



# Health Equity, Outreach and Consumer Experience Advisory Committee

August 6, 2024

**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.*

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# Public Comment

**Vote:**

**Review and Approval of Minutes**

# Surveys

# Leaver Survey

The Leaver Survey was conducted to understand more about the population leaving HUSKY Health programs as a result of Medicaid Unwinding – and to make recommendations about how to reduce gaps in coverage.

## Research Methodology Overview

### What we were looking to learn:

Did consumers know about the HUSKY Redetermination process and what they needed to do to retain coverage?

Do consumers have healthcare coverage through other means?

If so, what are they?

For consumers who do not currently have healthcare coverage, why not?

What can AHCT do to reduce the proportion who are uninsured in this population?

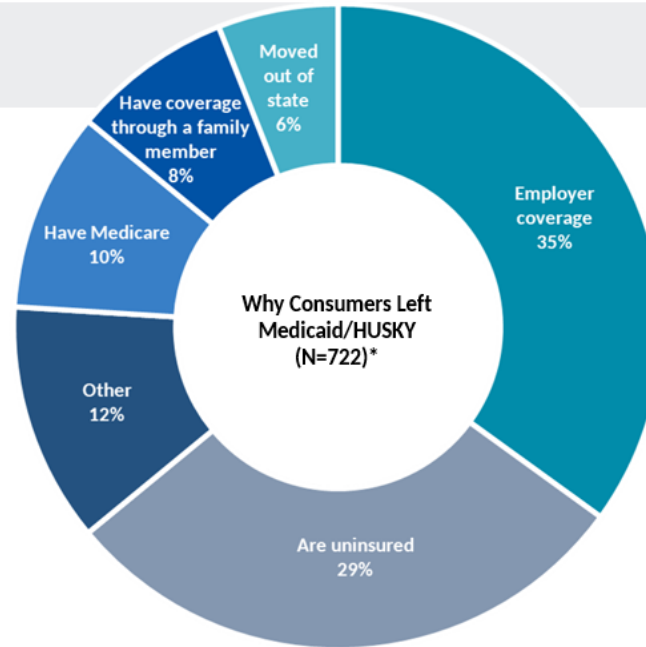
# Leaver Survey Findings

## Leaver Survey: Key Findings

**FINDING #1:** Most customers who were no longer eligible for HUSKY Health have other coverage, usually through a job or partner.

Survey participants were most likely to have coverage through an employer – and a notable populations either aged out of Medicaid and became eligible for Medicare or found coverage through a family member. A smaller population moved out of state and was not asked to participate in the remainder of the survey findings since they would not be eligible for a QHP through Access Health CT or other options within the state. Other coverage sources were also reported, such as coverage through school, military/VA/Tricare, direct from an insurance Carrier or healthcare sharing ministry.

Less than a third of the total population surveyed were uninsured.



### Top reasons why respondents left HUSKY/Medicaid:

- Employer coverage (35%)
- Are uninsured (29%)
- Other (12%)
- Have Medicare (10%)
- Have coverage through a family member, such as a parent or partner/spouse (8%)
- Moved out of state (6%)



Questions Include: Q20 and Q23

\*Note. 44 respondents were not asked about current coverage because they moved out of state. Only the percentages in this donut include the 44 individuals that moved away, all other percentages in the report are based on the 678 survey participants who continue to reside in Connecticut.



# Leaver Survey Findings

## Leaver Survey: Key Findings

**FINDING #2:** Messages from Access Health CT or other state agencies are effective at encouraging consumers to look at healthcare coverage options.

Of those who browsed options, most were encouraged by a message from a state agency, while others heard from friends/family or searched online for information about how to get covered.

### Top 3 ways consumers were encouraged to browse healthcare coverage options through Access Health CT:



**46%** - Messages from Access Health CT or a state agency\*



**14%** - From friends or family



**9%** - Internet searches



\*Such as the Department of Social Services (DSS) that provided significant communications to Impacted customers as well as collaboration with Access Health CT communications for co-branded efforts.

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# Leaver Survey Findings

## Leaver Survey: Key Findings

### FINDING #3: Cost is the largest barrier for the uninsured.

Former HUSKY Health clients surveyed who were uninsured cited several reasons why they did not have coverage. Cost was the biggest hurdle to overcome. Many expressed that they were hoping to get coverage through an employer to help offset that cost barrier – others simply didn't have time to investigate their options, while others faced different setbacks such as not knowing how to get covered and/or feeling like it simply wasn't worth it, for several reasons including that it takes too much time to process an application, that they don't like the options available or that their preferred care providers were not covered.

#### Top reasons why respondents are uninsured:

- Do not qualify for HUSKY/Medicaid
- Too expensive
- Waiting to get coverage through an employer
- Have not gotten around to it
- Do not know how to get it
- Feel its not worth it
- Takes too much time
- Do not like the plans
- Providers not covered



39%

Waiting for  
finances to  
improve



24%

Just have not  
gotten around  
to it



17%

Waiting for a job  
that offers coverage



# Leaver Survey Recommendations

## Leaver Survey: Recommendations

**RECOMMENDATIONS:** Focus on affordability, awareness and health literacy.

Access Health CT continues to raise awareness about the redetermination process through a direct-to-consumer marketing campaign (including direct mail, email and SMS/text messaging), a state-wide media campaign and a robust outreach effort including free, in-person enrollment events throughout the state.

Health Literacy efforts include partnerships with 2,000+ community partners, “Healthy Chat” events that engage likeminded organizations and Connecticut residents, and continuous implementation of new approaches to reach targeted populations.

Continued collaboration with the Department of Social Services (DSS) is also integral to these efforts.



**Leverage all available options to make coverage affordable.**

- ✓ Continue to address the major barrier of cost, such as by providing a range of plans and by promoting financial assistance.



**Continue to drive awareness of redetermination.**

- ✓ More than half of respondents indicated that they were aware of the upcoming redetermination via a state agency and the impact of not taking action.



**Improve Health Literacy and expand outreach to groups that are less likely to have healthcare coverage.**

- ✓ Nearly 40% of the uninsured respondents indicated that they do not understand health insurance and therefore find it difficult to sign up for coverage.



Questions Include: Q23, Q37, Q38-49, Q106, Q107

# Affordable Care Act Survey

**Access Health CT (AHCT) is in the process of conducting a qualitative and quantitative survey to better understand the impact of the Patient Protection and Affordable Care Act (ACA).**

- The goal is to understand how the ACA has impacted the health and well-being of Connecticut residents.
- The survey is being conducted online and over the phone, in both English and Spanish.
- The audience includes Qualified Health Plan (QHP) customers as well as HUSKY D customers who have been enrolled for the past, consecutive, five-year period.
- Findings will be presented at a later date.

# Broker Academy

# Broker Academy Update

1. Program Readiness – Weekly meetings to prepare the students for the in-person training class. Topics include:
  - Kaplan Orientation: How to navigate the portal and study materials.
  - Ask a Broker: Students can ask Brokers, Mentors and past students questions to learn more about the industry.
  - Study Skills and Elevator Pitch workshop.
  - Orientation for in-class training.
2. Class stats:
  - Capital Community College and Norwalk Community College.
  - 77% Female - 23% Male.
  - 71% were between the ages of 36 and 65.
  - 42% African American: 27% Hispanic- 13% White.
  - 65% From Hartford and Fairfield County.
  - 26 Towns: 6/8 Counties represented.
3. Class days scheduled for June 3-7.
4. Kaplan Financial Education (state approved training course) provided two instructors for the in-person training class as well as an online portal to cover CT Health insurance.
  - 53 students attended the in-person class week.
  - All students passed the class certification.
  - 23 students have passed the state exam so far.
  - Graduates that passed the state exam were matched with an experienced Broker.
  - Mentorship program scheduled to start this month.



# Deferred Action for Childhood Arrivals (DACA)

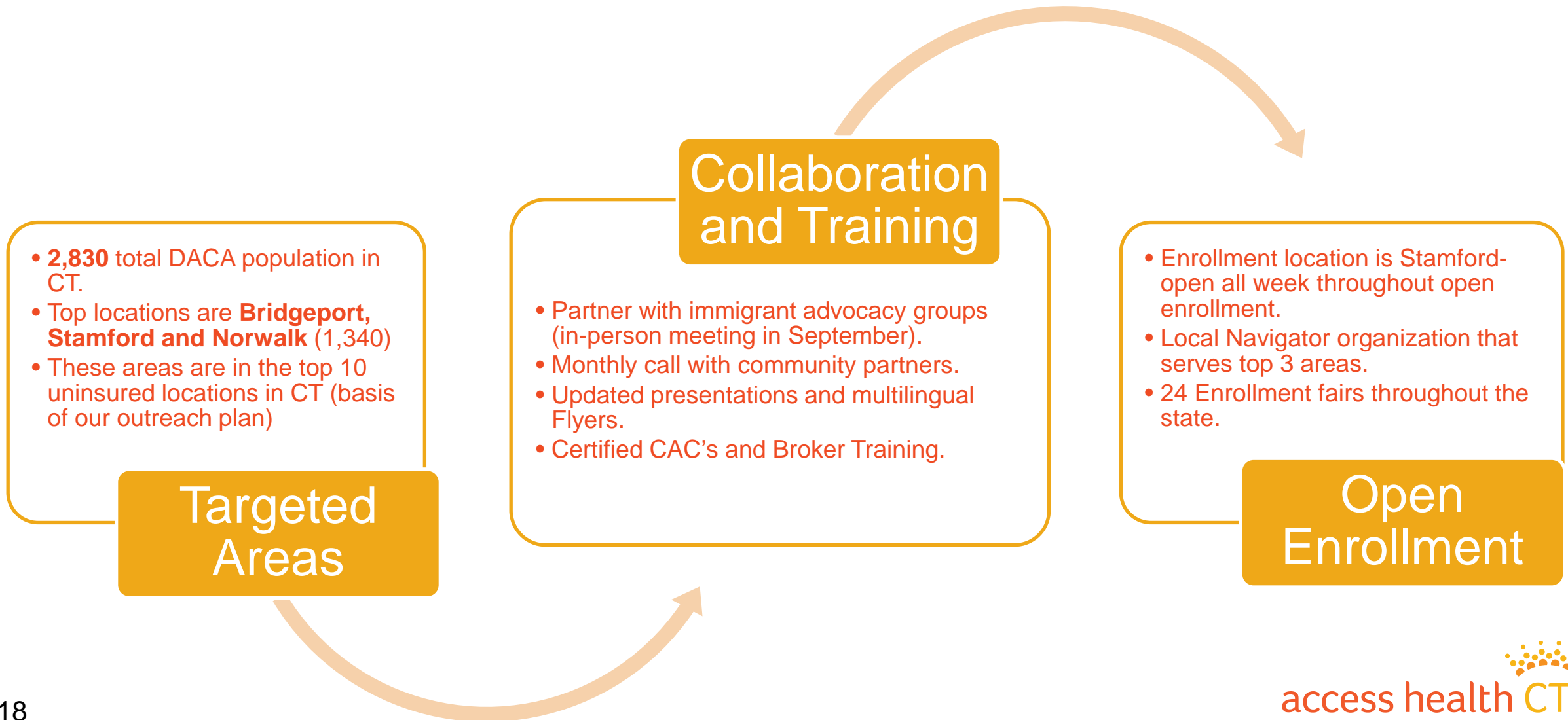


# DACA

**Beginning November 1, 2024, customers with DACA status will be able to enroll in a Qualified Health Plan (QHP).**

**The Access Health CT online application will be ready and those who qualify will be able to enroll online, in person and over the phone.**

# DACA Outreach



# Community Outreach

# Outreach OE Planning

- **We choose locations based on a few factors:**
  - Top uninsured areas: Hartford, **Stamford**, **Bridgeport**, New Haven, Waterbury, New Britain, **Norwalk**, Meriden, Danbury, East Hartford.
  - Rulings and Policies: DACA, Unwind, Covered CT.
  - How well cities performed in previous years.
  - Accessibly/parking.
  - Adequate space for staff, consumers and vendors.
- **Presentations – for consumers and community partners.**
- **Enrollment Fairs and Locations:**
  - 2 Locations.
  - 24 Fairs.
  - 655+ Certified Brokers –They can recommend a plan that works best for your family.
  - 228 Certified Applications Counselors to assist through the application process **(25% increase compared to last year)**.
    - 46 organizations **(31% increase compared to last year)**.
    - Throughout 5 counties (Fairfield, Hartford, New Haven, Windham and New London)

# Community Outreach Updates

- **Outreach Events**
  - 97 site visits to Community Partners.
  - 279 outreach tour events conducted statewide.
  - 97 Healthy Chat group presentations including Covered CT updates.
    - 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.
- **Expanded Navigator Program**
  - **Community Renewal Team (CRT) – Hartford.**
    - 330 Market St, Hartford.  
CRTCT.org
  - **Community Health Center Association of CT (CHCACT) Danbury, Willimantic, Norwich, New London**
    - Various Locations Across CT
    - CHCACT.org.
  - **Greater Bridgeport Area Prevention Program (GBAPP) Bridgeport.**
    - 1470 Barnum Ave., Bridgeport.
    - GBAPP.org.
  - **New Opportunities, Inc (NOI) Waterbury.**
    - 232 N Elm Street, Waterbury.
    - NEWINCOPP.org.
  - **Cornell Scott-Hill Health Corporation.**
    - 400 Columbus Avenue, New Haven, CT 06519.
- **Annual Community Conference.**

# Strategic Initiatives

# Strategic Initiatives

We aim to improve customer access to health insurance with three key projects: the "10 Clicks" project to streamline the application process and consumer experience, explore call center vendor service options, and a new platform to make insurance more affordable for small businesses. These initiatives are essential for enhancing the customer experience and expanding coverage access.

- 10 clicks
  - We are in the process of reviewing the user experience blueprint model that Mintz + Hoke, our Strategy Vendor, developed from internal work sessions, external stakeholder feedback including the Department of Social Services, Certified Application Counselors, Brokers and Consumers. We continue to move this initiative forward to improve the consumer experience, reduce health disparities and decrease the number of uninsured Connecticut residents.
- Call Center
  - The Call Center Services Request for Proposal (RFP) was issued July 12
- Individual Coverage Health Reimbursement Arrangement (ICHRA)
  - The RFP to select a platform provider for Access Health CT to implement ICHRA in progress.

# Future Agenda Items



# Adjournment