



Strategy Committee

September 11, 2025



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Public Comment

Review and Approval of Minutes

June 12, 2025

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

Strategic Project Updates

10 Clicks Update



10 Clicks Update

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Timeline

- Finalizing the RFP

External Stakeholders

- DSS Collaboration

Looking Ahead

- Post-Submission Activities and Implementation

Call Center Updates

🔗 Call Center Interactive Voice Response (IVR) Initiative Update

Key Accomplishments

- Successful go-live of speech-enabled Interactive Voice Response on July 8th
- Favorable user engagement with the *Text-a-Link* feature in the IVR
- Expanded language access to better serve non-English-speaking callers

Looking ahead

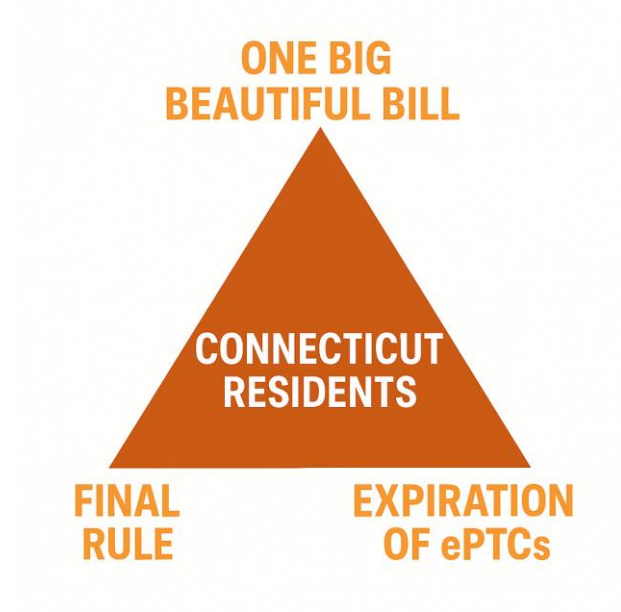
- Implementation of auto-authentication within the IVR prior to Open Enrollment
- Continuing to explore better ways to provide an enhanced consumer experience through the call center

BusinessPlus Update

SHOP Update

Impact of the One Big Beautiful Bill Act and Expiration of Enhanced Premium Tax Credits Expiring 12/31/2025

⚡ 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.
- Allowing carriers to require satisfying debt for past-due premium.
- Elimination of Special Enrollment Period for customers with Income <150% of the Federal Poverty Level.
- Modifying the verification process to determine eligibility, including income.
- Shortening the 150-day income verification deadline to 90 days.

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 141,000 customers enrolled receiving financial assistance, and nearly 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.





Access Health CT Customer Impact

Customers who are lawfully present but are ineligible for Medicaid due to immigration status (income below 100% of the FPL) will no longer be eligible for financial assistance for a qualified health plan.

That is estimated to be ~5,000 customers based on current enrollment.



Access Health CT Customer Impact

Per the Final Rule's new Premium Adjustment Percentage (PAP) methodology, the maximum out-of-pocket amounts could be higher for some plans. Carriers filed a few non-standard plans using the higher maximum out-of-pocket amounts in anticipation of the Rule being finalized with the changed PAP.

The increased limits represent a 15% increase compared to the 2025 limits. The AHCT standard plans at Bronze, Silver and Gold all have lower maximum out-of-pocket limits using the original PAP that was in place before the Final Rule was issued in June.



• Access Health CT Customer Impact

The Big Beautiful Bill eliminates the repayment caps for excess Advanced Premium Tax Credits (APTCs) starting for tax/plan year 2026, regardless of income level.

Any customers who receive excess APTC amounts for Plan/Tax year 2026 will be responsible for paying the entire amount of excess premium to the IRS when filing return in 2027 for tax year 2026.



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

Adjournment

Next Meeting: November 13, 2025