



# Access Health Connecticut

September 21, 2023, Board of Directors Regular Meeting

# Board Agenda

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Review and Approval of Minutes:	
➤ June 22, 2023 Special Meeting Minutes	
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**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 give them the best value.

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

# Public Comment

# CEO Report James Michel

# Votes

- June 22, 2023 Special Meeting Minutes
- Remove Cecelia Woods from the Audit and Strategy Committees and the Health Equity, Outreach and Consumer Experience Advisory Committee
- Remove members from the Small Business Health Options (SHOP) Advisory Committee (Lynn Marie Janczak, Marta Maciuba, Nathan Field, Patricia Pulisciano, Kevin Galvin)
- Remove members from the Health Plan Benefits and Qualifications Advisory Committee (Margherita Giuliano, Maria Diaz)
- Remove members from the Health Equity, Outreach and Consumer Experience Advisory Committee (Theodore Doolittle, Karen Siegel)
- Remove Theodore Doolittle from the Human Resources and Strategy Committees
- Appoint Sean King to the Health Equity, Outreach and Consumer Experience Advisory Committee

# Committee Update



# CID Review

## *Of 2024 Health Insurance Rates*

PRESENTED BY:  
WANCHIN CHOU  
INSURANCE DEPARTMENT  
TO:  
ACCESS HEALTH CT BOARD  
SEPTEMBER 21, 2023





# 2024 Health Insurance Rates

## SCOPE OF REVIEW

- 9 companies
- 10 rate filings on individual & small group
- Approx. 188,000 covered lives in Connecticut





# 2024 Health Insurance Rates

## Items Contributing to 2024 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. Health insurance premiums are affected by several key factors. Medical costs have surged by 7-9%, and prescription expenses have risen by approximately 11-19%. These increases are primarily driven by higher healthcare utilization and greater disease severity, which lead to advanced-stage treatments and an overall increase in healthcare spending.



# 2024 Health Insurance Rates

## Items Contributing to 2024 Rate Increases (con't)

- Experience Adjustments – Experience adjustment is necessary to reflect deteriorating claim experience from the prior rating period to the current rating period.
- Legislation: The impact of bills passed, such as Public Act 22-90 and 22-47.
- Medicaid Unwinding: The impact on the current commercial market due to Medicaid unwinding.



# 2024 Health Insurance Rates

## ON EXCHANGE - INDIVIDUAL

COMPANY	AVERAGE REQUEST	RANGE	APPROVED AVG.	APPROVED AVG. RANGE	COVERED LIVES
Anthem Health Plans*	9.8%	6.8 to 13.6%	5.6%	1.1 to 11.3%	33,939
ConnectiCare Benefits Inc.	12.7%	10.2 to 15.5%	10.3%	7.9% to 13.0%	64,482
ConnectiCare Insurance Company, Inc.**	17.5%	10.2 to 22.2%	15.3%	8.2% to 20.0%	11,954





# 2024 Health Insurance Rates

## ON/OFF EXCHANGE – SMALL GROUP

COMPANY	AVERAGE REQUEST	RANGE	APPROVED AVG.	APPROVED AVG. RANGE	COVERED LIVES
Anthem Health Plans*	14.9%	8.9 to 22.1%	5.1%	0.0 to 11.7%	27,565



# 2024 Health Insurance Rates

## OFF EXCHANGE – INDIVIDUAL

COMPANY	AVERAGE REQUEST	RANGE	APPROVED AVG.	APPROVED AVG. RANGE	COVERED LIVES
ConnectiCare Inc.	15.4%	14.9 to 16.0%	12.3%	11.8% to 12.9%	1,539



# 2024 Health Insurance Rates

## OFF EXCHANGE – SMALL GROUP

COMPANY	AVERAGE REQUEST	RANGE	APPROVED AVG.	APPROVED AVG. RANGE	COVERED LIVES
Aetna Life Insurance Company	10.9%	10.9%	0.0%	0.0%	105
Cigna Health and Life Insurance Co.	23.04%	20.6 to 25.9%	13.8%	11.3% to 17.6%	20,599
Oxford Health Plans (CT), Inc.	7.5%	4.5 to 10.1%	4.1%	0.8 to 6.6%	1,483
Oxford Health Insurance, Inc.	8.5%	4.2 to 11.6%	5.1%	0.9 to 8.1%	24,158
UnitedHealthcare Insurance Co.	8.2%	1.2 to 14.7%	4.8%	-2.0% to 11.2%	1,920



# **Open Enrollment 11 (OE 11) Readiness Update**

# OE 11 Technology Update

- **First Open Enrollment that Infosys will be taking over the maintenance and operations of the HIX system**
- **HIX system will process dental enrollment auto-renewals for the first time this OE**
- **National Change of Address (NCOA) will be used to reduce returned mail and associated costs for households that have recently moved**

# OE 11 Marketing Update

- **AHCT Marketing is analyzing and incorporating the feedback from 6 consumer focus groups into our overall marketing strategy:**
  - Groups included the uninsured, underinsured, subsidized and unsubsidized customers/noncustomers, and include Spanish-language speakers in the greater Hartford and greater Fairfield areas
- **Marketing is developing and updating:**
  - Informative collateral to share with AHCT Health Equity and Outreach for distribution to Community Partners and CT residents
  - AccessHealthCT.com website content, including blog post and toolkit updates
- **Advertising campaign and media plan development underway:**
  - Placements: TV, radio, print, digital, out-of-home, social media
    - Ad footage shot on location in Hartford and New Haven

# OE 11 Outreach Update

- **Virtual Healthy Chats**
  - Open to the public, 9/20/23 and 10/18/23
- **Community Partner monthly Zoom meetings**
  - first Thursday of the month
- **In-person help from Enrollment Specialists and Brokers at Enrollment Fairs, Libraries & Navigators**
  - 20 fairs planned between Nov and Jan
  - Community Conference on Oct. 11
  - 4 Navigator organizations
  - East Hartford and Stamford Public Libraries

# Medicaid Unwinding Update

# Medicaid Unwinding Update

## Policy:

- The Centers for Medicare & Medicaid Services (CMS) is asking states to use all of tools available for the Unwind to ensure eligible consumers are not terminated. States required to evaluate system to ensure *ex parte* (automated) redeterminations are compliant.

## Technical Operations & Analytics:

- 2,338 individuals enrolled in Covered CT Program\*
- 5,606 individuals enrolled in a Qualified Health Plan (without a Covered CT benefit)\*
- 134,760 individuals re-enrolled in Medicaid/CHIP\*
- 9,798 individuals have indicated they are not requesting or are receiving health insurance elsewhere (Medicare, Employer, etc)

\*Data as of August 31, 2023

## Operations:

- The Call Center is ramping up staffing for Open Enrollment
- Call Center statistics
  - Handled 405,039 calls April 1<sup>st</sup> through August 31
    - 36% increase from last year
  - Average wait time for the Medicaid unwind period has been 1:59



# Medicaid Unwinding Update

## Health Equity & Outreach:

- Monthly meetings continue for:
  - **Consumers:** Join us for a free monthly Healthy Chat series to learn more about enrolling and what's new at Access Health CT for health and dental plan options and financial help!
  - **Community partners and CAC's:** Join us once a month for our Community Partners Chat and Learn session, to hear more about Access Health CT and how we can work together to help clients and customers.
- Enrollment staff present at several Navigator locations and Community organizations.
- Medicaid Unwind enrollment fairs:
  - Willimantic: Thursday September 7, Willimantic Public Library, located at 905 Main Street on the first floor, from 10:00 a.m. to 1:00 p.m.
  - Vernon: Saturday, Sept. 23 at Rockville Public Library, located at 52 Union Street, from 10:00 a.m. to 1:00 p.m.
  - Litchfield: Monday, Oct. 2 at Litchfield Community Center, located at 421 Bantam Road, from 5:00 p.m. to 8:00 p.m.
  - New Britain: Saturday, Oct. 21 at New Britain Public Library, located at 20 High Street, from 10:00 a.m. to 1:00 p.m.

## Marketing:

- Continued support for Outreach events
  - Geotargeted emails, social media (organic and paid), press releases and community calendar placements
- Marketing campaign in market
  - Ads pause week of October 30 through week of January 8, when Open Enrollment campaign is in market
  - Direct-to-consumer mail, email and SMS/texting on monthly cadence through Open Enrollment

# ACA Policy/Legal Update

# ACA Policy/Legal Update

- **Medicaid Unwind**
  - CMS reviewing Unwind data from states and directing states on strategies to protect individuals and families
- **Braidwood v. Becerra**
  - 5<sup>th</sup> Circuit CT Appeals case

# Future Agenda Items

# Adjournment

**Next Meeting of the Board:**

Regular Meeting: October 19, 2023