

A photograph of a diverse family of four—two adults and two children—laughing joyfully together on a couch. The woman on the left has her arm around the child in the center, and the man on the right has his arm around the child on the right. The child in the center is laughing with their mouth wide open. The background is a simple, light-colored wall.

Strategy Committee Meeting

September 8, 2022

Agenda

- A. Call to Order and Introductions
- B. To Amend the Agenda
- C. To Appoint Presiding Officer
- D. Public Comment
- E. Vote
 - Review and Approval of Minutes
- F. Mission and Vision Status Update (Vote)
- G. Open Enrollment 10 Readiness Update
- H. Strategic Initiatives Update
- I. New IT Platforms
- J. Adjournment

To Amend the Agenda

To Appoint Presiding Officer

Public Comment

Vote

Review and Approval of Minutes

Mission and Vision Status Update

(Vote)

Mission

Mission statements should define what the company is *right now*

Suggested revision based on Strategy Committee Feedback:

“To decrease the number of uninsured residents, improve the quality of healthcare, and reduce health disparities through an innovative, competitive marketplace that empowers consumers to choose the health coverage that give them the best value.”

Vision

Suggested revision based on Strategy Committee Feedback:

“Provide Connecticut residents with access to the most equitable, simple and affordable health insurance products to foster healthier communities.”

Vision statements should define what the company wishes to be like *in the future*

Open Enrollment 10 Readiness Update

2023 Open Enrollment Planning

2023 Open Enrollment (OE10) Scheduled:



November 1, 2022 – January 15, 2023*

Focus for OE10

- Provide market clarity on consumer impact to 2023 pricing
- Promote continued financial help through the Inflation Reduction Act (IRA)
- Continue acquisition efforts for Covered Connecticut Program (available for all adults this OE)
- Retain and transition existing Dental enrollees into streamlined application.
- Prepare for impending end of the Public Health Emergency (PHE)

**CT's 2023 OE period is aligned with the federally-facilitated marketplace OE period*

2023 Open Enrollment Planning

Pre-9/1 – First Wave of Call Center Training Complete

9/16 – Final AHCT System Release Before OE

9/17 – Final Rate Filing and CID Decision Made Public

9/20 – Virtual CAC*/Broker Training Begins

October

11/1 – Open Enrollment Begins, 2023 Shopping Opens

✉ **11/1** – OE Marketing Campaign Begins (Retention and Acquisition)

11/16 – QHP 2023 Automatic Renewals Begin

1/15 – Open Enrollment Ends

1/15 – Legacy Dental Portal Decommissioned

1/15 – CMS PHE Extension decision

1/15 – 1/31 – Enrollee Receives PY 2023 Invoice From Carrier for 2/1

December

September

✉ **10/20** – 2022 to 2023 Plan Renewal Notifications Begin

10/24 – 2023 Window Shopping Enabled, including New Dental Portal

10/28 – CAC/Brokers Activated for 2023 & Last Wave of Call Center Training Complete

November

✉ **12/1** – Final Retention Rolling Campaign Begins

12/15 – Cut-off for 1/1 Effective Date
12/15 – 12/31 – Enrollee Receives PY 2023 Invoice From Carrier for 1/1 Effective Date

January

2023 Open Enrollment Planning

Yearly Open Enrollment Challenges:

- **Short Enrollment Window**
 - Approx. 80% of annual enrollment within a 75 day period
- **2022 to 2023 Premium Changes**
 - Customer premium impact analysis expected to be complete by end of October
- **Customer Plan Selections**
 - Two new Anthem PPO plans in 2023
 - Four plans discontinued (1 Anthem, 3 CBI)
 - CICI has entered the SADP market (2 new plans)
 - Remaining 2022 plans cross walked to a 2023 plan
- **Complexity In Healthcare**
 - Changes in law, misinformation, etc.

2023 Open Enrollment Challenges:

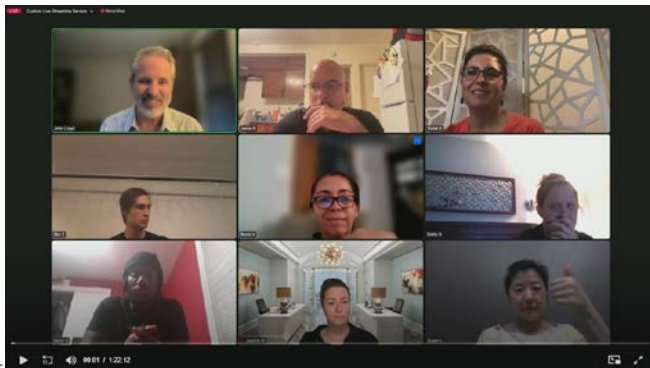
- **Changing Economy and Inflationary Pressure**
 - IRA passage to help mitigate price changes for most enrollees
 - 17% of QHP enrollee are ineligible/declined financial help
 - Inflationary pressures may cause re-prioritization of household expenses
- **Transition of Technology Operations Resources**
 - State of CT is amidst a major vendor transition for operations of technology.
 - Transition activities and support roles to overlap with OE.
- **Public Health Emergency**
 - Over 390k with extended coverage
 - End date of PHE remains unknown, however CT is preparing unwind plan

2023 Open Enrollment Planning

New features released for 2023 Open Enrollment Users:

- New streamlined and integrated dental enrollment process
- Updated rules and screens to support Covered CT program
- Paper mail consolidation and collation to reduce customer frustration and postage costs
- Re-designed account home services to improve self-service navigation, communications, and verification completion.
- AHCT prepared to implement business rules and UI to help applicants avoid family glitch obstacles.

OE 10 Readiness: Marketing



Focus group feedback highlights:

- Keep a modest, realistic tone.
- Target low to no-cost plan marketing.
- Be mindful of inflation, erosion of benefits and increased costs.
- Balance generational differences, including appetite for messages about policy (American Rescue Plan Act, Inflation Reduction Act, Covered CT).

OE 10 Readiness: Marketing



Next steps for OE 10 marketing:

- Refine creative concepts/choose campaign message – integrate new dental experience.
- Prepare renewal projection notices and direct-to-consumer marketing campaign, including Direct Mail, email and SMS (text).
- Develop collateral and content updates to the website, toolkit and social media.
- Start engaging Brokers, Certified Application Counselors (CACs) and Community Partners through email newsletters.
- Prepare press launch materials, including launch tour at Navigator locations and publicizing Outreach efforts, including:
 - Enrollment Locations (Navigator partners)
 - Enrollment Fairs

OE 10 Readiness: Outreach



Community Summit Week

Topics: OE 10 updates, Covered CT, PHE unwind, SHOP, Plan management, Immigration

October 11, 12, 13, and 14

Groton (Mystic Marriott)

Hartford (Renaissance Hotel)

New Haven (Hotel Marcel)

Norwalk (DoubleTree)

Breakfast, keynote speaker, update presentations, networking



Healthy Chats

To consumers and community partners

Covering general info, plan options, ARPA and Covered CT

October 18, 19 and 20

Willimantic

Danbury

East Hartford



Enrollment Fairs and locations

Plan is to double the fairs

21 Fairs

2 Locations in East Hartford and Stamford

4 navigator locations

Broker Academy Update

State Exam

- 28 Students passed
- Estimated 5 to 10 students awaiting testing
- Student stipend

Mentor Agencies

- RFP process complete
- 5 agencies selected
- Possible training fee

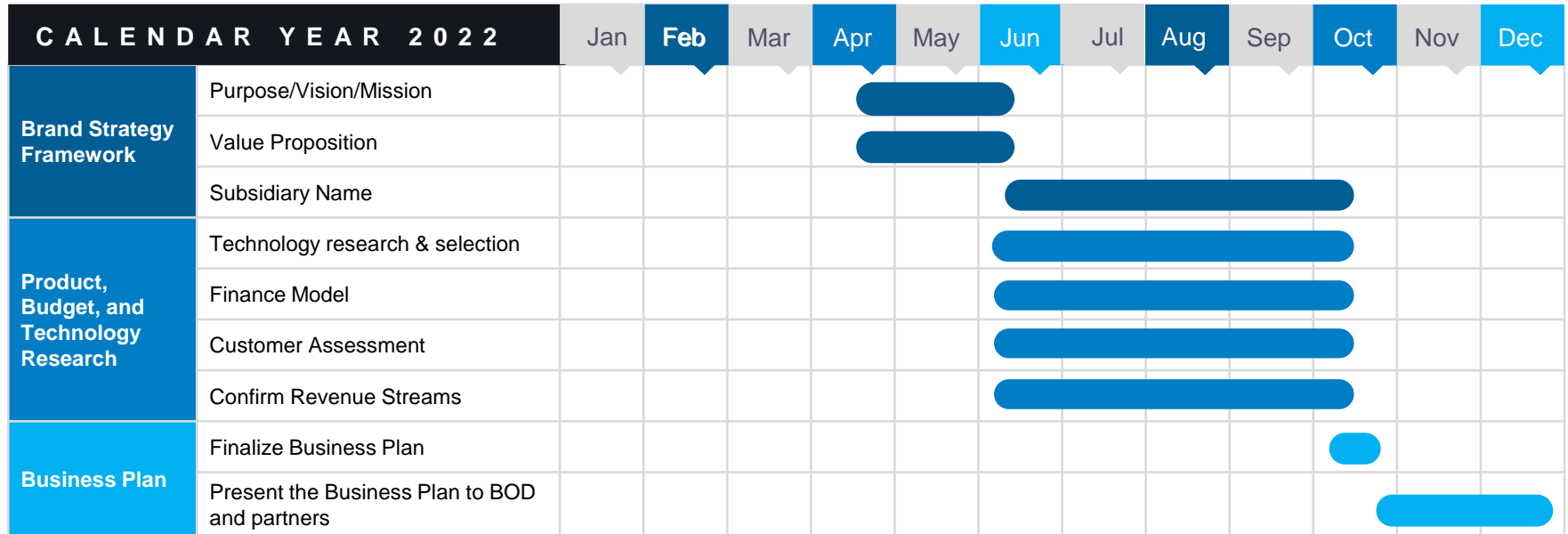
Matching

- Brokerage contracts
- Bi-weekly updates
- Evaluations

Strategic Initiatives Update

Subsidiary Update

Subsidiary Business Plan Timeline*



*Tentative

Q&A

New IT Platforms

SADP & SHOP Readiness Update



New Systems Functionality/Features:

- ✓ SHOP Broker and Employer Platform -Released on 8/10/2022
- ✓ SADP Integrated dental shopping, which streamlines dental enrollment for customers - Released on 10/24/2022
- ✓ New Individual and Small Group Dental carrier for 2023

Adjournment