



## Access Health CT

### Consumer Experience and Outreach Advisory Committee Special Meeting

Location: Legislative Office Building  
300 Capitol Avenue  
Room 1B  
Hartford, CT  
Date: Thursday, August 6, 2015  
Time: 9:00 a.m.

---

#### **Members Present**

Anita Cotto, Alta Lash, Kevin Galvin, Cee Cee Woods, Gerard O'Sullivan, Vicki Veltri, Sheldon Toubman, Deb Polun

#### **Members Absent**

Arlene Murphy, Erica Michalowski, Susan Kelley, Shawn Lang, Tanya Barrett, Elizabeth Kraus

#### **Members On Phone**

Robert Scalettar

#### **Other Participants**

Jim Wadleigh, Andrea Ravitz, Tamim Ahmed, Frank Hoeling, Sandeep Arappoyil

---

#### **I. Call to Order and Introductions**

- The meeting was called to order by Kevin Galvin at 9:02. Introductions were made.

#### **II. Consumer Decision Support Tool Demonstration**

Alta Lash asked whether this Consumer Decision Support Tool was the final version. Tamim Ahmed confirmed that suggestions are still being considered.

## ***DRAFT MINUTES***

Mr. Ahmed indicated that the tool will not be limited to premium costs only to help consumers when making their plan selection. It will show premium and out-of-pocket costs. Therefore, a consumer considering a Bronze plan that may have lower monthly premium with a tax subsidy, will be able to also consider out of pocket expenses in the event of an illness or surgery. This should be part of the decision-making process. Mr. Ahmed added that it is designed to be a very consumer friendly design. The AHCT team is seeking the input of the committee members to help improve the functionality. This is Version 1 and will be continuously revised. Pharmacy information will be included at a later time.

Deb Polun asked when the tool will be used. Mr. Ahmed replied that it will be used for the pre-selection process while shopping for plans. The tool will tie in with the eligibility rules of eligibility in the AHCT integrated eligibility system. If a consumer has a Medicaid eligible income, the inquiry will end.

Mr. Ahmed said that some diseases included in the tool are common chronic conditions. Common elective surgeries are being looked at as well. Only the top 20 conditions and top 10 common surgeries are included. There are all different types of needs. The tool looks at severity of the condition or illness, injury and when the pharmacy information is included, it will make it easier to identify low, medium and high severity.

Utilization in 23 service utilization groups was captured including PCP, Specialist, Preventive Care, ER, Hospital Out-patient surgery, Lab and Advanced Lab etc.

The tool will provide snapshot views of premium and out of pocket costs – no carrier names just plan A, B or C. The intent is to help provide consumers with an awareness of the different costs to consider when selecting a plan.

Vicki Veltri asked how the tool predicts coinsurance amounts. Mr. Ahmed replied that allowed charges, what patients pay and what carriers pay are considered. The allowable charge is similar between states. The calculations are hypothetical.

James Wadleigh said there are a number of disclaimers in the system and AHCT is looking for feedback on the screen flows.

Sandeep Arappoyil from Amtex led the presentation and various aspects of the Tool were provided. Committee members asked questions and provided feedback.

**Cee Cee Woods left at 10:09.**

Andrea Ravitz, Director of Marketing, indicated that there will be an educational tool developed that defines the terms used on the shopping page. Google Analytics will be utilized to track consumer utilization of the tool.

Mr. Ahmed added that plan network information could be added but would be obsolete by the time it gets loaded into the Tool. Reference was made to secret shoppers. Ms. Veltri requested an update on the NCQA and the new special accreditation system.

**III. Adjournment**

- Meeting adjourned at 11:10 a.m.