

Board of Directors Meeting

November 17, 2016

access health CT The logo for access health CT features the text "access health CT" in a sans-serif font. The "CT" is in a larger, bold font. To the right of the text is a graphic element consisting of a cluster of small orange dots arranged in a semi-circular pattern, resembling a sunburst or a stylized 'C'.

Agenda

- A. Call to Order and Introductions
- B. Public Comment
- C. Votes
 - October 20, 2016 Regular Meeting Minutes
 - Nondiscrimination Policy and Procedure
- D. CEO Report
- E. 2017 Open Enrollment Update
 - Call Center
 - Membership
 - Storefronts/CEPs
- F. APCD Update
- G. Strategy Committee Update
- H. Finance Reforecast
 - 2017 Fiscal Year First Quarter Expense Reforecast (Vote)
- I. Adjournment

Votes

- October 20, 2016 Regular Meeting Minutes
- Nondiscrimination Policy and Procedure

Nondiscrimination Policy and Procedure

Policy and Procedure

Section 1557 of the ACA prohibits discrimination on the basis of **race, color, national origin, sex, age, or disability** in the administration of a “health program or activity.”

1557 Requirements

- Post notices of Non-Discrimination and Taglines in top 15 non-English languages spoken in the state
- Create a Grievance Procedure so that consumers may file a grievance to allow for prompt investigation of allegations of discrimination in the administration of health programs or activities through AHCT
- Provide accessibility for people with disabilities and/or limited English language proficiency

Top 15 Non-English Languages Spoken in Connecticut

Spanish
Portuguese
Polish
Chinese
Italian
French
French Creole
Russian
Vietnamese
Arabic
Korean
Albanian
Hindi
Tagalog
Greek

CEO Report

2017 Open Enrollment Update

➤ *Call Center Update*



Call Center Update



Open Enrollment

- Training/Staffing
 - Seasoned CCR's had a refresher Open Enrollment training prior to 11/1
 - CCR's continue to come out of training weekly to support peak times during open enrollment
- Interactive Voice Response (IVR)
 - Ability to capture phone numbers of consumers that disconnected in queue
 - Messaging in IVR to remind consumers of information needed to enroll or re-enroll
- Outreach from the Call Center
 - CCR's making outbound calls to consumers during low call volume periods
 - Reminder to re-enroll and deadlines



Call Center Metrics



Service level goal during non open enrollment months is 70% of calls answered in 100 seconds

October 1 st -31 st 2016		
Total Calls Answered	Average Handle Time	Average Speed of Answer
69,068	15.4 minutes	70 seconds

Service level goal during open enrollment is 90% of calls answered in 30 seconds

November 1 st -12 th 2016		
Total Calls Answered	Average Handle Time	Average Speed of Answer
55,717	15.1 minutes	4.25 minutes

Call Center - Storefronts - Community Enrollment Partner Sites November Holiday Schedule

Below is the Holiday schedule for November

Call Center	AHCT Enrollment Center	Community Enrollment Partner
Thursday 11/24/16	Thursday 11/24/16	Thursday 11/24/16
	Friday 11/25/16	Friday 11/25/16

➤ *Membership*

Open Enrollment 2017: Customer Activity Recap (11/1/2016 - 11/15/2016)

Open Enrollment Customer Activity Between 11/1 – 11/15

Web Activity

- 74k Unique Users
- 140k Web Sessions
- 9.7 Minute Average Web Session Duration

Application/Enrollment Activity

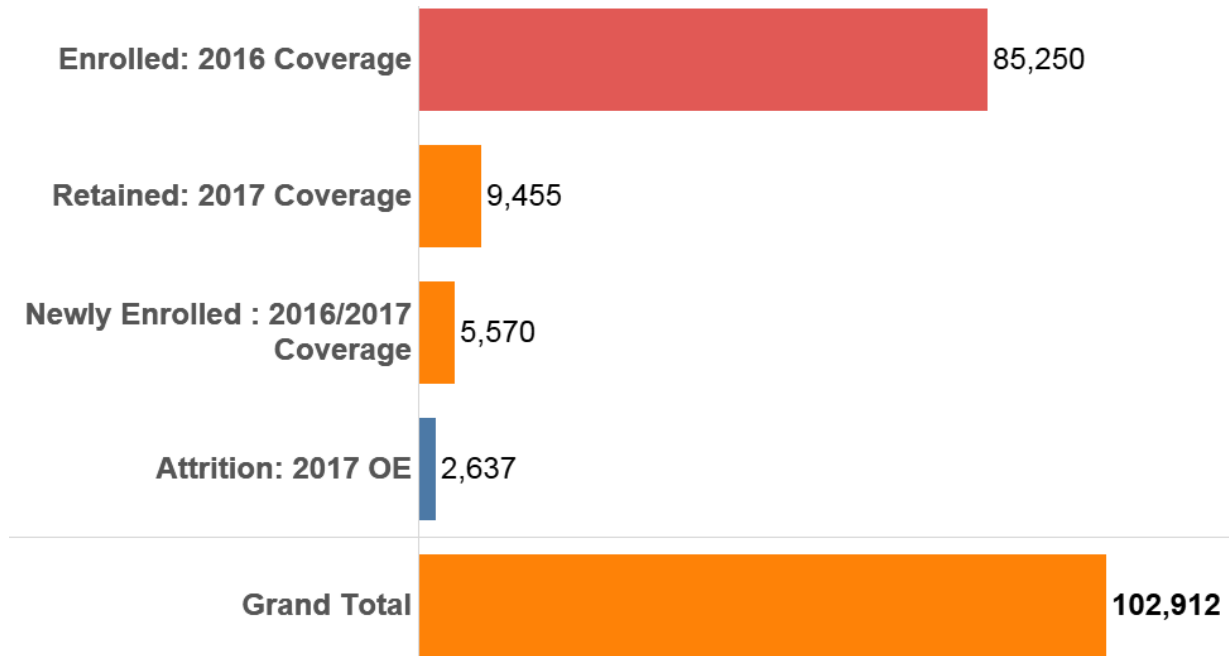
- 8.8k New Applications
- 70k Application Updates
- 5.5k New QHP Enrollments
- 19k New HUSKY Applications Processed

Call Center Activity

- 61.7k Calls Handled

Open Enrollment 2017: Acquisition & Retention Update (11/15/2016)

Customer Retention/Acquisition Status



Highlights:

- 100,275 customers are currently enrolled in a QHP
- Over 10% retained into 2017 policies
- 5.5k new enrollments since OE commencement
- 2.6k QHP terms (e.g. HUSKY transitions, terminations, cancelations, etc.)

Open Enrollment 2017: Acquisition & Retention Update (11/15/2016)

Customer Retention/Acquisition Status by Engagement Segment

OE Retention Status	Discontinued Carriers	Discontinued Plan	Active Renewal Required	Passive Renewal Projected
Enrolled: 2016 Coverage	9,536	10,638	10,231	54,845
Retained: 2017 Coverage	1,303	1,448	1,682	5,022
Newly Enrolled : 2016/2017 Coverage			5,570	
Attrition: 2017 OE	247	310	487	1,593
Grand Total	11,086	12,396	17,970	61,460

Highlights:

- 11.8% of customers w/ discontinued insurer converted to 2017 policies
- 11.7% of customers w/ discontinued plan converted to 2017 policies
- 13.6% of customers required to actively renew converted to 2017 policies
- Auto-Renewals scheduled: 12/2 – 12/16

Open Enrollment 2017: Emerging Trends

(11/15/2016)

2017 Plan Selections vs 2016 Plan Selection (% of Enrollment)

	Active Enrollment in 2016 Plans (10/31/2016)	Active Enrollment in 2017 Plans (11/15/2016)
Active Enrollment	97,342	15,571
Financial Assistance (FA)		
APTC & CSR	51.0%	57.8%
APTC Only	25.8%	22.9%
No FA	23.2%	19.3%
Carrier Selection		
ConnectiCare Benefits, Inc.	54.4%	76.8%
Anthem BCBS	34.2%	23.2%
HealthyCT	9.6%	
UnitedHealthcare	1.8%	
Metal Selection		
Catastrophic	1.4%	1.2%
Bronze	22.2%	23.7%
Silver	62.7%	67.8%
Gold	12.2%	7.3%
Platinum	1.5%	

Highlights:

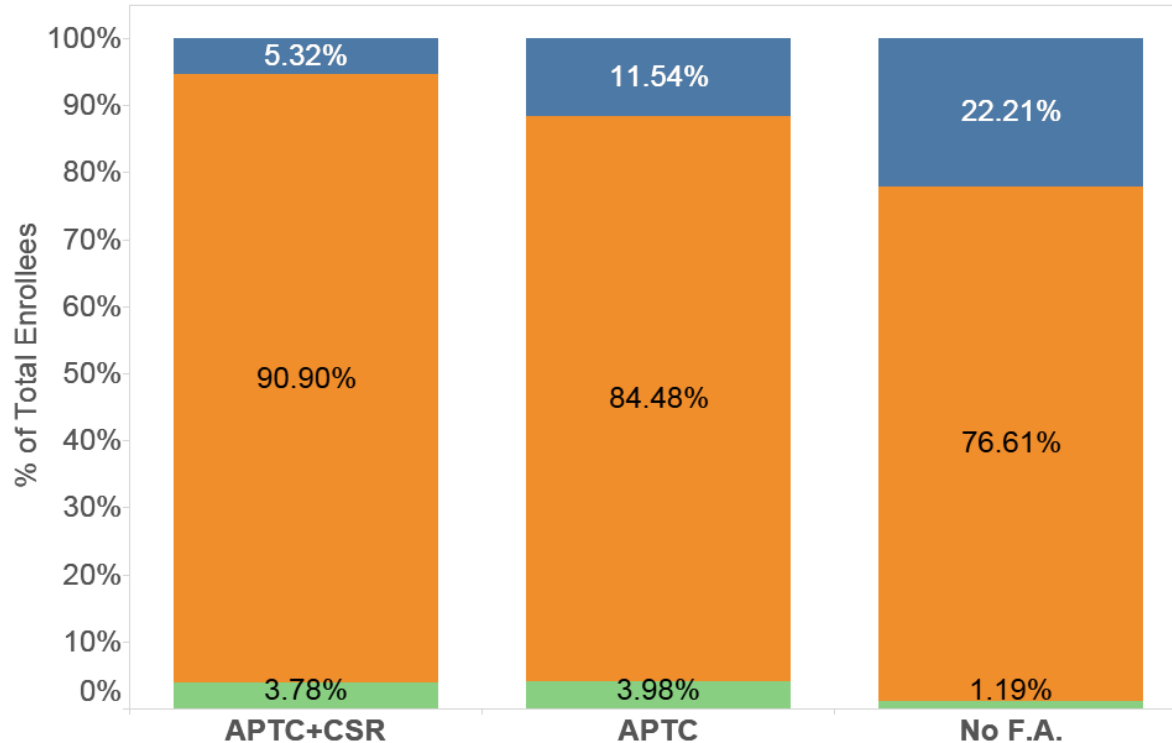
- Subsidized policies 4% higher within new enrollment (inline w/ past trends)
- CBI capturing over 76% of new and retained enrollees
- Customer shift toward lower metal tier products through preference and product availability

APTC: Advance Premium Tax Credit

CSR: Cost Sharing Reduction

Open Enrollment 2017: Emerging Trends (11/15/2016)

2017 Product Selection (Plan Metal Tier Selection)



- Downgraded Metal Tier
- Same Metal Tier
- Upgraded Metal Tier

APTC: Advance Premium Tax Credit
CSR: Cost Sharing Reduction
FA: Financial Assistance

Highlights:

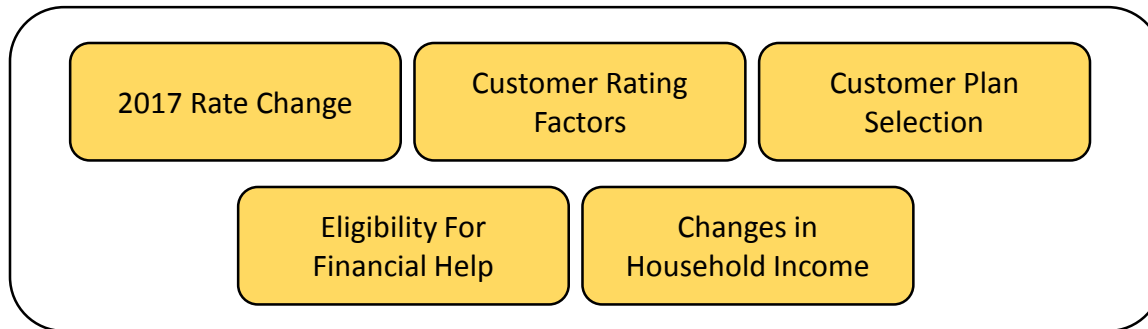
- 87% of converted 2017 customers selected a product within same metal tier
 - Of the remaining, 9.9% downgraded & 3.4% upgraded
- Downgrade decision correlated with premium assistance level

Open Enrollment 2017: Emerging Trends (11/15/2016)

2016/2017 Average Premium Comparison For Retained Members*

Monthly Cost Category	APTC+CSR	APTC	No FA
Average 2016 Individual Premium	\$530.6	\$525.3	\$401.1
Average 2017 Individual Premium	\$630.2	\$630.9	\$477.1
Average 2016 Individual APTC	\$438.5	\$308.5	\$0.0
Average 2017 Individual APTC	\$540.9	\$416.5	\$0.0
Average 2016 After APTC Premium	\$92.1	\$216.8	\$401.1
Average 2017 After APTC Premium	\$89.3	\$214.4	\$477.1

Variables Impacting Customer Premium Changes Between 2016 and 2017 Plan Years



Highlights:

- Premium increase/decrease impact analysis underway for 9,455 customers renewed into 2017 products
- Annual rate change is only one of many factors to impact change in customer's monthly premium
- Wide deviations from mean observed for year-over-year premium changes

*Renewed customers who were not eligible for the same financial help category were excluded from this comparison.

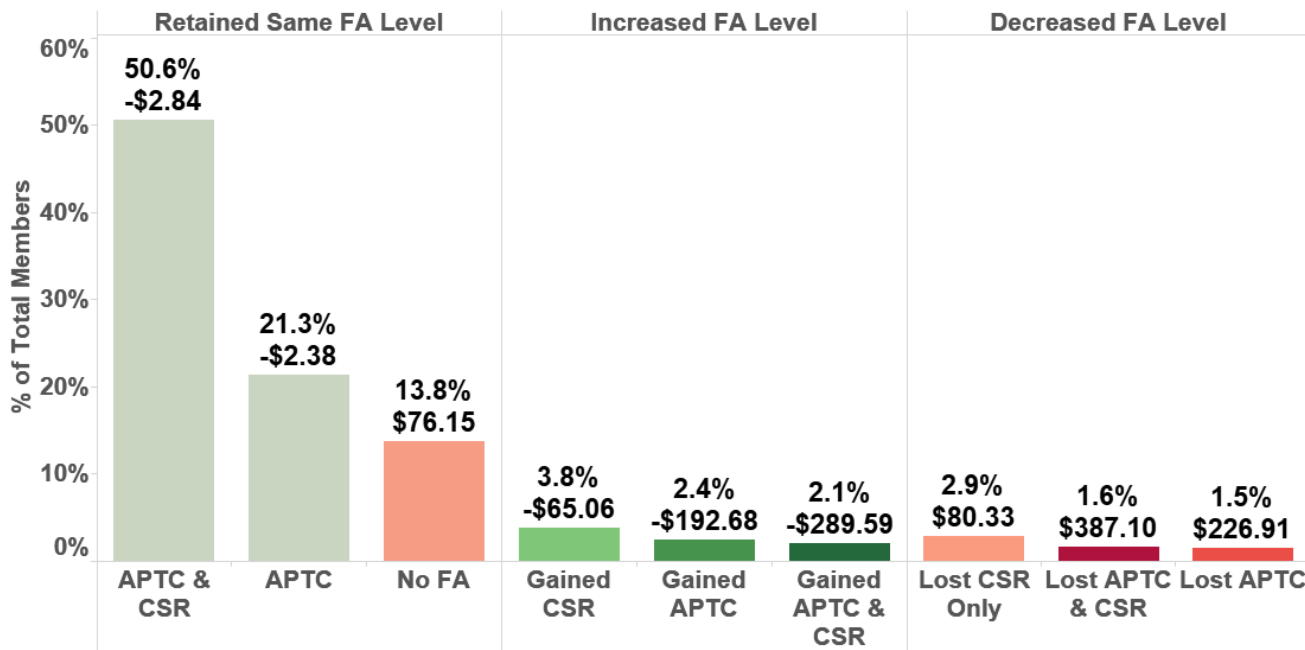
APTC: Advance Premium Tax Credit

CSR: Cost Sharing Reduction

FA: Financial Assistance

Open Enrollment 2017: Emerging Trends (11/15/2016)

Average 2016 to 2017 Change in Monthly After APTC Premium



APTC: Advance Premium Tax Credit
CSR: Cost Sharing Reduction
FA: Financial Assistance

Highlights:

Subsidized renewals with similar F.A level between 2016 & 2017 (72% of renewals):

- Average monthly premium change for this population is -\$2.84 for APTC/CSR & -\$2.38 for APTC only
- Change in monthly premium (after APTC) is \$30 or less for over 87% of all subsidized customers enrolled in similar product as prior year.

Renewals without FA in 2017 (19.8% of all renewals):

- Individuals with decreased or no F.A in 2017 observed the largest financial impact

➤ *Storefronts/CEPs*
2016 - 2017

Overview

- Start of Open Enrollment: November 1
- 5 locations
- 21 Customer Service Relations Specialists
- 17 Bilingual Spanish staff
- 7 Brokers



Week 1&2 Overview

		QHP						Medicaid				
Weeks are Sun-Sat	Total Enrollments	QHP Total	QHP New	QHP Renewals (Total)	QHP Renewals (Same Carrier)	QHP Renewals (New Carrier)	Medicaid Total	Medicaid New	Medicaid Redets	Questions	Total Visitors	
Cummulative	Total	968	447	199	248	176	72	521	158	363	603	1601
	EC	750	357	164	193	133	60	393	108	285	399	1149
	CEP	218	90	35	55	43	12	128	50	78	204	452
Week of 10/23/16-10/29/16 (ECs opened on 10/25/16)	Total	59	2	0	2	2	0	57	13	44	69	126
	EC	59	2	0	2	2	0	57	13	44	69	126
	CEP	0	0	0	0	0	0	0	0	0	0	0
Week of 10/30/16-11/5/16	Total	411	206	97	109	76	33	205	71	134	278	733
	EC	321	167	84	83	55	28	154	46	108	166	511
	CEP	90	39	13	26	21	5	51	25	26	112	222
Week of 11/6/16-11/12/16 (Veterans Day)	Total	498	239	102	137	98	39	259	74	185	256	742
	EC	370	188	80	108	76	32	182	49	133	164	512
	CEP	128	51	22	29	22	7	77	25	52	92	230

EC = Enrollment Center

CEP = Community Enrollment Partner sites

Enrollment Locations

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 – 4:30pm

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

[Learn.accesshealthct.com/locations](https://www.accesshealthct.com/locations)

Help Across the State



KEY AHCT Enrollment Location CAC Community Partner DSS

APCD Update

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		Critical
3. Deployment of APCD Website	9/30/16	11/30/16	Outside Schedule
4. Procurement of Medicaid and Medicare data	9/30/16		Critical
5. Developed slate of candidates for Data Release Committee	8/11/16	11/10/16	On Schedule
6. Revised/Redeployed Consumer Decision Support tool for OE4	10/04/16		On Schedule



Critical



Outside
Schedule



On
Schedule

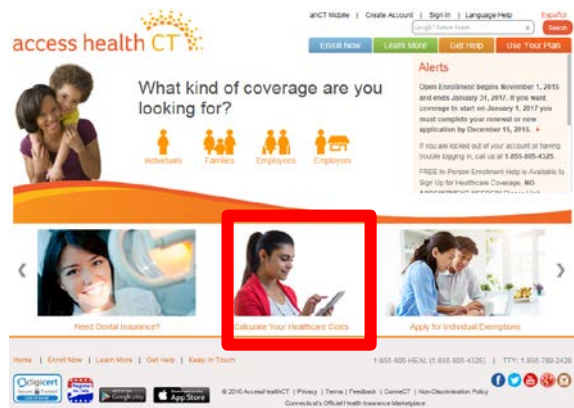
Consumer Decision Support Tool

What's the Consumer Decision Support (CDS) tool?

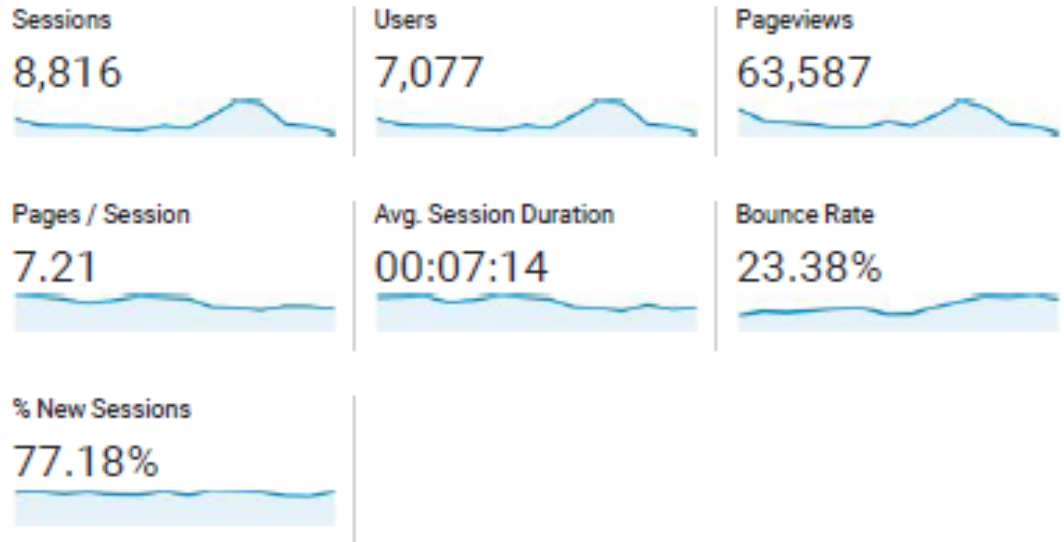
- Tool that provides customers with information on total costs instead of just premium costs
 - Total costs consist of enrollees' premium + out-of-pocket (typically spent as copays, deductibles or coinsurances)

How to access the CDS tool:

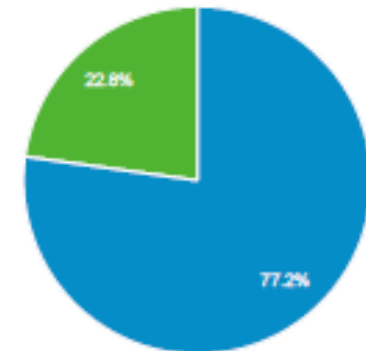
- Visit AccessHealthCT.com
- Click on "Calculate your Healthcare Costs" or "Calcule el costo de su seguro de salud" (for Spanish)



Utilization of Consumer Decision Support Tool - 11/1 - 11/14



■ New Visitor ■ Returning Visitor



Discussion of Potential Future Release of Limited Data Sets

- Special Meeting for the APCD Policy and Procedure for Data Privacy and Security subcommittee - Update
- Discussed restrictions in APCD legislation, allowing only the release of “de-identified” data. Discussed pros & cons of release of Limited Data Set (LDS)
- Motion adopted unanimously on 11/3/16 in the above subcommittee - “... recommend to the (APCD) Advisory Group to have a discussion on the possible use of limited data sets along with measures tied to safeguards...”
- The APCD Advisory Group met on 11/10/16 and also expressed interest in the possibility of allowing APCD to disclose LDS in the future while maintaining strong security precautions

Strategy Committee Update

*2017 Fiscal Year
Budget vs. Q1 Reforecast*



2017 Fiscal Year Q1 Reforecast Overview

- Compared to the Budget, the AHCT Q1 Reforecast of \$35.9M is \$1.3M or 3.6% more than the Budget of \$34.6M. On a gross expense basis, the Q1 Reforecast is \$64.1M , which is \$2.3M or 3.5% less than the Budget of \$66.4M.
- The increase in the AHCT budget relates to increases in projected M&O expenses of \$0.7M and Paper Application Processing expenses of \$0.5M.
- AHCT has reallocated resources to absorb the unanticipated costs of Faneuil's broker commission solution (\$0.8M to \$1M). Also during final contract pricing negotiations for the call center, the timing of start-up cost payments were accelerated. AHCT has also offered to absorb the total fiscal year cost increase (\$1.5M) pending consideration by the Department of Social Services (DSS) of the options offered by AHCT for how to address their share of the cost increase.
- The decrease in gross expense relates to a reduction in Design, Development and Implementation (DDI) activity overall and directly billing DDI to both AHCT and DSS for their specific activity. Previously, AHCT was billed and then shared costs with DSS.

2017 Fiscal Year Q1 Reforecast vs. Budget

Fiscal Year 2017 Budget

Access Health CT	Budget	DSS Reimb	Grant	AHCT
Salaries	\$ 8,065,818	\$ -	\$ -	\$ 8,065,818
Fringe Benefits	\$ 2,419,745	\$ -	\$ -	\$ 2,419,745
Temporary Staffing	\$ 2,021,349	\$ 1,585,079	\$ -	\$ 436,270
Contractual	\$ 34,865,708	\$ 18,082,305	\$ -	\$ 16,783,403
Equipment and Maintenance	\$ 17,803,144	\$ 10,064,566	\$ 2,054,556	\$ 5,684,022
Supplies	\$ 31,550	\$ -	\$ -	\$ 31,550
Travel	\$ 118,500	\$ -	\$ -	\$ 118,500
Other Administrative	\$ 1,061,813	\$ -	\$ -	\$ 1,061,813
Total Expense	\$ 66,387,627	\$ 29,731,950	\$ 2,054,556	\$ 34,601,121

Fiscal Year 2017 Q1 Reforecast

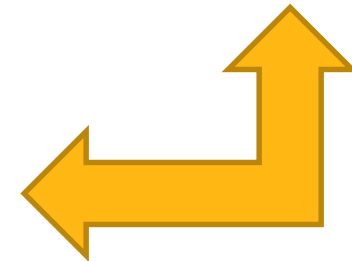
Access Health CT	Forecast	DSS Reimb	Grant	AHCT
Salaries	\$ 8,065,818	\$ -	\$ -	\$ 8,065,818
Fringe Benefits	\$ 2,419,745	\$ -	\$ -	\$ 2,419,745
Temporary Staffing	\$ 2,380,144	\$ 1,691,420	\$ 1,248	\$ 687,476
Contractual	\$ 39,849,950	\$ 22,266,567	\$ 170,896	\$ 17,412,487
Equipment and Maintenance	\$ 10,150,549	\$ 2,707,869	\$ 1,394,637	\$ 6,048,043
Supplies	\$ 25,750	\$ -	\$ -	\$ 25,750
Travel	\$ 124,988	\$ -	\$ -	\$ 124,988
Other Administrative	\$ 1,067,230	\$ -	\$ -	\$ 1,067,230
Total Expense	\$ 64,084,174	\$ 26,665,856	\$ 1,566,781	\$ 35,851,537

Budget v. Q1 Reforecast Variance

Access Health CT	Variance	DSS Reimb	Grant	AHCT
Salaries	\$ -	\$ -	\$ -	\$ -
Fringe Benefits	\$ -	\$ -	\$ -	\$ -
Temporary Staffing	\$ (358,796)	\$ (106,341)	\$ (1,248)	\$ (251,206)
Contractual	\$ (4,984,242)	\$ (4,184,262)	\$ (170,896)	\$ (629,084)
Equipment and Maintenance	\$ 7,652,595	\$ 7,356,697	\$ 659,918	\$ (364,020)
Supplies	\$ 5,800	\$ -	\$ -	\$ 5,800
Travel	\$ (6,488)	\$ -	\$ -	\$ (6,488)
Other Administrative	\$ (5,417)	\$ -	\$ -	\$ (5,417)
Total Expense	\$ 2,303,453	\$ 3,066,094	\$ 487,775	\$ (1,250,416)

Variations

- The primary unfavorable variances are due to paper application processing (\$.5M) and M&O renewals (\$.7M), both of which are estimated to exceed amounts included in the budget.
- For an Analysis of Shared Costs with DSS for Temporary Staffing, Contractual, and Equipment and Maintenance – See page 4 for detail



2017 Fiscal Year Q1 Reforecast Analysis of Shared Costs with DSS

DSS Allocable Breakout	FY17 Budget	Q1, FY17 RFCST	Variance	Allocation %	FY17 Budget	Q1, FY17 RFCST	Variance
IT Allocable	\$ 706,072	\$ 3,860,570	\$ (3,154,498)		\$ 593,100	\$ 3,168,900	\$ (2,575,799)
Development (New)	\$ 200,000	\$ 1,004,500	\$ (804,500)	84.00%	\$ 168,000	\$ 843,780	\$ (675,780)
Hosting (M&O)	\$ -	\$ 1,143,025	\$ (1,143,025)	80.00%	\$ -	\$ 914,420	\$ (914,420)
Security (M&O)	\$ -	\$ 706,445	\$ (706,445)	80.00%	\$ -	\$ 565,156	\$ (565,156)
Testing	\$ 506,072	\$ 1,006,600	\$ (500,528)	84.00%	\$ 425,100	\$ 845,544	\$ (420,443)
DSS Only Projects	\$ -	\$ -	\$ -	100.00%	\$ -	\$ -	\$ -
Non- Allocable	\$ 12,298,130	\$ 10,247,301	\$ 2,050,829		\$ -	\$ -	\$ -
Accounting	\$ 80,000	\$ 80,000	\$ -	0.00%	\$ -	\$ -	\$ -
APCD	\$ 1,409,330	\$ 1,405,813	\$ 3,517	0.00%	\$ -	\$ -	\$ -
Legal	\$ 635,800	\$ 635,800	\$ -	0.00%	\$ -	\$ -	\$ -
Marketing	\$ 4,686,700	\$ 4,952,245	\$ (265,545)	0.00%	\$ -	\$ -	\$ -
SHOP	\$ 543,000	\$ 558,000	\$ (15,000)	0.00%	\$ -	\$ -	\$ -
Plan Management	\$ 340,000	\$ 340,000	\$ 0	0.00%	\$ -	\$ -	\$ -
Verifications (Xerox)	\$ 1,500,000	\$ 2,032,976	\$ (532,976)	0.00%	\$ -	\$ -	\$ -
IT Development ¹	\$ 3,000,000	\$ -	\$ 3,000,000	0.00%	\$ -	\$ -	\$ -
1095 Projects	\$ 75,000	\$ 73,382	\$ 1,618	0.00%	\$ -	\$ -	\$ -
Other	\$ 28,300	\$ 169,085	\$ (140,785)	0.00%	\$ -	\$ -	\$ -
Non- IT Allocable	\$ 21,861,506	\$ 23,872,084	\$ (2,010,578)		\$ 17,489,205	\$ 19,097,667	\$ (1,608,462)
Call Center	\$ 18,761,506	\$ 21,037,815	\$ (2,276,309)	80.00%	\$ 15,009,205	\$ 16,830,252	\$ (1,821,047)
Operations	\$ 3,100,000	\$ 2,834,269	\$ 265,731	80.00%	\$ 2,480,000	\$ 2,267,415	\$ 212,585
Contractual	\$ 34,865,708	\$ 37,979,954	\$ (3,114,246)		\$ 18,082,305	\$ 22,266,567	\$ (4,184,262)
BEST Staffing (DDI New)	\$ -	\$ 796,545	\$ (796,545)	84.00%	\$ -	\$ 669,098	\$ (669,098)
BEST Staffing (M&O)	\$ 1,682,002	\$ 1,053,436	\$ 628,566	80.00%	\$ 1,345,602	\$ 842,749	\$ 502,853
BEST Staffing via DSS(M&O)	\$ -	\$ 40,000	\$ (40,000)	0.00%	\$ -	\$ -	\$ -
AHCT Staffing (M&O)	\$ 299,347	\$ 224,467	\$ 74,880	80.00%	\$ 239,477	\$ 179,573	\$ 59,904
AHCT Staffing	\$ 40,000	\$ 265,696	\$ (225,696)	0.00%	\$ -	\$ -	\$ -
Temporary Staffing	\$ 2,021,349	\$ 2,380,144	\$ (358,796)		\$ 1,585,079	\$ 1,691,420	\$ (106,341)
M&O (New)	\$ 5,143,207	\$ 3,384,836	\$ 1,758,371	80.00%	\$ 4,114,566	\$ 2,707,869	\$ 1,406,697
M&O (New FY17) ²	\$ 7,000,000	\$ -	\$ 7,000,000	85.00%	\$ 5,950,000	\$ -	\$ 5,950,000
DDI (Release 20, 1095 etc.) ¹	\$ 4,000,000	\$ -	\$ 4,000,000	0.00%	\$ -	\$ -	\$ -
M&O (APCD, EOM etc.)	\$ 1,659,937	\$ 3,192,884	\$ (1,532,947)	0.00%	\$ -	\$ -	\$ -
Equipment & Maintenance	\$ 17,803,144	\$ 6,577,720	\$ 11,225,424		\$ 10,064,566	\$ 2,707,869	\$ 7,356,697
GRAND TOTAL	\$ 54,690,201	\$ 46,937,818	\$ 7,752,383		\$ 29,731,950	\$ 26,665,856	\$ 3,066,094

1 – IT Development, previously \$7M. Broken out between defined projects and future projects not finalized yet.

2 – EOM, previously expected to be allocated. Now non-allocable due to split billing.



2017 Fiscal Year Q1 Reforecast Risks and Opportunities

- Risks and opportunities to the AHCT 2017 budget include
 - Risks
 - System maintenance & operations (M&O)
 - Expanding mobile app to Medicaid
 - Cost sharing with DSS
 - Insurance renewal costs
 - Call Center
 - Opportunities
 - Cost sharing with DSS
 - Business Process Outsourcing (BPO)
 - Call Center

2017 AHCT Fiscal Year Budget vs. Actual

Through 4 Months (AHCT only)

Category	Budget October YTD	Actuals October YTD	Variance October YTD
Salaries	\$2,592,137	\$2,420,833	\$171,304
Fringe Benefits	\$873,314	\$778,894	\$94,420
Temporary Staffing	\$138,451	\$272,922	(\$134,471)
Contractual	\$6,616,680	\$5,102,457	\$1,514,223
Equipment and Maintenance*	\$1,798,680	\$1,734,970	\$63,710
Supplies	\$9,571	\$3,540	\$6,030
Travel	\$39,500	\$32,138	\$7,362
Other Administrative	\$263,200	\$264,704	(\$1,504)
Total Expense	\$12,331,532	\$10,610,458	\$1,721,075

* Equipment and Maintenance includes development costs for Release 20 and 1095 Development

Adjournment