



Access Health Connecticut

February 16, 2023, Board of Directors Meeting

Board Agenda

A. Call to Order and Introductions	
B. Public Comment.....	3
C. Votes.....	4
• Review and Approval of Minutes	
• To remove a member from and appoint a member to the Finance Committee	
D. CEO Report.....	5-6
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J. Adjournment.....	30

Public Comment

Votes:

Review and Approval of Minutes

To remove a member from and appoint a member to the Finance Committee

CEO Report James Michel



**HEALTH IS
THE HEART OF
OUR COMMUNITY**

Open Enrollment 10 Final Report

2023 Open Enrollment Report

- **2023 OE Annual Report Posted to Agency Website:**
 - <https://agency.accesshealthct.com/meetings>
 - Navigate to: Board of Directors ➡ 2023 ➡ February 16
- **Report Includes Figures on:**
 - Marketplace Overview and Customer Profile
 - Acquisition & Retention Results
 - Plan Selections and Product Preferences
 - Pricing Analysis
- **New this year:**
 - Covered CT impact
 - Stand-Alone Dental Plan (SADP) Integration

End of Open Enrollment (OE) – Yearly Review

	Open Enrollment 8	Open Enrollment 9	Open Enrollment 10*
	11/1/20-1/15/21	11/1/21-1/15/22	11/1/22-1/15/23
Active QHP Enrollment	104,946	112,634	108,132
Total Active HUSKY Determinations	836,898	891,021	922,522
% QHP Population With Financial Assistance	69.7%	83.8%	85.9%
% QHP Population Under 35 (Average Age)	30.1% (44.4)	30.3% (44.1)	29.9% (44.3)
Most Popular QHP Issuer (% of Enrollment)	CBI (77.8%)	CBI (70.4%)	CBI (59.2%)
QHP Auto-Renewal Rate	86.5%	85.2%	85.5%
% of Enrollment w/ Broker Assistance	44.2%	43.9%	46.1%
Calls Handled By Call Center	258,180	187,163	227,907
Website Users	313,983	390,703	410,175

Covered CT

- **Active Enrollment:** 15,411
- **% Population Under age 35:** 30.6%
- **Average Age:** 38.9
- **Most Popular Issuer:** CBI (61.5%)
- **Auto-Renewal Rate:** 89%
- **% w/Broker Assistance:** 14.3%




**Covered CT Program fully implemented*

Customer Plan Selections

2022 - 2023 Enrollment by Carrier, Plan Name, and Plan Year

		2022	2023
Catastrophic	Catastrophic HMO Pathway Enhanced	170	245
	Choice Catastrophic POS with Dental	1,222	1,261
Bronze	Bronze HMO BlueCare Prime with Added Dental..	1,198	4,008
	Bronze HMO Pathway Enhanced Tiered	1,271	1,125
	Bronze PPO Pathway Enhanced Value PCP		990
	Bronze PPO Standard Pathway	2,212	2,291
	Bronze PPO Standard Pathway for HSA	1,681	2,141
	Choice Bronze Alternative POS	2,860	
	Choice Bronze Alternative POS with Dental	2,067	3,593
	Choice Bronze Standard POS	11,217	10,283
	Choice Bronze Standard POS HSA	8,417	9,780
	FlexPOS Bronze Standard	414	382
	FlexPOS Bronze Standard HSA	867	924
	Passage Bronze Alternative PCP POS	5,076	
Silver	Choice Silver Standard POS	34,526	36,224
	FlexPOS Silver Standard	3,093	4,719
	Silver PPO Standard Pathway	11,991	12,512
Gold	Choice Gold Alternative POS	514	371
	Choice Gold Alternative POS with Dental	340	299
	Choice Gold Standard POS	2,783	2,217
	Compass EPO Gold Alternative	95	141
	Compass Gold Alternative POS	205	
	FlexPOS Gold Standard	888	952
	Gold HMO BlueCare Prime	1,623	
	Gold HMO BlueCare Prime with Added Dental a..	3,264	5,414
	Gold HMO Pathway Enhanced Tiered	1,690	1,565
	Gold PPO Pathway with Added Dental and Visio..		3,846
Platinum	Gold PPO Standard Pathway	540	515
	FlexPOS Platinum Alternative	2,144	2,334

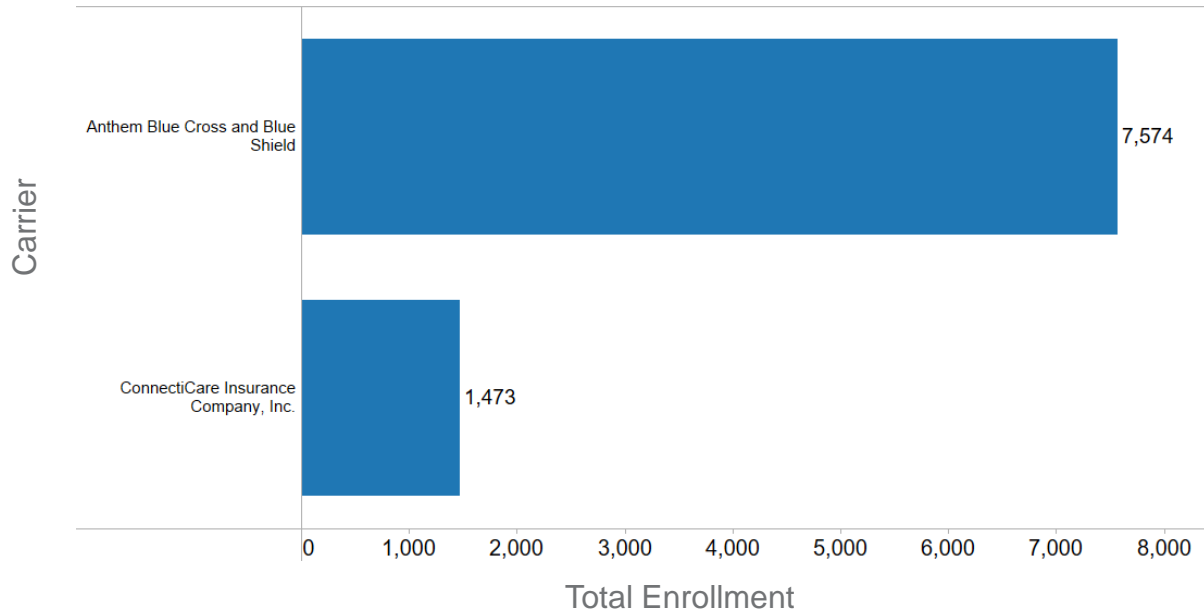
In 2023, four plans were discontinued and two plans were added.

 ConnectiCare Benefits Inc. (CBI)
 Anthem BCBS
 ConnectiCare Ins. Company, Inc (CICI)



Dental Enrollment by Carrier

Proportion of Total Enrollment by Carrier



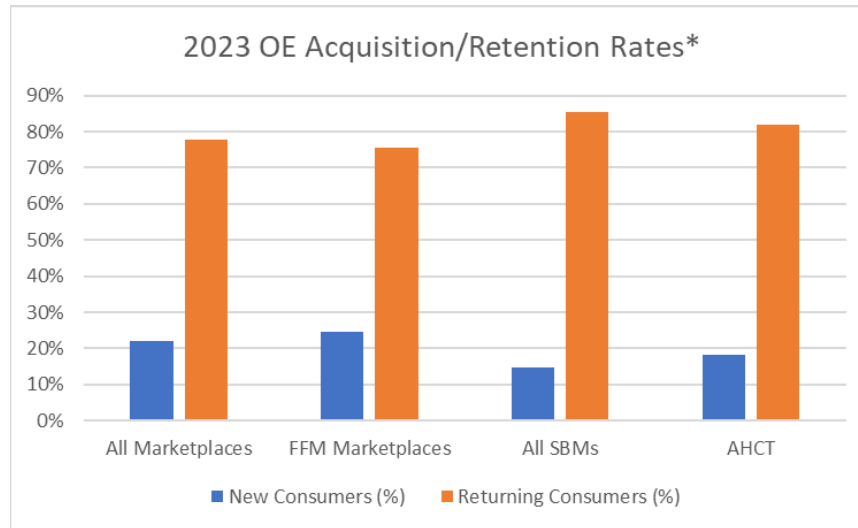
83% of individuals enrolled in Anthem plan

614 individuals enrolled in a Dental Plan only

Overall Dental enrollment increased by 66%

2023 Open Enrollment Q&A

- **Increase in health insurance enrollments across the nation, mostly on the Federally Facilitated Marketplace (FFM). Why are State Based Marketplaces (SBMs) down? (Theodore Doolittle)**
 - Medicaid Expansion State: *CT Medicaid enrollment up 134% since 2019*
 - Medicaid Extension: *~15% of the individuals on Medicaid extension may have enrolled in QHP (CT only based on current information)*
 - Larger Rate Increase: *Avg Premium for Benchmark plans increased 5.4% for SBMs and only 3.4% for FFM*



2023 Open Enrollment Q&A

How many are completely new enrollees (never had healthcare) vs those who were already on the exchange but were able to get them full Covered CT benefits (Claudio Gualtieri)

- 96% of Covered CT enrollees had either Medicaid or QHP coverage through AHCT at some point in 2022
- 146 individuals did not have coverage through AHCT in 2022 while 412 are new to the Exchange

Prior Coverage?	# of Enrollees
QHP Coverage Last Year (CY2022)	14787
Prior QHP Coverage	74
Medicaid Coverage Last Year (CY2022)	66
Prior Medicaid Coverage	72
No Prior QHP/Medicaid Coverage	412
Total	15411

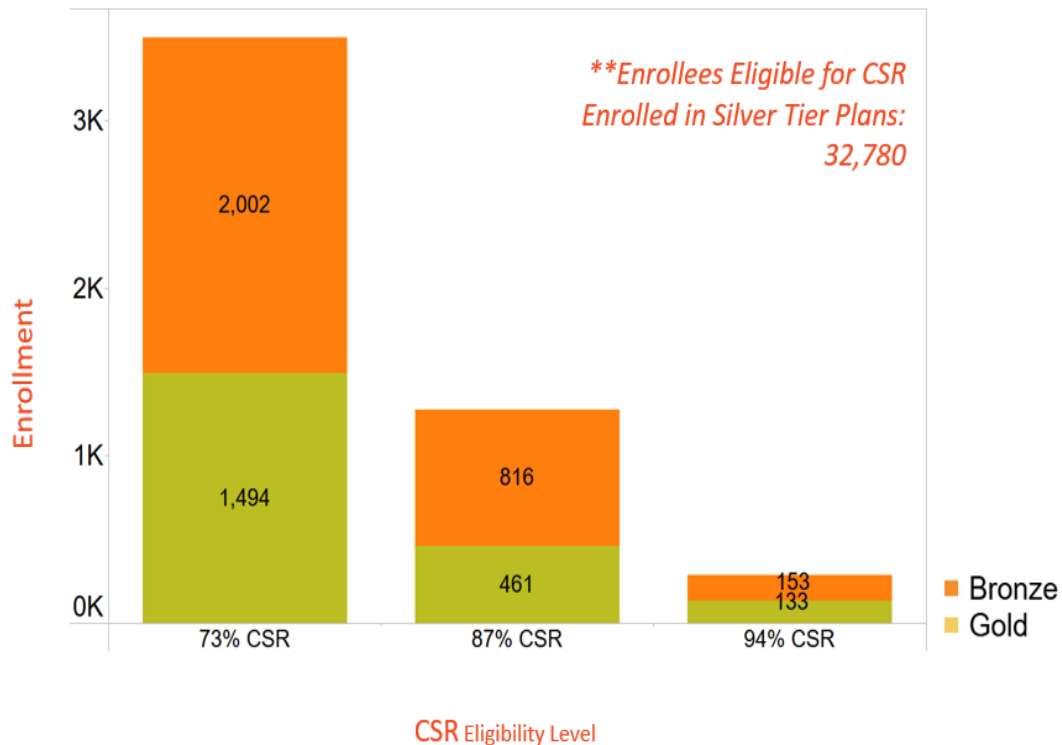
2023 Open Enrollment Q&A

How many Bronze enrollees could qualify for Silver Cost-Sharing Reduction (CSR); especially those who are under the 250% Federal Poverty Level (FPL) (Claudio Gualtieri)

- Overall 5,059 individuals are enrolled in a Bronze or Gold plan but qualified for CSR.
- About 3k individuals are enrolled in a Bronze plan and are under 250% FPL.
- Consumers choosing to enroll in a non-Silver Plan are presented with a message advising them that they may be missing out on these benefits.

Are people leaving subsidies on the table?

Enrollees Eligible for CSR Enrolled in Bronze and Gold Tier Plans



AHCT PY2023 Actuarial Values (AV) – Standard Plans:

- **Gold: 82%**
- **Silver: 72%**
- **Bronze: 65%**

You're eligible for a cost sharing reduction (CSR) plan that could lower the amount you would pay when you get services under your plan with a provider such as a doctor or pharmacy. This is only available if you purchase a Silver plan. For example: This plan's in-network deductible is \$[REDACTED] for an enrollee however the deductible if you choose a Silver plan could be as low as \$[REDACTED]. Please refer to the plan documents for coverage information as the deductible may differ for some services.

Are you sure you want to proceed with this plan selection?

If you have questions or are unsure, contact your broker or if you don't have one and would like to find someone in your area to help, [click here](#).

Medicaid Unwinding Preparations

Medicaid Unwinding

Individual Projections – Extension

Medicaid Renewal Projection Schedule	Medicaid Renewal Final Schedule	Coverage End Date	Extension Individuals			
			Total Projection Volume	Remain Eligible for Medicaid/TMA	Possibly Eligible for CCT	Possibly Eligible for QHP, APTC, APTC+CSR)
First Week of Mar, 2023	Mid of Apr, 2023	4/30/2023	30213	23264	2115	4532
First Week of Apr, 2023	Mid of May, 2023	5/31/2023	53897	41501	3773	8085
First Week of May, 2023	Mid of Jun, 2023	6/30/2023	29227	22505	2046	4384
First Week of Jun, 2023	Mid of Jul, 2023	7/31/2023	56041	43152	3923	8406
First Week of Jul, 2023	Mid of Aug, 2023	8/31/2023	46246	35609	3237	6937
First Week of Aug, 2023	Mid of Sep, 2023	9/30/2023	36581	28167	2561	5487
First Week of Sep, 2023	Mid of Oct, 2023	10/31/2023	25395	19554	1778	3809
First Week of Oct, 2023	Mid of Nov, 2023	11/30/2023	41944	32297	2936	6292
First Week of Nov, 2023	Mid of Dec, 2023	12/31/2023	30661	23609	2146	4599
First Week of Dec, 2023	Mid of Jan, 2024	1/31/2024	24255	18676	1698	3638
First Week of Jan, 2024	Mid of Feb, 2024	2/29/2024	38682	29785	2708	5802
First Week of Feb, 2024	Mid of Mar, 2024	3/31/2024	21691	16702	1518	3254
Total:			434833	334821	30438	65225

of Individuals with Medicaid Extension

No additional action required to retain coverage

Manual Action Required to retain coverage

TMA: Transitional Medical Assistance
CCT: Covered Connecticut
QHP: Qualified Health Plan
APTC: Advance Premium Tax Credits
CSR: Cost-Sharing Reduction

Assumption: Income on file remains accurate for the household

*data is as of 1/29/2023, actual number of applications processed in each month may differ

Medicaid Unwinding Preparations

Marketing

Medicaid Unwinding: Marketing

Supporting the Department of Social Services Communications Pre-Unwinding:

- Amplification of “Update Us So We Can Update U” advertising campaign through Access Health CT communications, including social media and email updates to customers, community partners, Brokers and Certified Application Counselors (CACs)
- Review/input/cobranding of notices being sent to Connecticut residents impacted by the Medicaid extension and unwinding



Medicaid Unwinding: Marketing

Potential Medicaid Unwinding Advertising Campaign:

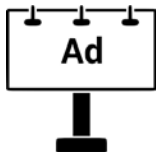
- 12-month, targeted campaign including statewide coverage and concentrations on communities that have high populations of residents impacted by the Medicaid extension
- Expected to launch in May
- Follows the Outreach plan of targeting certain communities by town and at a zip code level
- Currently working to secure funding
- Creative brief started for messaging development
- Potential campaign elements include:



Broadcast &
Streaming TV



Terrestrial &
Streaming
Radio



Billboards,
posters and
potentially transit



Minority
newspapers and
potentially
community
papers



Social Media
(paid and
organic)



Digital (Search
Engine Marketing,
Display and
Native)

Medicaid Unwinding Preparations

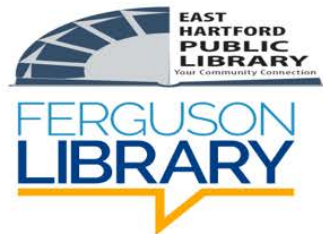
Outreach

Target Cities

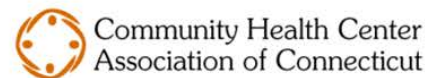
New Haven	Hartford	Fairfield	New London	Litchfield	Windham	Middlesex	Tolland
Waterbury	Hartford	Bridgeport	Norwich	Torrington	Willimantic	Middletown	Vernon Rockville
New Haven	New Britain	Stamford	New London	New Milford	Danielson	Clinton	Stafford Springs
Meriden	East Hartford	Danbury	Groton	Winsted	Putnam	Cromwell	Ellington
West Haven	Bristol	Norwalk	Jewett City	Terryville	Plainfield	East Hampton	Coventry
Hamden	Manchester	Stratford	Waterford	Oakville	Brooklyn		Tolland
Naugatuck	West Hartford	Shelton	Uncasville	Watertown	Moosup		
East Haven	Enfield	Fairfield	Colchester	Thomaston	Dayville		
Milford	Windsor	Greenwich					
Ansonia	Bloomfield	Trumbull					
Wallingford	Newington	Bethel					
Branford	Southington	Brookfield					
Derby	Wethersfield						
Seymour	Plainville						
North Haven	Glastonbury						
Cheshire	South Windsor						
Wolcott	Windsor Locks						
Guilford	Rocky Hill						
	Berlin						

- Top cities in each county with the most users* on the Medicaid extension

Community Partners

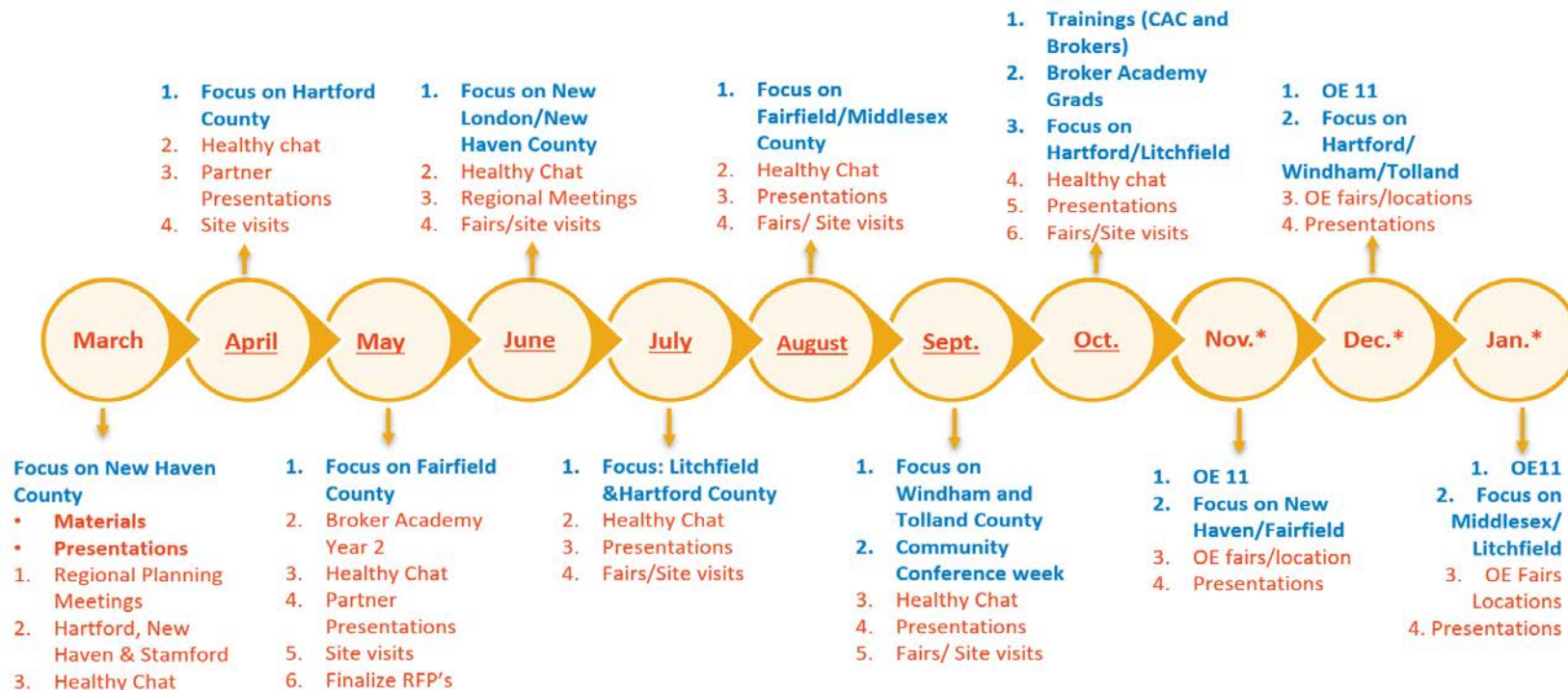


Connecticut Farmers' Markets



Search tool: Certified Application Counselors
and Brokers

Outreach Plan

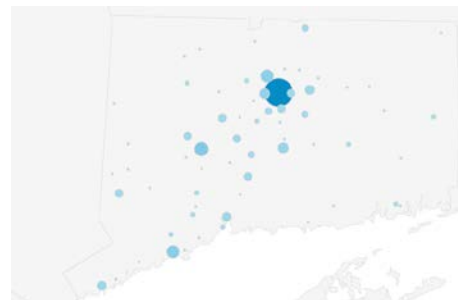
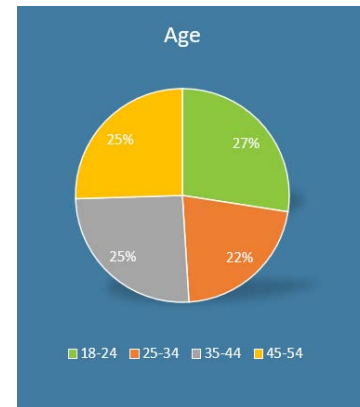
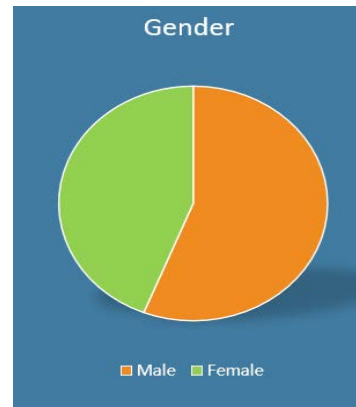


Broker Academy Update

Broker Academy Update

Updates

- Webpage traffic
 - 1,488 visitors (391 in Dec.)
 - Gender/age
 - Visitor Locations: Hartford, Waterbury, Bridgeport
- Outreach:
 - Events
 - Presentations
 - Info Sessions
- Accept up to 100 students
- Application opens February 27, 2023
- 2 class locations: Hartford and New Haven
- 4 pre-training meetings prior to training
- Class days scheduled for June 5-9th



ACA Policy/Legal Update

ACA Policy/Legal Update

- **Personal Care Attendants Special Enrollment Period**
- ***Braidwood v. Becerra* Update**
- **Draft Notice of Benefit and Payment Parameters for Plan Year 2024: Health Equity Focus**
 - Change Income Verification Requirements
 - Special Enrollment Period Changes
 - Failure to Reconcile Changes
 - Improper Payment Assessment Pilot
 - Allow Navigators and Consumer Assisters to Enroll Door-to-Door

Future Agenda Items

Adjournment

Next Meeting of the Board:

March Special Meeting (to approve plan designs) — date to be determined
April 20, 2023: Regular Meeting