



Access Health CT – Board of Directors

February 17, 2022

Board Agenda

- A. Call to Order and Introductions
- B. Public Comment
- C. Vote
 - Review and Approval of Minutes
- D. CEO Report
- E. Open Enrollment 9 Final Report
- F. Health Equity and Outreach Update
 - Broker Academy Update
- G. Marketing Update
- H. ACA Policy/Legal Update
- I. Future Agenda Items
 - 2023 Standard Plan Designs
 - Health Equity and Outreach Advisory Committee
 - Strategic Initiatives:
 - Subsidiary
 - Broker Academy
 - Mission & Vision and Guiding Principles
- J. Adjournment

Public Comment

Vote

- *Review and Approval of Minutes*

CEO Report

James Michel



2022 Open Enrollment Report

2022 Open Enrollment Report

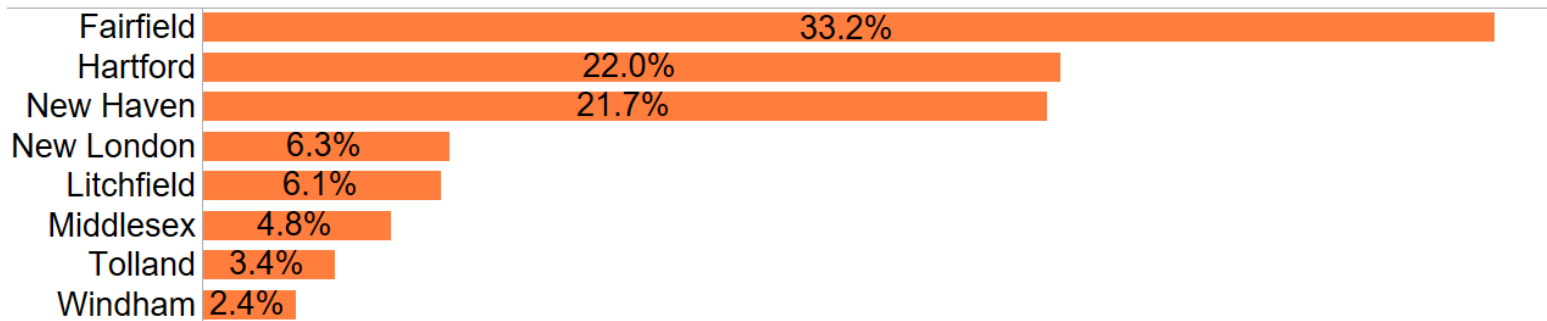
- **2022 OE Annual Report Posted To Agency Website:**
 - <https://agency.accesshealthct.com/meetings>
 - Navigate To: Board of Directors → 2022 → February 17
- **Report Includes Figures On:**
 - Marketplace Overview and Customer Profile
 - Acquisition & Retention Results
 - Plan Selections and Product Preferences
 - Pricing Analysis
- **New Exhibits Added in 2022 for Customer Acquisition by Geography and Attrition Analysis For Customers Declining Financial Help**
- **AHCT Available To Answer Questions From Readers**

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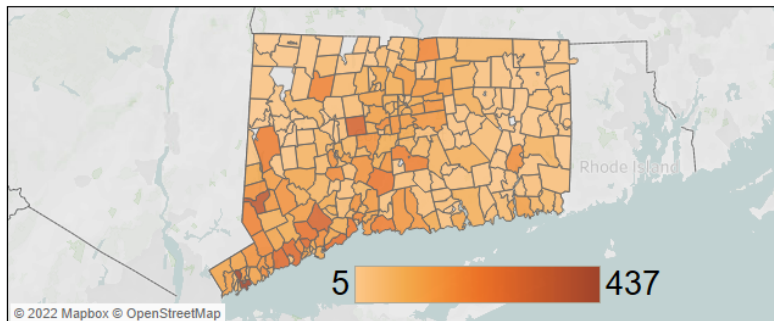
8 OE Customer Acquisitions by Geography

Proportion of Acquisitions by Geographic Areas

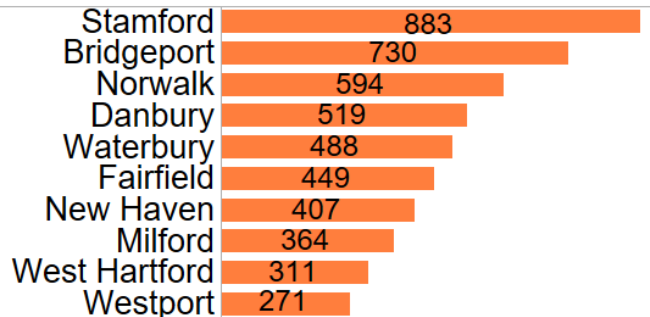
Proportion of Enrollment by County



Enrollee Density by Zip Area



Top 10 Cities



Open Enrollment Customer Attrition–Financial Help

Customer Attrition Reasons For Enrollees Not Requesting Financial Help* (1,300 non-renewals)

Active Cancellation	69.8%
Did Not Actively Renew	8.2%
Medicare Age Out	13.2%
Enrolled In HUSKY	8.8%

Enrollees Switched to Requesting Financial Help* During OE (1,851)

Newly Eligible for APTC/CSR	6.2%
Newly Eligible for APTC	79.9%
Continued Ineligibility for APTC	13.9%

70% of customers not requesting financial help actively cancel coverage (vs. 39% of total attrition)

During 2022 OE, 1,851 enrollees changed their request for help from “No” to “Yes”. Of those, 86% were eligible for APTC.

115 enrollees were eligible for HUSKY.

**Applicants are required to answer a financial help gating question: “Do you want to find out if you can get help paying for health coverage?” Enrollees answering “No” to this question forego eligibility determinations for HUSKY or financial help for QHP coverage.*

Health Equity and Outreach Update

Broker Academy Updates



Online Application

Go live date of 1/21/22
62 Applicants



Training

Secured a quote from a
training vendor.



Marketing

Mass email and newsletters to
community partners and
Brokers (over 3k contacts)

Outreach

Info sessions
Material Drop offs and
presentations



Presentations

Over 30 Presentations in
January

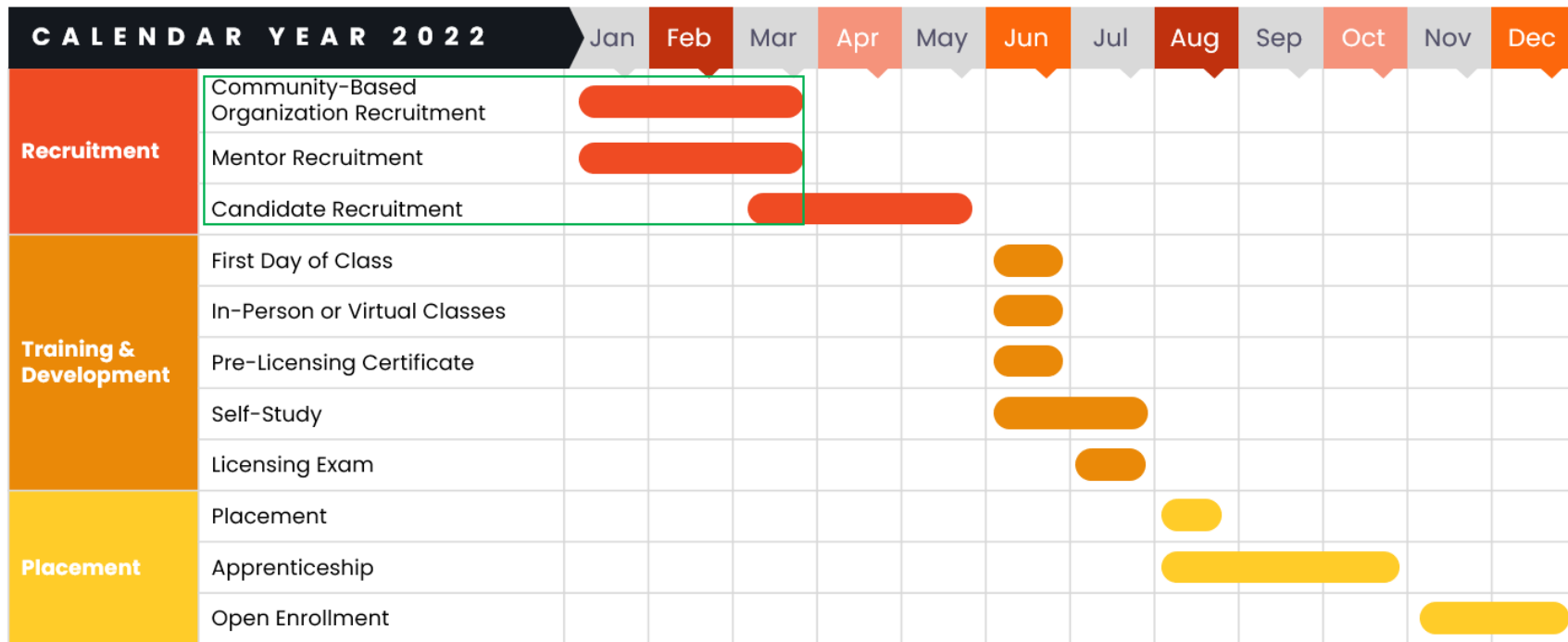


Implementation Teams

Executing the project plan



Timeline



Marketing Update

Covered Connecticut Update



Covered Connecticut Program

Some Connecticut residents that meet specific eligibility requirements are paying \$0 for their health insurance coverage through Access Health CT, thanks to the Covered Connecticut Program created by the State of Connecticut. If you qualify the State of Connecticut will pay your portion of the monthly payment (premium) directly to your insurance company (Anthem or ConnectiCare) and will also pay for the cost-sharing amounts that you would normally have to pay with a health insurance plan, such as deductibles, co-pays, co-insurance and maximum out-of-pocket costs.

Who qualifies for the Covered Connecticut Program?

You must meet all program eligibility requirements in order to pay \$0 for your health insurance plan. Parents and caretakers must:

- ✓ Have a household annual income that is greater than 160%, and up to and including 175% of the Federal Poverty Level. Here is a chart that can help you understand if you meet the income requirements.

Household Size	1	2	3	4	5	6	7	8
160%	\$20,608	\$27,872	\$35,136	\$42,400	\$49,664	\$56,928	\$65,792	\$71,456
175%	\$22,540	\$30,485	\$38,430	\$46,375	\$54,320	\$62,265	\$71,960	\$78,155

- ✓ Have at least one dependent child in the household under age 19; Children aged 18 must be full-time students in secondary school
- ✓ Be eligible for financial help, including Advance Premium Tax Credits (APTCs) and Cost-Sharing Reductions (CSRs)
- ✓ Use 100% of the financial help available
- ✓ Be enrolled in an eligible Silver Level Plan

How can you find out if you are eligible and enroll?

Call the Access Health CT Covered Connecticut Program Hotline: 860-241-8478. Operators are available Monday – Friday, from 8 a.m. to 4 p.m.



FOR IMMEDIATE RELEASE

Kathleen Tallarita, Kathleen.tallarita@ct.gov, 860-757-5339

* Available in Spanish Upon Request

ACCESS HEALTH CT ANNOUNCES SPECIAL ENROLLMENT PERIOD FOR THE COVERED CONNECTICUT PROGRAM

Eligible Connecticut residents have until June 30 to enroll

HARTFORD, Conn. (Feb. 22, 2022) — Access Health CT (AHCCT) today announced a Special Enrollment Period for the Covered Connecticut Program that provides health insurance at no cost to Connecticut residents who meet eligibility requirements. This Special Enrollment Period runs now through June 30.

Created and funded by the State of Connecticut, the Covered Connecticut Program pays the customer's portion of the monthly payment (premium) directly to their insurance company. The program also covers the cost-sharing amounts they would typically have to pay with a health insurance plan, such as co-pays, co-insurance, deductibles and maximum out-of-pocket costs.

To qualify for the Covered Connecticut Program, Connecticut residents must: meet income requirements, be a parent or caretaker relative with children in the household that are under age 19 (if the children are age 18 or older, they must be full-time students in secondary school), use all the financial help available through Access Health CT and be enrolled in an eligible Silver level health insurance plan. For details on income requirements and more, visit AccessHealthCT.com and search "Covered Connecticut" or [click here](#).

Coverage begins on the first of the month following enrollment. For example, if a person enrolls on February 5, their coverage begins March 1.

"The significant financial help eligible residents can receive through the Covered Connecticut Program makes enrolling in a health insurance plan an affordable option for even more people, which advances a critical part of Access Health CT's mission – reducing the number of uninsured people in our state," said Chief Executive Officer of Access Health CT, James Michel.

To determine if you are eligible, have your questions answered and enroll in the Covered Connecticut Program during this Special Enrollment Period, call the Access Health CT Covered Connecticut Program hotline at 860-241-8478, Monday-Friday from 8:00 a.m. to 4:00 p.m.

About Access Health CT

Access Health CT (AHCCT), Connecticut's official health insurance marketplace established in 2011, supports health reform efforts at the state and national levels. AHCCT provides Connecticut residents with resources for better health, and an enhanced and more coordinated healthcare experience, which results in healthier people, healthier communities and a healthier Connecticut. AHCCT's mission is to increase the number of insured residents in Connecticut, promote health, lower costs and eliminate health disparities. Connecticut residents and small business owners can compare and enroll in healthcare coverage and apply for tax credits for individuals through AHCCT. AHCCT for the Marketplace also partners with the Dept. of Social Services for eligibility and enrollment with state Medical Insurance and Children's Health Insurance Programs. For more information, please visit AccessHealthCT.com, like us on Facebook at facebook.com/AccessHealthCT and follow us on Twitter @AccessHealthCT.

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

IMPORTANT: OPEN NOW

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



February 2, 2022

FIRST LAST NAME
MAILING ADDRESS
CITY STATE ZIP

	1	2	3
000000	000,792	\$17,456	
000000	\$71,960	\$78,155	

Dear FIRST NAME,

Some Connecticut residents are paying \$0 for their health insurance coverage through Access Health CT, thanks to the new Covered Connecticut Program created by the State of Connecticut. If you qualify the State of Connecticut will pay your portion of the monthly payment (premium) directly to your insurance company (Anthem or ConnectiCare) and will also pay for the cost-sharing amounts that you would normally have to pay with a health insurance plan, such as deductibles, co-pays, co-insurance and maximum out-of-pocket costs.

How does the Covered Connecticut Program work?

If you meet the requirements for the Covered Connecticut Program, the State of Connecticut will pay your portion of the monthly payment (premium) directly to your insurance company (Anthem or ConnectiCare) and will also pay for the cost-sharing amounts that you would normally have to pay with a health insurance plan, such as deductibles, co-pays, co-insurance and maximum out-of-pocket costs.

Do you qualify? Review the list of requirements below, and call Access Health CT at 860-241-8478 for more questions. To participate in the Covered Connecticut Program, you must meet and maintain the following requirements:

1. Have a household annual income that is greater than 160%, and up to and including 175% of the Federal Poverty Level (FPL) – chart on next page
2. Have at least one dependent child in the household under age 19; Children age 18 must be full-time students in secondary school
3. Be eligible for Advance Premium Tax Credits (APTCs) and Cost-Sharing Reductions (CSRs)
4. Use 100% of Advance Premium Tax Credits (APTCs) and Cost-Sharing Reductions (CSRs) available to you
5. Be enrolled in an eligible Silver Level Plan

Insurance plan

to participate in the program, you must select a plan and pay your portion of the monthly payment.

to receive financial help, you must select a plan and pay your portion of the monthly payment.

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Covered Connecticut Update

Covered Connecticut Program Marketing	June	July	August	September	October	November	December	January	February	Future
Website Q&A										
Organic Social Media										
Paid Social Media										
Manual, monthly auto-enrollment Direct Mail										
Manual, monthly auto-enrollment Emails										
Press Conferences										
Blog Post pinned to homepage										
Legislative/Community Partner Toolkit										
Mass-Media Advertising Campaign										
Mentions in Press Releases										
Automated Digital Enrollment										
Automated auto-enrollment Direct Mail										
Automated auto-enrollment Email										
Multi-cultural Advertorials										
Mentions in OE Advertising										
Acquisition Direct Mail*										
Acquisition Email										
SMS (text messaging)										
Hotline										
Special Enrollment Period (SEP)								Through June 30, 2022		

*Audience size: 7,212

ACA Policy / Legal Update

ACA Policy/Legal Update

- **Extension of Enhanced ACA Subsidies**
- **Increases in ACA Marketplace Enrollment**
- **Updated Guidelines on Preventative Services**
- **Funding to Support Enrollment in Medicaid/CHIP
for Children**

Future Agenda Items

Adjournment