



Access Health CT

September 19, 2024, Board of Directors Regular Meeting

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***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 gives 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

Votes

- **June 20, 2024 Regular Meeting Minutes**
- **Committee Membership**

CEO Report

James Michel

Committee Update



CID Review

Of 2025 Health Insurance Rates

PRESENTED BY:
TRICIA DAVE
INSURANCE DEPARTMENT
TO:
ACCESS HEALTH CT BOARD
SEPTEMBER 19, 2024



2025 Health Insurance Rates

SCOPE OF REVIEW

- 7 Companies
- 8 rate filings on individual & small group
- Approx. 200,000 covered lives in Connecticut



2025 Health Insurance Rates

Items Contributing to 2025 Rate Increases

- Annual Trend (medical Inflation) – Trend is a factor that accounts for rising health care costs, including the cost of prescription drugs, the increased demand for medical services and the severity of future claims. Health insurance premiums are affected by several key factors. Medical costs have surged by 8-9%, and prescription expenses have risen by approximately 12-19%. These increases are primarily driven by higher healthcare utilization and greater disease severity, which lead to advanced-stage treatments and an overall increase in healthcare spending.



2025 Health Insurance Rates

Items Contributing to 2025 Rate Increases (con't)

- Experience Adjustments – Experience adjustment is necessary to reflect deteriorating claim experience from the prior rating period to the current rating period.
- Medicaid Unwinding: The impact on the current commercial market due to Medicaid unwinding.



2025 Health Insurance Rates

ON EXCHANGE - INDIVIDUAL

COMPANY	AVERAGE REQUEST	RANGE	APPROVED AVG.	APPROVED AVG. RANGE	COVERED LIVES
Anthem Health Plans*	9.0%	4.3 to 18.0%	6.4%	1.6 to 15.4%	63,277 (93.4%)
ConnectiCare Benefits Inc.	7.4%	6.4 to 9.0%	5.1%	4.1 to 6.6%	73,465
ConnectiCare Insurance Company, Inc.**	12.5%	10.8 to 15.1%	11.8%	10.2 to 14.5%	4,392



2025 Health Insurance Rates

ON EXCHANGE – SMALL GROUP

COMPANY	AVERAGE REQUEST	RANGE	APPROVED AVG.	APPROVED AVG. RANGE	COVERED LIVES
Anthem Health Plans*	13.6%	7.9 to 18.8%	9.2%	3.6 to 14.5%	37,667 (30.8%)



2025 Health Insurance Rates

OFF EXCHANGE – INDIVIDUAL

COMPANY	AVERAGE REQUEST	RANGE	APPROVED AVG.	APPROVED AVG. RANGE	COVERED LIVES
ConnectiCare Inc.	9.1%	9.0 to 10.1%	7.8%	7.7 to 8.8%	960



2025 Health Insurance Rates

OFF EXCHANGE – SMALL GROUP

COMPANY	AVERAGE REQUEST	RANGE	APPROVED AVG.	APPROVED AVG. RANGE	COVERED LIVES
Oxford Health Plans (CT), Inc.	5.1%	-1.5 to 13.0%	1.6%	-4.7 to 9.3%	1,083
Oxford Health Insurance, Inc.	8.9%	5.8 to 11.4%	5.3%	2.2 to 7.8%	17,411
UnitedHealthcare Insurance Co.	9.0%	2.9 to 11.5%	5.4%	-0.5 to 7.9%	1,534

Individual Coverage Health Reimbursement Arrangements (ICHRA) Update

Covered Connecticut Update

Covered CT Program

Covered CT Program Enrollment*

- 35,381 currently enrolled
- 25,286 enrolled during Medicaid Unwinding timeframe
- 9,291 enrolled as a result of Medicaid Unwinding

Marketing

- Ongoing direct mail to those who may be eligible
- Next effort will be to the ~2,400 affected by the HUSKY A eligibility change that may not qualify for Transitional Medical Assistance (TMA)
- Those who qualify for TMA after HUSKY A eligibility change will become eligible for Covered CT next fall

Outreach

- **Statewide Outreach events**
- **AHCT organized events:**
 - Regional Planning In-person meetings (Quarterly)
 - Monthly virtual Community partners Meetings
 - Healthy chat presentations for consumers
 - Annual Community Conference
 - Yearly Training for CAC's and Brokers
- **Enrollment Opportunities**
 - Navigator locations- year round
 - Open enrollment fairs and locations



Customer Impact Survey of the Affordable Care Act (ACA) in Connecticut

Coverage experience and health impact
among Qualified Health Plan (QHP) and Husky
D customers



September 19, 2024

Survey Objectives

What did we want to learn?

- Does coverage through AHCT work?
Has QHP or HUSKY D coverage over time impacted perceived health status and wellbeing?
- What ACA essential benefits are most valued and utilized?
- Are there any gaps in coverage and barriers to access and plan utilization?
- How can we improve?

Who did we survey?

Fielded in May 2024 to AHCT customers (QHP or HUSKY D coverage) for the past 5 years. Healthcare decision makers. 360 total respondents.

Respondents were:

- **59%** White, **24%** Hispanic, **8%** Black/AA
- **77%** English speaking, **20%** Spanish speaking, **3%** Eng/Span bilingual
- Skewed older with **68%** 45-64 years of age
- **59%** female
- **10%** had a child under the age of 18
- **65%** had a household income of \$50k or less with **44%** under \$25k, **22%** declined to share income
- **33%** wage earners, **23%** self-employed, **22%** unemployed, mix of retired, stay-at-home parent, student, did not respond
- **31%** were uninsured prior to obtaining a plan through AHCT

What did we find?

Among the study population, **we are fulfilling our mission. Access to coverage works.**

1 By multiple measures, loyal customers who choose, use, and stay with AHCT report **easier access to care, high levels of satisfaction, and improved health and wellbeing.** Most feel **their health would be much worse without coverage.**



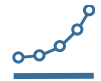
97% agreed that knowing they are covered gives them a greater sense of safety and security.



96% agreed that having coverage has improved their general wellbeing.



80% agreed they are healthier now than they would be without this coverage.



79% say their health would be worse without their coverage.



89% agreed they are better able to access healthcare services due to this coverage.



82% agreed they are able to find healthcare professionals who take their plan.



74% agreed they use healthcare services more frequently because they have coverage.



76% felt their monthly premium was reasonable.

What did we find?

2 Among respondents, ACA essential benefits related to **regular health maintenance and preventative care were the most valued**, are highly utilized, and viewed as positively impacting health and wellbeing. This included preventative care, prescription drugs, lab tests, and emergency services where more than 8 out of 10 respondents noted these services as essential.

3 While access is easier for most, some customers did not use or were unable to use some coverage benefits. Reasons included **concerns about cost and inability to find a doctor that accepted their coverage**. Other concerns included mistrust of healthcare professionals, lack of transportation, and not knowing where to turn.

Reasons not able to get healthcare needed (N=43)

Could not find a doctor who took insurance	47%
Worried about cost or ability to afford it	44%
Don't have a doctor or know where to go	21%
Don't trust or are afraid of doctors or medical professionals	16%
Did not have transportation	5%
Had difficulty finding someone who would speak my language	2%
None of these	14%

Customer wish list

Dental and vision coverage	22%
More expansive coverage	12%
More providers who took insurance	9%
Affordable premiums or copays	8%
Access to alternative treatments	7%
Better access to specialists	5%

Where do we go next?

Insights

Most consumers indicate that coverage is improving their health and having a positive impact on their lives.

Preventative care is highly valued. Those seeking family care may have difficulty with access.

Some customers desire easier access to more specialized care.

Some report difficulty finding health care professionals that accept their coverage; many are concerned about the cost of services.

Recommendations

Leverage positive sentiment; consider social influence in marketing and education efforts.

Continue to promote and reinforce essential health benefits, especially preventative care.

Assess availability of care services. Address any awareness gaps among targeted populations.

Provide and promote resources and increased support in finding and using care; provide cost information. Promote dental.

Help customers use their plan. Share additional clear information on what is covered in each plan (specialty services in particular).

Implementations

Focus Group feedback used to refine messaging and creative for marketing campaigns.

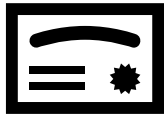
Expand outreach efforts to increase health literacy and address social determinants of health, with support from community partners.

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Release a revised approach to comparing plans and continue to refine. Share feedback with Department of Social Services for additional areas of opportunity.

Broker Update

Broker Academy Update



1. Mentorship & Certification Progress

- Weekly Mentorship Meetings.
- Certification Preparation.
- Medicare Certification Focus.



2. Communication & Resources

- Bi-Weekly Newsletters.
- Upcoming Webinars.



3. Graduation & Program Milestones

- Graduation Date: The graduation ceremony is scheduled for October, marking the successful completion of the program for our students.



4. Next Steps:

- Continued focus will be placed on refining skills and knowledge in preparation for the upcoming certification exams and open enrollment period.

OE12 Broker Training & Stats

- **Certified Broker Training.**
 - When does OE12 training start?
 - Training is scheduled for September 24 and 25
 - 1st session starts at 9 a.m. – 11 a.m.
 - 2 session starts 1 p.m. – 3 p.m.
 - Certified Application Counselor (CAC) training will begin on September 26 and there will be two sessions
 - Brokers with three consecutive years or more will complete a condensed version of our training modules.
 - How are brokers notified when training will start?
 - Newsletters – Sent out bi-weekly
 - Email blasts – Starting on August 23
 - Personal touch from the Broker Support Team

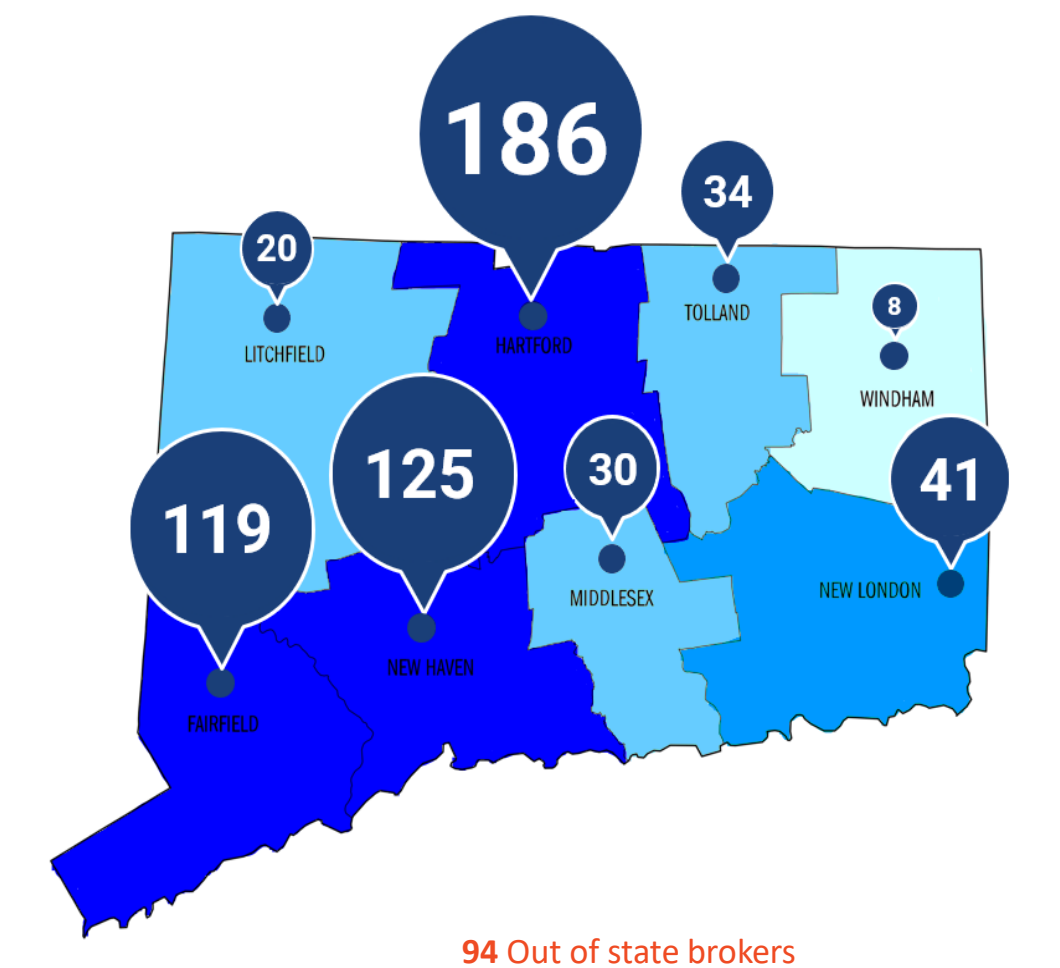
OE12 Broker Training & Stats

Brokers Stats

- Number of certified brokers: We currently have 657 active certified Brokers.
- 49% (66,798) of our current individual books of business is managed by our CT Certified Brokers.
- Our top 50 certified brokers manage 42% of our tangoed individual book of business .
 - Average tenure of our top 50 brokers is 11 years
 - The remaining certified brokers bring an average of 7 years of expertise.

Brokers by County

County	Brokers
Hartford	186
New Haven	125
Fairfield	119
Out of State	94
New London	41
Tolland	34
Middlesex	30
Litchfield	20
Windham	8



Open Enrollment 12 (OE 12) Readiness Update

OE 12 Technology Update

OE12 Readiness for Technology:

- **Consumers aging out of catastrophic health coverage can be autorenewed and cross-walked into other coverage for the first time**
- **Improved and updated renewal options display for qualified health plans (QHPs) on the Account Homepage to improve the customer experience**
- **Deferred Action for Childhood Arrival (DACA) immigrants will be eligible for the first time to enroll in QHP coverage through AHCT**
- **AHCT is projecting the following number of enrollments for OE12:**
 - QHP (inclusive of the Covered Connecticut program): 150,199
 - Covered CT: 44,136
 - Dental: 14,526

OE 12 Marketing Update

OE12 Readiness Report for Marketing:

- **Activating focus group feedback to refine an advertising campaign concept and all assets, including content for broadcast (TV/radio), print, out-of-home (billboards, posters), digital (display, native, social media and paid search), and others.**
- **Finalizing the media plan, including targeted placements to reach the totality of our audience with special attention to underserved, uninsured and underinsured communities (aligns with Health Equity & Outreach targets for in-person events).**
- **Preparing PR strategy, including messaging, positioning and timing of press releases, media alerts and potential press conferences.**
- **Drafting direct-to-consumer content (direct mail, email and SMS/text messages) to encourage online account creation, opt-in for email and SMS, renewal information for retention and ongoing acquisition direct mailers for Connecticut residents who may qualify for the Covered CT Program.**
- **Produced website content relevant for OE timeframe, as well as updates to the website with new information, including the ability for eligible Connecticut residents with Deferred Action for Childhood Arrivals (DACA) status to enroll in a Qualified Health Plan starting November 1.**

— DACA materials are ready and posted to the AHCT website and a flyer has been distributed to Brokers, Certified Application Counselors (CACs) and Community Partners to help extend the reach of messaging.

OE 12 Health Equity and Outreach Update

OE Readiness for Health Equity and Outreach:

- **Virtual Healthy Chats**
 - Informational sessions open to the public, the third Wed. of every month, from 6-7 PM
- **Community Partner Chat and Learn Zoom meetings**
 - First Thursday of the month
- **In-person help from Enrollment Specialists and Brokers at Enrollment Fairs, Libraries & Navigator Organizations**
 - 24 fairs planned between Nov and Jan
 - Annual Community Conference on 10/16/24 in Waterbury
 - 5 Navigator organizations
 - East Hartford and Stamford Public Libraries

Executive Session

ACA Policy/Legal Update

ACA Policy/Legal Update

- ***Braidwood v. Becerra***
 - 5th Circuit Court of Appeals decision
 - U.S. Preventative Services Task Force Recommendations held unconstitutional
 - Relief limited to named defendants and not national stay
 - Review of other recommendations back to lower court

ACA/Policy Legal Update

- **Potential extension of ARPA/IRA Enhanced Premium Tax Credit subsidies**
 - Joint SBM letter in support
 - Congressional support letters
 - Senate Finance Committee Hearing on September 17

Future Agenda Items

Adjournment

Next Meeting of the Board:

Regular Meeting: October 17, 2024