



**Connecticut Health Insurance Exchange
Health Plan Benefits and Qualifications Advisory Committee
(HPBQ AC) Special Meeting**

Remote Meeting

Wednesday, April 1, 2026
Meeting Minutes

Members Present: Grant Ritter (Chair); Sean King; Mark Schaefer; Tu Nguyen; Jon Wirkula; Matthew Brokman; Tricia Dave – Subject Matter Expert

Other Participants:

Access Health CT (AHCT) Staff: James Michel; Holly Zwick; Kelly Cote; Marcin Olechowski

Wakely Consulting: Ren Zhong

A. Call to Order and B. Introductions

Chair Grant Ritter called the meeting to order at 11:00 a.m.

Roll call for attendance was taken.

B. Public Comment

No public comment was submitted.

C. Vote

Chair Ritter requested a motion to approve March 25, 2026 Health Plan Benefits and Qualifications Advisory Committee Special Meeting Minutes. Motion was made by Tu Nguyen and was seconded by Mark Schaefer. Roll call vote was ordered. **Motion passed unanimously.**

D. Follow up items

Kelly Cote, Plan Management Manager, provided a brief overview of year-over-year enrollment trends, noting that the data aligned with expectations and did not reveal any significant or unusual changes. A decline in enrollment was observed in the 400–500%

of the Federal Poverty Level (FPL) range for 2026, while a slight increase occurred in the 350–400% FPL range, potentially reflecting modest shifts in income among members. Overall, the trends were described as stable, with no notable anomalies identified.

The Committee discussed enrollment trends across income bands, and the data showed meaningful increases in Silver Plan enrollment for individuals below 200% FPL and notable declines in enrollment above 400% FPL, consistent with expectations despite overall growth. Updated charts will be provided to improve clarity.

The discussion also highlighted continued growth in Covered Connecticut enrollment, particularly as individuals transition off the Transitional Medical Assistance (TMA) and raised concerns about potential risks associated with income reporting, especially with the removal of the Advanced Premium Tax Credit (APTC) repayment cap beginning in 2026. The importance of proactive communication to ensure enrollees understand the need to update income accurately to avoid unexpected tax liabilities was also emphasized.

E. Wakely Consulting – Standard Health Plans

Ren Zhong from Wakely Consulting,

introduced a new Silver Option 4 as a balanced approach between prior options, which received general support from Committee members. Preliminary agreement was reached on other Silver Plan variants, including maintaining higher actuarial value requirements and minimal changes for certain tiers, while for the lowest-income Silver Plan, members favored increasing the out-of-pocket maximum rather than copays to minimize financial burden at the point of care.

The Committee discussed the Bronze Plans and leaned toward options that provide some services before the deductible, despite higher cost sharing, and discussed the introduction of a “Bronze Light” Plan to bridge gaps for individuals that may not be eligible for catastrophic coverage but seeking lower-premium options with access to subsidies. Members requested additional detail, standardized formatting, and premium comparisons before voting on the Bronze options.

F. Access Health CT – Standard Dental Plans and G. Next Steps

Kelly Cote, Plan Management Manager, provided a brief overview of the 2026 Stand-Alone Dental Plans (SADP) enrollment and plan offerings, noting continued growth to over 19,000 enrollees, with a majority selecting full coverage plans and most enrollment concentrated in non-standard options. Two alternate plan options were presented with minor benefit design changes for 2027, which would have minimal impact on premiums.

However, members expressed concern that introducing deductibles or higher cost sharing for preventive and basic services could discourage utilization, particularly for lower-income enrollees. As a result, there was general support for maintaining the current plan design to preserve affordability and access to care.

The next meeting of the Committee will be held on Wednesday, April 9, 2026.

H. Adjournment

Chair Grant Ritter requested a motion to adjourn. Motion was made by Mark Schaefer and was seconded by Matthew Brokman. Roll call vote was ordered. **Motion passed unanimously.** Meeting adjourned at 11:55 a.m.