



Connecticut's Official Health Insurance Marketplace

Board of Directors Meeting

September 18, 2014

Agenda

- A. Call to Order and Introductions
- B. Public Comment
- C. Review and Approval of Minutes
- D. CEO Update
- E. Operations Update
- F. IT Update
- G. Open Enrollment Update
- H. The PERT Group Enrollee Census and Understanding Study
- I. Wakely Consulting 2015 Rate Reviews, Outlier Analysis, and Consumer Premium Impact Analysis
- J. Connecticut Insurance Department 2014 Rate Review
- K. Adjournment

Public Comment

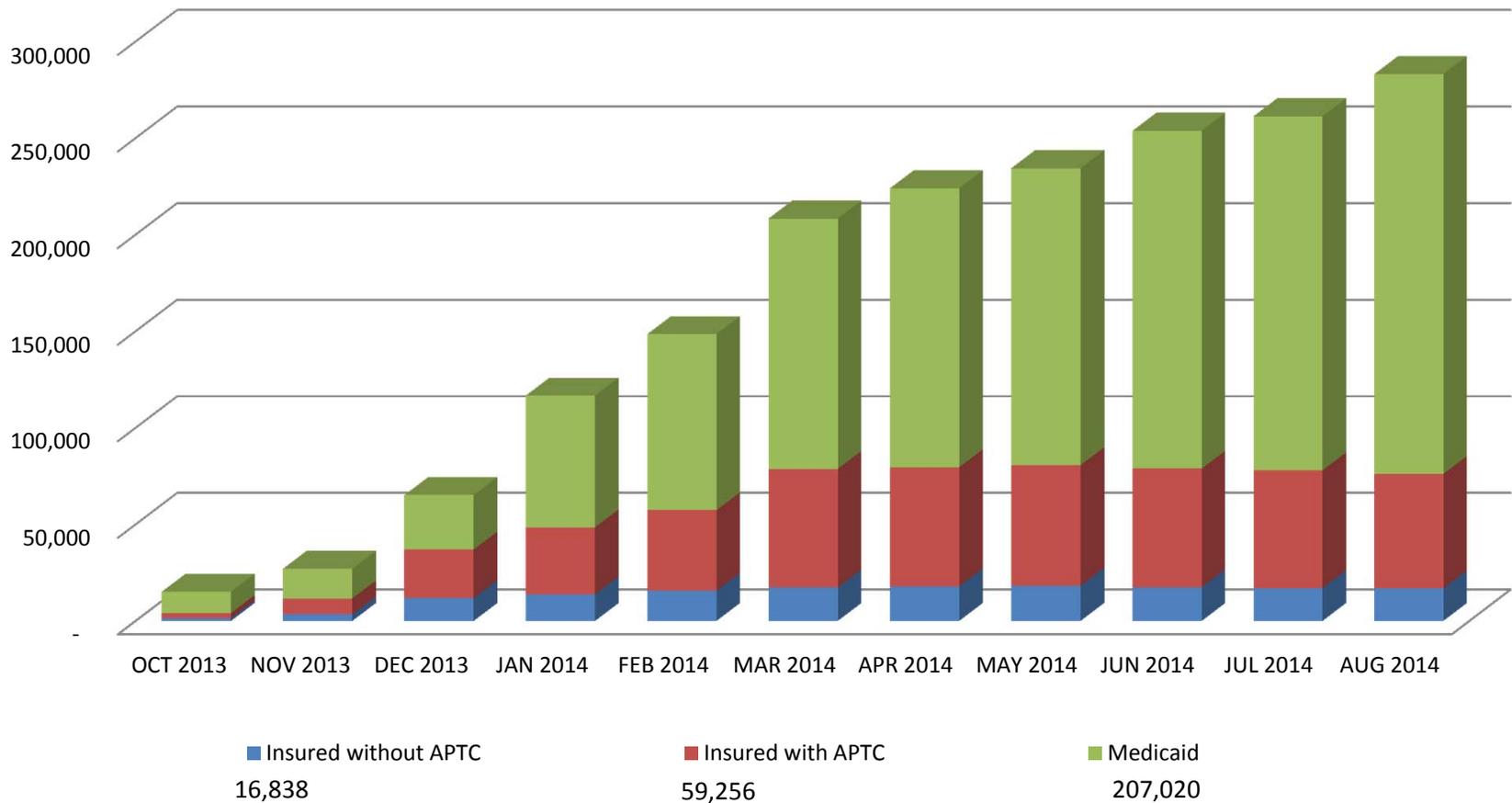
Review and Approval of Minutes (Votes)

CEO Update

Operations Update

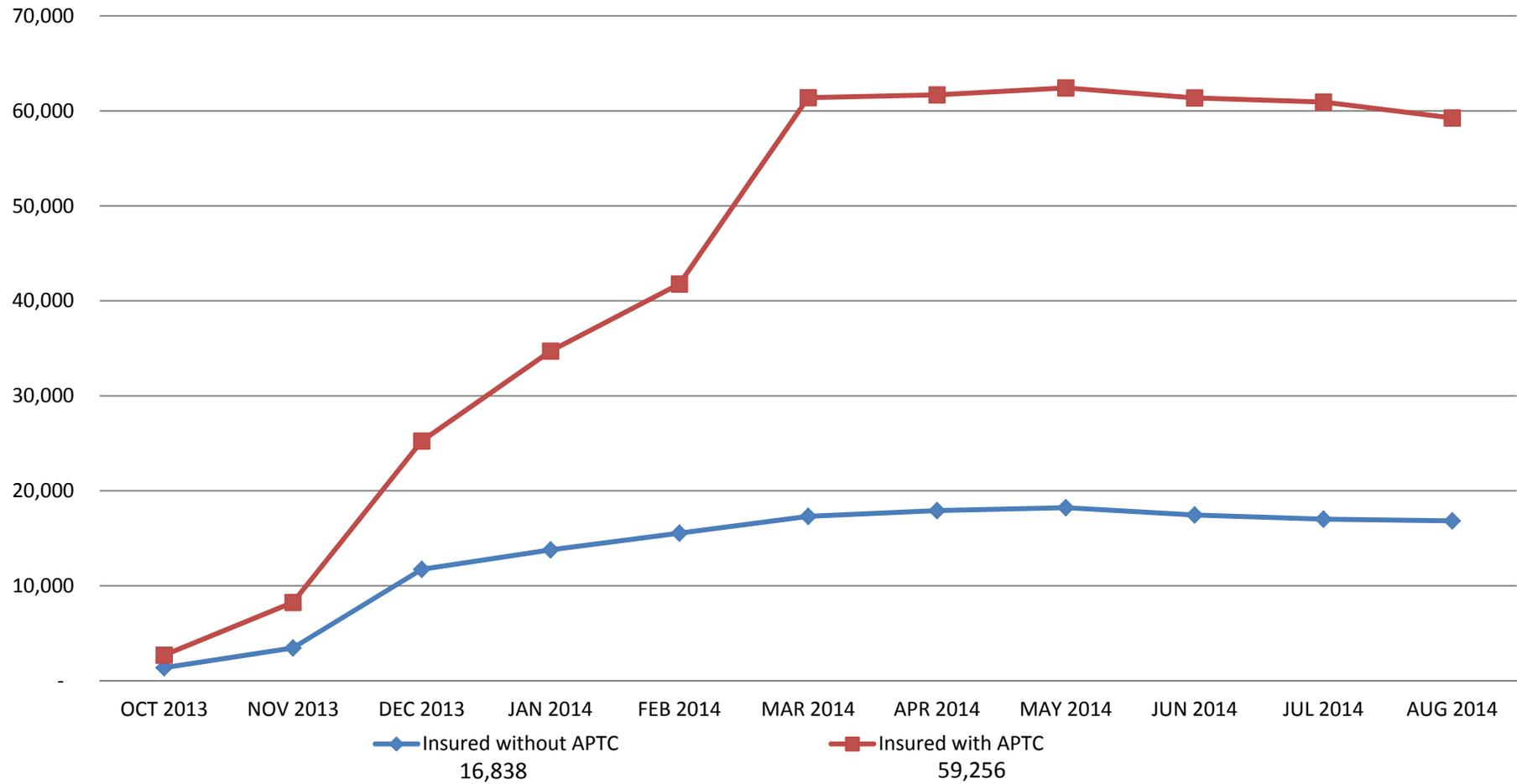
Operating Metrics

Total Membership - 283,114



Operating Metrics

Insured Membership- 76,094



IT Update

Information Technology Update

Mobile Application

- ✓ For November, Unsubsidized and Subsidized Full Mobile Application

Voter Registration Enhancement Coming Soon, Working With Office of the Secretary of the State of Connecticut

August Release August 22nd

- ✓ Reporting and Data Warehouse Improvement
- ✓ Performance Improvements

Plan Management Releases

- ✓ Production Release Went Live September 5th
- ✓ Release Scheduled for September 26th

November Release (Open Enrollment Release) Target for November 7th

- ✓ New Carrier to System
- ✓ IRS Reporting
- ✓ Ability to Purchase Dental Coverage
- ✓ Automated Renewals for Existing Membership
- ✓ Virtual Assistant

On-line Consumer Assistance Demo - Edith Lortie

Meet "Tina"
The Access Health CT Virtual Assistant



2015 Open Enrollment and In-Person Assistance Overview

2015 Open Enrollment Product Line Update

- Small Business Healthy Options Programs (SHOP)
- Qualified Health Plan (QHP) Certification
- Stand-Alone Dental Plan (SADP) Certification

Open Enrollment Work Stream Status

Weekly OE readiness meetings continue coordinate activity and drive progress

Functional Area	(%) Complete	Current Status	Current Issues
Plan Management Project	53%	Green	<ul style="list-style-type: none"> Extensive review of plan detail staged for system loading
Family Standalone Dental	52%	Green	
Marketing and Communications	30%	Green	<ul style="list-style-type: none"> Community in-person assistance plan underway
IT	18%	Green	<ul style="list-style-type: none"> Scope finalized for 11/7 release, tracking execution
Call Center	68%	Green	<ul style="list-style-type: none"> Staffing and training new hires
SHOP	24%	Green	<ul style="list-style-type: none"> Sales plan and engagement strategy being finalized
Training	24%	Yellow	<ul style="list-style-type: none"> Broker training kicking off Continued rolling sign-up for training sessions
Field Services	60%	Yellow	<ul style="list-style-type: none"> Staffing, staffing, staffing
IRD	24%	Yellow	<ul style="list-style-type: none"> Continued resolution of individual customer issues Execute operational components for IRD call transfers Staffing ramp up for IRD during OE Development of database for systematical tracking issues
Sales	20%	Green	<ul style="list-style-type: none"> Meeting with NAHU Meeting with key brokers in state
Renewals	29%	Green	<ul style="list-style-type: none"> Testing data pull functionality in advance of first notices Reviewing member "renewal tool kit"

Overall = 29%

Community Outreach Strategic Priorities

- Access Health CT (AHCT) is in the process of planning and executing a state wide campaign in support of open enrollment efforts beginning on November 15th and seeking to accomplish the following objectives:
 - 1) Continue to raise awareness about the benefits of accessing affordable health insurance among those who still do not have coverage, and enrolling them
 - 2) Reinforce the benefits and opportunities for enrolling in coverage via AHCT for those who may already have health insurance, but may see better value in an AHCT product
 - 3) Communicate the value of AHCT insurance products among those who already enrolled and need to renew coverage.
 - 4) Continue to elevate consumer understanding of insurance products, and inform and educate state residents about how to fully utilize their current insurance coverage.

Community Outreach Strategic Approach

- In support of these goals, AHCT will be embarking on both a state wide and focused geographic outreach and promotion strategy, as well as establishing a scalable and repeatable program for both short term enrollment assistance (the 90-day enrollment period) and full year consumer support.
- With the dual challenge of providing robust support during the limited annual window of opportunity to enroll individuals in coverage with year round consumer education and assistance needs, the following 2 tiered approach is being implemented.

Key Guiding Principals For OE Efforts

- In support of annual enrollment activity, and acknowledging the factors which proved to be successful in AHCT's prior year's enrollment efforts, AHCT is adhering to the following guiding principles when launching the community focused portion of the open enrollment program:
 - 1) Individuals seeking coverage need resources which are trusted and familiar, in their geography, can be accessed conveniently via public transportation and are in places they may already frequent for advice and services
 - 2) Support resources need to be consistently available throughout the week, with established hours at visible and/or public locations
 - 3) Resources need to have access to scalable technology to facilitate enrollment
 - 4) Opportunities to engage in-person-assistance needs to be able to be communicated in a concise fashion (even printable), not burden potential enrollee's with the need to use online look-up functionality (as an example), which many cannot navigate.

Community Partners

- In light of these factors AHCT (and Commissioner Bremby and Vicki Veltri, OHA Advocate) would like to propose the following program structure to effectively engage with individuals to enroll in coverage.
- AHCT would like to partner with the following entities to establish additional enrollment locations for the 90-day open enrollment period in areas with large remaining populations of the uninsured:
 - The Connecticut Library Association
 - The Connecticut Department of Labor
 - New Opportunities
 - The Hispanic Health Council
 - The Access Community Action Agency
 - United Community and Family Services
- All organizations have been contacted to discuss program elements

Supporting Data Analysis

- Locations with each of these agencies will be selected in order to ensure substantial coverage in the key CT geographies containing remaining pockets of uninsured residents.

	Town	County	Population	Pre-Enrollment Uninsured (Thomson Reuters)	Total Enrollments	Difference	% of TR uninsured still uninsured	% of overall remaining uninsured	Cumulative % of remaining uninsured
1	New Haven	New Haven	130,741	32398	5,410	26,988	83%	15.4%	15.4%
2	Hartford	Hartford	124,893	34052	7,372	26,680	78%	15.2%	30.5%
3	Bridgeport	Fairfield	146,425	25302	7,598	17,704	70%	10.1%	40.6%
4	Waterbury	New Haven	109,915	21846	6,341	15,505	71%	8.8%	49.5%
5	New Britain	Hartford	73,153	12971	4,668	8,303	64%	4.7%	54.2%
6	Meriden	New Haven	60,638	8923	3,232	5,691	64%	3.2%	57.4%
7	Stamford	Fairfield	125,109	10608	5,993	4,615	44%	2.6%	60.0%
8	West Haven	New Haven	55,404	7497	3,118	4,380	58%	2.5%	62.5%
9	Windham	Windham	25,091	5194	995	4,199	81%	2.4%	64.9%
10	East Hartford	Hartford	51,272	7102	3,070	4,032	57%	2.3%	67.2%

Supporting Data Analysis

- Locations associated and overseen by these entities will serve as an expansion of our two store fronts located in New Britain and New Haven and function as mobile enrollment/education centers from approximately November 1, 2014 - February 15, 2015.
- Partnering with these organizations we will bring AHCT enrollment availability directly to the consumers in their home communities, and allow for consistent hours of operation conducive to people's busy lives.

Community Outreach Plan Details

- AHCT is committing to providing services and funding the expense related to AHCT staffing and support as noted below in order to execute this proposal:
 - 1) Active promotion of these partner locations as enrollment resources via AHCT advertising campaigns, printed collateral and online assets.
 - 2) Computer support at these entities (3 -4 computers per locations, encrypted with security allowing for only AHCT enrollment)
 - 3) Collateral/signage support at these locations (e.g. posters, signs, collateral, table cloths, etc.)
 - 4) Rotating AHCT staff support (20 additional paid outreach workers being hired to rotate between the identified locations).
 - 5) Enrollment training and support for any partner location staff who would desire training. Training would be online and in-person through AHCT Trainers to achieve certification.

Outreach and Assistance Beyond OE

- In acknowledgement of the need for continued community based consumer support beyond the limited 90-day enrollment period, CMS may provide award opportunities for outreach and education establishment funds that AHCT would apply for if the funds are made available.
- Given the composition of the enrollment being predominantly Medicaid eligible, any funds applied for would have a substantial Medicaid allocation and would require a symmetrical funding filing by DSS.

Outreach and Assistance Beyond OE

- Alternatively, DSS may have the opportunity to apply for an *operating advanced planning document award* that would support a year round community based program.
 - If the award was successful, AHCT would consider participating in the State contribution portion depending on the amount of the total award achieved.
- These funds would be used to secure full time personnel within OHA to coordinate and administer this year-long program, as well provide support to community partners across the state.

Full Year Support Details

- While the year long plan is not yet final, the tentative structure for the program would be:
 - Selection of 6 regional agencies to perform consumer enrollment support functions year round.
 - 9 individuals would be recruited and hired to lead consumer outreach efforts within these agencies and their surrounding communities.
 - Additionally, 12 full-time enrollment staff would be hired to handle daily enrollment activities specifically in these locations, under the management of the agency entities.
 - An additional 12 agencies would also be identified across the state, with funding provided to house 12 full time enrollment assisters in these entities as well, expanding the impact and the footprint of the program.
 - Annual funding will also be provided to support required supplies, printed materials and other items necessary for successful outreach efforts.

Ongoing Coordination

- In future open enrollment periods, these full year resources will continue to provide support to their communities, in addition to any AHCT related retail, mobile enrollment, or partner enrollment locations and events executed for the open enrollment period specifically.

The PERT Group

Enrollee Census and Understanding Study

Wakely Consulting
2015 Rate Reviews, Outlier Analysis, and
Consumer Premium Impact Analysis

Connecticut Insurance Department
2014 Rate Review - Paul Lombardo

Adjournment