



# Access Health Connecticut

October 20, 2022, Board of Directors Meeting

# Board Agenda

**A. Call to Order and Introductions**

**B. Public Comment**

**C. Votes**

**D. CEO Report**

**E. Open Enrollment 10 Update**

**F. Consumer Impact Study**

**G. Public Health Emergency (PHE) Unwinding Update**

**H. ACA Policy/Legal Update**

**I. Future Agenda Items**

**J. Adjournment**

# Public Comment

# Votes:

- **Review and Approval of Minutes**
- **Appoint New Member to the Health Equity, Outreach and Consumer Experience Advisory Committee**
- **Appoint Members to the Strategy and Finance Committees**

# CEO Report James Michel

# Open Enrollment 10 (OE10) Update

## Technology

# 2023 Open Enrollment Planning

## 2023 Open Enrollment (OE10) Scheduled:



November 1, 2022 – January 15, 2023\*

## Focus for OE10

- Provide clarity on the consumer impact to 2023 qualified health plan 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 one streamlined application.
- Prepare for the impending end of the Public Health Emergency (PHE)
  - Awaiting confirmation of the end of the PHE and Medicaid Extension and planning next steps in partnership with the DSS to ensure enrollees do not experience gaps in coverage.

*\*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

**9/02** – CID Final Rate 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)



**11/17** – QHP 2023 Automatic  
Renewals Begin

**11/16** – Last Wave of Call

Center Training Complete

## 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

**1/31** – AHCT mails 1095-A Forms  
by the last week of Jan.

## 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

## November



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

**12/15** – Cut-off for 1/1 QHP  
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:

- Premium Changes
- Customer Plan Selections

## 2023 Open Enrollment Challenges:

- Current Economic Environment
- Transition of Technology Maintenance Resources
- Public Health Emergency and Medicaid Extension Unwind

# 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.
  - Anonymous Browsing/CDST now displays Covered CT eligibility.
- Paper mail consolidation and collation to reduce customer frustration and postage costs
- Redesigned account home services to improve self-service navigation, communications, and verification completion.
- AHCT implemented new business rules and updated the HIX system to address the “family glitch.” Families offered employer-sponsored coverage may now be eligible for financial assistance through AHCT.

# Open Enrollment 10 (OE10) Update

## Marketing

# Open Enrollment (OE10) Update

## Creative approach & messaging:

- **Time to take a fresh look**
  - Enhanced subsidies/financial help thanks to the Inflation Reduction Act (IRA) and “family glitch” fix
  - Improved dental enrollment experience
  - Options based on eligibility, including HUSKY Health and Covered CT
  - Use of full color palette to visually represent a fresh look
- **Importance of deadlines**
  - Enroll by Dec. 15 for coverage beginning Jan. 1
  - Enroll between Dec. 16 and Jan. 15 for coverage beginning Feb. 1
- **Ways to get free help**
  - QR codes to “get help” page
  - Online, in-person or on the phone



**When should you take a look at your health coverage options?**  
**Right now is good.**

It's time to discover better health coverage options. To compare deductibles, co-pays, and more so you can make the choice that works best for you. To get help enrolling in coverage. And to see if you qualify for financial assistance.

Where can you do all this? Only at Access Health CT. If you've looked at us before, look again. And if you've enrolled before but need new options, it's definitely time to take a second look. We have coverage (including dental options) for individuals, families, and small businesses.

We're here for you – at [AccessHealthCT.com](https://AccessHealthCT.com).

Enroll by December 15 for coverage starting January 1  
Enroll between December 16 and January 15 for coverage starting February 1



Learn how to get free help.

access health CT

## Targeting

- Uninsured data

- Public Health Emergency (PHE) data
- High populations of Black/African American residents

- Hispanic media (tv, radio, print, HULU)
- Black/African American media (cable, radio, print, out-of-home)
- Polish (print, radio)

incorporating densely populated AA zip-codes ensures incremental target reach

### Top 50 CT zip-codes with highest %age of African Americans

City Code	City	Total		Black	
		Population	% Blacks	Population	% Blacks
0112	Hartford, Connecticut	22,308	86.0%	19,317	86.6%
0660	Bridgeport, Connecticut	22,286	86.0%	19,317	86.6%
0103	Hartford, Connecticut	22,089	91.4%	20,078	91.4%
0002	Bloomfield, Connecticut	18,585	10.4%	1,948	10.4%
0101	Hartford, Connecticut	18,585	91.4%	17,049	91.4%
0105	Hartford, Connecticut	20,081	42.7%	8,585	42.7%
0015	New Haven, Connecticut	16,463	8.2%	1,357	8.2%
0016	New Haven, Connecticut	16,463	8.2%	1,357	8.2%
0604	Bridgeport, Connecticut	22,086	32.0%	7,076	32.0%
0106	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0104	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0107	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0108	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0109	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0110	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0111	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0113	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0114	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0115	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0116	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0117	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0118	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0119	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0120	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0121	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0122	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0123	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0124	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0125	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0126	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0127	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0128	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0129	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0130	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0131	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0132	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0133	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0134	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
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0137	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0138	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
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0140	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0141	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0142	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0143	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
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0146	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0147	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
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0200	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0201	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0202	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0203	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0204	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
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0230	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
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0232	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
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0239	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0240	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0241	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
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0249	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0250	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
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0254	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0255	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0256	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0257	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0258	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0259	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0260	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0261	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
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0263	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0264	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0265	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0266	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0267	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0268	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0269	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0270	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0271	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0272	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0273	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0274	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0275	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0276	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0277	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0278	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0279	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0280	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0281	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0282	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0283	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0284	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0285	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0286	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0287	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0288	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0289	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0290	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0291	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0292	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0293	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0294	Hartford, Connecticut	22,086	91.4%	20,078	91.4%
0295	Hartford, Connecticut	22,086	91.4%	20,078	

Zip codes that overlap with  
PHE zip-codes (highlighted in red)

Zip Code	City	Total Population	Black Population	
01112	Hartford, Connecticut	23,394	84,008	13,517
06027	Springfield, Connecticut	15,486	27,672	13,517
06102	Hartford, Connecticut	18,588	54,068	10,538
06103	Hartford, Connecticut	20,001	42,776	8,476
06106	New Haven, Connecticut	18,566	35,566	10,566
06109	New Haven, Connecticut	16,001	40,876	6,876
06219	Bridgewater, Connecticut	22,000	32,000	7,000
06230	Meriden, Connecticut	22,000	32,000	7,000
07044	Waterbury, Connecticut	25,392	30,161	7,771
06039	Bridgewater, Connecticut	22,830	29,146	8,336
06040	Bridgewater, Connecticut	22,830	29,146	8,336
06060	Bridgewater, Connecticut	14,343	79,572	12,071
06710	Waterbury, Connecticut	46,365	67,211	28,085
06720	Waterbury, Connecticut	46,365	67,211	28,085
06039	Bridgewater, Connecticut	15,371	75,681	8,181
06039	Bridgewater, Connecticut	11,007	75,891	1,471
06039	Bridgewater, Connecticut	10,847	75,891	1,471
06039	Stamford, Connecticut	1,998	71,281	1,480
06039	Stamford, Connecticut	21,778	71,281	1,480
06613	Stamford, Connecticut	17,978	71,941	1,940
05513	New Haven, Connecticut	14,001	21,771	7,701
05513	New Haven, Connecticut	14,001	21,771	7,701
07040	Waterbury, Connecticut	9,676	20,131	740
07040	Waterbury, Connecticut	9,676	18,831	910
05517	Stamford, Connecticut	14,371	17,771	7,471
05516	Stamford, Connecticut	10,571	15,891	8,181
05516	New Haven, Connecticut	25,392	30,161	7,771
05516	New Haven, Connecticut	25,392	30,161	7,771
05516	Hartford, Connecticut	27,776	75,841	8,041
05518	East Hartford, Connecticut	26,081	19,141	9,921
05518	New Britain, Connecticut	26,081	19,141	9,921
06108	Hartford, Connecticut	101	17,481	951
06108	Hartford, Connecticut	101	17,481	951
06108	Waterbury, Connecticut	22,553	14,921	2,701
06108	Waterbury, Connecticut	17,559	10,681	1,871
06110	Stamford, Connecticut	22,000	32,000	7,000
06039	New Britain, Connecticut	10,571	9,941	9,441
06039	Somers, Connecticut	10,576	9,791	1,021
06039	Somers, Connecticut	12,121	9,791	1,021
07044	Southfield, Connecticut	1,621	8,831	931
06039	Northfield, Connecticut	7,861	8,831	931
07044	Northfield, Connecticut	7,861	8,831	931
06040	Manchester, Connecticut	34,713	8,921	1,601
06040	Manchester, Connecticut	34,713	8,921	1,601
06040	Greenwich, Connecticut	15,479	8,001	2,621
06040	Stamford, Connecticut	8,208	9,001	651
06040	Stamford, Connecticut	29,001	9,001	651
07044	Waterbury, Connecticut	8,208	7,961	2,201

Non-PHE zip-codes above the population number mean (5,192) (Pale blue zip-codes)

Zip Code	City	Total		Black
		Population	% Blacks	
01013	Bedford, Connecticut	13,326	86.2%	15,314
01015	Bridgeport, Connecticut	35,000	86.2%	30,100
01032	Watford, Connecticut	17,084	59.7%	10,200
01067	Bloomfield, Connecticut	18,585	54.0%	10,088
01080	New Britain, Connecticut	51,000	53.9%	27,390
01084	Avon, Connecticut	30,901	43.7%	13,500
01085	New Haven, Connecticut	18,566	41.8%	7,750
01086	New Britain, Connecticut	51,000	40.8%	20,810
01087	Bridgeport, Connecticut	35,000	39.6%	13,870
01088	New Britain, Connecticut	51,000	35.1%	18,000
01090	Meriden, Connecticut	27,000	34.8%	9,390
01202	Bridgeport, Connecticut	35,475	29.1%	10,320
01203	Bridgeport, Connecticut	35,475	29.0%	12,470
01204	Bridgeport, Connecticut	35,475	28.9%	12,570
01205	Bridgeport, Connecticut	35,475	28.8%	12,670
01206	Bridgeport, Connecticut	35,475	28.7%	12,770
01207	Bridgeport, Connecticut	35,475	28.6%	12,870
01208	Bridgeport, Connecticut	35,475	28.5%	12,970
01209	Bridgeport, Connecticut	35,475	28.4%	13,070
01210	Bridgeport, Connecticut	35,475	28.3%	13,170
01211	Bridgeport, Connecticut	35,475	28.2%	13,270
01212	Bridgeport, Connecticut	35,475	28.1%	13,370
01213	Bridgeport, Connecticut	35,475	28.0%	13,470
01214	Bridgeport, Connecticut	35,475	27.9%	13,570
01215	Bridgeport, Connecticut	35,475	27.8%	13,670
01216	Bridgeport, Connecticut	35,475	27.7%	13,770
01217	Bridgeport, Connecticut	35,475	27.6%	13,870
01218	Bridgeport, Connecticut	35,475	27.5%	13,970
01219	Bridgeport, Connecticut	35,475	27.4%	14,070
01220	Bridgeport, Connecticut	35,475	27.3%	14,170
01221	Bridgeport, Connecticut	35,475	27.2%	14,270
01222	Bridgeport, Connecticut	35,475	27.1%	14,370
01223	Bridgeport, Connecticut	35,475	27.0%	14,470
01224	Bridgeport, Connecticut	35,475	26.9%	14,570
01225	Bridgeport, Connecticut	35,475	26.8%	14,670
01226	Bridgeport, Connecticut	35,475	26.7%	14,770
01227	Bridgeport, Connecticut	35,475	26.6%	14,870
01228	Bridgeport, Connecticut	35,475	26.5%	14,970
01229	Bridgeport, Connecticut	35,475	26.4%	15,070
01230	Bridgeport, Connecticut	35,475	26.3%	15,170
01231	Bridgeport, Connecticut	35,475	26.2%	15,270
01232	Bridgeport, Connecticut	35,475	26.1%	15,370
01233	Bridgeport, Connecticut	35,475	26.0%	15,470
01234	Bridgeport, Connecticut	35,475	25.9%	15,570
01235	Bridgeport, Connecticut	35,475	25.8%	15,670
01236	Bridgeport, Connecticut	35,475	25.7%	15,770
01237	Bridgeport, Connecticut	35,475	25.6%	15,870
01238	Bridgeport, Connecticut	35,475	25.5%	15,970
01239	Bridgeport, Connecticut	35,475	25.4%	16,070
01240	Bridgeport, Connecticut	35,475	25.3%	16,170
01241	Bridgeport, Connecticut	35,475	25.2%	16,270
01242	Bridgeport, Connecticut	35,475	25.1%	16,370
01243	Bridgeport, Connecticut	35,475	25.0%	16,470
01244	Bridgeport, Connecticut	35,475	24.9%	16,570
01245	Bridgeport, Connecticut	35,475	24.8%	16,670
01246	Bridgeport, Connecticut	35,475	24.7%	16,770
01247	Bridgeport, Connecticut	35,475	24.6%	16,870
01248	Bridgeport, Connecticut	35,475	24.5%	16,970
01249	Bridgeport, Connecticut	35,475	24.4%	17,070
01250	Bridgeport, Connecticut	35,475	24.3%	17,170
01251	Bridgeport, Connecticut	35,475	24.2%	17,270
01252	Bridgeport, Connecticut	35,475	24.1%	17,370
01253	Bridgeport, Connecticut	35,475	24.0%	17,470
01254	Bridgeport, Connecticut	35,475	23.9%	17,570
01255	Bridgeport, Connecticut	35,475	23.8%	17,670
01256	Bridgeport, Connecticut	35,475	23.7%	17,770
01257	Bridgeport, Connecticut	35,475	23.6%	17,870
01258	Bridgeport, Connecticut	35,475	23.5%	17,970
01259	Bridgeport, Connecticut	35,475	23.4%	18,070
01260	Bridgeport, Connecticut	35,475	23.3%	18,170
01261	Bridgeport, Connecticut	35,475	23.2%	1

Recommended 12  
zip-codes to add  
to priority list

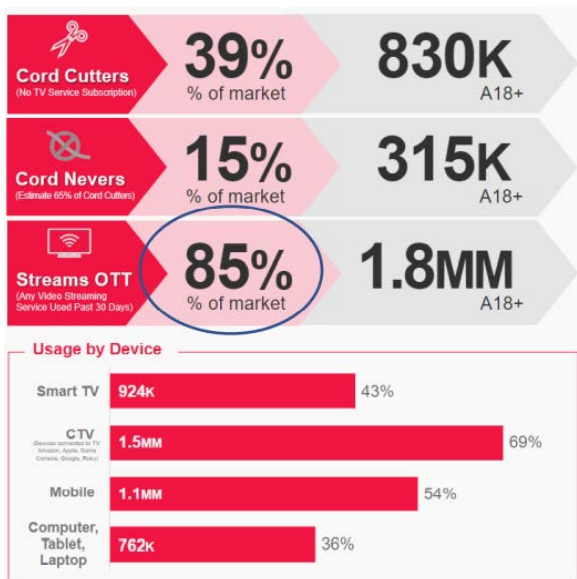
### Zip Codes

06120  
06002  
06105  
06515  
06519  
06710  
06095  
06608  
06902  
06901  
06514

Source: ZipAtlas.com 2022 13

# Open Enrollment (OE10) Update

## Media Research



Source: Scarborough Hartford Market  
August 2021-March 2022



Source: Greater Bridgeport Transit  
Authority July 2022

## After viewing OOH, consumers take action.



**43%** have visited an advertiser's website.



**39%** searched for more information.



**39%** made a physical purchase.



**28%** have downloaded an app. (Increases to 46% among Gen-Z and 38% among Millennials)<sup>1</sup>

Source: Harris Poll November 2021

# Open Enrollment (OE10) Update

## Media Mix



TV

Est Imps:  
8.6M



OOH

Est Imps:  
2.2M



Print

Est. Imps:  
1.24M



Radio

Es. Imps:  
3.3M



Search

Est Imps:  
256K



Social

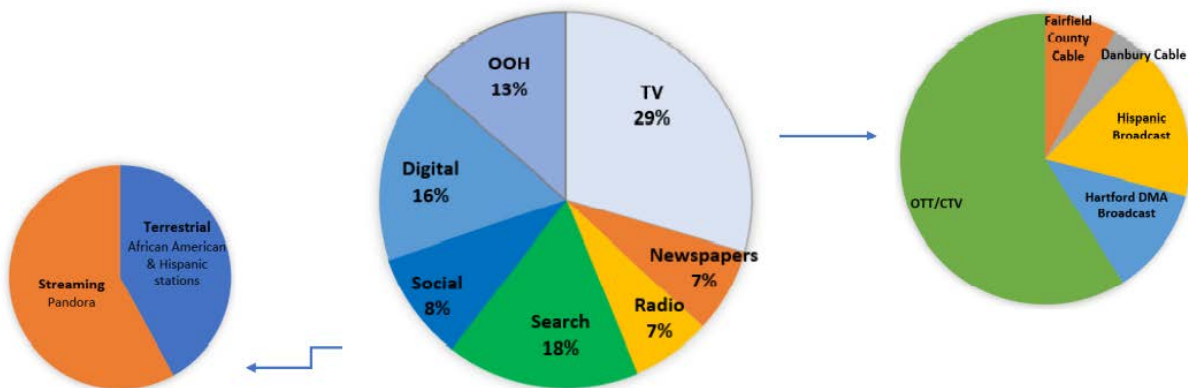
Est Imps:  
14MM



Digital

Est Imps:  
3MM

Anticipated Campaign Impressions: 33MM



# Open Enrollment (OE10) Update

## Media Flights

Week of:	10/31/2022	11/7/2022	11/14/2022	11/21/2022	11/28/2022	12/5/2022	12/12/2022	12/19/2022	12/26/2022	1/2/2023	1/9/2023
Linear TV (English)											
Linear TV (Spanish)											
OTT/CTV											
Streaming Radio (Pandora)											
Terrestrial Radio (AM/FM)											
Billboards (3 total)											
Bus Shelters (46 total)											
Mobile billboards (2 total)											
Print (English, Spanish, Black/African American/Polish)											
Digital Display/Video/Native											
Paid Social Media											
Paid Search Engine Marketing (SEM)											
Earned Media (Press Releases)											
Organic Social Media											



# Open Enrollment 10 (OE10) Update

## Outreach

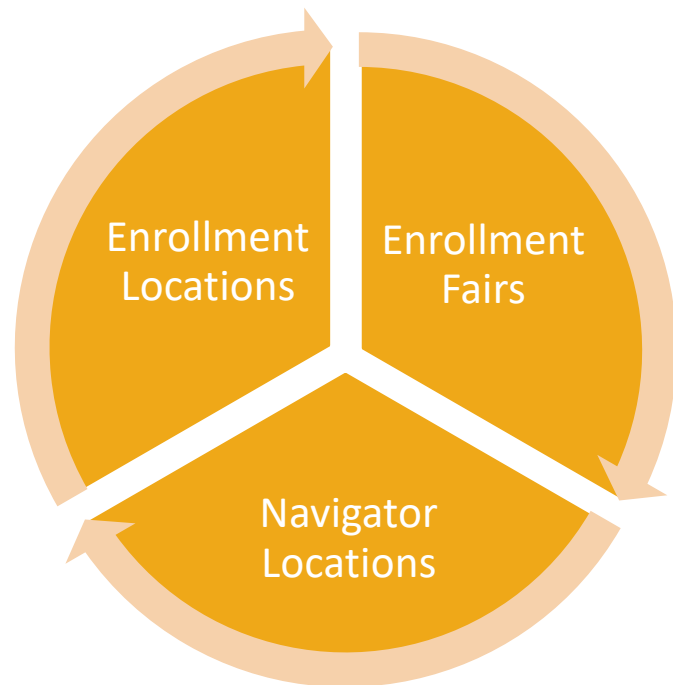
# Outreach Events

- **Regional Breakfast Conference Week**
  - 231 attendees: 76 in person, 155 via zoom
  - Community Award
    - East Hartford Public Library, Hartford area
    - Stamford Public Library, Norwalk area
    - Community Health Center, Inc, Groton area
    - Project Access New Haven
- **Healthy Chat presentations**
  - 3 chats: East Hartford, Danbury and Virtual
  - 260 RSVPs



# Open Enrollment Outreach

- **Enrollment Locations:**
  - Ferguson Library, Stamford
  - Raymond Library, East Hartford
- **Enrollment Fairs:**
  - Approx. 21 pop up fairs
  - Weekdays and Weekends
- **Navigator Locations:**
  - Community Renewal Team (CRT) – **Hartford**
  - Community Health Center Association of CT (CHCACT) **Danbury, Willimantic, Norwich, New London**
  - Greater Bridgeport Area Prevention Program (GBAPP) **Bridgeport**
  - New Opportunities, Inc (NOI) **Waterbury**
- **In-person enrollment opportunities in all counties.**



Wakely

# Rate Review and Consumer Impact Analysis Report

October 2022

PRESENTED BY

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



## Table of Contents

- Introduction
- Plan Offerings and Enrollment
- 2023 Rate Changes
- Consumer Impact Analysis

# Introduction

- Wakely was retained by AccessHealth CT (AHCT) to perform the following services related to 2023 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 2022
- Rounding: Results are presented to the nearest dollar, calculations are performed at the nearest \$0.01. Similarly, percentage summaries are rounded

## Section 1

# Plan Offerings and Enrollment

# Plan Offerings and Enrollment

## Summary of 2023 Plan Offerings - Individual

- ConnectiCare Insurance Company, Inc. (CICI), Anthem Health Plans, Inc. (Anthem) and ConnectiCare Benefits, Inc. (CBI) are continuing participation on the exchange, with 25 plans
- There will be one Platinum plan offered in 2023
- All plans are available statewide

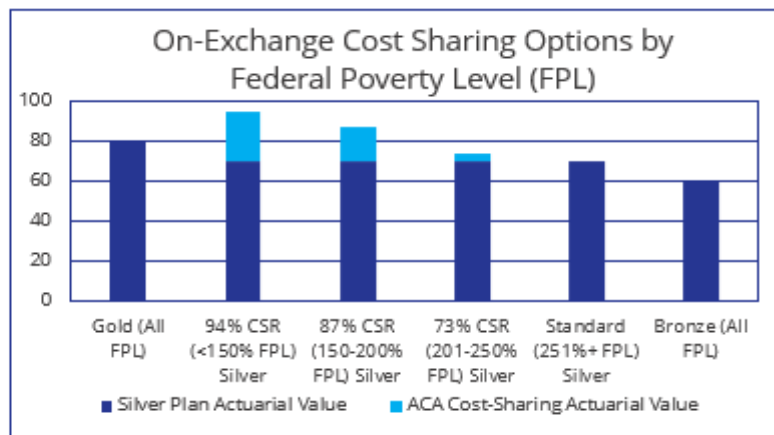
	Individual Market			
	2022	Disc.	New	2023
Catastrophic	2	0	0	2
Bronze	11	2	1	10
Silver	3	0	0	3
Gold	10	2	1	9
Platinum	1	0	0	1
<b>Total</b>	<b>27</b>	<b>4</b>	<b>2</b>	<b>25</b>



# Plan Offerings and Enrollment

## Summary of 2023 Plan Offerings - Individual

- Metal tiers are defined by Actuarial Value (AV) as calculated by the Federal AV Calculator; permissible ranges narrowed in 2023
- Silver enrollees with income between 0% and 250% of the Federal Poverty Level FPL) are eligible for Cost Sharing Reductions (CSRs) on the exchange
- All enrollees are eligible for premium subsidies on the exchange with the extension of enhanced subsidies under the Inflation Reduction Act
- All Bronze plans offered on-exchange qualify as an expanded bronze plan



Individual Market	Permissible AV Range	Filed AV Range
Platinum	88%-92%	88%
Gold	78%-82%	78%-82%
73% AV CSR	73%-74% <sup>2</sup>	73.5%-73.8%
87% AV CSR	87%-88%	87.3%-88%
94% AV CSR	94%-95%	94.7%-94.9%
Standard Silver	70%-72%	71%
Bronze	58%-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

- Silver and Gold plans gained enrollment in 2022
- The percent of enrollees choosing the lowest premium option within a metal tier continued its slide downward in 2022.
- 84% of Enrollees are eligible for premium subsidies at the beginning of 2022 (increase driven by ARPA)

Metal Level	Distribution by Metal Tier				% of Enrollees in Lowest Cost Plan			
	2019	2020	2021	2022	2019	2020	2021	2022
Platinum	0%	0%	0%	2%	N/A	N/A	NA	100%
Gold	6%	7%	8%	12%	14%	17%	19%	14%
Silver	47%	45%	47%	48%	51%	81%	75%	70%
Bronze	45%	46%	44%	37%	13%	15%	16%	14%
Catastrophic	2%	2%	2%	1%	87%	90%	90%	87%

# Plan Offerings and Enrollment

## Summary of 2023 Plan Offerings – Small Group

- The same two issuers are participating on the exchange in 2023, with 10 plans
- CBI is discontinuing a Silver plan in 2023
- All plans are available statewide
- No platinum plan will be available in 2023

	SHOP			
	2022	Disc.	New	2023
Bronze	4	0	0	4
Silver	5	1	0	4
Gold	2	0	0	2
Platinum	0	0	0	0
<b>Total</b>	<b>11</b>	<b>1</b>	<b>0</b>	<b>10</b>

## Section 2

# 2023 Rate Changes

# 2023 Rate Changes

## Background

- Rate changes in this section reflect premium changes from 2022 to 2023 based on carrier plan mappings provided to Wakely by AHCT as of September 2022
- 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

# 2023 Rate Changes

## Individual Market Observations

- The weighted average rate increase for AHCT enrollees (before premium subsidies) is 12.2%. This rate change does not include the impact of aging
- Rate changes across all plan and area combinations range from 2.3% to 29.1%
- By county, average rates are increasing the most in Middlesex
- By carrier, premium weighted rate changes average 7.1% for Anthem, 13.9% for CBI and 15.5% for CICI for continuing and cross-walked enrollees
- Silver plans continue to be loaded for the defunding of cost-sharing reductions

# 2023 Rate Changes

## Individual Market Observations

### ■ Rate Change Drivers

- Trend – combined medical and pharmacy cost and utilization trend ranges from 9.2-11.4%
- Ongoing COVID costs added at most 1.5% after experience was normalized for treatment and vaccination costs.
- 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) had shown continued improvement in the State until the pandemic

Minimum Loss Ratio*	2018	2019	2020	2021
Anthem – Individual	83.1%	88.7%	87.5%	93.3%
CBI – Individual	76.7%	86.2%	79.9%	99.0%
CICI – Individual	80.8%	82.4%	86.1%	82.7%
Individual (State: CT)**	80.1%	86.4%	82.7%	96.2%

# 2023 Rate Changes

## Individual Market Rate Changes by Plan with Mapping

Metal	Carrier	2022 Plan Name	2023 Plan Name	Fairfield	Hartford	Litchfield	Middlesex	New Haven	New London	Tolland	Windham
Platinum	CICI	FlexPOS Platinum Alternative	FlexPOS Platinum Alternative	17.8%	18.3%	27.1%	25.0%	16.4%	21.8%	25.4%	22.2%
Gold	Anthem	Gold HMO BlueCare Prime	Gold HMO BlueCare Prime with Added Dental and Vision Benefits	14.1%	11.9%	14.3%	13.1%	13.1%	9.4%	9.4%	9.4%
Gold	Anthem	Gold HMO Pathway Enhanced Tiered	Gold HMO Pathway Enhanced Tiered	15.2%	13.0%	15.4%	14.2%	14.2%	10.5%	10.5%	10.5%
Gold	Anthem	Gold PPO Standard Pathway	Gold PPO Standard Pathway	12.1%	10.0%	12.3%	11.1%	11.1%	7.6%	7.6%	7.6%
Gold	CBI	Choice Gold Alternative POS with Dental	Choice Gold Alternative POS with Dental	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%	16.0%
Gold	CBI	Choice Gold Standard POS	Choice Gold Standard POS	15.9%	15.9%	15.9%	15.9%	15.9%	15.9%	15.9%	15.9%
Gold	CICI	Compass EPO Gold Alternative	Compass EPO Gold Alternative	18.8%	19.3%	28.2%	26.1%	17.4%	22.8%	26.5%	23.3%
Gold	CICI	FlexPOS Gold Standard	FlexPOS Gold Standard	17.4%	18.0%	26.8%	24.7%	16.1%	21.4%	25.0%	21.9%
Silver	Anthem	Silver PPO Standard Pathway	Silver PPO Standard Pathway	6.7%	4.6%	6.9%	5.7%	5.7%	2.3%	2.3%	2.3%
Silver	CBI	Choice Silver Standard POS	Choice Silver Standard POS	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
Silver	CICI	FlexPOS Silver Standard	FlexPOS Silver Standard	8.5%	9.0%	17.1%	15.2%	7.2%	12.2%	15.5%	12.6%



# 2023 Rate Changes (Cont.)

## Individual Market Rate Changes by Plan with Mapping

Metal	Carrier	2022 Plan Name	2023 Plan Name	Fairfield	Hartford	Litchfield	Middlesex	New Haven	New London	Tolland	Windham
Bronze	Anthem	Bronze HMO BlueCare Prime with Added Dental and Vision Benefits	Bronze HMO BlueCare Prime with Added Dental and Vision Benefits	9.5%	7.4%	9.7%	8.6%	8.6%	5.1%	5.1%	5.1%
Bronze	Anthem	Bronze HMO Pathway Enhanced Tiered	Bronze HMO Pathway Enhanced Tiered	15.4%	13.1%	15.6%	14.3%	14.3%	10.6%	10.6%	10.6%
Bronze	Anthem	Bronze PPO Standard Pathway	Bronze PPO Standard Pathway	7.2%	5.1%	7.4%	6.3%	6.3%	2.8%	2.8%	2.8%
Bronze	Anthem	Bronze PPO Standard Pathway for HSA	Bronze PPO Standard Pathway for HSA	7.5%	5.4%	7.7%	6.5%	6.5%	3.1%	3.1%	3.1%
Bronze	CBI	Choice Bronze Alternative POS with Dental	Choice Bronze Alternative POS with Dental	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%	19.6%
Bronze	CBI	Choice Bronze Standard POS	Choice Bronze Standard POS	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%
Bronze	CBI	Choice Bronze Standard POS HSA	Choice Bronze Standard POS HSA	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%	20.7%
Bronze	CICI	FlexPOS Bronze Standard	FlexPOS Bronze Standard	19.6%	20.2%	29.1%	27.0%	18.2%	23.7%	27.3%	24.1%
Bronze	CICI	FlexPOS Bronze Standard HSA	FlexPOS Bronze Standard HSA	19.6%	20.2%	29.1%	27.0%	18.2%	23.7%	27.4%	24.2%
Catastrophic	Anthem	Catastrophic HMO Pathway Enhanced	Catastrophic HMO Pathway Enhanced	7.6%	5.5%	7.8%	6.7%	6.7%	3.2%	3.2%	3.2%
Catastrophic	CBI	Choice Catastrophic POS with Dental	Choice Catastrophic POS with Dental	23.5%	23.6%	23.6%	23.6%	23.6%	23.6%	23.6%	23.6%

# 2023 Rate Changes

## Small Group Market Observations

- One Silver plan is being discontinued in 2023
- Rate changes for 2023\*
  - Anthem: The overall rate increase is -1.4% with plan specific rate changes varying from -6.0% to 20.2%. Increase reflects a mix of on and off exchange plans
  - CBI: The overall rate increase is 15.0%. Rate changes across all plan combinations range from 13.1% to 18.9%

\*Average Increases from Connecticut Insurance Department.

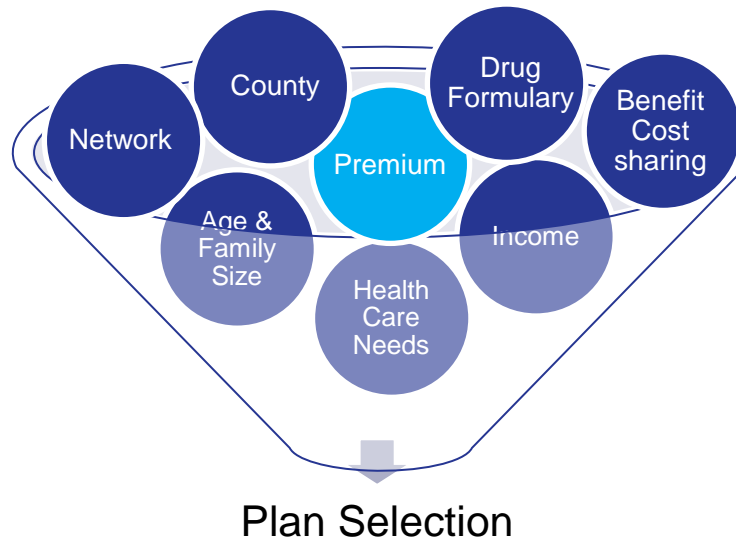
## Section 3

# Consumer Impact Analysis

# Consumer Impact Analysis

## Background

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



# Consumer Impact Analysis

## Background

- This section outlines the premium changes for consumers in the individual market after reflecting federal premium subsidies
- 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 Impact Analysis

## 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 the Premium Tax Credit (APTC): federal government pays APTC directly to carrier, reducing consumer 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*

# Consumer Impact Analysis

## 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 Contribution % of Income

# Consumer Impact Analysis

## 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 five of the eight counties
  - Benchmark premium change varies from 5.2% to 11.7% by county



# Consumer Impact Analysis

## Change in Benchmark Plan

County	2022 Enrollment in County	2022 Benchmark Plan		2023 Benchmark Plan		Benchmark Premium Change
		Issuer	Plan Name	Issuer	Plan Name	
Fairfield	33,945	CICI	FlexPOS Silver Standard	CICI	FlexPOS Silver Standard	8.5%
Hartford	21,818	CICI	FlexPOS Silver Standard	CICI	FlexPOS Silver Standard	9.1%
Litchfield	7,068	CICI	FlexPOS Silver Standard	Anthem	Silver PPO Standard Pathway	7.7%
Middlesex	5,328	CICI	FlexPOS Silver Standard	Anthem	Silver PPO Standard Pathway	11.7%
New Haven	21,276	CICI	FlexPOS Silver Standard	CICI	FlexPOS Silver Standard	7.2%
New London	6,630	CICI	FlexPOS Silver Standard	CBI	Choice Silver Standard POS	6.0%
Tolland	3,527	Anthem	Silver PPO Standard Pathway	CBI	Choice Silver Standard POS	5.2%
Windham	2,272	CICI	FlexPOS Silver Standard	CBI	Choice Silver Standard POS	5.4%

# 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 2022 with income of 300% FPL
- Results for other household scenarios will vary
- Key observations for sample household includes
  - Benchmark premiums are increasing by 12% on average
  - Average subsidies for this household are increasing by 15% across all counties and range from 10% to 20% by county

# Consumer Impact Analysis

## Change in Benchmark Premium and Subsidies – Sample Household

For single age 44 year old (45 in 2023) with income of 300% FPL (approximately \$38,640 in 2022)

County	Enrollment Distribution by County	Monthly Benchmark Premium (Before Tax Credit)				Monthly Premium Subsidy-EHB Only				Net Monthly Benchmark Premium (After Tax Credit)			
		2022	2023	\$ Change	% Change	2022	2023	\$ Change	% Change	2022	2023	\$ Change	% Change
Fairfield	33%	\$682	\$765	\$83	12%	\$487	\$559	\$72	15%	\$195	\$206	\$11	6%
Hartford	21%	\$591	\$666	\$75	13%	\$396	\$460	\$64	16%	\$195	\$206	\$11	6%
Litchfield	7%	\$604	\$674	\$70	12%	\$409	\$467	\$58	14%	\$195	\$207	\$12	6%
Middlesex	5%	\$632	\$731	\$99	16%	\$437	\$524	\$87	20%	\$195	\$207	\$12	6%
New Haven	21%	\$636	\$704	\$69	11%	\$441	\$499	\$58	13%	\$195	\$206	\$11	6%
New London	7%	\$606	\$664	\$58	10%	\$411	\$458	\$47	11%	\$195	\$206	\$11	6%
Tolland	3%	\$610	\$664	\$54	9%	\$416	\$458	\$43	10%	\$194	\$206	\$11	6%
Windham	2%	\$610	\$664	\$55	9%	\$415	\$458	\$44	11%	\$195	\$206	\$11	6%
<b>TOTAL</b>	<b>100%</b>	<b>\$636</b>	<b>\$711</b>	<b>\$75</b>	<b>12%</b>	<b>\$441</b>	<b>\$505</b>	<b>\$64</b>	<b>15%</b>	<b>\$195</b>	<b>\$206</b>	<b>\$11</b>	<b>6%</b>

# Consumer Impact Analysis

## Weighted Average Premium Changes – 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 2022 to 2023 before subsidies
- The second panel of numbers shows the after-subsidy monthly rate change from 2022 to 2023
- The third panel shows the monthly rate change if the household moves to the 2023 lowest cost plan
- Results will vary for other household scenarios

# Consumer Impact Analysis

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

For single age 44 year old (45 in 2023) with income of 300% FPL (approximately \$38,640 in 2022)  
Enrolled in the lowest cost silver plan for 2022

County	Lowest Cost Silver Plan		Auto Renew Before Tax Credit			Auto Renew After Tax Credit			Active Renew After Tax Credit – Shop to 2023 Lowest Silver Option		
	2022	2023	2022	2023	Change	2022	2023	Change	2022	2023	Change
Fairfield	Choice Silver Standard POS	Choice Silver Standard POS	\$632	\$719	14%	\$146	\$160	10%	\$146	\$160	10%
Hartford	Choice Silver Standard POS	Choice Silver Standard POS	\$540	\$614	14%	\$145	\$155	7%	\$145	\$155	7%
Litchfield	Choice Silver Standard POS	Choice Silver Standard POS	\$584	\$664	14%	\$175	\$197	13%	\$175	\$197	13%
Middlesex	Choice Silver Standard POS	Choice Silver Standard POS	\$584	\$664	14%	\$147	\$140	-5%	\$147	\$140	-5%
New Haven	Choice Silver Standard POS	Choice Silver Standard POS	\$584	\$664	14%	\$143	\$165	15%	\$143	\$165	15%
New London	Choice Silver Standard POS	Silver PPO Standard Pathway	\$584	\$664	14%	\$173	\$206	19%	\$173	\$187	8%
Tolland	Choice Silver Standard POS	Silver PPO Standard Pathway	\$584	\$664	14%	\$169	\$206	22%	\$169	\$187	11%
Windham	Choice Silver Standard POS	Silver PPO Standard Pathway	\$584	\$664	14%	\$170	\$206	21%	\$170	\$187	10%

# Consumer Impact Analysis

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

For single age 44 year old (45 in 2023) with income of 300% FPL (approximately \$38,640 in 2022)

Enrolled in the lowest cost bronze plan for 2022

County	Lowest Cost Bronze Plan		Auto Renew Before Tax Credit			Auto Renew After Tax Credit			Active Renew After Tax Credit – Shop to 2023 Lowest Bronze Option		
	2022	2023	2022	2023	Change	2022	2023	Change	2021	2022	Change
Fairfield	Passage Bronze Alternative PCP POS	Choice Bronze Standard POS HSA	\$491	\$639	30%	\$4	\$80	1795%	\$4	\$80	1795%
Hartford	Passage Bronze Alternative PCP POS	Bronze HMO BlueCare Prime with Added Dental and Vision Benefits	\$419	\$539	29%	\$24	\$79	234%	\$24	\$79	234%
Litchfield	Passage Bronze Alternative PCP POS	Bronze HMO BlueCare Prime with Added Dental and Vision Benefits	\$453	\$539	19%	\$44	\$72	63%	\$44	\$72	63%
Middlesex	Passage Bronze Alternative PCP POS	Bronze HMO BlueCare Prime with Added Dental and Vision Benefits	\$453	\$585	29%	\$16	\$61	284%	\$16	\$61	284%
New Haven	Passage Bronze Alternative PCP POS	Bronze HMO BlueCare Prime with Added Dental and Vision Benefits	\$453	\$585	29%	\$13	\$86	589%	\$13	\$86	589%
New London	Passage Bronze Alternative PCP POS	Bronze HMO BlueCare Prime with Added Dental and Vision Benefits	\$453	\$516	14%	\$42	\$58	37%	\$42	\$58	37%
Tolland	Passage Bronze Alternative PCP POS	Bronze HMO BlueCare Prime with Added Dental and Vision Benefits	\$453	\$516	14%	\$38	\$58	52%	\$38	\$58	52%
Windham	Passage Bronze Alternative PCP POS	Bronze HMO BlueCare Prime with Added Dental and Vision Benefits	\$453	\$516	14%	\$39	\$58	49%	\$38	\$58	52%

# Consumer Impact Analysis

## Simplified 2022 Renewal Example

- Ted is 29 in 2023 (28 in 2022), single, lives in Fairfield and has an annual income in 2022 of roughly \$25,760 or 200% FPL
  - Ted's subsidy calculation is based on his income, the “maximum contribution % 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 2023 from \$486 to \$546
- Ted enrolled in the lowest cost silver plan in 2022 so he could get cost sharing reductions at an 87% actuarial value
- Ted has an increase in the before subsidy premium of \$65, the after subsidy premium increase is \$6
- Ted could choose to switch to the lowest cost bronze plan, which is from Anthem, and have a \$1 monthly premium after subsidies, but he will be forgoing cost-sharing reduction subsidies he is eligible to receive

# Consumer Impact Analysis

## Simplified 2023 Renewal Example

	2022	2023	2023	2023
	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>	\$492	\$557	\$557	\$495
<b>Subsidy</b>	\$486	\$546		
<b>Rates After Subsidy</b>	\$6	\$11	\$11	\$1
<b>\$ Change</b>		\$5	\$5	(\$5)
<b>% Change</b>		89%	90%	-84%
<b>Average Out-of-Pocket per Month (WACA*,Northeast, 25-29)</b>	\$29	\$29	\$50	\$59

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 2020 Edge Servers from participating issuers.



# Consumer Impact Analysis

## Simplified 2023 Renewal Example

- Karen is 56 in 2023 (55 in 2022), single, lives in Fairfield and has an annual income of \$55,000 in 2022 which is above the 400% FPL threshold
  - Karen is eligible for subsidies under the extension of the subsidies under the Inflation Reduction Act which limit her premium costs to 8.5% of her income
- Karen enrolled in the lowest cost silver plan in 2022
- The plan has an increase in the before subsidy premium rate of \$151
- Karen could choose to switch to the lowest cost bronze plan to minimize her rate increase in 2023

# Consumer Impact Analysis

## Simplified 2023 Renewal Example

	2022	2023	2023	2023
	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>	\$1,010	\$1,162	\$1,162	\$1,032
<b>Subsidy</b>	\$695	\$842	\$842	\$842
<b>Rates After Subsidy</b>	\$315	\$319	\$320	\$190
<b>\$ Change</b>		\$4	\$5	(\$125)
<b>% Change</b>		2%	2%	-40%
<b>Average Out-of-Pocket per Month (WACA*, Northeast, 55-59)</b>	\$95	\$95	\$81	\$108

Reference to “lowest cost” reflects premium rate only.

\*Wakely ACA Database (“WACA”) contains detailed claims, eligibility and premium data from 2020 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 2023 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.

# Public Health Emergency Unwinding Update

# Public Health Emergency (PHE) Update

- Over 390k enrollees currently benefit from extended HUSKY coverage
- HHS announced 90-day PHE renewal on October 13, 2022
  - Federal government promised states 60 days prior notice of end of PHE
- 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

# ACA Policy/Legal Update

# ACA Policy/Legal Update

- **Final Rule on Family Glitch**
  - For 2023 Premium Tax Credit Eligibility Determinations
  - Changes eligibility standards for family members of employee
  - Minimum Value standards for family coverage
- ***Braidwood Management v. Becerra***
  - Briefing schedule will go through mid-January 2023

# Future Agenda Items



# Adjournment