



## Board of Directors

September 18, 2025



# Meeting Agenda

A. Call to Order and Introductions	
B. Public Comment.....	3
C. Vote: Review and Approval of Minutes.....	4
D. CEO Report.....	5
E. Connecticut Insurance Department Presentation: 2026 Rate Review.....	6-13
F. Federal Changes and AHCT Response.....	14-19
G. Open Enrollment 13 Readiness Update.....	20-25
H. BusinessPlus (ICHRA) Update.....	26
I. Human Resources Committee Update – As Time Permits.....	27-29
J. Broker Academy Update – As Time Permits.....	30-31
K. Future Agenda Items.....	32
L. Adjournment.....	33

# Public Comment

# Review and Approval of Minutes

*June 18, 2025*

# CEO Report



# CID Review

## *Of 2026 Health Insurance Rates*

PRESENTED BY:  
WANCHIN CHOU  
INSURANCE DEPARTMENT  
TO:  
ACCESS HEALTH CT BOARD  
SEPTEMBER 18, 2025



# 2026 Health Insurance Rates

## SCOPE OF REVIEW

- 7 companies
- 8 rate filings on individual & small group
- Approx. 224,000 covered lives in Connecticut



# 2026 Health Insurance Rates

## Items Contributing to 2026 Rate Increases

- Annual Trend (medical Inflation) – Trend is a factor that accounts for rising health care costs, including the cost of prescription drugs, the increased demand for medical services and the severity of future claims. Health insurance premiums are affected by several key factors. Medical costs have surged by 6-10%, and prescription expenses have risen by approximately 9-15%. These increases are primarily driven by higher healthcare utilization and greater disease severity, which lead to advanced-stage treatments and an overall increase in healthcare spending.





# 2026 Health Insurance Rates

## Items Contributing to 2026 Rate Increases (con't)

- Experience Adjustments – Experience adjustment is necessary to reflect deteriorating claim experience from the prior rating period to the current rating period.
- Legislation: The total increase requested includes the amount requested including the impact of the enhanced federal subsidies expiring 12/31/2025 (enacted as part of American Rescue Plan Act of 2021)



# 2026 Health Insurance Rates

## ON EXCHANGE - INDIVIDUAL

COMPANY	INITIAL AVERAGE REQUEST	RANGE	FINAL AVERAGE REQUEST	APPROVED AVERAGE	APPROVED RANGE	COVERED LIVES
Anthem Health Plans	14.2%	6.4 to 22.8%	18.6%	13.6%	6.1 to 22.5%	83,790
ConnectiCare Benefits Inc.	21.7%	4.7 to 26.7%	28.5%	20.6%	3.5 to 25.6%	70,160
ConnectiCare Insurance Company, Inc.	26.1%	5.9 to 28.6%	34.5%	20.3%	1.1 to 22.7%	3,685



# 2026 Health Insurance Rates

## ON/OFF EXCHANGE – SMALL GROUP

COMPANY	INITIAL AVERAGE REQUEST	RANGE	APPROVED AVERAGE	APPROVED RANGE	COVERED LIVES
Anthem Health Plans	13.2%	7.0 to 16.6%	11.2%	5.1 to 14.5%	48,666



# 2026 Health Insurance Rates

## OFF EXCHANGE – INDIVIDUAL

COMPANY	INITIAL AVERAGE REQUEST	RANGE	APPROVED AVERAGE	APPROVED RANGE	COVERED LIVES
ConnectiCare, Inc.	5.9%	-0.9 to 6.7%	7.7%	0.8 to 8.5%	738



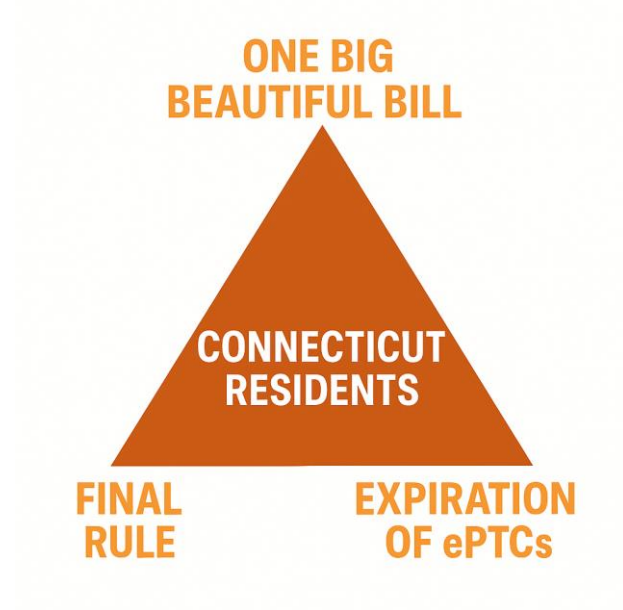
# 2026 Health Insurance Rates

## OFF EXCHANGE – SMALL GROUP

COMPANY	INITIAL AVERAGE REQUEST	RANGE	APPROVED AVERAGE	APPROVED RANGE	COVERED LIVES
Oxford Health Plans (CT), Inc.	12.8%	10.4 to 14.7%	10.3%	7.9 to 14.0%	983
Oxford Health Insurance, Inc.	12.9%	11.6 to 20.4%	10.4%	9.1 to 17.6%	14,663
UnitedHealthcare Insurance Co.	13.1%	9.2 to 16.3%	10.6%	6.7 to 13.6%	1,503

# Federal Changes and AHCT Response

## ⚡ Federal Changes Overview



### One Big Beautiful Bill

- On July 4, 2025, President Trump signed the One Big Beautiful Bill Act into law.

### Final Rule

- The U.S. Dept. of Health and Human Services issued the Final Rule on Marketplace Integrity and Affordability, published on June 25, 2025.

### Likely Expiration of Enhanced Premium Tax Credits

- The American Rescue Plan Act first introduced additional tax credit funding, known as the “enhanced” premium tax credits, and they were extended through the Inflation Reduction Act through Plan Year 2025. They are set to expire December 31, 2025.

## One Big Beautiful Bill



- Eliminating eligibility for financial assistance for individuals who are lawfully but ineligible for Medicaid due to immigration status (income below 100% of FPL).

## Final Rule



- Eliminating DACA recipient eligibility, beginning Plan Year 2025.
- Eliminating Special Enrollment Period for customers with Income <150% of the Federal Poverty Level.
- Shortening the 150-day income verification deadline to 90 days.
- **Modifying the verification process to determine eligibility, including income.**
- **Allowing carriers to require satisfying debt for past-due premium.**

## Likely Expiration of ePTCs



- Less financial help for Access Health CT customers receiving tax credits.
- **Not *all*** financial help (tax credits) will expire.
- Reinstates the “400% Cliff” where customers with income above 400% of the FPL will lose all financial help.
- Increased cost for the state to fund the Covered CT Program.

# Plan Year 2026 Impacts



## Access Health CT Customer Impact

Access Health CT (AHCT) estimates that the potential expiration of the enhanced Premium Tax Credit amounts, along with the Final Rule and the One Big Beautiful Bill Act, **could possibly lead to 30-35% of the currently enrolled population being uninsured by 2034.**

**There is still financial help available.** Tax credits are going back to pre-COVID rules.



## Access Health CT Customer Impact

All customers receiving financial assistance for a Qualified Health Plan (QHP) will be impacted by the expiration of enhanced premium tax credits (ePTCs).

**There are currently over 142,000 customers enrolled receiving financial assistance, and over 50,000 of these enrollees are in the Covered CT Program.**

**~28,000 customers have annual income over 400% of the Federal Poverty Level and will lose all financial help.**





### Health Equity & Outreach:

- Community-first, data-driven approach
- 4 new mobile enrollment specialists
- Enrollment Fairs
- Increased Navigator presence, activating trusted sources within the community



### Marketing:

- Clear messaging: what changes apply to customers and what they can do about it (mail, email and text messaging)
- Mass-media campaign
- Message to shop for a plan and to use a broker, for free
- Free help in person, online and over the phone



### Operations & Tech:

- Increased call center staffing
- Enhanced Interactive Voice Response (IVR) system
- New feature for call center reps to text links to helpful website URLs
- Modifications to the online system

# Action Plan

# Open Enrollment 13 Readiness Update

# Open Enrollment 13 Technology Update

## OE13 Readiness Updates:

AHCT departments have been meeting in preparation for Open Enrollment 13, which will occur from November 1, 2025 through January 15, 2026

In addition to the usual activities, AHCT is preparing for changes due to H.R.1 - One Big Beautiful Bill Act and the 2025 Marketplace Integrity and Affordability Final Rule, issued by the Centers for Medicare & Medicaid Services (CMS)

- The HIX Integrated Eligibility and Enrollment System release is scheduled to be deployed on October 10, 2025:
  - The end of enhanced subsidies will be a part of the release. The enhanced subsidies are expected to expire for Qualified Health Plan (QHP) households on December 31, 2025
  - The HIX system will determine eligibility, based on CMS' Final Rule, for those with Deferred Action for Childhood Arrivals (DACA) protection upon the release
  - HIX will determine eligibility, based on the immigration status of non-qualified non-citizens and those who do not meet the 5-year bar for Medicaid eligibility in accordance with the Final Rule for QHP policy year 2026

# OE13 Technology Update

## OE13 Readiness Updates:

- Projection notices for QHPs and dental plans are expected to run and be sent to customers from October 17 through October 24
- Auto-renewal notices for QHPs and dental plans are expected to run and be sent to customers from November 16 through November 25
- Pre-OE Window Shopping will be open to customers through the AHCT website the last week of October 2025
- November 1, 2025 --- Shop for plans

# 🔗 Federal Changes Marketing – Pre-Open Enrollment

## ○ Landing page

- English & Spanish
- Changes by plan year
- Calls to action & resources

## ○ Direct-to-consumer communications

- Deferred Action for Childhood Arrivals (DACA) customers
- “400% cliff” customers
- Medicaid 5-year bar customers

## ○ Stakeholder communications

- Presentations
- Email campaigns for Brokers, Certified Application Counselors and Community Partners





# OE13 Advertising

## Core audiences:

- Uninsured/underinsured
- Current customers
- “400% cliff” customers

## Core messages:

- Dates and deadlines
- Shop and get free help

**Media mix:** Zip code level targeting & traditional placements

**Timing:** End of October 2025 through January 15, 2026





# OE13 Health Equity and Outreach

We're taking a community-first, data-driven approach to ensure consumers have the information and support they need. Here's how:

- **Expanding In-Person Support**
  - 4 new Mobile Enrollment Specialists
  - OE enrollment fairs from November 2025 through January 2026 in high-need zip codes
  - Increased Navigator presence
- **Enhancing Online Access**
  - Website updates underway to improve visibility and scheduling with Mobile Enrollment Specialists
- **Increasing Health Literacy**
  - Monthly Healthy Chats
  - Clear messaging to help consumers understand their options under new federal changes
- **Engaging Community Partners**
  - Annual Community Partner Conference on October 8, 2025
  - Monthly Community Partner meetings

# BusinessPlus (ICHRA) Update

# Human Resources Committee Update

## ⚡ Intern Program

- June through August
- 9 Interns from various Connecticut Universities, two interns from out of state schools
- Recruiting complete via the Handshake recruiting system
- Access Health CT had an excellent response to all postings

# Intern Program: Group Project

## ○ Inventory Tracking

- All Access Health CT Assets
- 1500 items counted

## ○ Software Recommendations

- Evaluation Process
- Presentation to the Senior Leadership Team

# Broker Academy Update

# Broker Academy Update

## **Current Cohort: Students are in the mentorship phase**

- Working closely with experienced brokers
- Gaining hands-on experience in enrollment and outreach

## **Graduation set for late October**

- Just in time for Open Enrollment
- Graduates will be immediately ready to support consumers
- All students will work at in-person events, adding capacity during the busiest season

# Future Agenda Items for Reference Only



# Adjournment

*Next Meeting: October 16, 2025*