



Access Health Connecticut

November 17, 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. Finance Update

G. Audit Update

H. ACA Policy/Legal Update

I. Future Agenda Items

J. Adjournment

Public Comment

Votes:

Review and Approval of Minutes

Vote to remove a member from the Health Plan Benefits and Qualifications Advisory Committee

CEO Report

James Michel

Open Enrollment 10 (OE10) Update

Technology

2023 Open Enrollment

2023 Open Enrollment (OE10):



November 1, 2022 – January 15, 2023*

OE10 Progress Update:

- Stand-alone Dental Plan Enrollments are up compared to last year at this time. This is the first OE in which individual dental plans are being offered in the same HIX application as our health plans and programs.
- Consumers who qualify continue to enjoy the enhanced financial assistance help from the Inflation Reduction Act (IRA)
- HHS has indicated that the Public Health Emergency and Medicaid extension will continue at least beyond January of 2023. (PHE)
- Qualified Health Plan auto-renewals for 2023 begin at the end of this week.

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

2023 Open Enrollment

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

September



10/20 – 2022 to 2023 Plan Renewal Notifications (Projections) Begin
10/24 – 2023 Window Shopping Enabled, including New Dental Portal
10/28 – CAC*/Brokers Activated for 2023
10/24 – AHCT projected that approximately 83,000 QHP enrollees could auto-renew.



11/1 – Open Enrollment Begins, 2023 Shopping Opens
11/1 – OE Marketing Campaign Begins (Retention and Acquisition)
11/16–11/21 QHP 2023 Automatic Renewals
11/16 – Last Wave of Call Center Training Complete

November

December

12/1 – Final Retention Rolling Campaign Begins
12/13 – 1095-A System release
12/15 – Cut-off for 1/1 QHP Effective Date
12/16 Release 36.2 PHE Unwind functionality will be implemented
12/15 – 12/31 – Enrollee Receives PY 2023 Invoice From Carrier for 1/1 Effective Date
12/31 – **HUSKY State Medical coverage for undocumented children will be activated in HIX for 2023, beginning in Jan.**

1/11 – CMS PHE Extension decision
1/15 – Open Enrollment Ends
1/15 – Legacy Dental Portal Decommissioned
1/15 – 1/31 – Enrollee Receives PY 2023 Invoice From Carrier for 2/1 Effective Date
1/31 – AHCT mails 1095-A Forms by this date.

January

*CAC – Certified Application Counselor

2023 OE Technology Updates

AHCT and other stakeholder systems have been working as expected thus far during OE with no significant issues.

The PHE Unwind HIX Release is on track to go live 12/16/22. The system will be primed for whenever the PHE ends and whenever the Medicaid unwind occurs.

New streamlined and integrated dental enrollment process has yielded 1,873 new individual dental enrollments for 2023, from the start of OE to 11/15/2022. By comparison, we had 337 customers enroll in individual dental plans during the same timeframe last year for the 2022 plan year.

AHCT updated the HIX system to address the “family glitch,” which will make more families offered employer-sponsored coverage, which may be considered unaffordable, eligible for financial assistance through AHCT.

2023 OE Technology Updates

Transition of Technology Maintenance Resources for AHCT and State of Connecticut systems infrastructure is underway. Knowledge transfer is ongoing from our current HIX system maintenance and operations vendor, Deloitte, to the new vendor, Infosys, which will take over maintenance and operations in FY 2024.

Preparing for the sunseting of our older (2022) stand-alone dental plan platform, which is on track to be decommissioned in early 2023.

A 1095-A system enhancement release is scheduled for 12/13/22, prior to the next 1095-A Form printing cycle in January.

2023 OE Technology Updates

Effective January 1, 2023, eligibility and enrollment functionality for three new coverage groups will be enabled in the AHCT HIX application for children regardless of immigration status, from ages 0 to 18 years old.

(Public Act 21-176 in 2021 and Public Act 22-118 in 2022)

State Medical – HUSKY A Children

Undocumented children whose household income falls under 201% of the FPL

State Medical – HUSKY B Band 1

Undocumented children whose household income falls between 202% - 254% of the FPL

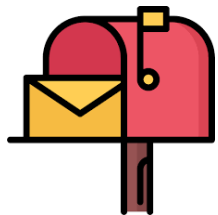
State Medical – HUSKY B Band 2

Undocumented children whose household income falls between 255% - 323% of the FPL

Open Enrollment 10 (OE10) Update

Marketing

OE10 Update: Marketing



Direct-to-consumer communications for special audiences:

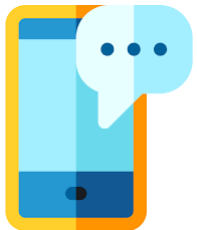
Unsubsidized customers:

- **Estimated audience size:** ~12,500 individuals
- **Main message:** More financial help than ever before – fill out the complete application to see if you qualify for financial help – and if you do not qualify for financial help, shop and compare to find a lower-cost plan that meets the needs of you and your family.
- **Estimated direct mail in-hand date:** ~November 21 – December 2, 2022



Customers impacted by the “family glitch:

- **Estimated audience size:** ~14,000 households
- **Main message:** More financial help than ever before – and a law has changed meaning you, your spouse and dependents may qualify for financial help even if you didn’t qualify before.
- **Estimated direct mail in-hand date:** ~November 21 – December 2, 2022



Customers impacted by discontinued plans:

- **Estimated audience size:** ~6,700 individuals
- **Main message:** Must take manual action to be renewed into 2023 health coverage – more financial help than ever before – shop and compare to find a plan that meets the needs of you and your family.
- **Estimated direct mail in-hand date:** ~November 21 – December 2, 2022

OE10 Update: Marketing

Week one earned media coverage:

 the mirror

THE
HOUR

 Connecticut
Public

Hartford Courant

 CT INSIDER

 DoingItLocal.com

Greenwich Sentinel

 postLatino
El Portal de Nuestra Gente

 CT en vivo

 EL SOL

 CT NEWS
JUNKIE
BECAUSE YOU NEED IT. BAD.

 INSURANCE
NEWSNET

Journal Inquirer

 we-ha.com
We have it all in West Hartford.

Norwich Bulletin
NorwichBulletin.com

ctpost

 NEWS BREAK

New Haven Register

newstimes.com

TheMiddletownPress

 WTIC News
Talk 1080

stamford
advocate

greenwich
time

 GFP
GreenwichFreePress.com

 my
TV9
WCTX
NEW HAVEN • HARTFORD

THE REGISTER
CITIZEN

 FOX 61

 NBC
CONNECTICUT

 HBJ HARTFORD BUSINESS

 wfsb.com

 NEWS 8
wtnh.com

access health CT 

Open Enrollment 10 (OE10) Update

Outreach

Outreach Events

Hosted 26 events:

- 6 Regional Planning meetings
- 6 Covered CT enrollment fairs
- 4 Regional Breakfast Conferences
- 3 Healthy Chats
- Broker Academy Graduation Dinner
- 6 Open Enrollment fairs (November)

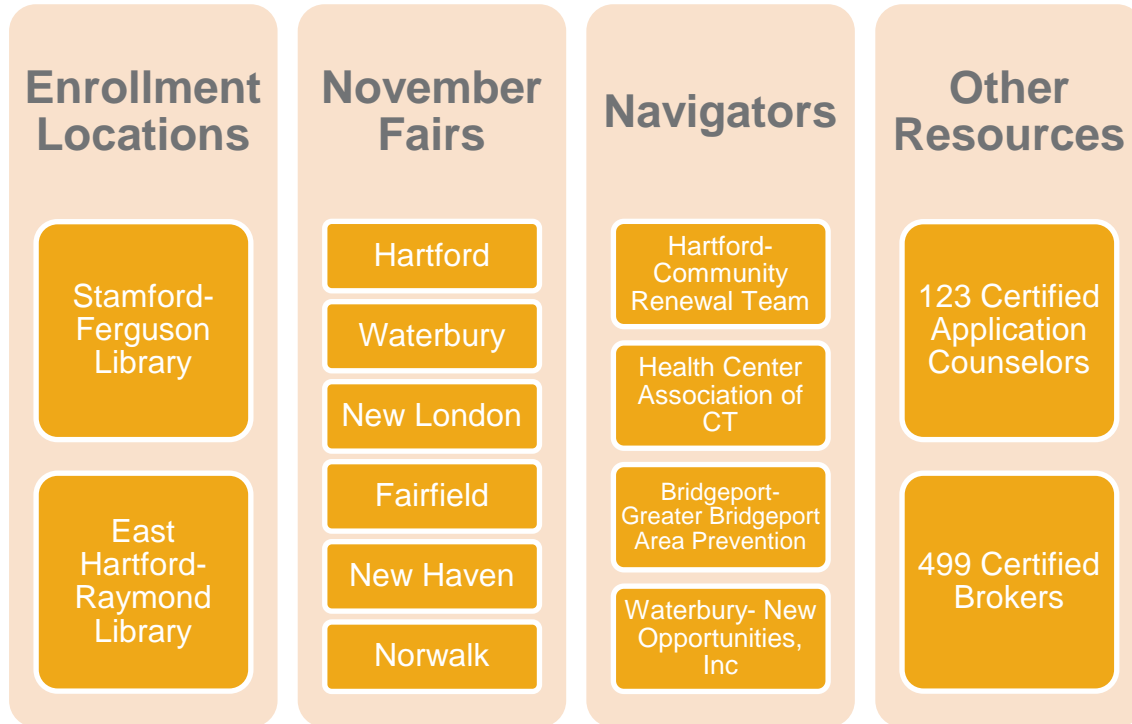
Attended 92 Outreach events

116 Partner presentations

163 Community partner site visits



OE10 In-Person Enrollment



Finance Update

Fiscal Year 2022 Budget Report

Agenda

Fiscal Year 2022 Budget Report

FY 2022 Budget vs. Actuals Summary.....	20-21
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Fiscal Year 2023 Adjusted Budget

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FY 2022 Budget vs. Actuals Summary

	Operating Budget - FY 2022 Actuals		
	Budget	Actuals	Variance
AHCT	\$33,121,511	\$31,974,764	\$ 1,146,747
DSS Shared Cost	21,174,273	19,195,243	1,979,030
Total	\$54,295,784	\$51,170,007	\$ 3,125,776

FY 2022 Budget vs. Actuals

OPERATING BUDGET - July 1, 2021 to June 30, 2022					
	Budget	Actuals	Encumbered	Total Actuals	Variance
Revenues					
Grants	\$ 630,060	\$ 891,255		\$ 891,255	\$ 261,195
Interest Income	17,745	64,671	-	64,671	46,926
Marketplace Assessments	31,464,791	31,464,792	-	31,464,792	1
Total Revenue	\$ 32,112,596	\$ 32,420,718	\$ -	\$ 32,420,718	\$ 308,122
Expenses					
Salaries	\$ 7,893,046	\$ 7,891,066	\$ -	\$ 7,891,066	\$ 1,980
Fringe Benefits	3,114,160	3,074,934	-	3,074,934	39,226
Temporary Staffing	475,260	566,237	-	566,237	(90,977)
Contractual	13,744,087	12,281,943	7,000	12,288,943	1,455,144
Equipment and Maintenance	3,863,582	3,646,329	10,746	3,657,075	206,507
IT Enhancements	2,845,045	3,157,554	409,238	3,566,792	(721,747)
Supplies	12,153	5,598	-	5,598	6,555
Travel	36,949	42,218	-	42,218	(5,269)
Other Administrative	1,137,229	881,901	-	881,901	255,328
Total Operating Expenses	\$ 33,121,511	\$ 31,547,780	\$ 426,984	\$ 31,974,764	\$ 1,146,747
Costs Shared with DSS	21,174,273	19,195,243	-	19,195,243	1,979,030
AHCT and DSS Total Expenses	\$ 54,295,784	\$ 50,743,023	\$ 426,984	\$ 51,170,007	\$ 3,125,776

Hired temporary staffing to augment contractual work

Process improvements reduced # of notices mailed, Call Center Vendor having challenges in hiring enrollment staffing

Savings on System Maintenance

Additional IT Development projects including Dental Integration

Savings due to remote work and timing of insurance renewals

Projects Funded from Operating Budget*

Carry-forward projects from FY 2022 to FY 2023

- Projects were initiated and funded in FY 2022 but not completed by the end of the fiscal year.

FY 2022 On-going Project Plan Update							
Project Name	DSS Allocation	Total Project Budget	FY 2022 Actuals	FY 2022 Carry-forward FY 2023	FY 2023 YTD Actuals	Remaining Balance	Status
Sytem Enhancements	None	\$ 1,495,790	\$ 1,086,552	\$ 409,234	\$ 129,579	279,655	Completed - Waiting for final invoices
Accounts Payable Automation	None	17,746	-	17,746	17,746	-	Completed - Final Testing
		\$ 1,513,536	\$ 1,086,552	\$ 426,980	\$ 147,325	\$ 279,655	

*Update

FY 2023 Proposed Adjusted Budget

Focused on 3 Strategic Initiatives

IT Investment | Cybersecurity | Health Disparities

To Support our Mission:

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 gives them the best value.

FY 2023 Budget vs. Actuals Summary

	Operating Budget - Q1 Fiscal Year-to-Date		
	Budget	Actuals	Variance
AHCT	\$ 7,147,474	\$ 6,033,513	\$(1,113,961)
DSS Shared Cost	4,527,475	4,787,114	259,639
Total	\$11,674,949	\$10,820,627	\$ (854,322)

*1st Quarter Budget Report (as of September 30, 2022)

FY 2023 Budget vs. Actuals

OPERATING BUDGET - July 1, 2022 to Sept 30, 2022

Budget	Actuals	Variance
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Revenues

Grants	\$ 266,000	\$ 282,365	\$ 16,365	Timing of grant reimbursement
Interest Income	6,232	121,072	114,840	Interest Rate increased in last 3 months
Marketplace Assessments	7,892,135	7,892,135	-	
Total Revenue	\$ 8,164,367	\$ 8,295,572	\$ 131,205	

Expenses

Salaries	\$ 1,991,201	\$ 1,973,749	\$ (17,452)	Variances due to timing
Fringe Benefits	865,161	788,121	(77,040)	
Temporary Staffing	77,908	109,529	31,621	
Contractual	2,716,250	2,214,105	(502,145)	
Equipment and Maintenance	737,801	694,568	(43,233)	
IT Enhancements	589,635	83,046	(506,589)	
Supplies	1,568	2,218	650	
Travel	3,000	8,410	5,410	
Other Administrative	164,950	159,767	(5,183)	
Total Operating Expenses	\$ 7,147,474	\$ 6,033,513	\$ (1,113,961)	
Costs Shared with DSS	4,527,475	4,787,114	259,639	
AHCT and DSS Total Expenses	\$ 11,674,949	\$ 10,820,627	\$ (854,322)	



FY 2023 Proposed Adjusted Budget Summary

Operating Budget - FY 2023 Proposed Adjusted Budget

	Adopted Budget	Adjusted Budget	Variance
AHCT	\$ 34,360,028	\$ 34,360,028	\$ -
DSS Shared Cost	20,486,273	20,486,273	-
Total	\$ 54,846,301	\$ 54,846,301	\$ -

FY 2023 Proposed Adjusted Budget

	Adopted Budget	Adjusted Budget	Variance	
Revenue				
Grants	\$ 266,000	\$ 343,593	\$ 77,593	
Reserve Funding	1,200,000	1,200,000	-	
Investment Income	24,892	490,072	465,180	
Other Revenue	1,404,347	861,574	(542,773)	Reserve Funding if needed
Marketplace Assessments	31,464,789	31,464,789	-	Assessment revenue kept at same rate as FY2022
Total Revenue	\$ 34,360,028	\$ 34,360,028	\$ -	
Budgeted Expenses				
Salaries	\$ 8,366,342	\$ 8,366,342	\$ -	
Fringe Benefits	3,469,582	3,469,582	-	
Temporary Staffing	397,855	397,855	-	
Contractual	13,028,643	13,028,643	-	
Equipment and Maintenance	4,009,318	4,009,318	-	EOM (Enterprise Operating Model) Vendor transition may increase this line item
IT Enhancements	3,835,174	3,835,174	-	
Supplies	15,349	15,349	-	
Travel	74,000	74,000	-	
Other Administrative	1,163,765	1,163,765	-	
Total Operating Expenses	\$ 34,360,028	\$ 34,360,028	\$ -	
Costs Shared with DSS	\$ 20,486,273	\$ 20,486,273	-	
Change in Net Position	\$ 54,846,301	\$ 54,846,301	\$ -	

FY 2023 Projected Reserve Fund Balance

AHCT fiscal 2023 year-end reserve is projected at \$21.8 million

<u>Reserve As of June 30, 2022</u>	\$ 23,512,285
Subtract: Reserve Funded Projects (approved in FY2019)	(504,000)
Subtract: FY2023 CIP	(1,200,000)
Projection at June 30, 2023	<u>\$ 21,808,285</u>

**Months of
Operating
Funding**

8.2

7.6

Vote:

FY2023 Q1 Budget Report

Audit Update

Audit Updates

Audit Committee Meeting November 9

Draft FY 2022 Financial Statements

Draft FY 2022 Programmatic Audit

2021 State-Based Marketplace Annual Reporting
Tool (SMART)

Votes:

FY2022 AHCT Audited Financial Statements

FY2022 Programmatic Audit Report

ACA Policy/Legal Update

ACA Policy/Legal Update

Bi-partisan initiatives: Telehealth and mental health care access

Areas of Possible Federal Healthcare Focus

- Public Health Emergency Unwind
- Abortion Access
- Family Glitch Rule
- Implementation of Medicare Prescription Drug Policies
- Transparency rules for hospitals and payers
- Personalized approaches for states

Future Agenda Items

Adjournment