



Connecticut Health Insurance Exchange
Health Plan Benefits and Qualifications Advisory Committee
(HPBQ AC) Special Meeting
Remote Meeting
Thursday, April 9, 2026
Draft Meeting Minutes

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

Other Participants:

Access Health CT (AHCT) Staff: James Michel; Susan Rich-Bye; Kelly Cote; Marcin Olechowski

Wakely Consulting: Ren Zhong

A. Call to Order and Introductions

- i Chair Grant Ritter called the meeting to order at 1:00 p.m.
- ii Roll call for attendance was taken.

B. Public Comment

- i No public comment was submitted.

C. Vote

- i Chair Ritter requested a motion to approve April 1, 2026 Health Plan Benefits and Qualifications Advisory Committee Special Meeting Minutes. Motion was made by Sean King and was seconded by Tu Nguyen. Roll call vote was ordered. **Motion passed unanimously.**

D. Follow up items

- i Kelly Cote, Plan Management Manager, provided an updated slide with metal tier enrollment by FPL.

E. Wakely Consulting – Standard Health Plans

- i Ren Zhong from Wakely Consulting, provided information on the Silver and Bronze Standard Health Insurance Plans including estimated cost impact when comparing additional plan options to Option 1.

- ii While reviewing the Silver 70% plan, the Committee expressed its continued support for option 4.
- iii All of the CSR Options received preliminary approvals from the Committee at the April 1 meeting. Brief discussion took place pertaining to the trade offs that are made in order to make as many services as possible not to be subject to the deductible.
- iv The Committee decided that the Specialist copay for the Bronze Plan should not be subject to the deductible. Option 2 was preferred and preliminarily approved by the Committee at the last meeting.
- v The new Bronze Lite Option was compared to the catastrophic plans currently offered.
- vi The discussion noted that beginning in 2026, all Bronze and Catastrophic plans on the Exchange became HSA-compatible, providing consumers the option to contribute pre-tax funds. It was also highlighted that while both plan types offer lower-cost coverage, only bronze plans are eligible for Advance Premium Tax Credits (APTCs). This allows individuals, including those with annual income up to 400% of the Federal Poverty Level (FPL), to access a lower-tier plan while still receiving federal financial assistance to help offset premium costs.
- vii Chair Grant Ritter requested a motion to recommend that the Board of Directors approve Option 4 as presented by Wakely Consulting on behalf of Exchange Staff as the Standard Silver Plan Roll call vote was ordered. Motion was made by Mark Schaefer and was seconded by Sean King. **Motion passed unanimously.**
- viii Chair Grant Ritter requested a motion to recommend that the Board of Directors approve the Silver 73% Option 2, Silver 87% Option 1, and Silver 94% Option 1 as presented by Wakely Consulting on behalf of Exchange Staff as the Standard Silver Plan variants for the 73%, 87% and 94% CSR Plans for Plan Year 2027. Motion was made by Sean King and was seconded by Mark Schaefer. Roll call vote was ordered. **Motion passed unanimously.**
- ix Chair Grant Ritter requested a motion to recommend that the Board of Directors approve Option 2 as presented by Wakely Consulting on behalf of Exchange Staff as the Standard Bronze Non-HSA Plan for Plan Year 2027. Motion was made by Sean King and was seconded by Mark Schaefer. Roll call vote was ordered. **Motion passed unanimously.**
- x Chair Grant Ritter requested a motion to recommend Option 1 as the Standard Bronze Lite Plan as the Standard Bronze Lite Plan as presented by Wakely Consulting on behalf of Exchange Staff. Motion was made by Mark Schaefer and was seconded by Sean King. Roll call vote was ordered. **Motion passed unanimously.**

F. Access Health CT – Standard Dental Plan

- i Kelly Cote reviewed the Standard Stand-Alone Dental Plan and noted that increasing the pediatric out-of-pocket maximum to the federal limit would have only a minimal impact on premiums, averaging about one dollar per member per month. Similarly, proposed changes to diagnostic, preventive, and basic services were found to produce only modest rate reductions. Given the limited overall effect on rates, the Committee expressed a preference to maintain the current plan design for 2027.

G. Next Steps

- i Chair Grant Ritter requested a motion to recommend that the Board of Directors approve the existing plan as presented by Exchange Staff as the Standard Stand-Alone Dental Plan for Plan Year 2027. Motion was made by Sean King and was seconded by Mark Schaefer. Roll call vote was ordered.
Motion passed unanimously.

H. Adjournment

- i Chair Grant Ritter requested a motion to adjourn. Motion was made by Mark Schaefer and was seconded by Sean King. Roll call vote was ordered.
Motion passed unanimously. Meeting adjourned at 1:32 p.m.