

A young boy and an older 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

October 21, 2021

# Board Agenda

- A. Call to Order and Introductions
- B. Public Comment
- C. Votes
  - Review and Approval of Minutes
  - Appointing new members to the Finance and Audit Committees and the Health Plan Benefits and Qualifications Advisory Committee
- D. CEO Report
- E. Open Enrollment 9 Update
- F. Consumer Impact Study
- G. Marketing Update
- H. Outreach Update
- I. Health Disparities Webpage
- J. ACA Policy / Legal Update
- K. Future Agenda Items
- L. Adjournment

# Public Comment

# Votes

- September 16, 2021 Regular Meeting Minutes
- Appointing new members to the Finance and Audit Committees and the Health Plan Benefits and Qualifications Advisory Committee

# CEO Report James Michel

# Open Enrollment 9 Update

# 2022 Open Enrollment (OE) Update

## System Updates and Changes:

- Over 50 system updates released in October. Majority of late October improvements intended to automate Covered CT and improve renewal process
- Addition of new ConnectiCare Insurance Company, Inc (CICI) plans ready for OE implementation

## Policy/Operation Updates:

- COBRA subsidies from American Rescue Plan Act's (ARPA) expired on 9/30/2021
- 2022 Open Enrollment officially scheduled to end on January 15, 2022
- 2022 Renewal Projection Testing and Preparation:
  - 85% of Households projected eligible for passive renewal for 2022 (compared to 85% for 2021 renewal)
  - QHP customers should receive communication on status by end of October

## Public Health Emergency (PHE) Planning:

- Public Health Emergency extension may end on 12/31/2021
- Over 190k with coverage extended through January

# 2022 Open Enrollment (OE) Update

## Open Enrollment Call Center Staffing:

- AHCT has temporarily waived the Faneuil contract clause that gives preference to hiring Connecticut residents
- Faneuil has trained groups of people from other programs where excess capacity exists
- Faneuil is exploring additional incentives to spur recruitment and retention

## Major October Open Enrollment Milestones:

- 10/19 - QHP Projections For 2022 Renewal To Begin
- 10/25 - Window Shopping Open To Public
- 11/1 - Open Enrollment Shopping Portal Opened To Public
- 11/18 –Passive Renewals For 2022 To Begin

## Pre-Open Enrollment Enrollee Counts:

Current Enrollment	2020*	2021*	% Increase
QHP w/ Financial Help	68,846	85,962	24.8%
QHP w/o Financial Help	30,902	20,381	-34.0%
<b>QHP Total</b>	<b>99,748</b>	<b>106,343</b>	<b>6.6%</b>

*\*Measured on October 18 of each year.*



# Consumer Impact Study

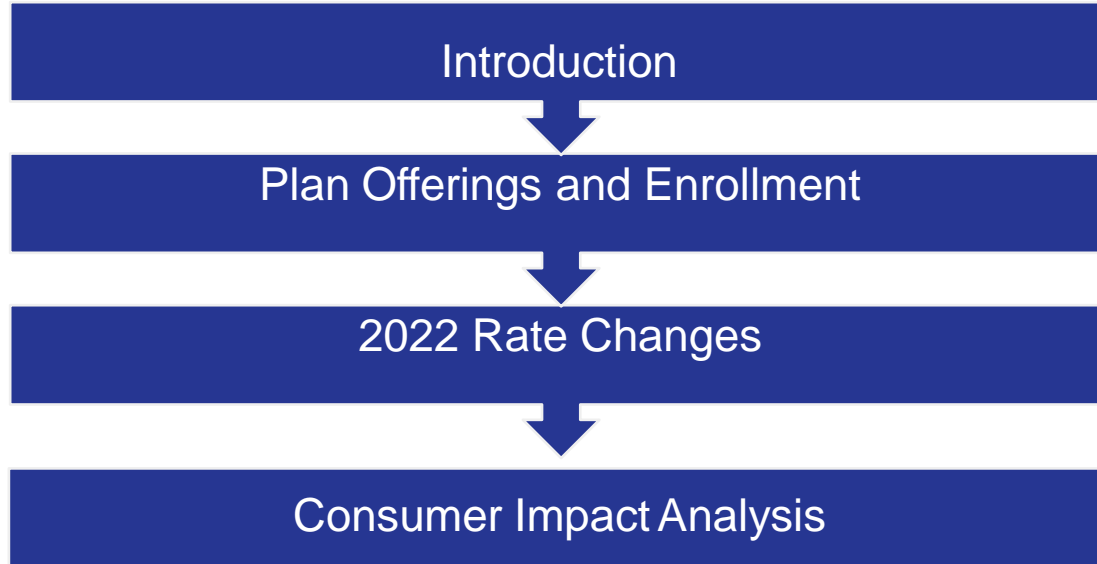
Access Health CT

# Rate Review and Consumer Impact Analysis Report

October 21, 2021

PRESENTED BY  
Julie Andrews, FSA, MAAA  
Brad Heywood, ASA, MAAA

# Table of Contents



# Introduction

Wakely was retained by Access Health CT (AHCT) to perform the following services related to 2022 rates and rate filings

- Rate Filing Review: Review of initial and final health insurance rate filings for carriers on the exchange
- Consumer Impact Analysis: Summarize rate changes before and after federal subsidies by rating area and plan type
- Rate Analysis: Perform a rate analysis to assess the variance in rates by rating area and metal level

Wakely relied on rate filings and templates, as well as enrollment data, provided by AHCT as of September 10, 2021

Rounding: Results are presented to the nearest dollar, calculations are performed at the nearest \$0.01. Similarly, percentage summaries are rounded.

# Plan Offerings and Enrollment

# Plan Offerings and Enrollment

## Summary of 2022 Plan Offerings - Individual

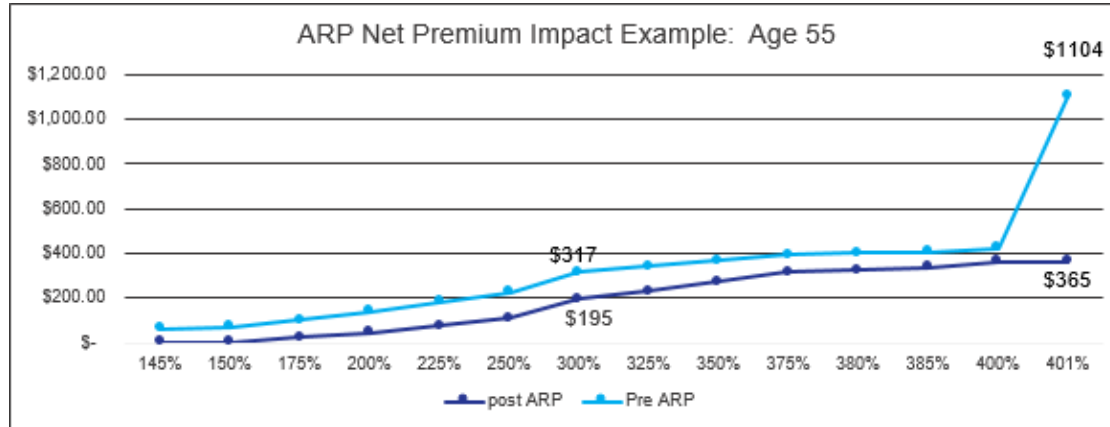
- ConnectiCare Insurance Company, Inc. (CICI) will be offering six new plans on the exchange for 2022. They join Anthem Health Plans, Inc. (Anthem) and ConnectiCare Benefits, Inc. (CBI) who are continuing participation on the exchange, with 27 proposed plans
- No plans were discontinued in 2022
- There will now be one Platinum plan offered in 2022 from CICI and Anthem is offering one new Gold plan
- All issuers offer plans in other metal tiers
- All plans are available statewide

Individual Market				
Metal	2021	Disc.	New	2022
Catastrophic	2	0	0	2
Bronze	9	0	2	11
Silver	2	0	1	3
Gold	7	0	3	10
Platinum	0	0	1	1
<b>Total</b>	<b>20</b>	<b>0</b>	<b>7</b>	<b>27</b>

# 2021/2022 Rate Changes

## American Rescue Plan – Signed March 2021

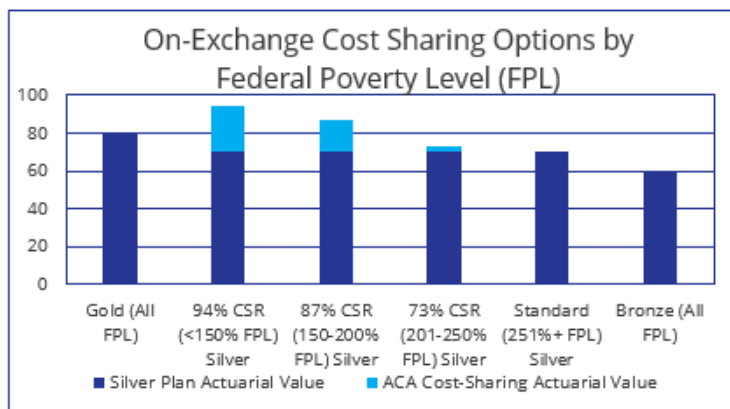
- Expanded eligibility and amount of premium subsidies for 2021 & 2022 Only
- In 2023, subsidy limits will return to eligibility under 400% of the FPL Only
- Enrollees over 400% of the FPL are now eligible for premium subsidies on the exchange



# 2022 Rate Changes

## Summary of 2022 Plan Offerings - Individual

- Metal tiers are defined by Actuarial Value (AV) as calculated by the Federal AV Calculator
- Silver enrollees with income between 0% and 250% of the Federal Poverty Level (FPL) are eligible for Cost Sharing Reductions (CSRs) on the exchange
- Enrollees  $\leq 400\%$  of the FPL are eligible for premium subsidies on the exchange (Expanded beyond 400% with the ARP for 2021 & 2022)
- All Bronze plans offered on-exchange qualify as an expanded bronze plan



Individual Market	Permissible AV Range	Filed AV Range
Platinum	86%-92%	86%
Gold	76%-82%	76.5%-82%
73% AV CSR	72%-74% <sup>2</sup>	72.8%-73.2%
87% AV CSR	86%-88%	87.4%-87.9%
94% AV CSR	93%-95%	94.5%-94.7%
Standard Silver	66%-72%	70.7%-71.1%
Bronze	56%-65% <sup>1</sup>	64%-65%

<sup>1</sup> Bronze plan designs are eligible for expanded "de minimis" range

<sup>2</sup> 73.0% CSR Silver must have a differential of 2.0%+ with Standard Silver



# Plan Offerings and Enrollment

## Enrollment Distribution by Metal Level

Metal Level	Distribution by Metal				% of Enrollees in Lowest Premium Plan			
	2018	2019	2020	2021	2018	2019	2020	2021
Platinum	0%	0%	0%	0%	N/A	N/A	N/A	N/A
Gold	8%	6%	7%	8%	66%	14%	17%	19%
Silver	55%	47%	45%	47%	75%	51%	81%	75%
Bronze	36%	45%	46%	44%	39%	13%	15%	16%
Catastrophic	1%	2%	2%	2%	75%	87%	90%	90%

- Silver plan enrollment gained in 2021
- The percent of enrollees choosing the lowest premium option within a metal tier remained steady in 2021. 2020 was the first year where carriers could submit only the one standard Silver plan at the Silver metal level
- 70% of Enrollees are eligible for premium subsidies at the beginning of 2021 (expected to further increase with ARP)

# Plan Offerings and Enrollment

## Summary of 2022 Plan Offerings – Small Group

- The same two issuers are participating on the exchange in 2022, with 11 proposed plans
  - CBI is adding a new Silver plan in 2022
- All plans are available statewide
- No platinum plan will be available in 2022

	SHOP			
	2021	Disc.	New	2022
Bronze	4	0	0	4
Silver	4	0	1	5
Gold	2	0	0	2
Platinum	0	0	0	0
<b>Total</b>	10	0	1	11

# 2022 Rate Changes

## Background

- Rate changes in this section reflect premium changes from 2021 to 2022 based on carrier plan mappings provided to Wakely by AHCT as of September 10, 2021
- Weighted averages are based on enrollment by plan and county provided to Wakely by AHCT (individual market only)
- Rate changes presented in this section are PRIOR to premium subsidies

# 2022 Rate Changes

## Individual Market Observations

- The weighted average rate increase for AHCT enrollees (before premium subsidies) is 5.9%. This rate change does not include the impact of aging.
- Rate changes across all plan and area combinations range from -0.6% to 15.6%
- By county, average rates are increasing the most in Tolland
- By carrier, premium weighted rate changes average 5.8% for Anthem and 5.5% for CBI for continuing and cross-walked enrollees
- Silver plans continue to be loaded for the defunding of cost-sharing reductions

# 2022 Rate Changes

## Individual Market Observations

### ■ Rate Change Drivers

- Trend – combined medical and pharmacy cost and utilization trend ranges from 7.4-9.5%% for 2021-2022
- Ongoing COVID costs added at most 0.5%.
- Risk Adjustment is the only remaining market stabilization program after expiration of transitional reinsurance and risk corridors at the end of 2016.
  - The program has two components: Risk Adjustment Transfers and the High Risk Pool (HRP) which reimburses issuers for 60% of paid claims over \$1 million
- Experience as measured by projected Minimum Loss Ratios (MLR) show continued improvement in the State

Minimum Loss Ratio*	2017	2018	2019	2020
Anthem – Individual	92.7%	83.1%	88.7%	87.5%
CBI – Individual	92.1%	76.7%	86.2%	79.9%
CICI – Individual	93.6%	80.8%	82.4%	86.1%
Individual (State: CT)**	93.6%	80.1%	86.4%	82.7%

# 2022 Rate Changes

## Individual Market Rate Changes by Plan with Mapping

Metal	Carrier	2021 Plan Name	2022 Plan Name	Fairfield	Hartford	Litchfield	Middlesex	New Haven	New London	Tolland	Windham
Gold	Anthem	Gold HMO BlueCare Prime	Gold HMO BlueCare Prime with Added Dental and Vision Benefits	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%
Gold	Anthem	Gold HMO Pathway Enhanced Tiered	Gold HMO Pathway Enhanced Tiered	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%
Gold	Anthem	Gold PPO Standard Pathway	Gold PPO Standard Pathway	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%
Gold	CBI	Choice Gold Alternative POS with Dental	Choice Gold Alternative POS with Dental	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%
Gold	CBI	Choice Gold Standard POS	Choice Gold Standard POS	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%
Gold	CBI	Compass Gold Alternative POS	Compass Gold Alternative POS	8.2%	8.2%	8.2%	8.2%	8.2%	8.2%	8.2%	8.2%
Gold	CBI	Gold Virtual Alternative POS	Choice Gold Alternative POS	11.8%	11.8%	11.8%	11.8%	11.8%	11.8%	11.8%	11.8%
Silver	Anthem	Silver PPO Standard Pathway	Silver PPO Standard Pathway	5.3%	5.3%	5.3%	5.3%	5.3%	5.3%	5.3%	5.3%
Silver	CBI	Choice Silver Standard POS	Choice Silver Standard POS	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%
Catastrophic	Anthem	Catastrophic HMO Pathway Enhanced	Catastrophic HMO Pathway Enhanced	3.8%	3.8%	3.8%	3.8%	3.8%	3.8%	3.8%	3.8%
Catastrophic	CBI	Choice Catastrophic POS with Dental	Choice Catastrophic POS with Dental	-0.2%	-0.2%	-0.2%	-0.2%	-0.2%	-0.2%	-0.2%	-0.2%

# 2022 Rate Changes(Cont.)

## Individual Market Rate Changes by Plan with Mapping

Metal	Carrier	2021 Plan Name	2022 Plan Name	Fairfield	Hartford	Litchfield	Middlesex	New Haven	New London	Tolland	Windham
Expanded Bronze	Anthem	Bronze HMO BlueCare Prime	Bronze HMO BlueCare Prime with Added Dental and Vision Benefits	15.6%	15.6%	15.6%	15.6%	15.6%	15.6%	15.6%	15.6%
Expanded Bronze	Anthem	Bronze HMO Pathway Enhanced Tiered	Bronze HMO Pathway Enhanced Tiered	8.8%	8.8%	8.8%	8.8%	8.8%	8.8%	8.8%	8.8%
Expanded Bronze	Anthem	Bronze PPO Standard Pathway	Bronze PPO Standard Pathway	7.3%	7.4%	7.3%	7.4%	7.3%	7.3%	7.3%	7.3%
Expanded Bronze	Anthem	Bronze PPO Standard Pathway for HSA	Bronze PPO Standard Pathway for HSA	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%	7.4%
Expanded Bronze	CBI	Bronze Virtual Alternative POS	Choice Bronze Alternative POS	14.8%	14.8%	14.8%	14.8%	14.8%	14.8%	14.8%	14.8%
Expanded Bronze	CBI	Choice Bronze Alternative POS with Dental	Choice Bronze Alternative POS with Dental	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%	5.2%
Expanded Bronze	CBI	Choice Bronze Standard POS	Choice Bronze Standard POS	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
Expanded Bronze	CBI	Choice Bronze Standard POS HSA	Choice Bronze Standard POS HSA	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%
Expanded Bronze	CBI	Passage Bronze Alternative PCP POS	Passage Bronze Alternative PCP POS	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%	13.9%



# 2022 Rate Changes

## Small Group Market Observations

- One new Silver plan is being added in 2022
- Rate changes for 2022\*
  - Anthem: The overall proposed rate increase is 2.9% with plan specific rate changes varying from -3.55% to 13.97%. Increase reflects a mix of on and off exchange plans
  - CBI: The overall proposed rate increase is 10.3%. Rate changes across all plan combinations range from 4.5% to 15.1%

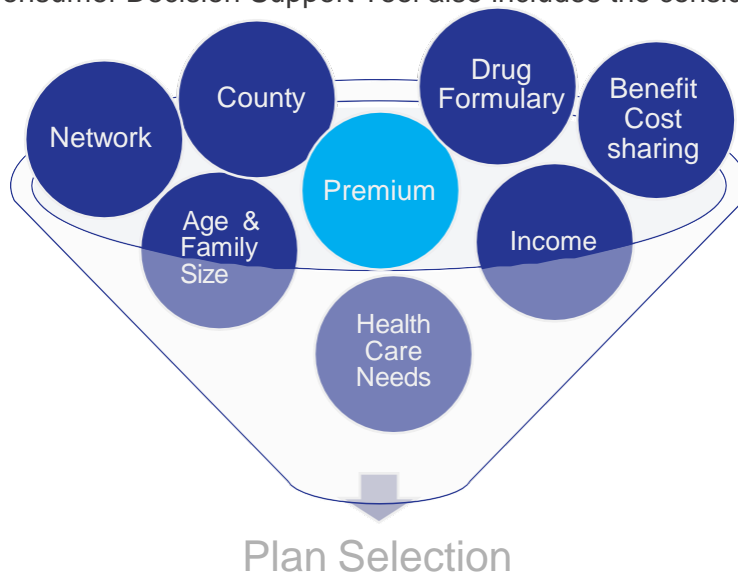
\*Average Increases from Connecticut Insurance Department.

# Consumer Impact Analysis

# Consumer Impact Analysis

## Background

- There are many considerations consumers use to select the best plan option
- This section outlines the premium changes to consumers in the individual market after reflecting federal premium subsidies
- Brokers can provide advice to consumers on plan selection
  - The AHCT Consumer Decision Support Tool also includes the considerations below



# Consumer Impact Analysis

## Background

- Impacts are calculated based on carrier plan mappings provided to Wakely by AHCT
- Weighted averages are based on enrollment by plan and county provided to Wakely by AHCT
- Premium impact for individuals and households vary based on:
  - Member age(s)
  - Geographic region
  - Income
  - Plan selection
  - Household size

## Consumer Premiums

- Benchmark plan: Subsidy eligible households pay up to the defined % of income for the Essential Health Benefits (EHB) portion of benchmark premium, and pay the non-EHB premium amount as well
- Non-Benchmark plan: Consumers pay the amount above, plus/minus the difference between their selected plan and the benchmark
- Advanced payment of premium tax credit (APTC): federal government pays APTC directly to carrier, reducing consumer portion of premium

*\*Starting July 1, 2021 under the Covered Connecticut program:  
For eligible consumers, the State of CT pays the consumer  
portion of premium (must be enrolled in Silver CSR plan) and  
consumer portion of cost-sharing amounts*

## Drivers of After Subsidy Rate Changes

- Change in Second Lowest Silver plan/premium
- Change in plan premium relative to Second Lowest Silver premium
- Change in income, household size
- Updates to FPL
- IRS guidelines; Maximum % of Income

## Change in Benchmark Plan and Subsidies

- The next slide illustrates the change in the benchmark (second lowest cost silver plan) by county assuming no aging
- Key observations include:
  - The benchmark plan carrier is changing in seven of the eight counties
  - Benchmark premium change varies from -2.8% to 4.0% by county

# Consumer Impact Analysis

## Change in Benchmark Plan

County	2021 Enrollment in County	2021 Benchmark Plan		2022 Benchmark Plan		Benchmark Premium Change
		Issuer	Plan Name	Issuer	Plan Name	
Fairfield	34,159	Anthem	Silver PPO Standard Pathway	CICI	FlexPOS Silver Standard	-1.4%
Hartford	23,415	Anthem	Silver PPO Standard Pathway	CICI	FlexPOS Silver Standard	-0.2%
Litchfield	7,102	Anthem	Silver PPO Standard Pathway	CICI	FlexPOS Silver Standard	4.4%
Middlesex	5,316	Anthem	Silver PPO Standard Pathway	CICI	FlexPOS Silver Standard	-0.4%
New Haven	22,371	Anthem	Silver PPO Standard Pathway	CICI	FlexPOS Silver Standard	0.1%
New London	6,775	Anthem	Silver PPO Standard Pathway	CICI	FlexPOS Silver Standard	4.7%
Tolland	3,441	Anthem	Silver PPO Standard Pathway	Anthem	Silver PPO Standard Pathway	5.5%
Windham	2,365	Anthem	Silver PPO Standard Pathway	CICI	FlexPOS Silver Standard	5.3%



# Consumer Impact Analysis

## Change in Benchmark Premium and Subsidies – Sample Household

- The next slides illustrate the change in the benchmark premium and premium subsidy amounts by county for a hypothetical household assuming auto-renewal
  - Household: Michael is a single adult, age 44 as of 2021 with income of 300% FPL
- Results for other household scenarios will vary
- Key observations for sample household includes
  - Benchmark premiums are increasing by 4% on average
  - Average subsidies for this household are increasing by 5% across all counties and range from 2% to 13% by county

# Consumer Impact Analysis

## Change in Benchmark Premiums/Subsidies – Sample Household

For single age 44 year old (45 in 2022) with income of 300% FPL (approximately \$38,280 in 2021)

County	Enrollment Distribution by County	Monthly Benchmark Premium (Before Tax Credit)				Monthly Premium Subsidy-EHB Only				Net Monthly Benchmark Premium (After Tax Credit)			
		2021	2022	\$ Change	% Change	2021	2022	\$ Change	% Change	2021	2022	\$ Change	% Change
Fairfield	33%	\$692	\$705	\$13	2%	\$498	\$509	\$12	2%	\$194	\$195	\$1	1%
Hartford	22%	\$592	\$610	\$18	3%	\$398	\$415	\$17	4%	\$194	\$195	\$1	1%
Litchfield	7%	\$580	\$625	\$45	8%	\$386	\$430	\$44	11%	\$194	\$195	\$1	1%
Middlesex	5%	\$636	\$654	\$18	3%	\$442	\$459	\$17	4%	\$194	\$195	\$1	1%
New Haven	21%	\$636	\$657	\$21	3%	\$442	\$462	\$20	5%	\$194	\$195	\$1	1%
New London	6%	\$580	\$627	\$47	8%	\$386	\$432	\$46	12%	\$194	\$195	\$1	1%
Tolland	3%	\$580	\$631	\$51	9%	\$386	\$436	\$50	13%	\$194	\$194	\$1	0%
Windham	2%	\$580	\$630	\$51	9%	\$386	\$435	\$49	13%	\$194	\$195	\$1	1%
<b>TOTAL</b>	<b>100%</b>	<b>\$634</b>	<b>\$656</b>	<b>\$23</b>	<b>4%</b>	<b>\$440</b>	<b>\$461</b>	<b>\$21</b>	<b>5%</b>	<b>\$194</b>	<b>\$195</b>	<b>\$1</b>	<b>1%</b>

# Consumer Impact Analysis

## After Subsidy Rate Impact– Sample Household

- The following slides show rate impact before and after subsidies for the lowest cost silver plans and lowest cost bronze plans in each county for a sample household
- The first panel of numbers shows the monthly rate change from 2021 to 2022 before subsidies
- The second panel of numbers shows the after-subsidy monthly rate change from 2021 to 2022
- The third panel shows the monthly rate change if the household moves to the 2022 lowest cost plan
- Results will vary for other household scenarios

# Consumer Impact Analysis

## Lowest Cost Silver Impact– Sample Household (Auto vs. Active Renew)

Michael is a single age 44 year old (45 in 2022) with income of 300% FPL (approximately \$38,280 in 2021) enrolled in the lowest cost silver plan for 2021

Lowest Cost Silver Plan			Auto Renew Before Tax Credit			Auto Renew After Tax Credit		
County	2021	2022	2021	2022	Change	2021	2022	Change
Fairfield	Choice Silver Standard POS	Choice Silver Standard POS	\$613	\$654	7%	\$115	\$144	25%
Hartford	Choice Silver Standard POS	Choice Silver Standard POS	\$524	\$559	7%	\$125	\$143	14%
Litchfield	Choice Silver Standard POS	Choice Silver Standard POS	\$566	\$604	7%	\$180	\$174	-3%
Middlesex	Choice Silver Standard POS	Choice Silver Standard POS	\$566	\$604	7%	\$124	\$145	17%
New Haven	Choice Silver Standard POS	Choice Silver Standard POS	\$566	\$604	7%	\$124	\$142	14%
New London	Choice Silver Standard POS	Choice Silver Standard POS	\$566	\$604	7%	\$180	\$172	-4%
Tolland	Choice Silver Standard POS	Choice Silver Standard POS	\$566	\$604	7%	\$180	\$168	-7%
Windham	Choice Silver Standard POS	Choice Silver Standard POS	\$566	\$604	7%	\$180	\$169	-6%

*\*Member remains at target FPL from 2021 to 2022, with small increase in income assumed*

*\*Includes ARP in 2021 and 2022*

# Consumer Impact Analysis

## Lowest Cost Bronze Impact – Sample Household (Auto vs. Active Renew)

Michael is a single age 44 year old (45 in 2022) with income of 300% FPL (approximately \$38,280 in 2021), enrolled in the lowest cost bronze plan for 2021

Lowest Cost Bronze Plan			Auto Renew Before Tax Credit			Auto Renew After Tax Credit		
County	2021	2022	2021	2022	Change	2021	2022	Change
Fairfield	Passage Bronze Alternative PCP POS	Passage Bronze Alternative PCP POS	\$431	\$507	18%	\$3	\$1	-68%
Hartford	Passage Bronze Alternative PCP POS	Passage Bronze Alternative PCP POS	\$368	\$433	18%	\$3	\$18	579%
Litchfield	Passage Bronze Alternative PCP POS	Passage Bronze Alternative PCP POS	\$398	\$469	18%	\$12	\$39	220%
Middlesex	Passage Bronze Alternative PCP POS	Passage Bronze Alternative PCP POS	\$398	\$468	18%	\$3	\$10	243%
New Haven	Passage Bronze Alternative PCP POS	Passage Bronze Alternative PCP POS	\$398	\$468	18%	\$3	\$6	124%
New London	Passage Bronze Alternative PCP POS	Passage Bronze Alternative PCP POS	\$398	\$469	18%	\$12	\$37	203%
Tolland	Passage Bronze Alternative PCP POS	Passage Bronze Alternative PCP POS	\$398	\$469	18%	\$12	\$33	167%
Windham	Passage Bronze Alternative PCP POS	Passage Bronze Alternative PCP POS	\$398	\$469	18%	\$12	\$33	175%

# Consumer Impact Analysis

## Simplified 2022 Renewal Example

- Ted is 29 in 2022 (28 in 2021), single, lives in Fairfield and has an annual income in 2021 of roughly \$25,520 or 200% FPL
  - Ted's subsidy calculation is based on his income, the "maximum % of household income" and the 2nd lowest cost silver plan (benchmark)
  - Due to changes in the subsidy calculation metrics, the maximum monthly subsidy is increasing in 2022 from \$494 to \$502
- Ted enrolled in the lowest cost silver plan in 2021 so he could get cost sharing reductions at an 87% actuarial value
- Ted has an increase in the before subsidy premium of \$30, the after subsidy premium increase is \$1
- Ted could choose to switch to the lowest cost bronze plan, which is also from CBI, and have a \$1 monthly premium after subsidies

# Consumer Impact Analysis

## Simplified 2022 Renewal Example

	2021	2022	2022	2022
	Enrolled in lowest cost Silver plan	Auto Renewal: Same plan <u>is</u> the lowest cost Silver option	Active Renewal: Select the lowest cost <u>Gold</u> Plan Available	Active Renewal: Select the lowest cost <u>Bronze</u> Plan Available
<b>Rates Before Subsidy</b>	\$477	\$507	\$488	\$393
<b>Subsidy</b>	\$472	\$502		
<b>Rates After Subsidy</b>	\$4	\$5	\$1	\$1
<b>\$ Change</b>		\$1	(\$3)	(\$3)
<b>% Change</b>		16%	-77%	-77%
<b>Average Out-of-Pocket per Month (WACA*,Northeast, 25-29)</b>	\$18	\$18	\$49	\$57

Reference to “lowest cost” reflects premium rate only. Subsidies may not be used for non-essential health benefits.

\*Wakely ACA Database (“WACA”) contains detailed claims, eligibility and premium data from 2018 Edge Servers from participating issuers.

# Consumer Impact Analysis

## Simplified 2022 Renewal Example

- Karen is 56 in 2022 (55 in 2021), single, lives in Fairfield and has an annual income of \$55,000 in 2021 which is above the 400% FPL threshold
  - Karen was not eligible for subsidies until the passage of the American Rescue Plan which now limits her premium costs to 8.5% of her income
- Karen enrolled in the lowest cost silver plan in 2021
- The plan has an increase in the before subsidy premium of \$91
- Karen could choose to switch to the new lowest cost gold plan or bronze plan and minimize her rate increase in 2022



# Consumer Impact Analysis

## Simplified 2022 Renewal Example

	2021 Pre-ARP	2021 Post-ARP	2022	2022	2022
	Enrolled in lowest cost Silver plan	Enrolled in lowest cost Silver plan	Auto Renewal: Same plan <u>is</u> the lowest cost Silver option (On Exchange)	Active Renewal: Select the lowest cost Gold Plan Available (On Exchange)	Active Renewal: Select the lowest cost Bronze Plan Available (On Exchange)
<b>Rates Before Subsidy</b>	\$978	\$978	\$1,056	\$1,018	\$820
<b>Subsidy</b>	Not Eligible	\$710	\$746	\$746	\$746
<b>Rates After Subsidy</b>	\$978	\$268	\$311	\$273	\$74
<b>\$ Change</b>			\$43	\$5	(\$194)
<b>% Change</b>			16%	2%	-72%
<b>Average Out-of-Pocket per Month (WACA*, Northeast, 55-59)</b>	\$109	\$109	\$109	\$76	\$110

Reference to "lowest cost" reflects premium rate only.

\*Wakely ACA Database ("WACA") contains detailed claims, eligibility and premium data from 2018 Edge Servers from participating issuers.

# Disclosures and Limitations

- **Responsible Actuary.** Julie Andrews is the actuary responsible for this communication. Julie is a member of the American Academy of Actuaries and a Fellow of the Society of Actuaries. She meets the Qualification Standards of the American Academy of Actuaries to issue this report.
- **Intended Users.** This information has been prepared for the use of AHCT to discuss the potential impact of 2021 Rate Changes. Wakely does not intend to benefit third parties and assumes no duty or liability to those third parties. Any third parties receiving this work should consult their own experts in interpreting the results. This report, when distributed, must be provided in its entirety and include caveats regarding the variability of results and Wakely's reliance on information provided by Connecticut carriers and AHCT.
- **Risks and Uncertainties.** The assumptions and resulting estimates and conclusions included in this report are inherently uncertain. Users of the results should be qualified to use it and understand the results and the inherent uncertainty. Actual results may vary, potentially materially, from our estimates. It is the responsibility of the organization receiving this output to review the assumptions carefully and notify Wakely of any potential concerns.
- **Conflict of Interest.** Wakely provides actuarial services to a variety of clients throughout the health industry. Our clients include commercial, Medicare, and Medicaid health plans, the federal government and state governments, medical providers, and other entities that operate in the domestic and international health insurance markets. Wakely has implemented various internal practices to reduce or eliminate conflict of interest risk in serving our various clients. The responsible actuary is financially independent and free from conflict concerning all matters related to performing the actuarial services underlying this analysis. In addition, Wakely is organizationally and financially independent from AHCT and any Connecticut carrier.
- **Data and Reliance.** Wakely relied on publicly available sources in this assignment. We have reviewed the data for reasonableness but have not performed any independent audit or otherwise verified the accuracy of the data/information. If the underlying information is incomplete or inaccurate, our estimates may be impacted, potentially significantly. Any errors in the data will affect the accuracy of the analysis and the conclusions drawn in this report. When performing financial and actuarial analyses on the current data, assumptions must be made where there is incomplete data. Improvements in data will allow for more accurate analyses and consistent reporting.
- **Subsequent Events.** Filings received after the date indicated will result in variation in results.
- **Contents of Actuarial Report.** This document and the supporting exhibits constitute the entirety of the actuarial report and supersede any previous communications on the project. This report is provided to AHCT to discuss the potential options to stabilize the marketplaces. Any other use of this report may not be appropriate. Wakely does not intend third parties to rely on this report for any other purpose and assumes no duty or liability to parties other than AHCT who use or receive this work. This report should only be reviewed and considered in its entirety.
- **Deviations from ASOPS.** Wakely completed the analysis using sound actuarial practice. To the best of our knowledge, the report and methods used in the analysis are in compliance with the appropriate Actuarial Standards of Practice (ASOP) with no known deviations.

# Marketing Update

# Focus Group Feedback



**Messages that call out people from all walks of life play well.**



**Most unemployed participants are waiting to find a job to get their health insurance.**



**The tone and manner of communications should be softer and more genuine.**



**Plans as low as \$0 per month diminishes the perceived value of the offer by creating false hope.**

# Open Enrollment 9 Message



It's amazing how good health insurance can make you feel.

Especially when you find it at a lower cost.

This is  
Access Health CT.

## “Lower-cost plans”

Confident, protected, at ease... a few words that describe what it feels like to have quality health insurance coverage. And while we're at it, let's add the word smart — because new federal and state programs (the American Rescue Plan Act and the Covered Connecticut Program) can significantly reduce the cost of your monthly premiums. Where can you get this feeling? Only through Access Health CT. Online and in person, we can help you find a plan that's right for you. Get started at [accesshealthCT.com](https://accesshealthCT.com).

Enroll by December 15, 2021, for coverage that begins on January 1, 2022.

Enroll by January 15, 2022, for coverage that begins on February 1, 2022

access health CT 

access health CT 

# Print



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access health CT

**Enroll by December 15, 2021, for coverage that begins on January 1, 2022.**

**Enroll by January 15, 2022, for coverage that begins on February 1, 2022**

# Online Display



# Television



This is AHCT :30



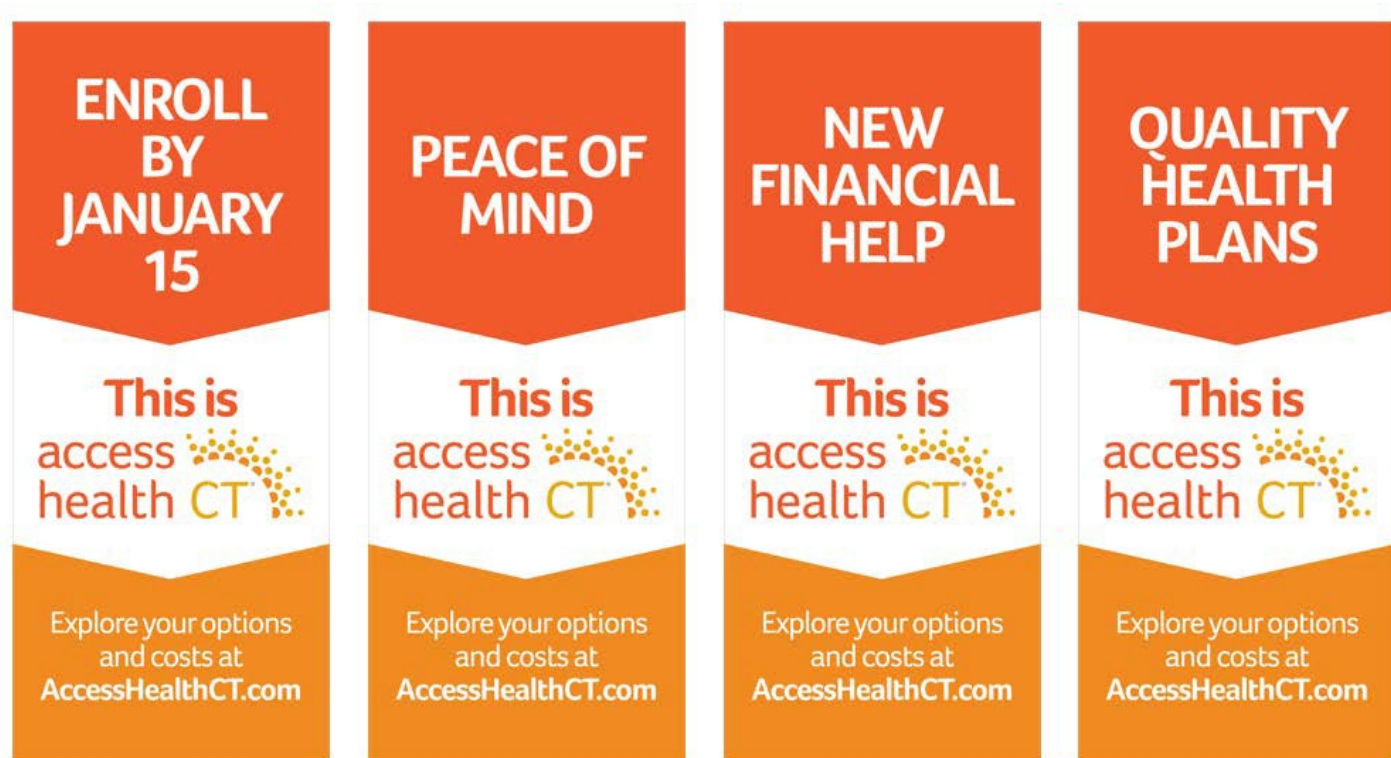
General :30



Uninsured :30



# Parking Lot Banners



# Outreach Update

# Outreach Update

- **Outreach Tour Events**
  - 71 Events (almost double last year)
  - Working on getting 18k rack cards to distribute for partners for OE 9
- **Enrollment Location and fairs**
  - **3 Locations-** East Hartford and Stamford Library, Danbury at CIFIC
  - Still awaiting confirmation on Groton
  - **8 Fairs-** Fairfield, Hartford,, Bridgeport, Waterbury, New London, New Britain, Torrington and Hamden
  - Safety protocols in place
- **Other in-person enrollment help**
  - Online resources: under “Get Help” tab
  - Navigator program
  - Utilizing 148 CAC’s
  - 455 Brokers
- **Healthy Chat series**
  - Last chat will be offered on Oct. 26, 2021
  - More Partnered chats moving forward

The screenshot displays the Access Health CT website with several key sections visible:

- In-Person Enrollment Locations:** Includes a photo of a waiting area and text stating: "Visit one of the Access Health CT locations to enroll in health care. Safety is our priority, so we are following all CDC guidelines when our locations are open Monday thru Friday by appointment only."
- Project Access-New Navigator:** Includes a photo of a person at a desk and text: "Access Health CT partners with F (PA-NH) as part of our Navigator community organizations, and in enrollment or renewal efforts, the better use and understand their."
- Virtual Healthy Chats:** A section with three chat announcements:
  - Virtual Healthy Chat 10/12 (English):** "Join us for a Healthy Chat to learn about the American Rescue Plan, plan options, financial help and tips to stay covered!"
  - Virtual Healthy Chat 10/13 (Spanish):** "Join us for a Healthy Chat on Tuesday, Oct 13 @ 6:00 pm (Spanish) In this limited-run Healthy Chat series, you can prepare for Open Enrollment and learn the latest on plan options and financial help. After a Virtual AHCT Healthy..."
  - Virtual Healthy Chat 10/26 (English):** "Join us for a Healthy Chat on Tuesday, October 26 @ 6:00 pm (English) In this limited-run Healthy Chat series, you can prepare for Open Enrollment and learn the latest on plan options and financial help. After a Virtual AHCT..."
- Get Help:** A dropdown menu with links: "Ask a Question", "Find Certified Broker", "Find Enrollment Specialist", "Popular Topics", "Enrollment Events", "Email Us", "Stay in Touch", and "Glossary".
- Community Navigator:** Includes a photo of a building and text: "Access Health CT (CRT) as a community enrollment better use..."

# Community Summit

## Summit Recap

- 370 Attendees
- Half day event which was broadcasted live from East Hartford
- Keynote speaker: Marietta Vazquez, MD, Associate Dean of Diversity, Yale New Haven Hospital
- Other updates from departments in Access Health:
  - Health Equity
  - SHOP and Product Development
  - Enrollment Support Services
  - Technical Operations
  - Carrier Product Update
- Community Award: Connecticut Foodshare



 YALE NEW HAVEN  
HEALTH



 Connecticut  
Foodshare  
Our Community. Our Food Bank.

# Health Disparities Webpage

# Digital Commitment to Health Equity

## AHCT's Mission:

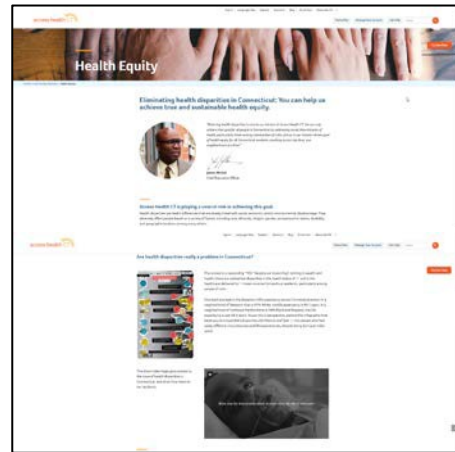
To increase the number of insured residents, improve health care quality, lower costs and **reduce health disparities** through an innovative, competitive marketplace that empowers consumers to choose the health plan and provider that give them the best value.

## 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



<https://www.accesshealthct.com/community/health-equity/>

# ACA Policy / Legal Update

# ACA Policy/Legal Update

- Improving Affordability for Coverage
- New Full State-Based Marketplaces (SBMs) for PY 2022
- Afghan Evacuees Update



# Improving Affordability for Coverage

- Congressional efforts to extend Premium Tax Credit (PTC) enhancements for additional years in Build Back Better Act
- Medicaid Solution: 50 State Solution to cover consumers under 100% of Federal Poverty Level (FPL)
- Proposed End of Public Health Emergency and Increased Federal Matching Funds for States for Medicaid Extensions

# New Full State-Based Marketplaces (SBM) for Plan Year 2022

- 3 SBMs have been approved to transition from Healthcare.gov to State-Based Marketplace for PY 2022: Kentucky, Maine and New Mexico
- Recent SBM Transitions: Nevada in 2020 and Pennsylvania and New Jersey in 2021
- For PY 2022 18 Full SBMs, 3 SBMs on the Federal Platform and 30 States on the Federal Platform

# Afghan Evacuees Update

- State of Connecticut Inter-Agency Task Force on Refugees
- Arriving in Connecticut and other states
- CMS updating Federal Data Services Hub to recognize Afghan Evacuees' status for coverage programs
- AHCT and DSS to work with Task Force on messaging for Call Center and other assistance channels

# Future Agenda Items

# Adjournment