



## Connecticut Health Insurance Exchange Board of Directors Regular Meeting

Remote Meeting

Thursday, October 19, 2023  
**Meeting Minutes**

### **Members Present:**

Charles Klippel (Chair); Paul Philpott (Vice-Chair); Grant Ritter; Commissioner Andrea Barton Reeves, Department of Social Services (DSS); Claudio Gualtieri on behalf of Secretary Jeffrey Beckham, Office of Policy and Management (OPM); Deidre Gifford; Sean King, Office of the Healthcare Advocate (OHA); Paul Lombardo on behalf of Commissioner Andrew Mais, Connecticut Insurance Department (CID); Carleen Zambetti on behalf of Commissioner Nancy Navarretta, Department of Mental and Health Addiction Services (DHMAS); Commissioner Manisha Juthani, Department of Public Health (DPH)

### **Other Participants:**

***Access Health CT (AHCT) Staff:*** James Michel; Jeanna Walsh; Susan Rich-Bye; Caroline Ruwet; John Carbone; Glenn Jurgen; Jynelle Maloney; Tammy Hendricks; Kathryn Hearn; Marcin Olechowski

***Wakely Consulting:*** Julie Andrews

### **A. Call to Order and Introductions**

**The Regular Meeting of the Connecticut Health Insurance Exchange Board of Directors was called to order at 9:00 a.m.**

Chair Charles Klippel called the meeting to order at 9:00 a.m.  
Attendance roll call was taken.

### **B. Public Comment**

No public comment was submitted.

### **C. Vote**

Chair Charles Klippel requested a motion to approve the September 21, 2023 Board of Directors Regular Meeting Minutes. Motion was made by Grant Ritter and was seconded by Andrea Barton Reeves. Roll call vote was ordered. **Motion passed unanimously.**

### **D. CEO Report**

James Michel, Chief Executive Officer, presented the CEO Report. Mr. Michel announced that Access Health CT (AHCT) hired a new Director of Finance, Holly Zwick, who has extensive experience in financial management. Ms. Zwick is scheduled to start on Monday, October 23. AHCT began a Leaver Survey of people affected by Medicaid Unwinding who have not enrolled in a health insurance plan through AHCT. The Leaver Survey is designed to gather honest feedback from customers about why they are no longer enrolled in coverage through AHCT and emphasized that a grant was secured to cover the cost of this survey. The main focus of today's Board meeting is Wakely Consulting's Consumer Impact Study presentation and preparation for the upcoming Open Enrollment 11.

### **E. Open Enrollment 11 Update**

#### ***Technology***

Kathryn Hearn, Associate Director of the Enterprise Project Management Office (EPMO), presented the OE 11 Enrollment 11 Technology Update. She pointed out that as of October 1, 2023, Infosys fully took over the maintenance and operations of the Integrated Eligibility system following Deloitte and added that consumers auto-renewing into qualified health plans (QHPs) for the 2024 plan year will be notified by the end of November 2023. The Integrated Eligibility System for the Individual market will process dental enrollment auto-renewals for the first time this OE. AHCT created a new auto-enrollment option for the Covered CT Program for those who qualify and are losing HUSKY Health coverage. Annual online training certification is underway for AHCT staff, the AHCT call center staff, and Community Partners, including Certified Application Counselors (CACs), brokers and Navigator organization staff. A new enrollment dashboard will be live and available to the public prior to OE on the AHCT website.

#### ***Marketing***

Caroline Ruwet, Director of Marketing, provided the OE 11 Marketing Update. Ms. Ruwet provided a brief summary of the direct-to-consumer communications, focusing on the retention and acquisition categories. This includes informing customers about renewals, using Cost Sharing Reductions through Silver plans and a 2-month premium assistance

initiative from the State of CT. The OE 11 Media schedule includes a large variety of outlets, such as numerous streaming television and radio stations, community newspapers, social media, mobile billboards, bus kiosks among many others. Certain advertising will be targeted using AHCT data. Ms. Ruwet pointed out that creative messaging includes the so-called “feel good facts from Access Health CT”, which include information on Essential Health Benefits (EHB), Coverage Options, Financial Help, Enrollment Assistance and Medicaid Unwinding. A sample of television commercials was presented to the Board.

*Commissioner Manisha Juthani left at 9:26 a.m.*

### **Outreach**

Tammy Hendricks, Director of Health Equity and Outreach, presented the OE 11 Outreach Update. Ms. Hendricks discussed a variety of efforts currently underway. As a part of the Medicaid Unwind efforts, monthly Zoom meetings are held for community partners, along with Healthy Chats for consumers. Outreach Enrollment Specialists are rotating around various community partner locations to assist those who need enrollment help. The last Medicaid Unwinding Fair will be held on October 21.

Ms. Hendricks stated that the Annual Community Conference was a big success with numerous community partners, CACs, Brokers, Carriers and Elected Officials participating. Informational tables were set up by Yale New Haven Health, Health Equity Solutions, DSS, the Comptroller’s Office, DPH, CT Nonprofit Alliance and Navigators. Ms. Hendricks expressed her words of appreciation to those who participated. The Chrysalis Center of Hartford was the recipient of the Commitment to Community Award.

Ms. Hendricks remarked that during the upcoming OE, AHCT is extending the in-person enrollment opportunities, which among other events, include 19 fairs both on weekends and on weekdays. Numerous Navigator organizations and locations will assist in the enrollment efforts along with CACs and brokers.

### **F. Consumer Impact Study**

Julie Andrews, Senior Actuary from Wakely, presented the Consumer Impact Study. Ms. Andrews presented an overview of the premium changes to consumers in the individual market and summarized the effects of those changes. She stated that three carriers are continuing their participation on the Exchange for 2024 and offering 22 plans. There will be no Platinum plan offered for Plan Year 2024 and all plans are available statewide.

Ms. Andrews reviewed the Actuarial Values (AV) that are calculated by the Federal AV Calculator along with the permissible ranges. She described the AVs for all plan metal tiers along with information about eligibility for cost-sharing reduction subsidy plans and the extension of enhanced subsidies. The enrollment statistics per metal tier based on

past OEs were presented. A noticeable change is reported in the increased enrollment in the Silver plans over the past three years and decline in enrollment in the Bronze plans. Ms. Andrews theorized that it may be due to the enhanced Financial Assistance that is available through the Inflation Reduction Act (IRA).

Ms. Andrews summarized the Small Group offerings for OE10 and pointed out that one issuer will participate on the Exchange in 2024 offering five plans. All plans in the Small Group Market are available statewide.

Ms. Andrews provided information on the 2024 Rate Changes and noted that the weighted average rate increase for AHCT enrollees before Financial Assistance (FA) is 8.5 percent and it does not include the impact of aging. Rate changes across all plans and area combinations range from -1.8 percent to 27.3 percent and by county, the average rates are increasing the most in Litchfield and New London counties. Ms. Andrews added that by carrier, premium weighted rate changes average 5.5 percent for Anthem, 10.6 percent for CBI and 6.8 percent for CICI for continuing and cross-walked enrollees.

Ms. Andrews discussed the rate change drivers which include trend, ongoing, but smaller COVID costs, risk adjustment and experience. Ms. Andrews reviewed the individual market rate changes with the medical loss ratio for on and off-Exchange plans by carrier between 2019 and 2022.

Ms. Andrews stated that when consumers are selecting a plan, there are many different considerations that go into the mix such as the annual benefit changes and plan designs, and network changes or their own health care needs. Ms. Andrews added that this analysis focuses only on the direct impact of changes in the premium and federal subsidies for the consumers.

Ms. Andrews added that brokers are well-positioned to advise consumers on individual needs and plan selections. In addition, the consumer selection decision tool can help consumers when navigating shopping as well as estimating healthcare costs for the upcoming year. The impacts of rate changes are calculated based on carrier plan mappings; weighted averages are based on enrollment by plan and county whereas premium impact for individuals and households vary based on member ages, geographic regions, income, plan selection as well as household size.

The drivers of after subsidy changes include changes in plan premium relative to Second Lowest Silver Premium, changes in income and household size, updates to the Federal Poverty Level (FPL), IRS guidelines and change in Second Lowest Silver plan/premium.

Ms. Andrews presented the benchmark plan average premium changes for all eight counties. She provided detailed examples of what consumers may consider when choosing their healthcare coverage during OE.

Mr. Michel noted that the full report will be distributed to the Board. Mr. Michel added that all brokers on the Exchange have to be recertified every year to make sure that they assist their customers in the best way possible. The Full Report will also be posted on the website.

## **G. ACA Policy/Legal Update Questions**

Susan Rich-Bye, Director of Legal and Governmental Affairs, provided a synopsis of the October ACA Policy/Legal Update Memo that was distributed to the Board. Ms. Rich-Bye mentioned the Medicaid Unwind, the *Braidwood v. Becerra* court case and the Proposed Federal Rule changing eligibility for Deferred Action Childhood Arrivals (DACA).

Mr. Michel stated that current enrollment numbers stand at above 115,000 and it has been the highest number this late in the year. He noted that the biggest driver of this increase is the Medicaid Unwind and the Covered Connecticut Program.

## **H. Future Agenda Items for Reference Only**

- Open Enrollment 11 Update
- Strategic Initiatives/Subsidiary/Broker Academy
- Audit/Budget Update
- AHCT Sustainability Committee/New Revenue Streams

## **I. Adjournment**

Chair Charles Klippel requested a motion to adjourn. Motion was made by Grant Ritter and was seconded by Andrea Barton Reeves. Roll call vote was ordered. **Motion passed unanimously.** Meeting adjourned at 9:58 a.m.