



Connecticut's Health Insurance Marketplace

# Board of Directors Meeting

*February 20, 2014*

# Agenda

---

- A. Call to Order and Introductions
- B. Public Comment
- C. Review and Approval of Minutes
- D. CEO Report
- E. Operations Update
- F. Information Technology Update
- G. Marketing & Sales Update
- H. All Payer Claims Database Update
- I. Finance Update
- J. Executive Session
- K. Adjournment



Connecticut's Health Insurance Marketplace

# Welcome and Introductions



Connecticut's Health Insurance Marketplace

## Public Comment



Connecticut's Health Insurance Marketplace

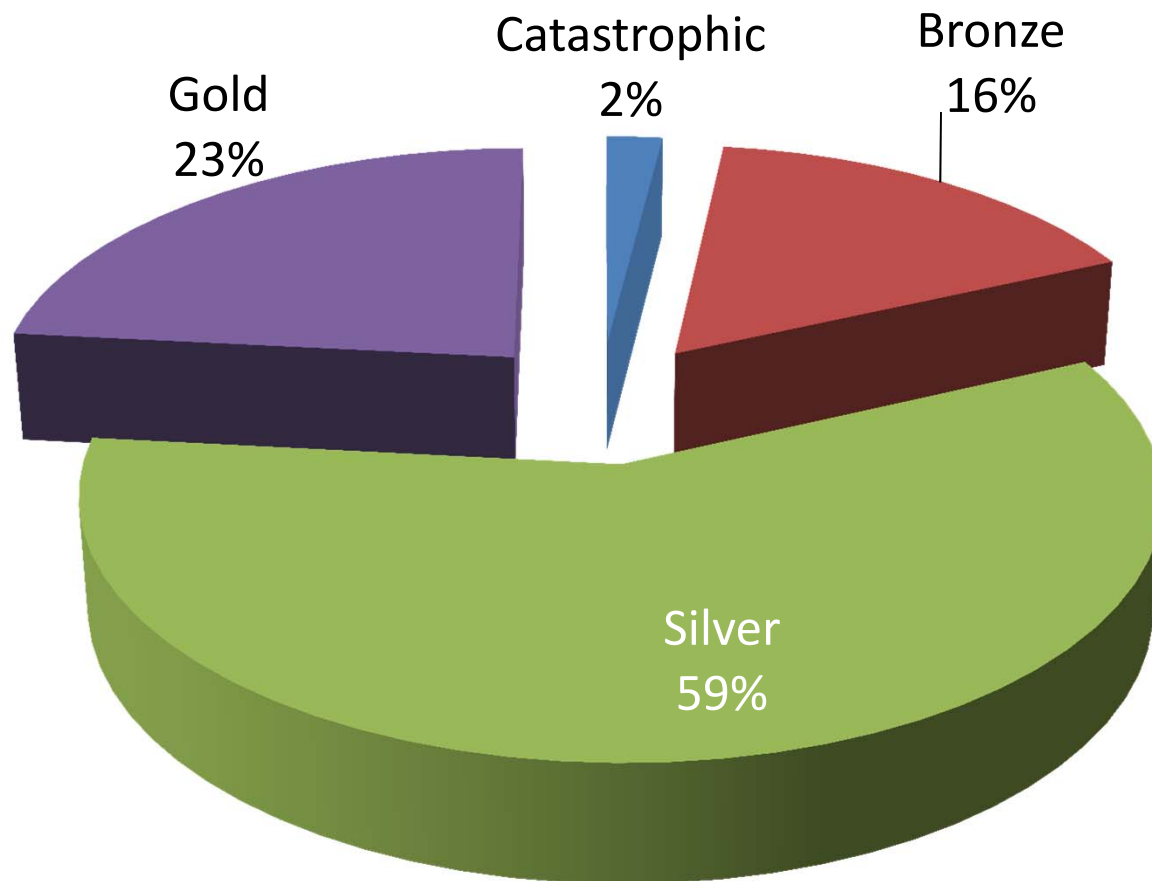
## CEO Update



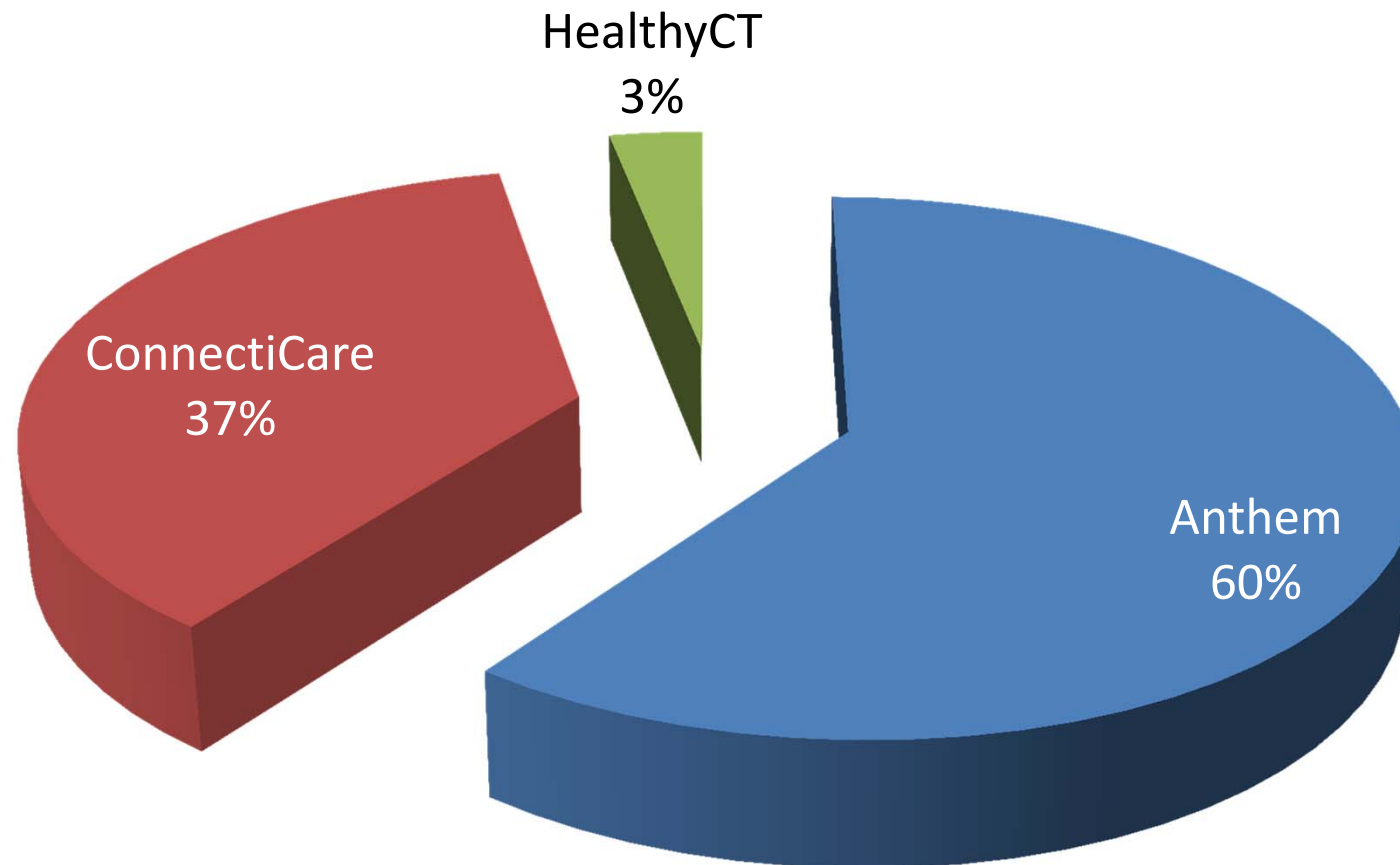
Connecticut's Health Insurance Marketplace

## Operations Update

## QHP Enrollment by Metal Level

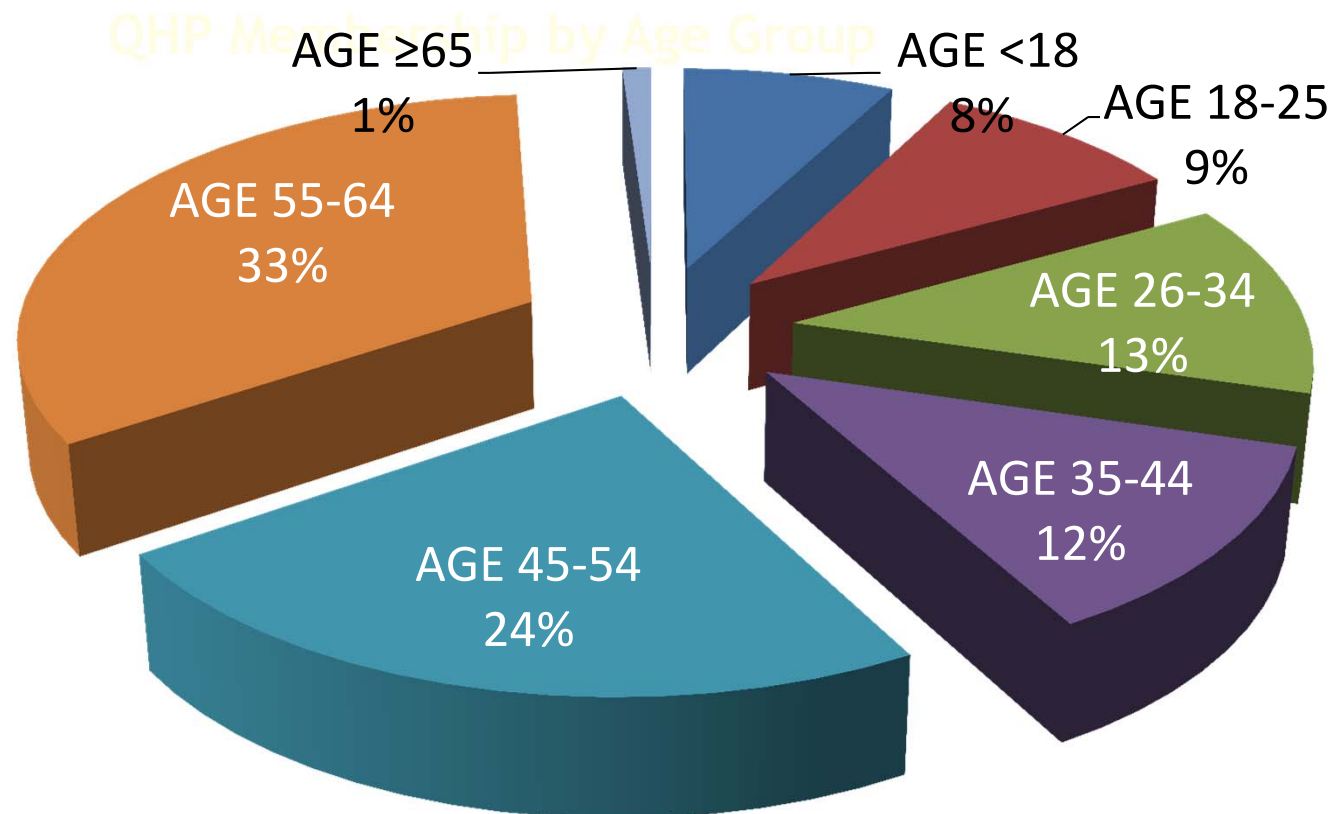


## QHP Enrollment by Carrier





## Age Breakdown

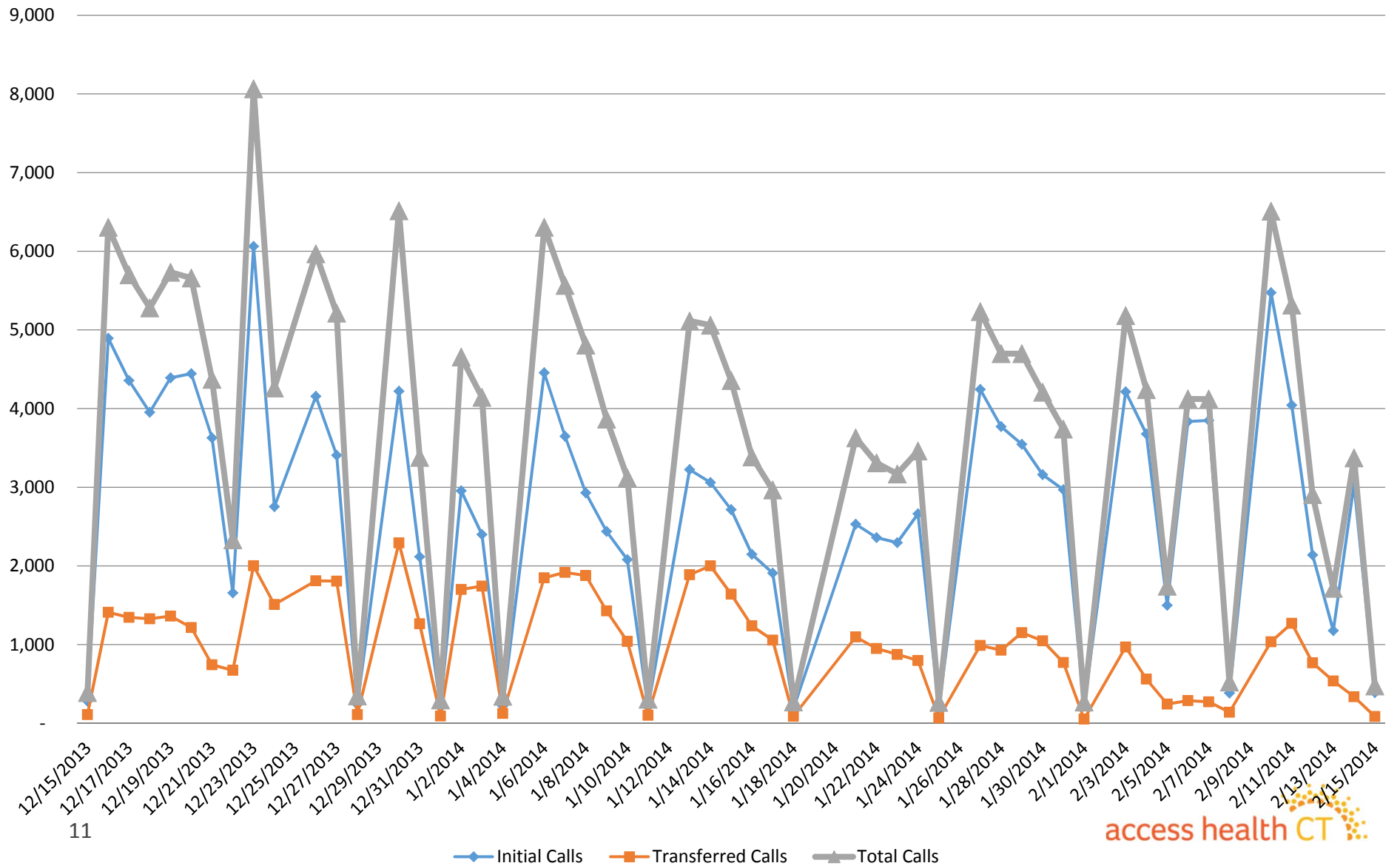


# Follow Up from Operations Trends for January

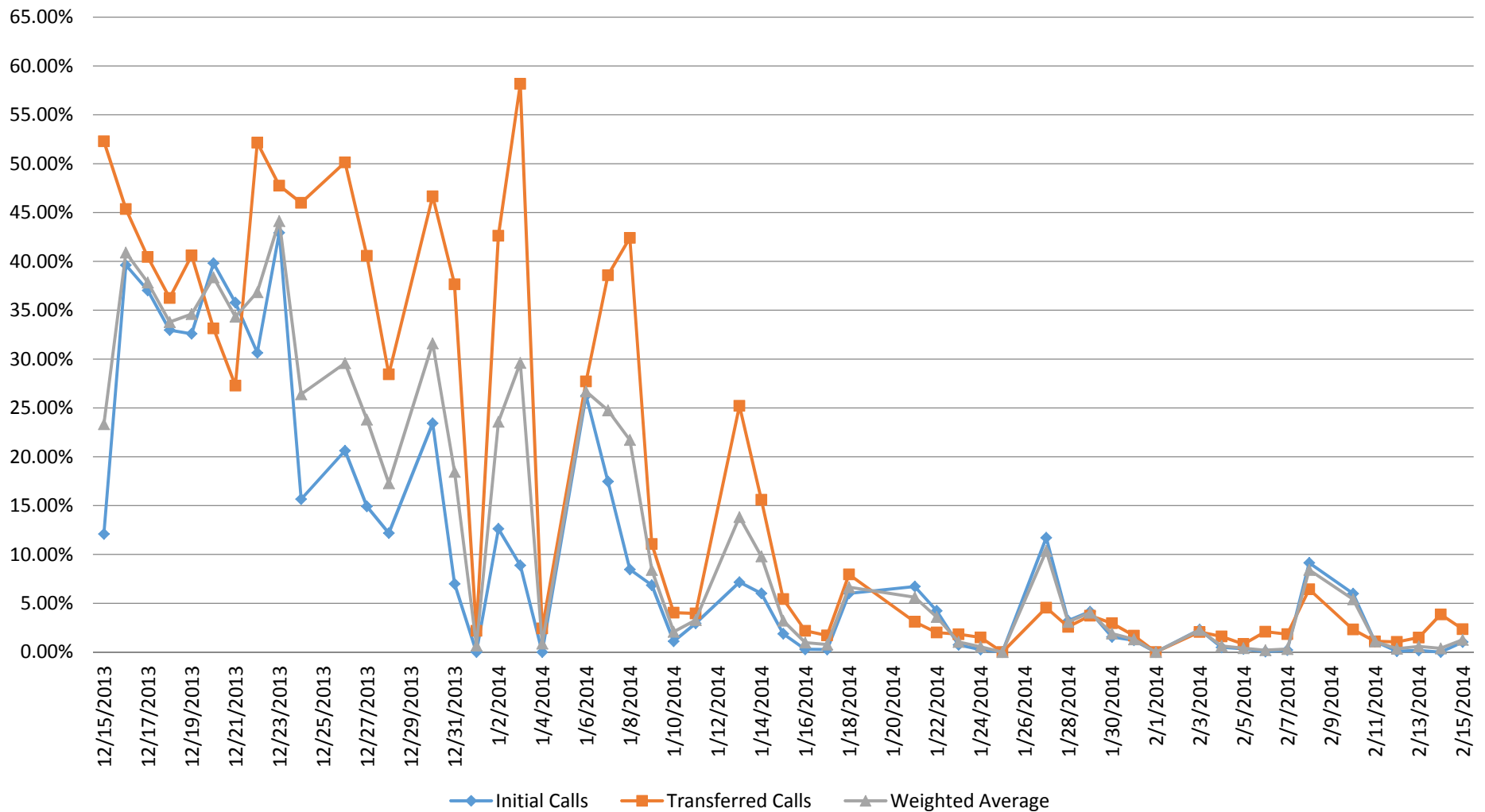
---

- Membership continues to grow
- Customer Service was improved
  - Better service in call center
    - More representatives: 280 currently
  - Training continues with all outreach staff; call center, assisters, brokers, CACs
- Medicaid Redeterminations
  - Continual collaboration with DSS to address
  - DSS contractors are expanding to deal with additional work
- Carriers
  - Focus on people with urgent medical needs
  - Continued maturation of the data interchange with carriers

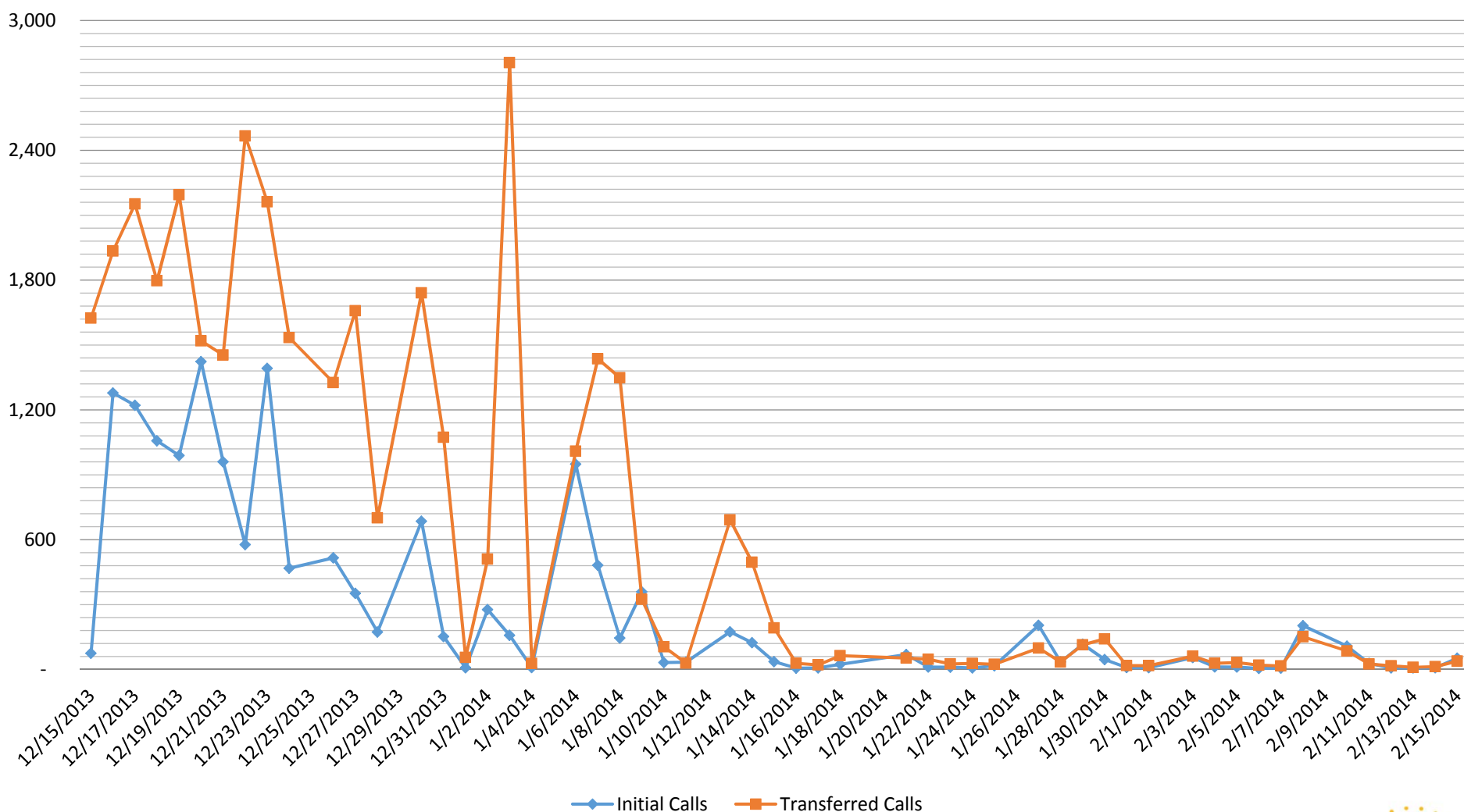
# Call Center: Number of Calls - December to Date



# Call Center: Abandonment Rates - December to Date



# Call Center: Average Wait Time in Seconds December to Date



# February Issues and Actions

---

- **Expected March Increase in QHP interest and applications**
- **Customer Service**
- **Medicaid Redeterminations: HUSKY/CHIP Customers**
- **Potential Risks**
  - Retention of knowledgeable staff
  - Carrier and DSS process
  - Redetermination volume

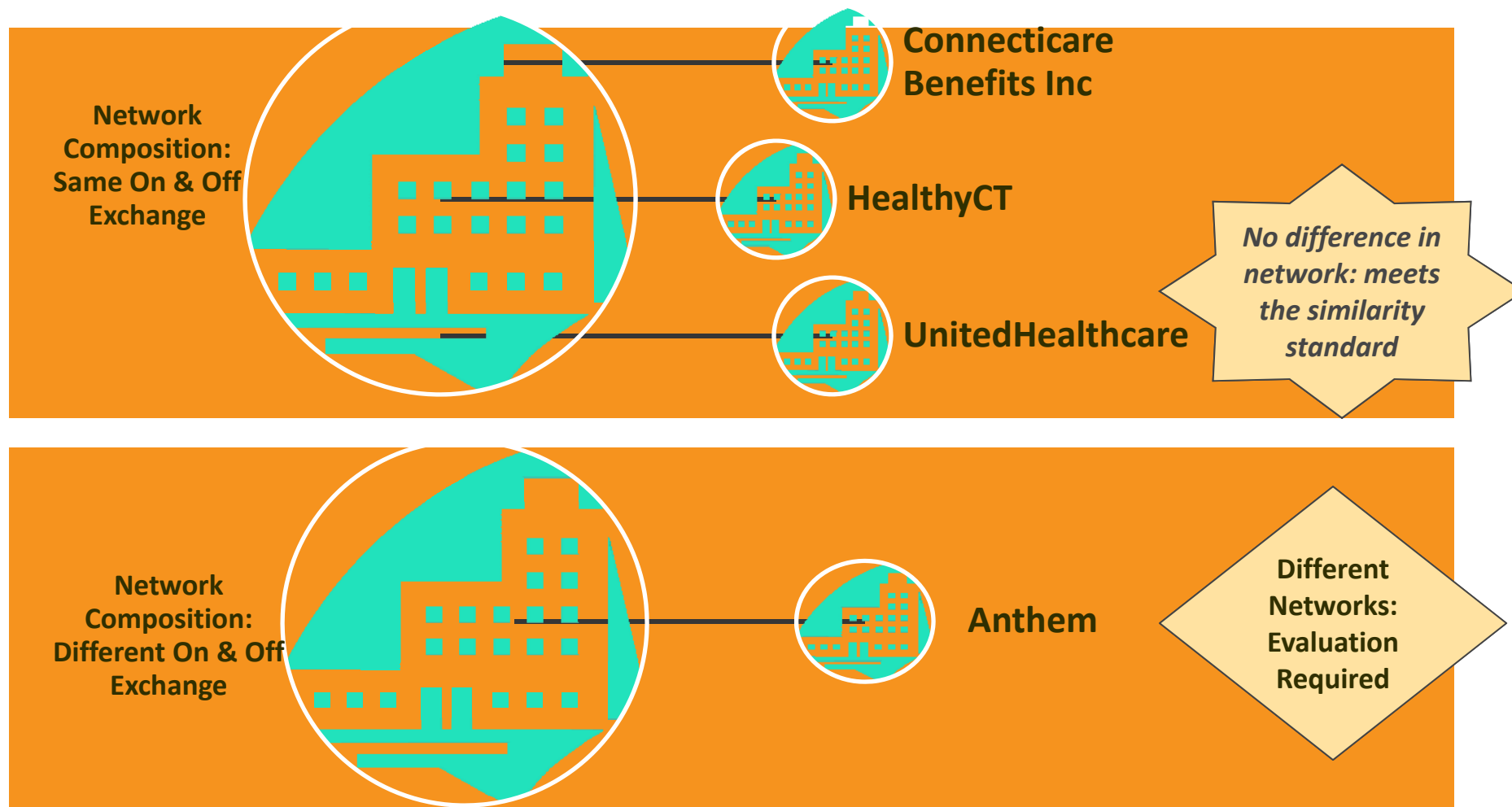


Connecticut's Health Insurance Marketplace

# Plan Management Update

Compliance with Network  
Requirements

# Network Adequacy: Substantially Similar Requirement





# Network Adequacy: Substantially Similar Requirement

AHCT Review of Anthem Online  
Provider Directory for Individual  
Exchange Products for Connecticut  
Providers

<b>Anthem: Individual On Exchange</b>	<b>Anthem: Individual Off Exchange</b>
<b>HMO: Pathway X Enhanced</b>	<b>HMO: Blue Care / Individual</b>
<b>29,730</b>	<b>37,646</b>
<b>Anthem: Individual On Exchange</b>	<b>Anthem: Individual Off Exchange</b>
<b>PPO: Pathway X</b>	<b>PPO: Century Preferred</b>
<b>29,857</b>	<b>37,454</b>

Counts provided by Anthem

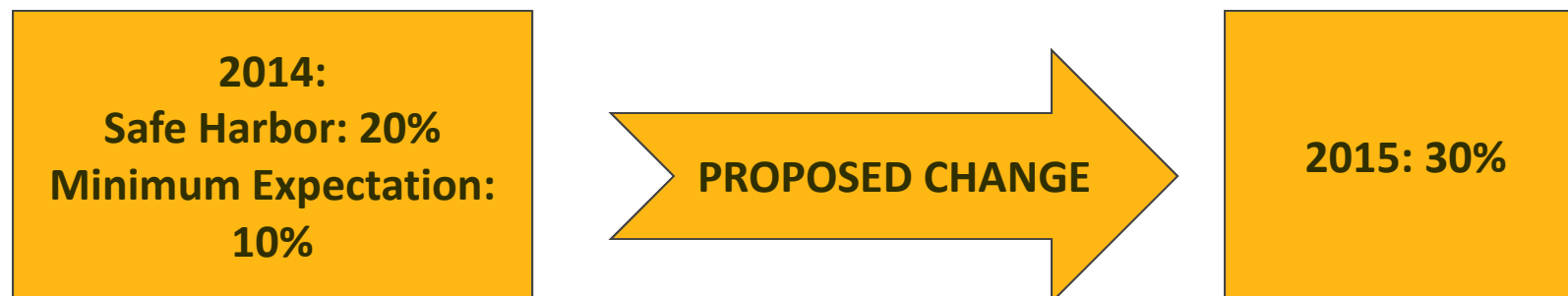
<b>Anthem: Individual On Exchange</b>	<b>Anthem: Individual Off Exchange</b>
<b>HMO: Pathway X Enhanced</b>	<b>HMO: Blue Care / Individual</b>
<b>18,794</b>	<b>21,327</b>
<b>Anthem: Individual On Exchange</b>	<b>Anthem: Individual Off Exchange</b>
<b>PPO: Pathway X</b>	<b>PPO: Century Preferred</b>
<b>18,788</b>	<b>21,999</b>

# Connecticut Provider Counts

Provider Category	Anthem Individual HMO	Anthem Individual PPO	CBI	HealthyCT	UHC
Primary Care	3,891	3,888	2,236	1,575	4,609
Pediatrics	817	816	621	526	859
Ob/Gyn	756	755	539	476	830
BH-SA	4,424	4,422	1,500	521	232
Cardiology	339	339	422	217	488
Oncology	165	165	280	62	273
Sub-Total	10,392	10,385	5,598	3,377	7,291
All Other	6,706	6,602	5,402	3,142	6,889
Total Providers	17,098	16,987	11,000	6,519	14,180
Facility Locations	802	803	420	235	515
TOTAL	17,900	17,790	11,420	6,754	14,695

# CMS – Essential Community Provider (ECP) Standards

---



## CONTRACT TO BE PROVIDED TO:

- Indian health providers in the service area
- Federally Qualified Health Center (FQHC)
- Ryan White Providers
- Family Planning Provider
- Hospitals
- Other ECP Providers (STD Clinics, TB Clinics, Hemophilia Treatment Centers, Black Lung Clinics & other entities that serve predominantly low-income, medically underserved individuals)

# AHCT ECP Standards& Carrier Compliance

	<b>FEDERALLY QUALIFIED HEALTH CENTERS (FQHCS) 90%</b>	<b>CMS NON- EXHAUSTIVE LIST: 75%</b>	<b>EXCHANGE EXPANDED LIST: 2014: 35% / 2015: 75%</b>
<b>Anthem</b>	<b>11 of 14 (79%)</b>	<b>44 of 59 (75%)*</b>	<b>447 of 641 (70%)*</b>
<b>Connecticare Benefits, Inc</b>	<b>13 of 14 (93%)*</b>	<b>47 of 59 (80%)*</b>	<b>430 of 641 (67%)*</b>
<b>HealthyCT</b>	<b>10 of 14 (71%)</b>	<b>40 of 59 (68%)</b>	<b>329 of 641 (51%)*</b>
<b>United</b>	<b>8 of 14 (57%)</b>	<b>32 of 59 (54%)</b>	<b>137 of 641 (21%)</b>

*\*Meets Standard*

# Network Adequacy: Next Steps

---

- Continuing review of the network adequacy and ECP submissions by carrier
  - Require demonstration of “good faith” effort from Carriers not meeting AHCT standards
  - Develop a “reasonable access” standard for 2015 e.g., member to provider ratio, including geographical and provider type considerations
- Secure software in order to alleviate manual analysis, data manipulation, review and presentation.
- Continuing ongoing dialog with carriers on specific network issues



Connecticut's Health Insurance Marketplace

February 2014  
Information Technology Update

# Accomplishments

---

- March Volume Readiness
  - Call Center Technology Improvements
    - Maximus
    - Xerox
  - Customer Facing Improvements
    - Spanish Translated Website
    - Catastrophic Coverage
    - Incarceration Compliance Improvements
  - Infrastructure Stabilization
    - Hardware/Software
    - Network

# Short Term

---

- Streamlining The Customer Experience
  - Security Validation
    - New Remote Identity Proofing Vendor Selected
    - IRS Audit Preparation
  - Income Verification
    - CT Department of Labor
  - Single Application Sign On
    - Department of Social Service (ConneCT) and AccessHealthCT
  - Electronic Transmission of Eligibility to Carriers
    - Educating consumers with bulk email to Anthem Subscribers
    - More flexible processing of consumer records





Connecticut's Health Insurance Marketplace

## Marketing and Sales

# Contents

---

- Update on Media Efforts
- Overview of Key Sales and Marketing Metrics

# Media Update

---

## February activity maintaining active Q1 presence

- February media spend stands at approximately \$500k, just slightly below January's media spend of approximately \$600k.
- All media activity in market now utilizes testimonial based advertisements focusing on:
  - savings opportunities
  - ease of enrollment
  - availability of in person help

# Media Update

## February advertising taking advantage of high profile events

- Strong winter Olympic performance will provide solid support for February enrollment activity.



- Winter games have been #1 in Prime Time since opening ceremonies
- 121 commercial spots have aired (709 GRP's)
- Ad schedule has reached nearly 98% of CT households, with a frequency of more than 7 times
- Added program elements have increased exposure at key times



**MEDAL COUNT** access health CT

		GOLD	SILVER	BRONZE	TOTAL
NOR	NORWAY	4	3	4	11
CAN	CANADA	4	3	2	9
NED	NETHERLANDS	3	2	3	8
USA	USA	2	1	4	7
RUS	RUSSIA	1	3	3	7
GER	GERMANY	4	1	0	5
AUT	AUSTRIA	1	3	0	4

NBC CONNECTICUT  
4 6:38

# Olympic Bump

## High profile activity delivering results

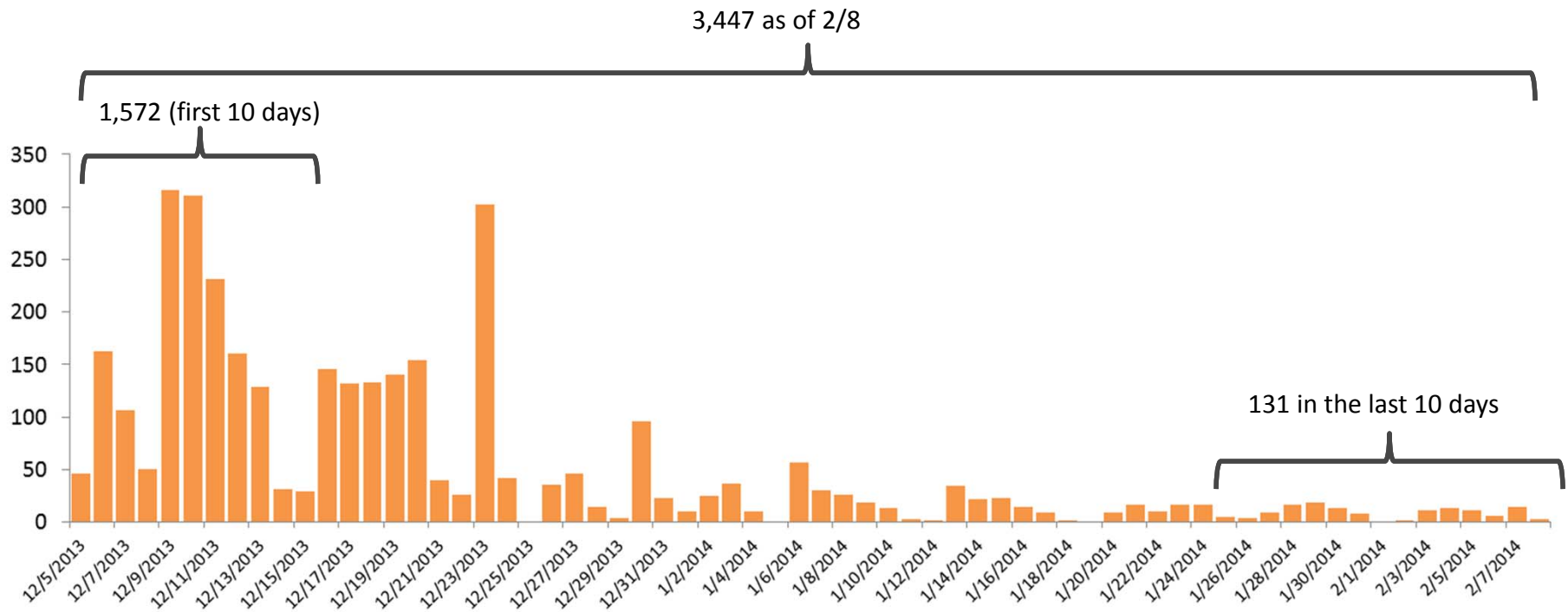
- Key metrics in the week after the launch of the Olympics are outperforming the week prior to kick off (Feb 3-6 vs. Feb 10-13)



<b>31%</b>	Website traffic increase
<b>24%</b>	Account creation increase
<b>8%</b>	Call volume increase
<b>67%</b>	Daily enrollments increase

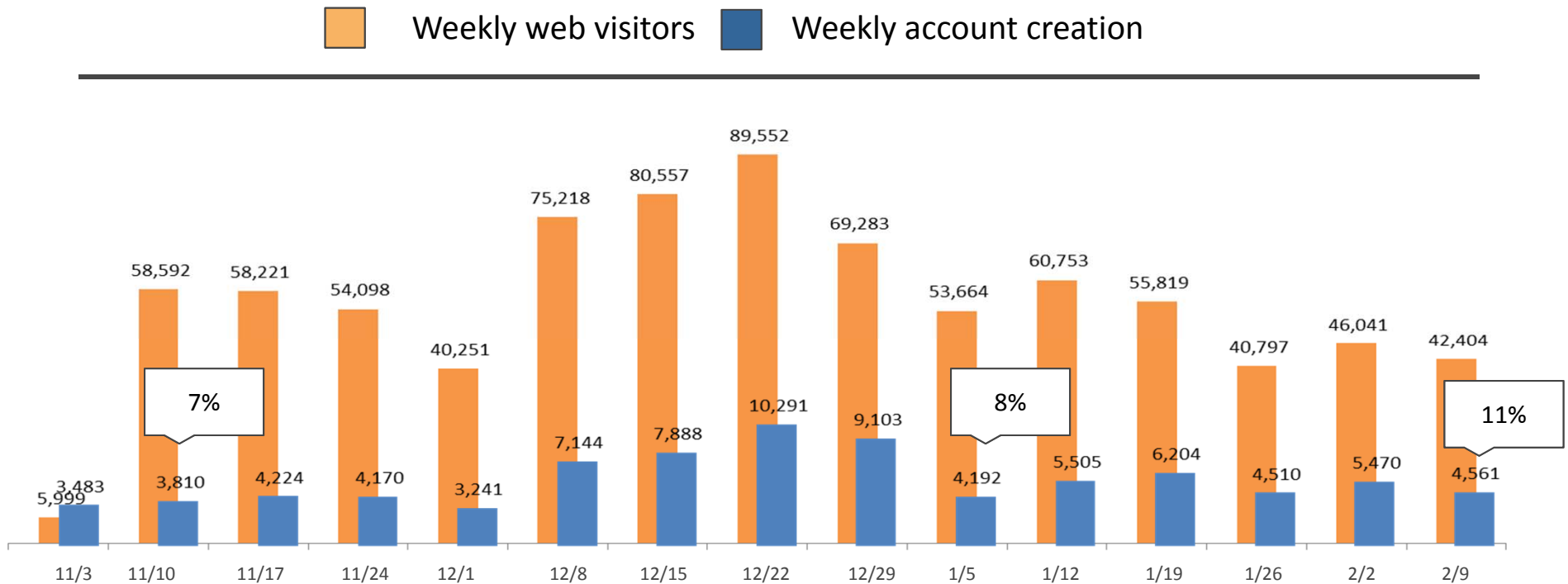
# Direct Mail

- In addition to traditional media, 300,000 targeted direct mail pieces were dropped between 2/13 and 2/15, adding additional support for our final enrollment push.
- The prior direct mail drop in December provided substantial near and long term incremental activity (measured here by specific 800# phone call volume)



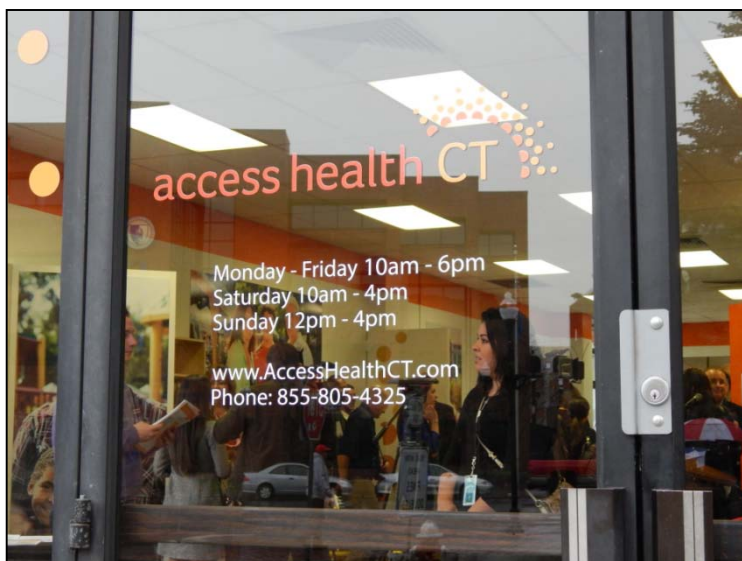
# Web Site Performance Remains Strong

- Web traffic has stabilized heading into February's media push.
- However account creation remains strong heading towards March.



# Field Activity Producing Solid Results

- Field team is closing in on enrolling more than 5,000 individuals during the enrollment period.
- Stores and fairs have enrolled 371 individuals halfway through February



	NEW BRITAIN					
	OCT	NOV	DEC	JAN	FEB	NB
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
<b>Total Enrollments</b>	10	320	1,143	772	186	<b>2,431</b>
<b>Total Visitors</b>	78	929	1,843	1,141	362	<b>4,353</b>

	NEW HAVEN				
	NOV	DEC	JAN	FEB	NH
	TOTAL	TOTAL	TOTAL	TOTAL	TOTAL
<b>Total Enrollments</b>	105	538	427	56	<b>1,126</b>
<b>Total Visitors</b>	471	1,236	929	167	<b>2,803</b>

	FAIRS				
	NOV	DEC	JAN	FEB	FAIR
	TOTAL	TOTAL	TOTAL	TOTAL	TOTALS
<b>Total Enrollments</b>	230	565	393	129	<b>1,317</b>
<b>Total Visitors</b>	487	1,274	656	237	<b>2,654</b>

	GRAND TOTALS			
	NB	NH	FAIR	TOTAL
	TOTALS	TOTALS	TOTALS	TOTALS
<b>Total Enrollments</b>	<b>2,431</b>	<b>1,126</b>	<b>1,317</b>	<b>4,874</b>
<b>Total Visitors</b>	<b>4,353</b>	<b>2,803</b>	<b>2,654</b>	<b>9,810</b>



# Winter Concert Promotion

- Our winter concert/event promotion campaign continues to show solid performance
- With a heavy online and social media emphasis, effort looks to build awareness and gather leads in a scalable fashion

Total Facebook Entries:	128,251
Total Facebook Shares:	91,147
Total New Likes for AHCT: From 4,773 to 25,675	20,902
Opt-ins for AHCT Info:	36,991



# March Enrollment Focus

---

## Sales team gearing up for final enrollment push

- NIPA team coordinating final community outreach activity
  - Launching focused marketing effort entitled “Because I Got Covered”...
  - Coordinating 100 community enrollment events in final 45 days
- Field staff concluding enrollment fairs in mid-March
  - Staff will be focused on store front enrollments
- Top brokers are being engaged to participate in final enrollment activities
- CAC’s leveraging resources for March outreach efforts
  - Distribution of letter to known uninsured
  - Equipped with AHCT collateral
  - Additional CAC’s have been trained



Connecticut's Health Insurance Marketplace

# All Payer Claims Database Update

# APCD Update

---

## **Vendor Selection RFP**

- We have released RFP for selecting a vendor for data management & analytics products on Jan. 27, 2014
- By Feb. 14 we finished the Q&A part
- We received 16 intents to bid declarations
- Final date to receive RFP is set at Feb. 28, 2014
- Final date to select a vendor is set at Week of March 24<sup>th</sup>

## **APCD Vendor Selection Process**

- An APCD Vendor selection committee was formed, comprising of 9 members
- This committee is drawn from 2 members from the AHCT's Board and APCD Advisory Group; rest 7 are drawn from AHCT's SLT and other SMEs (contracting, finance, IT, HSR, etc.)
- RFPs will be graded
- On-site presentations will be arranged for TOP 3 vendors
- Final selection will be based on both RFP responses and on-site presentations

# APCD Update (cont.)

---

## **APCD Transparency**

- ❑ In an effort to be transparent and accessible, APCD has created multi level strategies to reach the public
  - Regular bi-monthly meetings with APCD Advisory Group
  - Regular meetings with various subcommittees
  - Engage other stakeholders from State Agencies, Universities, Foundations, Professional Groups, Consumer Advocates, Research Agencies
  - Continue to engage with various entities to explore additional components that could be added to the APCD data
  - Provided wide media access to APCD's future objectives, types of reports and information for the consumers
  - Developing various capabilities to support Exchange enrollment process with purchasing decision support

# APCD Update (cont.)

---

## **Data Submission Preparation:**

- Payer registration completed on 1/10/14
- Data submission communication/planning sessions with payers are underway
- Issue resolution processes, submission assistance resources and documents, and project plans being developed to facilitate submission process
- Submitter profiles being developed to expedite vendor on-boarding upon contract finalization

## **HHS Reporting Compliance**

- Per 78 Fed. Reg. 37032 (June 19, 2013) AHCT is required to submit eligibility and enrollment reports to HHS at regular intervals
- Access Health Analytics is developing and implementing process to satisfy federal reporting requirements in an efficient manner



Connecticut's Health Insurance Marketplace

# February 2014 Finance Update

# Finance Update

---

- Finance focus continues on tasks needed to effectively meet the commitments required by the transition to a “Going Concern.”
- As part of securing financial resources, the market based assessment notices were sent out at the end of January.
- Business process will be enhanced as the contract for an end user analytical and reporting tool vendor nears completion. The product includes a new general ledger and a customer relationship management (CRM) application.
- Regulatory requirements continue to be met:
  - The semi-annual Grant Progress Reports due to the Department of Health and Human Services (HHS) by January 31, 2014 were submitted. Separate progress reports are required for each grant.
  - The Second Quarter 2014 Quasi-Public Financial and Personnel Status Report was submitted to the Office of Fiscal Analysis.
  - The quarterly Federal Financial Reports due to HHS’s Department of Payment Management by January 31, 2014 were submitted. One consolidated report is required for all active Federal grants.
  - The January 2014 “Annual Report from the Chief Executive Officer” was completed and submitted to the Governor in accordance with Section 12 of Public Act No. 11-53.
  - The HHS Office of Inspector General Eligibility audit, which began January 6<sup>th</sup>, continues. Finance is coordinating and facilitating their audit activities and the audit has been proceeding without major issues.
- The fiscal year 2<sup>nd</sup> Quarter full year forecast, which displays an unfavorable variance vs the prior forecast of \$0.9M, follows.





Connecticut's Health Insurance Marketplace

Q2 - 2014 Fiscal Year Forecast

## Q2 Forecast – Focus



- **Variance to Q1 Forecast**

- Anticipated cost to cover the Q2 Forecast Variance to Q1 Forecast is currently funded, however continued trend increases could impact 2014 portion of FY 15 spend level
- Discussions underway with CMS on level I supplement

- **Risks**

- Delayed payment from DSS can impact future sustainability margin
- Unexpected Staffing Needs
- New Federal Mandates
- Uncertain Contractual Obligation

- **Directional Impact to 2015**

- Assuming the current run rate, the projected cost for the 1<sup>st</sup> year of self-sustainability increases slightly
- Increase in cost during the first year of self-sustainability has negligible impact on the number of months of contingency that is maintained from the Market Assessment month
- Various strategic decisions could impact sustainability revenue sources and amounts

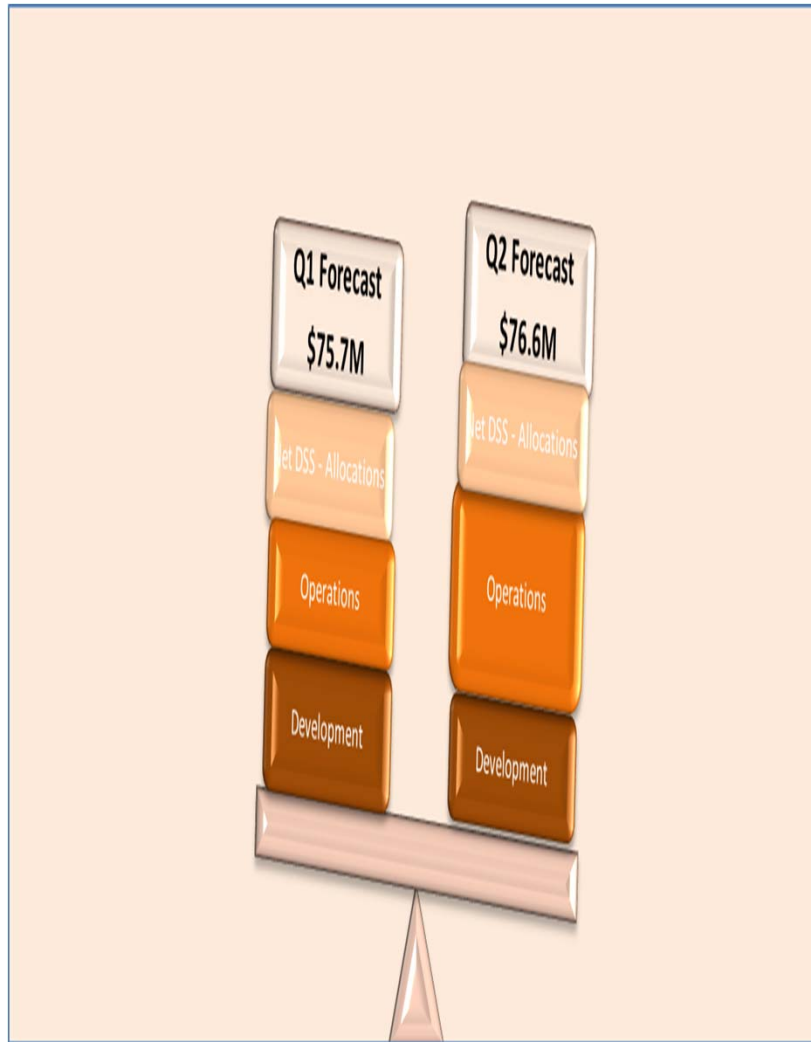
# Q2 2014 Fiscal Year Forecast Overview

Consolidated- Q2 2014 Full Year Fiscal Forecast		
	Q1 FCST	Q2 FCST
Salaries & Fringe	\$ 8,052,507	\$ 7,846,639
Consultants	\$ 72,146,463	\$ 74,529,858
Equipment	\$ 1,647,835	\$ 1,162,048
Supplies	\$ 29,351	\$ 52,669
Travel	\$ 176,549	\$ 135,651
Medicaid Recovery	\$ (12,641,546)	\$ (13,250,765)
Other	\$ 6,315,571	\$ 6,149,766
<b>Grand Total</b>	<b>\$ 75,726,730</b>	<b>\$ 76,625,865</b>

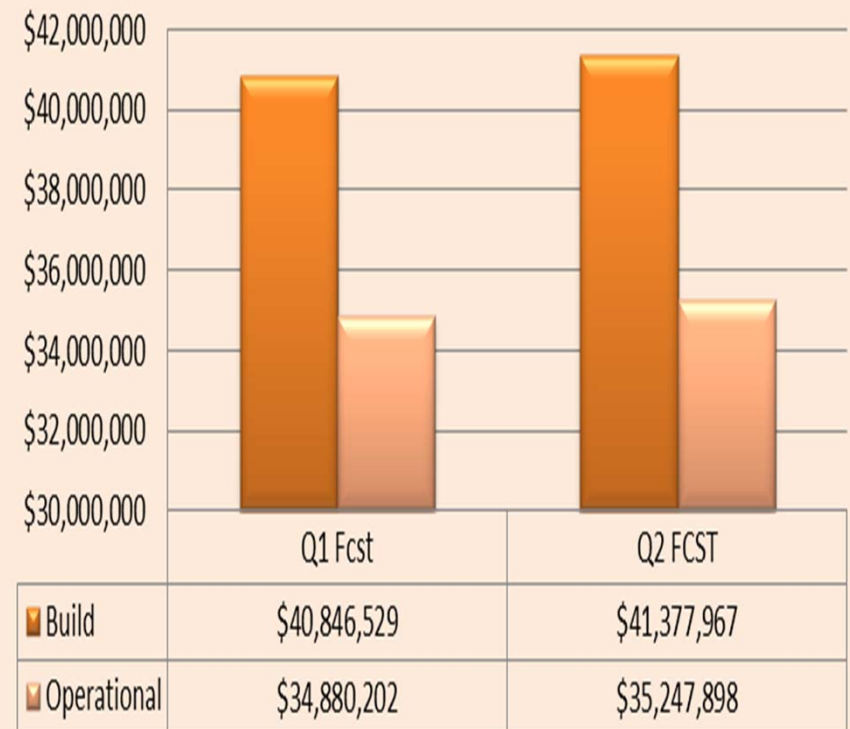
## Fiscal Year 2014 Q1 to Q2 Forecast Compare

- Q2 Forecast is \$0.9M Unfavorable to Q1 Forecast
  - Marketing & Advertising is higher than anticipated
  - Temp labor greater than anticipated
  - Technology is running as anticipated
  - Salary & Fringe favorability – Hiring
  - Medicaid Recovery – running slightly higher

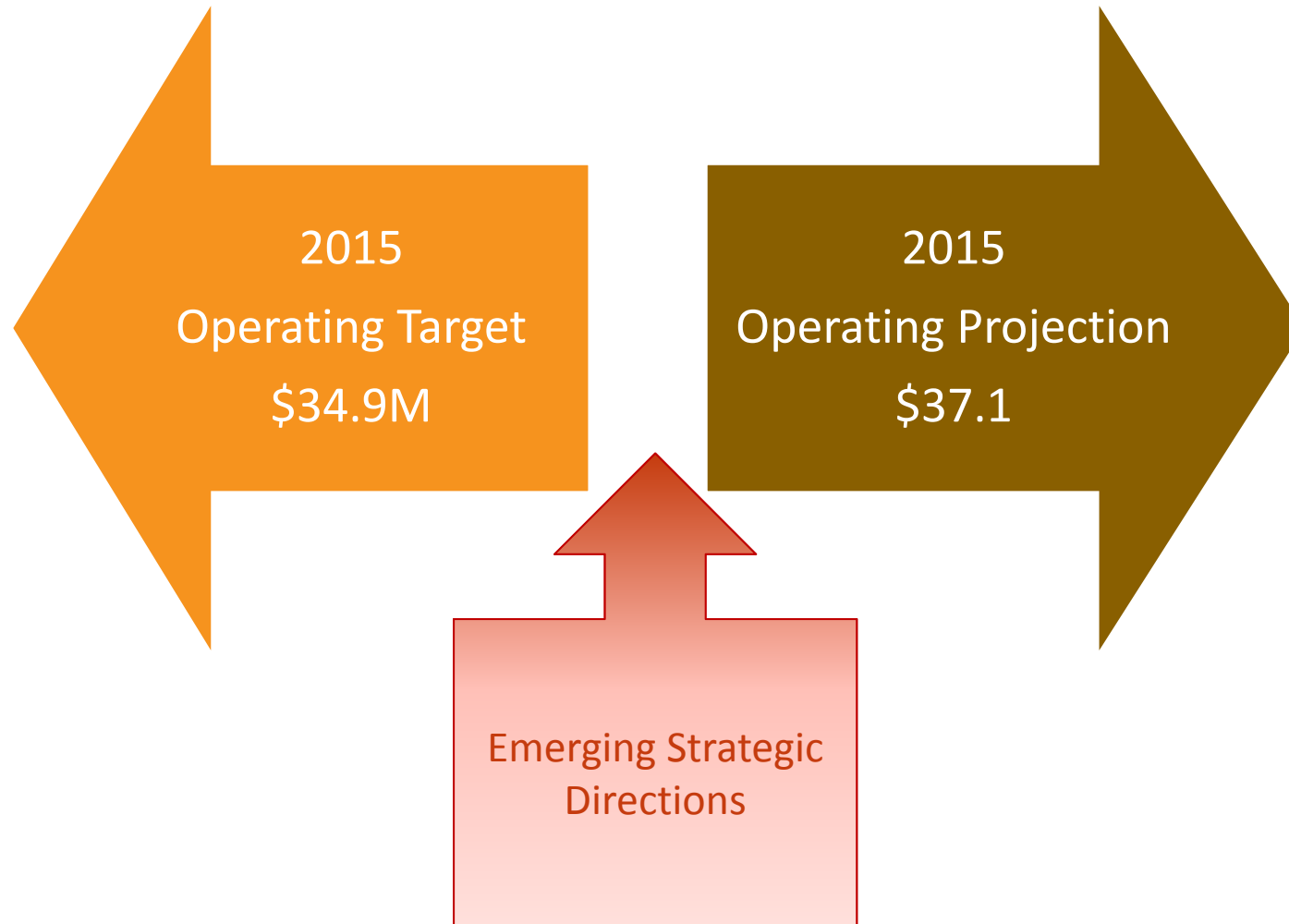
# Q2 2014 Fiscal Year Forecast Operational Vs. Build Cost



## Distribution Q2 14 Fiscal Year Forecast



# Q2 2014 Fiscal Year Forecast 2015-2016 Lookout





Connecticut's Health Insurance Marketplace

## Executive Session



Connecticut's Health Insurance Marketplace

# Adjournment