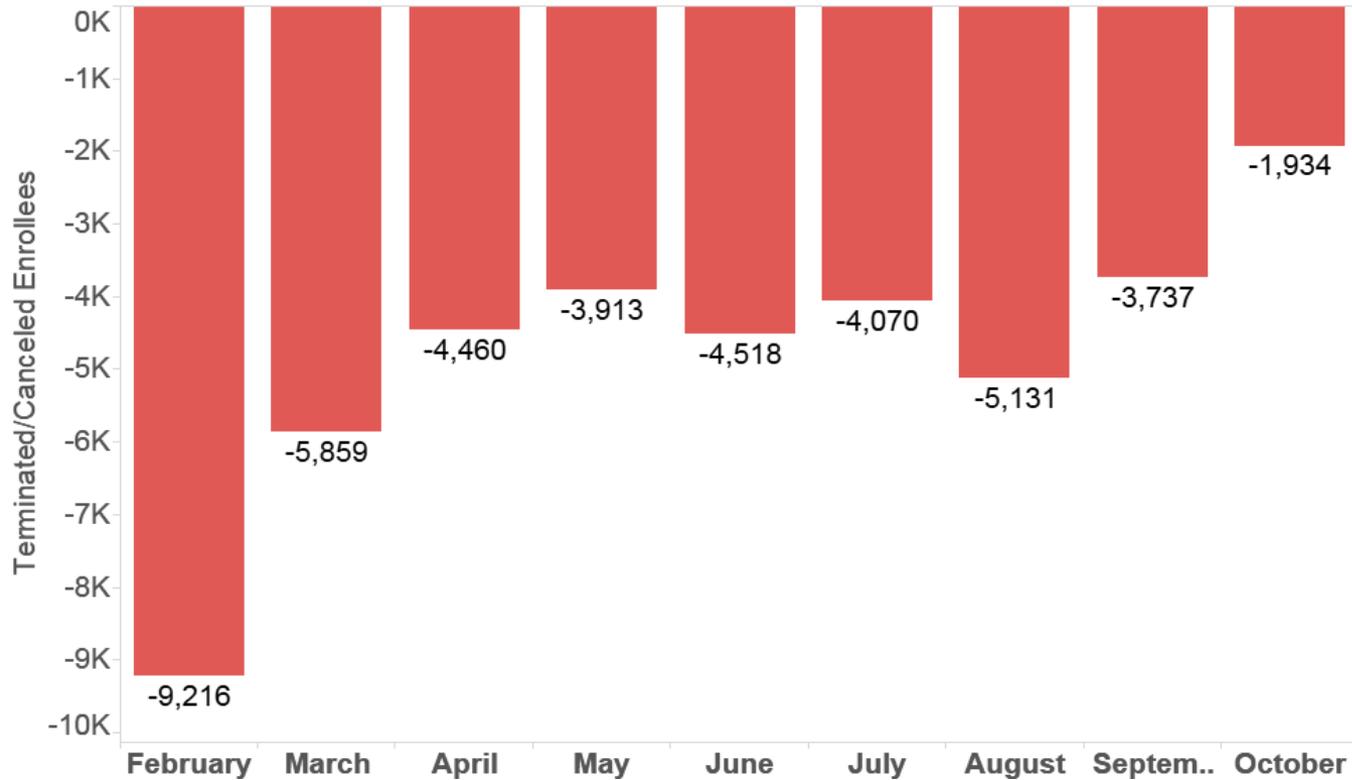


Highlights:

- Net enrollment decreased by **16,936** enrollees from end OE 2016 peak.
- Average Monthly Net Loss February – April: **2,075**
- Average Monthly Net Loss Post April: **801**
- 2016 Net Attrition: **14.6%**
- 2015 Net Attrition **13.2%**

Enrollment Update: 2016 Plan Year 2/1/2016 – 10/17/2016

Monthly Enrollment Activity - Terminations/Cancellations



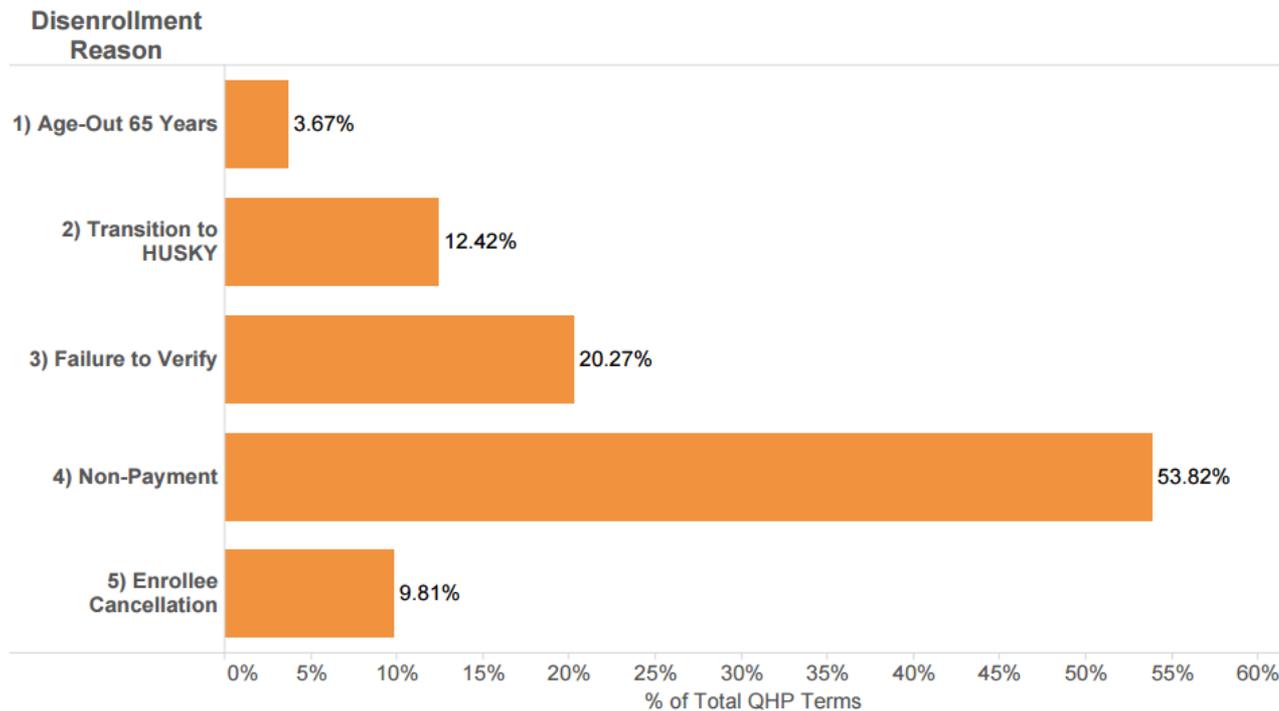
Highlights:

- Total of **42,838** terminated/canceled enrollees since end of 2016 Open Enrollment
- Average Monthly attrition **4,760** enrollees
- **50.7%** disenrolled within first 90 days
- Enrollee and leaver **research** in progress

Enrollment Update: 2016 Plan Year

Reported on 4/2016

Disenrollment Reasons Recap



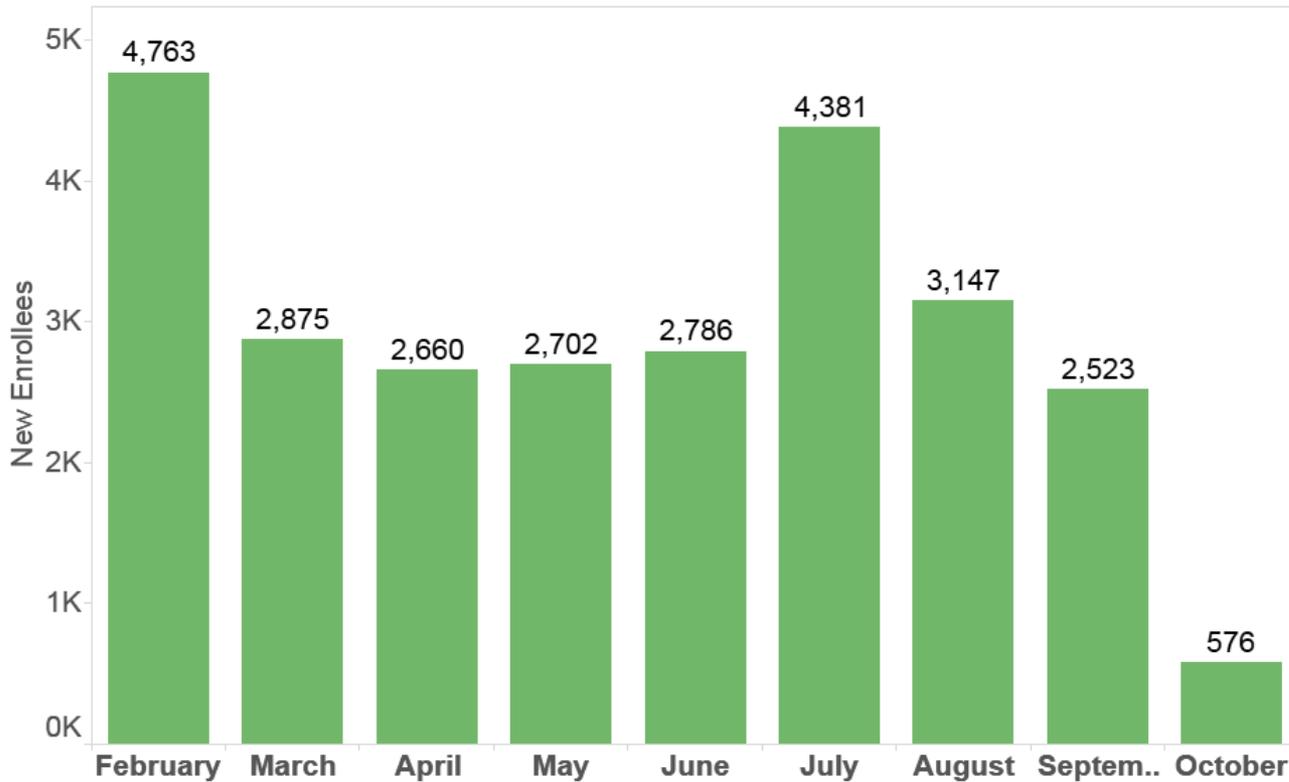
Highlights:

- **75%** related to non-payment of premium or failure to provide verification documentation.
- Non-Payment reason applies to both effectuated and non-effectuated policies.
- Approx. **12%** transitioning to HUSKY within first 3 months.

Enrollment Update: 2016 Plan Year

2/1/2016 – 10/17/2016

Monthly Enrollment Activity – Additions



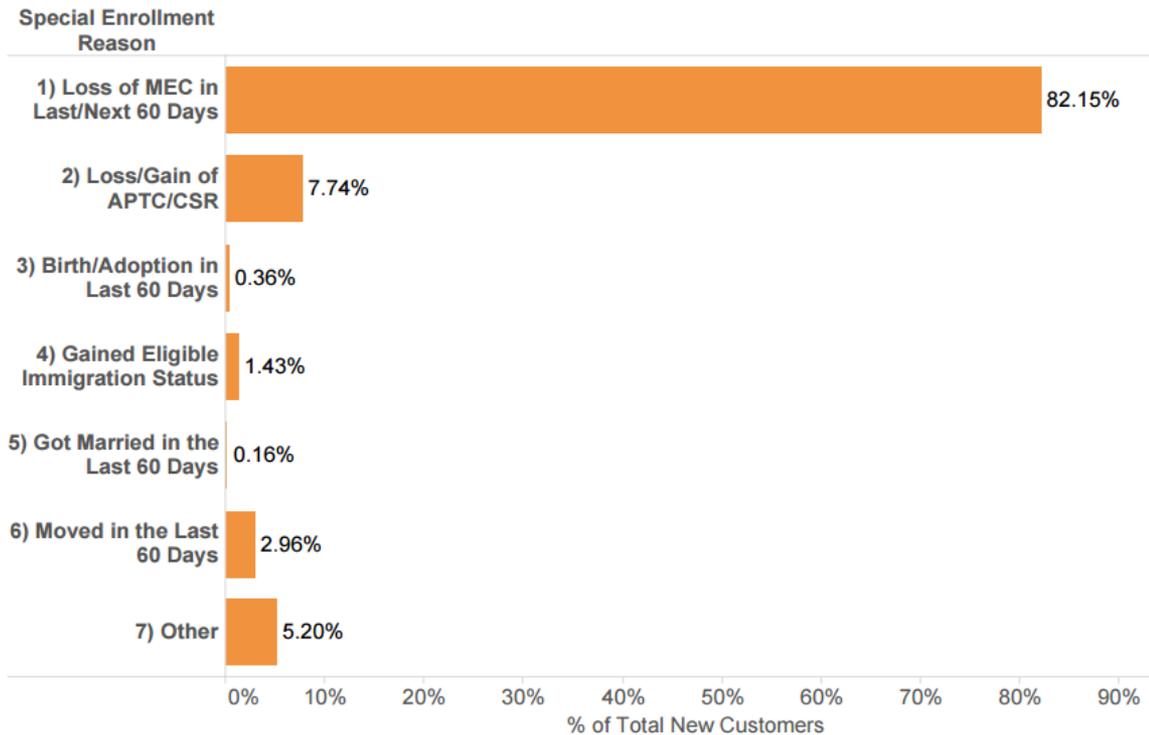
Highlights:

- Total of **26,413** new enrollees since end of 2016 Open Enrollment
- Average Monthly uptake **2,935** enrollees
- **68%** remain actively enrolled to date
- Special Enrollment **Verification Process** Adopted in June 2016

Enrollment Update: 2016 Plan Year

Reported on 4/2016

Special Enrollment Reasons Recap



Highlights:

- Individuals who qualify for special enrollment can qualify through multiple SEP reasons.
- 82% determined eligible due to loss of minimum essential coverage (MEC)
- "Other" includes overridden, retro determinations, and prior SEP assignments.

Enrollment Update: 2016 Plan Year 2/1/2016 – 10/17/2016

Enrollment Cohort Comparison

	Active Enrollment	Enrollment Terms/Cancel	Enrollment Additions
Customer Count:	99,038	42,838	26,413
Average Age:	43.5	40.4	39.6
% Age 65 and Over:	1.8%	5.4%	1.1%
% Age 26 to 34:	15.2%	22.1%	20.6%
% Subsidized:	76.7%	55.6%	78.4%
% With HUSKY 2016 Activity:	7.8%	24.2%	31.3%
% With QHP Coverage in 2015:	62.5%	51.6%	8.7%

Enrollment Update – Open Enrollment 2017

Pre-2017 Open Enrollment Review

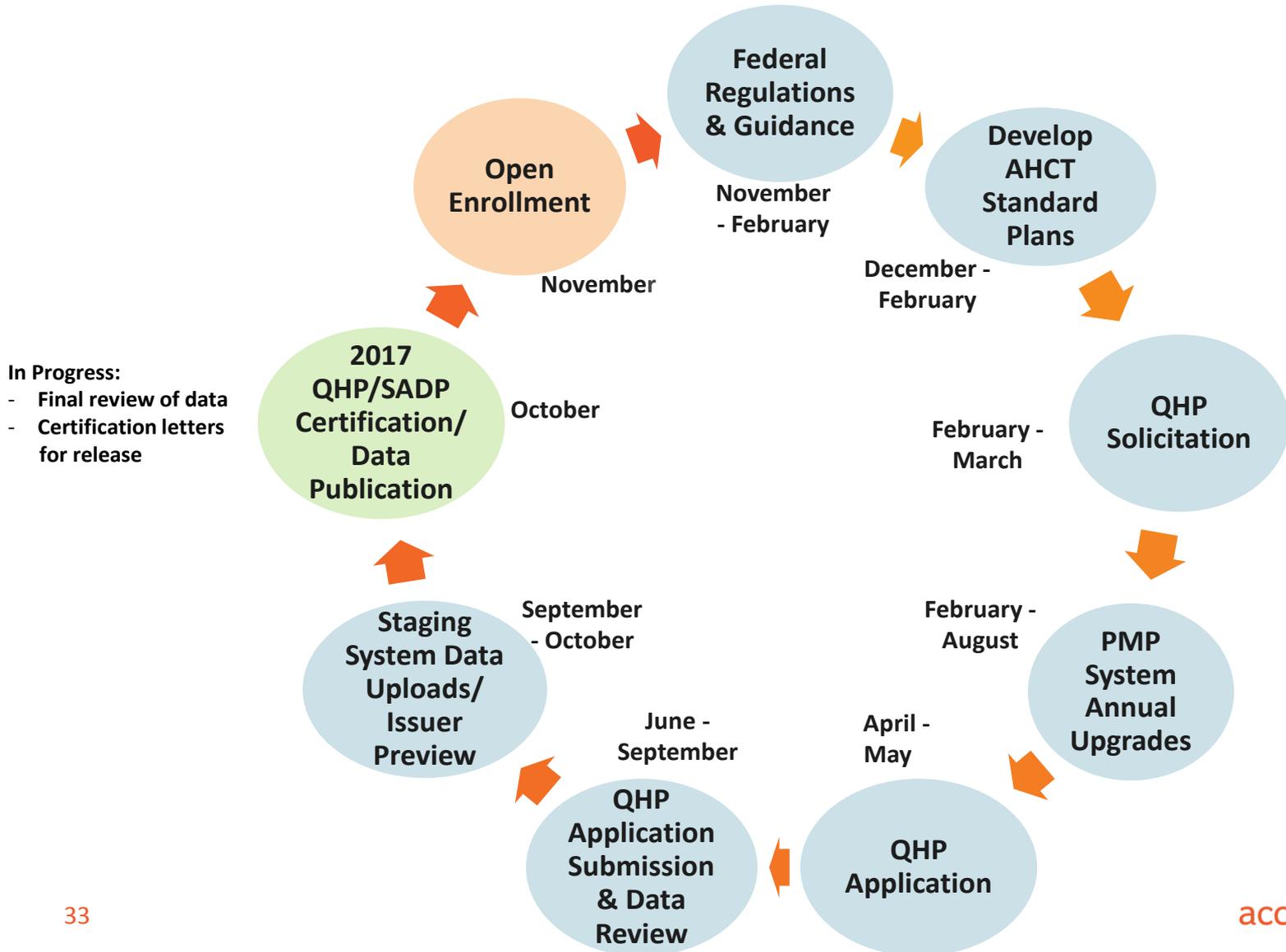
	Open Enrollment 1 10/1/13 – 3/31/14	Open Enrollment 2 11/15/14 – 2/15/15	Open Enrollment 3 11/1/15 – 1/31/16	Pre-Open Enrollment 4 10/20/16
Active QHP Enrollment (on 2/1/16):	78,713	110,095	116,019	99,038
Total Active Medicaid Determinations (on 2/1/16):	129,588	442,508	608,003	646,291
% QHP Population with Financial Assistance (APTC):	77.7%	77.4%	78.1%	76.6%
% QHP Population Under 35 (Average Age):	30.9%	32.5%	33.2% (42.7)	31.2% (43.5)
Most Popular QHP Issuer (% of Total Enrollment):	Anthem (53%)	ConnectiCare (42%)	ConnectiCare (53%)	ConnectiCare (54%)
QHP Passive Renewals (Repeat Enrollees):	N/A	67.0%	80.6%	62.7%
Completed Applications Created/Updated:	140,592	239,823	277,277	438,994
Calls per Completed Application:	2.99	1.49	1.57	1.4
Website Volume (Unique Visitors):	863,766	586,172	385,827	453,271

Open Enrollment Update

➤ *Plan Management Update
Plan Year 2017*

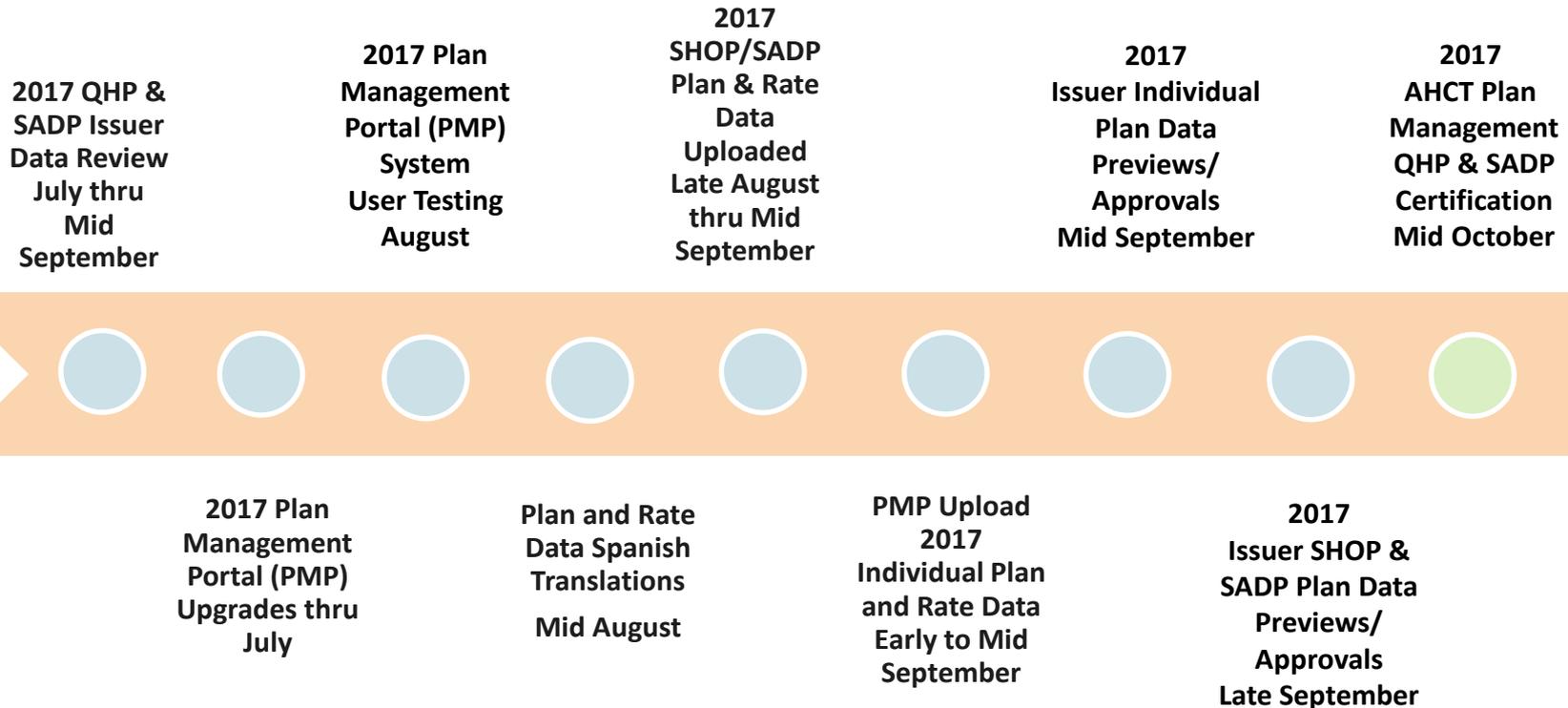
October 2016

Plan Management - Plan Year 2017 Life Cycle Status



Plan Management - March Toward Plan Year 2017

- Target Dates for Upcoming Activities



Plan Management - 2017 Medical Plan Availability

2017 QHPs: Individual Market					
	Gold	Silver	Bronze	Catastrophic	Total
Anthem	3	4	4	1	12
CBI	1	3	2	1	7
Total	4	7	6	2	19
Total including cost sharing reduction plans	12	42	18	2	74

Net change from 2016:

- 21 fewer plans primarily due to exit of HealthyCT and UnitedHealthcare
- CBI modified its portfolio, resulting in a net reduction of 4 plans
- Anthem added 1 plan

2017 QHPs: Small Group Market					
	Platinum	Gold	Silver	Bronze	Total
Anthem	1	2	2	3	8

Net change from 2016:

- 15 fewer plans due to exit of HealthyCT and UnitedHealthcare

Plan Management - 2017 Stand-Alone Dental Plan Availability

2017 SADPs: Individual Market

	High	Low	Total
Anthem	1	2	3

No change in plan count from 2016

2017 SADPs: Small Group Market

	High	Low	Total
Anthem	1	1	2

Net change from 2016:

- 1 less plan due to exit of MetLife

➤ *Broker Support*
10/20/2016



Faneuil Broker Support Program

- Hired 21 brokers
 - 14 located at the Bristol Call Center
 - 7 will be spread between the storefronts
- 3 brokers have been hired for the full year
- High level of experience
 - 6 languages represented: English, Spanish, Mandarin, Cantonese, German and Italian.
 - Brokers have written an average of 250+ policies through AHCT
 - 90% of the hires have worked with AHCT for 3 years or more
- Brokers are participating in 80 hours of AHCT & Faneuil training

➤ *Storefronts/CEPs*
2016 - 2017

Overview

- Get Help Starting November 1
- 5 locations
- 21 Customer Service Relations Specialists
- 17 Bilingual Spanish staff



Enrollment Centers

New Britain

Access Health CT Enrollment Center
200 Main Street
New Britain, CT 06051

Monday – Friday: 9am – 5pm
Saturday: 9am – 1pm

New Haven

Access Health CT Enrollment Center
55 Church Street
New Haven, CT 06510

Monday – Friday: 9am – 5pm
Saturday: 9am – 1pm



Community Enrollment Partners

East Hartford

Raymond Main Library
840 Main Street
East Hartford, CT 06108

Monday – Thursday: 9:30am – 5pm
Friday: 9:30am – 4:30pm

Norwich

United Community and Family Services
47 Town Street
Norwich, CT 06360

Monday – Thursday: 9:30am – 5pm
Friday: 9:30am – 4:30pm

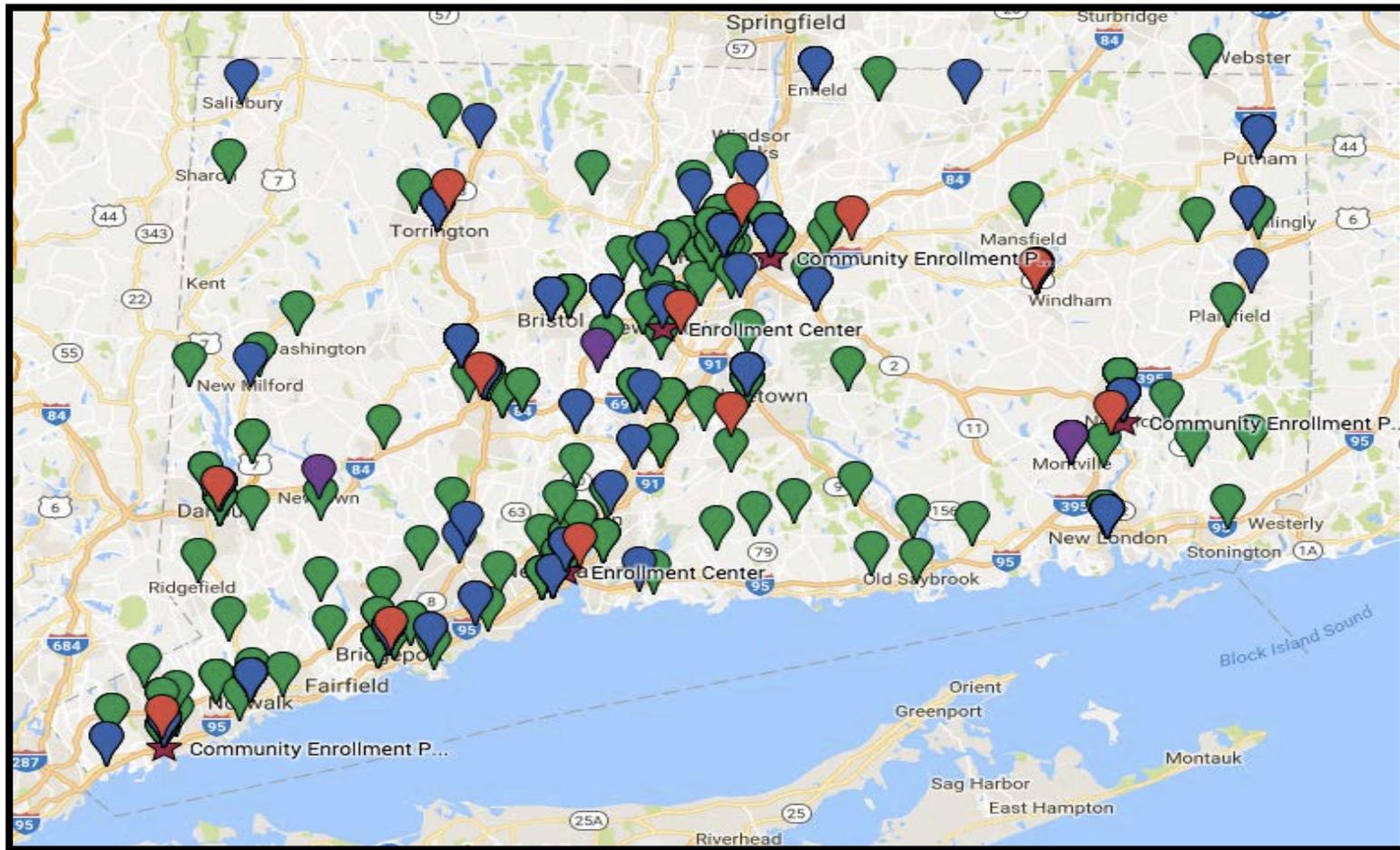
Stamford

Ferguson Library – Main Branch
One Public Library Plaza
Stamford, CT 06904

Tuesday – Friday: 10:30am – 6pm
Saturday: 10:30 am – 5pm



Help Across the State



KEY

AHCT Enrollment Location

CAC

Community Partner

DSS

➤ *Call Center*



Call Center Update



- Faneuil began taking 100% of calls on September 26th
- Continued monitoring of the Customer Care Representative's (CCR) performance
 - Advanced reporting capabilities give Access Health CT and the Department of Social Services real time access to reports
- Open Enrollment November 1st through January 31st 2017
 - Additional staff currently being trained
 - Open Enrollment Hours: 8-6 Monday-Friday, 10-3 Saturdays.
 - Call Center will be open the day after Thanksgiving and the day after Christmas
 - 14 Brokers will be located in the Call Center starting 11/1. The other 7 will be in the Storefronts (4 in New Britain, 3 in New Haven)

Adjournment