



**Connecticut Health Insurance Exchange  
Board of Directors Regular Meeting**

Remote Meeting

Thursday, September 16, 2021  
**Draft Meeting Minutes**

**Members Present:**

Charles Klippel (Chair); Paul Philpott; Matthew Brokman; Gregory Messner on behalf of Melissa McCaw, Secretary, Office of Policy and Management (OPM); Deidre Gifford, Commissioner, Department of Social Services (DSS); Grant Ritter; Steven Hernandez; Theodore Doolittle, Office of the Healthcare Advocate (OHA); Cecelia Woods; Thomas McNeill; Yvonne Addo on behalf of Nancy Navarretta, Acting Commissioner, Department of Mental and Health Addiction Services (DHMAS)

**Other Participants:**

***Access Health CT (AHCT) Staff:*** James Michel; Anthony Crowe; Robert Blundo; Caroline Lee; Daryl Jones; John Carbone; Glenn Jurgen; Daniel Maloney; Tammy Hendricks; 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 9:00 a.m.**

Chair Charles Klippel called the meeting to order at 9:00 a.m.  
Attendance roll call was taken.

**B. Public Comment**

No public comment.

**C. Vote**

Chair Charles Klippel requested a motion to approve the June 17, 2021 Regular Meeting Minutes. Motion was made by Cecelia Woods and seconded by Thomas McNeill. Roll call vote was ordered. **Motion passed unanimously.**

Chair Charles Klippel requested a motion to amend the Agenda to discuss the evaluation of a public officer or employee, a matter exempt from disclosure pursuant to C.G.S. §1-200(6)(A). Motion was made by Theodore Doolittle and seconded by Thomas McNeill. **Motion passed unanimously.**

#### **D. CEO Report**

James Michel, Chief Executive Officer, provided the CEO Report. Mr. Michel wished everyone who is observing a holy day of Yom Kippur holiday an easy fast. Mr. Michel stated that following Labor Day, Access Health CT (AHCT) is heading into the busiest time of the year and starting its Return to the Office. For the first month, half of the AHCT staff will work from the office on Mondays while the other half will work in the office on Wednesdays. Mr. Michel indicated that after a month, each cohort will return to the office for two days a week and no one will work in the office on Fridays. Mr. Michel stressed that AHCT will be continuing a strict protocol to ensure safety.

Mr. Michel provided information on the presenters for this meeting. Mr. Michel emphasized that one of the most important aspects that the Strategy Committee and the Board of Directors will be discussing in the next few months are AHCT's Mission, Vision Statements, and the Principles as well as the revamping of the Exchange's Advisory Committees. Mr. Michel mentioned that each of these statements were introduced and adopted almost a decade ago when AHCT was established.

Mr. Michel went on to say that it is time to consider where the organization is today and where it would want to be in the future. Mr. Michel stated that in addition to revising the AHCT's guiding framework, the organization is also working on several strategic initiatives, including the formation of a subsidiary, establishment of a Broker Academy, updates to the Information Technology Infrastructure, a new financial strategy with the aim of providing AHCT with additional revenue streams, and an increased effort to reduce health disparities, under the guidance of new senior leadership. Mr. Michel noted that AHCT is still developing its approach and will report back to the Board later this year for the Board's input.

#### **E. Connecticut Insurance Department Presentation: 2022 Rate Review**

Paul Lombardo, Director of the Life and Health Division of the Connecticut Insurance Department, presented the 2022 Rate Review. Mr. Lombardo stated that the Connecticut Insurance Department (CID) made final rate decisions for all individual and small group Affordable Care Act (ACA) plans for the 2022 benefit year. Mr. Lombardo added that the scope of review included 11

companies with 15 rate filings for the individual and small group markets and approximately 222,700 covered lives for both, individual and small business markets. Mr. Lombardo noted that the annual trend is the most significant element that impacts the health insurance rates.

Mr. Lombardo emphasized that there are two components to annual trend which include medical inflation and the other being prescription drugs. Mr. Lombardo clarified that there is a unit cost piece to trend, as well as a utilization piece to trend. On average, the overall impact for medical trend in Connecticut filed by the carriers was 8.8% for 2022.

Mr. Lombardo went on to describe that an experience adjustment that accounts for worse than expected or better than expected experience in 2020 needs to be recalibrated to the approved base rate for 2020 before they projected it forward. Mr. Lombardo added that due to the pandemic in 2020, especially in March April and May of 2020 when the pandemic first hit, there was a significant drop in utilization of many services, particularly elective procedures which were down significantly as well as the use of emergency departments.

Mr. Lombardo pointed out that when an attempt is made to project into 2022, while the pandemic is still an issue, vaccine utilization of services has increased dramatically. Therefore the 2020 experience must be recalibrated and normalized to what the normal expectation of the 2020 experience would be.

Mr. Lombardo emphasized that the small group market continues to shrink in Connecticut and there could be a myriad of reasons why it is the case. Mr. Lombardo stated that Connecticut lost a significant number of small employers in 2020 due to the pandemic. There is a risk that some small employers may move out of state. Mr. Lombardo also stated that Connecticut could have had small employers that became large employers. Mr. Lombardo enumerated other elements, such as people delaying their annual physicals and other testing, which resulted in the overall health deterioration. Mr. Lombardo went on to say that this trend has been noticed in the first five months of 2021.

Mr. Lombardo noted that CID approved an average 8.6% rate increase for 2022 in the individual market and an average 5.6% increase in the small group market. Mr. Lombardo stated that the average requested rate increase was 12.9% and CID approved an average increase of 6.7%. Mr. Lombardo added that Anthem's individual On-Exchange average increase request was at 12.3 percent and CID approved an average of 5.8 percent.

Mr. Lombardo went on to describe rate changes for ConnectiCare Benefits Inc., which requested an average increase of 7.4 percent. CID approved an average of 5.5 percent increase. Mr. Lombardo added that ConnectiCare Benefits Inc. has almost 82,000 covered lives enrolled on the Exchange in the individual market while Anthem has 28,000 covered lives enrolled on the Exchange.

Mr. Lombardo described the small group rate approvals for those two carriers. Anthem requested an 11.5 percent increase and was granted an average 2.9 percent while ConnectiCare Benefits Inc. requested on average 13.6 percent and received 10.3 percent average increase. Mr. Lombardo also provided details on the CID approval rates for the off-Exchange individual market as well as small group markets.

Theodore Doolittle thanked Mr. Lombardo and CID for their outstanding work and added his words of appreciation to the participating carriers. Mr. Doolittle mentioned that one nationwide study stated that healthcare utilization and spending remained below the expected levels in early 2021. Mr. Doolittle expressed his appreciation toward numerous community and non-profit groups for their activity during the rate hearing process.

Paul Philpott also conveyed his appreciation to Paul Lombardo and CID for their outstanding work and exemplary partnership with AHCT. Mr. Philpott inquired about the new participating carrier, ConnectiCare Insurance Company Inc. and asked what benefits there could be to the QHP shopper with two separate ConnectiCare insurance companies offering plans on the Exchange. Mr. Lombardo noted that even though both entities have the ConnectiCare name in them, they are separate legal entities and should be treated as such. Mr. Lombardo stated that the new participating carrier will provide more options for the QHP shoppers to choose from.

Mr. Lombardo noted that the American Rescue Plan Act (ARPA) subsidies have increased the Financial Assistance (FA) to people who are already receiving them and it also helps individuals who were not eligible to utilize them before.

Mr. Lombardo stressed that the increases in rates on the Exchange's individual market will be masked by the more generous subsidies. Mr. Lombardo elaborated that if the ARPA subsidies are not made permanent, significant increases in premiums will occur in the individual market.

Mr. Lombardo, responding to Mr. Ritter's inquiry, clarified that a large portion of the small group market covered by Anthem Health Plans is found off-Exchange. Mr. Ritter followed-up with an inquiry as to whether the insurance companies made an excess of money in 2020 and if so, is there any adjustment which would take that into consideration. Mr. Lombardo stated the Medical Loss Ratio (MLR) Rebate report will specify that information. Mr. Lombardo added that the carriers are required to adhere to that regulation administered by the Federal Government.

Mr. Lombardo added that if the insurance company did not spend a minimum of 80 percent of the revenue that they received on covering medical services, then rebates will be issued to both individuals and small employers. Mr. Lombardo described that large groups must adhere to the 85 percent ratio.

## **F. Strategy Committee Update**

James Michel, Chief Executive Officer, stated that the Strategy Committee met during the previous week and AHCT obtained input from the Committee about future strategic initiatives of the Exchange. Mr. Michel noted that more meetings of the Committee are planned.

Chair of the Strategy Committee, Steven Hernandez, noted that it is a great process that the Exchange is engaging in with critically important and continuous improvement. Mr. Hernandez emphasized that it is no accident that AHCT is considered one of the most effectively and efficiently run Exchanges in the country. Mr. Hernandez noted that the Exchange is expanding its options and services, such as creating a Subsidiary, establishing its own Broker Academy and

promoting reducing health disparities through information. Mr. Hernandez added that there is always a need to review the Mission and Vision statements to remain vibrant.

Mr. Michel explained that during the past year, the Exchange adjusted very quickly to the pandemic and implemented its portion of the American Rescue Plan efficiently. Mr. Michel emphasized that AHCT is always prepared to respond quickly and efficiently to assist the residents of Connecticut. Mr. Michel also noted that AHCT always needs to be ready to implement any changes that may be coming from both the State and Federal Administrations. Mr. Michel emphasized that AHCT must be positioned to be responsive to any possible adjustments that may be required.

### **G. Open Enrollment 9 Readiness Update**

Robert Blundo, Director of Technical Operations and Analytics presented the Open Enrollment 9 Readiness Update. Mr. Blundo stated that currently the 2022 Open Enrollment (OE) is scheduled from November 1, 2021 to December 15, 2021. However, OE may be extended if the federal government issues a final rule extending it to January 15, 2022.

Mr. Blundo enumerated various elements that AHCT will focus on during OE9. This will include the expanded financial assistance through the American Rescue Plan Act (ARPA), new benefits from the Covered CT Program, flexibility in customer help and the potential end of the Public Health Emergency (PHE).

Mr. Blundo provided a detailed 2022 OE Planning Timeline. Mr. Blundo presented the expected OE challenges that can occur annually and those that will be unique to the upcoming OE. Mr. Blundo emphasized that the 2022 OE challenges include the impacts of the pandemic as well as the ARPA. Mr. Blundo stressed that the possibility of ending the PHE would end extended Medicaid coverage on December 31, 2021 for approximately 168,000 individuals.

Mr. Blundo discussed the new features that were released for 2022 OE including a new and improved homepage along with support pages, simplified application flow and updating as well as substantial improvements to data quality and integrity. Mr. Blundo stated that new features also include the updated rules and screens to support ARPA and the Covered CT program.

Chair Charles Klippel requested a motion to go into the Executive Session to discuss the evaluation of a public officer or employee, a matter exempt from disclosure pursuant to C.G.S. §1-200(6)(A). Motion was made by Cecelia Woods and seconded by Paul Philpott. Roll call vote was ordered. **Motion passed unanimously.**

**The Board of Directors met in the Executive Session on a separate call-in line.**

**Following the conclusion of the Executive Session, Chair Charles Klippel called the Regular Meeting of the Board of Directors back to order.**

Chair Charles Klippel requested a motion to authorize the Human Resources Committee to enter into negotiations to amend the contract with the Chief Executive Officer. Motion was made by Thomas McNeill and seconded by Deidre Gifford. Roll call vote was ordered. **Motion passed unanimously.**

#### **H. Marketing and Outreach Update**

Caroline Lee, Director of Marketing and Tammy Hendricks, Director of Health Equity and Outreach, presented the Marketing and Outreach Update. Ms. Lee stated that ultimately some Connecticut residents that meet specific eligibility requirements will be paying zero dollars for their health insurance through AHCT. Ms. Lee added that this is made possible by the State of Connecticut. Through the new program, the state pays the consumer portion of the premium amount directly to insurance carriers and also pays the cost sharing that a customer would normally pay for covered services and prescriptions through their plans.

**Thomas McNeill left at 10:40 a.m.**

Ms. Lee pointed out that AHCT completed a very comprehensive Questions and Answers that was posted to the website, in both English and Spanish about the Covered Connecticut Program. She stated that it helps customers have a better experience online, and also provides them with a lot of information. Ms. Lee also referred to a blog post that was added to the website as well.

Ms. Lee enumerated efforts to promote the Covered CT Program, which includes communicating directly with those consumers who are immediately eligible for this program. Ms. Lee emphasized that it is important to note the other tactics that the organization undertook towards the launch of the Program which include participation in press conferences alongside elected officials, as well as the distribution of legislative toolkits.

Ms. Lee stressed that community partners, elected officials and other trusted partners are crucial in disseminating information about this important program. Ms. Lee noted that all consumers that have been eligible for the last several months has received emails from AHCT informing them about this opportunity. Ms. Lee provided information about increasing awareness of this program, program deadlines and other important aspects.

Ms. Lee stated that one of the ways to raise awareness is having a digital billboard in Hartford to disseminate this message to thousands of Connecticut residents. Ms. Lee emphasized that AHCT runs advertorials in the Courant as well as several multicultural papers in both English and Spanish to make sure AHCT is promoting this information to all corners of the state. Ms. Lee

discussed the advantages of advertorials since it is very easy for reporters to make mistakes and get deadlines wrong for the different programs. Buying this content in a feature article style ensures that the messaging is correct.

Ms. Lee provided additional information on promotional materials on various radio stations around Connecticut. Ms. Lee provided the Board with information on the social media content as well as other online tactics that AHCT is utilizing. Ms. Lee added that in October consumers will have the ability to go online for comparison shopping. And when OE starts, they will see the amount of savings they will be able to obtain due to the enhanced Advanced Premium Tax Credits (APTCS).

Ms. Lee added that AHCT is working with the participating carriers, the Department of Social Services (DSS) and the Office of the Health Strategy (OHA) in order to coordinate efforts in the outreach approach. Ms. Lee provided information on the program's eligibility criteria and showed the income brackets and other important elements that need to be taken into consideration.

Ms. Lee provided the Fiscal Year 2022 (FY22) Advertising calendar, which includes television, radio, billboards, print, social, search as well as digital. Ms. Lee added that there are various focuses that are designed for different time periods. Ms. Lee added that there are other actions and events that support these various advertising campaigns promoting AHCT's messaging.

Ms. Lee announced that AHCT has a few creative concepts that are under consideration that were discussed during meetings with a focus group. Ms. Lee provided information on the demographic and socio-economic breakdown of those potential consumers that AHCT is trying to reach.

Tammy Hendricks, Director of Health Equity and Outreach (HEO) provided information on Health Equity and Outreach. Ms. Hendricks stated that the new Health Equity and Outreach Department is working very closely with the Marketing Department as well as others to reach communities that are lacking affordable healthcare coverage and where health disparities are prevalent. Ms. Hendricks noted that through its efforts, HEO is continuing its extensive outreach efforts targeting communities with a high uninsured rate.

Ms. Hendricks indicated that HEO partners with Marketing and SHOP on initiatives linked to reducing health disparities, part of which is the launch of the Broker Academy. Ms. Hendricks added that HEO is promoting its new website as well and it is being done in close cooperation with the Technical Operations and Analytics (TOA) Department.

Ms. Hendricks stressed that, as a part of the upcoming OE, HEO is increasing its efforts to promote AHCT in communities with high uninsured rates. Ms. Hendricks added that community outreach events have already taken place in numerous cities across the state and added that AHCT's aim is to expand its relationship with the community partners and the general public.

Ms. Hendricks said that HEO is working on creating a health equity blogpost, which would outline what AHCT is doing to further its mission and get people engaged and informed on the current outreach events. Ms. Hendricks added that AHCT is also working with the Marketing Team, to develop a toolkit to further educate, and raise awareness.

Ms. Hendricks added that the Navigator Program is working well and assists in year-round enrollment support and engaging community partners as well. In addition, Healthy Chats are continuing as well. Ms. Hendricks stressed that five enrollment locations are planned for OE9 as well as 25 enrollment fairs. These events are currently being planned as in-person events, but due to the pandemic circumstances, may become virtual events. Ms. Hendricks stressed that all safety protocols would be in place in case the in-person fairs can go forward.

Ms. Hendricks briefly described the Community Conference on October 19, which will be held virtually and noted that it will be a shorter event when compared with previous years adding that over 130 people already registered for it.

Commissioner Deidre Gifford asked HEO to coordinate its events with DSS to have vaccination clinics alongside its events. Ms. Gifford added that it would be a great opportunity for people to get vaccinated and/or tested. Ms. Hendricks praised DSS for this opportunity and AHCT and DSS will coordinate on this approach. Brief discussion ensued around redeterminations and the Covered CT Program, eligibility and the ARPA as well as the Federal Poverty Level (FPL) brackets.

**Chairman Charles Klippel asked the members to pose any remaining questions and suggested that the remaining Agenda items to be moved to the October Board of Directors Meeting due to time constraints.** Members of the Board agreed and the discussion on Agenda Items I and J were moved to the October Board Meeting Agenda.

## **K. Adjournment**

Chair Charles Klippel requested a motion to adjourn. Motion was made by Theodore Doolittle and seconded by Matthew Brokman. Roll call vote was ordered. **Motion passed unanimously.** Meeting adjourned at 11:17 a.m.