



**Connecticut Health Insurance Exchange
Health Plan Benefits and Qualifications Advisory Committee
(HPBQ AC) Special Meeting**

Remote Meeting

Wednesday, March 30, 2022

Meeting Minutes

Members Present: Grant Ritter (Chair); Matthew Brokman; Jill Zorn; Tu Nguyen; Neil Kelsey; Ellen Skinner, Paul Lombardo (Subject Matter Expert – SME)

Other Participants: Access Health CT (AHCT) Staff: James Michel; Charmaine Lawson; Susan Rich-Bye; Kelly Gavigan-Cote; Marcin Olechowski

Wakely Consulting: Julie Andrews; Brad Heywood
Cecelia Woods

A. Call to Order

Chair Grant Ritter called the meeting to order at 2:00 p.m.

Roll call for attendance was taken.

B. Public Comment

No public comment was submitted.

C. Vote

Chair Ritter requested a motion to approve the February 24, 2022, Health Plan Benefits and Qualifications Advisory Committee Special Meeting Minutes. Motion was made by Jill Zorn and seconded by Tu Nguyen. Brief discussion followed. Neil Kelsey requested that the minutes be amended to note the discussion concerning having more than two carriers on the exchange and that the HPBQ AC is not making a recommendation to another committee on this topic. Roll call vote was taken to approve the Minutes as amended. ***Motion passed unanimously.***

D. Legislative Update

Susan Rich-Bye, Director of Legal and Governmental Affairs, presented the Legislative Update. Ms. Rich-Bye presented information on three legislative proposals before the Connecticut General Assembly (CGA) that may have a possible impact to the 2023 Plan Designs.

Ms. Rich-Bye noted that if House Bill 5386, An Act Concerning Health Insurance Coverage for Epinephrine Cartridge Injectors becomes a law, it will not have an impact on carrier compliance with federal requirements for the Actuarial Values (AV) and Mental Health Parity (MHP) law for AHCT 2023 Standard Plans.

Ms. Rich-Bye briefly described Senate Bill 358, An Act to expand requirements for coverage of the treatment used to diagnose breast and ovarian cancers. The original bill only included breast cancer but was amended to include ovarian cancer diagnosis. Wakely is currently working with the carriers to confirm that the added treatment will not have impact to their compliance with AV and MHP for the standard plans.

Ms. Rich-Bye also summarized House Bill 5410, An Act Concerning High Deductible Health Plans. Ms. Rich-Bye stated that this legislation, if enacted, would limit deductibles for certain health insurance policies, require Health Savings Account (HSA) disclosures and require certain high deductible health plans to apply annual deductibles on a calendar year basis. Ms. Rich-Bye stated that AHCT had submitted written testimony in opposition to this bill and added that the bill was not reported out of the Committee and AHCT will continue to monitor it.

E. 2023 Individual Market Standard Plan Designs

Julie Andrews from Wakely presented the 2023 Individual Market Standard Plan Designs. Ms. Andrews provided information that was requested at the Committee's previous meeting pertaining to member cost-sharing deductible amounts. Ms. Andrews noted that almost 80 percent of enrollees spend under \$1,000 towards their deductibles.

Ms. Andrews provided follow-up information from the previous meeting and stated that the Committee voted to approve the Silver Plan 87% AV with the following requirements:

- 1. 87% CSR plan option with a \$3000 Maximum Out of Pocket*
- 2. Deductible between \$650 and \$825*
- 3. Issuers tested for AV and Parity compliance to determine the lowest acceptable deductible.* Ms. Andrews added that it was determined that all issuers will pass with a deductible of \$675 and \$3,000 Maximum Out of Pocket. This is now the proposed 87% CSR Standard plan for 2023 that will go to the Board for approval.

Kelly Gavigan-Cote, Carrier Product Manager, presented an update on the Stand-Alone Dental Plans (SADP). Ms. Cote stated that AHCT is exploring the benefits and potential

efficiencies of integrating SADP into the AHCT platform which currently supports the Individual Medical plans. Ms. Cote reviewed the advantages of including SADP on the individual platform.

Ms. Cote noted that dental and medical plans for the Small Group marketplace will continue to be supported by Softheon adding that all carriers have been notified of the planned transition. Ms. Cote provided information on the 2022 SADP Plan Mix noting there are no changes to the number of permitted plans for the 2023 plan year. Ms. Cote emphasized that the SADP membership has increased by 27 percent from OE 2021 to OE 2022, which resulted in 5,357 enrollments in the latter. Ms. Cote provided coverage specifics for SADPs. Theodore Doolittle inquired whether the offering of the SADP is required by the Federal Government, or if it is an option that can be directed by the State. Ms. Cote stated that there is no federal requirement, but if a plan is offered, federal and state guidelines do apply. Ms. Rich-Bye added that if carriers want to include the SADP, AHCT is required to allow them to be offered on the Exchange. Ms. Cote provided information on the SADP Annual Limitation on Cost Sharing indicating that the Out-of-Pocket Maximums could be increased by \$25. Discussion ensued around various aspects of the cost sharing as well as services covered by the dental insurance. No changes to the Dental plan were requested.

F. 2023 Plan Year Timeline and G. Next Steps

Charmaine Lawson, Carrier Product Manager, briefly provided the Committee with the remaining 2023 Plan Year Timeline. Ms. Lawson added that AHCT is awaiting the final regulations from various entities of the Federal Government to finalize the plans. Ms. Lawson stated that following the April 21, 2022, Board of Directors Meeting, AHCT will release the QHP and SADP solicitation, which will occur around late April. Ms. Lawson added that following this development, AHCT will release QHP and SADP application documents.

Susan Rich-Bye, Director of Legal and Governmental Affairs, informed the Committee of the next steps in the process, which include presenting the Committee's recommendations to the Board of Directors on April 21, 2022. Ms. Rich-Bye added that AHCT awaits the final regulations to be released by Health and Human Services (HHS) as well as the Internal Revenue Service (IRS) and pointed out that AHCT will follow their guidelines accordingly.

G. Adjournment

Chair Grant Ritter requested a motion to adjourn. Motion was made by Ellen Skinner and seconded by Theodore Doolittle. Roll call was ordered. **Motion passed unanimously.** Meeting adjourned at 2:28 p.m.