



## Connecticut Health Insurance Exchange Health Plan Benefits and Qualifications Advisory Committee (HPBQ AC) Special Meeting

Remote Meeting

Monday, February 5, 2024

### Meeting Minutes

**Members Present:** Grant Ritter (Chair); Sean King; Mark Schaefer; Matthew Brokman; Tu Nguyen; Brendan Riff; Paul Lombardo (Subject Matter Expert – SME)

**Other Participants:** Access Health CT (AHCT) Staff: James Michel; Susan Rich-Bye; Kelly Cote; Jaclyn Olgin; Glenn Jurgen; Holly Zwick; Jeanna Walsh; Marcin Olechowski

Wakely Consulting: Julie Andrews

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

Chair Grant Ritter called the meeting to order at 1:00 p.m.

Roll call for attendance was taken.

#### **B. Public Comment**

No public comment was submitted.

#### **C. Vote**

Chair Ritter requested a motion to approve the January 25, 2024 Health Plan Benefits and Qualifications Advisory Committee Special Meeting Minutes. Motion was made by Tu Nguyen and was seconded by Sean King. Roll call vote was ordered. Mark Schaefer abstained. **Motion passed.**

#### **G. Plan Management**

Ms. Cote presented information on the Stand-Alone Dental Plans (SADP) as a reminder to the group of the discussion at the prior meeting This included updates provided by the Centers for Medicare and Medicaid Services (CMS) on the annual limitation to cost

sharing and the committee's review in the prior year. Chair Grant Ritter noted that the only question that was raised pertained to raising the out-of-pocket amount to save \$0.75 on the premium, but the Committee was not willing to support this option.

Chair Grant Ritter requested a motion to recommend that the Board of Directors approve the Standardized Plan Design – Stand Alone Dental Plan as presented by Exchange staff for Plan Year 2025. Motion was made by Matthew Brokman and was seconded by Mark Schaefer. Roll call vote was ordered. **Motion passed unanimously.**

### **E. Wakely Consulting**

Julie Andrews, Senior Actuary from Wakely Consulting, provided a summary of the 2025 Proposed Actuarial Value Calculator Changes and reviewed Plan Year (PY) 2025 alternatives. She noted that the Actuarial Value Calculator (AVC) has not been finalized by the Centers for Medicare and Medicaid Services (CMS). The current Gold and Bronze Non-HSA plans have AVs based on the proposed 2025 Federal AVC that are below the top of the metal range and provides the committee with the opportunity to make plan changes that would be positive for consumers.

Ms. Andrews suggested that the Gold Plan no longer have the laboratory services be subject to the deductible with two options maintaining a \$10 copay for those services, with Option 1 keeping the medical deductible at \$1,300 and Option 2, decreasing it to \$1,200. Brief discussion followed pertaining to the elimination of certain services being subject to the deductible. Susan Rich-Bye, Director of Legal and Governmental Affairs, noted that when testing is done by the carriers and Wakely, it involves complying with the acceptable AV range as well as Mental Health Parity (MHP).

Ms. Andrews briefly recapped Option 1 for the 2025 Silver Plan AV, which would slightly increase co-payment for the laboratory services to \$25. This was needed to align the cost sharing with the Cost-Sharing Variations. Ms. Andrews briefly described changes to the 73 percent, 87 percent and 94 percent AV.

Ms. Andrews pointed out that the Option 1 proposal for the 73 percent CSR variation would decrease the Maximum Out of Pocket (MOOP) to \$7,350 from \$7,475, increase the medical deductible to \$5,000 from \$4,750, and also include the \$5 increase to Lab services bringing the copay to \$25; the 87 percent CSR Option 1 would decrease both the medical deductible and MOOP by \$200, reducing the medical deductible to \$475 and the MOOP to \$2,725. Ms. Andrews stated that the 94 percent CSR MOOP had to be increased slightly by \$100, to be \$1,150.

Ms. Andrews continued with the summary of the 2025 Bronze Non-HSA Plan AV options, with Option 1 decreasing the primary care copay to \$40 from \$50 and adjusting the pharmacy cost-sharing by reducing the copay for Generics from \$20 to \$15 and changing the preferred brand drugs cost-sharing from 50% coinsurance after deductible to a \$50 copay not subject to the deductible. Option 2 would decrease the plan deductible to \$6,400 from \$6,550 and also decrease the MOOP to \$8,000 from \$9,100. Chair Grant

Ritter noted that Option 1 is broad-based and would help a larger number of people but would help to a smaller extent and Option 2 is the targeted one which would assist a smaller percentage of individuals. It was also noted that less than 10% of consumers, in the bronze plan, meet the annual deductible.

Sean King expressed his opinion about leaning more towards supporting Option 2 since decreasing the medical deductible is important. The Committee discussed payment programs that may be available from providers for consumers meeting certain income thresholds. Most members of the Committee expressed their support for Option 1.

Ms. Andrews continued with providing information on the 2025 Bronze HSA Plan AV options, with no proposed changes from the prior year.

Mark Schaefer inquired about the situation in the market that allows AHCT to reduce rather than raise out of pocket costs for standard plans for Plan Year 2025. Ms. Andrews responded that one of the most important factors was the underlying data in the AVC which is based on the mix of services which was updated from 2018 to 2021 data that was based on national 2021 individual and small business market utilization.

Chair Grant Ritter requested a motion to recommend that the Board of Directors approve Option 2 as presented by Wakely Consulting on behalf of Exchange Staff as the Standard Gold Plan for Plan Year 2025. Motion was made by Mark Schaefer and was seconded by Sean King. Roll call vote was ordered. **Motion passed unanimously.**

Chair Ritter requested a motion to recommend that the Board of Directors approve Option 1 presented by Wakely Consulting on behalf of Exchange Staff as the Standard Silver Plan for Plan Year 2025. Motion was made by Sean King and was seconded by Mark Schaefer. Roll call vote was ordered. **Motion passed unanimously.**

Chair Ritter requested a motion to recommend that the Board of Directors approve the Silver 73% Option 1, Silver 87% Option 1, and Silver 94% Option 1 as presented by Wakely Consulting on behalf of Exchange Staff as the Standard Silver Plan variants for the 73%, 87% and 94% CSR Plans for Plan Year 2025. Motion was made by Sean King and was seconded by Tu Nguyen. Roll call vote was ordered. **Motion passed unanimously.**

Chair requested a motion to recommend that the Board of Directors approve Option 1 presented by Wakely Consulting on behalf of Exchange Staff as the Standard Bronze Non-HSA Plan for Plan Year 2025. Motion was made by Tu Nguyen and was seconded by Mark Schaefer. Sean King expressed his preferences for the record and indicated that he will support the majority's decision. Roll call vote was ordered. **Motion passed unanimously.**

Chair requested a motion to recommend that the Board of Directors approve the Standard HSA Bronze Plan presented by Wakely Consulting on behalf of Exchange Staff as the Standard HSA Bronze Plan for Plan Year 2025. Motion was made by Sean King and was seconded by Tu Nguyen. Roll call vote was ordered. **Motion passed unanimously.**

Ms. Rich-Bye noted that the Committee still has one more Committee meeting scheduled in February when Rebecca McLear will present information on the recently concluded Open Enrollment period.

#### **F. Adjournment**

Chair Grant Ritter requested a motion to adjourn. Motion was made by Mark Schaefer and was seconded by Sean King. Roll call vote was ordered. **Motion passed unanimously.** Meeting adjourned at 1:39 p.m.