



## Health Equity, Outreach and Consumer Experience Advisory Committee Special Meeting

### Meeting Minutes

Thursday, April 24, 2025  
Remote

**Members Present:** Sean King (Chair); Deborah Polun; Maria Matos; Sheldon Toubman; Jacqueline Sanchez; Gerard O'Sullivan (Subject Matter Expert – SME)

**Access Health CT (AHCT):** James Michel; Susan Rich-Bye; Tammy Hendricks; Rebakah McLearn; Holly Zwick; Glenn Jurgen; Karen Perez; Marcin Olechowski

**Office of Health Strategy (OHS):** Wendy Fuchs

**Department of Social Services (DSS):** Kristin Dowty

#### A. Call to Order and Introductions

Chair Sean King called the meeting to order at 10:00 a.m. Roll call for attendance was taken. Chair welcomed new members to the Committee: Elisa Neira, Maria Matos and Jacqueline Sanchez.

#### B. Public Comment

No public comment was submitted.

#### C. Review and Approval of Minutes

A motion was requested to approve the January 23, 2025, Health Equity, Outreach and Consumer Experience Advisory Committee Special Meeting Minutes. Motion was made by Deborah Polun and seconded by Sean King. Roll call vote was ordered. **Motion passed unanimously.**

#### D. Health Equity and Outreach Department Update

Tammy Hendricks, Director of Health Equity and Outreach, presented the departmental update. Ms. Hendricks noted AHCT is expanding the outreach team by hiring 4 new Mobile Enrollment Specialists. They will be working out in the field offering consistent in-person enrollment support to communities throughout the state.

In the past, AHCT relied heavily on temporary staff, but now shifting to more full-time staff will allow AHCT to partner with community partners even more and offer an increased number of AHCT events. New staff members will be very important in building stronger

relationships, building trust and being more responsive to community members and community partner needs, all year round. The Mobile Enrollment Specialists will also be assisting the Operations Team at the peak of the Tax Filing 1095 season. These new employees will be assigned to high-need areas. The benefits and cost-savings with the use of these new mobile enrollment staff were reviewed.

### **E. Broker Academy Update**

Tammy Hendricks, Director of Health Equity and Outreach, provided the Broker Academy Update. The Department is currently reviewing applications, and a record number of applications – 111 have been received from applicants representing 45 different towns.

The deadline to apply has been extended to April 7. One of the most successful brokers, who is a top producer, was the last person to apply during the first year of the Broker Academy.

Maria Matos joined at 10:11 a.m.

Ms. Hendricks summarized the webpage traffic, provided statistical information on the gender of the applicants as well as their ethnicities. There will be two class locations in Danbury and New Britain. The classes will take place on June 7 and June 8. Ms. Hendricks provided more details on the steps that are being undertaken to successfully organize the 4<sup>th</sup> year of the Broker Academy.

### **F. ConnectiCare/Molina**

Susan Rich-Bye, Director of Legal and Governmental Affairs, presented the ConnectiCare/Molina merger update. On February 1, 2025 Molina Healthcare finalized its acquisition of ConnectiCare Holdings. ConnectiCare Benefits Inc. (CBI) and ConnectiCare Insurance Company (CICI) plan to continue under the ConnectiCare brand names. Ms. Rich-Bye added that Molina is new to the Connecticut market.

### **G. Proposed Rule on Marketplace Integrity and Affordability**

Susan Rich-Bye, Director of Legal and Governmental Affairs, provided the Committee with an update on the new Proposed Rule on Marketplace Integrity and Affordability. It proposes several changes across the market for exchanges and carriers. The implementation dates for different proposals vary – some of them, if implemented, would become effective immediately while others would start for Plan Year 2026. The following changes are being considered for implementation:

- Changes to verification requirements: Income, Special Enrollment Period (SEP) and failure to reconcile and shortening extended time for income;
- Changes to the Actuarial Value ranges for plans;
- Removing eligibility for Deferred Action for Childhood Arrivals (DACA) recipients;
- Shortening the Open Enrollment Period: November 1 to December 15;

- Premium payment rules for issuers: payment thresholds, allowing issuers to require payment of past due premiums and requiring minimum payment amounts for 1<sup>st</sup> month if monthly premium is paid 100 percent with Advanced Premium Tax Credits (APTC);
- Broker oversight in the FFE;
- Prohibiting gender affirming care as an Essential Health Benefit (EHB);
- Changes to the premium adjustment percentage

Ms. Rich-Bye stated that AHCT is already very proactive in some of these areas, such as verifying eligibility for those enrolling during a SEP and having stringent rules pertaining to the broker oversight.

Discussion ensued around the possibility of removing eligibility for DACA recipients, who, if the rule comes out, would need to be terminated from coverage immediately. They would be forbidden from both, enrolling in coverage and receiving Financial Assistance (FA) for the coverage.

James Michel, CEO, noted that community organizations who in many cases assist DACA recipients, will be notified of the possibility of the new rule being implemented. Sean King offered partnership of the Office of Healthcare Advocate in messaging about this proposed rule.

Other topics included information about those consumers whose DACA status might have changed to a different legal status. Sheldon Toubman noted that regardless of the rule, a constitutional due process exists, and adequate notice needs to be provided. Ms. Rich-Bye emphasized that the Exchange would follow all the rules for providing adequate notice.

#### **H. Possible Enhanced Subsidy Changes that may impact Connecticut Residents**

Susan Rich-Bye, Director of Legal and Governmental Affairs, discussed the possible expiration of the enhanced premium tax credits that were adopted as a part of the American Rescue Plan Act (ARPA) legislation and were continued through the Inflation Reduction Act. Those enhanced subsidies, if not renewed by Congress, will expire at the end of the Plan Year (PY) 2025.

AHCT met with the Governor's Office to provide this information and obtain their input. Meetings with other state leaders have taken place and more are planned. AHCT is taking a proactive approach to this vital issue. The impact of not renewing those enhanced subsidies will not only be felt by those affected families, but by the entire state. Many individuals would not be able to afford paying premiums and may drop coverage altogether.

Ms. Rich-Bye noted that prior to the enhanced subsidies being available to consumers, about 70 percent of AHCT's enrollees were receiving APTCs. Since the enhanced subsidies became available, about 90 percent of enrollees are receiving financial

assistance. In states that did not expand Medicaid, the percentages of consumers receiving Financial Assistance is around 98-99 percent. A lot of uncertainty exists regarding this issue in terms of the action that Congress may or ultimately may not undertake as well as the timing of it. AHCT is preparing a communication campaign about this crucial issue.

#### **I. Department of Social Services Update**

Kristin Dowty, Social Services Program Administration Manager, provided information on the HUSKY A Parent/Caretaker Transition. She reviewed the State of Connecticut legislative changes affecting this program. Medicaid income calculation methodology rules require an income disregard of 5 percent resulting in an effective income limit of 138 percent FPL – which was reduced from 160 percent FPL. Over 10,300 HUSKY A Parents/Caretaker relative enrollees were affected. The enrollees current enrollment status was described. Facilitating enrollment in Covered CT was touched upon. Ms. Dowty also spoke about the upcoming outreach efforts. A discussion followed around medical coverage gaps and Transitional Medical Assistance (TMA).

#### **J. Strategic Initiatives**

James Michel, Chief Executive Officer, summarized strategic initiatives that are being undertaken, which include the BusinessPlus platform which includes the Individual Coverage Health Reimbursement Arrangement (ICHRA) option, a new contract for call center services with the selected RFP vendor, the Exchange's current vendor. The new contract requires them to deploy additional enhancements. Mr. Michel also discussed the development of the Ten Clicks Project.

#### **K. Adjournment**

Chair Sean King requested a motion to adjourn. Motion was made by Deborah Polun and was seconded by Sean King. Roll call vote was ordered. **Motion passed unanimously.** Meeting adjourned at 11:01 a.m.