



Board of Directors

October 16, 2025



Meeting Agenda

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- A. Call to Order and Introductions
- B. Public Comment
- C. Vote: Review and Approval of Minutes
- D. CEO Report
- E. Open Enrollment 13 Update
- F. Consumer Impact Study
- G. Strategic Initiatives Update – As Time Permits
- H. ACA Policy / Legal Update – No New Developments
- I. Future Agenda Items
- J. Adjournment

Public Comment

Review and Approval of Minutes

September 18, 2025

2025 Community Conference

5



CEO Report



Open Enrollment 13 Update



Open Enrollment 13 Technology Update

OE13 Readiness Updates:

AHCT is ready 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 (OBBBA) and the 2025 Marketplace Integrity and Affordability Final Rule, issued by the Centers for Medicare & Medicaid Services (CMS)

- The Integrated Eligibility and Enrollment System release was successfully deployed on **10/10/25**
 - This release addressed the expected end of enhanced subsidies for QHP households on 12/31/25
 - The system has been equipped to accommodate impending Final Rule and OBBBA changes



OE13 Technology Update

OE13 Readiness Updates:

- Projection notices for QHPs and dental plans are expected to run and be sent to customers from 10/17-10/24/25
- Auto-renewal notices for QHPs and dental plans are expected to run and be sent to customers from 11/16-11/25/25
- Pre-OE Window Shopping will be open to customers through the AHCT website the last week of October 2025
- New “Pay Now” feature will be available through the Access Health CT consumer portal
- November 1, 2025 --- Shop for plans

Customer Communications

Pre-Open Enrollment Customer Communications

All customers receive mail, those who opt in will receive email and/or SMS (text messaging)

Timing		August	September	Early October	Mid October	Late October
Federal Changes	Federal Changes Postcard*	●				
	Deferred Action for Childhood Arrivals (DACA) Letter		●			
	Federal Changes Detail Letter*			●		
	Elimination of Financial Assistance for Some Immigrants Letter				●	
Impact of ePTC Expiration	Expiration of Enhanced Premium Tax Credits Letter				●	
	400% Cliff Letter				●	
Projection Letter	Insert about Expiration of Enhanced Premium Tax Credits*					●

*Letters received by all customers



Changes are coming —

And they could affect your health coverage.

access health CT

Hi [FIRST NAME],

Recent federal changes will probably impact your health insurance, premiums or financial help in 2026.

Here's what you need to know now:

- Your coverage or costs might change
- You may need to update your information or re-enroll for 2026
- Support is available to help you through it

We'll be reaching out soon with more details about how you will be impacted — just make sure we have **your email address, phone number and opt in to receive text messages** so you don't miss important updates.

Have questions or need help?

Call us at 1-855-901-2428 or visit AccessHealthCT.com/get-help. All help is free and available in many languages.

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Access Health CT
PO Box 1500
Manchester, CT 06045-1500

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PAID
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FIRST & LAST NAME
MAILING ADDRESS
CITY STATE ZIP



Se acercan cambios —

y podrían afectar tu cobertura de salud.

access health CT

Hola [FIRST NAME],

Los cambios federales recientes probablemente afectarán tu seguro de salud, primas o ayuda financiera en el año 2026.

Esto es lo que necesitas saber:

- Tu cobertura o costos podrían cambiar
- Es posible que necesites actualizar tu información o volver a inscribirte para 2026
- Nuestro apoyo está disponible para ayudarte

Nos comunicaremos pronto con más detalles sobre cómo te afectarán estos cambios. Solo asegúrate de que tengamos **tu dirección de correo electrónico, tu número de teléfono y que hayas optado por recibir mensajes de texto** para que no te pierdas actualizaciones importantes.

¿Tienes preguntas o necesitas ayuda?

LLámanos al 1-855-414-2428 o visita AccessHealthCT.com/casa/obtenga-ayuda. Toda la ayuda es gratuita y está disponible en muchos idiomas.

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<<Full Name>>
 <<Address Line 1>>
 <<Address Line 2>>
 <<City State ZIP Code>>

The federal government has made changes that impact your health insurance coverage. We're here to help you keep the coverage you need.

October 7, 2025

Dear <<FIRST NAME>>,

The federal government has made changes that impact your health coverage. We want to help you understand how you will be impacted and what you can do to keep your coverage.

At this time, the federal government has not extended some tax credits, which means you will likely pay more for your health coverage starting January 1, 2026. And some customers may no longer qualify for financial help. If you continue to qualify for financial assistance, you may need to log in to your account and take action to keep it. Look for important information from Access Health CT by mail, email and text message, and in your online account inbox. We will reach out before Open Enrollment begins on November 1 with more information about how you will be impacted.

Additionally, there are some new rules you should know before you enroll for 2026.

- If you are asked to verify your income, you must do it within 90 days of submitting your application.
- You may be asked to pay any past-due premium (monthly cost) payments to your insurance company.
- Make sure you filed your tax return and included IRS Form 8962 if you want to get financial help or keep it.

To see a full list of the changes coming, visit AccessHealthCT.com/federal-changes.

Now is the time to start planning ahead to make sure your 2026 plan meets your needs. Open Enrollment begins November 1, 2025, and that is your opportunity to choose a plan for 2026. You'll need to shop around this year — there may be a different plan that works better for you and your family. Consider working with a Certified Broker to help you shop, compare plans and pick the best one for you.

AccessHealthCT.com | 1-855-375-2428

A Certified Broker can help you shop and compare health and dental plans. For free.

Connect with a Certified Broker for guidance. They are the only ones that can make plan recommendations for you based on your unique needs. If you need a Broker, we can help you find one. And there is no cost to work with a Certified Broker.

To find a Certified Broker, visit AccessHealthCT.com and click on "Get Help" and then click "Find Certified Broker." From there, you can search our database of more than 850 Brokers throughout Connecticut. You can search by ZIP Code to find one in your community. And you can even search by language preference to make sure you can communicate with the Broker in the language of your choice.

Sincerely,

The Access Health CT Team

We are here to help, and all help is free.

Online: AccessHealthCT.com (Live Chat: click "Live Chat" icon).

In Person:

- Contact your Broker or find an Access Health CT Certified Broker. If you don't have a Broker, you can find one at AccessHealthCT.com and click "Get Help" and then click "Find Certified Broker."
- Visit a Navigator for free in-person help, they are located throughout Connecticut. Visit AccessHealthCT.com/enrollment-events for a list.

By Phone: 1-855-375-2428. Monday to Friday, 8:00 a.m. to 4:00 p.m.

Customers who are deaf or hearing impaired, you may use the TTY at 1-855-789-2428 or call us at 1-855-375-2428 with a relay operator. We have help available in over one hundred languages.

AccessHealthCT.com | Follow us on:    



Open Enrollment Customer Communications

All customers receive mail, those who opt in will receive email and/or SMS (text messaging)

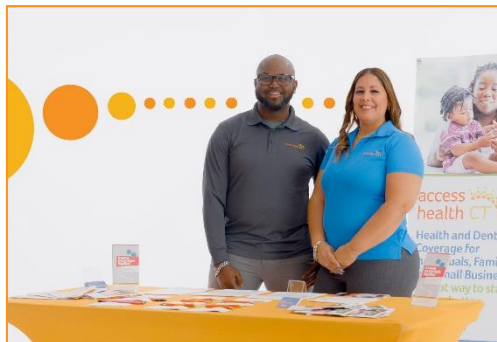
Timing		November	December	January
Deadlines	December 15 Deadline for Coverage Starting January 1 Letter		●	
	January 15 Deadline for Coverage Starting February 1 Letter			●
Cost-Saving Reduction Eligible	Eligible Customers Enrolled in a Plan Without CSRs Letter		●	●
Covered CT Eligible	Program Eligible Customers Enrolled in a Non-Compliant Plan		●	●

Open Enrollment Paid Advertising

Open Enrollment Advertising

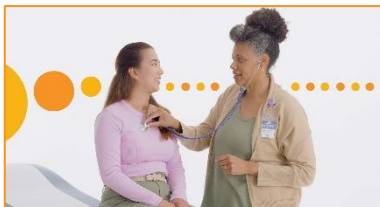
Timing		October	November	December	January
Broadcast	Cable & Streaming TV (including Tubi "Pause Ad" and weekly Fox61 segment*)		●	●	●
	Terrestrial & Streaming Radio (music and podcasts)		●	●	●
Digital	Native & Display (including branded page on News 12 and "countdown" on Courant.com*)	●	●	●	●
	Search Engine Marketing (SEM)	●	●	●	●
	Paid Social Media	●	●	●	●
	WFSB & WVIT/Telemundo Social Media Influencers*		●	●	●
Print	Hearst Town Newspapers		●	●	●
	Niche Ethnic Newspapers (serving Black, Hispanic and Polish communities)		●	●	
In-Person Activations	HoopHall College Series @ Mohegan Sun*	●	●		
	Parkville Market*		●	●	●
	People's Bank Arena		●	●	●
	Cup Cake Pop Up Event*			●	
Out of Home	Billboards, Mobile Billboards, Transit (Buses/Train stations), Grocery Stores, Libraries, Pharmacies, Hospitals, Gas Stations, Charging Stations, Door Hangers		●	●	●

*New advertising efforts for Open Enrollment 13



Free expert guidance

access health CT



It's why we're here.
To help you enroll in health and dental coverage.

Count on our free, expert guidance—online, in person, through licensed certified brokers and over the phone—to help you find a plan that works for you and your family.

We can also help you maximize the financial assistance you qualify for, now that some federal financial help is no longer available.

We're here to help you discover the peace of mind that comes with knowing you have health and dental coverage.

Open Enrollment is going on now.
Enroll by December 15 for coverage that begins January 1.
Enroll by January 15 for coverage that begins February 1.

Learn more, explore your options and enroll at AccessHealthCT.com.

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Health Equity and Outreach

OE13 Health Equity and Outreach

Expanding In-Person Support

- 4 new Mobile Enrollment Specialists
- OE enrollment fairs from Nov - Jan in high-need zip codes
- Increased Navigator presence

Increasing Health Literacy

- Monthly Healthy Chats
- Clear messaging to help consumers understand their options under new federal changes

Engaging Community Partners

- Successful Annual Community Partner Conference on October 8
- Monthly Community Partner meetings

OE13 Health Equity and Outreach

2025 Community Conference Highlights

- Total number of attendees was 240, including Certified Application Counselors, Brokers and partners statewide attended

Sessions and Discussions

- Large group Session on the federal changes and coverage impacts
- Six breakout sessions

Engagement and Participation

- 20 vendor tables
- Partners shared resources and built connections

Customer Survey

Leaver Survey

- **AHCT is in the process of identifying a vendor to help develop and administer a short survey of customers who have not renewed their Qualified Health Plans or HUSKY Health programs (Medicaid or CHIP) to identify the factors contributing to their not renewing**
 - Vendor selection in November 2025
 - Survey findings to be shared by April 2026

The survey will:

- Include primary factors for not renewing or barriers to renewing
- Determine the respondents' current health insurance status
- Be available in both English and Spanish
- Generate actionable insights to inform outreach and retention strategies

Consumer Impact Study

Strategic Initiatives Update

BusinessPlus (ICHRA) Update

10 Clicks Update

10 Clicks Update



RFP Finalization

Completing the RFP

AHCT and DSS

Collaboration

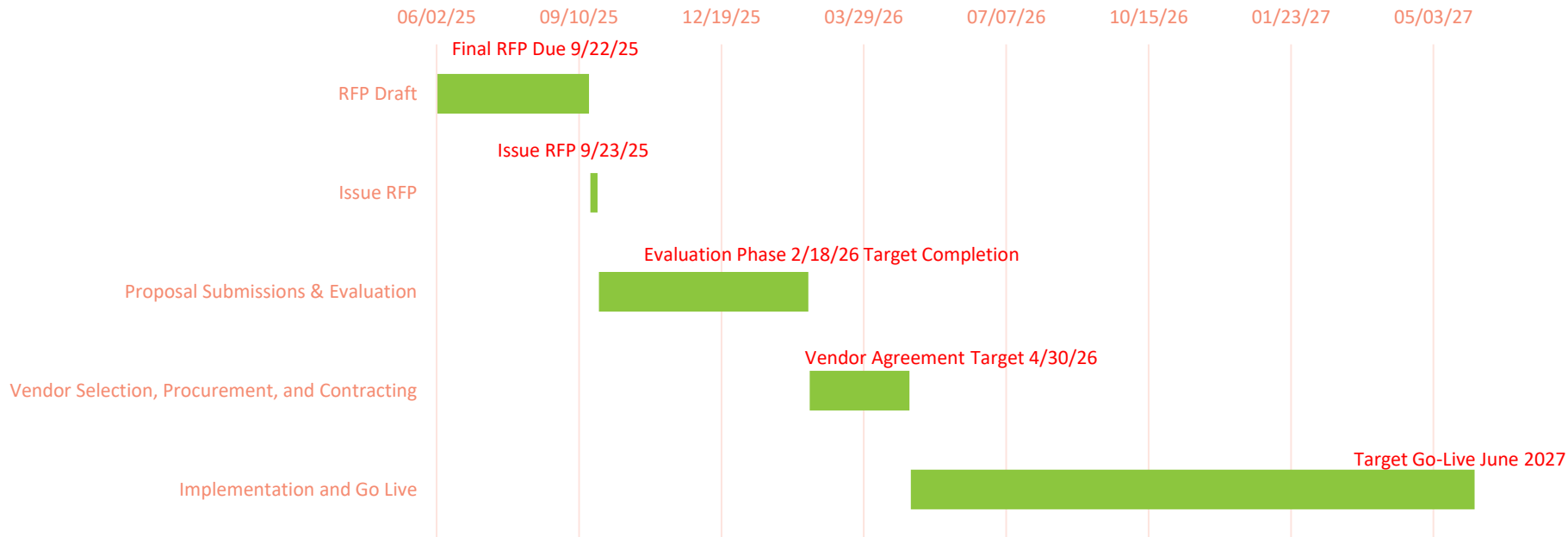


Future Activities

Planning post-submission and implementation



10 Clicks Project Timeline



ACA Policy / Legal Update – No New Developments

Future Agenda Items for Reference Only

Adjournment

Next Meeting: November 20, 2025