



Connecticut Health Insurance Exchange Board of Directors Regular Meeting

Remote Meeting

Thursday, May 21, 2020

Meeting Minutes

Members Present:

Paul Philpott (Interim Vice-Chair); Victoria Veltri; Grant Ritter; Anne Foley on behalf of Secretary Melissa McCaw, the Office of Policy and Management (OPM); Yvonne Addo on behalf of Commissioner Miriam Delphin-Rittmon, Department of Mental and Health Addiction Services (DMHAS); Michael Gilbert on behalf of Commissioner Deidre Gifford, Department of Social Services (DSS); Theodore Doolittle, Office of the Healthcare Advocate (OHA); Steven Hernandez; Cecelia Woods; Thomas McNeill; Paul Lombardo on behalf of Commissioner Andrew Mais, Connecticut Insurance Department (CID)

Members Absent:

Commissioner of the Department of Public Health

Other Participants:

Access Health CT (AHCT) Staff: James Michel; Robert Blundo; Susan Rich-Bye; Andrea Ravitz; John Carbone; Anthony Crowe; Glenn Jurgen; Daryl Jones; Marcin Olechowski

A. Call to Order and Introductions

The Regular Meeting of the Connecticut Health Insurance Exchange Board of Directors was called to order at 9:03 a.m.

Vice-Chair Paul Philpott called the meeting to order at 9:03 a.m. Attendance roll call was taken.

B. Public Comment

No public comment.

C. Review and Approval of Minutes

Interim Vice-Chair Paul Philpott requested a motion to approve the April 16, 2020 Board of Directors Regular Meeting Minutes. Motion was made by Victoria Veltri and seconded by Anne Foley. Roll call vote was taken. **Motion passed unanimously.**

D. CEO Report

Interim Vice-Chair Paul Philpott introduced James Michel, Chief Executive Officer, to provide the CEO Update. Mr. Michel noted that despite very challenging times due to COVID-19, the organization is not complacent. Mr. Michel stressed that Access Health CT (AHCT) continues to be an important resource for Connecticut residents. Mr. Michel pointed out that from March 19 through April 17, AHCT opened a new Special Enrollment Period (SEP) to support the growing number of the uninsured Connecticut residents.

Thomas McNeill joined at 9:08 a.m.

AHCT immediately implemented a targeted communication and marketing strategy to raise awareness around qualifying life events, such as losing coverage due to a job loss. Mr. Michel emphasized that AHCT continues to be a valuable partner for many in these unprecedented times. Mr. Michel enumerated efforts that the organization is implementing to support its employee workforce, including a plan for how to bring some employees back to the office with their health and safety as the main concern. Mr. Michel noted that given the current uncertainty surrounding COVID-19, the earliest that employees, in a limited capacity of twenty-five percent, may be able to return to work would be the day after Labor Day. Some employees will be required to work from home for the foreseeable future. Mr. Michel expressed words of his deepest appreciation to everyone who contributes to AHCT's work in these challenging times.

E. AHCT COVID-19 Response Update

Robert Blundo, Director of Technical Operations and Analytics and Andrea Ravitz, Director of Marketing, presented the AHCT COVID-19 Response Update. Mr. Blundo provided information on system and operational initiatives that the organization has been working on this month to help consumers during the pandemic. Mr. Blundo noted that one of the most important aspects was to make sure that consumers maintain their medical insurance at a time when it is needed the most. Mr. Blundo pointed out that in an effort to better assist consumers, the deadline has been delayed for individuals to submit verification items. Mr. Blundo provided statistical data on the extended customer verification deadline and COVID-19 Provisional Enrollments. Mr. Blundo explained how AHCT is actively supporting HUSKY Coverage extensions along with system enhancements to support Families First Coronavirus Response Act (FFCRA) and Coronavirus Aid, Relief, and Economic Security (CARES) Act changes. Victoria Veltri indicated that special coverage

for the for COVID-19 testing has been established by the state and inquired how individuals can find out that this coverage may be available to them. Mr. Blundo stressed that this information is available in a very prominent place on the consumer website and is clearly noticeable. In addition, “Help” articles have been posted to provide consumers with more details and guide them through that process. Additional information will also be available in the near future. AHCT continues to work collaboratively with the Department of Social Services (DSS) on this issue. Ms. Ravitz added that many educational communications are out publicly now through a variety of media platforms. AHCT is in discussion with many partners and is planning to expand the way it communicates this message.

Mr. Blundo provided additional statistical data on the current enrollment and activity during the emergency and compared it to the prior year. As of May 18, 2020, the active Qualified Health Plans (QHP) enrollment stood at 104,677, which is an increase of 5.1 percent when compared to the prior year. The HUSKY enrollment stood at 752,796 and experienced a 3 percent increase. Mr. Blundo pointed out that this year is very unique in terms of the QHP enrollment due to the COVID-19 crisis. Mr. Blundo added that AHCT is conducting a weekly monitoring of the Department of Labor initial unemployment claims by industry and geography. In addition, AHCT is creating analytics tools to support outreach and marketing strategies and is assessing impact on the uninsured rate within Connecticut.

Ms. Ravitz presented information about marketing and community outreach efforts. Ms. Ravitz pointed out that AHCT continues to focus on presenting its messaging across all media platforms with an effort to reach the greatest number of residents who may need to obtain medical coverage if they experience a qualifying life event, such as losing coverage due to job loss. Targeted media includes television, print, radio, social and online publications. Ms. Ravitz stressed that part of those efforts included making sure that enrollment specialists were aware of the new SEP. Ms. Ravitz indicated that many challenges lie ahead, especially as the chance of having in-person assistance for the upcoming Open Enrollment (OE) may be very limited due to the COVID-19 crisis. AHCT is working on alternative methods that would assist consumers.

F. Legal Update

Susan Rich-Bye, Director of Legal and Governmental Affairs, presented a Legal Update. Ms. Rich-Bye indicated that in May, the Centers for Medicare and Medicaid Services (CMS) released the final Notice of Benefits and Payment Parameters which will guide Plan Year 2021. The states be required to report to CMS annually on state mandates in excess of the Essential Health Benefits (EHB). Pursuant to the ACA, states are required to defray the cost of any mandates in excess of the EHB that were adopted after December 31, 2011. Ms. Rich-Bye added that if the state wants to change its benchmark plan for 2023, it would have to be done by May 7, 2021. Changes to the calculation of the medical loss ratio were also included in the rule. Ms. Rich-Bye reviewed CMS changes for exchanges. CMS will continue to allow auto reenrollment for consumers, and will not

make the proposed change to renewal of the Advanced Premium Tax Credits (APTCs) for people who were in zero premium plans. AHCT does not have zero premium plans. Ms. Rich-Bye detailed additional exchange changes, such as termination of coverage, data matching and verification as well as consideration of Value-Based Insurance Design plans (VBID) benefit designs . Ms. Rich-Bye also described the continued flexibility for Exchanges for display of Quality Rating System data.

Ms. Rich-Bye described the Supreme Court ruling on the risk corridor litigation. The Court ruled that insurers are entitled to more than \$12 billion of risk corridor payments. Ms. Rich-Bye also reported that the Supreme Court will hear the *California vs. Texas* case, but it will not be expedited and the oral arguments to be held during the next term with the decision most likely to come out in 2021. Ms. Rich-Bye highlighted the massive consequences for the entire country if the Affordable Care Act (ACA) is invalidated, especially during the COVID-19 crisis.

Finally, Ms. Rich-Bye reported that AHCT, along with the other state exchanges is preparing a letter through NASHP to be sent to Congress. It highlights the state-based marketplaces' (SBM) efforts to respond to COVID-19 crisis and requests support for a federal reinsurance program to stabilize premiums for the future, enhanced APTCs to assist consumers now, and requests flexibility with tax reconciliation and treatment of CARES Act Stimulus funds for those economically impacted by the crisis who are receiving financial assistance for their QHP premiums. Theodore Doolittle inquired whether the letter will include any consideration of minimizing the damage that reinsurance will cause to consumers who are receiving APTCs. Ms. Rich-Bye stated that the discussion of reinsurance is high level and does not mention specific aspects of a reinsurance program. Some of the NASHP-member states currently have state reinsurance programs that are dependent on their respective state budgets to provide the state portion of funding which could be a large challenge going forward.

G. Executive Session – Personnel Matter -- To discuss matters exempt from disclosure pursuant to C.G.S. §1-200(6)(A)

Vice-Chair Paul Philpott requested a motion to go into Executive Session. Motion was made by Thomas McNeill and seconded by Victoria Veltri. Roll call vote was taken. **Motion passed.**

Vice-Chair Paul Philpott called the Meeting back into the regular session at 10:25 a.m.

Vice-Chair Paul Philpott requested a motion to delegate the authority to negotiate an extension of the CEO Contract to the Human Resources Committee. Motion was made by Thomas McNeill and seconded by Cecelia Woods. Roll call vote was taken. **Motion passed unanimously.**

H. Future Agenda Items

Mr. Michel enumerated future agenda items. They include the following: Back to Work Return Schedule • FY2020 Audit • Open Enrollment & Preparedness • State-Based Marketplace Annual Reporting Tool.

I. Adjournment

Vice-Chair Paul Philpott requested a motion to adjourn. Motion was made by Victoria Veltri and seconded by Thomas McNeill. Roll call vote was taken. **Motion passed unanimously.** Meeting adjourned at 10:31 a.m.