

A young boy and an elderly woman are smiling and cooking together in a kitchen. The boy, on the left, is wearing a blue and grey striped shirt and a grey apron, holding a whisk over a blue bowl. The woman, on the right, is wearing a red shirt, a beige knitted vest, a black apron, and glasses, also holding a whisk over a green bowl. The background shows a modern kitchen with white cabinets and a stainless steel backsplash.

Access Health CT –Board of Directors

February 20, 2020

Board Agenda

- A. Call to Order and Introductions
- B. Public Comment
- C. Vote:
 - Review and Approval of Minutes
- D. CEO Report
- E. 2020 Enrollment Report
- F. Open Enrollment 7 Marketing Wrap Up and Next Steps
- G. Adverse Selection Study
- H. Legal Update
- I. Future Agenda Items
 - ACA 10th Anniversary
 - Reinsurance/1332 Waiver
 - FY2021 Budget
 - Future Board of Directors Meeting Location
 - AHCT Call Center in Bristol
- J. Adjournment

Public Comment

Vote

**Review and Approval of Minutes
(*January 16, 2020 Regular Meeting Minutes)**

CEO Report James Michel



Access Health CT

2020 Enrollment Report

2020 Open Enrollment Update

- **2020 OE Annual Report Posted To Agency Website:**
 - agency.accesshealthct.com/meetings#one
- **Report Includes Figures On:**
 - Marketplace Overview
 - QHP Customer Profile
 - Acquisition & Retention Results
 - Plan Selections and Product Preferences
 - Pricing Analysis
- **AHCT Available To Answer Questions From Readers**

Access Health CT
2020 Open Enrollment Summary

February 20, 2020

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2020 Leaver Survey Results

Do you have health insurance coverage for 2020?

- Yes - 76.4%
- No, I do not have coverage 16.3%
- No, but I plan to get covered within next 3 months (7.3%)

Where are you getting your health insurance coverage in 2020?

- My employer (or spouse/parent plan) – **67.7%**

Why are you not continuing coverage for 2020 through Access Health CT? (Choose all that apply)

- I cannot afford it– **70.6%**

Would you consider getting health insurance coverage through Access Health CT in the future?

- Yes/Maybe– **82.3%**

*12,635 former enrollees surveyed

**6.6% response rate

Enrollment By Eligible Immigrant Citizenship Status

Application Question: *“Please indicate any applicant that has eligible immigration status?”*

Proportion of Non Citizen Enrollment by Open Enrollment (OE) Period, Program, and Acquisition Status

OE Acquisition	QHP			HUSKY		
	2018	2019	2020	2018	2019	2020
Acquired During OE ¹	9.1%	12.1%	13.0%	8.3%	9.5%	8.6%
Retained During OE ²	13.3%	12.9%	12.1%	5.1%	5.0%	5.2%

1) Enrollees without active coverage prior to respective Open Enrollment period beginning, but enrolled during OE.

2) Enrollees with active coverage prior to respective Open Enrollment period beginning.

Annual Enrollment by Plan

2019 - 2020 Enrollment by Plan Name and Plan Year

		2019	2020
Catastrophic	Catastrophic Choice Catastrophic POS with Dental	1,295	1,663
	Catastrophic HMO Pathway X Enhanced	190	176
Bronze	Choice Bronze Standard POS	17,354	21,413
	Choice Bronze Standard POS HSA	11,212	10,831
	Passage Bronze Alternative PCP POS	5,660	7,667
	Bronze PPO Standard Pathway X	4,224	3,385
	Bronze PPO Standard Pathway X for HSA	2,420	2,104
	Bronze HMO Pathway X Enhanced Tiered	1,980	1,760
	Choice Bronze Alternative POS with Dental		1,698
	Bronze PPO Pathway X		468
Silver	Choice Silver Standard POS	8,553	37,015
	Choice Silver Alternative POS	23,905	
	Silver PPO Standard Pathway X	7,021	12,874
	Silver PPO Pathway X Tiered	2,631	
	Choice Silver Standard Coinsurance POS	2,117	
	Silver PPO Standard Coinsurance Pathway X	553	
Gold	Choice Gold Standard POS	3,592	3,318
	Gold HMO Pathway X Enhanced Tiered	782	1,106
	Gold PPO Standard Pathway X	1,037	789
	Gold PPO Pathway X		1,419
	Choice Gold Alternative POS with Dental		147

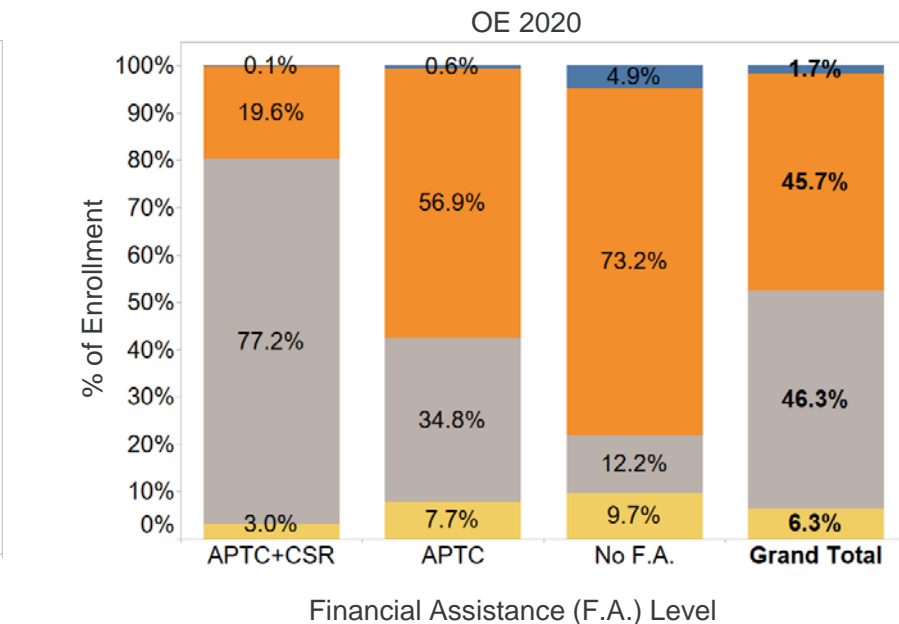
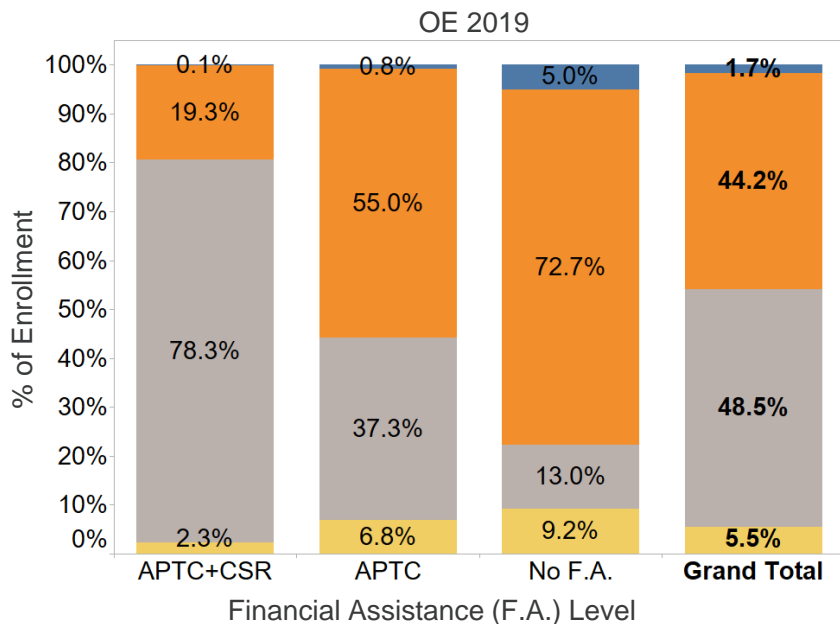
Count of Enrollees

The Passage Bronze Alternative PCP POS plan was the lowest priced bronze plan in both 2019 and 2020.

This is the only plan that does not cover “non-Hyde” abortion services.

Annual Enrollment by Metal Tier

Proportion of Enrollees by Financial Assistance Level and Plan Metal Category



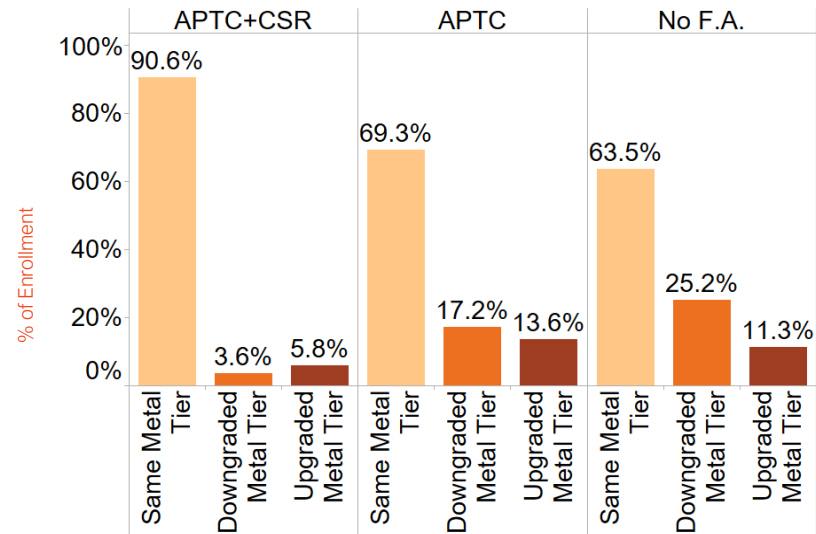
Metal Migration by Customers Who Change Plans

2019 Customers Who Renewed and Selected a Different Plan For 2020

2019 2020

Catastrophic	Catastrophic	3
	Bronze	51
	Silver	36
	Gold	2
Bronze	Catastrophic	10
	Bronze	1,625
	Silver	1,377
	Gold	198
Silver	Catastrophic	5
	Bronze	1,617
	Silver	22,203
	Gold	533
Gold	Catastrophic	2
	Bronze	72
	Silver	279
	Gold	87

% of 2019 Customers Who Renewed and Selected a Different Plan For 2020



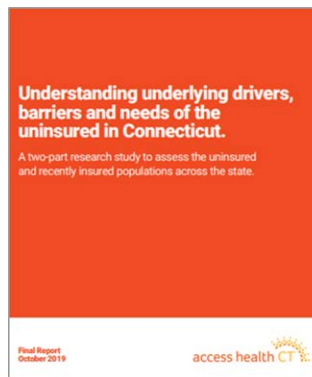
Metal Tier Change Between 2019 and 2020

Marketing Update

OE7 Wrap-Up & Next steps

Looking Back at 2019

- **Research**
 - Audience Segmentation (July)
 - Focus groups (August)
 - Uninsured (October)
- **Year-round strategy:**
 - ✓ Choose.Use.BeWell
 - ✓ Who is Access Health CT?
 - ✓ OE7 Campaign
- **Content & user experience**



Choose.Use.BeWell: “Offseason” Campaign

Explaining the Campaign Concept



Mass media ad



Website



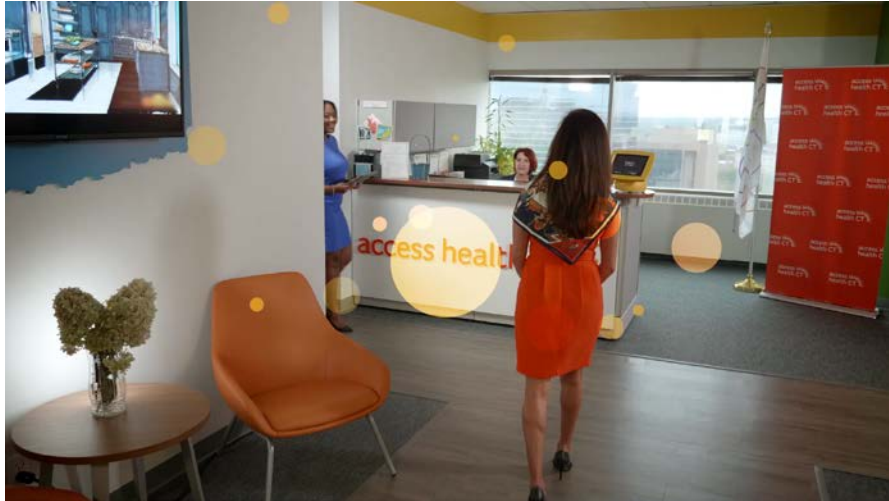
Print



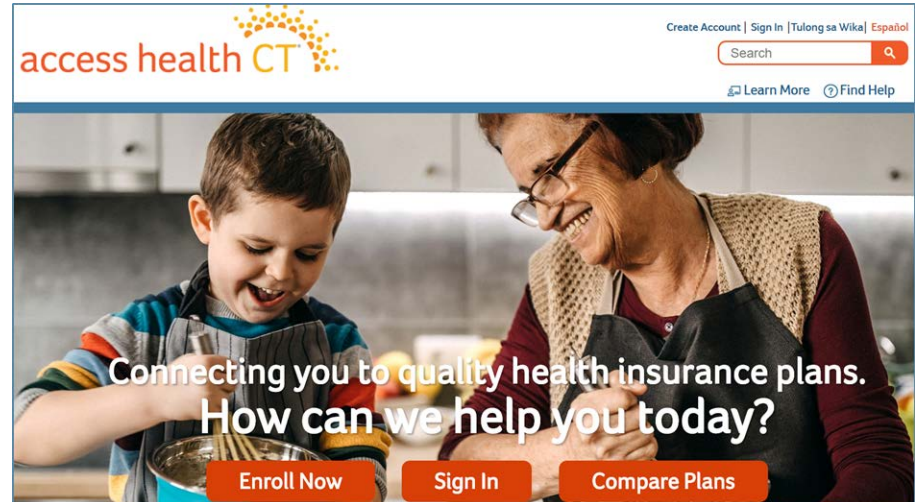
access health CT

Year-Round Strategy: Our Brand

Public Service Announcement



Website (Brand descriptor)



OE7 Campaign Assets

Print



Health insurance plans that are just right for your right now.

It's time to get your health insurance plan. Access Health CT offers a variety of health insurance plans that are just right for your right now. Find out more at www.accesshealthct.com.

Health Plan is 2023 available. Open Enrollment runs November 15 to December 15.

access health CT



Planes de seguro de salud para tus necesidades.

Si estás pensando en obtener un seguro de salud, Access Health CT ofrece una variedad de planes de seguro de salud que están justos para tus necesidades. Descubre más en www.accesshealthct.com.

Health Plan is 2023 available. Open Enrollment runs November 15 to December 15.

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Plany ubezpieczenia zdrowotnego w sam raz dla Twoich bieżących potrzeb.

Jeśli rozważasz uzyskanie ubezpieczenia zdrowotnego, Access Health CT oferuje różnorodne plany ubezpieczenia zdrowotnego, które są idealne dla Twoich bieżących potrzeb. Dowiedz się więcej na www.accesshealthct.com.

Health Plan is 2023 available. Open Enrollment runs November 15 to December 15.

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Before You Enroll

access health CT

Before you enroll, you should know:

- **Eligibility:** You must be a U.S. citizen or lawful permanent resident.
- **Income:** Your household income must be at or below 400% of the federal poverty level.
- **Residency:** You must live in Connecticut.
- **Other Coverage:** You cannot have other health coverage.

What do I need?

- **Identification:** Social Security Number, Driver's License, or State ID.
- **Income:** Recent pay stubs or tax returns.
- **Residency:** Proof of address in Connecticut.

How do I enroll?

- **Online:** Visit www.accesshealthct.com.
- **Phone:** Call 1-800-455-4646.
- **Mail:** Request an enrollment packet.

Open Enrollment Period: November 15 to December 15, 2023

access health CT

After You Enroll

access health CT

After you enroll, you should know:

- **Enrollment:** You will receive an enrollment packet.
- **Insurance:** Your health insurance will be activated.
- **Costs:** You will pay a premium and a copayment.
- **Network:** You must use in-network providers.

What do I need?

- **Identification:** Social Security Number, Driver's License, or State ID.
- **Income:** Recent pay stubs or tax returns.
- **Residency:** Proof of address in Connecticut.

Open Enrollment Period: November 15 to December 15, 2023

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Access Health CT and COBRA coverage

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Access Health CT offers a variety of health insurance plans that are just right for your right now. Find out more at www.accesshealthct.com.

Health Plan is 2023 available. Open Enrollment runs November 15 to December 15.

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Educational Collateral



Healthcare coverage is within reach

2023 Open Enrollment Period

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Healthcare coverage is within reach

2023 Open Enrollment Period

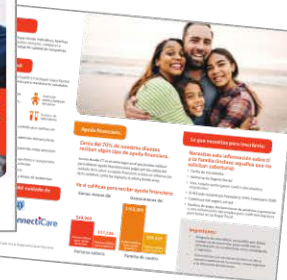
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La cobertura de salud está a tu alcance

Período de inscripción 2023

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Healthcare coverage is within reach

2023 Open Enrollment Period

access health CT

How to find in-person help from Access Health CT

access health CT

Open Enrollment is November 15 - December 15.

We're an antiracist, anti-bias organization. We're committed to providing a safe and welcoming environment for everyone. We're committed to providing a safe and welcoming environment for everyone. We're committed to providing a safe and welcoming environment for everyone.

What to know about the enrollment process, health plan options, financial help, and tips to help you enroll.

Find help understanding your options and enrolling in coverage.

These Enrollment Locations are open throughout Open Enrollment.

These Registrar Locations are open year-round.

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How to Get Help Paying for Healthcare Coverage

access health CT

Health Plan is 2023 available. Open Enrollment runs November 15 to December 15.

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Immigration Status and Getting Healthcare Coverage

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Health Plan is 2023 available. Open Enrollment runs November 15 to December 15.

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सवास्थ्य देखभाल आपकी पहुँच में है

2023 Open Enrollment Period

access health CT



의료보험 보살 해택은 가까이 있습니다

2023 Open Enrollment Period

access health CT



Pangangalaga sa kalusugan saklaw ay abot-kaya

2023 Open Enrollment Period

access health CT



Bảo hiểm sức khỏe đang ngay tầm tay

2023 Open Enrollment Period

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تغطية صحية في متناول يدي

2023 Open Enrollment Period

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OE7 Campaign Assets

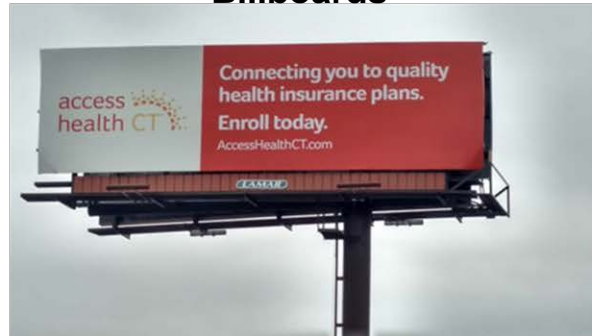
Webster Bank Arena & XL Center



Metro North



Billboards



Cinema

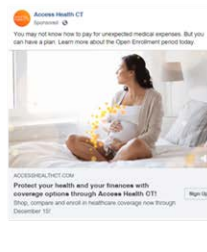
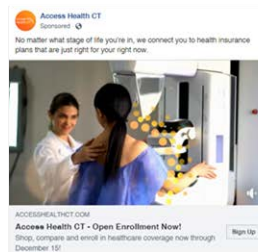


OE7 Campaign Assets

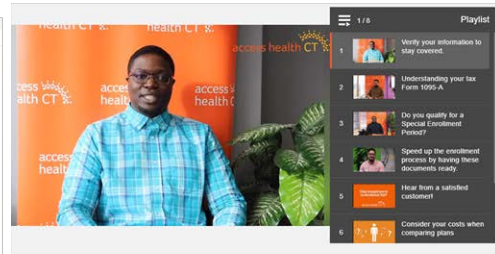
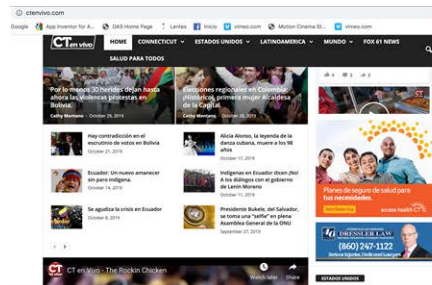
TV/Digital ads



Email, Social Media, Video & Online Banners



Direct Mail



OE7 Campaign: Community Outreach

OUTREACH TOUR



HEALTHY CHATS



COMMUNITY CONFERENCE

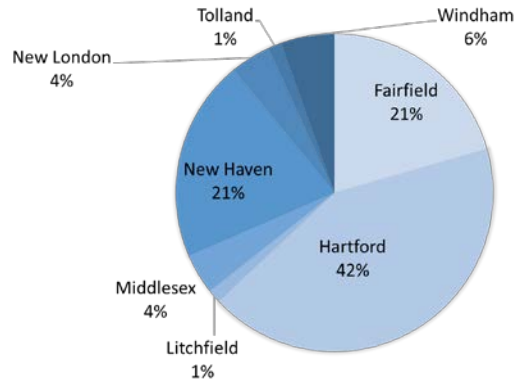


ENROLLMENT FAIRS & CENTERS

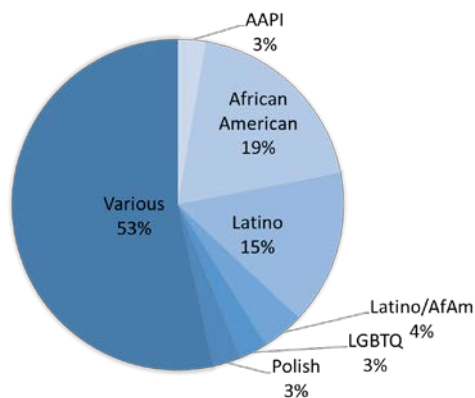


OE7 Campaign: Community Outreach

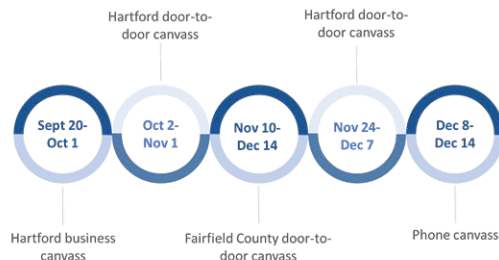
outreach tour by county



outreach tour by population



Door-to-door outreach



Home & Business events



Join me at my house to learn how to live a healthier life.

access health CT

Your family's health begins with you.

access health CT

access health CT

Please join us for a free community discussion: The importance of having health insurance

Join the conversation about why it's important to have health insurance, how to make the most of it, and where to find a plan that works for you and your family.

Date: _____

Time: _____

Location: _____

Please join us for this free event. Food and drinks will be served.

Upcoming Efforts:

- **Focus Areas**

- Year-round branding
- Support mission
- Long-term tactics from research studies
- Web interaction, content and Search Engine Optimization

Board of Directors Meeting

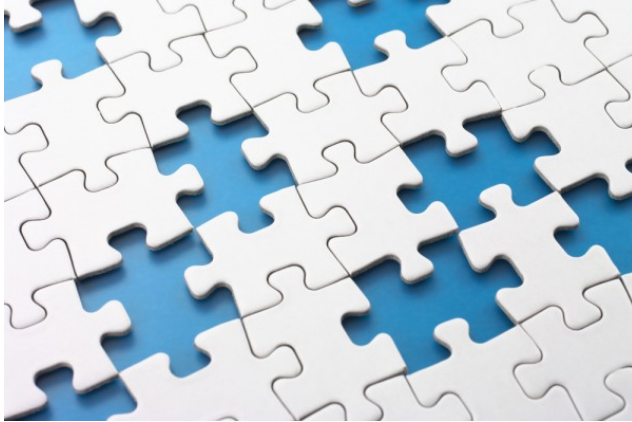
Access Health CT 2019 Adverse Selection Study

February 20, 2020

PRESENTED BY
Julie Andrews, FSA, MAAA
Senior Consultant

Access Health CT 2019 Adverse Selection Study

February 20, 2020 Board of Directors Meeting



Scope of Presentation

AHCT retained Wakely Consulting Group (Wakely) to perform the adverse selection analysis. This presentation provides a high level summary of the analysis, results and recommendations. The full report can be found in Appendix A.

Access Health CT 2019 Adverse Selection Study

February 20, 2020 Board of Directors Meeting



Purpose of Study

Access Health Connecticut (AHCT) is required by legislation to:

- Report annually on the impact of adverse selection on the exchange
- Provide recommendations to address any negative impact reported
- Provide recommendations to ensure sustainability of the exchange

Disclosures: Wakely relied on data provided by others to complete this study. Data was reviewed for reasonability and appropriateness. The Study and results are intended to fulfill the legislative reporting requirements; any other use of this information may not be appropriate

Access Health CT 2019 Adverse Selection Study

February 20, 2020 Board of Directors Meeting

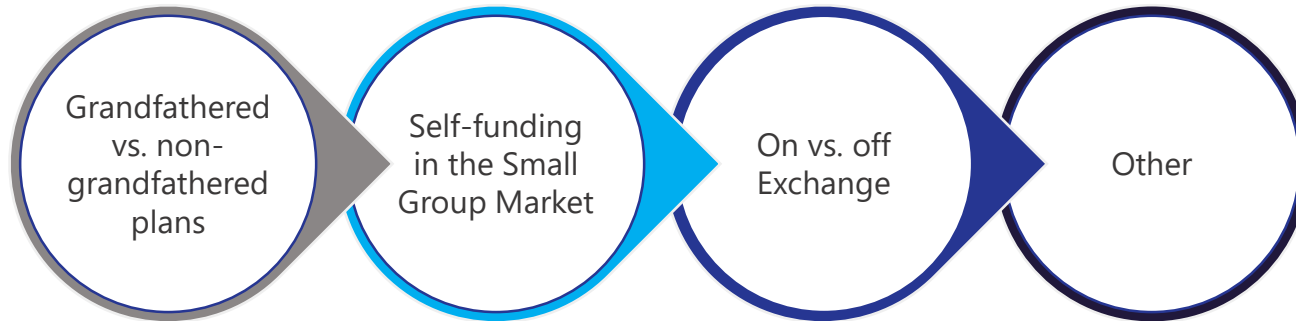
Defining, Identifying, & Measuring Adverse Selection



Access Health CT 2019 Adverse Selection Study

February 20, 2020 Board of Directors Meeting

Areas of Potential Adverse Selection



Nature of adverse selection:

- Impossible to completely remove adverse selection in any insurance market where there is a choice of coverage
- Impact of adverse selection can be created, managed or mitigated through regulation and policies

Access Health CT 2019 Adverse Selection Study

February 20, 2020 Board of Directors Meeting

Analysis based on
demographics, plan
enrollment, claims
experience, federal risk
scores and risk adjustment
transfer payments

Quantitative Analysis

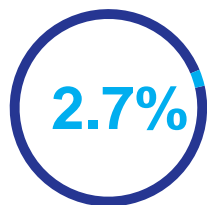


Qualitative Analysis

Subjective comments
based on survey
responses from carriers
and other market data
available to Wakely

Access Health CT 2019 Adverse Selection Study

February 20, 2020 Board of Directors Meeting



2015

% Enrolled
(Member Months)



2016

% Enrolled
(Member Months)



2017

% Enrolled
(Member Months)



2018

% Enrolled
(Member Months)

Conclusions: Individual Market Grandfathered vs. Non-Grandfathered

- Individual grandfathered policies initially appeared to experience favorable selection
- Portion of enrollees in grandfathered plans is minimal and continues to decline
- With fewer than 100 policies at Mid-2019, they have no impact on the market

Access Health CT 2019 Adverse Selection Study

February 20, 2020 Board of Directors Meeting

Conclusions:

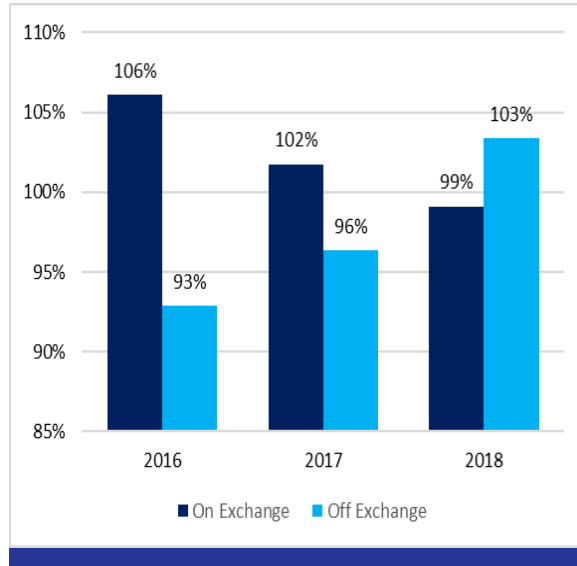
Small Group Market Grandfathered vs. Non-Grandfathered

Since there was no small group grandfathered plan enrollment as of June 2015, no analysis of adverse selection was performed.

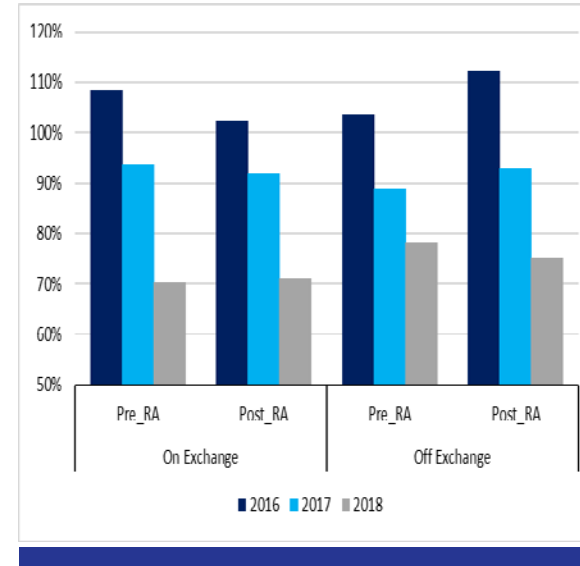
Access Health CT 2019 Adverse Selection Study

February 20, 2020 Board of Directors Meeting

Individual Market On vs. Off Exchange: The on vs. off exchange relationships are more variable in 2018 vs. 2017.



**Risk Transfer Amounts
as % of Statewide Premium
(non-catastrophic metal tiers)**



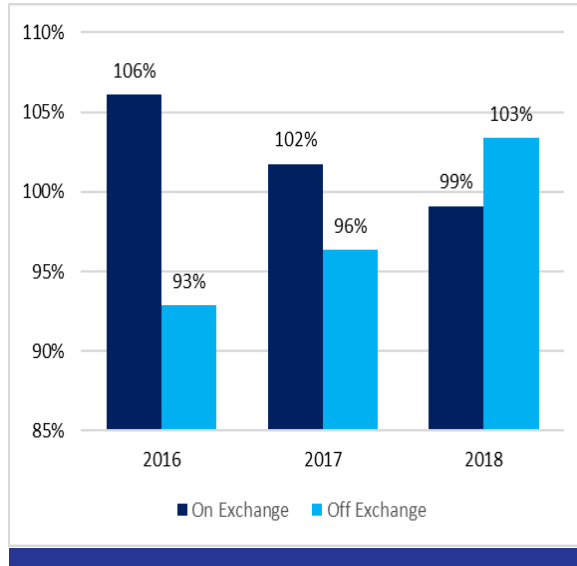
**Loss Ratios*
Pre & Post Risk Adjustment
(non-catastrophic metal tiers)**

*2016 results do not reflect the transitional reinsurance program.
Off Exchange refers to plans sold only off-exchange

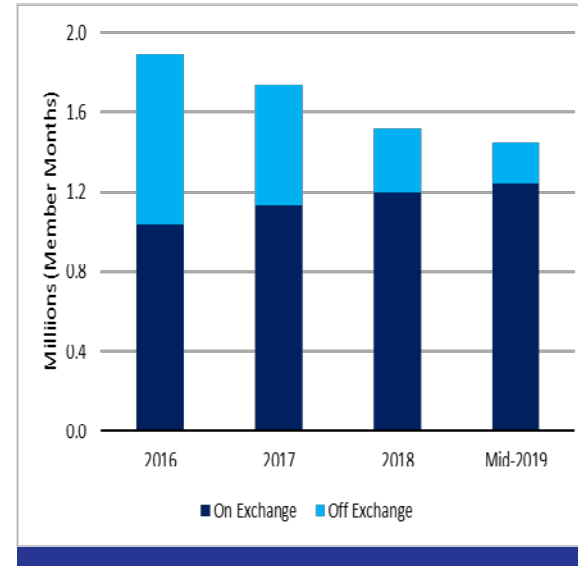
Access Health CT 2019 Adverse Selection Study

February 20, 2020 Board of Directors Meeting

Individual Market On vs. Off Exchange: The variation in risk on vs. off exchange has narrowed from 2017 to 2018.



**Risk Transfer Amounts
as % of Statewide Premium
(non-catastrophic metal tiers)**



**Enrollment Exposure by Year
(Member Months)***

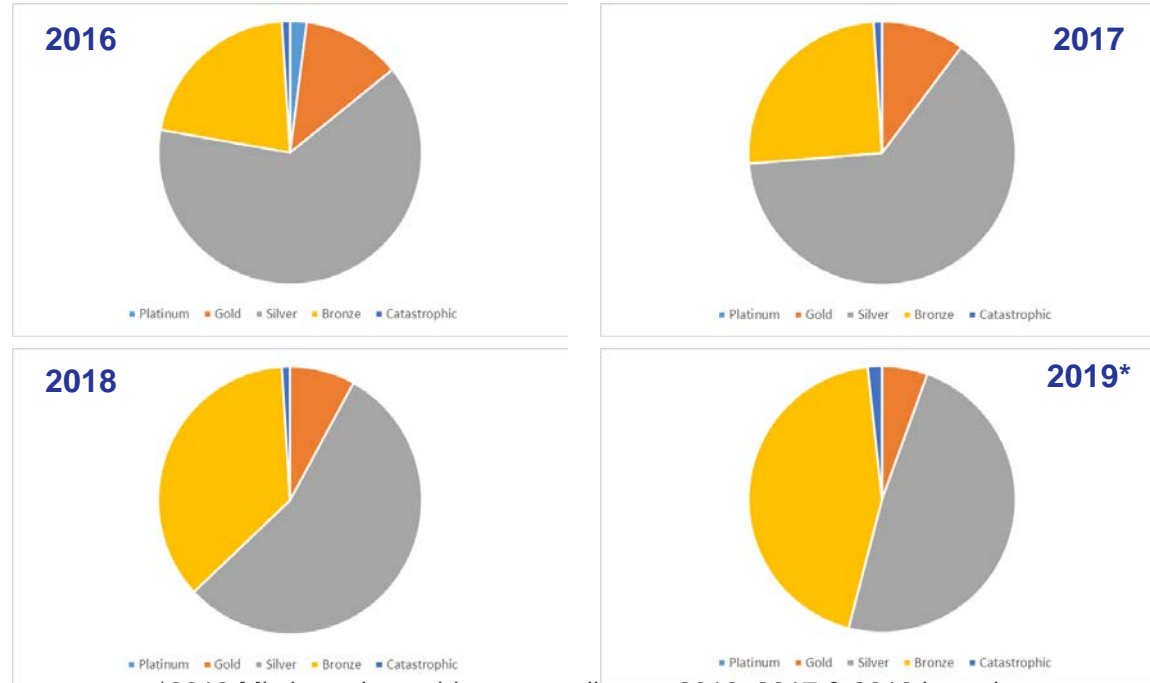
*2019 Member Months estimated as twelve times mid-year enrollment.
Off Exchange refers to plans sold only off-exchange

Access Health CT 2019 Adverse Selection Study

February 20, 2020 Board of Directors Meeting

On Exchange Metal Enrollment Mix

- The mix of enrollment by metal has shifted on and off exchange



*2019 Mix based on mid-year enrollment, 2016, 2017 & 2018 based on exposures.

Conclusions: Individual Market On vs. Off Exchange

- Up until 2018, on exchange enrollees have had higher risk scores than off exchange plan enrollees in the individual market
- On exchange enrollees are of higher average age than off exchange plan enrollees in individual market
- Loss Ratios after consideration of risk adjustment transfers indicates that on exchange enrollees are not financially disadvantaged.
- May indicate potential adverse selection. Minimal impact in market due to protection of risk adjustment mechanisms

Access Health CT 2019 Adverse Selection Study

February 20, 2020 Board of Directors Meeting

Conclusions: Small Group Market On vs. Off Exchange

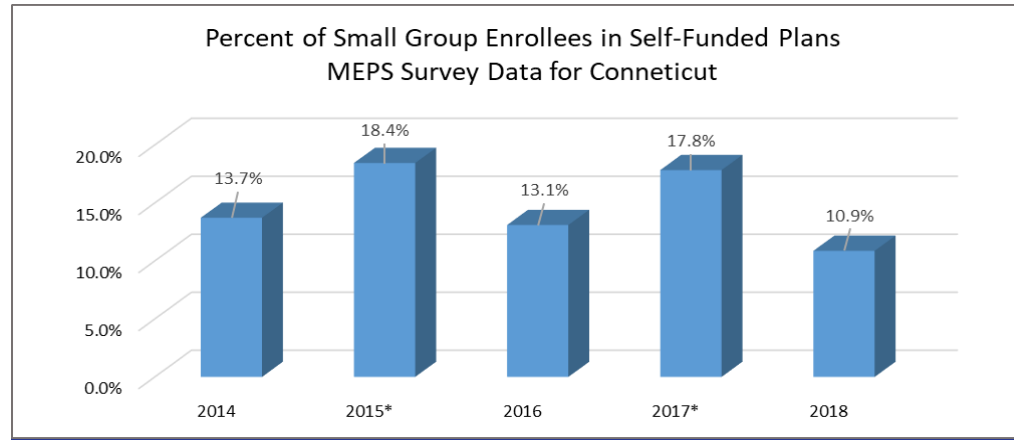
- Similar to last year, small group on exchange enrollment is low and not fully credible by metal tier
- Can not make any conclusions regarding adverse selection
- Low enrollment should be monitored outside context of adverse selection to ensure sustainability of market

Access Health CT 2019 Adverse Selection Study

February 20, 2020 Board of Directors Meeting

Conclusions: Self-Funding in the Small Group Market

- Connecticut data does not clearly indicate a change in prevalence of self-funded small groups
- Survey results from some carriers indicate an increasing interest
- Lack of credible or comparable data results in no clear conclusion whether there is adverse selection in the small group market



Source: HHS Agency for Healthcare Research and Quality's (AHRQ) Medical Expenditure Panel Survey (MEPS)

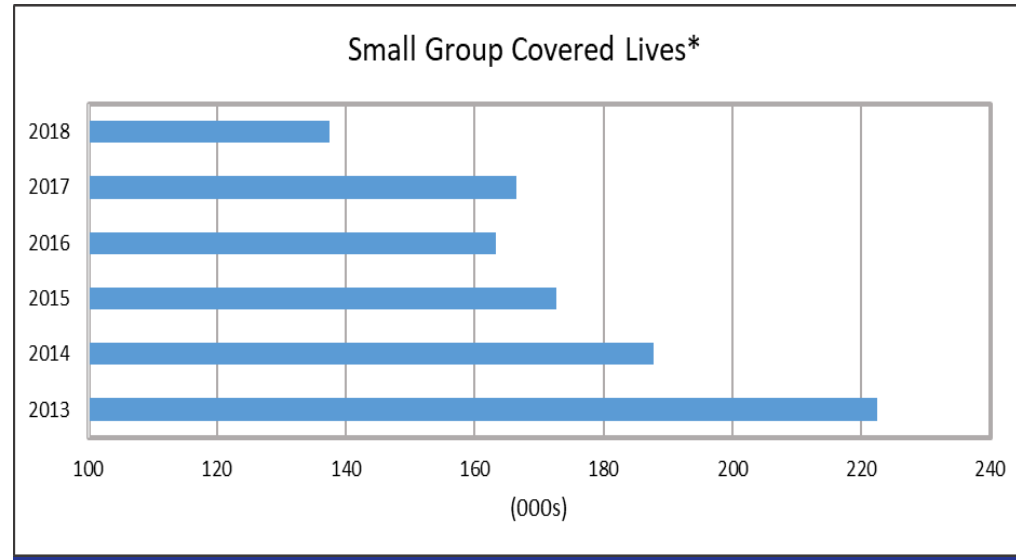
*Data for these time periods is not fully credible

Access Health CT 2019 Adverse Selection Study

February 20, 2020 Board of Directors Meeting

Conclusions: Self-Funding in the Small Group Market

- After several years of declining enrollment, the small group market grew in 2017 by 2.0% as measured by covered lives, then shrunk significantly in 2018 by 17.5%



*Source: SNL, Supplemental Health Care Exhibits

Access Health CT 2019 Adverse Selection Study

February 20, 2020 Board of Directors Meeting

Other Adverse Selection Considerations The past year has brought changes to the individual and small group market that impact overall market selection not just the Exchange.

- Defunding of Cost Sharing Reduction Advance Payments, 2018 Increase in Silver premiums to fund
 - 2021-Silver Loading Continues
- Regulations
- Judicial Activity
- Change in Plan Offerings

Access Health CT 2019 Adverse Selection Study

February 20, 2020 Board of Directors Meeting

Recommendations: On vs. Off Exchange Adverse Selection

- Continue to review special enrollment period (SEP) eligibility requirements
- Monitor overall market enrollment, is the off-exchange market continuing to shrink
- Review impact of shifting metal option enrollment
- Explore mechanisms for stabilizing the individual and small group markets (1332 Waivers)

Access Health CT 2019 Adverse Selection Study

February 20, 2020 Board of Directors Meeting

Recommendations: Self-funding in Small Group Adverse Selection Similar to last year:

- Closely monitor small group market to ensure healthier small groups do not move to a self-funded basis leading to adverse selection (i.e., healthier groups opting out of the fully insured risk pool to get lower, experience-based cost options)
- Monitor regulatory environment for impact of newly proposed regulations

Appendix A

AHCT Adverse Selection Study Report February 20, 2020

Legal Update

Legal Update

- Proposed Notice of Benefit and Payment Parameters for 2021
- Public Charge Update
- Texas Litigation Update

Proposed Notice of Benefit and Payment Parameters 2021

Released on January 31, 2020, comments due by March 2, 2020

- Issuer Changes
 - State reporting on state-required benefits outside of EHB requirements
 - Changes to Essential Health Benefits Benchmark plan selection by states
 - Changes to Medical Loss Ratio Calculations
- Exchange Changes
 - Seeking comment on changes to auto-reenrollment process for customers eligible for \$0 premium plans
 - Termination of Coverage, Data Matching and Verification
 - Encouraging Plans to include VBID in benefit design
 - Continue flexibility for Exchanges for display of Quality Rating System data

Public Charge Update

- Supreme Court ruled that NY District Court could not issue nationwide injunction of rule
- Public Charge rule goes into effect on February 24, 2020
- Public Charge rule still being challenged on merits

Texas Case Update

- Cases now known as *California v. Texas* and *House v. Texas*
- Supreme Court announced it will consider whether to hear the appeals at February 21 Conference
- Decision to grant cert and would also need decision to order special session for oral argument to hear case for 2020 term

Future Agenda Items

Adjournment