



Connecticut Health Insurance Exchange Strategy Committee Regular Meeting

Meeting Minutes

Thursday, June 12, 2025
Remote Meeting

Members Present: Steven Hernandez (Chair); Grant Ritter; Paul Lombardo; Kathleen Holt

Access Health CT (AHCT): James Michel; Jeanna Walsh; Holly Zwick; Susan Rich-Bye; Glenn Jurgan; Tammy Hendricks; John Carbone; Marquese Davis; Marcin Olechowski

A. Call to Order and Introductions

Chair Steven Hernandez called the meeting to order at 1:03 p.m. Roll call for attendance was taken.

B. Public Comment

No public comment was submitted.

C. Vote

Chair Steven Hernandez requested a motion to approve the April 11, 2025, Strategy Committee Special Meeting Minutes. Motion was made by Grant Ritter and seconded by Paul Lombardo. Roll call vote was taken. Grant Ritter abstained. **Motion passed.**

D. Strategic Project Updates

Ten Clicks

Marquese Davis, Director of Information Technology (IT), provided information on the 10 Clicks project which is focused on modernizing and improving AHCT's enrollment system for the residents of Connecticut with the goal of streamlining the process, enhancing the user experience and reducing the administrative burden.

AHCT has worked with the consulting firm, Mintz+Hoke to establish tactical block group teams to develop and identify recommendations for the reimagined enrollment system. Mr. Davies provided a summary of the process, which included conducting interviews with stakeholders. AHCT is currently in the process of creating a Request for Proposals (RFP).

Call Center

Jeanna Walsh, Director of Operations, provided the Call Center Update. Ms. Walsh reviewed key interactive voice response system enhancements that will be implemented in July. They include the following:

- **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 can 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.

Key milestones achieved were discussed along with information on the next steps in the process—when the system enhancements will be live.

Chair Steven Hernandez commended AHCT for leading the efforts in system improvements for consumers.

Individual Coverage Health Reimbursement Arrangements (ICHRA)

John Carbone, Director of SHOP, Product Development and Broker Support provided the ICHRA update. Mr. Carbone announced that the BusinessPlus Platform will be live on July 1.

Over 150 brokers have been trained to use the system, and an additional 250 brokers will become acquainted with the platform soon. Both carriers were provided a training on the platform as well. New brochures outlining the advantages of using ICHRA have been developed and will be shared with the Committee.

E. Broker Academy Update

Tammy Hendricks, Director of Health Equity and Outreach, provided the Broker Academy Update.

The focus has been on helping students complete their training through the portal, which is a state approved education platform for students with access to study guides, quizzes, virtual instruction and other necessary support.

AHCT also hosted weekly review sessions before the students began the in-person classes so that they were confident and well prepared.

The in-person sessions were held in New Britain and Danbury, and AHCT thanked its community partner, Connecticut Leads Connecticut Latino for Education Advocate and Diversity, a longtime community partner that generously supported and donated the classroom space at no cost.

Kathleen Holt joined at 1:18 p.m.

Over 50 students passed the class certification, which aligns with the results from last year. These sessions also served as a final preparation for the state licensing test. AHCT helped to register over 48 students to take the state exam. Once a student passes the exam, a mentorship will follow. The selection process has been completed for mentors.

Ms. Hendricks briefly touched upon the demographics of the students; most of the prospective brokers are females; most of them identify as Hispanic. Chair Hernandez commended close cooperation between AHCT and Connecticut Leads Connecticut Latino for Education Advocate and Diversity; it is crucial to maintain and develop such partnerships.

F. Impact of the One Beautiful Bill Act

Susan Rich-Bye, Director of Legal and Governmental Affairs, provided important information on the Reconciliation Bill that is currently being considered by the United States Senate. The following are some of the most consequential parts of the proposal that would affect consumers:

- Shortening the OE Period to November 1 – December 15 (with 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 due to work requirement

Other negative provisions of the proposed legislation would reduce consumer financial protections, including:

- Removing IRS repayment caps for excess APTC for lower income consumers
- Allowing carriers to require payment of any past-due premium before effectuation for a new plan year
- Changing premium payment thresholds
- Prohibiting use of APTC for gender-affirming care

This current version of the Reconciliation Bill would also reduce the Advanced Premium Tax Credit amounts by appropriating federal funding for the Cost Sharing Reduction (CSR) payments ending the current use of Silver Loading. In addition, it would prohibit use of federal funds for CSR payments for plans that cover elective abortions.

The only consumer-friendly aspect of the bill in the health insurance space involves changes to Individual Coverage Health Reimbursement Arrangements (ICHRA). It proposes a new name for the program – Custom Health Option and Individual Care Expense (CHOICE) arrangements. The proposed changes would include the following:

- Allow employees to use a cafeteria plan to pay premiums for on-Exchange plan
- Create 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

AHCT has been informing stakeholders and policymakers about the negative consumer impact that this legislation would bring. AHCT is very active through the State Marketplace Network group through the National Academy of State Health Policy (NASHP).

Chair Hernandez noted that AHCT has been at the forefront of expanding healthcare coverage and with possible legislation that would be detrimental to consumers, inquired about the mitigation efforts that may be undertaken in Connecticut. Ms. Rich-Bye indicated that the state legislature passed a bill to create a trust fund to mitigate the possible federal cuts to Medicaid, Covered CT and AHCT consumers. AHCT will be focusing mostly on the outreach aspect.

James Michel, Chief Executive Officer, noted that the Health Equity and Outreach Department is preparing a detailed outreach strategy. In addition, AHCT has shared some ideas with elected officials to potentially fill some of the financial gaps for consumers who have Qualified Health Plan (QHP) coverage through the Exchange that may occur because of the passage of this bill.

G. Adjournment

Chair Steven Hernandez asked for a motion to adjourn. Motion was made by Paul Lombardo and was seconded by Kathleen Holt. Roll call vote was ordered. **Motion passed unanimously.** Meeting adjourned at 1:42 p.m.