

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. A large orange banner with white text is overlaid across the middle of the image.

# Access Health CT – Board of Directors

September 16, 2021

# Board Agenda

- |    |  |    |                                    |
|----|--|----|------------------------------------|
| A. | Call to Order and Introductions                                    | F. | Strategy Committee Update          |
| B. | Public Comment   | G. | Open Enrollment 9 Readiness Update |
| C. | Vote   | H. | Marketing and Outreach Update      |
| •  | Review and Approval of Minutes                                     | I. | Health Disparities Webpage         |
| D. | CEO Report   | J. | Future Agenda Items                |
| E. | Connecticut Insurance Department<br>Presentation: 2022 Rate Review | K. | Adjournment                        |

# Public Comment

# Vote

- June 17, 2021 Regular Meeting Minutes

# CEO Report James Michel



# CID Review

## *Of 2022 Health Insurance Rates*

PRESENTED BY:  
PAUL LOMBARDO  
INSURANCE DEPARTMENT  
TO:  
ACCESS HEALTH CT BOARD  
SEPTEMBER 16, 2021





# 2022 Health Insurance Rates

## SCOPE OF REVIEW

- 11 companies
- 15 rate filings on individual & small group
- Approx. 222,700 covered lives in Connecticut



# 2022 Health Insurance Rates

## Items Contributing to 2022 Rate Increases

- Annual Trend (medical Inflation) – Trend is a factor that accounts for rising health care costs, including the cost of prescription drugs, the increased demand for medical services and the severity of future claims. This year, it has risen to an average increase of 8.8 percent.
- Experience Adjustments – accounting for worse than expected or better than expected experience in 2020 and recalibrating the approved base rate from 2020.





# 2022 Health Insurance Rates

## Items Contributing to 2022 Rate Increases (con't)

- COVID-19 – a 0.5% increase in rates due to vaccinations, future boosters and continued testing.
- A normalization of 2020 experience as a result of the impact of COVID-19
- Deteriorating Morbidity – As the small group market continues to shrink the overall risk of the fully insured small group market continues to deteriorate.



# 2022 Health Insurance Rates

## ON EXCHANGE - INDIVIDUAL

COMPANY	Original Average Request	Original Range	Approved Ave. Request	Approved Range	Covered Lives
*Anthem Health Plans	12.3%	6.1% to 22.6%	5.8%	-0.55% to 15.61%	28,071
CTCare Benefits Inc.	7.4%	1.1% to 16.8%	5.5%	-0.6% to 14.8%	81,852
ConnectiCare Insurance Company Inc.	N/A**				



# 2022 Health Insurance Rates

## ON EXCHANGE – SMALL GROUP

COMPANY	Original Average Request	Original Range	Approved Ave. Request	Approved Range	Covered Lives
*Anthem Health Plans	11.5%	4.5% to 23.5%	2.9%	-3.5% to 13.97%	25,529
CTCare Benefits Inc.	13.6%	7.6% to 18.5%	10.3%	4.5% to 15.1%	1,786





# 2022 Health Insurance Rates

## OFF EXCHANGE – INDIVIDUAL

COMPANY	Original Average Request	Original Range	Approved Ave. Request	Approved Range	Covered Lives
CTCare Inc.	10.9%	8.8% to 18.7%	8.6%	6.6% to 16.3%	3,053
CTCare Insurance Co.	5.1%	2.8% to 6.5%	3.0%	0.8% to - 4.4%	3,096



# 2022 Health Insurance Rates

## OFF EXCHANGE – SMALL GROUP

COMPANY	Original Average Request	Original Range	Approved Ave. Request	Approved Range	Covered Lives
Aetna Life Insurance Co.	14.1%	14.1%	0.0%	0.0%	149
Cigna Health and Life Insurance Company	N/A**				
CTCare Inc.	11.6%	8.0% to 14.9%	7.5%	4.2% to 10.8%	295
CTCare Insurance Co.	7.4%	4.8% to 10.5%	3.5%	1.0% to 6.5%	17,904
Harvard Pilgrim Health Care, Inc	14.5%	13.4% to 15.5%	8.4%	5.1% to 9.2%	4,413
HPHC Insurance Company, Inc.	13.1%	12.0% to 14.1%	7.1%	2.5% to 9.1%	4,458
Oxford Health Plans (CT), Inc.	15.6%	12.7% to 23.6%	9.9%	7.1% to 17.5%	3,393
Oxford Health Insurance, Inc.	15.8%	9.4% to 22.2%	10.1%	4.0% to 16.2%	47,025
UnitedHealthcare Insurance Co.	14.3%	11.2% to 19.7%	8.7%	5.7% to 13.8%	1,706



# Strategy Committee Update

# Strategic Initiatives

- ✓ **Subsidiary**
- ✓ **Health Disparities**
- ✓ **AHCT Future Growth & Success**
- ✓ **Financial Strategy to Enhance Revenue Stream**
- ✓ **IT Infrastructure**

access  
health CT

**CONNECTICUT  
RESIDENTS**

# Strategy Committee -- Update

- **Subsidiary**
- **Broker Academy**
- **Health Disparities Webpage**
- **Review of Mission and Vision**
- **Review of Advisory Committees**

# Open Enrollment 9 Readiness Update

# 2022 Open Enrollment Planning

## 2022 Open Enrollment (OE9) Scheduled:



November 1, 2021 – December 15, 2021\*

## Focus for OE9

- Expanded financial help through the American Rescue Plan Act (ARPA)
- New benefits from the Covered Connecticut Program
- Flexibility in customer help (Hybrid virtual / in-person help options)
- Potential end of the Public Health Emergency (PHE)

*\*Awaiting 2022 Final Rule from Health and Human Services (HHS) regarding 1/15/2022 end of Open Enrollment (OE).*



# 2022 Open Enrollment Planning

**9/10** – Final Rate Filing and CID

Decision Made Public

**9/13** – Virtual CAC\*/Broker

Training Begins

**9/17** – 1<sup>st</sup> Wave of Call Center

Staffing And Training Complete

## September

## October

**10/8** – Final AHCT System Release  
Before OE

✉ **10/18** – 2020 to 2021 Plan  
Renewal Notifications Begin

**10/25** – 2021 Window Shopping  
Enabled

**10/29** – CAC/Brokers Activated for  
2022 & Last Wave of Call Center  
Training Complete

**11/1** – Open Enrollment

Begins, 2021 Shopping

Opens

**11/1** – OE Marketing

Campaign Begins

✉ **11/18** – QHP 2021

Automatic Renewals Begin

## November

## December

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

**12/15** – Open Enrollment  
Ends

✉ **12/15 – 12/31** – Enrollee  
Receives PY 2021 Invoice  
From Carrier

# 2022 Open Enrollment Planning

## Yearly Open Enrollment Challenges:

- **Short Enrollment Window**
  - Approx. 80% of annual enrollment within a 45 day period
- **2021 to 2022 Premium Changes**
  - Customer premium impact analysis expected to be complete by end of October
- **Customer Plan Selections**
  - One new Anthem HMO plans in 2022
  - Six new ConnectiCare
  - Insurance Company, Inc. (CICI) plan offerings
  - All 2021 plans cross walked to a 2022 plan
- **Complexity In Healthcare**
  - Changes in law, misinformation, etc.

## 2022 Open Enrollment Challenges:

- **Impact of Pandemic**
  - Changes in purchasing behavior and market demand
  - Increased barriers to in-person assistance channels
  - Policy driven technology and operational changes
  - Availability of information from third-party sources
- **American Rescue Plan Act (ARPA) Impact**
  - Balancing ease of automatic renewal with active shopping value
- **Public Health Emergency**
  - 168k with coverage ending on 12/31 unless PHE is extended
  - Increased processing and requests for customer assistance anticipated

# 2022 Open Enrollment Planning

## **New features released for 2022 Open Enrollment Users:**

- New and improved homepage and support pages
- Simplified application flow and updating
- Substantial improvements to data quality and integrity
- Updated rules and screens to support ARPA &
- Updated rules and screens to support Covered CT program

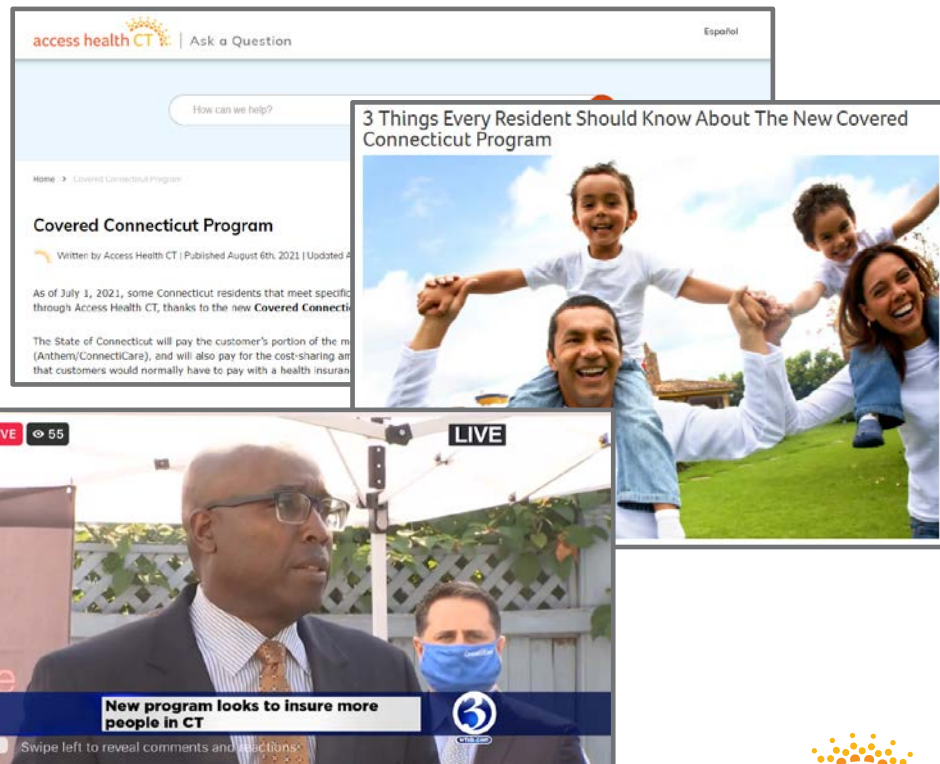
# Marketing & Outreach Update

# Covered Connecticut Marketing



## July/August 2021

- Q&A posted to our website
  - English & Spanish
- Blog post pinned to the homepage of our website
  - English & Spanish
- Manual, monthly auto-enrollment with communications
- Participation in press conferences alongside elected officials
- Legislative toolkit





# Covered Connecticut Marketing

## Direct-to-consumer outreach:

- **Monthly, manual, direct-to-consumer communications continue, including:**

- Email (if we have one)
- Direct Mail (in a blue envelope)

- **Immediately eligible population:**

- 📅 July: 561
- 📅 August: 28
- 📅 September: 196

**Frequently Asked Questions:**

**Do I need to do anything to continue participating in the Covered Connecticut Program?**

The criteria to participate in the Covered Connecticut Program to continue participating in the Covered Connecticut Program are:

- You must be a resident of the state of Connecticut.
- Your income that is greater than 160%, and up to and including 175% of the federal poverty level.
- You must be in the household under age 19; Children age 18 must be a high school senior.
- You must be a U.S. citizen or lawful permanent resident.
- You must be a member of a health plan that includes Tax Credits (APTCs) and Cost Sharing Reductions (CSRs).
- You must be a member of a health plan that includes the expanded American Rescue Plan Act (ARPA) financial assistance.
- You must be a member of a health plan that includes the Level Plan.

**Will I be covered through this program?**

Yes, you will be covered through this program if you are medically necessary and covered by the health insurance plan that you are currently enrolled in.

**What is the premium (monthly payment) to my insurance company?**

The premium (monthly payment) to my insurance company will be reduced by the amount of the tax credits and cost sharing reductions.

**access health CT**

Great News – You Qualify for \$0 Coverage through the new Covered Connecticut Program!

MAILING ADDRESS INFO

August 9, 2021

Dear FIRST NAME,

As of July 1, 2021, some Connecticut residents are eligible for the new Covered Connecticut Program. Thank you for being a member of Access Health CT.

Our records indicate that you qualify for the Covered Connecticut Program. We want you to take any action to see savings, but we want you to know that you are eligible.

The State of Connecticut will pay your portion of the cost of your insurance company (Anthem or Connecticut Health Care) amounts that you would normally have to pay with your co-pays, co-insurance and maximum out-of-pocket.

**Next Steps**

- ✓ **No action needed from you.** We are updating your records to reflect your savings from this program.
- ✓ **Insurance cards will be re-issued** by your insurance company before you receive your new card. If you need to contact them directly for a temporary or permanent card, please contact them directly.
- ✓ On your next visit to your provider, or to a health care provider, your services and prescription drugs will be fully covered.
- ✓ Eligible customers enrolled in the Covered Connecticut Program will receive a monthly premium bill unless there is a balance due.

**More Savings Available: Open Now**

**access health CT**

Access Health CT  
P.O. Box 2348  
Hartford, CT 06101-9951

**PRESORTED FIRST-CLASS MAIL, US POSTAGE PAID, access health CT**

Sincerely,

The Access Health CT Support Team

**Access Health CT is Here to Help.** Contact us if you have questions about this message. Your insurance company can answer any questions you have about ID cards, billing, or payments.

- Online: [AccessHealthCT.com](https://AccessHealthCT.com) or via Live Chat
- By Phone: Call 1-855-805-4325 (Monday – Friday, 8am – 5pm)
- TTY at 1-855-789-2428 or contact us with a relay operator

and estimated income will impact the financial help you may receive. It is important to report any changes as soon as possible. Failure to report changes could result in changes to the type of coverage you receive.

# Covered CT & Extended SEP Campaign

**Dual message campaign:** supporting the extended Special Enrollment Period and the Covered Connecticut Program.



**SEP enrollment deadline:** October 31



**Covered Connecticut enrollment deadline:** December 31, or the end of Open Enrollment



**In market:** September & October

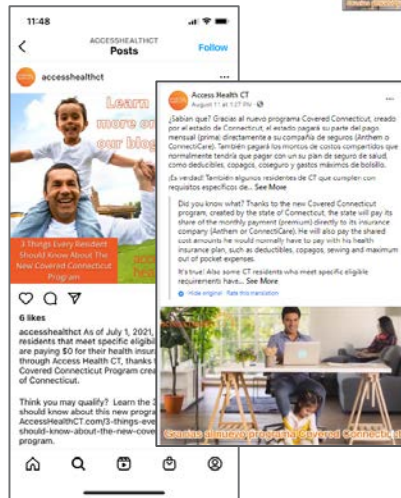
**Campaign placements include:**

- Digital billboards (Hartford/New Haven)
- Print advertorials (Courant & multi-cultural)
- DJ radio reads (NPR, WPOP, WTIC)
- Social media
- Search engine marketing



## Access Health CT extends Special Enrollment Period deadline to October 31

Connecticut residents have more time to shop, compare, and enroll in health insurance – and they may qualify for plans for \$0. This is made possible by the new Covered Connecticut Program created by the State of Connecticut.



access health CT

# Covered Connecticut Marketing

## Additional areas of focus moving forward:

- Continued, prominent placement of blog post on the website and the Q&A
- Automated enrollment through the AHCT website (beginning October 2021)
- Automated eligibility notices (beginning October 2021)
- Outreach to households that may be eligible if they make a change
  - With the support of Carriers/DSS/OHS
- Support communications during Open Enrollment where we can insert the messages (such as PR opportunities)

Anthem<sup>®</sup>

ConnectiCare<sup>®</sup>

 **OHS** **CONNECTICUT**  
Office of Health Strategy



access health CT 

# FY22 Advertising Calendar

	July				August				Sept				Oct				Nov				Dec				Jan				Feb				Mar - June																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																										
TV																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											

## Campaign Focus:

- American Rescue Plan Act (ARPA) Special Enrollment Period
- Special Enrollment Period Extension/Covered Connecticut Program
- Open Enrollment
- Brand/Health Equity

# Open Enrollment 9 Creative

- **Creative Concepts**

- Four concepts under consideration
- Focus Groups took place August 31 and September 1
- Focus Group feedback available later this month

- **Focus Group Demographics**

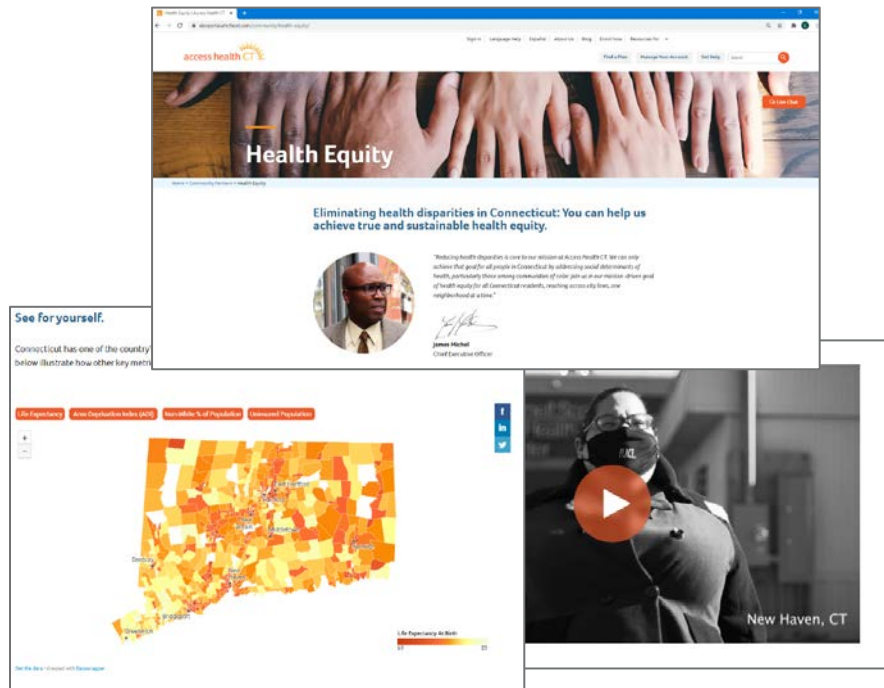
- **Customers:**
  - Unemployed/uninsured/underinsured
  - Spanish speakers
  - Strivers
  - Affluent
- **Non-customers:**
  - Unemployed/uninsured/underinsured
  - Young achievers





# Health Equity and Outreach

- **Continue the extensive outreach efforts targeting communities with a high uninsured rate:**
  - Expand and strengthen current community partnerships
- **Partnering with Marketing and SHOP on initiative linked to reducing health disparities:**
  - Launching Brokers Academy
- **Promoting the new Health Equity website:**
  - Implement Phase 2 changes
    - Translate to Spanish
    - Add contact form
    - Create a Health Equity Blog Post
    - Update with outreach events
    - Develop a toolkit to educate consumers and engage organizations in target community



# Community Outreach

- **Completed events in key, target areas**
  - Norwalk, Meriden, Putnam, Bridgeport, Naugatuck, East Hartford, New London, Stamford and Hamden
  - Goal is to have events in every county and multiple in targeted areas.
- **Navigator program**
- **Healthy Chat series**
- **Enrollment Locations and Fairs for OE9**
  - 5 Enrollment Locations
    - Set to open Nov 1 - Jan 15
  - 25 Enrollment fairs
  - In-person/Virtual
  - Safety protocols in place



# Community Conference

## Virtual Annual Community Partner Conference

- Half day, virtual event which will be broadcasted
- Shorter but more meaningful, engaging education for our community partners
- Keynote speaker: Marietta Vazquez, MD, Associate Dean of Diversity, Yale New Haven Hospital (still waiting for confirmation)
- Community Award
- Save the date- October 19, 2021, at 9am



Marietta Vazquez, MD



# Health Disparities Webpage

# Digital Commitment to Health Equity

## AHCT's Mission:

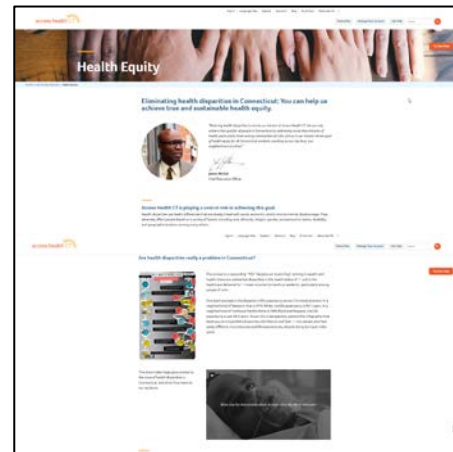
To increase the number of insured residents, improve health care quality, lower costs and **reduce health disparities** through an innovative, competitive marketplace that empowers consumers to choose the health plan and provider that give them the best value.

## Objectives:

- Dedicate a digital destination for residents and partners to:
  - Access resources about existing disparities in Connecticut
  - Learn about AHCT's ongoing initiatives to create a more equitable CT
  - Contact an AHCT representative to work together on this mission

## Next Steps:

- Incorporate user/community feedback
- Campaign to accelerate partnerships with shared objectives
- Phase 2 enhancements under-way



# Future Agenda Items

# Adjournment