



Connecticut Health Insurance Exchange
Strategy Committee Regular Meeting

Meeting Minutes

Thursday, September 11, 2025
Remote Meeting

Members Present: Steven Hernandez (Chair); Grant Ritter; Alexander Borkowski; Kathleen Holt; Matthew Brokman

Access Health CT (AHCT): Jeanna Walsh; Holly Zwick; Susan Rich-Bye; Tammy Hendricks; John Carbone; Marcin Olechowski

A. Call to Order and Introductions

Chair Steven Hernandez called the meeting to order at 1:00 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 June 12, 2025, Strategy Committee Regular Meeting Minutes. Motion was made by Grant Ritter and seconded by Kathleen Holt. Roll call vote was taken. **Motion passed unanimously.**

D. Broker Academy

Tammy Hendricks, Director of Health Equity and Outreach, provided the Broker Academy Update. Fifty students participated in the program this year. Twenty-nine students passed the State Exam, which is the highest number of students who satisfied the State of Connecticut requirements since the launch of the program.

Matthew Brokman joined at 1:04 p.m.

Ms. Hendricks noted that with the current cohort, students are in the mentorship phase, working closely with experienced brokers to gain hands-on experience in enrollment and outreach.

Graduation is set for late October 2025, aligning with the start of Open Enrollment. Following their graduation, they will be immediately ready to assist consumers during

Open Enrollment. All students will participate in in-person events, adding capacity during the busiest enrollment season.

The Broker Academy plays a vital role in strengthening outreach efforts and ensuring consumers receive the support they need during Open Enrollment. Broker academy graduates are trained in assisting consumers in purchasing all sorts of healthcare insurance options and are not limited to the plans that are offered on the Exchange as part of their license.

E. Strategic Initiatives

Kathryn Hearn, Associate Director of the Enterprise Project Management Office (EPMO), provided a brief update on the Ten Clicks strategic initiative. She noted that the project is aimed at modernizing the Integrated Eligibility System. The procurement timeline was summarized, along with the Department of Social Services (DSS) collaboration and the project implementation.

Jeanna Walsh, Director of Operations, provided the Call Center update. The call center implemented new speech-enabled Interactive Voice Response (IVR) functionality – including a very useful *Text-a-Link* feature. It also allows for expanded language access to better serve non-English-speaking callers. Future initiatives at the call center were reviewed, aimed at improving the consumer experience.

Steven Hernandez expressed his interest in the expanded language implementation efforts pertaining to demographics as this initiative is used by more consumers.

John Carbone, Director of SHOP, Product Development and Broker Support provided a brief BusinessPlus update. The platform launched on July 1, 2025. The first initiative was to engage the broker community. At this point, over 350 brokers have been trained on this platform; an additional 325 are scheduled to be trained.

Mr. Carbone noted that it is important to provide information to the stakeholders on how this initiative can help provide more beneficial health insurance options. The strategic goal is to sign on 5,000 individual members through the Exchange in 2026, and up to 20,000 over the next 3-5 years. Marketing and outreach and in-person meetings on the platform, particularly to non-profits is crucial. Presentations to other State-Based Exchanges (SBMs) are also occurring.

Next came the SHOP Update. Integrating the Small Business Platform into the BusinessPlus Platform is crucial to creating a unified shopping experience for employers and employees. The aim is to present different options to best meet the needs of employers and their employees.

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

Susan Rich-Bye, Director of Legal and Governmental Affairs, presented a summary of Federal Changes and the impact to Connecticut residents.

Numerous federal changes have been enacted this year including the One Big Beautiful Bill Act and the Final Rule on Marketplace Integrity and Affordability. In addition, the likely expiration of the Enhanced Premium Tax Credits (ePTC) also adds to the mix of changes. Changes affect Medicaid and Qualified Health Plan (QHP) consumers, with those affecting QHP consumers starting in 2026 and continuing for the following two years. Ms. Rich-Bye also mentioned the court case that challenges some provisions in the Final Rule.

The One Big Beautiful Bill Act eliminates eligibility for financial assistance (FA) for individuals who are lawfully present but ineligible for Medicaid due to immigration status.

The Final Rule eliminates eligibility for deferred action for childhood arrival recipients (DACA) beginning on September 30 of Plan Year (PY) 2025. Communications are being sent to those impacted consumers. There are currently around 140 DACA recipients enrolled through the Exchange.

The Final Rule would also allow carriers to require consumers to satisfy debt for past-due-premiums; eliminates the Special Enrollment Period (SEP) for customers with income below 150 percent of the Federal Poverty Level (FPL) and shortens the 150-day income verification deadline to 90 days. The likely expiration of the ePTCs will also have a big impact on consumers. Not all FA will expire – the original advanced premium tax credits (APTCs) and cost sharing reductions (CSR) will remain in place. The likely expiration of the ePTCs will reinstate the 400 percent cliff for customers with income over 400 percent of FPL to lose all FA. It will also increase the cost for the State of Connecticut to fund the Covered CT Program. Some of those provisions are a subject to stay due to the pending lawsuit.

AHCT estimates that the potential expiration of the ePTCs, along with the Final Rule and the One Big Beautiful Bill Act, could possibly lead to 30 percent to 35 percent of the currently enrolled population being uninsured by 2034. There are currently over 141,000 customers enrolled receiving FA, and over 50,000 of these enrollees are in the Covered CT Program. Approximately 28,000 customers have an annual income over 400 percent of the FPL, and they will lose all of the FA. The messaging that AHCT is using emphasizes that the original subsidies will remain in place.

Customers who are lawfully present but are ineligible for Medicaid due to immigration status with the income below 100 percent of the FPL, will no longer be eligible for FA for a QHP. Based on the current enrollment, it is estimated to be around 5000 customers.

Information was provided on the Final Rule's new Premium Adjustment Percentage (PAP) methodology and other elements. This represents a 15 percent increase in cost-sharing limits compared to the 2025 limits. The AHCT standard plans at Bronze, Silver and Gold all use lower maximum out-of-pocket limits using the original PAP that was in place before the Final Rule was issued in June.

The new law eliminates the repayment caps for excess 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.

The upcoming AHCT action plan regarding those Federal Changes was provided with information about outreach, marketing and operations along with technology changes. Matthew Brokman noted that past collaborations of AHCT and DSS were successful in assisting consumers and he expressed his confidence that in this case, it will be the same.

H. Adjournment

Chair Steven Hernandez requested a motion to adjourn. Motion was made by Kathleen Holt and was seconded by Grant Ritter. Roll call vote was ordered. **Motion passed unanimously.** Meeting adjourned at 1:40 p.m.