

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. A large orange banner with white text is overlaid across the middle of the image.

# Access Health CT – Board of Directors

September 15, 2022

# Board Agenda

- A. Call to Order and Introductions
- B. Public Comment
- C. Vote
  - Review and Approval of Minutes
- D. CEO Report
- E. Committee Update
- F. Connecticut Insurance Department Presentation: 2023 Rate Review
- G. Mission and Vision Update (Vote)
- H. Ongoing Initiatives
- I. Open Enrollment 10 Readiness Update
- J. New IT Platforms
- K. ACA Legal/Policy Update
- L. Future Agenda Items
- M. Adjournment

# Public Comment

# Vote

- June 16, 2022 Regular Meeting Minutes

# CEO Report James Michel

---

# Committee Update

Strategy Committee

Human Resources Committee

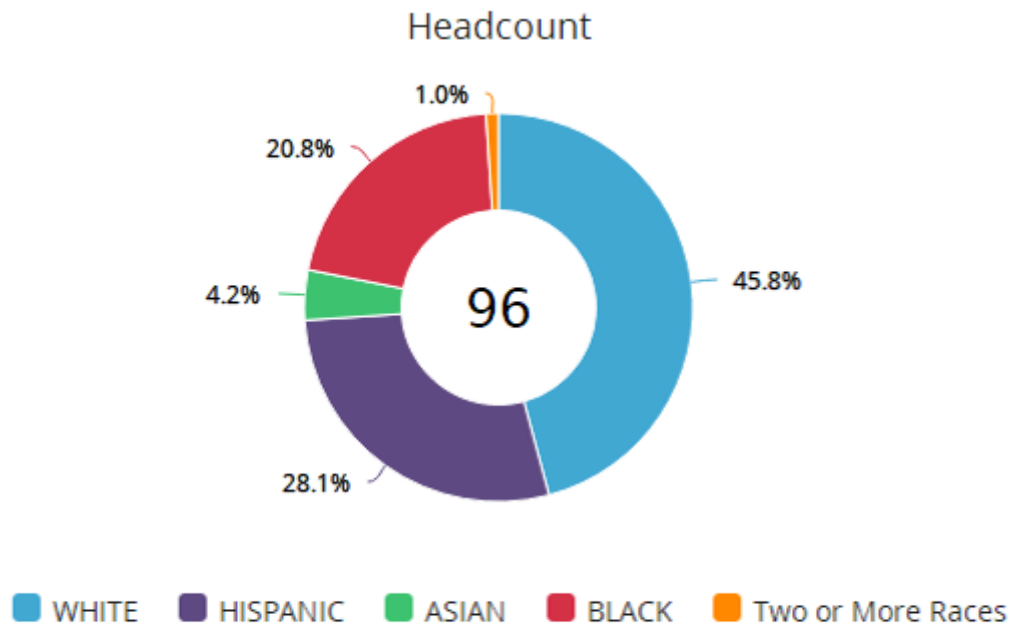
Health Equity, Outreach and Consumer Experience Advisory Committee

# Committee Update

## Strategy Committee

# Human Resources: Staffing Update

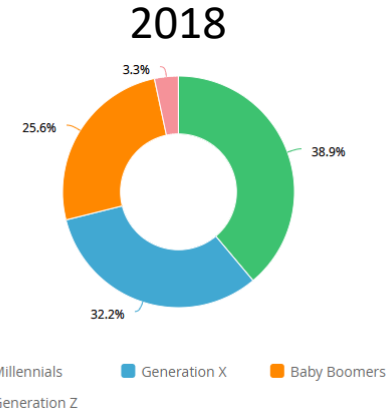
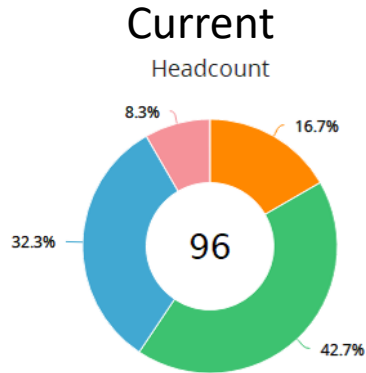
- Ethnicity





# Human Resources: Staffing Update

- **Generation**



■ Baby Boomers ■ Millennials ■ Generation X ■ Generation Z

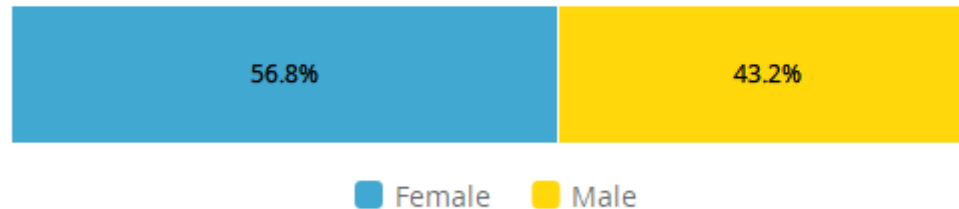
Baby Boomers: 1946-1964, Generation X: 1965-1980, Millennials: 1981-1996, Generation Z: 1997-2012

# Human Resources: Staffing Update

## Pay Type



## Gender



# Human Resources: Staffing Update

Growth Rate ⓘ

6.7%

Turnover Rate ⓘ

7.5%

Average Tenure ⓘ

5.0  
(Years)

Connecticut Unemployment Rate July 2022: 3.7%

# Human Resources: Future Staffing Plans

- **Succession Planning**
  - Ad-hoc committee formed
  - A strategic approach to make adjustments/re-alignments
  - Changes to take place in the near and long term

# Human Resources: Salary Benchmarking

- **Kardas Larson provided results in March of 2022**
  - Salaries were within 99.8% of market averages
  - Adjustments were made to impacted employees
  - Job grades updated to reflect current market

# Health Equity, Outreach and Consumer Experience Advisory Committee

| Senior Leadership Team Lead: Tammy Hendricks | Director, Health Equity & Outreach   |
|--|--|
| Current Members                              | Affiliation  |
| Theodore Doolittle (Chair)                   | Board Member/Healthcare Advocate   |
| Cee Cee Woods                                | Board Member   |
| Deb Polun                                    | Connecticut Association for Community Action                               |
| Sheldon Toubman                              | Disability Rights Connecticut  |
| Gerard O'Sullivan (Subject Matter Expert)    | Connecticut Insurance Department (CID)                                     |
| Kevin Galvin (Stakeholder Co-Chair)          | Small Business for a Healthy Connecticut (SBHCT)                           |
| New Members                                  | Affiliation  |
| Karen Siegel                                 | Director of Policy, Health Equity Solutions                                |
| Giselle Carlotta-McDonald                    | Executive Director, Project Access   |
| Leslie Greer                                 | Outreach Coordinator/Consumer Representative,<br>Office of Health Strategy |



# CID Review

## *Of 2023 Health Insurance Rates*

PRESENTED BY:  
PAUL LOMBARDO  
INSURANCE DEPARTMENT  
TO:  
ACCESS HEALTH CT BOARD  
SEPTEMBER 15, 2022



# 2023 Health Insurance Rates

16

## SCOPE OF REVIEW

- 9 companies
- 13 rate filings on individual & small group
- Approx. 206,000 covered lives in Connecticut





# 2023 Health Insurance Rates

17

## Items Contributing to 2023 Rate Increases

- Annual Trend (medical Inflation) – Trend is a factor that accounts for rising health care costs, including the cost of prescription drugs, the increased demand for medical services and the severity of future claims. This year, it has risen to an average increase of 8.8 percent.
- Experience Adjustments – accounting for worse than expected or better than expected experience in 2021 and recalibrating the approved base rate from 2021.



# 2023 Health Insurance Rates

18

## Items Contributing to 2023 Rate Increases (con't)

- COVID-19 – a 1.5% increase in rates due to vaccinations, future boosters and continued testing.
- A normalization of 2021 experience as a result of the impact of COVID-19
- Deteriorating Morbidity – As the small group market continues to shrink the overall risk of the fully insured small group market continues to deteriorate.



# 2023 Health Insurance Rates

19

## ON EXCHANGE - INDIVIDUAL

| COMPANY                                 | Original<br>Average<br>Request | Original<br>Range | Approved<br>Ave.<br>Request | Approved<br>Range | Covered<br>Lives |
|---|--------------------------------|-------------------|-----------------------------|-------------------|------------------|
| *Anthem<br>Health Plans                 | 8.3%                           | -1.8% to<br>16.1% | 6.3%                        | -3.9% to<br>13.6% | 27,698           |
| CTCare<br>Benefits Inc.                 | 24.1%                          | 18.7% to<br>33.2% | 15.0%                       | 10.0% to<br>23.6% | 75,003           |
| *CTCare<br>Insurance<br>Company<br>Inc. | 25.2%                          | 17.1% to<br>32.2% | 15.0%                       | 9.1% to<br>20.3%  | 8,782            |





# 2023 Health Insurance Rates

20

## ON EXCHANGE – SMALL GROUP

| COMPANY              | Original Average Request | Original Range | Approved Ave. Request | Approved Range | Covered Lives |
|----------------------|--------------------------|----------------|-----------------------|----------------|---------------|
| *Anthem Health Plans | 3.6%                     | -1.2% to 26.3% | -1.4%                 | -6.0% to 20.2% | 19,271        |
| CTCare Benefits Inc. | 22.9%                    | 20.0% to 28.9% | 15.0%                 | 13.1% to 18.9% | 3,476         |



# 2023 Health Insurance Rates

21

## OFF EXCHANGE – INDIVIDUAL

| COMPANY     | Original<br>Average<br>Request | Original<br>Range | Approved<br>Ave.<br>Request | Approved<br>Range | Covered<br>Lives |
|-------------|--------------------------------|-------------------|-----------------------------|-------------------|------------------|
| CTCare Inc. | 23.6%                          | 19.9% to<br>34.5% | 15.0%                       | 11.6% to<br>25.1% | 2,093            |



# 2023 Health Insurance Rates

## OFF EXCHANGE – SMALL GROUP

22

| COMPANY                                       | Original<br>Average<br>Request | Original<br>Range | Approved Ave.<br>Request | Approved<br>Range | Covered Lives |
|---|--------------------------------|-------------------|--------------------------|-------------------|---------------|
| Aetna Life<br>Insurance Co.                   | 14.1%                          | 14.1%             | 0.0%                     | 0.0%              | 407           |
| Cigna Health and<br>Life<br>Insurance Company | 19.6%                          | 13.1% to<br>23.4% | 12.0%                    | 5.4% to<br>15.7%  | 12,127        |
| CTCare Inc.                                   | 24.5%                          | 22.8% to<br>34.2% | 15.0%                    | 13.9% to<br>20.9% | 304           |
| CTCare<br>Insurance Co.                       | 29.3%                          | 25.7% to<br>34.6% | 15.0%                    | 13.2% to<br>17.7% | 16,281        |
| Oxford Health<br>Plans (CT), Inc.             | 15.7%                          | 9.0% to<br>23.8%  | 10.1%                    | 3.7% to<br>17.8%  | 2,409         |
| Oxford Health<br>Insurance, Inc.              | 13.4%                          | 6.2% to<br>22.2%  | 7.9%                     | 1.1% to<br>16.3%  | 36,480        |
| UnitedHealthcare<br>Insurance Co.             | 13.9%                          | 6.3% to<br>23.3%  | 8.4%                     | 1.2% to<br>17.3%  | 1,855         |

# Mission & Vision

# 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*

# Vote

# Ongoing Initiatives

Covered Connecticut

Planning for Public Health Emergency Unwinding

Broker Academy

# Covered Connecticut Marketing Update

**What if I enroll in Covered Connecticut?**  
Some Qualified Health Plans (QHPs) may have a waiting period before you can receive the full benefits of the plan, which is why it's important to enroll in a QHP as soon as possible.

**Can I still qualify for Covered Connecticut?**  
Yes. The Covered Connecticut Program is open to all eligible residents of the state, regardless of whether they are currently enrolled in a QHP or not.

**What types of health plans are covered?**  
All health care and health insurance plans that are licensed in the State of Connecticut and are not self-insured.

**What is Non-Emergency Medical Transportation (NEMT)?**  
NEMT is a benefit that provides transportation to and from medical appointments for individuals who are unable to travel on their own.

**Do I need to verify my income?**  
Yes. Access Health CT will verify some of your information to ensure you are eligible for the program. You should always make sure your information is up to date.

**Should I contact my insurance company?**  
Yes. If you want advice on your options and how to enroll, contact your insurance company.

**What else should I know?**  
Application details, including how to apply, are available on the Access Health CT website.

**If I enroll in the Covered Connecticut Program, what will I get?**  
You will get two things: 1) A \$0 premium for your health insurance coverage, and 2) Non-Emergency Medical Transportation (NEMT) benefits through the HUSKY Health network.

**You can expect a letter from your insurance company if you are seeking medical care and need reimbursement for your expenses.**

**The Connecticut Department of Social Services will be able to help you with your questions.**

**Will eligible customers be able to enroll in the Covered Connecticut Program?**  
Yes! The State of Connecticut will be able to help you with your questions.

**Income Guide for Covered Connecticut**

Household Size > 3  
Poverty Level (PL) > 150%

Making more than \$10,000  
Complete an application

**Next Steps for You**

Update your current requirements and information:

1. Sign up for the program
2. Update your information
3. If you are a new resident, you will need to provide proof of residency
4. You will need to provide proof of income

**Sincerely,**

**The Connecticut Department of Social Services**

**Access Health CT**

- Online: [accesshealthct.org](#)
- By phone: 1-800-842-8428
- TTY at 1-800-842-8428

**Frequently Asked Questions**

**If I am already paying for health insurance, can I still enroll in the Covered Connecticut Program?**  
Yes! The State of Connecticut will be able to help you with your questions.

**Will eligible customers be able to enroll in the Covered Connecticut Program?**  
Yes! The State of Connecticut will be able to help you with your questions.

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

MAILING ADDRESS LINE 1 MAILING ADDRESS LINE 2

September 12, 2022

Dear FIRST NAME,

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. The Covered Connecticut Program provides no-cost health insurance coverage, plus no-cost dental coverage and Non-Emergency Medical Transportation (NEMT) administered by the Connecticut Department of Social Services.

**Based on information we have about you and your household, at least one of you may qualify for the Covered Connecticut Program! You need to take action to see if you qualify.**

- ✓ Review the requirements below
- ✓ Update your current application with Access Health CT to see if you qualify and to enroll in the Covered Connecticut Program

**If you know someone who may be eligible for the Covered Connecticut Program, please share this message with them!**

**How does the Covered Connecticut Program work?**  
If you meet 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, Connecticare Benefits, Inc. or Connecticare Insurance Company, Inc.) and will also pay for the cost-sharing amounts that you typically would have to pay with a health insurance plan, such as deductibles, co-pays, co-insurance, and maximum out-of-pocket costs. You will also get no-cost dental and NEMT benefits through the HUSKY Health network.

**Do you qualify?** Review the list of requirements below and contact Access Health CT if you have questions. To participate in the Covered Connecticut Program, you must meet and maintain the following requirements:

- Have a household income up to and including 175% of the Federal Poverty Level (FPL) and don't qualify for Medicaid because of income\*
- Be eligible for financial help, including Advanced Premium Tax Credit (APTC) and Cost-Sharing Reductions (CSR), and use 100% of the financial help available to you
- Be enrolled in a Silver Level Plan

\*If your household income makes you eligible for HUSKY Health/Medicaid, you will not be able to enroll in the Covered Connecticut Program.

- Geotargeted emails promoting Enrollment Fairs
- Direct Mail and SMS (texting) in progress to audience of ~44k
- Collaboration with Anthem/Uconn Health Provider network

# Public Health Emergency (PHE) Update

- Nearly 390k enrollees currently benefit from extended HUSKY coverage
- HHS is expected to announce a PHE renewal in October 2022
  - PHE renewal periods have historically been 90-day extensions
- AHCT continues to delay action on open verification requirements for QHP customers for the duration of the PHE.
- Preparation for the eventual end of the PHE is well underway. Coordination with DSS includes:
  - Reverting eligibility/enrollment requirements to pre-PHE thresholds/configurations
  - Planning unwind schedule, enrollment volume, and renewal rules
  - Communication strategy and coordination with internal/external stakeholders
  - Operational readiness for increased customer support

# Broker Academy Update

## State Exam

- 29 Students passed
- Estimated 5 to 10 students awaiting testing
- Student stipend (grant funded)

## Mentor Agencies

- RFP process complete
- 5 agencies selected
- Training reimbursement (grant funded)

## Matching

- Brokerage contracts
- Bi-weekly updates
- Evaluations

# Open Enrollment 10 Readiness Update

Technology  
Marketing  
Outreach

# 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

**9/02** – CID Final Rate Decision

Made Public

**9/16** – Final AHCT System

Release Before OE

**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

## December

**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 Effective  
Date

## 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 Challenges

## Yearly Open Enrollment Challenges:

- Short Enrollment Window
- 2022 to 2023 Premium Changes
- Customer Plan Selections
- Complexity In Healthcare

## 2023 Open Enrollment Challenges:

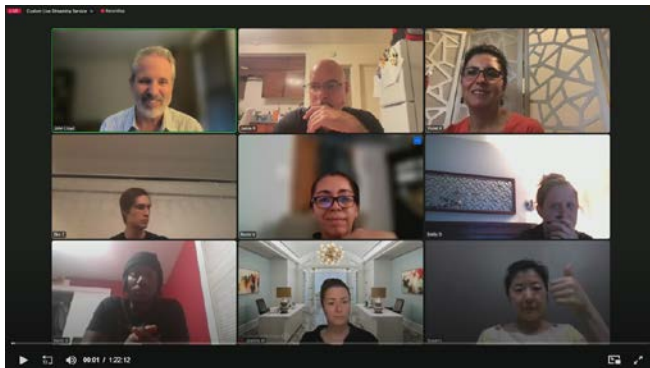
- Changing Economy and Inflationary Pressure
- Transition of Technology Maintenance Resources
- Public Health Emergency

# 2023 OE Technology Updates

## **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 user interface for the new IRS rules, which will make more family members eligible for finance assistance.

# 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



# Open Enrollment 10



## 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

# 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

\*Stand-Alone Dental Plans

\*\*Small Business Health Options Program



# ACA Legal/Policy Update

# ACA Policy/Legal Update

- **ACA Litigation Update**

- *Braidwood Management v. Becerra (originally Kelley v. Becerra)*
  - Ruling that key part of Preventative Services mandate is unconstitutional: “A” and “B” recommendations from U.S. Preventative Services Task Force
  - Ruling regarding one plaintiff in the lawsuit and requirement to cover preexposure prophylaxis (PrEP)
- *Data Management Partnership v. U.S. Department of Labor (USDOL)*
  - *Whether separate internet marketers using DMP software can be viewed as “working owners” justifying participation in “single employer health plan” under ERISA*
  - *Court allowing use of non-ACA arrangement that attempts to avoid ACA protections and state regulation of insurance plans*

# ACA Policy/Legal Update

- **Special Enrollment Period for consumers in Federal Trade Commission action against Benefytt Technologies**
- **Awaiting final IRS Rule on Family Glitch for January 1, 2023 Implementation**

# Future Agenda Items

# Adjournment