



# Access Health Connecticut

September 19, 2019 Board of Directors Meeting

# Board Agenda

- Call to Order & Introductions
  - Voting-In Presiding Officer
  - Public Comment
  - New Board Member Introductions
  - Swearing-In New Board Members
  - Votes
    - Review & Approval of Minutes
    - Bylaws – *Remove reference to APCD*
- CEO Report
  - Connecticut Insurance Dept.: 2020 Rate Review
  - Open Enrollment 7 Readiness Update
  - Legal Update
  - Marketing & Outreach Update
  - Future Agenda Items
  - Adjournment

# Voting-In Presiding Officer

# Public Comment

# **New Board Member Introductions & Swearing-In**

# Votes

- Review and Approval of Minutes  
(\*June 20, 2019 Regular Meeting Minutes)
- Bylaws – *Remove reference to APCD*

# Amendment of the Bylaws

- **Article I Definitions 1.1**
- **Delete the following:**

“All Payer Claims DataBase” means a database that receives and stores data from a reporting entity relating to medical insurance claims, dental insurance claims, pharmacy claims and other insurance claims information from enrollment and eligibility files.”
- **Article II Section 2.2 Statement of Purpose**
- **Delete the following:**

“to oversee the planning, implementation and administration of the all-payer claims database program. . .”

# CEO Report





# CID Review

## *Of 2020 Health Insurance Rates*

PRESENTED BY:  
PAUL LOMBARDO  
INSURANCE DEPARTMENT  
TO:  
ACCESS HEALTH CT  
SEPTEMBER 19, 2019



# 2020 Health Insurance Rates

## SCOPE OF REVIEW

- 10 companies
- 14 rate filings on individual & small group
- Approx. 242,000 covered lives in Connecticut





# 2020 Health Insurance Rates

## Items Contributing to 2020 Rate Increases

- Federally Mandated Health Insurer Tax - There was a moratorium on the federally mandated health insurer tax in 2019, but it has been reinstated for 2020. The reinstatement of this federally mandated tax accounts for approximately 3 percentage points of each carrier's rate increase request and approved rate changes. This means that the average requested and approved increases from above would be approximately 3 percentage points lower if this tax was not reinstated.



# 2020 Health Insurance Rates

## Items Contributing to 2020 Rate Increases (con't)

- Annual Trend (medical Inflation) – Trend is a factor that accounts for rising health care costs, including the cost of prescription drugs, and the increased demand for medical services. This year, it has risen to an average increase of 8.2 percent.
- RADV Audit - CMS completed its 2017 benefit year Risk Adjustment Data Validation (RADV) audit. The impact of this audit varied by carrier in both the individual and small group markets.



# 2020 Health Insurance Rates

## ON EXCHANGE - INDIVIDUAL

COMPANY	Original Average Request	Original Range	Revised Request	Revised Range	Approved Ave. Request	Approved Range	Covered Lives
*Anthem Health Plans	15.2%	0.1% to 25.7%	n/a	n/a	6.5%	-7.3% to 16.7%	27,318
CTCare Benefits Inc.	4.9%	-0.4% to 11.7%	n/a	n/a	2.0%	-3.1% to 8.7%	75,625





# 2020 Health Insurance Rates

## ON EXCHANGE – SMALL GROUP

COMPANY	Original Average Request	Original Range	Revised Request	Revised Range	Approved Ave. Request	Approved Range	Covered Lives
*Anthem Health Plans	14.8%	3.7% to 28.5%	n/a	n/a	14.3%	3.3% to 27.6%	44,103
CTCare Benefits Inc.	4.8%	-10.0% to 9.7%	n/a	n/a	4.8%	-10.0% to 9.7%	239



# 2020 Health Insurance Rates

## OFF EXCHANGE – INDIVIDUAL

COMPANY	Original Average Request	Original Range	Revised Request	Revised Range	Approved Ave. Request	Approved Range	Covered Lives
CTCare Inc.	-9.8%	-12.0% to -9.0%	n/a	n/a	-7.9%	-10.3% to 7.1%	551
CTCare Insurance Co.	10.6%	8.5% to 12.4%	n/a	n/a	9.7%	7.6% to 11.5%	8,884



# 2020 Health Insurance Rates

## OFF EXCHANGE – SMALL GROUP

COMPANY	Original Average Request	Original Range	Revised Request	Revised Range	Approved Ave. Request	Approved Range	Covered Lives
Aetna Life Insurance Company	22.0%	22.0%	n/a	n/a	11.1%	11.1%	705
CTCare Inc.	2.9%	-10.7% to 3.3%	n/a	n/a	2.5%	-11.0% to 2.9%	63
CTCare Insurance Co.	3.3%	-12.4% to 15.7%	n/a	n/a	2.9%	-12.7% to 15.3%	23,827
Harvard Pilgrim Health Care of CT	10.7%	2.7% to 13.9%	n/a	n/a	7.1%	-0.7% to 10.1%	5,137
HPHC Insurance Company, Inc.	10.8%	-0.1% to 18.4%	n/a	n/a	7.1%	-3.5% to 14.5%	10,031
Oxford Health Plans (CT), Inc.	14.9%	9.9% to 20.2%	n/a	n/a	8.9%	4.0% to 14.1%	4,661
Oxford Health Insurance, Inc.	14.4%	6.9% to 19.0%	n/a	n/a	8.4%	1.2% to 13.0%	40,048
UnitedHealthcare Insurance Co.	14.3%	8.7% to 20.2%	n/a	n/a	8.4%	2.9% to 14.1%	1,162



# **2020 Open Enrollment Preparations & Readiness**

# 2020 Open Enrollment Planning

- **2020 Open Enrollment (OE) Scheduled:**  
📅 November 1 - December 15, 2019
- **OE Readiness Workgroup Assembled**
- **Focus For 2020 OE**
  - Enhanced Digital Experience
  - Acquisition & Retention Efforts
  - Continued Improvements in Customer Experience
  - Greater In-Person Presence



# 2020 Open Enrollment Planning

**9/17** – 1<sup>st</sup> Wave of Call Center Staffing And Training Complete

**9/20** – Carrier Participation Decisions Due

**9/23** – CAC\*/Broker online Training Begins

## October

**11/1** – Open Enrollment Begins, 2020 Shopping Opens

**11/1** – OE Marketing Campaign Begins

✉ **11/19** – QHP 2020 Automatic Renewals Begin

## December

## September

**10/4** – Final AHCT System Release Before OE

✉ **10/18** – 2019 to 2020 Plan Renewal Notifications Begin

**10/22** – 2020 Window Shopping Enabled

**10/25** – CAC/Brokers Activated for 2020

**10/30** – Last Wave of Call Center Training Complete

## November

**12/1** – Non-renewal Retention Efforts Begin

**12/15** – Open Enrollment Ends

✉ **12/15 – 12/31** – Enrollee Receives PY 2020 Invoice From Carrier

# 2020 Open Enrollment Planning

## OE Preparation Challenges for 2020

- **Short Enrollment Window**
  - Approx. 80% of annual enrollment within a 45-day period
- **2019 to 2020 Premium Changes**
  - Customer premium impact analysis underway
- **Customer Plan Selections**
  - Four 2019 Silver plans not available in 2020
  - Two new Anthem Pathway PPO plans offered in 2020
  - Two new ConnectiCare Choice POS plans offered in 2020
- **Consumer Confusion**
  - Changes in law, misinformation, etc.

# 2020 Open Enrollment Planning

## New Features Released For 2020

### 1) Optimized Experience for Mobile Users

Responsive web design rolled out to entire consumer website.

### 2) Targeted Simplification Efforts

Web pages with highest complaints and user time simplified.

### 3) Customer Verification Efficiencies

Numerous improvements to customer communication, processing, and overall experience.

### 4) Improved Broker Tools & Processes

Simplified client association, broker search, and customer tools.

### 5) Shopping & Decision Support Features

Incremental improvements to plan pricing and information displays.

### 6) Improved Customer Experience

Over 100 system updates to improve customer experience and satisfaction.

# Legal Update

# ACA Litigation

- ***Texas v. U.S.***
  - Currently pending before 5<sup>th</sup> Circuit Court of Appeals. Oral arguments heard on July 9 and awaiting decision this fall on constitutionality of ACA
- ***City of Columbus v. Trump***
  - U.S. District Court in Maryland. Alleging administration is violating “take care that the laws be faithfully executed” by executive orders undermining ACA
- **Contraceptive Mandate**
  - Litigation in Pennsylvania, Massachusetts and California
- **Section 1557**
- **CSR, Risk Adjustment Program and Provider Conscience Rule**

# Public Charge

**New federal rule issued by Department of Homeland Security (DHS) for the Immigration and Nationality Act (INA): Inadmissibility on Public Charge Grounds**

- **Applies to those:**
  - Seeking to legally enter U.S., become a Lawful Permanent Resident (Green Card), legally extend a stay in U.S., legally change visa types
- **Expands scope of benefits considered to include Medicaid, Supplemental Nutritional Assistance Program (SNAP), and housing benefits**
- **Gives DHS more latitude to consider evidence such as income, education, health status in making determination of whether individual is a public charge**



# Marketing & Outreach Update

# Marketing & Outreach Updates

- **Building a data-driven campaign**
  - Customer composition
  - Research studies
  - Stakeholder feedback (internal & external)
  - Review of FY19 metrics & learnings



# Marketing & Outreach Updates

- **Expanding reach into communities**
  - 150+ community events
  - Canvassing program (uninsured communities)
  - In-home events
  - Navigator program
  - Healthy Chat series
  - Expansion of enrollment fairs



# Marketing & Outreach Updates

**4<sup>th</sup> Annual Community Conference**  
**Wednesday, October 16<sup>th</sup>**  
**9:30am – 3:30pm**  
**Red Lion Hotel, Cromwell**



# Future Agenda Items

# Adjournment