



Access Health Connecticut

September 20, 2018 Board of Directors Meeting

Board Agenda

- A. Call to Order and Introductions
- B. Public Comment
- C. Vote
 - June 14, 2018 Meeting Minutes
- D. Executive Session – Personnel Matter -- To discuss matters exempt from disclosure pursuant to C.G.S. §1-200(6)(A)
- E. Vote on CEO Appointment
- F. CEO Report
- G. Open Enrollment 6 Readiness Highlights/New System Enhancement Demo
- H. Marketing Update for Open Enrollment 6
- I. Connecticut Insurance Department Presentation: 2019 Rate Review including discussion of Short Term and Association Health Plans
- J. Values Update
- K. Adjournment

Public Comment

Vote:

**Review and Approval of Minutes:
June 14, 2018 Special Meeting**

Executive Session

Vote on CEO Appointment

CEO Report

2019 Open Enrollment (OE) Preparations and Update

2019 Open Enrollment Planning

- **2019 Open Enrollment (OE)**
Scheduled:
📅 **November 1 - December 15, 2018**
- **OE Readiness Workgroup Assembled**
- **Focus for 2019 OE**
 - New Technology
 - Proactive Customer Education
 - Acquisition & Retention Efforts
 - Improved Customer Experience



2019 Open Enrollment Planning

9/15 – CAC*/Broker Training Begins
9/17 – 1st Wave of Call Center Staffing And Training Complete
9/20 – Carrier Participation Decisions Due
9/28 – Final Release Before OE

October

11/1 – Open Enrollment Begins, 2019 Shopping Opens
11/1 – OE Marketing Campaign Begins
11/19 – QHP 2019 Automatic Renewals Begin

December

SEPTEMBER

10/8 – 2018 to 2019 Plan Renewal Notifications Begin
10/15 – Pre-OE Marketing Campaign Starts
10/15 – Call Center OE Staffing and Training Complete
10/22 – 2019 Window Shopping Enabled
10/30 – CAC*/Brokers Activated for 2019

November

12/15 – Open Enrollment Ends

*CAC – Certified Application Counselor

2019 Open Enrollment Planning

OE Preparation Challenges For 2019

- **Shortened OE Timeframe**
 - Re-allocation of resources to support seven fewer days than prior OE
- **2018 to 2019 Premium Changes**
 - Evaluation of year over year impact underway
- **Customer Plan Selections**
 - Eight plans sunset, all mapped to comparable plans
 - Five new plans; first time tiered network product offered
- **Consumer Confusion**
 - Changes in law, misinformation, etc.

2019 Open Enrollment Planning

New Features Released For 2019

1) New Look and Feel

New Homepage and Redesigned Shopping Screens

2) Window Shopping

Window Shopping For 2019 Plans Prior to OE

3) Revamped Decision Support Tools

Consumer Decision Support Tools Redesigned and Seamlessly Integrated Into Application Flow

4) Select a PCP

Primary Care Physician (PCP) Selection Functionality Released

5) Verification Help Tool

Dedicated Tool to Assist Consumers With Verification Document Uploads

6) Multiple Customer Service Improvements

- Registered Help via Chat
- New Customer Service Scripting Technology
- Redesigned Customer Surveys
- Customer Experience Command Center Launched

New Enhancements Demonstration

2013 – 2018 AHCT Website

access health CT

Enroll Now | Learn More | Get Help | Use Your Plan

What kind of coverage are you looking for?

Individual & Family | Small Business

Alerts
Open Enrollment for 2018 coverage has ended. You may still enroll if you qualify for a Special Enrollment Period or HUSKY. Click Here to learn more or call 1-855-885-4325.

Forgot your User ID or Password? Follow the instructions on the login screen, or call us if you need help.

Need Dental Insurance? | Apply for Individual Exemptions | Shop for Plans

access health CT

Create Account | Sign In | Language Help

Get Health Coverage | Learn More | Get Help

ENTER BASIC INFORMATION | BROWSE PLAN OPTIONS | APPLY FOR HEALTH COVERAGE | CONFIRM PLANS

Disclaimer: Before choosing a Plan, please check the Provider Directory of the Plan you are selecting to assure you know which physicians and hospitals are included. Some plans may have limited provider networks or require referrals. Primary Care Provider selection for some plans may be limited to your Plan's network. Your out-of-pocket cost will be lower when you see In-Network Providers.

We've located 7 matching health plans!

You are shopping for: 2018

Sort By: Monthly Premium | Per Year: All

7 of 10 plans | Clear All

Level - Silver

Total household income: \$49,000.00 Per Year

Compare Plans

Compare 13444 Plans

Notice: 7 of 10 plans | Clear All

I need Silver

Choice Silver Standard POS

PERMANENT MONTHLY PREMIUM	ANNUAL COST CO-INSURANCE POCKET MAX	PHARMACY SERVICE CO-INSURANCE	PRIMARY CARE CO-INSURANCE	ANNUAL DEDUCTIBLE
\$318.28	\$7350	\$200	\$40	\$3700.00

Click Here For Detailed Plan Documents (PDF)

New Enhancements Demonstration

Marketing Update

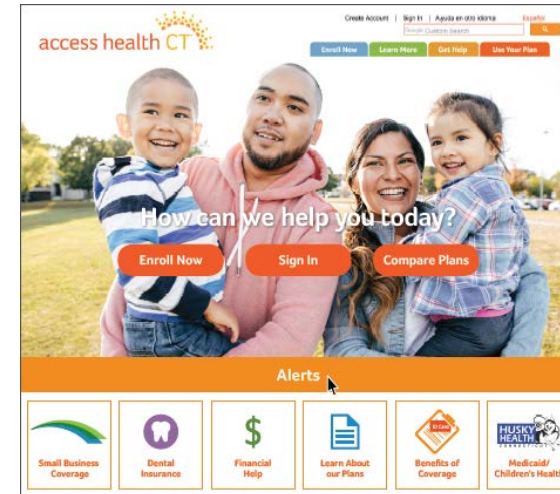
Open Enrollment Strategy

Highlights

- **Community Outreach:**
 - Regional Planning Meetings (Spring)
 - Ambassador Program Pilot (Hispanic, Polish, Afr. Am., As. Pac., LGBTQ).
 - Community Conference (October)
 - Health Insurance Literacy Survey (UCONN)
 - Events & Increased Activity in Key Communities
- **In-person help:** *Lyft ride discount*
 - Before→ Healthy Chats (11 in October)
 - During→ Enrollment Centers (7) & Fairs (6)
 - After→ Help Centers (4)
 - CAC/Broker recruiting campaign

Highlights

- **Research: 6 focus groups**
 - Concepts reaction → determine what motivates renewal/enrollment.
 - Perceived Value & Overall improvements
 - Tax Penalty:
 - Awareness and decision making to renew
 - Increase in cost likely reason to not renew
- **Website and tools**
 - New homepage
 - Easy access to important tabs
- **Media**
 - OE6: Campaign starting mid October-Dec. 15
 - Value based concepts



Connecticut Insurance Department Presentation

**2019 Rate Review including discussion on
Short Term and Association Health Plans**

ON EXCHANGE PLANS

Individual

COMPANY	AVERAGE REQUEST	RANGE	APPROVED AVG.	APPROVED AVG. RANGE	COVERED LIVES
Anthem Health Plans*	9.1%	7.2% to 31.0%	-2.7%	-4.9% to 16.9%	45,500
CTCare Benefits Inc.	13.0%	-10.9% to 17.8%	4.0%	-18.0% to 8.5%	63,693

*Anthem participating in both on and off exchange. Rates are the same for both.

Small Group
For employers with 50 or fewer workers

COMPANY	AVERAGE REQUEST	RANGE	APPROVED AVG.	APPROVED AVG. RANGE	COVERED LIVES
Anthem Health Plans*	9.9%	4.9% to 16.1%	2.9%	-1.8% to 8.8%	67,600
CTCare Benefits Inc.	5.7%	0.0% to 11.9%	0.0%	-5.4% to 5.8%	100

*Anthem participating in both on and off exchange. Rates are same for both.

OFF EXCHANGE PLANS

Individual

COMPANY	AVERAGE REQUEST	RANGE	APPROVED AVG.	APPROVED AVG. RANGE	COVERED LIVES
CTCare Inc.	11.9%	9.8% to 15.4%	6.1%	4.1% to 9.5%	201
CTCare Insurance Co.	14.7%	8.2% to 19.6%	8.8%	2.6% to 13.4%	26,987

Small Group
For employers with 50 or fewer workers

COMPANY	AVERAGE REQUEST	RANGE	APPROVED AVG.	APPROVED AVG. RANGE	COVERED LIVES
Aetna Life Insurance Company	20.8%	20.8%	10.0%	10.0%	7,500
CTCare Inc.	0.0%	-5.0% to 4.4%	-5.4%	-10.1% to -1.3%	47
CTCare Insurance Co.	12.4%	-1.6% to 21.1%	6.3%	-6.9% to 14.6%	39,092
Harvard Pilgrim Health Care of CT	8.5%	4.9% to 9.5%	3.2%	-0.2% to 4.2%	1,679
HPHC Insurance Company, Inc.	0.60%	-3.8% to 7.7%	-4.3%	-8.7% to 2.4%	17,344
Oxford Health Plans (CT), Inc.	10.77%	-0.1% to 18.8%	1.3%	-7.9% to 7.7%	903
Oxford Health Insurance, Inc.	11.51%	-0.9% to 17.0%	1.9%	-8.6% to 6.1%	22,159
UnitedHealthcare Insurance Co.	15.37%	0.4 to 20.7%	5.5%	-7.4% to 9.4%	83

Access Health CT

Commitment to Values

Why Create Organizational Values?

- Increase employee engagement
- Create high-performing organization
- Reinforce culture
- Attract highly-skilled job candidates
- Mission-driven organization

Creating Culture Through Values

- **Collect data**
 - 1:1 Interviews
 - 2 Focus Groups
 - Values Workshop Data
 - Sr. Managers input
 - Employee engagement data
 - Values Blueprint complete




Our Values in Action

At Access Health CT, it is with our customers and our employees in mind that we seek to promote these collective values and to live by these behaviors. Our culture of acceptance welcomes and values everyone. We challenge the status quo to find new ways to grow and improve our community, our company and ourselves. Our people take pride in the service we provide, and in the spirit of the common good that we share.

Authenticity	Integrity	Excellence	Ownership	One Team	Passion
<p>Act with sincerity, credibility and self-awareness.</p>	<p>Commit to doing the right thing with genuine intention.</p>	<p>Aim high and challenge the status quo.</p>	<p>Take responsibility and initiative.</p>	<p>Collaborate to succeed.</p>	<p>Dedication to creating opportunities for greater health and well-being.</p>
<p>Behaviors:</p>	<p>Behaviors:</p>	<p>Behaviors:</p>	<p>Behaviors:</p>	<p>Behaviors:</p>	<p>Behaviors:</p>
<ul style="list-style-type: none"> • Be genuine and kind, empathetic and ethical. • Engage in constructive and actionable dialogue. • Contribute to creating a positive, fun, and friendly environment. • Be yourself: balance work, family, community and self. 	<ul style="list-style-type: none"> • Create an environment of open and honest communication. • Act in the best interest of employees and customers. • Deliver on commitments. 	<ul style="list-style-type: none"> • Create opportunities to learn and grow. • Be knowledgeable and well informed. • Be innovative and resourceful. • Be open to new ideas; seek new perspectives. • Transform mistakes into learning experiences. • Exceed expectations. 	<ul style="list-style-type: none"> • Embrace your superpower to create unique solutions. • Seek out knowledge and develop skills. • Be accountable for behaviors and actions. • Focus until you finish. 	<ul style="list-style-type: none"> • Trust each other. • Respect and listen to others. • Foster team spirit. • Celebrate success and each other. 	<ul style="list-style-type: none"> • Commit to benefiting the lives of others. • Embrace challenges to overcome obstacles. • Demonstrate loyalty to our mission and vision

Our Commitment

- We aspire to integrate these values into each day's work.
- Signed by all Senior Managers on 7/30/18.
- Signed by all Access Health CT Employees on 8/22/18.



**SLT'S STATEMENT OF COMMITMENT TO
THE AHCT VALUES**

PREAMBLE

At Access Health CT, it is with our customers and our employees in mind that we seek to promote these collective values and to live by these behaviors. Our culture of acceptance welcomes and values everyone. We challenge the status quo to find new ways to grow and improve our community, our company and ourselves. Our people take pride in the service we provide, and in the spirit of the common good that we share.

AUTHENTICITY	To act with sincerity, credibility and self-awareness
INTEGRITY	To commit to doing the right thing with genuine intention
EXCELLENCE	To aim high and challenge the status quo
OWNERSHIP	To take responsibility and initiative
ONE TEAM	To collaborate to succeed
PASSION	Dedication to creating opportunities for greater health and well-being

To sustain this effort, we as members of the AHCT Senior Leadership Team, commit to:

- Making a personal and affirmative pledge to assimilate the AHCT Values
- Living and breathing the AHCT Values
- Personally reaffirm the AHCT Values on an ongoing basis
- Make the AHCT Values a part of *all* interactions within ourselves, the organization and our customers and exemplify them in our personal work behaviors and decision making
- Hold ourselves and each other accountable for the behaviors associated with each AHCT Value
- Communicate and discuss the AHCT Values frequently with our teams

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Dated: _____

Next Steps:

September 11, 12 – Recognition Committee Planning

October 9, 10 - Performance Mgmt. Committee Planning

November 6, 7 – Hiring Committee Planning

Access Health CT Values Preamble

At Access Health CT, it is with our customers and our employees in mind that we seek to promote these collective values and to live by these behaviors. Our culture of acceptance welcomes and values everyone. We challenge the status quo to find new ways to grow and improve our community, our company and ourselves. Our people take pride in the service we provide, and in the spirit of the common good that we share.

Adjournment