



Access Health Connecticut

January 11, 2024, Strategy Committee Regular Meeting

Strategy Committee Meeting Agenda

- A. Call to Order and Introductions
- B. Public Comment.....3
- C. Vote: Review and Approval of Minutes.....4
 - September 14, 2023
- D. Individual Coverage Health Reimbursement Arrangement (ICHRA).....5-16
- E. New Initiatives.....17-19
- F. Medicaid Unwinding Update.....20-22
- G. Broker Academy Update.....23-24
- H. Adjournment.....25

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

Vote:

Review and Approval of Minutes

- September 14, 2023

Individual Health Reimbursement Arrangement (ICHRA)





What is an ICHRA

In 2019, the Internal Revenue Service and the Departments of Treasury, Labor and Health and Human Services issued final rules to expand individuals' access to health care by allowing health reimbursement accounts to be integrated with individual health insurance coverage. These arrangements are known as individual coverage HRAs (or ICHRAs). Employers offering an ICHRA reimburse employees with pretax dollars to cover the cost of individual health insurance premiums and qualified medical expenses.

CHALLENGE



Mike's employer wants to offer health insurance. But with rising annual costs, it's no longer affordable. Mike also struggles to pay for a health plan.



I'M MIKE!

OPPORTUNITY



Changes to rules under various provisions of the Public Health Service Act, the Employee Retirement Income Security Act, and the Internal Revenue Code allow Mike's employer to help him get individual health coverage with an ICHRA.

Mike's employer can use pretax dollars to fund an ICHRA to reimburse employees for the cost of premiums for individual health plans offered through Access Health CT. Employees may also qualify for subsidies, including Advanced Premium Tax Credits and Cost-Sharing Reductions that reduce the cost of health insurance, if the ICHRA offered by the employer is not affordable and the employee opts out of receiving the ICHRA.

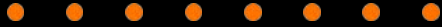


HOW IT WORKS

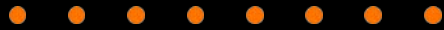
Mike's employer works with Access Health CT to set up an ICHRA that is funded with employer pretax dollars to reimburse employees for the cost of individual health insurance premiums.



HOW IT WORKS



HOW IT WORKS



Mike may also be eligible for federal subsidies only available through AHCT in the form of:

- Advanced Premium Tax Credits (APTCs) that help pay monthly health insurance premiums.

- Cost-Sharing Reductions (CSRs) that help reduce the cost of care and prescription drugs.



MIKE'S ICHRA JOURNEY



Health coverage options are evaluated by the employer, who chooses to set up an ICHRA.

1

2

Employees get set up on the platform.

Employer classifies each employee based on Internal Revenue Service (IRS) defined classes.

3

4

If the ICHRA is not affordable and Mike opts out, the ICHRA platform will help Mike determine if he qualifies for financial help through the Exchange.

Employer and employee education begins on the ICHRA platform.

5



6

Mike shops the AHCT portal and chooses a plan that is right for him and his family.



MIKE'S BENEFITS

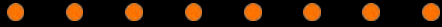


Mike enjoys **reduced health coverage costs** thanks to his employer's pretax contributions into an ICHRA, or if Mike opts out and is eligible, federal subsidies through the Exchange.

With **22 plans to choose from**, Mike has the freedom to choose health coverage that is right for him.



EMPLOYER BENEFITS



Businesses stay competitive and reduce the risk of employees like Mike leaving.



Pretax employer contributions reduce the amount the employee must pay for individual health care premiums.



Employers can stay in the fully insured market, while reducing costs and offering richer health coverage options for employees.



AHCT NEXT STEPS



How AHCT is activating ICHRA to help employees like Mike and reduce the rate of uninsured:

- AHCT will issue a Request for Proposals (RFP) to select a vendor to create a platform for brokers to use when working with small businesses.
- That platform will help brokers conduct evaluations with small business owners to determine if ICHRA is right for their business and employees.
- If ICHRA is the right option, that platform will enable eligible employees to enroll through AHCT's application.

SUBMIT



New Initiatives

-Ten Clicks or Less

10 Clicks

Purpose

- Decrease health disparities in Connecticut
- Lower the rate of uninsured individuals in Connecticut
- Enhance customer experience when enrolling/renewing/reporting changes to be more efficient and consumer friendly

Next Steps

- Develop project plan and strategy
- Continue work sessions with AHCT staff and partners.
- Keep connecting with other Exchanges to learn about their system improvement experiences

New Initiatives

-Sustainability Committee

Medicaid Unwinding Update

Medicaid Unwinding Update

Technical Operations & Analytics:

- 5,189 individuals enrolled in Covered CT Program*
- 8,716 individuals enrolled in a Qualified Health Plan (without a Covered CT benefit)*
- 242,038 individuals re-enrolled in Medicaid/CHIP*
- 18,225 individuals have indicated they are not requesting or are receiving health insurance elsewhere (Medicare, Employer, etc.)

*Data as of December 31, 2023

Operations:

- The Call Center ramped up staff to 350 agents for Open Enrollment
- Call Center statistics
 - Handled 771,692 calls April 1 through December 31
 - 31% increase from prior year
 - Average wait time for this period was 3:53

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
- Enrollment Fairs and locations continue throughout the state

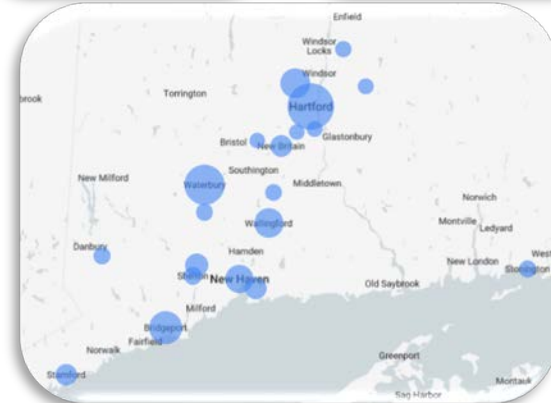
Marketing:

- Continued support for Outreach events
 - Geotargeted emails, social media (organic and paid), press releases and community calendar placements
- Marketing campaign returns after pause during OE
- Direct-to-consumer mail, email and SMS/texting continues on monthly cadence

Broker Academy Update

Broker Academy Update

- **Year 3**
 - 56 new leads from the website
 - Application opens March 1, 2024
 - Application deadline is set for March 31, 2024
 - Accept up to 80 students
 - 2 class locations: TBD
 - 5 pre-training meetings prior to class (additional week was added)
 - Class days scheduled for June 3-7th
 - June 3- 5: Health course
 - June 6: State exam review day
 - June 7: State Exam
 - Additional time added to the mentorship



Adjournment