



Connecticut Health Insurance Exchange
Strategy Committee Regular Meeting

Meeting Minutes

Wednesday, February 11, 2026
Remote Meeting

Members Present: Steven Hernandez (Chair); Grant Ritter; Kathleen Holt; Tricia Dave

Access Health CT (AHCT): James Michel; Jeanna Walsh; Susan Rich-Bye; Glenn Jurgin; Tammy Hendricks; John Carbone; Marcin Olechowski

A. Call to Order and Introductions

Chair Steven Hernandez called the meeting to order at 2:00 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 September 11, 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. The program is entering its fifth year following a successful prior year that featured a smaller sized class, and a higher state exam pass rate. The 2026 application period will run from March 2, through March 31, with four planned information sessions and additional outreach events in partnership with community organizations. Early interest is strong, with over 50 leads generated within two weeks of opening the online interest form. Ms. Hendricks noted that outreach efforts continue through community partners, navigators, events, and prior applicants. Based on website analytics and stakeholder feedback, classes are planned for the Hartford and New Haven areas. The program timeline will mirror last year's structure, including virtual trainings and weekly meetings beginning in May 2026, followed by in-person classes on June 13–14, 2026, the state exam, and a mentorship component. AHCT anticipates another successful year.

John Carbone, Director of Small Business, Product Development and Broker Support, added that in response to reduced carrier commission amounts prior to Open Enrollment (OE), AHCT launched an in-house broker support program to ensure access to licensed assistance for the approximately 40% of members not assigned to a broker. Eight contracted brokers were engaged during OE and assisted more than 500 individuals with plan selection and related questions, while also building ongoing relationships. Two of the eight brokers will continue year-round to support Individual Coverage Health Reimbursement Arrangement (ICHRA) enrollment, individual and Special Enrollment Periods (SEP), and member education, including assistance with understanding benefits and connecting with primary care providers.

E. Strategic Project Updates and F. Broker Strategy

James Michel, CEO provided brief remarks on the Ten Clicks Project, which will be a complete replacement of the 13-year-old enrollment platform. The new system aims to significantly streamline and modernize the application process, reducing more than 150 clicks and lengthy completion times to a faster, more user-friendly experience of under 20 minutes.

Kathryn Hearn, Associate Director of the Enterprise Project Management Office (EPMO), provided an update on the Ten Clicks Project. AHCT is currently in the procurement phase, with vendor oral presentations underway, evaluation scoring and a vendor recommendation expected by the end of the month. Procurement and contracting will follow in March 2026, with vendor selection anticipated in April 2026 and project work beginning by May 2026. Stakeholders have been identified for implementation, and collaboration with the Department of Social Services (DSS) will continue. The new system is targeted to go live in June 2027, ahead of OE 15 for the 2028 Plan Year (PY).

John Carbone, Director of Small Business, Product Development and Broker Support provided information on the ICHRA Program and BusinessPlus platform. Following its first OE, more than 775 employer quotes and enrollments for 33 groups totaling 313 members for January through the BusinessPlus platform, achieving 75% of the enrollment target. The annual goal remains 5,000 members, and AHCT anticipates continued growth.

Platform enhancements are ongoing based on employer and broker feedback, including updates to the quoting tool. Over 455 brokers have been trained, with additional webinars and outreach through chambers and associations planned. A new marketing campaign will be launched shortly, and efforts are underway to integrate the small business platform with the ICHRA platform to allow brokers to compare options within a single system. Staff are working with the EPMO and internal teams to align and implement a unified vision by August, aimed at creating a more seamless experience for brokers and employers. Additional details will be shared as the strategy advances.

G. Impact of the One Big Beautiful Bill Act

Susan Rich-Bye, Director of Legal and Governmental Affairs, provided information on the impact of the One Big Beautiful Bill Act along with mitigation efforts for Connecticut residents.

Enhanced Premium Tax Credits (EPTC) expired at the end of 2025, eliminating subsidies for individuals with income above 400% of the Federal Poverty Level (FPL) and reducing subsidy levels for those between 100–400% of FPL. Governor Lamont and the Connecticut General Assembly (CGA) established a \$500 million special fund for gaps in funding from federal changes, which includes funding for the 2026 Temporary Premium Assistance Program. The program provides premium assistance tied to enhanced subsidy levels for eligible individuals between 100–200% of FPL (not in Covered Connecticut) and provides partial assistance for those with annual income over 400–500% of FPL. Implementation is underway, with manual processes in place and system updates expected in March. Outreach efforts include extending OE through January 31, direct mailings to nearly 40,000 consumers, website updates, and a temporary SEP to maximize awareness and participation. Brief discussion followed on various methods that the Exchange utilizes to communicate with affected consumers. Information about the continuous communication with the Connecticut Congressional Delegation was provided to the Committee.

H. Health Plan Benefits and Qualifications Advisory Committee Update

Ms. Rich-Bye reported that the Advisory Committee responsible for making Qualified Health Plan (QHP) certification and standard plan design recommendations to the Board, has begun its work but is currently delayed pending release of the Federal Actuarial Value Calculator (AVC), a necessary tool for plan design analysis. The first meeting has been held, and future meetings will be scheduled once the AVC is available to allow carriers and actuaries to proceed. The Committee's primary focus this year is identifying opportunities to improve affordability while maintaining comprehensive coverage.

I. Adjournment

Chair Steven Hernandez requested a motion to adjourn. Motion was made by Grant Ritter and was seconded by Kathleen Holt. Roll call vote was ordered. **Motion passed unanimously.** Meeting adjourned at 2:39 p.m.