



## **Connecticut Health Insurance Exchange Board of Directors Regular Meeting**

Remote Meeting

Thursday, November 16, 2023  
**Meeting Minutes**

### **Members Present:**

Charles Klippel (Chair); Paul Philpott (Vice-Chair); Grant Ritter; Peter Hadler on behalf of Commissioner Andrea Barton Reeves, Department of Social Services (DSS); 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); Steven Hernandez; Matthew Brokman; Dina Berlyn

### **Other Participants:**

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

### **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. Swearing-In New Board Member**

Susan Rich-Bye, Director of Legal and Governmental Affairs, administered the oath to the new appointed Board Member, Dina Berlyn.

### **D. Votes**

Chair Charles Klippel requested a motion to approve the October 19, 2023, Regular Meeting Minutes. Motion was made by Grant Ritter and seconded by Deidre Gifford. Roll call vote was ordered. **Motion passed.** Dina Berlyn abstained.

Ms. Rich-Bye explained the process for appointing members to the Standing Committees. Ms. Rich-Bye requested that the Board consider a motion to appoint Sean King to the Human Resources and Strategy Committees and Thomas McNeill to the Audit Committee.

Chair Charles Klippel requested a motion to appoint Sean King to the Human Resources and Strategy Committees; and appoint Thomas McNeill to the Audit Committee. Motion was made by Paul Philpott and seconded by Grant Ritter. Roll call vote was ordered. **Motion passed unanimously.**

### **E. CEO Report**

James Michel, Chief Executive Officer, presented the CEO Report. Mr. Michel welcomed Ms. Dina Berlyn to the Board. Ms. Berlyn has been appointed by the Senate President Pro Tempore, Senator Martin Looney, to fill the vacancy left by Cecelia Woods, whose term expired on June 30, 2023. Mr. Michel also introduced and welcomed a new Director of Finance, Holly Zwick, who has extensive experience in financial management. Mr. Michel noted that AHCT has completed the Fiscal Year (FY) 2023 Financial and Programmatic Audits. Mr. Michel noted that Open Enrollment (OE) started on November 1 and AHCT is off to a great start while also addressing some challenges. Mr. Michel outlined this Board's agenda.

### **F. Open Enrollment 11 Update**

Kathryn Hearn, Associate Director of the Enterprise Project Management Office (EPMO), presented the Open Enrollment (OE) 11 Update. Ms. Hearn noted that AHCT is two weeks into the OE period. Ms. Hearn indicated that Qualified Health Plans (QHP) and Stand-Alone Dental Plan (SADP) autorenewals for 2024 will run the week of November 26. Approximately 80 percent of households have been projected to auto-renew into QHPs and SADPs. The new public enrollment dashboard is live on the Access Health CT website for the first time this OE and enrollment data for the 2023 Plan Year (PY) is now

available and enrollment data for the 2024 PY will be available before the end of November.

Ms. Hearn provided the PY enrollment data as of November 15, which showed increases as compared to the prior year at the same time in the number of retained customers, enrolled in QHP with Advanced Premium Tax Credits (APTC) and enrolled in QHP with APTC and Cost-Sharing Reductions (CSRs). She added that there was a slight decrease in the number of customers enrolled in a full cost QHP. Ms. Hearn stressed that very significant increases are recorded in total QHP enrollment, a 26.3 percent increase, Covered Connecticut enrollment with a 93.7 percent increase and the SADP enrollment which saw a 32.4 percent increase. Ms. Hearn added that HUSKY enrollment is 7.1 percent down due to the Medicaid Unwind. OE is running through January 15, 2024.

Caroline Ruwet, Director of Marketing, provided the OE 11 Direct-to-Consumer Marketing Update. She reviewed efforts to reach special audiences who may be missing out on receiving significant financial assistance in helping them pay for their medical insurance premiums. These special audiences include CSR-eligible customers, customers previously impacted by the "family glitch" and those whose 2023 plans will be discontinued for 2024, and all will be sent mail messages. Ms. Ruwet provided timelines for the mailing of these communications. Chair Charles Klippel praised the AHCT staff for working diligently to inform the public about the Covered Connecticut program, which is seeing a great increase in enrollment.

## **G. Leaver Survey**

Caroline Ruwet, Director of Marketing, presented information about the Leaver Survey. The goals for the Survey include understanding why members of the Medicaid Unwinding audience are not electing to enroll in coverage; understanding if/how they are covered by another source; and understanding key decision-making and demographic data. Ms. Ruwet added that AHCT is looking for about 1000 responses and the survey will be conducted in English and Spanish. The survey will be conducted in a digital format and by phone if needed. A \$10 electronic gift card will be the incentive for completed responses and Market Street Research is AHCT's research partner on this project. The Leaver Survey is supported by a grant from the Connecticut Health Foundation. Ms. Ruwet concluded with a timeline for the Leaver Survey with the presentation of the results scheduled for January 2024. Brief discussion ensued around the efforts to obtain valuable information from the survey.

## **H. Finance Update**

Holly Zwick, Director of Finance, presented the Finance Update. Ms. Zwick provided information on the Fiscal Year (FY) 2023 Budget and compared it to the Actuals. Ms. Zwick noted that that the total FY 2023 Budget was \$57,546,301 and the actuals were

\$56,652,77, which resulted in a variance of \$893.524 due to the vacancy savings in salaries, contractual savings, system maintenance and savings in administrative expenses. Ms. Zwick added that in terms of revenues, the positive variance was due to the additional grants received and the increase in interest rates over the last 12 months. The Carry-forward projects from FY 2023 to FY 2024 were reviewed, all of which are Information Technology-related.

Ms. Zwick provided a summary of the Investment Report. She stated that the objective for AHCT exchange funds is obtaining the maximum rate of return while preserving the principal and providing immediate liquidity. AHCT invests in the State of Connecticut Treasurer's Short-Term Investment Fund (STIF) which is available for use by the State's funds and agencies, public authorities and municipalities and other political subdivisions of the State. Ms. Zwick provided further information pertaining to the Investment Report.

Ms. Zwick presented the FY 2024 Quarter 1 Budget Report. She stated that FY 2024 1<sup>st</sup> Quarter was budgeted for \$11,631,430, of which \$4,684,145 was the Department of Social Services (DSS) Shared Cost, while the overall actuals were \$12,305,875 which created a positive variance of \$674,445 due to the timing of expenses and invoices. Ms. Zwick also noted that the revenues were higher due to the interest rates increases. Ms. Zwick provided details on various budget line items. Ms. Zwick noted that AHCT does not anticipate any changes to the FY 2024 Adopted Budget and there are no expectations of any changes related to the FY 2024 DSS Shared Cost.

Chair Charles Klippel requested a motion to approve the Fiscal Year 2024 Quarter 1 Budget Report as presented by Exchange Staff. Motion was made by Matthew Brokman and seconded by Grant Ritter. Roll call vote was ordered. **Motion passed unanimously.**

Ms. Zwick provided information on the FY 2024 Projected Reserve Fund Balance which is expected to be at \$18.5 million, which amounts to 6.6 months of the Exchange operating funding.

## **I. Audit Update**

Susan Rich-Bye, Director of Legal and Governmental Affairs, presented the Audit Update. She stated that the Audit Committee met on November 8 and AHCT's auditors, Clifton Larson Allen, presented the FY 23 Financial Statements as well as the FY 23 Programmatic Audit. These audits are required to be performed pursuant to the Affordable Care Act (ACA) and the Financial Statements are also required for AHCT by the State of Connecticut as it is a quasi-public agency. Ms. Rich-Bye stated that the Programmatic Audit examines AHCT's compliance with the ACA as an Exchange for eligibility and enrollment activities among many other items. These audits were clean, and no findings or recommendations were issued.

Chair Charles Klippel requested a motion to approve the Fiscal Year 2023 AHCT Audited Financial Statements as presented by Exchange Staff. Motion was made by Paul Philpott and seconded by Matthew Brokman. Roll call vote was ordered. **Motion passed unanimously.**

Chair Charles Klippel requested a motion to approve the Fiscal Year 2023 Programmatic Audit Report as presented by Exchange Staff. Motion was made by Matthew Brokman and seconded by Grant Ritter. Roll call vote was ordered. **Motion passed unanimously.**

Ms. Rich-Bye provided an update on the State-Based Marketplace Annual Reporting Tool (SMART) audit submitted to the Centers for Medicare and Medicaid Services (CMS).

The Affordable Care Act (ACA) requires exchanges to keep an accurate accounting of all activities and expenditures; to monitor and report to the U.S. Department of Health and Human Services (HHS) on Exchange-related activities; and, to complete an annual report and engage an independent auditor to perform annual independent financial and programmatic audits to ensure compliance with regulations and standards. In 2015 CMS established an online reporting tool for the State-Based Marketplaces (SBMs) to use, which is now known as the SMART. The SMART contains four components, which include eligibility and enrollment, the financial and programmatic audits, program integrity and an attestation of completion. AHCT filed its SMART with CMS for 2022 on June 1, 2023 and on September 29, 2023, CMS issued its Summary of Observations and Action Items for AHCT. CMS did not outline any issues or recommendations for AHCT for the Calendar Year (CY) 2022.

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

James Michel, CEO, provided a summary of future agenda items, which include the IT-related projects, the Leaver Survey and OE 11 results.

#### **K. Adjournment**

Chair Charles Klippel requested a motion to adjourn. Motion was made by Grant Ritter and seconded by Steven Hernandez. Roll call vote was ordered. **Motion passed unanimously.** Meeting adjourned at 9:43 a.m.