

A background image of a call center with several agents wearing headsets. The focus is on a woman in the foreground with curly hair, smiling and looking towards the right. Other agents are visible in the background, slightly out of focus.

# Access Health Connecticut

Health Plan Benefits & Qualifications Advisory Committee (HPBQ AC) Meetings  
2021 Plan Year Kick-Off Meeting  
December 18, 2019

# AHCT 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

Act with sincerity,  
credibility and  
self-awareness.

## Integrity

Commit to  
doing the right  
thing with  
genuine intention.

## Excellence

Aim high and  
challenge the  
status quo.

## Ownership

Take responsibility  
and initiative.

## One Team

Collaborate to  
succeed.

## Passion

Dedication  
to creating  
opportunities for  
greater health  
and well-being.

# Agenda

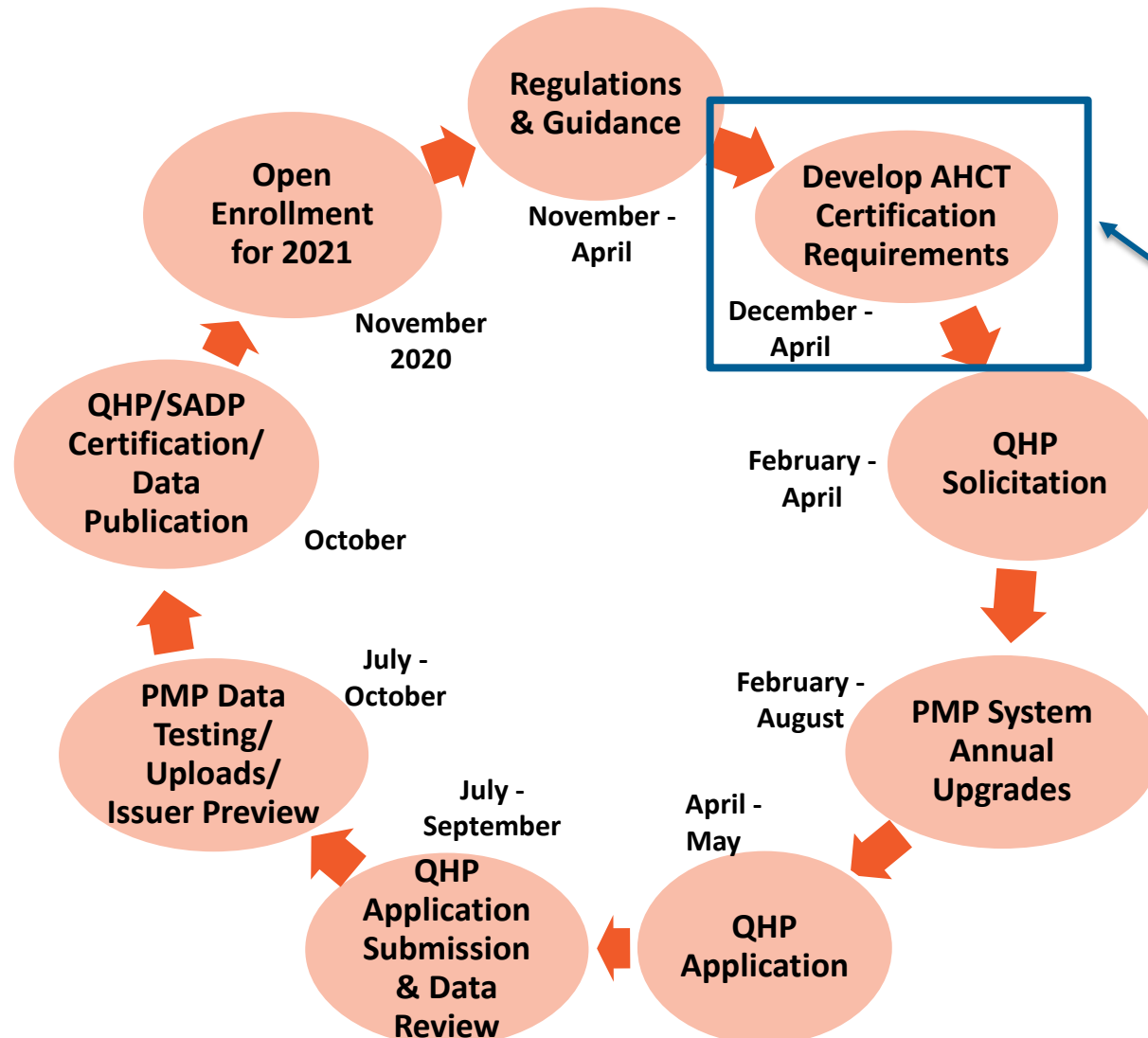
- Call to Order and Introductions
- Public Comment
- Vote: Meeting Minutes (April 11, 2019)
- Plan Management Certification Life Cycle
- Certification Requirements
- Potential Meeting Schedule for 2021 Plan Year Certification Review
- Information Collection: Potential Exhibits
- Next Steps

# Public Comment

# **Vote:**

**Review and Approval of Minutes:  
April 11, 2019 HPBQ AC Special Meeting**

# Plan Management Certification Life Cycle




Each plan year, the cycle begins with the release of regulations and guidance, including the Actuarial Value Calculator (AVC) tool used to develop standardized plans, and ends once Open Enrollment commences

The Health Plan Benefits and Qualifications Advisory Committee (HPBQ AC) is instrumental in the development of certification requirements each year

*Note: timeframes subject to change*

# Certification Requirements

Certification Requirements: Topics	Modified for 2020	2021 Suggested Topics
Essential Health Benefits (EHB) Benchmark Plan	x	CMS EHB benchmark plan selection submission deadline: 5/6/19 for 2021 & 5/8/20 for 2022 (State of CT)
Prescription Drug Formulary Review Responsibility	x	x
Tobacco Use Premium Surcharge in the Individual Market	x	x
Broker Compensation	x	x
Network Adequacy Standards	x	x
Essential Community Provider (ECP) Contracting Standards	x	x
Pediatric Dental Coverage in Medical Plans	x	x
Lowest Cost Silver Plan in the Individual Market	✓	x
“Plan Mix”: Individual Market Medical	✓	x
“Plan Mix”: Individual Market Stand-Alone Dental Plans (SADP)	x	x
“Plan Mix”: SHOP Medical	x	x
“Plan Mix”: SHOP Stand-Alone Dental Plans (SADP)	x	x
Standardized Plan Development – Individual Market Medical	✓	✓
Standardized Plan Development – SADP	x	x
OTHER: <ul style="list-style-type: none"> <li>Topics impacted by new federal / state regulations and guidance [e.g., impact to changes in funding for CSR plans, public option, reinsurance, etc.]</li> <li>Items suggested by AHCT Board of Directors, HPBQ AC or other constituents</li> <li>VBID</li> <li>Customer Preferences / Input</li> </ul>	x	TBD 

# Potential Meeting Schedule

Proposed Meeting Agendas	Target Dates
Kick-off Meeting: <ul style="list-style-type: none"> <li>HPBQ AC “Rules of the Road”</li> <li>Potential topics for certification requirements discussion</li> <li>Review of pertinent proposed regulations &amp; Actuarial Value Calculator (AVC) tool, if available</li> </ul>	December 2019 (3 <sup>rd</sup> week)
<ul style="list-style-type: none"> <li>Initial review of topics for certification requirements discussion</li> <li>AVC results: impacts of draft 2021 tool on 2020 standardized plans (Wakely &amp; carriers with initial pass of recommended changes)</li> </ul>	January 2020 (2 <sup>nd</sup> or 3 <sup>rd</sup> week)
<ul style="list-style-type: none"> <li>Certification requirements: proposed changes</li> <li>AVC results: draft 2021 Tool &amp; recommended changes for 2021 standardized plans (Wakely &amp; Carriers)</li> </ul>	February 2020* (2 <sup>nd</sup> week)
<ul style="list-style-type: none"> <li>Certification requirements: proposed changes</li> <li>AVC Results: impacts of final 2021 tool on recommended changes for 2021 standardized plans (Wakely &amp; carriers)</li> </ul>	February 2020* (4 <sup>th</sup> week)
<ul style="list-style-type: none"> <li>Certification requirements: proposed changes</li> <li>AVC Results: impacts of final 2021 tool on recommended changes for 2021 standardized plans (Wakely &amp; carriers)</li> </ul>	March 2020* (2 <sup>nd</sup> week)
<ul style="list-style-type: none"> <li>Certification requirements: proposed changes</li> <li>AVC Results: impacts of final 2021 tool on recommended changes for 2021 standardized plans (Wakely &amp; carriers)</li> </ul>	March 2020* (4 <sup>th</sup> week)
<ul style="list-style-type: none"> <li>Certification requirements: recommendations for AHCT Board of Directors, including modifications to standardized plans for 2021</li> </ul>	April 2020 (2 <sup>nd</sup> week)

*\*May want to consider a 3-week interval between meetings in February & March to ensure ample time for carriers/Wakely to assess Actuarial Value and Mental Health Parity compliance of potential plan changes*



# Information Collection: Potential Exhibits

- AHCT Individual Market Enrollment Data
  - 2020 Metal Level Enrollment Breakouts
    - By County
    - Standardized vs Non-Standard Plans
    - Subsidized vs Unsubsidized
    - Buying Patterns
      - Most Popular Plans
      - Plan Selections by Enrollees Eligible for CSRs
      - Plan Purchasing History
- AHCT Individual Market Rate Information
  - 2020 Lowest Silver vs Lowest Bronze
    - By County for Single Enrollee at Age 45

# Next Steps

# **Appendix**

## **Excerpts of Presentation Materials & Appendices: December 2018 – April 2019**

# Appendices and Presentation Materials

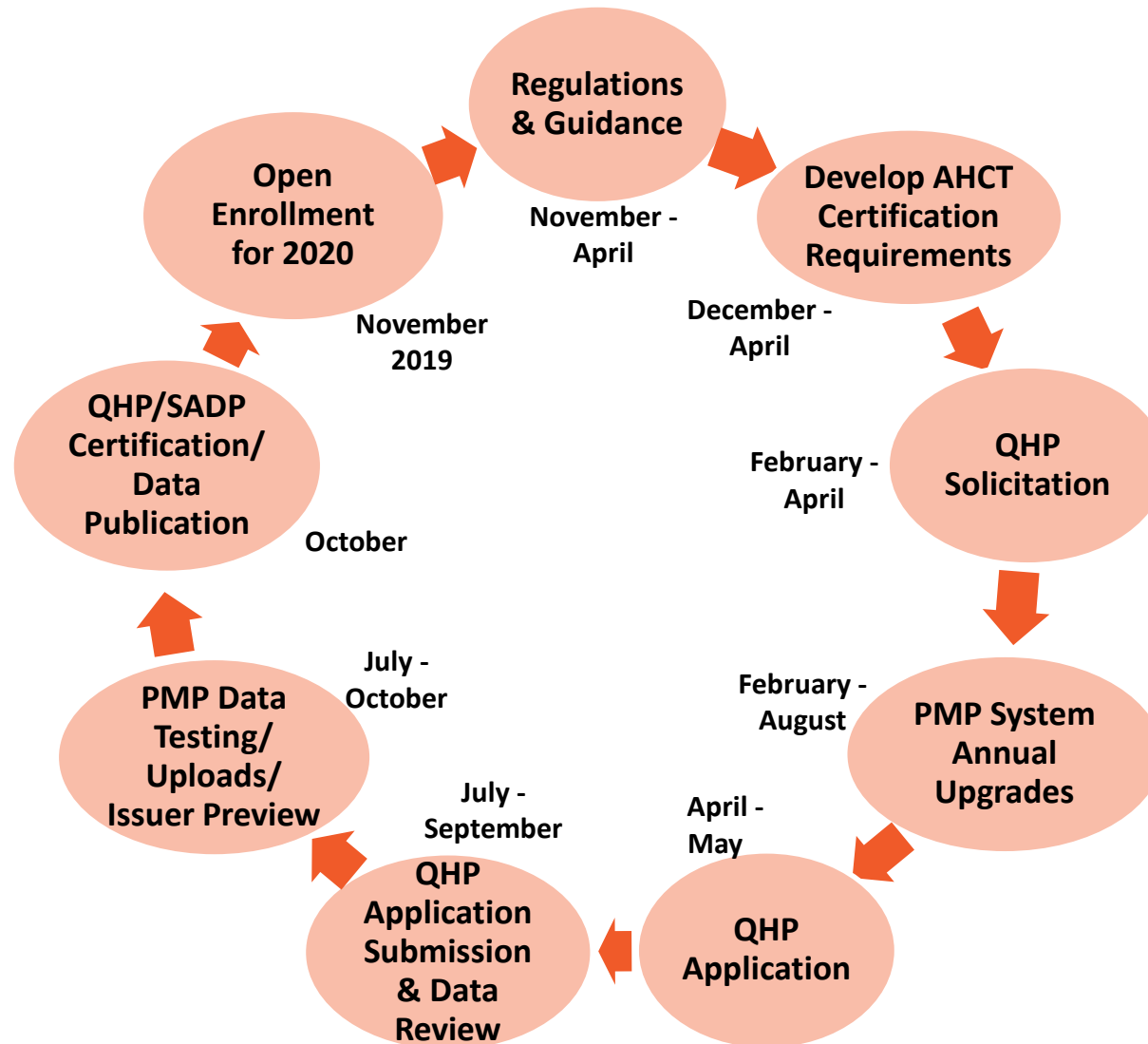
Exhibit Title	Exhibit Title
Plan Management Certification Life Cycle	AHCT Consumers & Buying Patterns: Plan Selection by Enrollees Eligible for CSRs
AHCT 2019 Plan Mix: Number of Plans Required / Permitted per Issuer	AHCT Consumers & Buying Patterns: Top 5 most popular plans (Subsidized vs. Non-subsidized)
AHCT Consumers & Buying Patterns: Metal Tier Product Preferences – 6 Year Overview	AHCT Plan Enrollment: Plan Purchasing History
2019 Metal Level Enrollment (Std vs Non Std plans)	2019 Net Premium: 45-year Old Lowest Silver vs Lowest Bronze
2019 Metal Level Enrollment by County (Std vs Non Std plans)	Connecticut Insurance Department Bulletin HC-109 Summary - Copay Maximums
2018 Metal Level Enrollment (Std vs Non Std plans)	Plan Design Development: Benefit Cost Sharing Categories
2018 Metal Level Enrollment by County (Std vs Non Std plans)	Affordable Care Act - Health Plan Types (Actuarial Value Ranges)
AHCT Plan Enrollment by Metal Level: Plan Years 2017 through 2019	Standardized Plans: Actuarial Value Compliance
AHCT Plan Enrollment (Subsidized) by Metal Level: Plan Years 2017 through 2019	Summary of 2019 Actuarial Value Changes
AHCT Plan Enrollment (Unsubsidized) by Metal Level: Plan Years 2017 through 2019	Issuer Participation - 2019
AHCT Plan Enrollment 2017 – 2019 Plan Years: Standardized / Non-Standard QHPs	Consumer Experience: Proposal to Allow Only One Standard Silver Plan per Carrier
AHCT Plan Enrollment 2017 – 2019 Plan Years: Standardized / Non-Standard QHPs (Subsidized)	Consumer Experience Examples: Table of Contents
AHCT Plan Enrollment 2017 – 2019 Plan Years: Standardized / Non-Standard QHPs (Unsubsidized)	Consumer Experience Examples: Structure of Exhibits
	Consumer Experience Examples: 1 through 4

# Appendices and Presentation Materials:

## Table of Contents

HPBQ AC Meeting Deck	Exhibit Title
2/21/2019	AHCT Consumers & Buying Patterns: Plan Selection by Enrollees Eligible for CSRs
2/21/2019	AHCT Consumers & Buying Patterns: Top 5 most popular plans (Subsidized vs. Non-subsidized)
2/21/2019	AHCT Plan Enrollment: Plan Purchasing History
3/14/2019	2019 Net Premium: 45-year Old Lowest Silver vs Lowest Bronze
12/13/2018	Connecticut Insurance Department Bulletin HC-109 Summary - Copay Maximums
2/21/2019	Plan Design Development: Benefit Cost Sharing Categories
1/31/2019	Affordable Care Act - Health Plan Types (Actuarial Value Ranges)
2/21/2019	Standardized Plans: Actuarial Value Compliance
2/21/2019	Summary of 2019 Actuarial Value Changes
3/14/2019	Issuer Participation - 2019
4/11/2019	Consumer Experience: Proposal to Allow Only One Standard Silver Plan per Carrier
4/11/2019	Consumer Experience Examples: Table of Contents
4/11/2019	Consumer Experience Examples: Structure of Exhibits
4/11/2019	Consumer Experience Examples: 1 through 4

# Plan Management Certification Life Cycle



Each plan year, the cycle begins with the release of regulations and guidance, including the Actuarial Value Calculator (AVC) tool used to develop standardized plans, and ends once Open Enrollment commences

*Note: timeframes subject to change*

# 2019 Plan Mix: Number of Plans Required / Permitted per Issuer

	INDIVIDUAL MARKET		SHOP
Metal Level	Standardized Plans	Non-Standard Plans	Total
Platinum	N/A	2	4 (Optional)
Gold	1	3	Min 1 – Max 6
Silver	2	1	Min 2 – Max 6
Bronze	2	3	Min 2 – Max 4
Catastrophic	N/A	1	N/A
TOTAL	5 Required	10 Optional	5 Required / 15 Optional
Maximum	15		20

# AHCT Consumers & Buying Patterns: Metal Tier Product Preferences – 6 Year Overview

Annual End of OE Proportion of Enrollment by Metal Tier\*

	OE 1	OE 2	OE 3	OE 4	OE 5	OE 6
Catastrophic	2.2%	2.2%	1.8%	1.8%	1.5%	1.7%
Bronze	16.2%	22.4%	23.3%	25.3%	35.1%	44.2%
Silver	63.4%	59.5%	61.5%	63.9%	55.6%	48.5%
Gold	18.1%	15.1%	12.1%	9.1%	7.8%	5.5%
Platinum	N/A	.9%	1.4%	N/A	N/A	N/A

**Platinum tier plans  
were only offered to  
the on-exchange  
individual market  
during 2015 and 2016.**

*\*Percent totals may not sum to 100% due to rounding.*



# 2019 AHCT Plan Enrollment: Standardized / Non-Standard QHPs

Metal Level	Total	Percent
Catastrophic	1,910	1.72%
Bronze	49,134	44.24%
Silver	53,886	48.52%
Gold	6,136	5.52%
TOTAL	111,066	100.00%



**Std Silver Plans	Total	Percent of Std Silver
Copay Based	21,369	87.5%
Coinsurance Based	3,055	12.5%
TOTAL	24,424	100.00%

Metal Level	Standardized Plans	Non-Standard Plans	Total	Percent in Std Plans by Metal Level
Catastrophic	N/A	1,910	1,910	0.0%
Bronze*	40,166	8,968	49,134	81.75%
Silver**	24,424	29,462	53,886	45.33%
Gold	5,222	914	6,136	85.10%
TOTAL	69,812	41,254	111,066	62.86%

*Bronze Plans	Standardized Plans	Non-Standard Plans	Total	Percent in Standardized Plans
Non-HSA Bronze	24,320	8,968	33,198	72.99%
HSA Compatible	15,936	N/A	15,936	100.00%
TOTAL	40,166	8,968	49,134	81.75%

Data for Individual AHCT plans as of end of open enrollment for 2019 plan year



# 2019 AHCT Plan Enrollment: Standardized / Non-Standard QHPs

	GOLD		SILVER		BRONZE (NOT HSA compatible)		BRONZE (HSA compatible)		CATASTROPHIC	
County	Standard	Non-Std	Standard	Non-Std	Standard	Non-Std	Standard	Non-Std	Non-Std	Total
Fairfield	1,902	263	7,338	9,621	8,967	1,899	5,569	N/A	553	36,112
Hartford	1,214	107	5,292	6,906	4,470	2,690	3,476	N/A	483	24,638
Litchfield	356	101	1,729	1,689	1,594	751	1,272	N/A	119	7,611
Middlesex	321	33	1,187	1,294	1,312	353	857	N/A	104	5,461
New Haven	1,004	194	5,396	7,003	5,277	1,622	3,054	N/A	449	23,999
New London	213	108	2,009	1,515	1,370	763	925	N/A	109	7,012
Tolland	133	63	827	792	767	548	478	N/A	51	3,659
Windham	79	45	646	642	473	342	305	N/A	42	2,574
Total	5,222	914	24,424	29,462	24,230	8,968	15,936	N/A	1,910	111,066
	6,136		53,886		33,198		15,936		1,910	
					49,134					

Data for Individual AHCT plans as of end of open enrollment for 2019 plan year

# 2018 AHCT Plan Enrollment: Standardized / Non-Standard QHPs

Metal Level	Total	Percent
Catastrophic	1,752	1.54%
Bronze	40,074	35.11%
Silver	63,410	55.56%
Gold	8,898	7.80%
TOTAL	114,134	100.00%



Metal Level	Standardized Plans	Non-Standard Plans	Total	Percent in Std Plans by Metal Level
Catastrophic	N/A	1,752	1,752	0.0%
Bronze*	34,479	5,325	40,074	86.71%
Silver**	55,526	7,884	63,410	87.57%
Gold	7,671	1,227	8,898	86.21%
TOTAL	97,946	16,188	114,134	85.82%

*Bronze Plans	Standardized Plans	Non-Standard Plans	Total	Percent in Standardized Plans
Non-HSA Bronze	14,238	3,670	17,908	79.51%
HSA Compatible	20,511	1,655	22,166	92.53%
TOTAL	34,749	5,325	40,074	86.71%

*Data for Individual AHCT plans as of end of open enrollment for 2018 plan year*



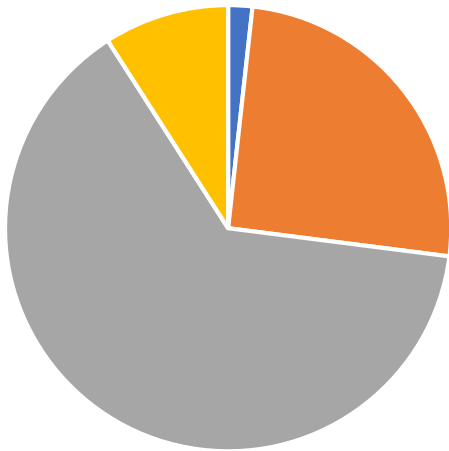
# 2018 AHCT Plan Enrollment: Standardized / Non-Standard QHPs

	GOLD		SILVER		BRONZE (NOT HSA compatible)		BRONZE (HSA compatible)		CATASTROPHIC	
County	Standard	Non-Std	Standard	Non-Std	Standard	Non-Std	Standard	Non-Std	Non-Std	Total
Fairfield	2,648	284	17,239	2,270	7,057	372	4,749	898	436	35,953
Hartford	1,835	155	12,675	1,585	4,801	257	2,792	936	479	25,515
Litchfield	578	144	3,736	613	1,429	163	971	295	98	8,027
Middlesex	449	47	2,526	390	1,156	68	721	122	96	5,575
New Haven	1,425	298	12,538	1,674	4,128	355	3,069	749	404	24,640
New London	336	165	3,668	688	963	263	994	343	124	7,544
Tolland	242	87	1,734	358	636	93	544	200	87	3,981
Windham	158	47	1,410	306	341	84	398	127	28	2,899
Total	7,671	1,227	55,526	7,884	20,511	1,655	14,238	3,670	1,752	114,134
	8,898		63,410		22,166		17,908		1,752	
					40,074					

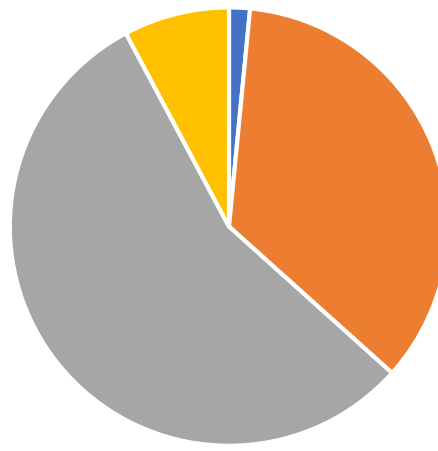
Data for Individual AHCT plans as of end of open enrollment for 2018 plan year

# AHCT Plan Enrollment by Metal Level: Plan Years 2017 through 2019

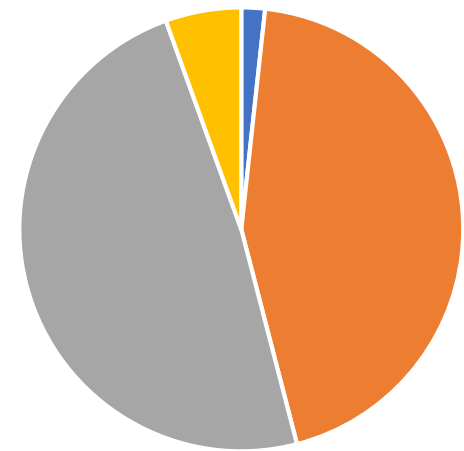
2017 Plan Year % Enrollment by Metal Level



2018 Plan Year % Enrollment by Metal Level



2019 Plan Year % Enrollment by Metal Level



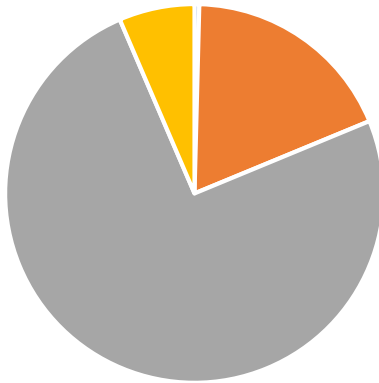
■ Catastrophic ■ Bronze ■ Silver ■ Gold

	Percent Enrollment by Metal Level		
Metal Level	2017	2018	2019
Catastrophic	1.8%	1.5%	1.7%
Bronze	25.3%	35.1%	44.2%
Silver	63.9%	55.6%	48.5%
Gold	9.1%	7.8%	5.5%

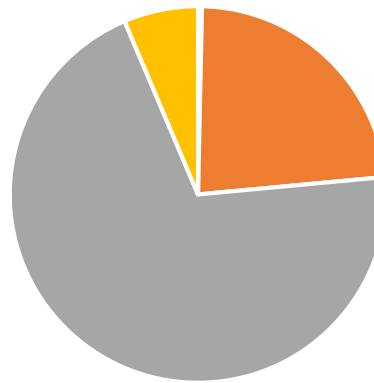
*Data for Individual AHCT plans as of end of open enrollment for plan year*

# AHCT Plan Enrollment (Subsidized) by Metal Level: Plan Years 2017 through 2019

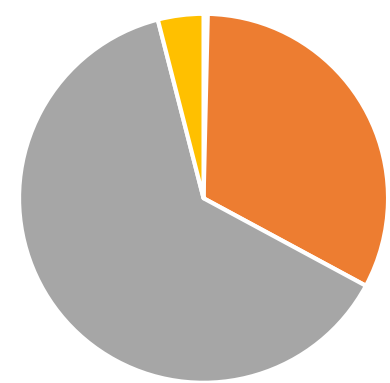
2017 Plan Year: Subsidized % Enrollment by Metal Level



2018 Plan Year: Subsidized % Enrollment by Metal Level



2019 Plan Year: Subsidized % Enrollment by Metal Level



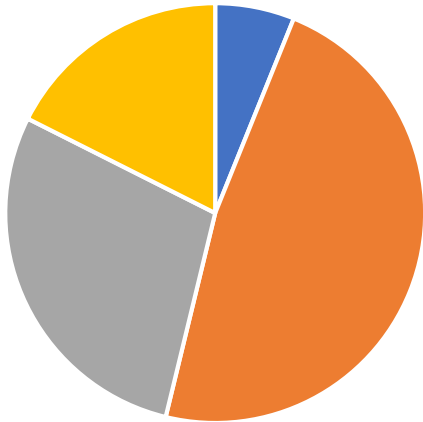
■ Catastrophic ■ Bronze ■ Silver ■ Gold

	Percent Enrollment by Metal Level		
Metal Level	2017	2018	2019
Catastrophic	0.4%	0.3%	0.4%
Bronze	18.4%	23.2%	32.5%
Silver	74.8%	70.1%	63.1%
Gold	6.5%	6.4%	4.0%

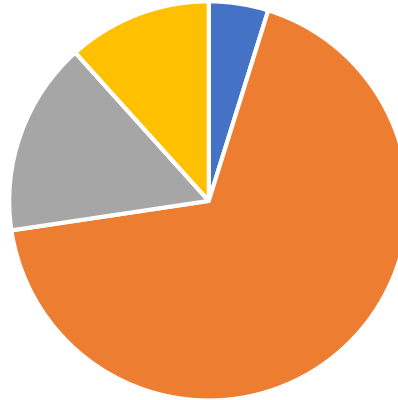
*Data for Individual AHCT plans as of end of open enrollment for plan year*

# AHCT Plan Enrollment (Unsubsidized) by Metal Level: Plan Years 2017 through 2019

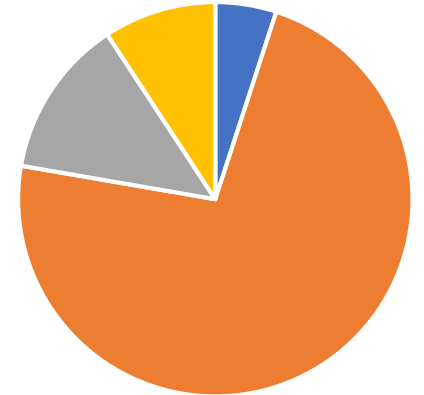
2017 Plan Year: Unsubsidized % Enrollment by Metal Level



2018 Plan Year: Unsubsidized % Enrollment by Metal Level



2019 Plan Year: Unsubsidized % Enrollment by Metal Level

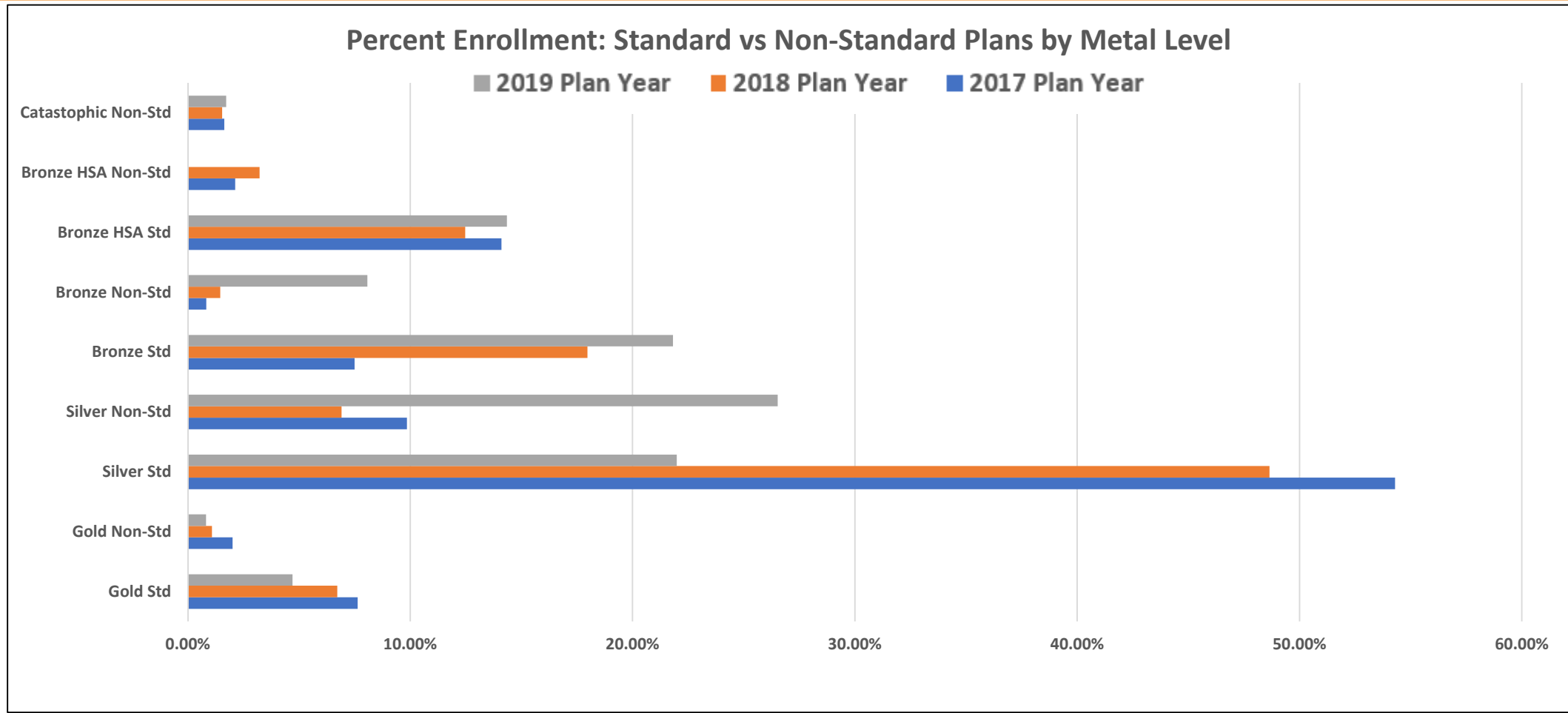


■ Catastrophic ■ Bronze ■ Silver ■ Gold

	Percent Enrollment by Metal Level		
Metal Level	2017	2018	2019
Catastrophic	6.1%	4.8%	5.0%
Bronze	47.7%	67.8%	72.7%
Silver	28.6%	15.7%	13.0%
Gold	17.6%	11.7%	9.2%

*Data for Individual AHCT plans as of end of open enrollment for plan year*

# AHCT Plan Enrollment 2017 – 2019 Plan Years: Standardized / Non-Standard QHPs

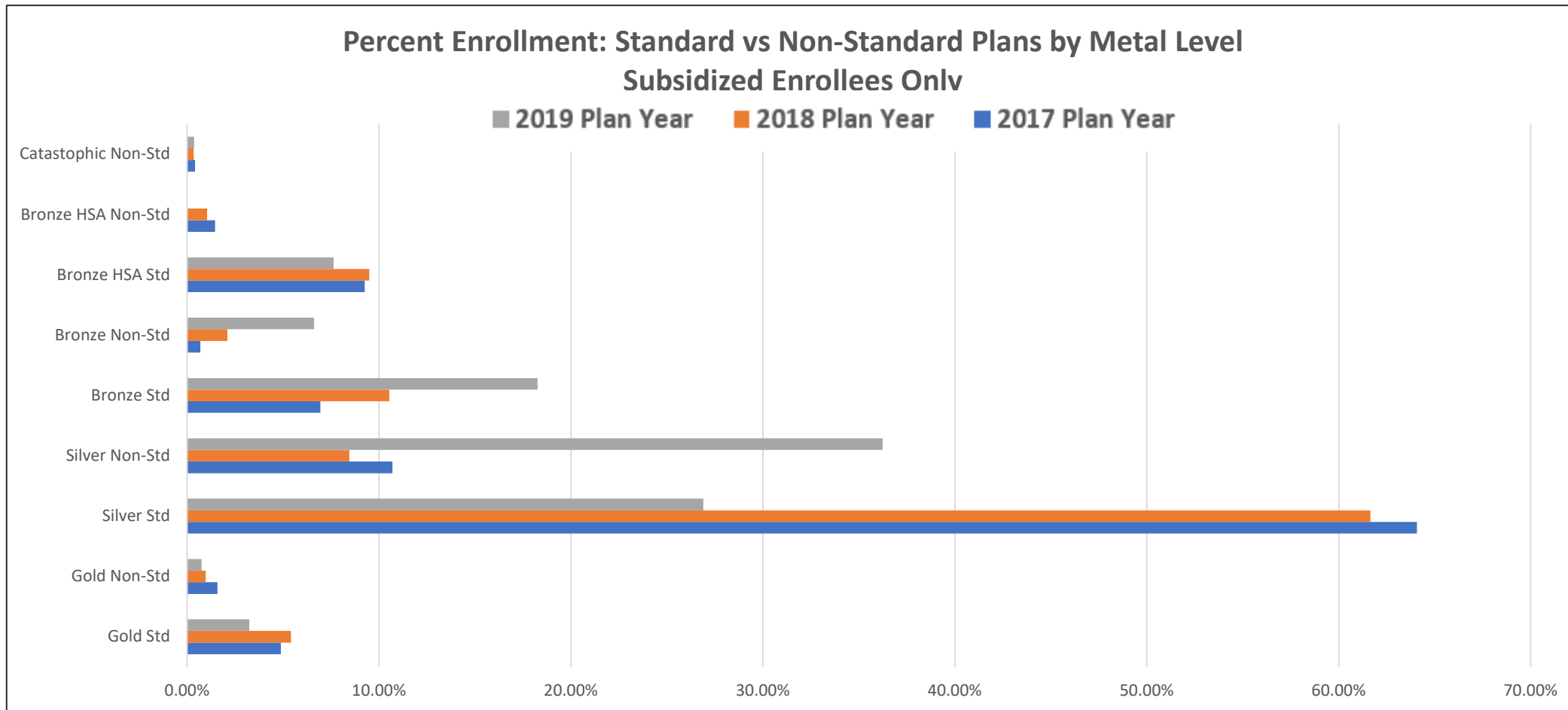


2019 Plan Year: Silver Standard Plan total includes enrollment in both the “Copay” and “Coinsurance” versions, with a split of 88.5% / 12.5% respectively

Data for Individual AHCT plans as of end of open enrollment for each plan year



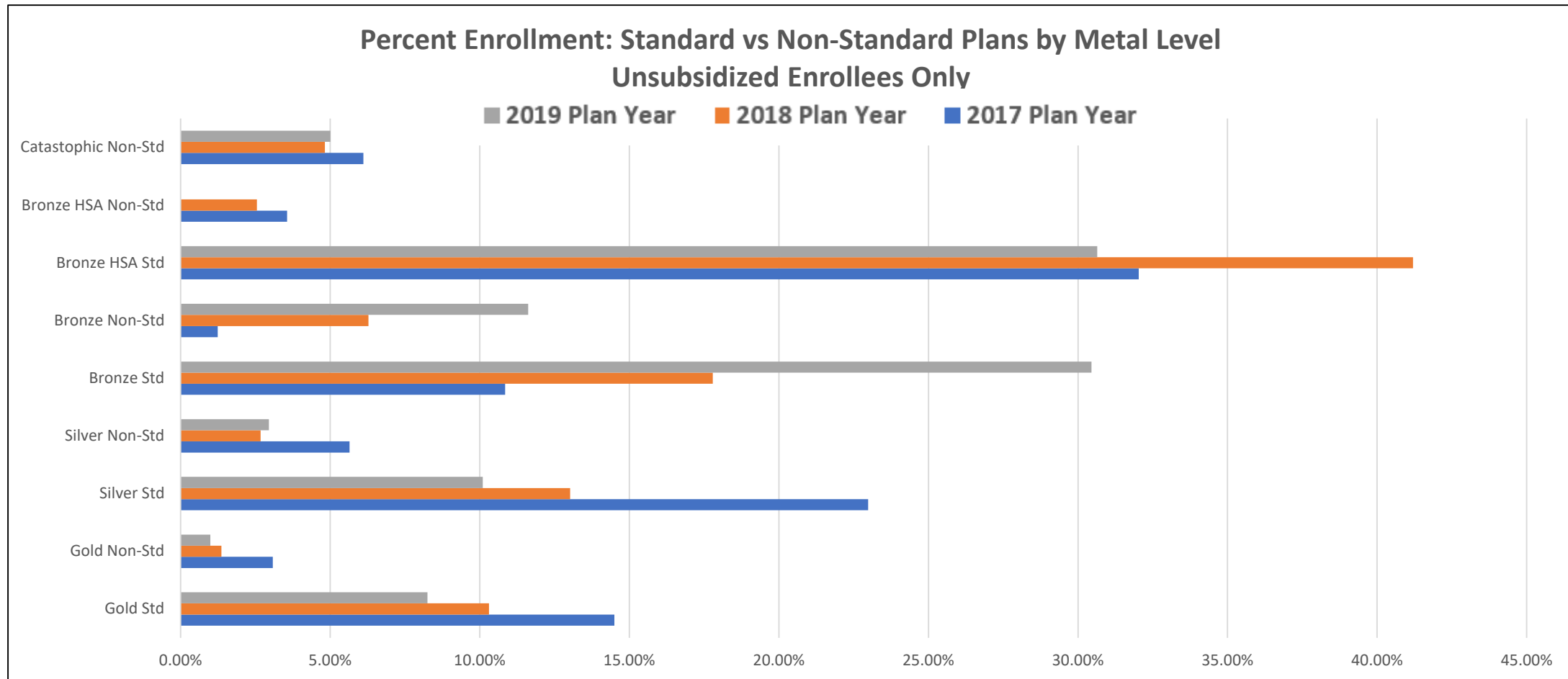
# AHCT Plan Enrollment 2017 – 2019 Plan Years: Standardized / Non-Standard QHPs



2019 Plan Year: Silver Standard Plan total includes enrollment in both the “Copay” and “Coinsurance” versions, with a split of 86.7% / 13.3% respectively

Data for Individual AHCT plans as of end of open enrollment for each plan year

# AHCT Plan Enrollment 2017 – 2019 Plan Years: Standardized / Non-Standard QHPs



*2019 Plan Year: Silver Standard Plan total includes enrollment in both the “Copay” and “Coinsurance” versions, with a split of 92.4% / 7.6% respectively*

*Data for Individual AHCT plans as of end of open enrollment for each plan year*

# AHCT Consumers & Buying Patterns: Plan Selection by Enrollees Eligible for CSRs

## Proportion of CSR Eligible Enrollment By Plan Metal, CSR Tier, & Year

Metal	2017			2017 Total	2018			2018 Total	2019			2019 Total
	94% CSR	87% CSR	73% CSR		94% CSR	87% CSR	73% CSR		94% CSR	87% CSR	73% CSR	
Catastrophic	0.1%	0.1%	0.3%	0.1%	0.1%	0.1%	0.3%	0.2%	0.1%	0.0%	0.2%	0.1%
Bronze	2.7%	10.1%	22.8%	11.7%	3.6%	11.2%	27.2%	14.2%	4.6%	13.8%	37.5%	19.3%
Silver	95.7%	87.3%	69.3%	84.4%	94.6%	86.5%	64.6%	81.8%	94.4%	84.9%	57.7%	78.3%
Gold	1.6%	2.5%	7.6%	3.8%	1.7%	2.1%	8.0%	3.9%	0.9%	1.3%	4.6%	2.3%
<b>Grand Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

## Most Popular CSR Eligible Plans By CSR Tier

#	Plan Name	2019			2019 Total
		94% CSR	87% CSR	73% CSR	
1	Choice Silver Alternative POS	7,196	9,712	4,870	21,778
2	Choice Silver Standard POS	2,447	3,466	2,155	8,068
3	Silver PPO Standard Pathway X	1,166	2,233	1,451	4,850
4	Choice Bronze Standard POS	220	1,213	3,016	4,449

# AHCT Consumers & Buying Patterns:

## Top 5 most popular plans (Subsidized vs. Non-subsidized)

### SUBSIDIZED ENROLLEES

2017 Top 5 Plans	2017 Enrollment	2018 Top 5 Plans	2018 Enrollment	2019 Top 5 Plans	2019 Enrollment
Choice Silver Standard POS	42,130	Choice Silver Standard POS	40,285	Choice Silver Alternative POS	25,685
Silver PPO Standard Pathway X	12,499	Silver PPO Standard Pathway X	11,268	Choice Bronze Standard POS	11,851
Choice Bronze Standard POS HSA	6,856	Choice Bronze Standard POS HSA	6,782	Choice Silver Standard POS	11,324
Choice Silver Alternative POS	3,642	Choice Bronze Standard POS	5,172	Silver PPO Standard Pathway X	7,022
Choice Bronze Standard POS	2,995	Choice Gold Standard POS	3,726	Choice Bronze Standard POS HSA	4,978

### UNSUBSIDIZED ENROLLES

2017 Top 5 Plans	2017 Enrollment	2018 Top 5 Plans	2018 Enrollment	2019 Top 5 Plans	2019 Enrollment
Choice Bronze Standard POS HSA	7,531	Choice Bronze Standard POS HSA	11,258	Choice Bronze Standard POS HSA	8,314
Choice Silver Standard POS	4,061	Choice Bronze Standard POS	2,839	Choice Bronze Standard POS	7,406
Choice Gold Standard POS	2,172	Bronze PPO Standard Pathway X	2,588	Passage Bronze Alternative PCP POS	2,619
Silver PPO Standard Pathway X	1,980	Choice Silver Standard POS	2,521	Bronze PPO Standard Pathway X	2,464
Bronze PPO Standard Pathway X	1,766	Choice Gold Standard POS	2,198	Choice Gold Standard POS	1,981

*Data for Individual AHCT plans as of end of open enrollment for plan year*

2017: Subsidized: 85,258 + Unsubsidized: 26,284 = Total: 111,542

2018: Subsidized: 83,627 + Unsubsidized: 30,507 = Total: 114,134

2019: Subsidized: 78,654 + Unsubsidized: 32,412 = Total: 111,066

# AHCT Plan Enrollment: Plan Purchasing History

2017	2018	2019
Gold: 5,258	3,978	2,827
		796
		355
	700	35
		545
		120
	580	12
		40
		528

Percent 2017 Gold enrollees continuously enrolled in Gold through 2019: 53.8%

2017	2018	2019
Silver: 30,800	355	168
		131
		56
	27,586	164
		23,610
		3,812
	2,859	14
		152
		2,693

Percent 2017 Silver enrollees continuously enrolled in Silver through 2019: 76.8%

2017	2018	2019
Bronze: 13,325	46	17
		13
		16
	565	3
		413
		149
	12,714	25
		271
		12,418

Percent 2017 Bronze enrollees continuously enrolled in Bronze through 2019: 93.2%

*Exhibit includes members in Gold, Silver & Bronze metal levels that have been covered via plans available through AHCT for each of the plan years (2017, 2018 & 2019); Excludes members in a Catastrophic plan during any of these years*

# 2019 Net Premium: 45-year old Lowest Silver vs Lowest Bronze

	Lowest Premium Silver Plan*	Lowest Premium Bronze Plan*	
Fairfield	Choice Silver Alternative POS	Passage Bronze Alternative PCP POS	
Hartford	Choice Silver Alternative POS	Passage Bronze Alternative PCP POS	
Litchfield	Choice Silver Alternative POS	Passage Bronze Alternative PCP POS	
Middlesex	Choice Silver Alternative POS	Passage Bronze Alternative PCP POS	
New Haven	Choice Silver Alternative POS	Passage Bronze Alternative PCP POS	
New London	Silver PPO Pathway X Tiered	Passage Bronze Alternative PCP POS	
Tolland	Silver PPO Pathway X Tiered	Passage Bronze Alternative PCP POS	
Windham	Silver PPO Pathway X Tiered	Passage Bronze Alternative PCP POS	
Unsubsidized Enrollee - Age 45			
	Lowest Premium Silver Plan	Lowest Premium Bronze Plan	Cost Differential
Fairfield	\$553.56	\$413.29	\$140.27
Hartford	\$449.81	\$335.83	\$113.98
Litchfield	\$496.38	\$370.59	\$125.79
Middlesex	\$488.91	\$365.03	\$123.88
New Haven	\$506.64	\$378.27	\$128.37
New London	\$497.13	\$386.39	\$110.74
Tolland	\$497.13	\$380.38	\$116.75
Windham	\$497.13	\$380.38	\$116.75
Enrollee with Income at 300% FPL (\$36,420/yr) - Age 45 – Net Cost After Subsidy			
	Lowest Premium Silver Plan	Lowest Premium Bronze Plan	Cost Differential
Fairfield	\$268.28	\$128.01	\$140.27
Hartford	\$269.81	\$155.83	\$113.98
Litchfield	\$301.43	\$175.64	\$125.79
Middlesex	\$267.25	\$143.37	\$123.88
New Haven	\$266.08	\$137.71	\$128.37
New London	\$283.87	\$173.13	\$110.74
Tolland	\$291.85	\$175.10	\$116.75
Windham	\$291.85	\$175.10	\$116.75

Enrollee with Income at 225% FPL (\$27,315/yr) - Age 45 – Net Cost After Subsidy			
	Lowest Premium Silver Plan	Lowest Premium Bronze Plan	Cost Differential
Fairfield	\$138.61	\$3.14	\$135.47
Hartford	\$140.14	\$26.16	\$113.98
Litchfield	\$171.76	\$45.97	\$125.79
Middlesex	\$137.58	\$13.70	\$123.88
New Haven	\$136.41	\$8.04	\$128.37
New London	\$154.20	\$43.46	\$110.74
Tolland	\$162.18	\$45.43	\$116.75
Windham	\$162.18	\$45.43	\$116.75
Enrollee with Income at 175% FPL (\$21,245/yr) - Age 45 – Net Cost After Subsidy			
	Lowest Premium Silver Plan	Lowest Premium Bronze Plan	Cost Differential
Fairfield	\$63.75	\$3.14	\$60.61
Hartford	\$65.28	\$2.55	\$62.73
Litchfield	\$96.90	\$2.82	\$94.08
Middlesex	\$62.72	\$2.77	\$59.95
New Haven	\$61.55	\$2.87	\$58.68
New London	\$79.34	\$2.94	\$76.40
Tolland	\$87.32	\$2.89	\$84.43
Windham	\$87.32	\$2.89	\$84.43
Enrollee with Income at 145% FPL (\$17,603) - Age 45 – Net Cost After Subsidy			
	Lowest Premium Silver Plan	Lowest Premium Bronze Plan	Cost Differential
Fairfield	\$25.36	\$3.14	\$22.22
Hartford	\$26.89	\$2.55	\$24.34
Litchfield	\$58.51	\$2.82	\$55.69
Middlesex	\$24.33	\$2.77	\$21.56
New Haven	\$23.16	\$2.87	\$20.29
New London	\$40.95	\$2.94	\$38.01
Tolland	\$48.93	\$2.89	\$46.04
Windham	\$48.93	\$2.89	\$46.04

# Connecticut Insurance Department

## Bulletin HC-109\* Issued 2/5/2016

Maximum cost sharing\*\* thresholds listed as follows:

Benefit / Service	Maximum Copay
PCP Office Visit	\$40
Specialist Office Visit	\$50
Urgent Care	\$75
Emergency Room	\$200
Outpatient Surgery / Services	\$500
Durable Medical Equipment	\$25
Inpatient Admission	\$500/day up to \$2000
Generic Drug	\$5
Brand Drug	\$60
Home Health Care	\$25
Ambulance	\$225
Laboratory	\$10
Routine Radiology Services	\$40
Any service subject to coinsurance:	Cannot exceed 50% (applies to In-Network and Out-of-Network)

*\*Eliminated by Bulletin HC-124 (released October 24, 2018)*

# Plan Design Development: Benefit Cost Sharing Categories

<b>Actuarial Value Calculator (AVC) Inputs</b>
Integrated Medical and Drug Deductible? (Yes or No)
Apply Inpatient Copay per Day? (Yes or No)
Apply Skilled Nursing Facility Copay per Day? (Yes or No)
Use Separate OOP Maximum for Medical and Drug Spending? (Yes or No)
Deductible (\$) for Medical, Drug or Combined
Coinsurance (% , Insurer's Cost Share)
Maximum Out-of-Pocket (MOOP)
MOOP if Separate (\$)

<b>Medical Benefits:</b> <b>Subject to Deductible (Yes or No)</b> <b>Subject to Coinsurance (Yes or No)</b> <b>Coinsurance (Insurer's Cost Share) or Copay Values (Member Cost Share)</b>
Emergency Room Services
All Inpatient Hospital Services (inc. MHSU)
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)
Specialist Visit
Mental/Behavioral Health and Substance Use Disorder Outpatient Services
Imaging (CT/PET Scans, MRIs)
Speech Therapy
Occupational and Physical Therapy
Preventive Care/Screening/Immunization
Laboratory Outpatient and Professional Services
X-rays and Diagnostic Imaging
Skilled Nursing Facility
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)
Outpatient Surgery Physician/Surgical Services

<b>Prescription Drug Benefits</b> <b>Subject to Deductible (Yes or No)</b> <b>Subject to Coinsurance (Yes or No)</b> <b>Coinsurance (Insurer's Cost Share) or Copay Values (Member Cost Share)</b>
Generics
Preferred Brand Drugs
Non-Preferred Brand Drugs
Specialty Drugs (i.e. high-cost)

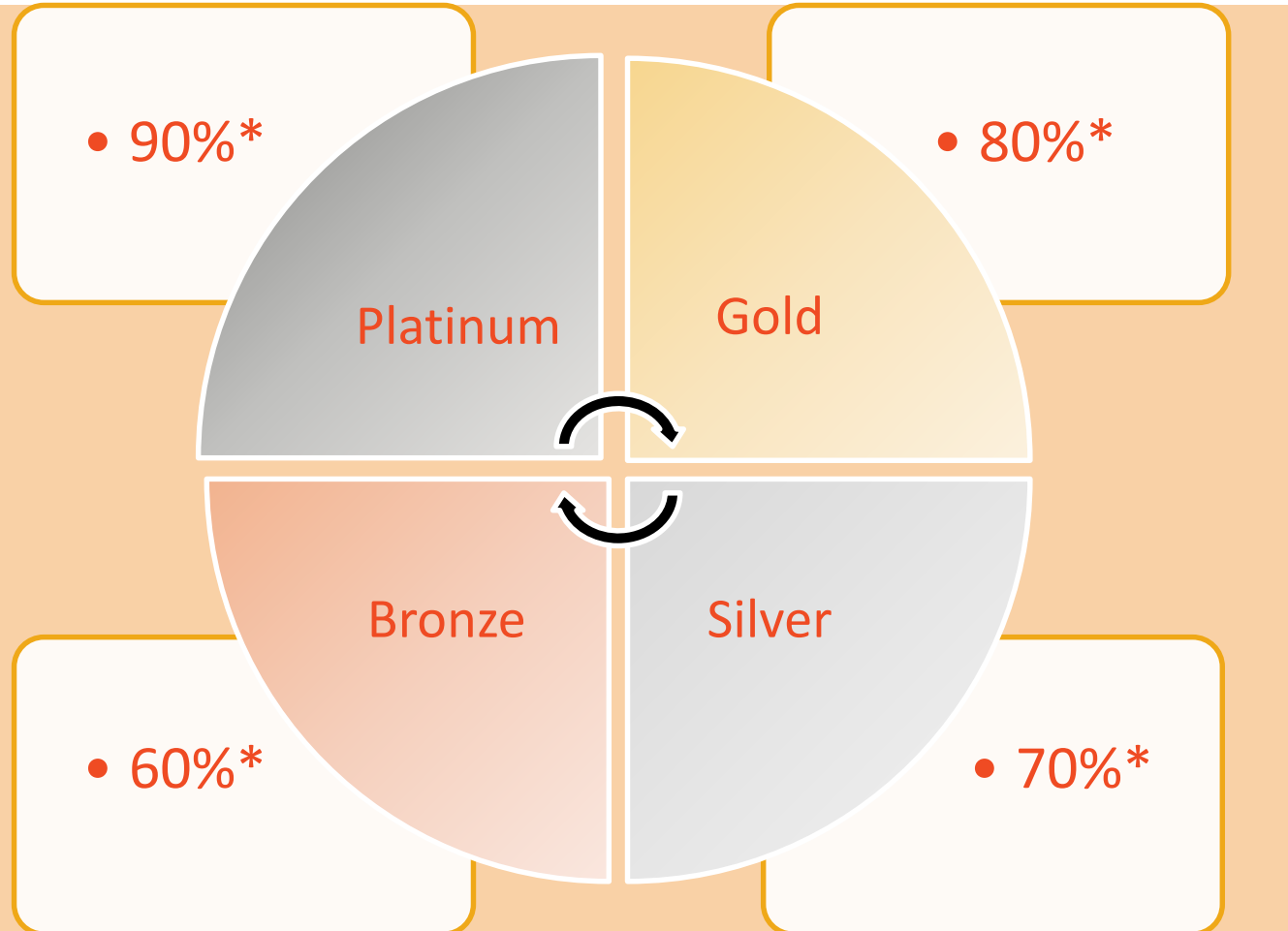
<b>Options for Additional Benefit Design Limits:</b>
Set a Maximum on Specialty Rx Coinsurance Payments? (Yes or No) If yes, value:
Set a Maximum Number of Days for Charging an IP Copay? (Yes or No) If yes, value from 1-10:
Begin Primary Care Cost-Sharing After a Set Number of Visits? (Yes or No) If yes, value from 1-10:
Begin Primary Care Deductible/Coinsurance After a Set Number of Copays? (Yes or No) If yes, value from 1-10:

<b>Other Elements for Consideration Not Included in AVC</b>
Out-of-Network Deductible and Cost Sharing
Chiropractic Services
Diabetic Equipment and Supplies
Durable Medical Equipment
Home Health Care
Mammography Ultrasound
Urgent Care
Pediatric Services, including vision (exam & hardware) and dental



# Affordable Care Act - Health Plan Types

## Metal Levels: Actuarial Value & Average Overall Cost of Providing Essential Health Benefits (EHBs)



*\*CMS regulations allow for a 'de minimis' range for the Actuarial Value (AV) calculation for each metal level, and for Silver Cost Sharing Reduction plans*

*Per regulations effective for the 2018 Plan Year, 'de minimis' AV ranges are as follows:*

- *Platinum: 86% - 92%*
- *Gold: 76% - 82%*
- *Silver: 66% - 72%\*\**
- *Bronze: 56% - 62% (AV range permitted for 'Expanded Bronze' plans is up to 65%; plan must include at least 1 major service not subject to deductible or is a High Deductible Health Plan)*

*\*\*Silver Cost Sharing Reduction (CSR) Plans:*

- *73% CSR: 72% - 74%, but must be at least 2 points greater than 'standard' Silver plan*
- *87% CSR: 86% - 88%*
- *94% CSR: 93% - 95%*

# Standardized Plans: Actuarial Value Compliance

Metal Level	2015	2016	2017	2018	2019
Platinum	Pass	Pass	Pass	Pass	Pass
Gold	Pass*	Pass	Fail	Fail	Fail
Silver 70%	Pass*	Pass	Fail	Fail	Fail
Silver 73% CSR	N/A	Fail	Fail	Fail	Fail
Silver 87% CSR	N/A	Fail	Pass	Fail	Fail
Silver 94% CSR	N/A	Fail	Fail	Pass	Fail
Bronze	Fail	Fail	Fail	Pass	Fail
Bronze HSA	N/A	Fail	Fail	Pass	Pass

*Summary of results of draft Actuarial Value Calculator (AVC) testing of AHCT Individual Market Standardized Plans*

*Key: "Pass" = plan fell within de minimis range for the metal level / "Fail" = plan fell outside the de minimis range*

*\*Some 2015 Plans that met the AV de minimis range had to be modified to conform with CID Bulletin HC-94*

# Summary of 2019 Actuarial Value Changes\*

Initial Actuarial Value Assessment of AHCT Standardized Plans Using Draft 2019 AV Calculator Released by CMS in October, 2017

Individual Market	Gold	Silver (Copay)	Bronze	Bronze HSA
Permissible AV Range	76.0%-82.0%	66.0%-72.0%	56.0%-65.0% <sup>1</sup>	56.0%-65.0% <sup>1</sup>
2018 AV	81.70%	71.50%	63.90%	61.20%
2019 AV Range*	81.0% to <b>82.8%</b>	71.22% to <b>73.1%</b>	64.83% to <b>65.5%</b>	62.40% to 62.45%

<sup>1</sup> Bronze plan designs are eligible for expanded "de minimis" range

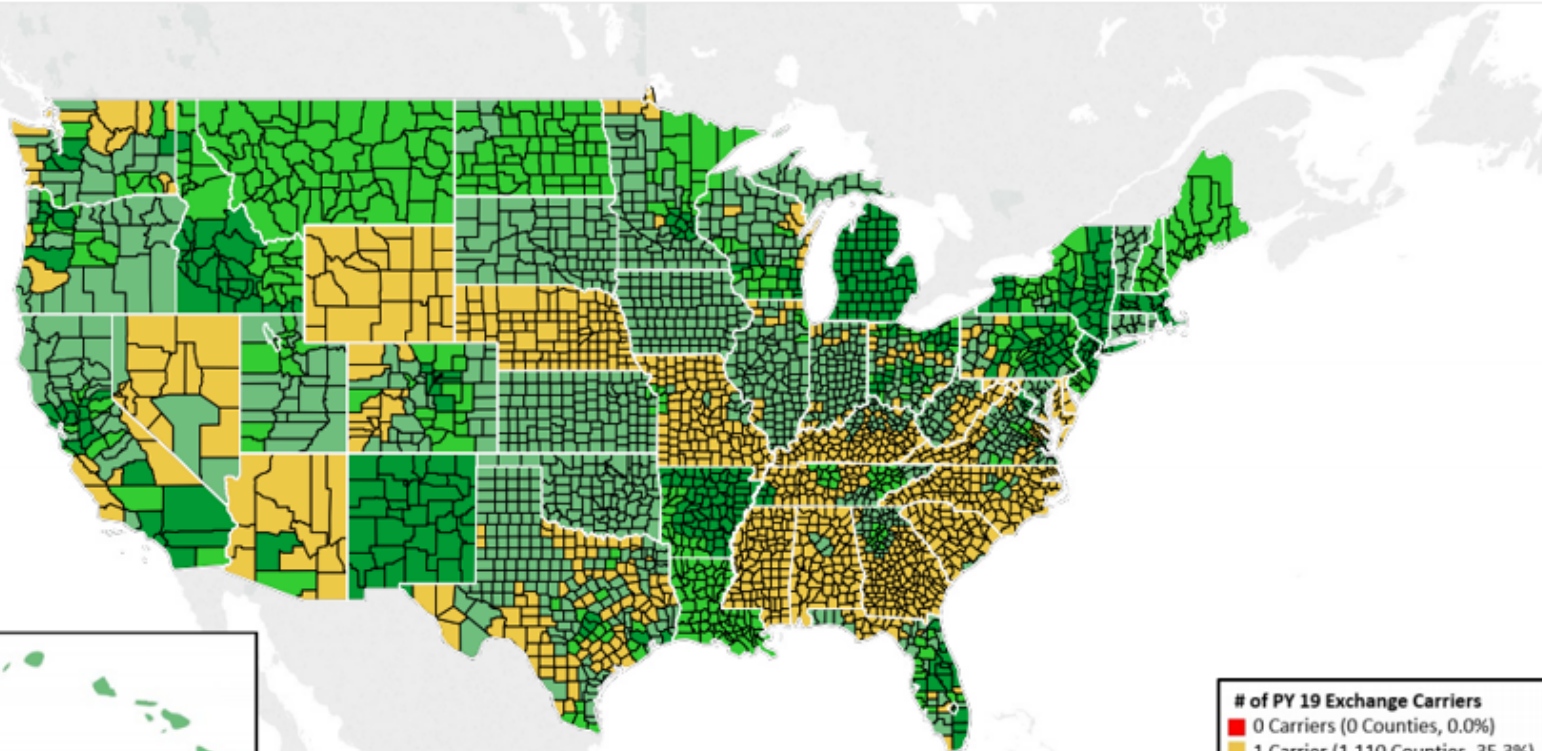
Individual Market - CSR Plan Variations	73% AV CSR	87% AV CSR	94% AV CSR
Permissible AV Range	72.0%-74.0% <sup>2</sup>	86.0%-88.0%	93.0%-95.0%
2018 AV	73.60%	87.90%	94.90%
2019 AV Ranges	73.44% to <b>75.1%</b>	87.63% to <b>88.5%</b>	94.49% to <b>95.2%</b>

<sup>2</sup> 73.0% CSR Silver must be have a differential of 2.0%+ with Standard Silver

*\*Information extracted from Wakely Consulting presentation to HPBQ Advisory Committee on 12/13/17, updated to incorporate 2019 draft AVC results reported by participating carriers within the AV Range*

# Issuer Participation - 2019

County by County Plan Year 2019 Insurer Participation in Health Insurance Exchanges



## # of PY 19 Exchange Carriers

- 0 Carriers (0 Counties, 0.0%)
- 1 Carrier (1,110 Counties, 35.3%)
- 2 Carriers (1,191 Counties, 37.9%)
- 3 Carriers (451 Counties, 14.4%)
- >3 Carriers (389 Counties, 12.4%)

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- 3 Carriers (451 Counties, 14.4%)
- >3 Carriers (389 Counties, 12.4%)

-All State-based Exchange data is self-reported from the Exchanges to CMS (CA, CO, CT, DC, ID, MA, MD, MN, NY, RI, VT, WA)

-Federally-facilitated Exchange data reflected on this map is point in time as of 09/28/2018

Data source: <https://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Downloads/Final-2019-County-Coverage-Map.pdf>

# Consumer Experience

**Proposal to Allow Only One Standard Silver Plan per Carrier**

# Consumer Experience Examples- Overview

## 2020 Plan Offering Review

- Premium Change Comparison Examples – Scenarios 1, 2 & 3
- Single enrollee, ages 45 and 60
  - Appx 40%\* of all AHCT QHP enrollees fall within the 45 to 60 age band
  - Appx 72%\* of all AHCT QHP households have 1 enrollee
- Enrollee Income
  - Various income levels relative to the Federal Poverty Level (FPL)
    - 145%, 175%, 225%, 300% for subsidized enrollees, aligning with different Silver Cost Sharing Reduction (CSR) plan levels, as well as eligibility for Premium Tax Credits (PTCs) only
    - 450% for unsubsidized enrollees
- Enrollee Residence
  - Examples for each county for subsidized enrollees
  - Examples for the 4 most populated counties for non-subsidized enrollees

# Consumer Experience Examples- Overview

## 2020 Plan Offering Review

- Summary of Review for Scenario 1 - Auto-enrollment
  - Subsidized enrollees: for most situations reviewed, members mapped from a Silver plan or continuing in current carrier remaining Silver plan see a net reduction vs 2019 premium (ranges from -\$4.20 to -\$262.59)
    - Exception: Enrollees mapped from the Choice Silver Alternative plan see an increase in all counties vs 2019 premium (ranges from +\$1.35 to +\$39.42)
    - Exception: Enrollees mapped from the Choice Silver Standard Coinsurance plan in New Haven County see an increase vs 2019 premium (age 45, 300% FPL: <\$1)
  - Unsubsidized enrollees: for all 4 examples, members mapped from any of the terminating Silver plans see a net increase vs 2019 premium (ranges from +\$36.54 to +\$230.45)
    - Enrollees continuing in current carrier remaining Silver plan see no change

*Review of specific family situation regarding medical needs is a critical component of health insurance plan selection*

# Consumer Experience Examples- Overview

## 2020 Plan Offering Review

- Summary of Review for Scenario 2 – Actively enroll in lowest premium Silver plan
  - Subsidized enrollees: for most situations reviewed, members taking action to select the remaining Silver plan of the other carrier with the lowest premium see a net reduction in premium vs 2019 (ranges from -\$2.56 to -\$412.24)
    - Exception: Enrollees in Fairfield, Hartford, Middlesex and New Haven with the Choice Silver Alternative plan in 2019 see an increase vs 2019 (ranges from +\$13.40 to +\$35.90)
  - Unsubsidized enrollees: When taking action to select the remaining Silver plan with the lowest premium, for all 4 examples:
    - Enrollees in the terminating plans will see a net increase in premium vs 2019 (ranges from +\$16.56 to +\$265.16)
    - Enrollees in one of the continuing plans will see a net reduction in premium vs 2019 (ranges from -\$3.52 to -\$149.65), while enrollees in the other continuing plan will see no change in premium vs 2019

*Review of specific family situation regarding medical needs is a critical component of health insurance plan selection*



# Consumer Experience Examples- Overview

## 2020 Plan Offering Review

- Summary of Review for Scenario 3 – Actively enroll in lowest premium Bronze plan
  - Subsidized enrollees: for all examples, members taking action to select the lowest premium Bronze plan (rather than the auto-enrolled Silver plan) see a net reduction in premium vs 2019 Silver plan premium (ranges from -\$3.70 to -\$438.66)
  - Unsubsidized enrollees: for all 4 examples, members taking action to select the lowest premium Bronze plan (rather than the auto-enrolled Silver plan) see a net reduction in premium vs 2019 Silver plan premium (ranges from -\$128.37 to -\$606.67)

*Review of specific family situation regarding medical needs is a critical component of health insurance plan selection*

# Consumer Experience Examples- Overview

## 2020 Plan Offering Review

- Enrollees in 2019 lowest cost Bronze plan
  - Impact to net premium if proposal to allow only one standard Silver plan is adopted:
    - Subsidized enrollees: 2019 Bronze plan premium would be reduced in two examples (-\$113.10 in Fairfield and -\$98.70 in New Haven), but there would be no change in all other scenarios as the PTC is already maximized
    - Unsubsidized enrollees: no change
  - Will enrollee consider moving to the lowest premium Silver plan?
    - Subsidized enrollees: 2019 Bronze plan premium would increase (ranges from +\$21.23 to +\$164.27) in all situations other than Example 8 (reduction of \$0.10)
    - Unsubsidized enrollees: 2019 Bronze plan premium would increase (ranges from +\$262.97 to +\$457.02) in all situations

*Review of specific family situation regarding medical needs is a critical component of health insurance plan selection*

# Consumer Examples: Table of Contents

Household Composition / Age / Income / County of Residence	Number
Single Enrollee, Age 45, Income at 300% of FPL (~\$36,400), Fairfield County	1
Single Enrollee, Age 60, Income at 225% of FPL (~\$27,300), Hartford County	2
Single Enrollee, Age 45, Income at 175% of FPL (~\$21,200), Litchfield County	3
Single Enrollee, Age 60, Income at 145% of FPL (~\$17,600), Middlesex County	4

# Structure of Exhibits

High level information on scenario, including enrollee family size, age, income level relative to the Federal Poverty Level (FPL) and county of residence

ROWS	COLUMNS
2019 Actual	Identifies grouping of carrier plans: 3 Silver each for Anthem Blue Cross Blue Shield (Anthem) & ConnectiCare Benefits, Inc. (CBI), with the lowest premium Bronze plan (CBI)
Plan Design	Each column identifies Plan Name - those in <b>red font</b> would be eliminated in the proposed scenario
Maximum Amount of Tax Credit	Identifies the maximum tax credit available for 2019 (based on household composition / age / income / residence)
Premium Before Tax Credit	Identifies the 2019 premium rate for each plan (based on household composition, age and residence); <b>Green circle</b> represents the lowest premium Silver plan
Net Premium After Maximum Tax Credit	Identifies the 2019 net premium after the maximum tax credit is applied
Proposed: 1 Silver Plan Per Carrier	Identifies grouping of carrier plans: 1 Silver each for Anthem & CBI , with the lowest premium Bronze plan (CBI)
Maximum Amount of Tax Credit	Represents the maximum tax credit available for the proposed scenario (based on household composition / age / income / residence) with 2 Silver plans offered (1 per carrier)
Net Premium After Maximum Tax Credit	Represents 2019 net premium for remaining Silver & lowest premium Bronze plans after maximum tax credit is applied in proposed scenario; <b>Green circle</b> represents lowest net premium Silver plan after max tax credit

# Consumer Example 1 (APTC Only)

Single Enrollee, Age 45, Income at 300% of FPL (~ \$36,400), Resident of Fairfield County

2019 Actual	Anthem Blue Cross Blue Shield			ConnectiCare Benefits, Inc. (CBI)			
Plan Design	Silver PPO Pathway X Tiered	Silver PPO Standard Coinsurance Pathway X	Silver PPO Standard Pathway X	Choice Silver Alternative POS	Choice Silver Standard Coinsurance POS	Choice Silver Standard POS	Passage Bronze Alternative PCP POS
Maximum Amount of Tax Credit	\$285.28						
Premium Before Tax Credit	\$588.00	\$645.80	\$684.82	\$553.56	\$595.56	\$704.46	\$413.29
Net Premium After Maximum Tax Credit	\$302.72	\$360.52	\$399.54	\$268.28	\$310.28	\$419.18	\$128.01

Proposed: 1 Silver Plan Per Carrier	Anthem Silver PPO Standard Pathway X	CBI Choice Silver Standard POS	CBI Passage Bronze
Maximum Amount of Tax Credit	\$398.38 (+\$113.10 compared to current 2019)		
Net Premium After Maximum Tax Credit	\$286.44	\$306.08	\$14.91

# Consumer Example 2 (APTC & 73% CSR)

Single Enrollee, Age 60, Income at 225% of FPL (~ \$27,300), Resident of Hartford County

2019 Actual	Anthem Blue Cross Blue Shield			ConnectiCare Benefits, Inc. (CBI)			
Plan Design	Silver PPO Pathway X Tiered	Silver PPO Standard Coinsurance Pathway X	Silver PPO Standard Pathway X	Choice Silver Alternative POS	Choice Silver Standard Coinsurance POS	Choice Silver Standard POS	Passage Bronze Alternative PCP POS
Maximum Amount of Tax Credit	\$731.17						
Premium Before Tax Credit	\$964.47	\$1,059.30	\$1,123.30	\$845.41	\$909.57	\$1,075.86	\$631.19
Net Premium After Maximum Tax Credit	\$233.30	\$328.13	\$392.13	\$114.24	\$178.40	\$344.69	\$4.80

Proposed: 1 Silver Plan Per Carrier	Anthem Silver PPO Standard Pathway X	CBI Choice Silver Standard POS	CBI Passage Bronze
Maximum Amount of Tax Credit	\$948.22 (+\$217.05 compared to current 2019)		
Net Premium After Maximum Tax Credit	\$175.08	\$127.64	\$4.80

# Consumer Example 3 (APTC & 87% CSR)

Single Enrollee, Age 45, Income at 175% of FPL (~ \$21,200), Resident of Litchfield County

2019 Actual	Anthem Blue Cross Blue Shield			ConnectiCare Benefits, Inc. (CBI)			
Plan Design	Silver PPO Pathway X Tiered	Silver PPO Standard Coinsurance Pathway X	Silver PPO Standard Pathway X	Choice Silver Alternative POS	Choice Silver Standard Coinsurance POS	Choice Silver Standard POS	Passage Bronze Alternative PCP POS
Maximum Amount of Tax Credit	\$399.48						
Premium Before Tax Credit	\$497.13	\$545.99	\$578.99	\$496.38	\$534.03	\$631.68	\$370.59
Net Premium After Maximum Tax Credit	\$97.65	\$146.51	\$179.51	\$96.90	\$134.55	\$232.20	\$2.82

Proposed: 1 Silver Plan Per Carrier	Anthem Silver PPO Standard Pathway X	CBI Choice Silver Standard POS	CBI Passage Bronze
Maximum Amount of Tax Credit	\$530.83 (+\$131.35 compared to current 2019)		
Net Premium After Maximum Tax Credit	\$48.16	\$100.85	\$2.82

# Consumer Example 4 (APTC & 94% CSR)

Single Enrollee, Age 60, Income at 145% of FPL (~ \$17,600), Resident of Middlesex County

2019 Actual	Anthem Blue Cross Blue Shield			ConnectiCare Benefits, Inc. (CBI)			
Plan Design	Silver PPO Pathway X Tiered	Silver PPO Standard Coinsurance Pathway X	Silver PPO Standard Pathway X	Choice Silver Alternative POS	Choice Silver Standard Coinsurance POS	Choice Silver Standard POS	Passage Bronze Alternative PCP POS
Maximum Amount of Tax Credit	\$922.71						
Premium Before Tax Credit	\$1,034.79	\$1,136.54	\$1,205.21	\$918.91	\$988.63	\$1,169.41	\$686.07
Net Premium After Maximum Tax Credit	\$112.08	\$213.83	\$282.50	\$8.91	\$65.92	\$246.70	\$5.21

Proposed: 1 Silver Plan Per Carrier	Anthem Silver PPO Standard Pathway X	CBI Choice Silver Standard POS	CBI Passage Bronze
Maximum Amount of Tax Credit	\$1,142.97 (+\$220.26 compared to current 2019)		
Net Premium After Maximum Tax Credit	\$62.24	\$26.44	\$5.21