



Access Health Connecticut

Health Plan Benefits & Qualifications Advisory Committee (HPBQ AC) Meeting
February 20, 2024

Agenda

- **Call to Order**
- **Public Comment**
- **Vote: Meeting Minutes (February 5, 2024)**
- **2024 Open Enrollment Updates**

Public Comment

Vote

**Review and Approval of Minutes:
February 5, 2024 HPBQ AC Meeting**

2024 Open Enrollment Updates

Director of Technical Operations & Analytics
Rebekah McLear

2024 Open Enrollment (OE) Changes



129,000 Active QHP Enrollees

Of those, 88.3% qualify for premium tax credits and 27,393 are enrolled in the Covered CT Program



100,276 QHP Enrollees Renewed

Enrollees who renewed their 2023 policies for 2024



28,724 New QHP Enrollees

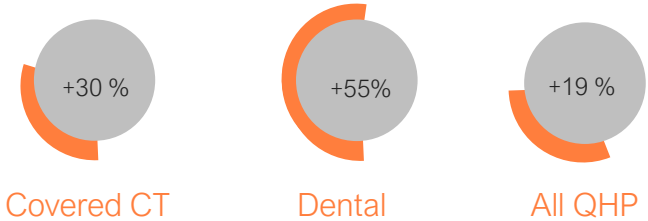
Of those, over 6.6k are first time customers



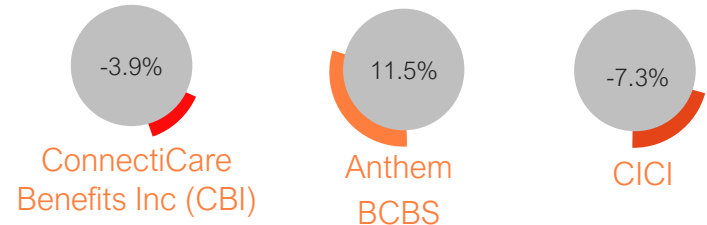
49,969 New HUSKY Enrollees

Gained coverage during Open Enrollment by completing application through the integrated eligibility system

% Change in Open Enrollment*



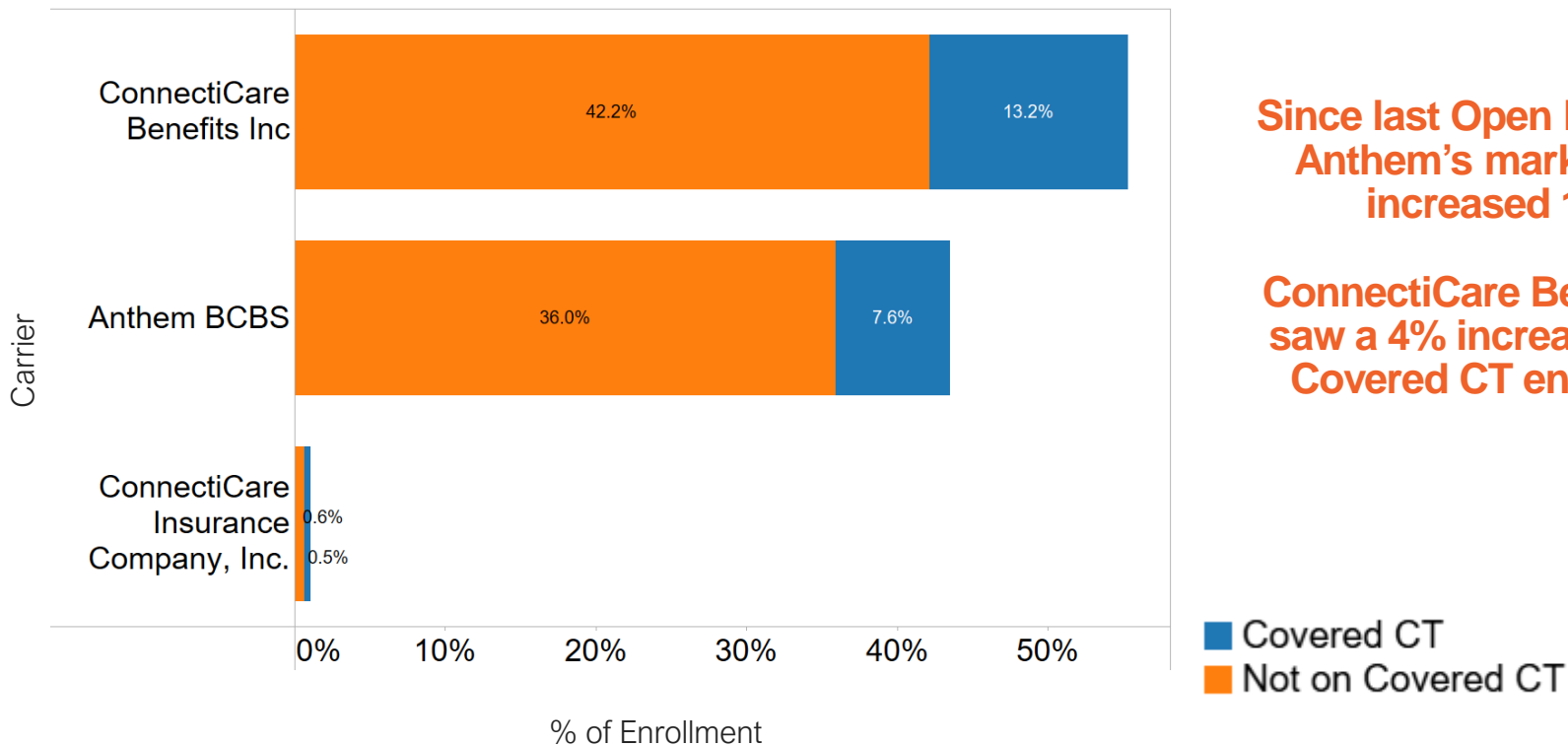
% Change in Open Enrollment by Carrier*



*% growth since the beginning of 2023 Open Enrollment Period (11/1/2023)

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QHP Carrier Market Share



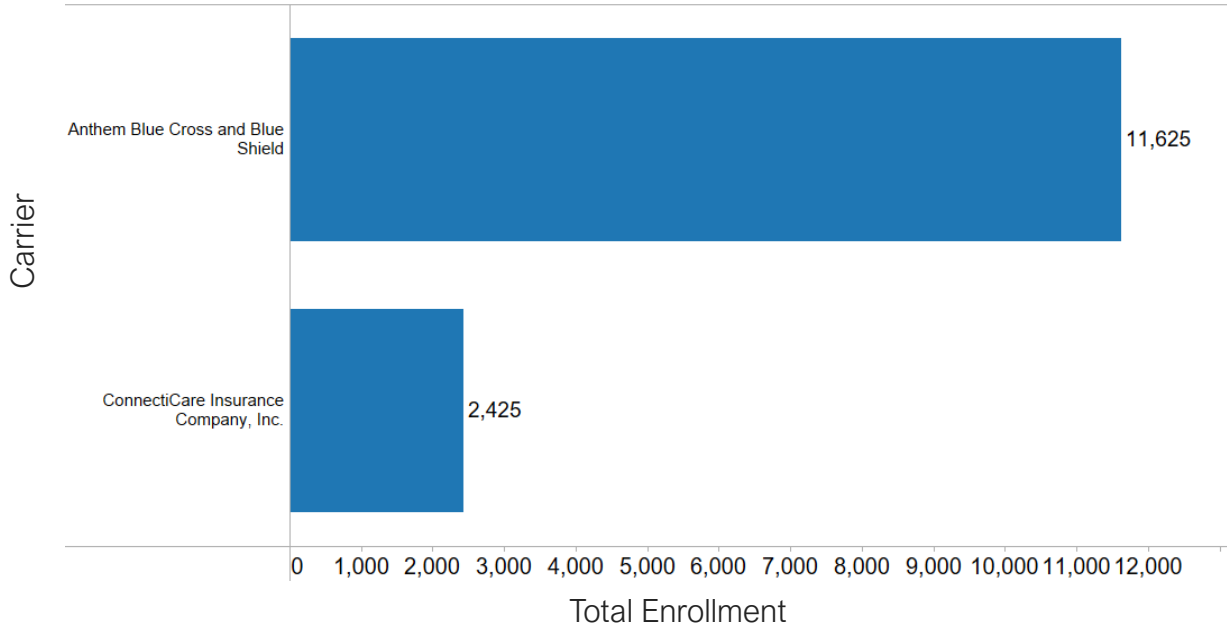
Since last Open Enrollment, Anthem's market share increased 11%.

ConnectiCare Benefits Inc. saw a 4% increase in their Covered CT enrollment.

■ Covered CT
■ Not on Covered CT

Dental Enrollment by Carrier

Proportion of Total Enrollment by Carrier



83% of individuals enrolled in Anthem

904 individuals enrolled in a Dental Plan only

Overall Dental Enrollment increased by 55%

QHP Customer Plan Selections

2023 - 2024 Enrollment by Carrier, Plan Name, and Plan Year

		2023	2024
Catastrophic	Catastrophic HMO Pathway Enhanced	285	384
	Choice Catastrophic POS with Dental	1,087	1,192
Bronze	Bronze HMO BlueCare Prime with Added Dental and Vision ..	4,504	
	Bronze HMO Pathway Enhanced Tiered	991	
	Bronze HMO Pathway Enhanced with Added Dental and Visi..		5,456
	Bronze PPO Pathway		1,270
	Bronze PPO Pathway Enhanced Value PCP	1,340	
	Bronze PPO Pathway with Added Dental and Vision Benefits		931
	Bronze PPO Standard Pathway	2,070	1,877
	Bronze PPO Standard Pathway for HSA	2,133	3,188
	Choice Bronze Alternative POS with Dental	3,333	4,311
	Choice Bronze Standard POS	8,852	8,428
	Choice Bronze Standard POS HSA	8,955	9,832
	FlexPOS Bronze Standard	347	
	FlexPOS Bronze Standard HSA	895	
	Value Bronze Standard POS		137
	Value Bronze Standard POS HSA		220
Silver	Choice Silver Standard POS	39,357	44,270
	FlexPOS Silver Standard	6,366	
	Silver PPO Standard Pathway	15,768	24,207
	Value Silver Standard POS		810
Gold	Choice Gold Alternative POS	324	722
	Choice Gold Alternative POS with Dental	276	
	Choice Gold Standard POS	1,945	2,671
	Compass EPO Gold Alternative	145	
	FlexPOS Gold Standard	905	
	Gold HMO BlueCare Prime with Added Dental and Vision Be..	5,649	
	Gold HMO Pathway Enhanced Tiered	1,504	
	Gold HMO Pathway Enhanced with Added Dental and Vision ..		7,010
	Gold PPO Pathway		1,826
	Gold PPO Pathway with Added Dental and Vision Benefits	6,011	9,563
	Gold PPO Standard Pathway	483	447
Value Gold Standard POS		247	
Platinum	FlexPOS Platinum Alternative	2,412	

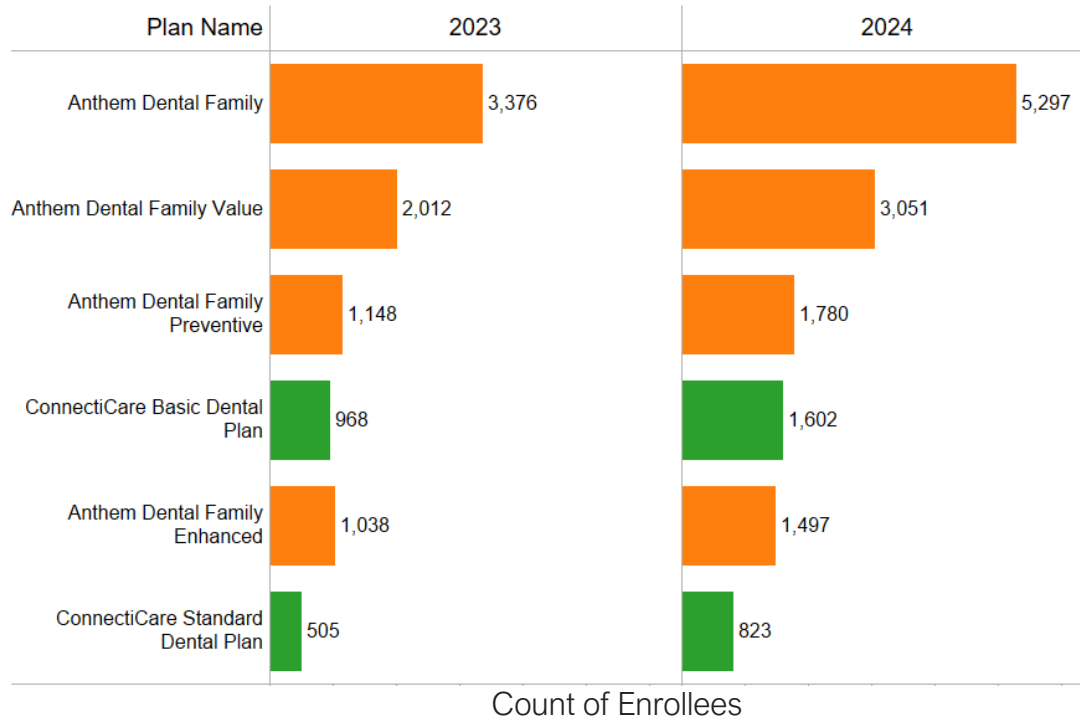
Count of Enrollees

While Silver plans continue to have the majority of enrollment (52%), Gold plans have seen the highest enrollment gains this year.

- ConnectiCare Benefits Inc. (CBI)
- Anthem BCBS
- ConnectiCare Ins. Company, Inc (CICI).

Dental Customer Plan Selections

2023 - 2024 Enrollment by Carrier, Plan Name, and Plan Year



In 2024, all Dental plans mirror those of 2023

Anthem Dental Family plan enrollment increased by 61% between 2023 and 2024

■ Anthem BCBS
■ ConnectiCare Ins. Company, Inc (CICI).

Customer Profile by Financial Assistance Level

	Covered CT Program	APTC+ CSR	APTC	No F.A.	Total
Members	27,393	28,834	57,789	14,984	129,000
Avg. HH Size ¹	2	1.9	2.3	2.3	2.1
Avg. Age	42.7	46.3	44.4	38.1	43.7
% Female	58.7%	57%	53.4%	49.5%	54.9%
Avg. % Federal Poverty Level	145%	205%	463%		322%
% HUSKY Acquisition (2023 Coverage) ²	34.07%	25.80%	10.26%	4.36%	18.10%
% w/ 2023 QHP Coverage ³	42.26%	54.88%	64.62%	63.57%	57.57%
% w/ 2022 QHP Coverage ³	31.07%	44.78%	50.95%	51.89%	45.46%
% w/ 2021 QHP Coverage ³	24.59%	38.60%	38.96%	44.51%	36.47%

Non-Subsidized Enrollees tend to be younger and have larger covered households.

Overall increase in HUSKY Acquisition (was 2.7% in 2023) can be mainly attributed to the PHE Unwind.

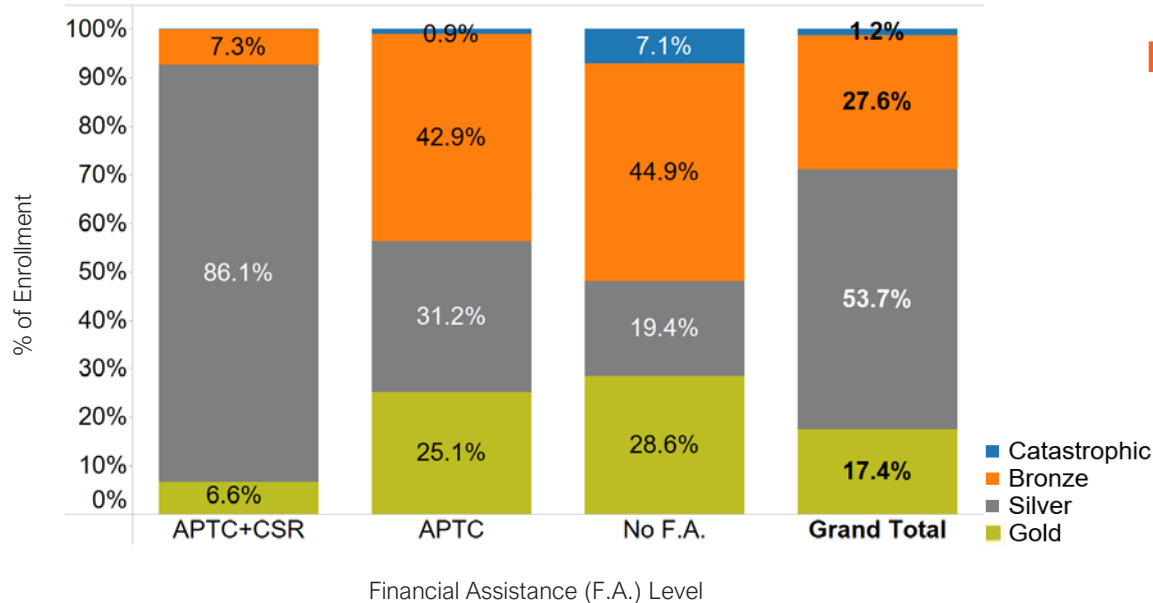
1) Household (HH) size only accounts for individuals within the household with QHP coverage

2) Proportion of enrollees with 28 days or more of coverage within the year.

3) Proportion of enrollees with 320 days or more of coverage within the respective year.

Plan Selections by Metal Category

Proportion of Enrollees by Financial Assistance Level and Plan Metal Category



53.7% of QHP customers selected a health plan in the Silver metal tier (vs. 49.4% in 2023 and 48.0% in 2022).

Over 4,100 customers eligible for CSR selected a health plan in the Bronze metal tier. (vs. 3,000 in 2023)

39% of QHP Customers in a Silver plan with APTC+CSR are enrolled in Covered CT

Catastrophic Plans: <60% actuarial value

Bronze Plans: 60% actuarial value

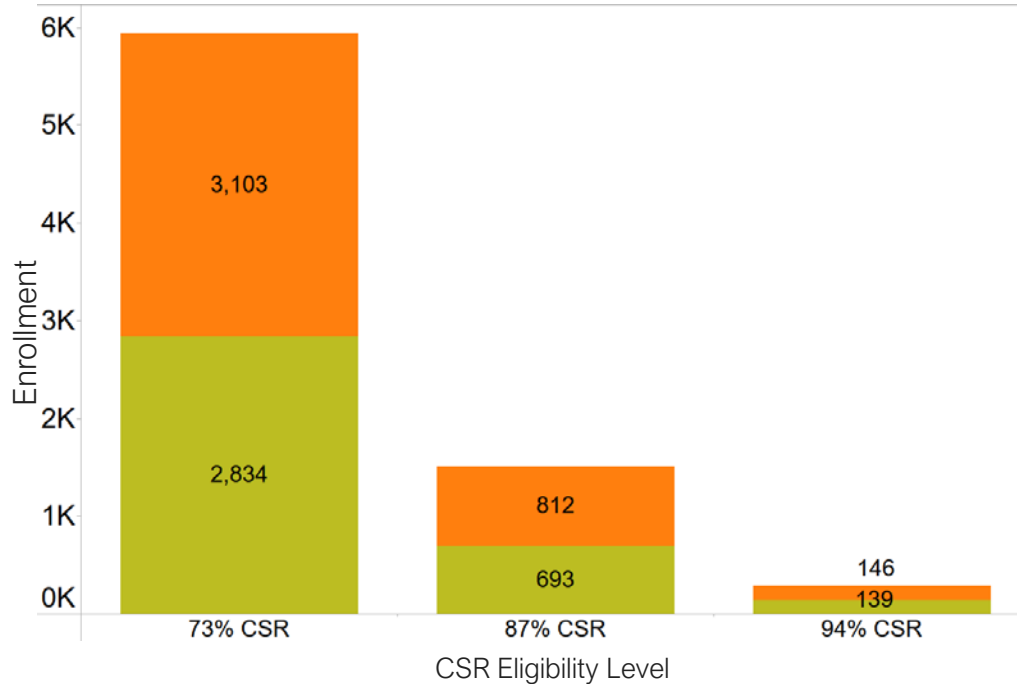
Expanded Bronze Plans: up to 65% actuarial value

Silver Plans: 70% actuarial value

Gold Plans: 80% actuarial value

Plan Selections – CSR Eligible in Bronze and Gold Plans

Number of Enrollees Eligible for CSR Enrolled in Bronze and Gold Tier Plans



Enrollees eligible for cost-sharing reductions who don't enroll in a silver plan forgo reduced cost-sharing assistance.

Since last Open Enrollment, non-silver plan enrollment by new enrollees (with 87% and 94% CSR) decreased by 4%.

■ Bronze
■ Gold

*Catastrophic Plans: <60% actuarial value
Bronze Plans: 60% actuarial value
Expanded Bronze Plans: up to 65% actuarial value
Silver Plans: 70% actuarial value
Gold Plans: 80% actuarial value*

QHP Customer Age & Gender Mix

Proportion of Enrollees by Age and Gender

	Male	Female	Grand Total
< 19	8.6%	6.7%	7.6%
19 - 25	10.8%	9.8%	10.3%
26 - 34	14.3%	13.4%	13.8%
35 - 44	14.3%	13.8%	14.0%
45 - 54	17.5%	18.6%	18.1%
55 - 64	32.6%	35.6%	34.3%
>= 65	1.8%	2.0%	1.9%

% of Enrollment

Female enrollees account for 54% of total enrollment.

24% of enrollment consists of 19 – 34 year olds, aka “young invincibles”

The 19 to 25 age range saw an increase of 2.5% relative to last year, which is the largest amount of growth of any age band

643 customers over the age of 75 enrolled.

Dental Customer Age & Gender Mix

Proportion of Enrollees by Age and Gender

	Female	Male	Grand Total
< 19	3.06%	3.18%	6.24%
19 - 25	5.22%	4.11%	9.33%
26 - 34	11.53%	10.34%	21.86%
35 - 44	8.20%	7.53%	15.73%
45 - 54	9.80%	7.34%	17.15%
55 - 64	15.24%	12.04%	27.28%
>= 65	1.40%	1.00%	2.40%

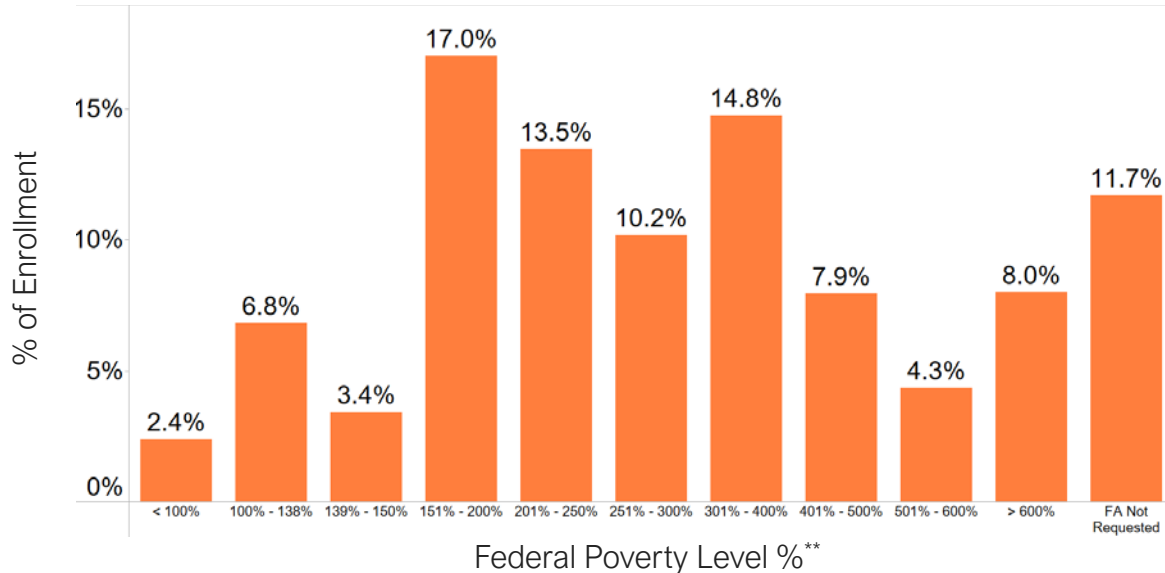
Female enrollees account for 54.5% of Dental Enrollment.

31% of Dental Enrollment consists of 19 - 34 year olds.

339 Individuals over the age of 65 are enrolled.

Household Income (Federal Poverty Level %)

Proportion of Enrollees by Household Income (Federal Poverty Level %)



Households with an income below 250% FPL may be eligible for Cost Sharing Reductions (CSR)*.

An annual income of \$29,160 for a one-person household is 200% FPL.

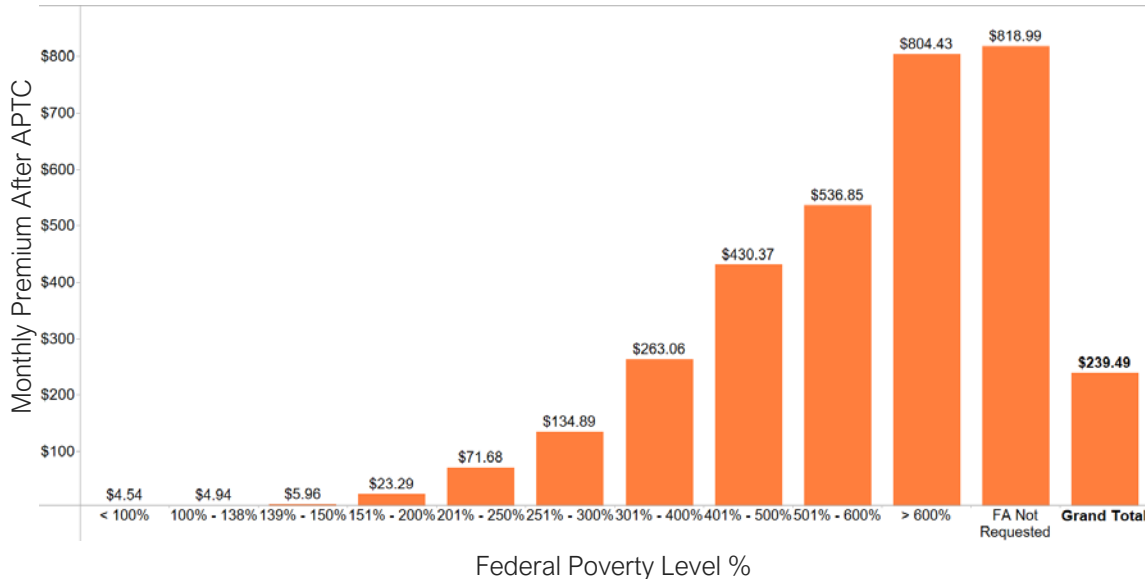
Individuals under 175% FPL could be eligible for Covered CT

**CSR eligibility thresholds may vary for American Indians and Alaska Natives.*

***Income information is not stored for reporting for customers ineligible for financial help. In this case, customers are placed in the >600% FPL group.*

Monthly Plan Cost – FPL Level

Average Monthly Premium After APTC by Household Income (FPL %)*



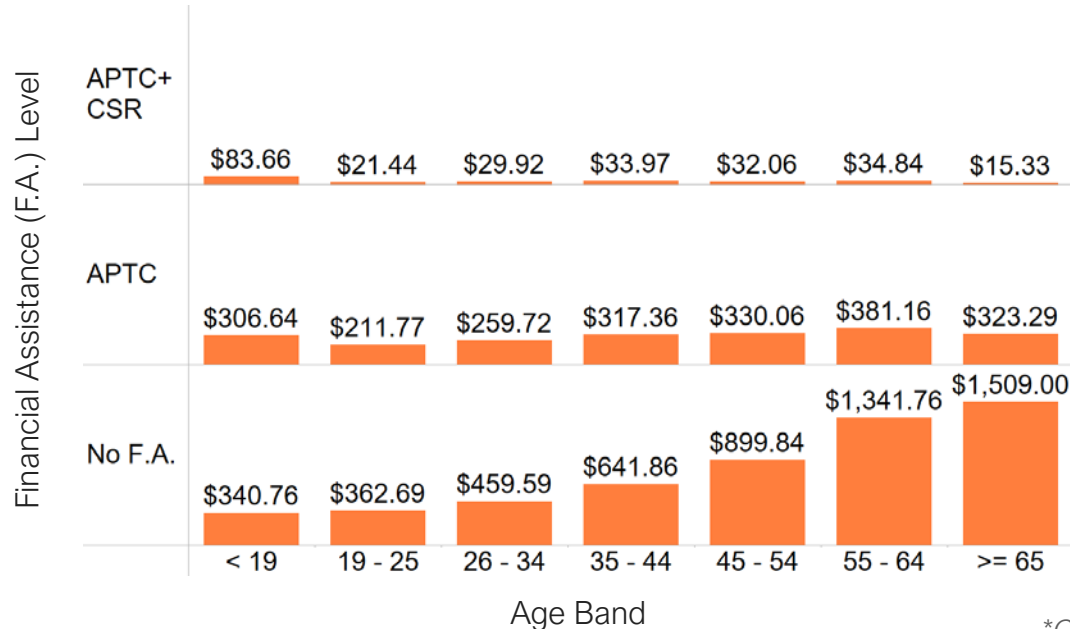
For customers with income between 151% - 200% FPL (17.2% of all QHP customers), their average monthly premium after APTC is \$16.63

Households with income above 400% FPL continue to qualify for APTC in 2024.

**Comparison excludes households with more than 1 enrollee. "FA Not Requested" indicates households who do not request financial help.*

Monthly Plan Cost – Age Band

Average Monthly Consumer Portion of Premium After APTC by Age Band and FA Level*



For customers between ages 55-64 years old (34.2% of QHP customers), the average monthly premium after APTC ranges from \$34 to \$1,341 depending on level of financial help.

*Comparison excludes households with more than 1 enrollee.

Adjournment