



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

Remote Meeting

Tuesday, February 20, 2024
Draft Meeting Minutes

Members Present: Grant Ritter (Chair); Tu Nguyen; Brendan Riff; Manisha Juthani; 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

A. Call to Order Introductions

Chair Grant Ritter called the meeting to order at 2:00 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 February 5, 2024 Health Plan Benefits and Qualifications Advisory Committee Special Meeting Minutes. Motion was made by Tu Nguyen and was seconded by Manisha Juthani. Roll call vote was ordered. **Motion passed unanimously.**

D. 2024 Open Enrollment Update

Rebekah McLear, Director of Technical Operations and Analytics provided the 2024 Open Enrollment Update. Ms. McLear noted that Open Enrollment 11 (OE 11) was overwhelmingly successful with 129,000 people enrolled in Qualified Health Plans (QHP). Of those who enrolled in the QHP plans, 88.3 percent qualified for Premium Tax Credits and close to 27,400 are enrolled in the Covered Connecticut Program.

Over 100,000 people renewed their QHP policies while close to 29,000 were new QHP enrollees; and, of that last number, over 6,600 are first-time customers. Almost 50,000 gained HUSKY coverage during OE by completing an application through the Integrated Eligibility System.

Since the last OE, there was a 55 percent increase in Stand-Alone Dental Plan (SADPs) enrollments with 14,050 total. The dental platform was incorporated into the Exchange's Individual enrollment system last year, so during OE11, AHCT was able to auto-renew dental policies which contributed to the retention as well as the overall increase in dental coverage.

Information was presented on QHP market share amongst the carriers, providing that Anthem's market share increased by 11 percent, while ConnectiCare Benefits, Inc. saw a 4 percent increase in their Covered CT program population. ConnectiCare Benefits, Inc. has a majority of the consumers enrolled in QHPs.

Anthem Blue Cross and Blue Shield enrolled 83 percent of the market for dental plans while ConnectiCare Insurance Company, Inc. comprises the remainder. Ms. McLear stated that 904 individuals enrolled in a dental plan only; AHCT noticed that some Medicare recipients also chose a SADPs.

Details of the 2023-2024 enrollment breakdown by carrier were presented and Silver plans continue to have the majority of consumers enrolled, while Gold plans have seen the highest enrollment gains this year. A detailed SADP enrollment summary was provided; the Anthem Dental Family plan enrollment increased by 61 percent between 2023 and 2024.

Customer profiles by financial assistance levels as well as by metal category were summarized. Enrollees eligible for cost-sharing reductions who do not enroll in a silver plan forgo reduced cost-sharing assistance. Ms. McLear attributed the decrease by 4 percent of the non-silver plan enrollment by new enrollees who were eligible for the 87 percent and 94 percent Cost-Sharing Reductions (CSRs) plans to AHCT's marketing and outreach campaign. AHCT continues its educational outreach to those consumers who chose options that are more costly to them.

Information on the QHP customer age and gender mix was provided; female enrollees account for 54 percent of total enrollment while 24 percent consists of 19–34-year-olds; in addition, the 19 to 25 age range saw an increase of 2.5 percent relative to the prior year which is the largest growth of any age band.

Information was provided on the dental customers and the gender and age mix; female enrollees account for 54.5 percent of dental enrollment and 31 percent consists of 19–34-year-olds. Additional information, such as the proportion of enrollees by household income, the monthly plan cost by the Federal Poverty Level (FPL) as well as the average monthly consumer portion of premium after APTC by age band and the FA level was discussed. It was noted that for customers between ages of 55 and 64 years old, the

average monthly premium after APTC ranges from \$34 to \$1341 depending on the level of FA. Brief discussion ensued around various hypothetical family coverage scenarios.

E. Adjournment

Chair Grant Ritter requested a motion to adjourn. Motion was made by Tu Nguyen and was seconded by Manisha Juthani. Roll call vote was ordered. **Motion passed unanimously.** Meeting adjourned at 2:27 p.m.