

Board of Directors  
Access Health CT  
280 Trumbull Street  
Hartford, CT 06103

April 17, 2019

To the Access Health CT Board of Directors:

At a meeting on April 11, 2019, the Health Benefits and Qualifications Advisory Committee made its final decisions on the benefit designs for the 2020 plan year. On April 18, the Access Health CT Board will consider the Advisory Committee's recommendations. The undersigned organizations urge the board to accept those recommendations.

As part of its recommendations to the Access Health CT Board, the Advisory Committee supported offering one standard plan design in the silver metal tier. This would be a change from the 2019 plan year, where there were two standard plan designs (one based on a co-pay design, one based on a co-insurance design) and an alternative plan offered by each carrier.

The Advisory Committee's recommendation was intended to:

- Maximize the amount of federal tax credits coming into Connecticut to help subsidy-eligible people buy health insurance through Access Health CT
- Simplify plan purchasing decisions in the silver metal tier by allowing an apples-to-apples comparison
- Offer a less complex plan design when it comes to out of pocket payments, by relying mainly on co-pays and deductibles rather than co-insurance or tiered or narrow networks
- Assure a silver plan offering that protects consumers from higher out of pocket costs by covering more services before the deductible

The pros and cons of this recommendation were extensively analyzed and debated in a series of public Advisory Committee meetings. While the impact of this decision on each consumer will vary, estimates show that more people who receive subsidies will see a reduction in premiums than an increase. In addition, all customers will benefit from a decrease in the complexity of plan choices, while options for alternative designs will still exist in the gold and bronze tiers.

We urge the Access Health CT Board to approve the Advisory Committee's recommended 2020 plan design package with no changes.

Sincerely,

Connecticut Citizen Action Group  
National Association of Social Workers, Connecticut Chapter  
Universal Health Care Foundation of Connecticut