

Access Health CT

Board of Directors Meeting

October 19, 2017





Today's Agenda

- A.** Call to Order and Introductions
- B.** Public Comment
- C.** Review and Approval of Minutes
- D.** CEO Report
- E.** 2018 Open Enrollment Update
- F.** SHOP Strategy
- G.** Finance Update
- H.** Adjournment



Public Comment

(2 Minutes per Commenter)



Vote

- September 14, 2017 Meeting Minutes

CEO Report

2018 Open Enrollment Update

Milestones Achieved Over Last Month



SYSTEM READINESS

All releases implemented. Transition to system monitoring for OE period.



CDS 2.0 COMPLETED

Version 2 of Consumer Decision Support Tool testing & implementation complete.



2018 PLANS

2018 plan information loaded into system and data integrity reviews complete.



BROKER AND CAC COORDINATION

Broker and CAC certification & training underway. Dedicated call center & customer service support teams created.



CALL CENTER PREPARATIONS

Approx. 200 additional call center representatives hired and in training. Extended call center hours of operation released.



CUSTOMER SERVICE PLANNING

Staffing capacity increased, and customer issues backlog reduced to 2 day burn down.



2018 RENEWALS

Enrollee projections for renewal completed and 2017 – 2018 plan crosswalks finalized.

2018 Open Enrollment Timeline

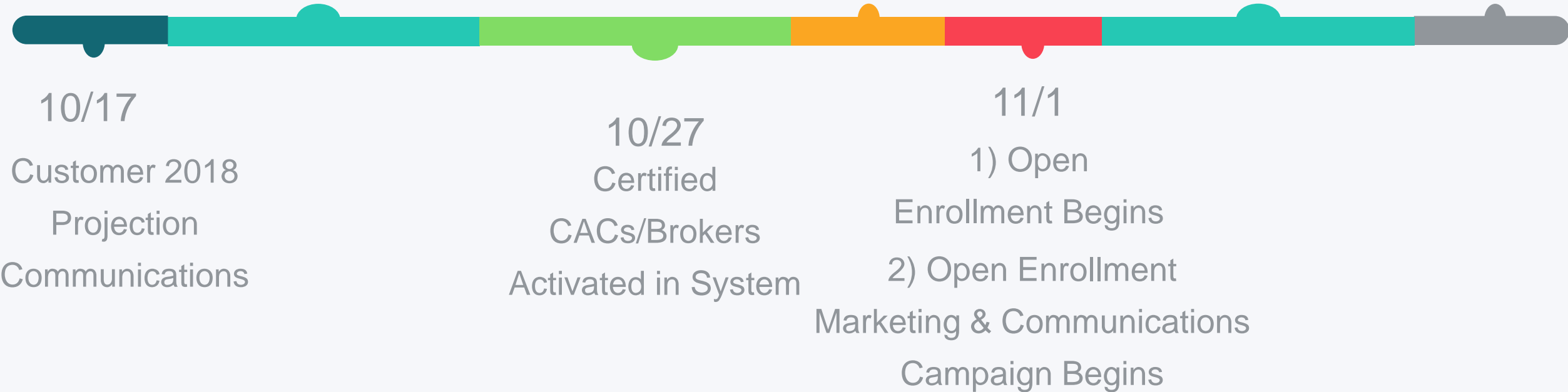


Carrier Renewal
Packages Sent
10/18 – 10-24

2018 Shopping Portal
& Tools Released @
midnight
10/31

Automatic
Renewals
Completed
11/23

Open
Enrollment
Ends
12/22



2018 Open Enrollment Marketing Update



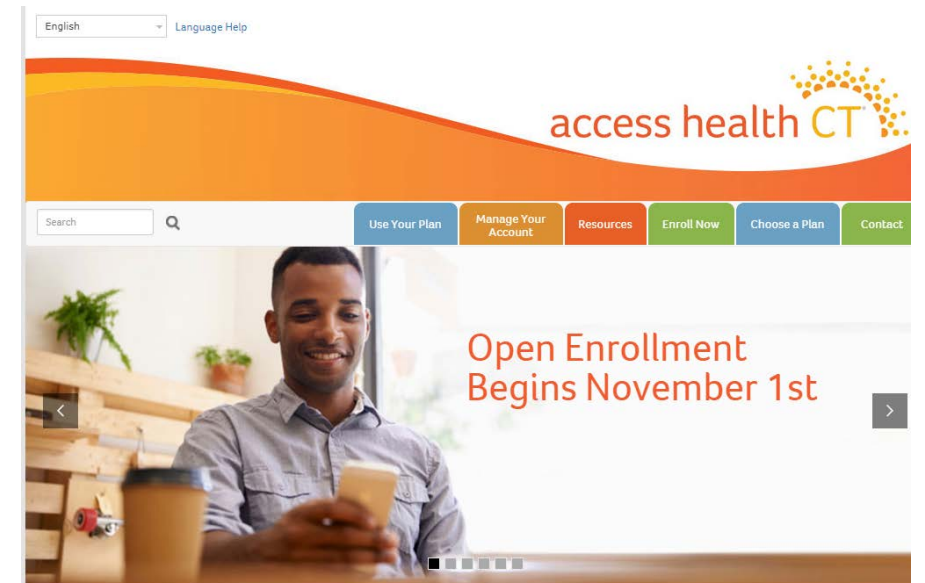
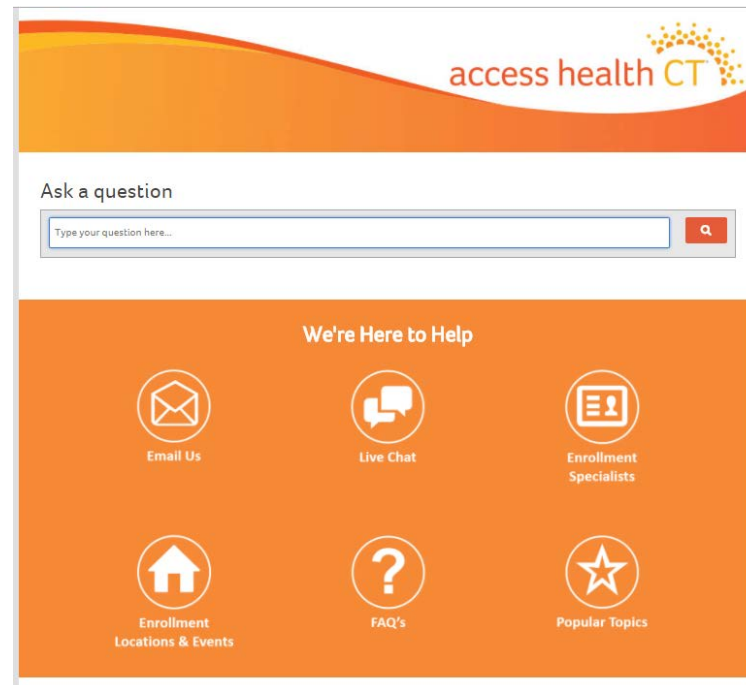
CUSTOMER SUPPORT

Consumer Decision Support Tool

- Designed to help consumers explore projected costs of buying and using different insurance plans sold through Access Health CT

Customer Support and In-person Help Tools:

- Get Help: Different avenues for people to get help
- Learn More: Educational site



COMMUNITY OUTREACH

Community team:

- Three new hires will be supporting AHCT's community efforts.

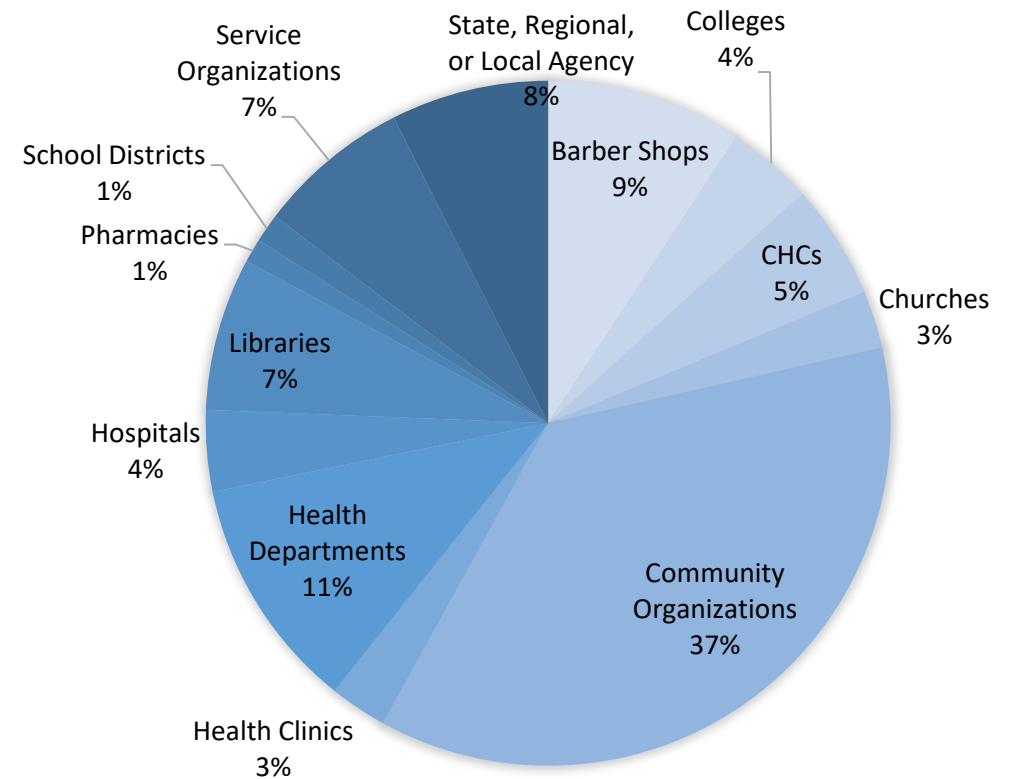
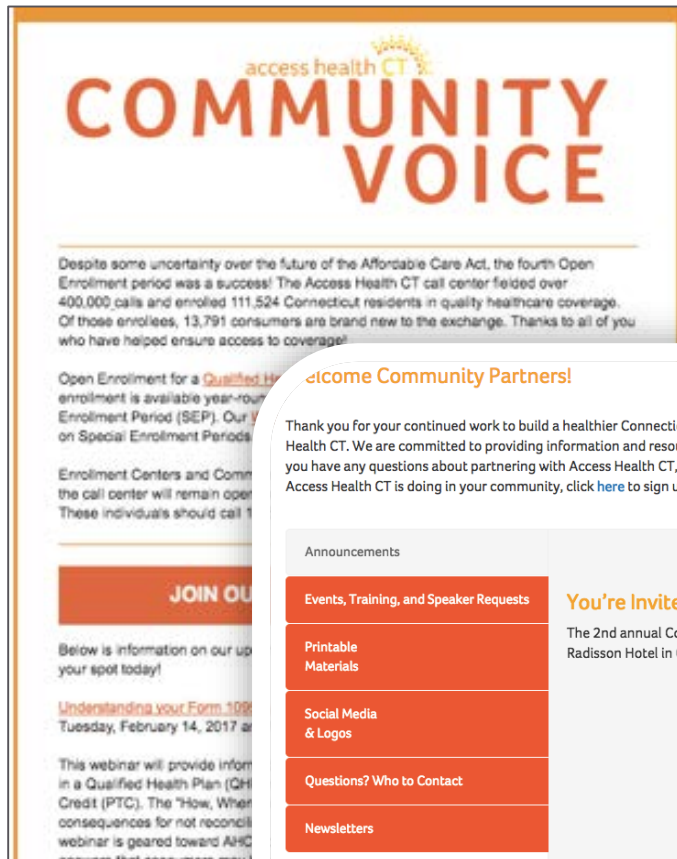
Community events:

- Since July 1, 2017 we have completed 22 Outreach Tour Events
- Open Enrollment: Plan for 30+ events between Nov 1 – December 22, 2017
- Events help promote the AHCT brand, inform, educate, and a build database of prospective customer leads.
- Local neighborhood and community events, and also other larger events, festivals and sporting events.
 - Health Fairs, Cultural/Ethnic, Places of Worship, Neighborhood Organizations, Back to School/School events, Seasonal Festivals/Events



Community Partner Support:

- Community Website (Learn.AccessHealthCT.com/Community)
- Monthly Newsletter
- Educational Webinars
- Community Conference
- Regional planning meetings



Welcome Community Partners!

Thank you for your continued work to build a healthier Connecticut. On this site you will find news, materials, and upcoming events for Access Health CT. We are committed to providing information and resources throughout the year to ensure that we can successfully partner with you. If you have any questions about partnering with Access Health CT, please email us at outreach@accesshealthct.com. To stay up to date with what Access Health CT is doing in your community, click [here](#) to sign up for our Community Newsletter.

Announcements

Events, Training, and Speaker Requests

Printable Materials

Social Media & Logos

Questions? Who to Contact

Newsletters

You're Invited! 2nd Annual Community Conference

The 2nd annual Community Conference will take place on Thursday, October 12, 2017 at the Radisson Hotel in Cromwell, CT. [RSVP](#) today to reserve your spot!



FREE IN-PERSON HELP- Enrollment Locations

Bridgeport

Burroughs Saden Main Library
840 Main Street – 2nd FL
Bridgeport, CT 06604

Danbury

CIFC Greater Danbury Health Center
120 Main Street – 1st FL
Danbury, CT 06810

East Hartford

Raymond Main Library – Lower Level
840 Main Street
East Hartford, CT 06108

Hartford

Curtis D. Robinson Center for Health Equity
140 Woodland Street - 1st FL
Hartford, CT 06105

Milford

Margaret Eagan Center
35 Mathew St,
Milford, CT 06460

New Britain

Central Connecticut State University
Institute of Technology & Business Development
185 Main Street, New Britain, CT 06051

New Haven

Yale New Haven Hospital Storefront
2 Howe Street
New Haven, CT 06511

Norwich

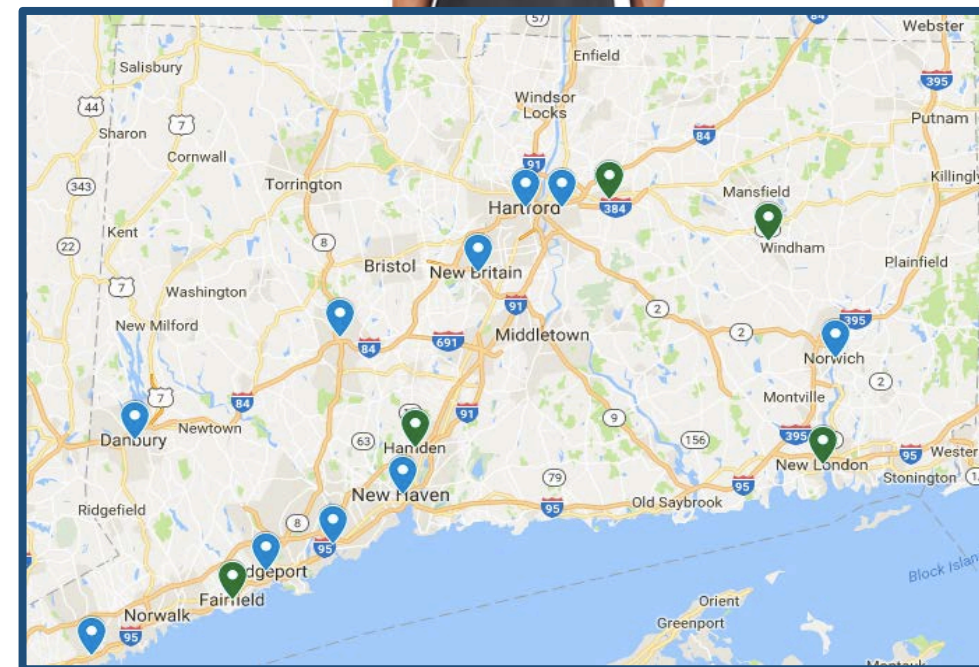
Thames Valley Council for Community Action
401 West Thames Street
Norwich, CT 06360

Stamford

Ferguson Main Library
1 Public Library Plaza – 2nd FL
Stamford, CT 06904

Waterbury

Family Center of St. Mary's
91 Scovill Street
Waterbury, CT 06706



KEY: Community Enrollment Partners Enrollment Fairs

FREE IN-PERSON HELP- Enrollment Fairs

All Events Saturday 10AM – 2PM

Fairfield – November 4
Fairfield University – Faber Hall
42 Bellarmine Road
Fairfield, CT 06824

Manchester – November 18
Manchester Memorial Hospital
71 Haynes Street
Manchester, CT 06040

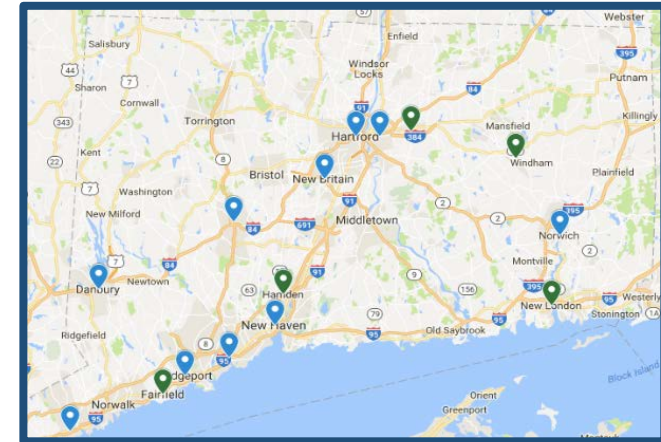
New London – December 2
Opportunities Industrialization Center (OIC)
106 Truman Street
New London, CT 06320

Hamden – December 9
Miller Senior Center
2901 Dixwell Avenue
Hamden, CT 06518

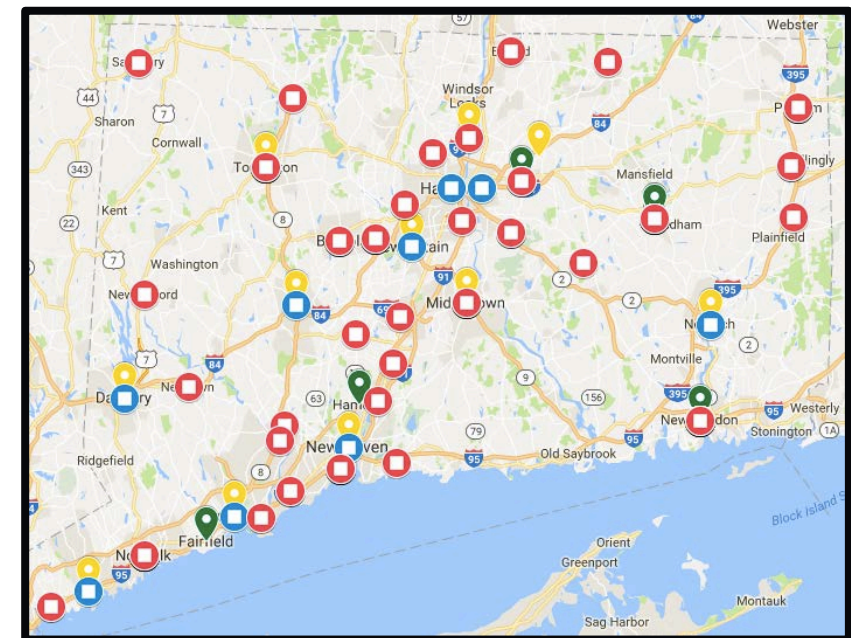
Willimantic – December 16
Eastern CT State Univ.
Johnson Room
268 High Street
Willimantic, CT 06226



KEY: Community Enrollment Partners Enrollment Fairs



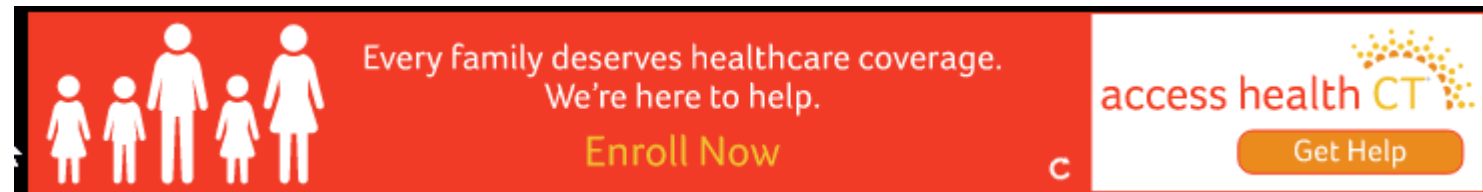
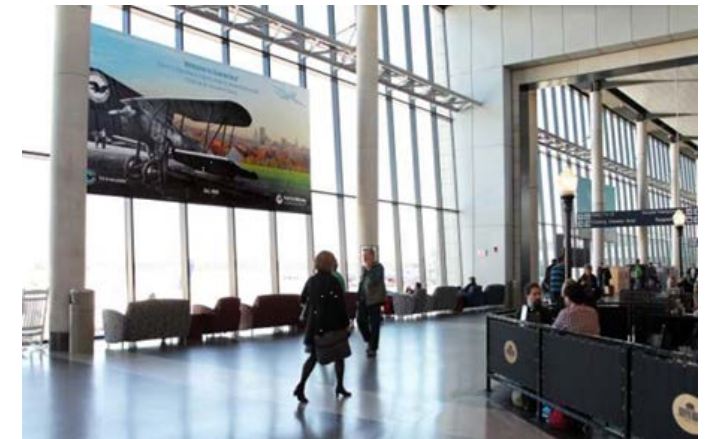
KEY: Enrollment Locations Enrollment Fairs Cert. App. Counselors DSS



ADVERTISING & COMMUNICATIONS

Targeted multi-platform Campaign (EN/SP):

- Mass Media: started 10/9
 - TV –Broadcast and Cable (high frequency)
 - Radio
 - Newspaper
- Out of Home:
 - Cinemas – Custom Messaging
 - DOT/Fast Track (platforms)
 - Metro North Cars/Stations/Platforms
 - Airport: BDL in Q4
 - Billboards (promoting Enrollment locations)
- Sponsorships
- Education and information:
Learn.AccessHealthCT.com
- Earned Media
- Direct to Consumer:
 - Email
 - Direct Mail (personalized multi-hit)
 - Text Campaign
- Online:
 - Display
 - Social Media
 - Paid Search



TV/Digital - Extension of future-self

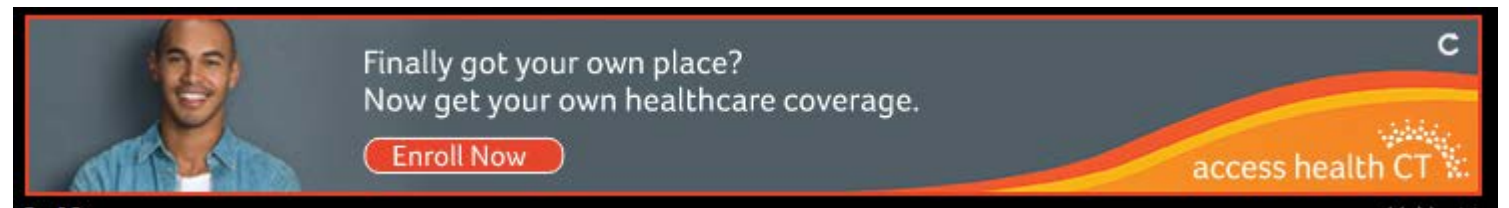


- New: 15 videos for digital placements
- Updated: 30 commercials with this year's information

Custom Messaging: Young Invincibles – digital and social media



Calling out life stages to deliver personalized message:



➤ **Plan Cost Comparison**

Agenda

- Plan Cost Comparison: Observations
- Individual Market Plan Filings: 2017 vs 2018
- 2017 Qualified Health Plan (QHP) Enrollment
- 2018 On Exchange Plan Rates
- 2018 Plan Cost Illustrations
 - Premium Tax Credit (PTC) Calculation
 - Net Cost of Standardized Plans after PTC
 - 2018 Rate Summary for Individual Market “On-Exchange” and “Off-Exchange” Plans

Plan Cost Comparison: Observations

- Individual Market Plan Filings for 2018
 - Minimal change in net number of plans filed by Issuers participating both 'On-Exchange' and 'Off-Exchange'
 - Movement towards more plans at lower Actuarial Value (AV) (i.e., "Metal") levels
- Qualified Health Plan (QHP) Enrollment
 - Most QHP households include only one or two enrollees
 - Over 70% of QHP enrollment in Fairfield, Hartford and New Haven counties
- 2018 'On-Exchange' Qualified Health Plans (QHPs)
 - Second Lowest Cost Silver Plan (SLCSP) is a ConnectiCare Benefits Inc (CBI) plan in 5 counties and an Anthem plan in 3 counties
 - In 2 counties, the rate for a Gold plan will be less than that of a Silver plan
- Premium Tax Credits (PTC)
 - For households eligible for PTCs, the net cost of the AHCT Standard Silver plan will be lower for 2018 compared to 2017 in every county (assumes static age & income)

Individual Market Plan Filings: 2017 vs 2018

	2017			2018				
Metal Level	CBI 'On'	CICI / CCI 'Off'	Total	CBI 'On'	CICI / CCI 'Off'	Total	Net Change	NOTES
Catastrophic	1	0	1	1	0	1	0	No Change
Bronze	2	2	4	3	3	6	2	'On': 1 new Bronze; 'Off': 1 new Bronze
Silver	3	4	7	3	5	8	1	'Off': 1 new Silver
Gold	1	1	2	1	1	2	0	'Off': 1 term'd / 1 new
Total CTC	7	7	14	8	9	17	3	'On': Net + 1; 'Off': Net +2
Metal Level	Anthem 'On'	Anthem 'Off'	Total	Anthem 'On'	Anthem 'Off'	Total	Net Change	NOTES
Catastrophic	1	1	2	1	1	2	0	No Change
Bronze	4	3	7	5	3	8	1	'On': 1 new; 'Off': 2 new & 2 term'd
Silver	4	5	9	4	4	8	-1	'On': 2 new & 2 term'd; 'Off': 2 new & 3 term'd
Gold	3	4	7	2	1	3	-4	'On': 1 new & 2 term'd; 'Off': 3 term'd
TOTAL Anthem	12	13	25	12	9	21	-4	'On': Net +0; 'Off': Net -4
TOTAL	19	20	39	20	18	38	-1	

Information obtained through review of Connecticut Insurance Department (CID) Health Insurance Rate Filings:
<http://www.catalog.state.ct.us/cid/portalApps/RateFilingDefault.aspx>

Abbreviations:
 "CTC": ConnectiCare;
 "CBI": ConnectiCare Benefits, Inc.;
 "CICI": ConnectiCare Insurance Company, Inc.;
 "CCI": ConnectiCare Inc.;
 "Anthem": Anthem Health Plans, Inc.

2017 Qualified Health Plan (QHP) Enrollment*

Household Size	Number Enrollees	Percent Enrollment	Number Households	Percent of Household
1	48,546	50.56%	48,546	72.03%
2	25,604	26.67%	12,802	19.00%
3	9,684	10.09%	3,228	4.79%
4	8,280	8.62%	2,070	3.07%
5	2,980	3.1%	596	0.88%
6	714	0.74%	119	0.18%
7	133	0.14%	19	0.03%
8	40	0.04%	5	<0.01%
9	18	0.02%	2	<0.01%
10	10	0.01%	1	<0.01%
TOTAL	96,009		67,366	

Average Age of Enrollees in 1-Person Household: 46

Average Age of Enrollees in 4-Person Household:

- *Oldest Enrollee: age 48*
- *Remaining Members, Oldest to Youngest: 47, 16, 13*

County	Enrollment	Percent
Fairfield	29,813	31.05%
Hartford	21,559	22.46%
Litchfield	6,759	7.04%
Middlesex	4,773	4.97%
New Haven	20,451	21.30%
New London	6,629	6.90%
Tolland	3,424	3.57%
Windham	2,601	2.71%
Grand Total	96,009	100.00%

**Data as of 9/28/2017*

2018 On Exchange Plan Rates

Issuer	Plan Marketing Name	Fairfield		Hartford		Litchfield		Middlesex	
		Plan Rate (Age 46)	Rank: Lowest to Highest	Plan Rate (Age 46)	Rank: Lowest to Highest	Plan Rate (Age 46)	Rank: Lowest to Highest	Plan Rate (Age 46)	Rank: Lowest to Highest
CBI	Choice Catastrophic POS	\$330.80	1	\$268.80	1	\$296.63	2	\$292.17	1
Anthem	Catastrophic HMO Pathway X Enhanced	\$332.76	2	\$290.42	2	\$281.34	1	\$311.58	2
CBI	Choice Bronze Standard POS HSA	\$441.65	3	\$358.86	3	\$396.02	4	\$390.06	3
Anthem	Bronze High Deductible HMO Pathway X Enhanced	\$451.13	4	\$393.72	5	\$381.41	3	\$422.42	5
CBI	Passage Bronze Alternative PCP POS	\$452.82	5	\$367.95	4	\$406.04	6	\$399.93	4
Anthem	Bronze HMO Pathway X Enhanced for HSA	\$472.29	6	\$412.19	7	\$399.30	5	\$442.23	7
Anthem	Bronze HMO Pathway X Enhanced	\$490.80	7	\$428.34	8	\$414.96	7	\$459.57	8
Anthem	Bronze PPO Standard Pathway X for HSA	\$493.32	8	\$430.53	9	\$417.08	8	\$461.93	9
CBI	Choice Bronze Standard POS	\$496.31	9	\$403.28	6	\$445.02	10	\$438.33	6
Anthem	Bronze PPO Standard Pathway X	\$503.24	10	\$439.19	10	\$425.46	9	\$471.21	10
CBI	Choice Silver Standard POS	\$697.31	11	\$566.61	11	\$625.26	11	\$615.87	11
CBI	Passage Silver Alternative PCP POS	\$699.23	12	\$568.16	12	\$626.97	12	\$617.55	12
CBI	Choice Silver Alternative POS	\$701.43	13	\$569.96	13	\$628.95	13	\$619.50	13
Anthem	Silver PPO Standard Pathway X	\$747.65	14	\$652.50	15	\$632.10	14	\$700.08	15
Anthem	Silver Core PPO Pathway X	\$750.44	15	\$654.92	16	\$634.46	15	\$702.68	16
Anthem	Silver High Deductible HMO Pathway X Enhanced	\$751.29	16	\$655.67	17	\$635.18	16	\$703.49	17
Anthem	Silver Low Deductible HMO Pathway X Enhanced	\$753.60	17	\$657.69	18	\$637.14	17	\$705.65	18
CBI	Choice Gold Standard POS	\$787.47	18	\$639.87	14	\$706.11	19	\$695.51	14
Anthem	Gold HMO Pathway X Enhanced	\$800.49	19	\$698.61	19	\$676.77	18	\$749.55	19
Anthem	Gold PPO Standard Pathway X	\$1,048.20	20	\$914.81	20	\$886.22	20	\$981.50	20

Rates for a 46-year old by Rating Area/County

Plans displayed based on ascending order for costs in Fairfield County

Lowest Cost Silver Plan for each rating area is displayed in dark green font

Second Lowest Cost Silver Plan (SLCSP) for each rating area, used to calculate amount of Premium Tax Credit (PTC), is identified in red font

Refer to Appendix 1a & 1b for rate exhibits for excerpt of 2018 plan rates in Individual Market

2018 On Exchange Plan Rates

		New Haven		New London		Tolland		Windham	
Issuer	Plan Marketing Name	Plan Rate (Age 46)	Rank: Lowest to Highest	Plan Rate (Age 46)	Rank: Lowest to Highest	Plan Rate (Age 46)	Rank: Lowest to Highest	Plan Rate (Age 46)	Rank: Lowest to Highest
CBI	Choice Catastrophic POS	\$302.76	1	\$309.27	2	\$304.46	2	\$304.46	2
Anthem	Catastrophic HMO Pathway X Enhanced	\$311.58	2	\$281.34	1	\$281.34	1	\$281.34	1
CBI	Choice Bronze Standard POS HSA	\$404.22	3	\$412.91	5	\$406.47	5	\$406.47	5
Anthem	Bronze High Deductible HMO Pathway X Enhanced	\$422.42	5	\$381.41	3	\$381.41	3	\$381.41	3
CBI	Passage Bronze Alternative PCP POS	\$414.44	4	\$423.35	8	\$416.75	7	\$416.75	7
Anthem	Bronze HMO Pathway X Enhanced for HSA	\$442.23	6	\$399.30	4	\$399.30	4	\$399.30	4
Anthem	Bronze HMO Pathway X Enhanced	\$459.57	8	\$414.96	6	\$414.96	6	\$414.96	6
Anthem	Bronze PPO Standard Pathway X for HSA	\$461.93	9	\$417.08	7	\$417.08	8	\$417.08	8
CBI	Choice Bronze Standard POS	\$454.25	7	\$464.00	10	\$456.77	10	\$456.77	10
Anthem	Bronze PPO Standard Pathway X	\$471.21	10	\$425.46	9	\$425.46	9	\$425.46	9
CBI	Choice Silver Standard POS	\$638.22	11	\$651.93	15	\$641.78	15	\$641.78	15
CBI	Passage Silver Alternative PCP POS	\$639.96	12	\$653.72	16	\$643.53	16	\$643.53	16
CBI	Choice Silver Alternative POS	\$641.99	13	\$655.77	17	\$645.56	17	\$645.56	17
Anthem	Silver PPO Standard Pathway X	\$700.08	14	\$632.10	11	\$632.10	11	\$632.10	11
Anthem	Silver Core PPO Pathway X	\$702.68	15	\$634.46	12	\$634.46	12	\$634.46	12
Anthem	Silver High Deductible HMO Pathway X Enhanced	\$703.49	16	\$635.18	13	\$635.18	13	\$635.18	13
Anthem	Silver Low Deductible HMO Pathway X Enhanced	\$705.65	17	\$637.14	14	\$637.14	14	\$637.14	14
CBI	Choice Gold Standard POS	\$720.74	18	\$736.22	19	\$724.76	19	\$724.76	19
Anthem	Gold HMO Pathway X Enhanced	\$749.55	19	\$676.77	18	\$676.77	18	\$676.77	18
Anthem	Gold PPO Standard Pathway X	\$981.50	20	\$886.22	20	\$886.22	20	\$886.22	20

Rates for a 46-year old by Rating Area/County

Plans displayed based on ascending order for costs in Fairfield County

Lowest Cost Silver Plan for each rating area is displayed in dark green font

Second Lowest Cost Silver Plan (SLCSP) for each rating area, used to calculate amount of Premium Tax Credit (PTC), is identified in red font

Refer to Appendix 1a & 1b for rate exhibits for excerpt of 2018 plan rates in Individual Market

2018 On Exchange Plan Rates

Individual Market Enrollee: Age 46 (by County/Rating Area)								
	Fairfield	Hartford	Litchfield	Middlesex	New Haven	New London	Tolland	Windham
Bronze Minimum	\$441.65	\$358.86	\$381.41	\$390.06	\$404.22	\$381.41	\$381.41	\$381.41
Bronze Maximum	\$503.24	\$439.19	\$445.02	\$471.21	\$471.21	\$464.00	\$456.77	\$456.77
Silver Minimum	\$697.31	\$566.61	\$625.26	\$615.87	\$638.22	\$632.10	\$632.10	\$632.10
Silver Maximum	\$753.60	\$657.69	\$637.14	\$705.65	\$705.65	\$655.77	\$645.56	\$645.56
Gold Minimum	\$787.47	\$639.87	\$676.77	\$695.51	\$720.74	\$676.77	\$676.77	\$676.77
Gold Maximum	\$1,048.20	\$914.81	\$886.22	\$981.50	\$981.50	\$886.22	\$886.22	\$886.22
Relativity: Silver Minimum vs Bronze Maximum	+39%	+29%	+41%	+31%	+35%	+36%	+38%	+38%
Relativity: Gold Minimum vs Silver Maximum	+4%	-3%	+6%	-1%	+2%	+3%	+5%	+5%

8 plans

7 plans

3 plans

Enrollees eligible for Silver plans will need to consider whether “buy-up” to Gold plan will result in value...for those eligible for Silver 87% & 94% Cost Sharing Reduction (CSR) plans, actuarial value of Silver CSR plan benefits would, on average, exceed that of a Gold plan

2018 Premium Tax Credit (PTC) Calculation

Glossary of Terms

KEY TERMS	EXPLANATION
<i>SLCSP Benchmark</i>	Identifies plan in the county which is the Second Lowest Cost Silver Plan (SLCSP) and used to calculate amount of maximum PTC
<i>Expected Annual Income</i>	Total expected income combined for every household member. Examples include wages/salaries, pensions, unemployment compensation, disability payments, alimony payments received, income from rentals, investment or personal business, etc.
<i>Federal Poverty Level</i>	Ratio of <i>Expected Annual Income</i> to the Poverty Guideline amounts issued annually by the federal government based on household size; used to determine eligibility for certain programs and benefits, including PTCs.
<i>Subsidy Eligibility</i>	Displays the Qualified Health Plan (QHP) subsidy type for the household: either eligibility for PTCs only or for PTCs plus Silver Cost Sharing Reduction (CSR) plans at varying levels of actuarial value (AV); resulting in, on average, increased coverage under the CSR plan when compared to the 'standard' Silver plan
<i>Applicable Percentage</i>	Represents the portion, as a percentage, of <i>Expected Annual Income</i> the household is responsible for based on federal affordability guidelines
<i>Expected Annual Contribution</i>	Displays the value of (<i>Expected Annual Income</i> x <i>Applicable Percentage</i>)
<i>Expected Annual Benchmark Plan Cost</i>	Represents the annual plan cost for the SLCSP Benchmark plan based on enrollee age(s) and county of residence (<i>adjusted for Essential Health Benefit (EHB) percent of premium</i>)
<i>Annual PTC</i>	Displays the value of (<i>Expected Annual Benchmark Plan Cost</i> - <i>Expected Annual Contribution</i>)
<i>Monthly PTC</i>	Displays the value of (<i>Annual PTC</i> ÷ 12)
<i>Monthly Premium for AHCT Standard Silver Plan</i>	Displays the monthly cost of the lowest cost Silver plan (i.e., an AHCT Standardized Silver Plan) available in the enrollee's county of residence for applicable family members
<i>Consumer Responsibility (per month)</i>	Displays the value of (<i>Monthly Premium for AHCT Standard Silver Plan</i> - <i>Monthly PTC</i>)
<i>% Change in Responsibility compared to 2017</i>	Displays the percentage change in net cost of AHCT 2018 Standardized Silver Plan compared to the 2017 Standardized Silver Plan for household with same income, ages and county of residence in both years
<i>\$ Change in Responsibility (per month)</i>	Displays the dollar change in net cost of AHCT 2018 Standardized Silver Plan compared to the 2017 Standardized Silver Plan for household with same income, ages and county of residence in both years

2018 Premium Tax Credit Calculation: Scenario 1:

Fairfield County/1 Person

County of Residence	Fairfield County				
Household Composition	1 person household; Age 46				
SLCSP Benchmark	CBI Passage Silver Alternative PCP POS				
Expected Annual Income	\$80,000	\$36,500	\$27,500	\$22,500	\$17,500
Federal Poverty Level	>400%	303%	228%	187%	145%
Subsidy Eligibility	N/A	PTC (251% - 400% FPL)	PTC & 73% CSR (201% - 250% FPL)	PTC & 87% CSR (151% - 200% FPL)	PTC & 94% CSR (138% - 150% FPL)
Applicable Percentage	N/A	9.56%	7.33%	5.72%	3.74%
Expected Annual Contribution	N/A	\$3,489.40	\$2,015.75	\$1,287.00	\$654.50
Expected Annual Benchmark Plan Cost	\$8,375.64	\$8,375.64	\$8,375.64	\$8,375.64	\$8,375.64
Annual PTC	N/A	\$4,886.24	\$6,359.89	\$7,088.64	\$7,721.14
Monthly PTC	N/A	\$407.19	\$529.99	\$590.72	\$643.43
Monthly Premium for AHCT Standard Silver Plan*	\$697.31	\$697.31	\$697.31	\$697.31	\$697.31
Consumer Responsibility (per month)	\$697.31	\$290.12	\$167.32	\$106.59	\$53.88
% Change in Responsibility compared to 2017**	+32.11%	-2.09%	-4.17%	-5.48%	-8.29%
\$ Change in Responsibility (per month)**	\$169.50	-\$6.20	-\$7.28	-\$6.18	-\$4.87

**Offered by Issuer with lowest cost standardized Silver plan in the county (CBI Choice Silver Standard POS)*

***Assumes static age and income*

REFER TO APPENDIX 2a FOR EXHIBIT FOR EACH COUNTY

2018 Premium Tax Credit Calculation

Scenario 2: Hartford County/4 Persons

County of Residence	Hartford County				
Household Composition	4 person household; Ages 48, 47, 16, 13				
SLCSP Benchmark	CBI Passage Silver Alternative PCP POS				
Expected Annual Income	\$160,000	\$74,500	\$56,100	\$45,900	\$35,700
Federal Poverty Level	>400%	303%	228%	187%	145%
Subsidy Eligibility	N/A	PTC (251% - 400% FPL)	PTC & 73% CSR (201% - 250% FPL)	PTC & 87% CSR (151% - 200% FPL)	PTC & 94% CSR (138% - 150% FPL)
Applicable Percentage	N/A	9.56%	7.33%	5.72%	3.74%
Expected Annual Contribution	N/A	\$7,122.20	\$4,112.13	\$2,625.48	\$1,335.18
Expected Annual Benchmark Plan Cost	\$21,877.68	\$21,877.68	\$21,877.68	\$21,877.68	\$21,877.68
Annual PTC	N/A	\$14,755.48	\$17,765.55	\$19,252.20	\$20,542.50
Monthly PTC	N/A	\$1,229.62	\$1,480.46	\$1,604.35	\$1,711.88
Monthly Premium for AHCT Standard Silver Plan*	\$1,821.46	\$1,821.46	\$1,821.46	\$1,821.46	\$1,821.46
Consumer Responsibility (per month)	\$1,821.46	\$591.84	\$341.00	\$217.11	\$109.58
% Change in Responsibility compared to 2017**	+42.58%	-2.24%	-4.18%	-5.56%	-8.35%
\$ Change in Responsibility (per month)**	\$543.97	-\$13.58	-\$14.86	-\$12.78	-\$9.98

**Offered by Issuer with lowest cost standardized Silver plan in the county (CBI Choice Silver Standard POS)*

***Assumes static age and income*

REFER TO APPENDIX 2b FOR EXHIBIT FOR EACH COUNTY – NOTE THAT SCENARIO ASSUMES HOUSEHOLD DOES NOT HAVE 5-YEAR PERMANENT RESIDENT STATUS
Families with children who are eligible for CHIP (201%-323% of FPL) are not eligible to receive PTCs

2018 Plan Rates – Standardized Plans

Individual Market Enrollee: Age 46, Hartford County								
			2018: CBI On Exchange Plans			2018: Anthem On Exchange Plans		
		Monthly	Estimated Net Premium per Month after Max PTC – Using 2018 Rates			Estimated Net Premium per Month after Max PTC – Using 2018 Rates		
Annual Income	Subsidy Category & FPL Range	Maximum Premium Tax Credit	AHCT Standardized Bronze*	AHCT Standardized Silver*	AHCT Standardized Gold*	AHCT Standardized Bronze*	AHCT Standardized Silver*	AHCT Standardized Gold*
\$80,000	Not Eligible for Subsidy	\$0	\$403.28	\$566.61	\$639.87	\$439.19	\$652.50	\$914.81
\$36,500	PTC Eligible (251% - 400%)	\$276.36	\$126.92	\$290.25	\$363.51	\$162.83	\$376.14	\$638.45
\$27,500	PTC & 73% CSR Eligible (201% - 250%)	\$399.16	\$4.12	\$167.45	\$240.71	\$40.03	\$253.34	\$515.65
\$22,500	PTC & 87% CSR Eligible (151% - 200%)	\$459.89	\$1.00	\$106.72	\$179.98	\$1.00	\$192.61	\$454.92
\$17,500	PTC & 94% CSR Eligible (138% - 150%)	\$512.60	\$1.00	\$54.01	\$127.27	\$1.00	\$139.90	\$402.21

CBI: ConnectiCare Benefits Inc

*Second Lowest Cost Silver Plan (SLCSP) for this county in 2018 is the CBI Passage Silver Alternative PCP POS

REFER TO APPENDIX 3a FOR EXHIBIT FOR EACH COUNTY; APPENDIX 3b INCLUDES FAMILY SCENARIOS FOR EACH COUNTY

Consider differences in plans before changing (e.g., coverage, provider network & formulary)

2018 Plan Rates – Lowest Cost “On-Exchange” Plans

Individual Market Enrollee: Age 46, Hartford County								
			2018: CBI On Exchange Plans			2018: Anthem On Exchange Plans		
		Monthly	Estimated Net Premium per Month after Max PTC – Using 2018 Rates			Estimated Net Premium per Month after Max PTC – Using 2018 Rates		
Annual Income	Subsidy Category & FPL Range	Maximum Premium Tax Credit	Choice Bronze Standard HSA	AHCT Standardized Silver*	AHCT Standardized Gold*	Bronze High Deductible Pathway X Enh	AHCT Standardized Silver*	Gold HMO Pathway X Enhanced
\$80,000	Not Eligible for Subsidy	\$0	\$358.86	\$566.61	\$639.87	\$393.72	\$652.50	\$698.61
\$36,500	PTC Eligible (251% - 400%)	\$276.36	\$82.50	\$290.25	\$363.51	\$117.36	\$376.14	\$422.25
\$27,500	PTC & 73% CSR Eligible (201% - 250%)	\$399.16	\$1.00	\$167.45	\$240.71	\$1.00	\$253.34	\$299.45
\$22,500	PTC & 87% CSR Eligible (151% - 200%)	\$459.89	\$1.00	\$106.72	\$179.98	\$1.00	\$192.61	\$238.72
\$17,500	PTC & 94% CSR Eligible (138% - 150%)	\$512.60	\$1.00	\$54.01	\$127.27	\$1.00	\$139.90	\$186.01

CBI: ConnectiCare Benefits Inc

*Second Lowest Cost Silver Plan (SLCSP) for this county in 2018 is the CBI Passage Silver Alternative PCP POS

REFER TO APPENDIX 3c FOR EXHIBIT FOR EACH COUNTY; APPENDIX 3D INCLUDES FAMILY SCENARIOS FOR EACH COUNTY

Consider differences in plans before changing (e.g., coverage, provider network & formulary)

2018 Rate Summary for Individual Market “On-Exchange” and “Off-Exchange” Plans

		COUNTY								Rates
		Fairfield	Hartford	Litchfield	Middlesex	New Haven	New London	Tolland	Windham	
B R O N Z E P L A N S		On	On	On	On	On	On	On	On	L O W E S T T O H I G H E S T C O S T I N E A C H C O U N T Y
		On	On	On	On	On	On	On	On	
		On	On	On	On	On	On	On	On	
		On	On	On	On	On	On	On	On	
		On	On	On	On	On	On	On	On	
		On	On	On	On	On	On	On	On	
		On	On	Off	On	On	Off	Off	Off	
		Off	Off	On	Off	Off	Off	Off	Off	
		Off	Off	Off	Off	Off	On	On	On	
		Off	Off	Off	Off	Off	Off	Off	Off	
		Off	Off	Off	Off	Off	Off	Off	Off	
		Off	Off	Off	Off	Off	Off	Off	Off	
		Off	Off	Off	Off	Off	Off	Off	Off	
		Off	Off	Off	Off	Off	Off	Off	Off	
S I L V E R P L A N S		Off	On	Off	Off	Off	Off	Off	Off	C O S T I N E A C H C O U N T Y
		Off	Off	Off	Off	Off	Off	Off	Off	
		Off	On	Off	Off	Off	Off	Off	Off	
		Off	On	Off	Off	Off	Off	Off	Off	
		Off	Off	Off	On	On	Off	Off	Off	
		On	Off	Off	On	On	Off	Off	Off	
		On	Off	Off	On	On	Off	Off	Off	
		On	Off	On	Off	Off	On	On	On	
		Off	Off	On	Off	Off	On	On	On	
		Off	Off	On	Off	Off	On	On	On	
		Off	Off	On	Off	Off	On	On	On	
		On	On	On	On	On	Off	On	On	
		On	On	On	On	On	On	On	On	
		On	On	On	On	On	On	On	On	
		On	On	Off	On	On	On	Off	Off	
G O L D P L A N S		Off	On	Off	On	Off	Off	Off	Off	C O U N T Y
		On	Off	On	Off	On	On	On	On	
		On	On	On	Off	Off	On	On	On	
		On	On	On	On	On	On	On	On	
		On	On	On	On	On	On	On	On	
		On	On	On	On	On	On	On	On	

Table outlines the sequential order for “On-Exchange” vs. “Off-Exchange” plans by monthly premium cost for each metal level in each county

Bronze Plans: 14 plans filed

- Majority of “On-Exchange” plans are less costly than “Off-Exchange” only plans;

Silver Plans: 16 plans filed

- In most counties, the lowest cost plans are available “Off-Exchange” only;
- In all counties, the highest cost plan is available “Off-Exchange” only;

Gold Plans: 5 plans filed

- In all counties, the lowest cost plans are available “On-Exchange”;
- In 2 counties, at least 1 plan is available at a cost lower than that of some Silver plans;
- An “On-Exchange” plan is the highest cost plan in every county

NOTE: Monthly premium cost of plan is only one component to consider in health insurance plan selection

2018 Individual Market Health Plans

- Individual Market Health Plan Filings for 2018
 - Cost-sharing Reduction (CSR) plans will continue to be available in 2018 for enrollees purchasing plans through AHCT
 - The method for funding the cost of these plans will be supported through increased premium of 'On-Exchange' Silver plans
- 2018 Individual Market Plan Rates
 - In every county, there are 'On-Exchange' plans lower in cost than 'Off-Exchange' for the Bronze and Gold metal levels
 - Plan rates are only one component to consider in health insurance plan selection
 - Silver 'Off-Exchange' plans have a lower premium rate compared to Silver 'On-Exchange' plans for most counties, but plan benefits should also be reviewed to determine if they meet the needs of the consumer (e.g., product type, applicability of deductible to all vs some covered services, compatibility with Health Savings Accounts, provider network composition, prescription drug coverage/formulary, etc.) as well as potential for subsidy eligibility
- Premium Tax Credits (PTC)
 - Because rates for 'On-Exchange' Silver plans approved by the CID incorporate the expected cost of funding CSR plans, PTCs are greater than what they would have been if there was no change in funding mechanism
 - End result is that the increase in 'On-Exchange' Silver plan premium rates is mitigated for those eligible for premium subsidies



Consumer Decision Support Tool Overview

Plan Shopping Decision Points



Health Literacy

Does the health insurance jargon make sense? Is UX simplified?



Expected Plan Cost

Is plan premium vs. plan cost understood?



Plan Provider Network

Is customer's provider in-network?



Plan Formulary

Are there any prescriptions that need to be covered?



Plan Type

How important is it to see a specialist without referral?



Plan Quality & Services

Any preferences for a specific carrier, or services?

Consumer Decision Support Tool 2.0 Demonstration

access health CT small business

Plans that work for your business

*Provide your employees with
comprehensive and affordable
healthcare coverage.*

[Employer Login](#)

[Broker Login](#)

[GET A QUOTE](#)

SHOP Advisory Committee Meeting Update

September 26, 2017

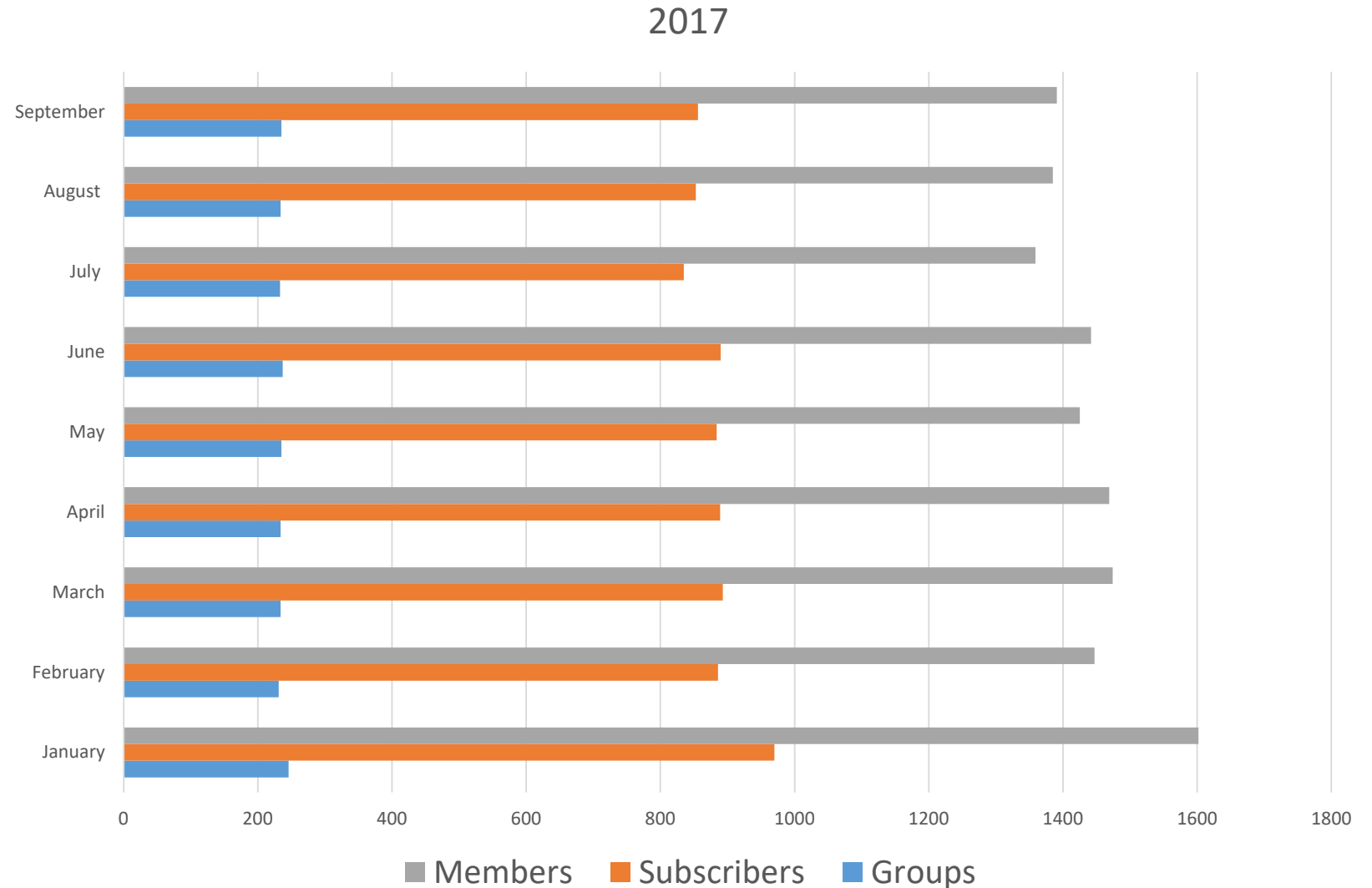
Update Current Membership, Retention Rates

Current:

- Groups: 236
- Subscribers: 851
- Members: 1,390

Annual Retention of
Groups at Renewal

84%



New Updates & Project Status Overview

- New Website
 - A better and cleaner customer experience that targets both brokers and small employers around the state.
- New Platform Vendor
 - AHCT contracted with a **new vendor** (Softheon) that will bring significant enhancements to users (both brokers and employers). Amongst them:
 - Easy-to-use information to manage groups in one place
 - A site that will be a portal for everything from enrollment to resources
 - A clear, broker-friendly design
 - Upload enrollments through a standard excel template
 - Support from dedicated service team
- Plans
- New Carrier
 - ConnectiCare Benefits Inc.

Market Research

Focus Groups (Aug. & Sept. '17)

- Background

- Reasoning
 - Instability on the individual market: impact of 1 or 0 carrier participating on the individual market.
 - Separate brands & concept (what we do, what we stand for/promise)
- Six 90-minute focus groups with small business decision makers (42 participants) and eight phone interviews with insurance brokers (8 participants).
 - AHCT Small biz Customers
 - Prospects (2-10 employees)
 - Prospects (10+ employees)
 - Brokers
- Goal: examine reactions to what's working, what's not, and to examine reactions to a variety of names and logos for this offering.

Focus Groups: Executive Summary

- Current Mindset
 - 'Overwhelmed' is a constant state for the small business decision makers.
 - Most of these small business administrators rely on brokers.
 - Savings and ease-of-use on plan administration are the key drivers for these participants.
- Reactions to Names and Logos
 - 15 names and designs
 - All but two brokers feel that this should be branded differently and distance itself from Access Health CT (Individual market).
- Conclusions and Next steps
 - Receiving tax credits is enough of an incentive for some small business administrators to take a look at this new program.
 - It would be preferred if this offering came via a broker (lack of internal bandwidth)
- Next steps
 - Evaluation of the possibility of incorporating, branding, marketing and promotion in Q1 '18.

Finance Update

Finance Update

FY17 Results				
	Final Budget	Actuals	Surplus/ (Deficit)	%
AHCT	\$ 35,873,537	\$ 36,634,771	\$ (761,234)	-2.1%
DSS Shared Cost	\$ 26,854,886	\$ 23,142,995	\$ 3,711,891	13.8%
Grants	\$ 1,516,781	\$ 1,514,281	\$ 2,500	0.2%
Gross Expenses	\$ 64,245,204	\$ 61,292,046	\$ 2,953,158	4.6%

Q1 FY18 Budget				
	Original Budget	Final Budget	Surplus/ (Deficit)	%
AHCT	\$ 30,665,479	\$ 30,665,479	\$ -	0.0%
DSS Shared Cost	\$ 23,892,644	\$ 23,861,490	\$ 31,154	0.1%
Gross Expenses	\$ 54,558,123	\$ 54,526,969	\$ 31,154	0.1%

FY18 Year to Date Results (through Sept, 2017)				
	Original Budget	Actuals	Surplus/ (Deficit)	%
AHCT	\$ 6,658,880	\$ 7,254,999	\$ (596,120)	-9.0%
DSS Shared Cost	\$ 4,548,325	\$ 4,022,194	\$ 526,131	11.6%
Gross Expenses	\$ 11,207,205	\$ 11,277,193	\$ (69,989)	-0.6%

In addition:

- The annual Marketplace assessment expected to be collected for 2017 is now \$31.2M and \$24.5M has been received.
- Preparing Request For Proposal (RFP) for Audit Services.
- Currently going through the FY17 Financial and Programmatic Audit.

2017 Fiscal Year Final Budget vs. Actuals - AHCT

Through 12 Months

	FY17 FINAL BUDGET	ACTUALS	VARIANCE
Revenue			
Grants	\$ 1,465,829	\$ 1,506,829	\$ (41,000)
Marketplace Assessments	\$ 32,149,039	\$ 32,139,640	\$ 9,399
Interest Income	\$ 56,046	\$ 73,919	\$ (17,873)
Total Revenue	\$ 33,670,914	\$ 33,720,388	\$ (49,474)
Budgeted Expenses			
Salaries	\$ 7,913,691	\$ 7,758,067	\$ 155,624
Fringe Benefits	\$ 2,648,871	\$ 2,674,824	\$ (25,952)
Temporary Staffing	\$ 796,279	\$ 782,123	\$ 14,155
Contractual	\$ 16,615,234	\$ 18,604,492	\$ (1,989,258)
Equipment and Maintenance	\$ 3,903,988	\$ 3,934,998	\$ (31,010)
IT Development	\$ 2,646,718	\$ 1,525,972	\$ 1,120,746
Pre-Paid Expenses	\$ (46,715)	\$ (2,984)	\$ (43,732)
Supplies	\$ 18,792	\$ 11,302	\$ 7,490
Travel	\$ 126,581	\$ 90,322	\$ 36,259
Other Administrative	\$ 1,250,097	\$ 1,255,654	\$ (5,557)
Total Budgeted Expenses	\$ 35,873,537	\$ 36,634,771	\$ (761,234)
Costs Shared with DSS	\$ 26,854,886	\$ 23,142,995	\$ 3,711,891
AHCT Grants	\$ 1,516,781	\$ 1,514,281	\$ 2,500
AHCT and DSS Expenses	\$ 64,245,204	\$ 61,292,046	\$ 2,953,158

Variance

- Savings from Salaries: \$0.1M
- Call Center settlement with prior vendor: \$0.3M
- IT and APCD Development Timing: \$1.5M
- Unreimbursed Call Center Expense: \$2.7M

FY18 Original Budget vs. Q1 Final Budget

12 Months

	FY18 ORIGINAL BUDGET	FY18 Q1 CHANGES	FY18 Q1 FINAL BUDGET
Revenue			
Marketplace Assessments	\$ 30,779,214	\$ 131,058	\$ 30,910,271
Interest Income	\$ 43,287	\$ 43,006	\$ 86,293
Total Revenue	\$ 30,822,501	\$ 174,064	\$ 30,996,565
		\$ -	
Budgeted Expenses			
Salaries	\$ 7,327,147	\$ (33,782)	\$ 7,293,365
Fringe Benefits	\$ 2,427,628	\$ 135,141	\$ 2,562,768
Temporary Staffing	\$ 515,738	\$ 23,228	\$ 538,966
Contractual	\$ 12,946,850	\$ 1,170,680	\$ 14,117,530
Equipment and Maintenance	\$ 3,159,047	\$ 391,528	\$ 3,550,575
IT Development	\$ 2,828,550	\$ (1,567,559)	\$ 1,260,991
Pre-Paid Expenses	\$ 74,128	\$ (45,123)	\$ 29,005
Supplies	\$ 26,206	\$ (580)	\$ 25,626
Travel	\$ 131,299	\$ 3,993	\$ 135,292
Other Administrative	\$ 1,228,886	\$ (77,526)	\$ 1,151,360
Total Budgeted Expenses	\$ 30,665,479	\$ 0	\$ 30,665,479
 Costs Shared with DSS	 \$ 23,892,644	 \$ (31,154)	 \$ 23,861,490
AHCT and DSS Total Expenses	\$ 54,558,123	\$ (31,154)	\$ 54,526,969

FY18 Original Budget vs. Q1 Final Budget - DSS Shared Costs

12 Months

	GROSS EXPENSE			DSS ALLOCABLE		
	FY18 Original Budget	FY18 Q1 Changes	FY18 Q1 Final Budget	FY18 Original Budget	FY18 Q1 Changes	FY18 Q1 Final Budget
BEST Staffing (80%)	\$ 1,621,251	\$ (175,380)	\$ 1,445,871	\$ 1,297,001	\$ (140,304)	\$ 1,156,697
Temporary Staffing	\$ 1,621,251	\$ (175,380)	\$ 1,445,871	\$ 1,297,001	\$ (140,304)	\$ 1,156,697
IT Development (84%)	\$ 800,000	\$ -	\$ 800,000	\$ 672,000	\$ -	\$ 672,000
Hosting & Enhancements (80%)	\$ 1,540,000	\$ (171,468)	\$ 1,368,532	\$ 1,232,000	\$ (137,174)	\$ 1,094,826
Security (80%)	\$ 1,116,310	\$ (237,761)	\$ 878,549	\$ 893,048	\$ (190,209)	\$ 702,839
Testing (80%)	\$ 1,068,800	\$ 9,600	\$ 1,078,400	\$ 855,040	\$ 7,680	\$ 862,720
DSS Only Projects (100%)	\$ 796,640	\$ (15,423)	\$ 781,217	\$ 796,640	\$ (15,423)	\$ 781,217
Development	\$ 5,321,750	\$ (415,052)	\$ 4,906,698	\$ 4,448,728	\$ (335,126)	\$ 4,113,602
Call Center (80%)	\$ 16,654,910	\$ -	\$ 16,654,910	\$ 13,323,928	\$ -	\$ 13,323,928
Operations (80%)	\$ 2,795,000	\$ -	\$ 2,795,000	\$ 2,236,000	\$ -	\$ 2,236,000
Maintenance (80%)	\$ 3,233,734	\$ 555,346	\$ 3,789,080	\$ 2,586,987	\$ 444,276	\$ 3,031,264
Maintenance & Operations	\$ 22,683,644	\$ 555,346	\$ 23,238,990	\$ 18,146,915	\$ 444,276	\$ 18,591,192
GRAND TOTAL	\$ 29,626,645	\$ (35,086)	\$ 29,591,559	\$ 23,892,644	\$ (31,154)	\$ 23,861,490

2018 Fiscal Year Original Budget vs. Actuals - AHCT

Through 3 Months - September, 2017

	FY18 ORIGINAL BUDGET	ACTUALS	VARIANCE
Revenue			
Marketplace Assessments	\$ 7,738,000	\$ 7,869,058	\$ (131,058)
Interest Income	\$ 21,646	\$ 47,741	\$ (26,095)
Total Revenue	\$ 7,759,646	\$ 7,916,799	\$ (157,153)
			\$ -
Budgeted Expenses			
Salaries	\$ 1,636,710	\$ 1,736,037	\$ (99,328)
Fringe Benefits	\$ 593,550	\$ 589,469	\$ 4,081
Temporary Staffing	\$ 221,796	\$ 93,317	\$ 128,479
Contractual	\$ 2,993,348	\$ 3,166,851	\$ (173,503)
Equipment and Maintenance	\$ 615,226	\$ 1,436,766	\$ (821,541)
IT Development	\$ 375,000	\$ 60,000	\$ 315,000
Pre-Paid Expenses	\$ (50,659)	\$ (70,501)	\$ 19,842
Supplies	\$ 5,395	\$ 3,763	\$ 1,632
Travel	\$ 34,640	\$ 20,934	\$ 13,707
Other Administrative	\$ 233,875	\$ 218,363	\$ 15,512
Total Budgeted Expenses	\$ 6,658,880	\$ 7,254,999	\$ (596,120)
			\$ -
Costs Shared with DSS	\$ 4,548,325	\$ 4,022,194	\$ 526,131
AHCT and DSS Total Expenses	\$ 11,207,205	\$ 11,277,193	\$ (69,989)

Variance

- IT Development and Maintenance and Operation timing: -\$0.6M

FY18 Fiscal Year Original Budget vs. Actuals Cash Statement as of Sept, 2017

	FY18 ORIGINAL BUDGET	ACTUALS	VARIANCE
Beginning Cash Balance	\$ 14,895,818	\$ 23,020,727	\$ 8,124,909
Assessment	\$ 6,587,565	\$ 9,502,331	\$ 2,914,765
DSS Shared Cost Recovery	\$ 8,728,868	\$ 81,720	\$ (8,647,148)
Other	\$ 10,554	\$ 72,594	\$ 62,040
Total Cash Receipts	\$ 15,326,988	\$ 9,656,645	\$ (5,670,343)
Total Cash Payments	\$ 14,005,885	\$ 11,764,028	\$ (2,241,857)
Cash Flow Surplus/Deficit (-)	\$ 1,321,103	\$ (2,107,383)	\$ (3,428,487)
Ending Cash Balance	\$ 16,216,921	\$ 20,913,343	\$ 4,696,423

Reserves*

- **Actuals:** 8 months

**Based on Ending Cash Balance over Fiscal Year Operating Budget.*

Proposed Timeline for 2018 Audit Services RFP

Milestones	Target Dates
RFP Issued	1/31/18
Proposal Due Date	2/15/18
Proposal Evaluations Complete (2-3 Finalists Identified)	3/1/18
Oral Presentations by Finalists	3/9/18
Oral Evaluations Complete (1-2 Finalists Identified)	3/23/18
Due Diligence (Reference checks if necessary)	4/6/18
Vendor Award Announced	4/15/18
Contract Negotiations and Signing	5/31/18

Financial Update Summary

- **FY17 Year End results of \$0.8M deficit** (if a Call Center Expense of \$2.7M is not reimbursed)
- Strong cash position
- Off to a strong start in FY18
- Request For Proposal - 2018 Audit Services
- Developing a 5 Year Financial Plan
 - Past experience and strategy
 - Completed 5 year Marketplace Assessment forecast
- Continuing to evaluate all contracts for savings

➤ **Adjournment**