



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

Remote Meeting

Thursday, February 13, 2025
Meeting Minutes

Members Present: Grant Ritter (Chair); Sean King; Tu Nguyen; Matthew Brokman

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

Wakely Consulting: Julie Andrews

A. Call to Order and B. 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 January 29, 2025 Health Plan Benefits and Qualifications Advisory Committee Special Meeting Minutes. Motion was made by Sean King and was seconded by Matthew Brokman. Roll call vote was ordered. **Motion passed unanimously.**

D. Wakely Consulting

Kelly Cote, Plan Management Manager, briefly presented the follow-up from the prior meeting, indicating that slides were added to the appendix outlining a historical lookback on plan changes for the last five years. She then introduced Julie Andrews, Senior Actuary from Wakely Consulting.

Ms. Andrews noted that except for the 87 percent Silver Cost Sharing Reductions (CSR) Plan, all the plans have been reviewed for the Mental Health Parity (MHP) and the Actuarial Value (AV) compliance. In addition, at the prior meeting, the Committee voted to recommend the proposed Standard Bronze HSA plan for Board of Directors' approval. Revised options for plan designs were created based on the feedback from the Committee.

Ms. Andrews provided two options for the 2026 Standard Gold Plan with Option 4 increasing the medical deductible to \$1,250 and the out-of-pocket maximum to \$8,000 while also increasing the preferred brand and non-preferred brand prescription drug copays. Option 5 would have only increased the generic copay to \$10 while leaving all of the other copays in place with the 2025 levels. The current 2025 Individual Market Gold Plan would also be compliant with the 2026 AVC and MHP.

Ms. Andrews described the 2026 Standard Silver Standard Plan options which requires plan changes for 2026. Two options were presented with Option 4 increasing the preferred brand and non-preferred brand prescription drug copays while also increasing the out-of-pocket maximum to \$9,400 as well as the primary care to \$45, and Option 5 only increasing the generic, preferred brand and non-preferred brand prescription drug co-pays by \$5. The Committee expressed its preference for Option 4, although some members had some concerns.

Ms. Andrews briefly reviewed Option 4 for the Silver 73 percent CSR plan with changes in line with the Silver Standard Plan.

The Silver 87 Percent CSR plan has not been completed yet due to the additional testing needed. Another meeting of the Committee will need to take place to review it once the testing has been completed.

One option was presented for the Silver 94 percent CSR with the proposed changes including increasing the out-of-pocket maximum to \$1,350 and the primary care copay to \$15.

The 2026 Standard Bronze Plan Non-HSA plan options were presented. Option 1 would increase the primary care copay to \$50, laboratory services to \$30 and generic as well as preferred drug copays by \$10; Option 2 would have increased the combined medical and Rx deductible to \$8,000 and the out-of-pocket maximum to \$10,000, while Option 3 would have increased the combined medical and Rx deductible to \$7,000, and out-of-pocket maximum to \$10,000. It would also increase the primary care copay to \$50.

Brief discussion followed about the last plan presented with the Committee leaning toward recommending Option 3.

Chair Grant Ritter requested a motion to recommend that the Board of Directors approve the current 2025 Standard Individual Market Gold Plan as presented by Wakely Consulting on behalf of Exchange Staff as the Standard Gold Plan for Plan Year 2026.

Motion was made by Sean King and was seconded by Tu Nguyen. Roll call vote was ordered. **Motion passed unanimously.**

Chair Grant Ritter requested a motion to recommend that the Board of Directors approve Option 4 presented by Wakely Consulting on behalf of Exchange Staff as the Standard Silver Plan for Plan Year 2026. Motion was made by Sean King and was seconded by Matthew Brokman. Roll call vote was ordered. **Motion passed unanimously.**

Chair Grant Ritter requested a motion to recommend that the Board of Directors approve Option 4 presented by Wakely Consulting on behalf of Exchange Staff for the Silver 73 percent CSR Plan for Plan Year 2026. Motion was made by Sean King and was seconded by Tu Nguyen. Roll call vote was ordered. **Motion passed unanimously.**

Chair Grant Ritter requested a motion to recommend that the Board of Directors approve Option 2 presented by Wakely Consulting on behalf of Exchange Staff for the Silver 94 percent CSR Plan for Plan Year 2026. Motion was made by Sean King and was seconded by Tu Nguyen. Roll call vote was ordered. **Motion passed unanimously.**

Chair Grant Ritter requested a motion to recommend that the Board of Directors approve Option 3 presented by Wakely Consulting on behalf of Exchange Staff as the Standard Bronze Non-HSA Plan for Plan Year 2026. Motion was made by Tu Nguyen and was seconded by Sean King. Roll call vote was ordered. **Motion passed unanimously.**

E. Adjournment

Chair Grant Ritter requested a motion to adjourn. Motion was made by Sean King and was seconded by Tu Nguyen. Roll call vote was ordered. **Motion passed unanimously.** Meeting adjourned at 2:24 p.m.