



Access Health CT

June 18, 2025, Board of Directors Regular Meeting

Board Agenda

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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 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.

Public Comment

Vote

- Review and Approval of Minutes: *April 17, 2025 Regular Meeting Minutes*

CEO Report James Michel

Impact of the One Big Beautiful Bill

Reconciliation Bill

- **Enrollment Restrictions**

- Shortening the OE Period to November 1 – December 15 (and no state flexibility)
- Eliminating marketplace eligibility for Deferred Action for Childhood Arrivals (DACA) Recipients
- Eliminating eligibility for financial assistance – Advanced Premium Tax Credits (APTC) and Cost-Sharing Reductions (CSR) – for most non-citizen groups
- Eliminating eligibility for financial assistance for Green Card Holders who do not yet meet the 5-year bar for Medicaid
- Eliminating eligibility for financial assistance for consumers who are not eligible for Medicaid for work requirement

Reconciliation Bill

- **Autorenewal Process Limitations and Verifications**
 - Requires pre-enrollment verification for eligibility for Financial Assistance (FA) (APTC and CSR) (eliminates the 90-day Verification Checklist (VCL) period to receive FA while verifying eligibility)
 - Requires minimum payments for consumers with APTC covering entire premium
 - Requires pre-enrollment verification for Special Enrollment Period (SEP)
 - Removes SEP for low-income consumers
 - Reduces Failure to Reconcile time-period (2 years to 1)
 - Requires consumer verification if Internal Revenue Service (IRS) data unavailable
 - Shortening income verification time periods
- **QHP Benefit Designs**
 - Increases enrollee costs with changes to premium adjustment percentage
 - Relaxing Actuarial Value (AV) levels which decreases plan value and raises consumer costs

Reconciliation Bill

- **Consumer Financial Protections**
 - Removing IRS repayment caps for APTC for lower income consumers
 - Allowing carriers to require payment of any past-due premium before effectuation for new plan year
 - Changing premium payment thresholds
 - Prohibiting use of APTC for gender-affirming care
- **Reducing APTC Amounts**
 - Appropriating federal funding for CSR payments, operational impact reduces APTC amounts
 - Prohibiting use of federal funds for CSR payments for plans that cover elective abortion

Reconciliation Bill

- **Changes to Individual Coverage Health Reimbursement Arrangements (ICHRA)**
 - New Name: Custom Health Option and Individual Care Expense (CHOICE) arrangements
 - Allows employees to use a cafeteria plan to pay premiums for on-Exchange plan
 - Creates federal tax credits for small business using a CHOICE arrangement
 - \$100 per employee per month for first year
 - \$50 per employee per month for second year

Individual Coverage Health Reimbursement Arrangement (ICHRA) Demo

Audit Status Update

Audit Status Update

- **Fiscal Year 2025 Annual Financial and Programmatic Audits**
- **State-Based Marketplace Annual Reporting Tool 2024 (SMART)**
- **State Audit Status**

2025 Small Business Update



Connecticut Small Business Summit

EMPOWERING CONNECTICUT'S SMALL BUSINESSES— THREE YEARS AND COUNTING

We're proud to share that this year marked our third annual CT Small Business Summit—and once again, it was a sold-out event.

We were excited to return to the Rocky Hill area, where we were met with an outpouring of support and positive feedback from both vendors and attendees. The energy in the room reflected the strength, resilience, and innovation of Connecticut's small business community.

The day was filled with insights and inspiration from a diverse lineup of speakers and panelists representing organizations and small businesses from across the state.

We were especially honored to welcome Michelle Nicholson, owner of The Flour Girl Bakery & Café and SBA's 2025 Small Business Person of the Year, who delivered an empowering keynote that captured the spirit of entrepreneurship in Connecticut.



225+

attendees

21

vendors

19

speakers

100%

Of survey respondents found the summit useful to their business and professional life

PARTNERS



Broker Academy Update

Broker Academy Update

✓ In-Person Review Sessions – Completed

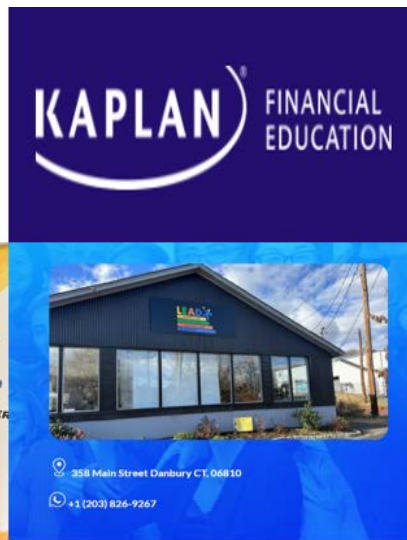
- Held at two CT L.E.A.D locations
- Focused on exam prep, Q&A and reinforcing course content
- Students received in-person support and peer interaction

31 Exam Scheduling & Mentorship Prep

- Students were scheduled for state exams during the session
- On track to begin mentorship phase
- Mentors will be matched based on geography, experience and student goals

📈 Next Steps

- Monitor exam pass rates
- Support mentorship kickoff and ongoing engagement
- Continue coaching students toward certification and career readiness



Future Agenda Items for Reference Only

Adjournment

Next Meeting: Thursday, September 18, 2025