



# Access Health CT Strategy Committee

June 12, 2025

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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  
Special Meeting Minutes  
April 11, 2025**

# Strategic Project Updates

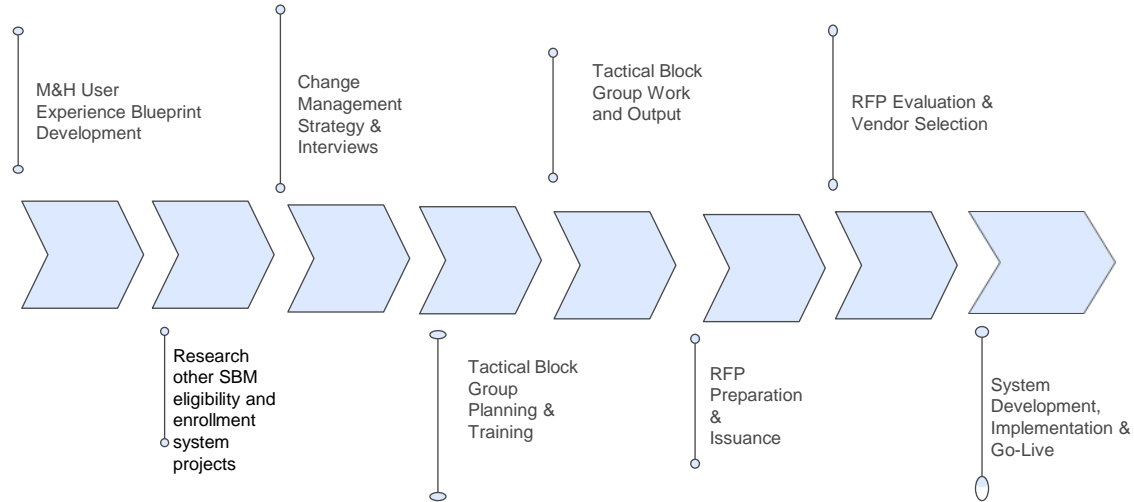
*10 Clicks*

*Call Center*

*ICHRA*

# 10 Clicks Update

# Project Progression and Milestones for 10 Clicks Go-Live



# Call Center Update



# Call Center

## Key Interactive Voice Response System Enhancements for July

- **Speech Recognition:** Allows callers to speak instead of using their phone keypad. It enables faster, more intuitive navigation by understanding spoken responses and routing calls accordingly.
- **Language Accessibility:** Enhanced support for non-English languages.
- **Short Messaging Service(SMS)/Texting Capabilities:** Callers can receive links and follow-up information via text, improving convenience and engagement.
- **Call-back Feature:** Callers hold their place in line and request a call back instead of waiting on hold. It helps reduce wait times and improves the overall customer experience.
- **Informational Messaging:** More proactive and relevant messaging to assist callers during wait times or routing.
- **External Call Transfers:** Callers will be seamlessly connected to partner organizations or agencies outside the main call center. Instead of hanging up and dialing a separate number, the system routes the call directly.

# Call Center

## Key Accomplishments

- Interactive Voice Response (IVR) enhanced call flow framework has been built
- IVR language options and translations reviewed and approved by Access Health Connecticut (AHCT)
- Developed one pager for staff and partners on the July IVR changes

## Next Steps

- Completion of all Interactive Voice Response (IVR) language recording verbiage and options
- Approval by Access Health CT of all voice recordings and IVR testing
- Go live

# Individual Coverage Health Reimbursement Arrangement (ICHRA) Update

# 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

## 📅 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



# Impact of the One Big Beautiful Bill Act

# Reconciliation Bill

## Enrollment Restrictions

- Shortening the Open Enrollment (OE) Period to November 1 – December 15 (and no state flexibility)
- Eliminating marketplace eligibility for Deferred Action for Childhood Arrival (DACA) recipients
- Eliminating eligibility for financial assistance (Advance Premium Tax Credits (APTCs) and Cost-Sharing Reductions (CSRs) 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 SEP
- Removes SEP for low-income consumers
- Reduces Failure to Reconcile time-period (2 years to 1)
- Requires consumer verification if IRS data unavailable
- Shortening income verification time periods

## QHP Benefit Designs

- Increases enrollee costs with changes to premium adjustment percentage
- Relaxing AV levels which decreases Plan value and raises consumer costs



# Reconciliation Bill

## Consumer Financial Protections

- Removing Internal Revenue Service (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

# Adjournment

**Next Meeting: September 11, 2025**