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Board of Directors

October 15, 2026

Meeting Agenda

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Mission: To decrease the number of uninsured residents, improve the quality of healthcare and reduce health disparities through an innovative, competitive marketplace that empowers consumers to choose the health coverage that give them the best value.

Vision: Provide Connecticut residents with access to the most equitable, simple and affordable health insurance products to foster healthier communities.

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Public Comment

Vote

Review and Approval of Minutes – September 17, 2026, Regular Meeting Minutes

CEO Report

Open Enrollment 14 Readiness Update

Technology
Marketing
Outreach
Presentation of Open Enrollment Commercials

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Open Enrollment 14 Technology Update

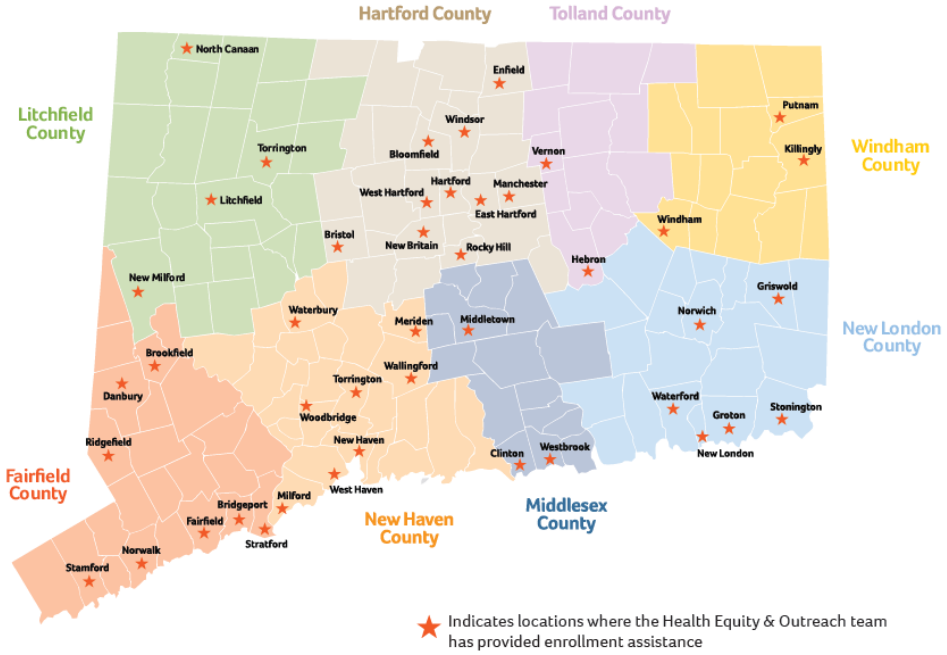
OE14 Readiness Updates:

AHCT is ready for Open Enrollment 14, which will occur from October 23, 2026, through January 15, 2027.

In addition to the usual activities, AHCT is preparing for changes due to H.R.1 -One Big Beautiful Bill Act (OBBBA).

- The Integrated Eligibility and Enrollment System release was successfully deployed on 10/2/26.
- Projection notices for QHPs and dental plans are expected to run and be sent to customers from 10/12-10/19.
- Auto-renewal notices for QHPs and dental plans are expected to run and be sent to customers from 11/9-11/17.
- Pre-OE Window Shopping will be open to customers through the AHCT website 10/16.

Bringing trusted enrollment support directly into communities across Connecticut.



- More than 100 Enrollment Events
- **35** Cities & Towns
- Coverage in all 8 counties

Statewide Enrollment Support

- Daytime, evening and weekend opportunities
- Mobile Enrollment Team providing in-person assistance
- 6 Navigator organizations
- CACs, Certified Brokers and Broker Academy Program graduates
- Healthy Chats and community education throughout Open Enrollment

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Pivoting with Power

Annual Community Conference

- **200+ Attendees**
- **6 Breakout Sessions**
- **21 Community & Resource Tables**
- **Bringing Our Community Together**
  - Community partners • Health centers • Hospitals • Brokers • CACs • State agency partners
  - Featured Keynote: Lt. Governor Susan Bysiewicz
- **A day of education, connection and collaboration as partners prepare for the changes ahead.**

Broker Academy| *Five Years of Impact*

- **27 New Licensed Brokers**
  - Class of 2026
- **127 Licensed Brokers**
  - Since Program launch
- **5 years building Connecticut's Broker pipeline**

2026 Class

- **27 graduates passed the state licensing exam**
- **Third largest graduating class in program history**
- **Completed mentorship with 11 experienced Certified Brokers**
- **Graduates prepared to support consumers during Open Enrollment**

Open Enrollment
Customer Communications

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Open Enrollment Customer Communications

Campaign Themes, Targets & Timing			Oct	Nov	Dec	Jan
Renewals	All QHP renewals	All renewing customers, with targeted reminders & push to find a Broker. Special note to households with someone on HUSKY D	●	●		
	Incomplete renewals	All incomplete renewals, with special message to failed auto-renewals		●	●	●
Special Audiences	Cost Savings	Target those who may qualify for APTC, CSR, TPA or Covered CT		●	●	●
	Plan Changes	Alert those with discontinued plans, changes to benefits or changing networks		●	●	
	Helpful Hints	Target those at potential risk of APTC repayment, remind those with HSA eligibility		●	●	
	Turning 26	Households with member turning 26		●	●	●
	Dental Acquisition	Target those without dental benefits		●	●	●
General Public	Email blasts to ~125k subscribers	Ongoing reminders about the OE Period, deadlines, special events and free help.	●	●	●	●

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Open Enrollment Customer Communications

Renewal communications

Read This Notice!
It's Time to Renew Your Coverage for 2027
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¡Lea este aviso!
Es hora de renovar su seguro para el año 2027
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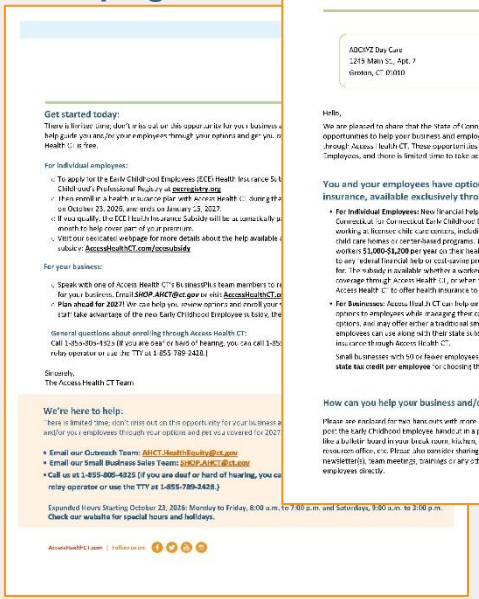
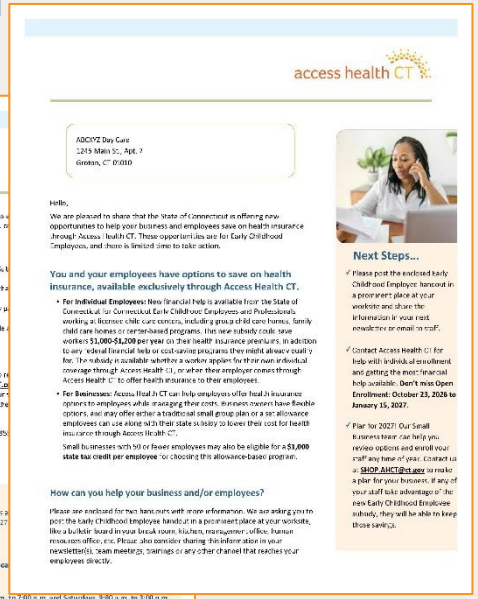
Early Childhood Subsidy Campaign


Get started today:
We're here to help: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Next Steps...
How can you help your business and/or employees?

Emails & Blog articles

New dates for Open Enrollment: Oct. 23, 2026 – Jan. 15, 2027

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We're Here to Help
Confused by health insurance? A Certified Broker can help you make sense of it.

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Open Enrollment
Paid Advertising

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Open Enrollment Advertising

Timing		October	November	December	January
Broadcast	Cable & Streaming TV	●	●	●	●
	Terrestrial & Streaming Radio (music and podcasts)	●	●	●	●
Digital	Native & Display	●	●	●	●
	Search Engine Marketing	●	●	●	●
	Paid Social Media	●	●	●	●
	Digital & Social Content Creation	●	●	●	●
Print	Niche Newspapers (includes ethnic newspapers serving Black, Hispanic and Polish communities)	●	●	●	●
In-person Activations	Hoophall College Series @ Mohegan Sun	●	●	●	●
	The Access Express Van*		●	●	
	People's Bank Arena	●	●	●	●
	Westfarms Mall (bus shelter wraps & digital signage)*	●	●	●	●
Out of Home	Digital billboards, signs on transit/buses; video signage at hospitals' charging stations, gas stations, banners at community centers; ZIP code targeted	●	●	●	●

**New advertising efforts for Open Enrollment 14*

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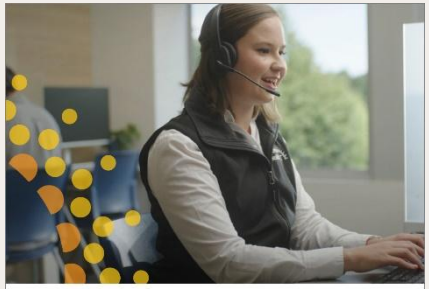
Sample Open Enrollment Ads

We're Connecticut's official health insurance marketplace



We can help you shop, compare and enroll in health and dental plans from top insurance companies

And we can even help you see if you qualify for financial help to pay for it

Enroll from October 23 through January 15

Open Enrollment

October 23 - January 15

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Inscripción abierta

23 de octubre al 15 de enero

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Access. Acceso. Por eso estamos aquí para que todas las personas de nuestro estado tengan acceso a cobertura de salud y dental, posiblemente con ayuda financiera para pagarla.

Health. Salud. Es más fácil de proteger con la cobertura adecuada. Ofrecemos ayuda gratuita y experta para que pueda encontrar un plan de una de las principales compañías de seguros que cubra beneficios de salud, como chequeos anuales gratuitos, medicamentos recetados y mucho más.

CT. Bueno, es nuestro hogar. Es su hogar. Como el mercado oficial de seguros de salud de Connecticut, estamos aquí para ayudarle a encontrar el plan adecuado, en que parte del estado viva.

Si necesita cobertura de salud o dental, Access Health CT es su primer paso.

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El Mercado Oficial de Seguros de Salud en Connecticut

Inscríbase antes del 15 de diciembre para que su cobertura comience el 1 de enero. Empiece en AccessHealthCT.com.

Access. It's why we're here – to make health and dental insurance available to everyone in our state, possibly with some financial help to pay for it.

Health. It's easier to protect with the right coverage. We offer free, expert help so you can find a plan from a top insurance company to cover health benefits like free yearly checkups, prescription drugs and much more.

CT. Well, it's our home. It's your home. As Connecticut's official health insurance marketplace, we're here to help you find the right plan, no matter where you live in the state.

If you need health or dental insurance, let Access Health CT be your first step.

access health CT
Connecticut's Official Health Insurance Marketplace

Enroll now through December 15 for coverage starting January 1. Start at AccessHealthCT.com.

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Open Enrollment TV Commercials

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COMMUNITY MEETING
NOW HIRING!
RECYCLE
access health
Connecting you to quality health insurance

COMMUNITY MEETING
NOW HIRING!
RECYCLE
access health
Connecting you to quality health insurance

Policy Year 2027 Rate Review and Consumer Impact Analysis Report

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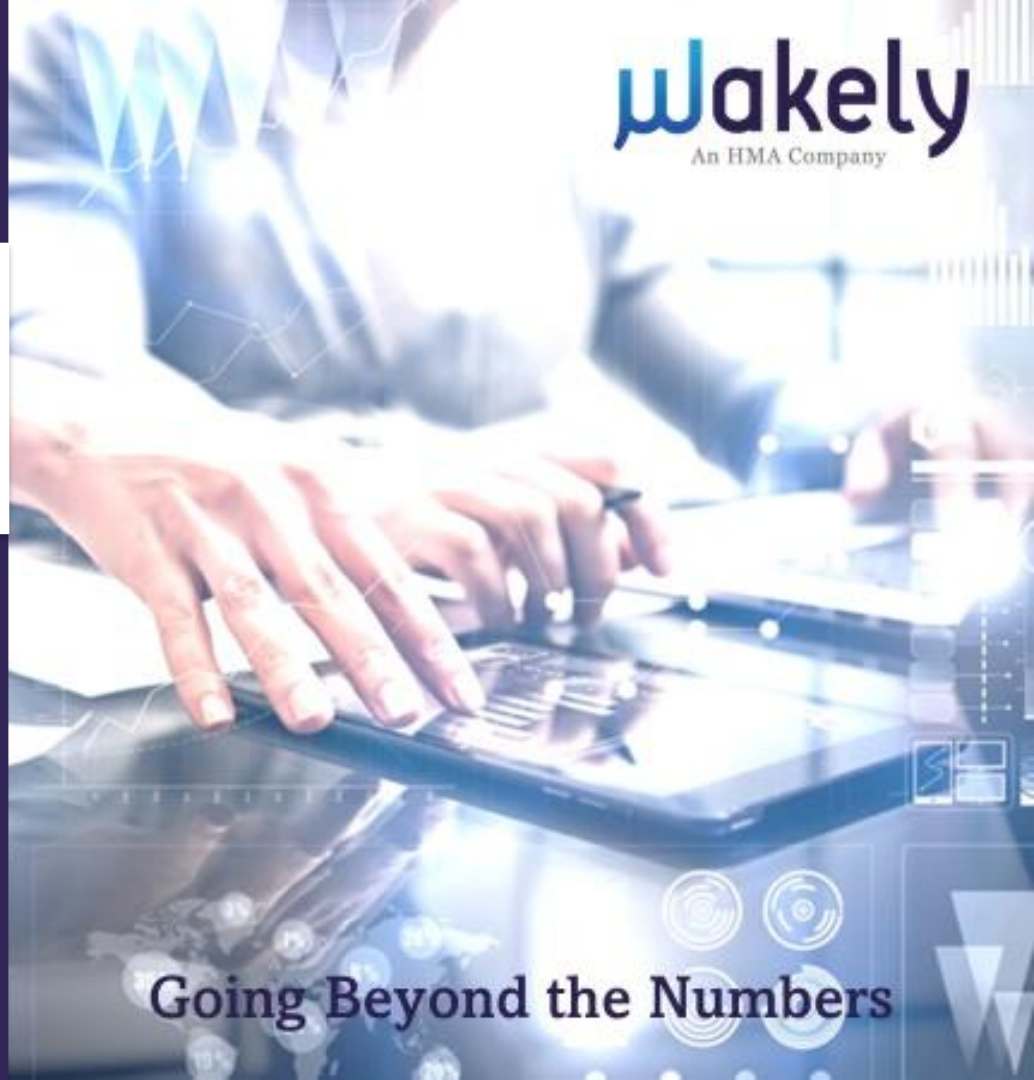

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- Introduction
  - Plan Offerings
    - Current Enrollment
      - 2027 Rate Analysis
        - Consumer Impact Analysis

Introduction

Wakely was retained by Access Health CT (AHCT) to perform the following services related to 2027 rate filings:

Rate Filing Review

Review of final health insurance rate filings for issuers (Anthem, and CBI).

Rate Analysis

Perform a rate analysis to assess the variance in rates by rating area and metal.

Consumer Impact Analysis

Summarize rate changes before and after federal subsidies by rating area.

Wakely relied on rate filings and templates, as well as enrollment data, provided by AHCT as of September 2026.

Rounding: Values shown to nearest dollar; percentages rounded throughout this report.

Plan Offerings

Plan Offerings – Individual

Individual On-Exchange Plans:

On-Exchange Plans By Carrier			
Metal	Anthem	CBI	Total
Catastrophic	1	0	1
Bronze	6	6	12
Silver	1	1	2
Gold	3	4	7
Platinum	0	0	0
Total	11	11	22

Individual Market On-Exchange Plans					
Metal	2026	Renewing	New	Terminated	2027
Catastrophic	2	0	1	2	1
Bronze	10	4	8	6	12
Silver	3	2	0	1	2
Gold	7	2	5	5	7
Platinum	NA	NA	NA	NA	NA
Total	22	8	14	14	22

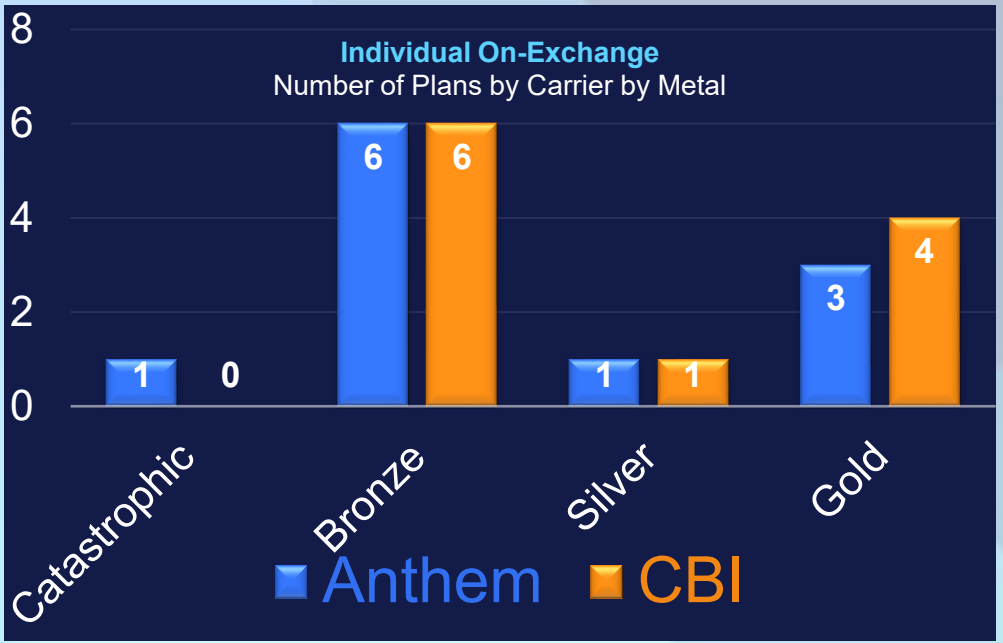
Individual Off-Exchange Plans:

Off-Exchange Plans By Carrier		
Metal	Anthem	CBI
Catastrophic	1	NA
Bronze	2	NA
Silver	1	NA
Gold	1	NA
Platinum	0	NA
Total	5	NA

Individual Market Off-Exchange Plans					
Metal	2026	Renewing	New	Terminated	2027
Catastrophic	1	0	1	1	1
Bronze	3	0	2	3	2
Silver	2	0	1	2	1
Gold	1	0	1	1	1
Platinum	NA	NA	NA	NA	NA
Total	7	0	5	7	5

** ConnectiCare Insurance Company, Inc. (CICI) is also offering off-exchange plans in 2027 but not included in this study.*

Plan Offerings – Individual On-Exchange



Total of 22 on-exchange plans, same as 2026, including 7 Gold, 2 Silver, 12 Bronze and 1 Catastrophic plan.

All plans are available statewide.

Platinum Tier plans are not available.

2027 Plan Offerings – Small Group

Anthem

Small Group On-Exchange (SHOP)					
Metal	2026	Renewing	New	Terminated	2027
Bronze	2	2	0	0	2
Silver	2	2	0	0	2
Gold	1	1	0	0	1
Platinum	1	1	0	0	1
Total	6	6	0	0	6

Small Group Off-Exchange					
Metal	2026	Renewing	New	Terminated	2027
Bronze	3	3	0	0	3
Silver	8	6	0	2	6
Gold	12	4	0	8	4
Platinum	3	2	0	1	2
Total	26	15	0	11	15

Anthem is offering 6 plans on-exchange and 9 plans off-exchange in Small Group market. Total of 15 plans available off-exchange.

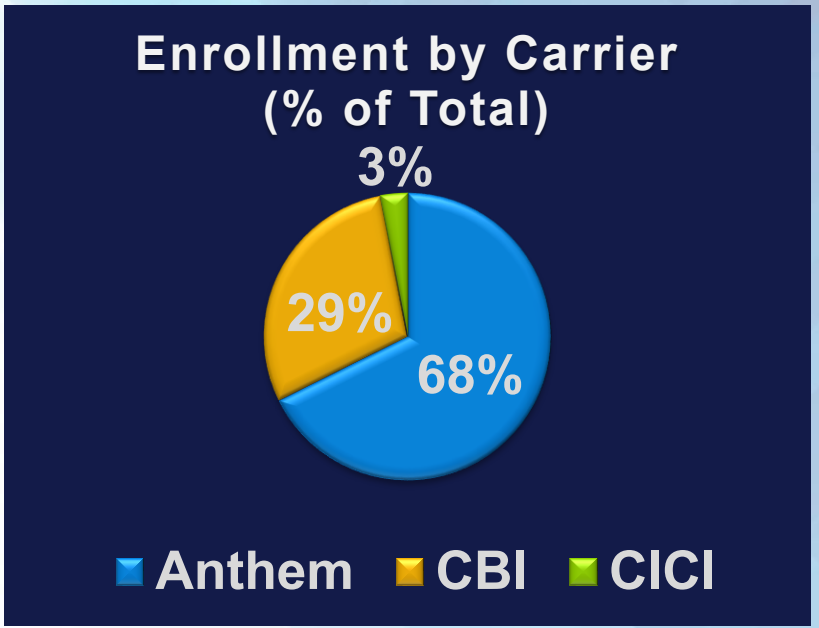
All plans are available statewide.

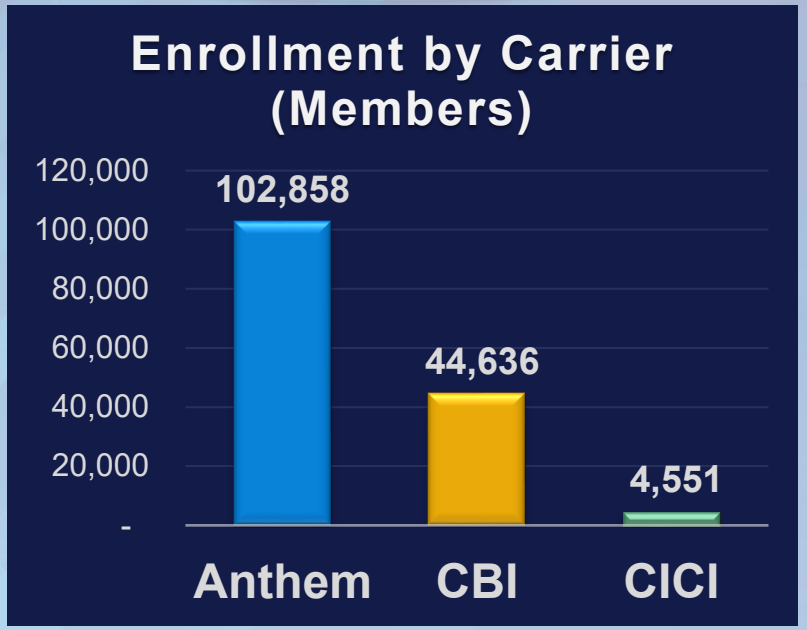
** United Healthcare is also offering off-exchange Small Group plans in 2027 but not included in this study.*

Current Enrollment

Current Enrollment – Individual On-Exchange

Total Members: **152,045**





** Enrollment summary based on information provided by AHCT as of September 2026.*
** Total enrollment excluding 10 members without County information*

Current Enrollment – Individual On-Exchange

Historical Individual Market Enrollment Distribution

Metal Level	Distribution by Metal Tier				
	2022	2023	2024	2025	2026
Platinum	2%	2%	0%	0%	0%
Gold	12%	15%	17%	11%	9%
Silver	48%	52%	58%	65%	67%
Bronze	37%	30%	24%	22%	22%
Catastrophic	1%	1%	1%	1%	1%

Gold enrollment percentage continues to decrease all the way down to 2021 levels.

Silver enrollment continues to rise since 2021.

Bronze enrollment has not changed.

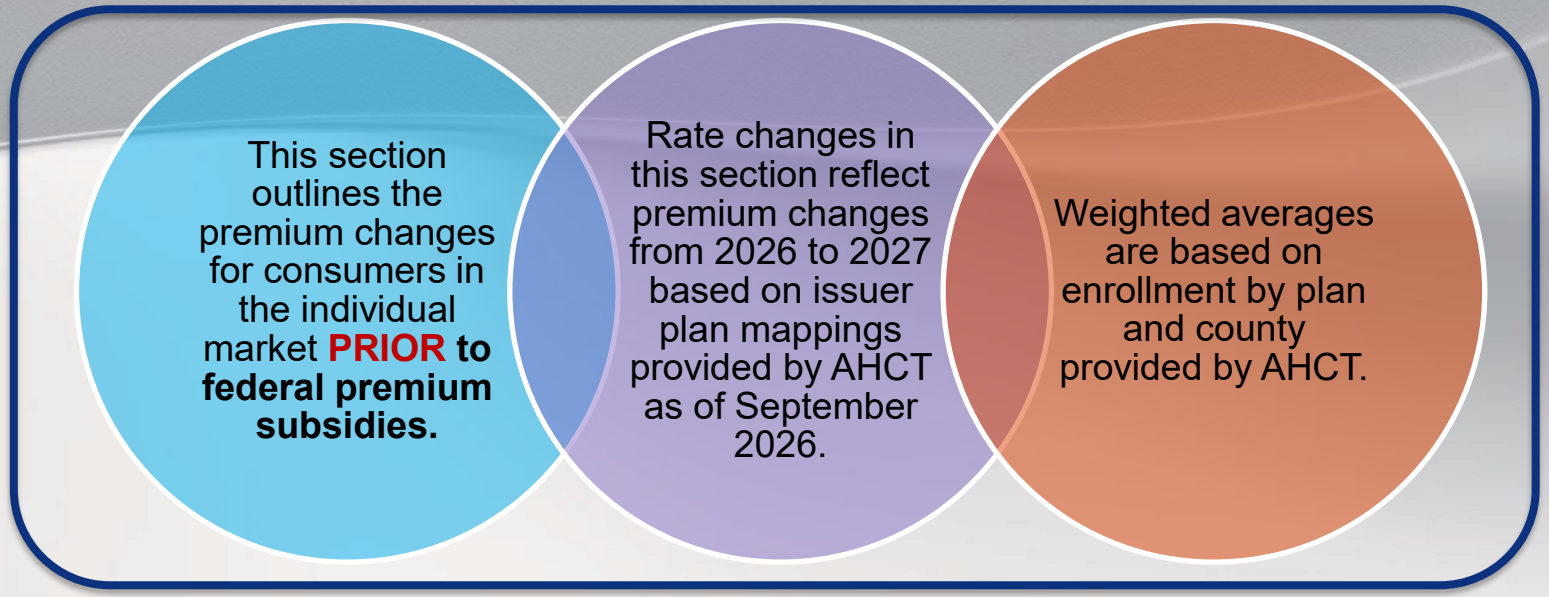
Metal Level	% of Enrollees in Lowest Cost Plan Within a Metal				
	2022	2023	2024	2025	2026
Platinum	100%	100%	NA	NA	NA
Gold	14%	33%	10%	12%	27%
Silver	70%	68%	56%	54%	69%
Bronze	14%	20%	27%	18%	10%
Catastrophic	87%	78%	73%	75%	64%

Lowest-cost Silver plan enrollment reversed its downward trend.

Lowest-cost Bronze plan enrollment continues to decline.

2027 Rate Analysis

2027 Rate Analysis - Individual

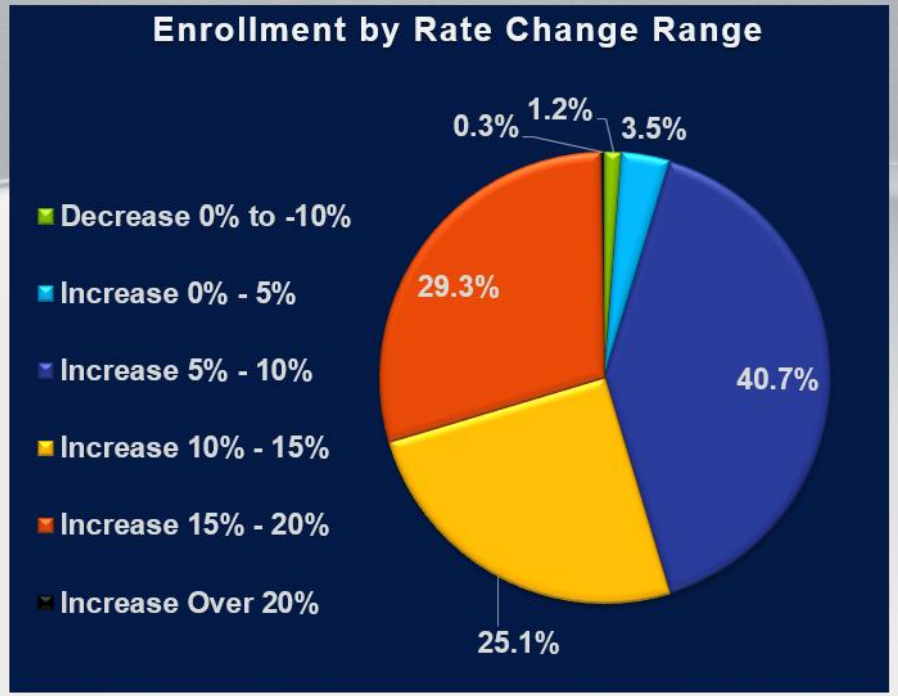


2027 Rate Analysis - Individual

- The weighted average rate increase for AHCT enrollees (before premium subsidies) is 11%. This rate change does not include the impact of aging.
- Rate changes across all plan and area combinations range from -9% to +38%.
- Average rate increases vary by county.
- By issuer, premium weighted rate changes average 9% for Anthem, and 16% for CBI for continuing and cross-walked enrollees.
- Silver plans continue to be loaded for the defunding of cost-sharing reductions.

***Average Increases reflect impact of non-catastrophic plans being cross-walked to new plans if applicable.**

2027 Rate Analysis - Individual



Almost all members renewing to the same or the mapped plan in 2027 will experience a rate increase before subsidy.

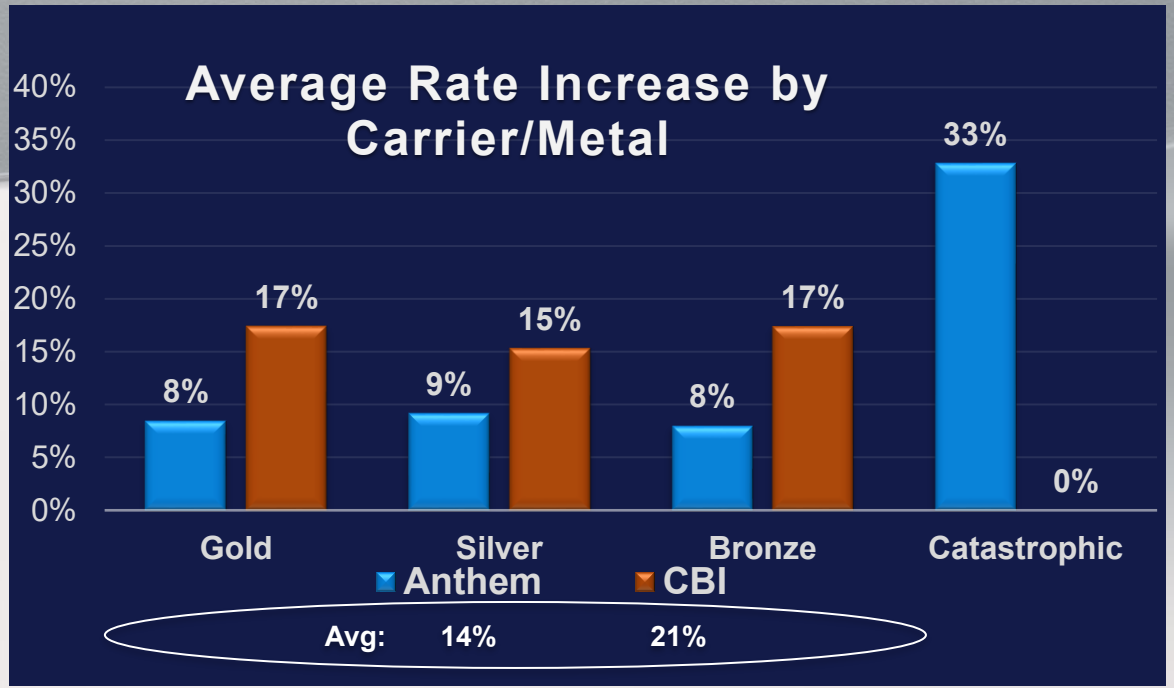
45% of members will experience a rate increase less than 10%.

54% of members will experience a rate increase between 10% and 20%.

Almost no members will experience a rate increase more than 20%.

Age-Out Catastrophic members are excluded from this comparison.

2027 Rate Analysis - Individual



- *Weighted average increases are based on enrollment by plan and county provided by AHCT.*
- *Average Increases reflect impact of non-catastrophic plans being cross-walked to new plans if applicable.*

2027 Rate Analysis – Individual (Gold)

Individual Market Rate Changes with Mapping – by Plan

Metal	Carrier	2026 Plan Name	2027 Plan Name	All Counties Avg. Rate Change	Range by County	
					Min	Max
Gold	Anthem	Gold HMO Pathway Enhanced with Adult Dental and Vision Benefits	Gold EPO Pathway with Adult Dental and Vision Benefits	13%	9%	17%
Gold	Anthem	Gold PPO Pathway	Gold EPO Pathway	5%	2%	10%
Gold	Anthem	Gold PPO Pathway with Adult Dental and Vision Benefits	Gold EPO Pathway with Adult Dental and Vision Benefits	8%	5%	13%
Gold	Anthem	Gold PPO Standard Pathway	Gold PPO Standard Pathway	-7%	-9%	-2%
Gold	CBI	Choice Gold Alternative POS	Choice Gold Alternative POS	11%	11%	11%
Gold	CBI	Choice Gold Standard POS	Choice Gold Standard POS	19%	19%	19%
Gold	CICI	Value Gold Standard POS	Choice Gold Standard POS	7%	-1%	12%

* *Weighted average increases are based on enrollment by plan and county provided by AHCT.*

2027 Rate Analysis – Individual (Silver)

Individual Market Rate Changes with Mapping – by Plan

Metal	Carrier	2026 Plan Name	2027 Plan Name	All Counties Avg. Rate Change	Range by County	
					Min	Max
Silver	Anthem	Silver PPO Standard Pathway	Silver PPO Standard Pathway	9%	6%	14%
Silver	CBI	Choice Silver Standard POS	Choice Silver Standard POS	15%	15%	15%
Silver	CICI	Value Silver Standard POS	Choice Silver Standard POS	3%	-4%	9%

* *Weighted average increases are based on enrollment by plan and county provided by AHCT.*

2027 Rate Analysis – Individual (Bronze)

Individual Market Rate Changes with Mapping – by Plan

Metal	Carrier	2026 Plan Name	2027 Plan Name	All Counties Avg. Rate Change	Range by County Min	Range by County Max
Bronze	Anthem	Bronze HMO Pathway Enhanced	Bronze EPO Pathway	10%	7%	15%
Bronze	Anthem	Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits	Bronze EPO Pathway with Adult Dental and Vision Benefits	10%	7%	15%
Bronze	Anthem	Bronze PPO Pathway with PreventiveRx HSA	Bronze EPO Pathway with PreventiveRx HDHP	6%	3%	10%
Bronze	Anthem	Bronze PPO Standard Pathway	Bronze PPO Standard Pathway	2%	-1%	6%
Bronze	Anthem	Bronze PPO Standard Pathway HSA	Bronze PPO Standard HDHP Pathway	9%	6%	13%
Bronze	CBI	Choice Bronze Alternative POS with Dental and Vision	Choice Bronze Alternative POS with Dental and Vision	17%	17%	17%
Bronze	CBI	Choice Bronze Standard POS	Choice Bronze Standard POS	19%	19%	19%
Bronze	CBI	Choice Bronze Standard POS HSA	Choice Bronze Standard POS HDHP	16%	16%	16%
Bronze	CICI	Value Bronze Standard POS	Choice Bronze Standard POS	7%	-1%	12%
Bronze	CICI	*Value Bronze Standard POS HSA	Choice Bronze Standard POS HDHP	4%	-4%	9%

Weighted average increases are based on enrollment by plan and county provided by AHCT.

2027 Rate Analysis – Individual (Catastrophic)

Individual Market Rate Changes with Mapping – by Plan

Metal	Carrier	2026 Plan Name	2027 Plan Name	All Counties Avg. Rate Change	Range by County	
					Min	Max
Catastrophic	Anthem	Catastrophic HMO Pathway Enhanced	Catastrophic EPO Pathway	33%	28%	38%
Catastrophic	Anthem	Catastrophic HMO Pathway Enhanced	Bronze EPO Pathway (Age-Out)	91%	83%	97%
Catastrophic	CBI	Choice Catastrophic POS with Dental and Vision	Terminated	NA	NA	NA

* *Weighted average increases are based on enrollment by plan and county provided by AHCT.*

2027 Rate Analysis - Small Group

Anthem offers both On and off exchange plans in Small Group market.

2027 Rate Increases

- **Overall average rate increase: 15.5%**
- **Plan-specific changes: 9.2% to 17.8%.** Both on- and off-Exchange plans.

Source: Anthem filed 2027 URRT.

Current Enrollment

- **Off-Exchange enrollment: 31,108** members.

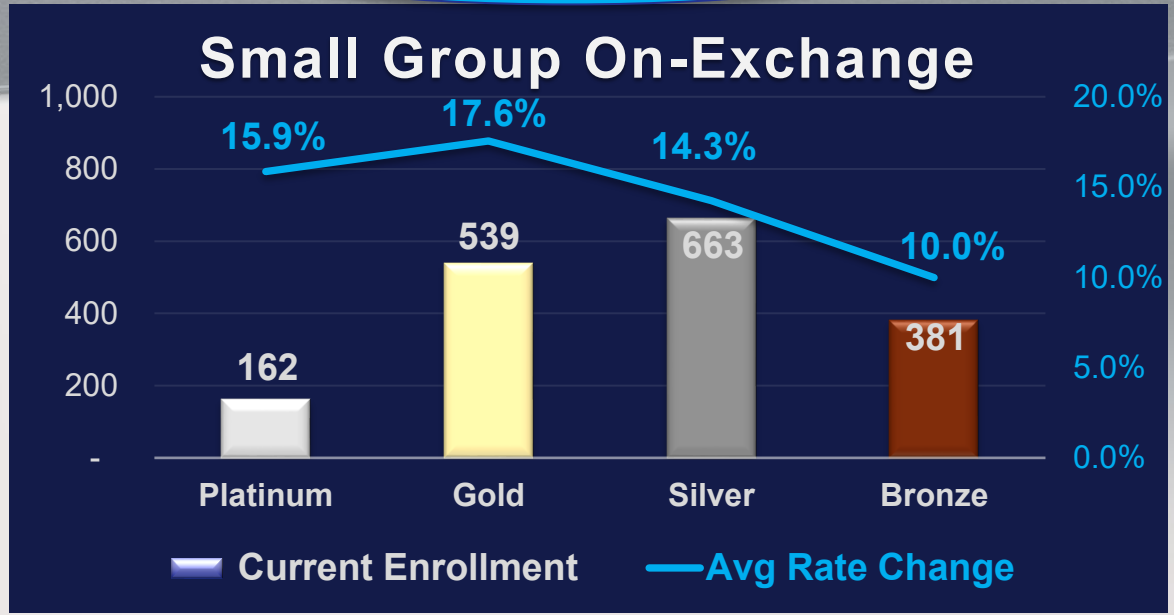
Source: Anthem's 2027 URRT filing.

- **On-Exchange enrollment: 1,745** members.

Based on data provided by AHCT.

2027 Rate Analysis - Small Group

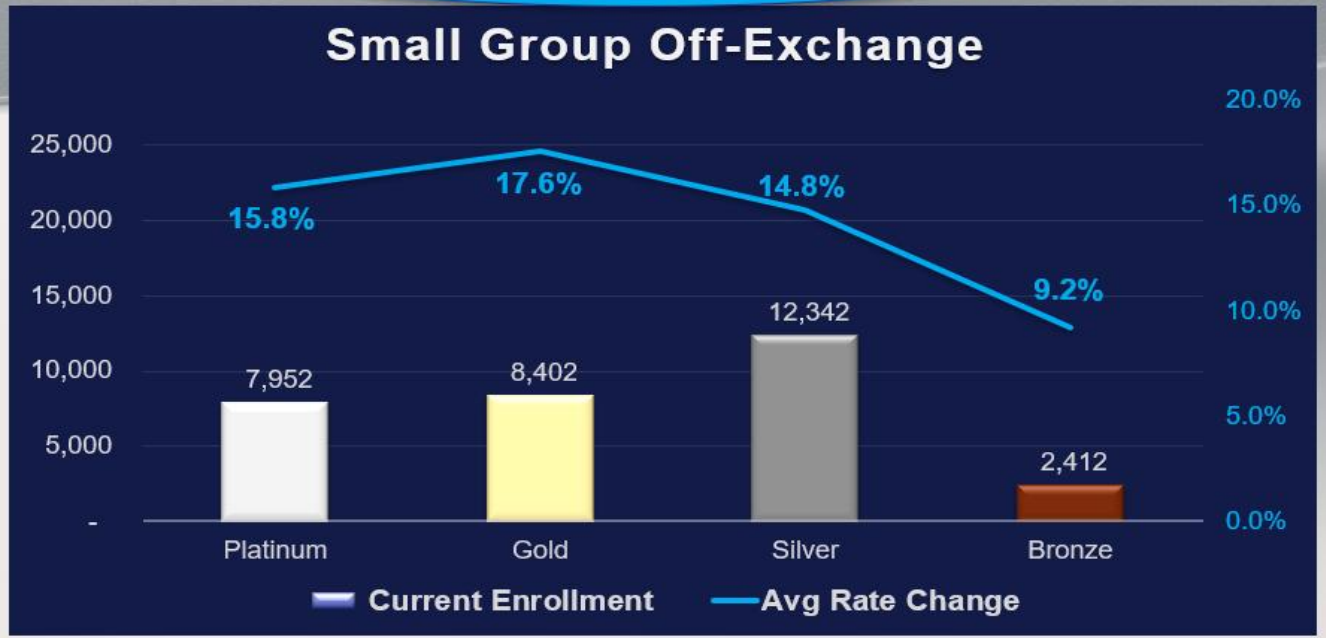
On-Exchange - Avg. 14.8%



The 2027 weighted average rate increases are based on Anthem filed 2027 Rate Table and URRT. On-Exchange enrollment is provided by AHCT.

2027 Rate Analysis - Small Group

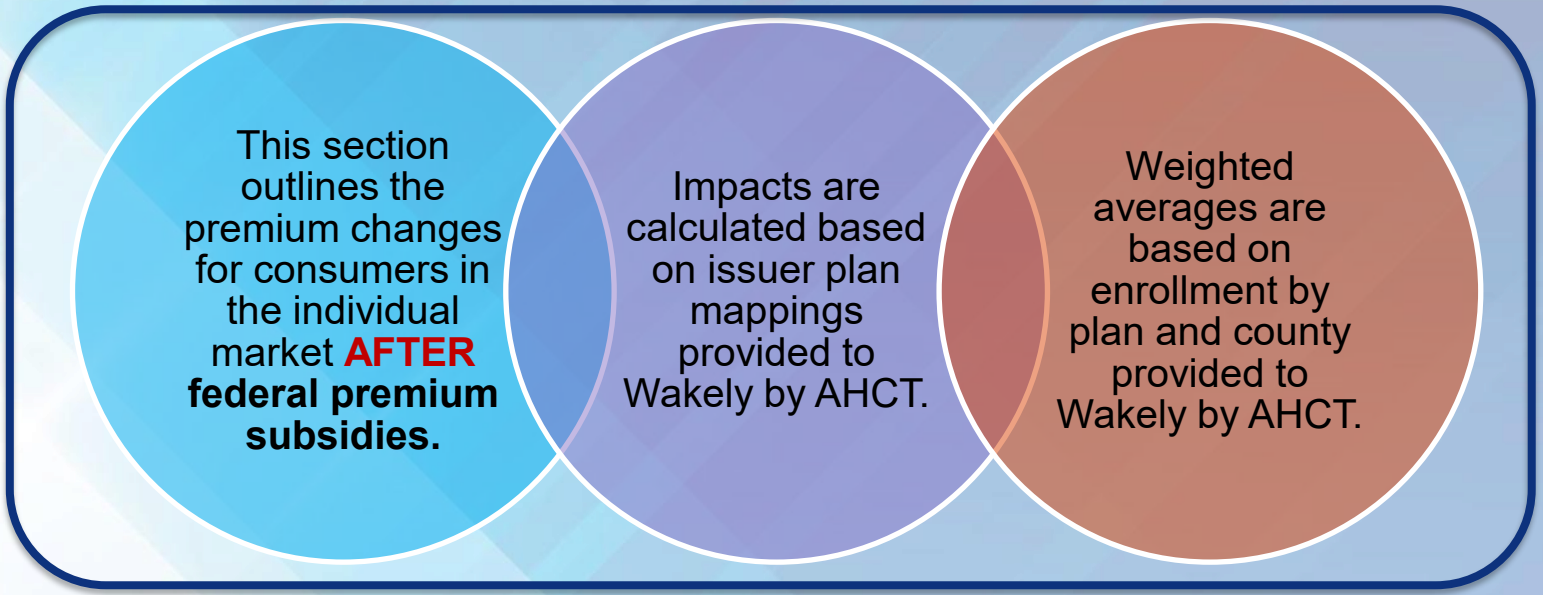
Off-Exchange - Avg. 15.5%



The 2027 weighted average rate increase and current (2026) enrollment are based on Anthem filed 2027 Rate Table and URRT.

Consumer Impact Analysis

Consumer Impact Analysis

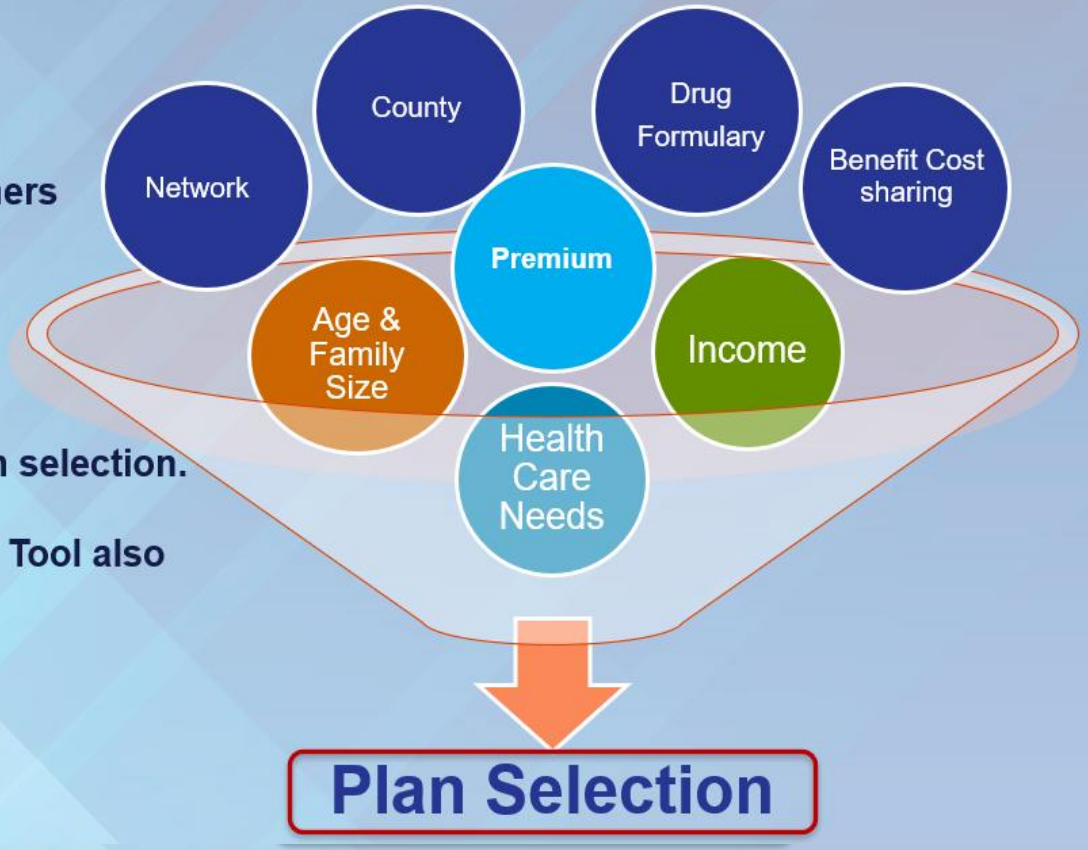


Consumer Impact Analysis

There are many considerations consumers use to select the best plan option for themselves.

Brokers may advise consumers on plan selection.

The AHCT Consumer Decision Support Tool also includes these considerations.

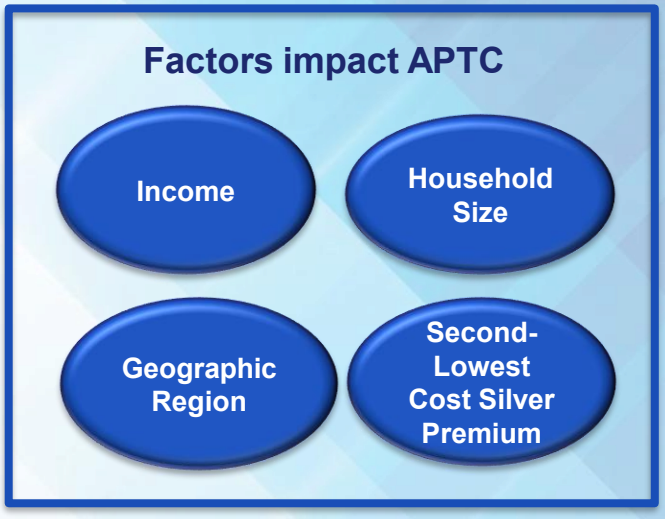


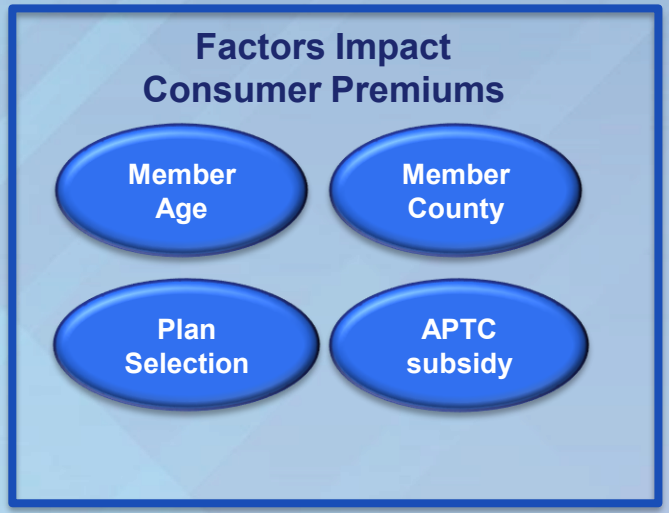
Consumer Impact Analysis

Advanced payment of the Premium Tax Credit (APTC)

- A federal subsidy that helps eligible individuals and families lower the premiums of health insurance purchased through the Health Insurance Marketplace.

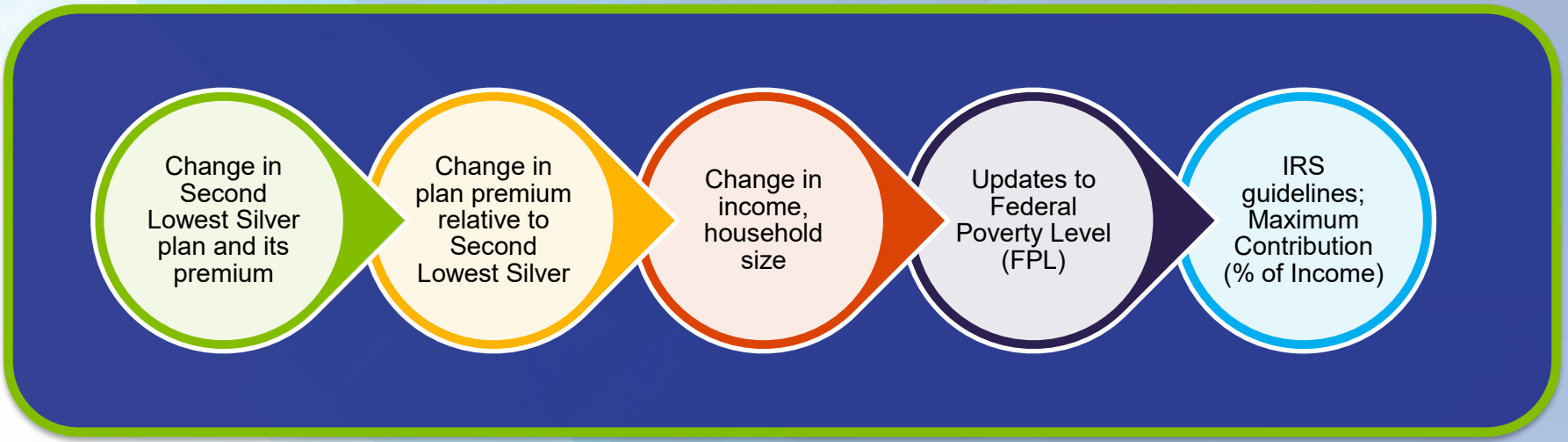
- The APTC amount is based on household income and the cost of the second-lowest cost Silver plan (benchmark plan) in the area.





Consumer Impact Analysis

Drivers of After Subsidy Rate Changes



Consumer Impact Analysis

Consumer Premiums Calculation Example

Numbers are for illustration only and do not reflect actual data.

** EHB: Essential Health Benefits, which are services that all ACA-compliant health plans must cover.*

** *Non-EHB: Services not required by the ACA, such as adult dental, vision, or certain supplemental benefits.*

Consumer Impact Analysis

Maximum Contribution as % of Income

Income	Income Range in Dollars ** for a single individual in 48 states + DC		Applicable Percentage Table Max % of Income for 2nd Lowest Silver	
FPL* %	2026 Policy Year	2027 Policy Year	2026 Policy Year	2027 Policy Year***
100% FPL	$15,650	$15,960		
Under 133%	Less than $20,815	Less than $21,227	2.10%	2.15%
133% - 150%	$20,815 - $23,475	$21,227 - $23,940	3.14% - 4.19%	3.23% - 4.30%
150% - 200%	$23,475 - $31,300	$23,940 - $31,920	4.19% - 6.6%	4.30% - 6.78%
200% - 250%	$31,300 - $39,125	$31,920 - $39,900	6.6% - 8.44%	6.78% - 8.66%
250% - 300%	$39,125 - $46,950	$39,900 - $47,880	8.44% - 9.96%	8.66% - 10.22%
300% - 400%	$46,950 - $62,600	$47,880 - $63,840	9.96%	10.22%
Over 400%	More than $62,600	More than $63,840	Unlimited	Unlimited

** Federal Poverty Level (FPL)*

*** For purposes of the premium tax credit, eligibility for a certain year is based on the most recently published set of federal poverty guidelines on the first day of the annual open enrollment period.*

**** Source of 2027 Policy Year Applicable Percentage Table: https://www.irs.gov/pub/irs-drop/rp-26-26.pdf.*

The maximum contribution percentages reflect the expiration of the enhanced APTC provisions.

Enrollees across the income spectrum can expect increases in premium payments before subsidy.

For 2027, enrollees with incomes above 400% of FPL will not qualify for federal subsidies. However, State Temporary Premium Assistance will provide:

- 100% of enhanced subsidy amounts for consumers with incomes between 100% and 200% FPL not in Covered CT.
- 50% of enhanced subsidy amounts for consumers with incomes above 400% and up to 500% FPL.

Consumer Impact Analysis

Current Enrollment* by FPL%

% FPL	APTC Eligible	Enrollment %
Less Than 133%	16,231	13%
133% - 150% FPL	13,051	10%
150%-200% FPL	39,500	31%
200% to 250% FPL	16,148	13%
250% to 300% FPL	13,037	10%
300% to 350% FPL	11,631	9%
350% to 400% FPL	12,728	10%
Over 400% FPL	3,691	3%
Total APTC Eligible	**126,017**	**100%**
Total Enrolled Members	**151,908**	
APTC Eligible %	**82.96%**	

- ***Based on enrollment and APTC eligibility information provided by AHCT as of September 2026.***
- ***Excluding age-out catastrophic members.***
- ***Excluding members without county information.***

Consumer Impact Analysis

Change in Benchmark Plan

County	2026 Second Lowest Silver Plan		2027 Second Lowest Silver Plan		2026 Second Lowest Silver	2027 Second Lowest Silver	2026 Enrollment	2027 SLS Premium
	Issuer	Plan Name	Issuer	Plan Name	(Age 21 Rate)	(Age 21 Rate)	By County	Change %
Fairfield	CBI	Choice Silver Standard POS	CBI	Choice Silver Standard POS	$731.52	$843.71	47,064	15.3%
Hartford	CBI	Choice Silver Standard POS	CBI	Choice Silver Standard POS	$625.08	$720.95	34,648	15.3%
Litchfield	CBI	Choice Silver Standard POS	CBI	Choice Silver Standard POS	$675.86	$779.51	9,486	15.3%
Middlesex	CBI	Choice Silver Standard POS	CBI	Choice Silver Standard POS	$675.38	$778.96	6,761	15.3%
New Haven	CBI	Choice Silver Standard POS	CBI	Choice Silver Standard POS	$675.38	$778.96	34,430	15.3%
New London	CBI	Choice Silver Standard POS	CBI	Choice Silver Standard POS	$675.86	$779.51	10,420	15.3%
Tolland	CBI	Choice Silver Standard POS	CBI	Choice Silver Standard POS	$675.86	$779.51	5,073	15.3%
Windham	CBI	Choice Silver Standard POS	CBI	Choice Silver Standard POS	$675.86	$779.51	4,026	15.3%

Consumer Impact Analysis – Example 1

Illustration of Key Impacts

- Subsidies help lower-income households, but plan premiums may increase more than subsidy.
- Younger households experience smaller absolute increases, although the percentage impact can be significant depending on income.

Single

Tim, Age 28 in 2026 (29 in 2027)
Income: 200% FPL ($31,920 in 2027)

Fairfield County

APTC Subsidy Calculation

Benchmark EHB Premium

Policy Year	Benchmark (EHB only)
2026	$793
2027	$943

Minus

Required Contribution

Policy Year	Annual Income	Prem Cap %	Max Monthly Contribution
2026	$31,300	6.60%	$172
2027	$31,920	6.78%	$180

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APTC Subsidy

Policy Year	APTC Subsidy
2026	$621
2027	$763

Consumer Impact Analysis – Example 1

Tim enrolled in the lowest cost silver plan in 2026 so he could get cost sharing reductions at an 87% actuarial value.

Tim's premium decreases $78 after the subsidy if he renews to the same plan in 2027.

Considerations:

Tim can switch to the lowest cost Bronze or Gold plan; however, doing so would cause him to lose his 87% cost-sharing reduction benefits.

If he switches to the lowest Bronze plan, his out-of-pocket expenses would increase from the expected average of $40 to $85, offsetting some of the premium savings.

Although the lowest Bronze plan shows a lower average expected total cost of care, which includes both premiums and out-of-pocket expenses, the final decision should take into account his personal health needs and anticipated service utilization.

Comparison of Auto-Renewal vs. Active Renewal	2026	2027		
	Enrolled in lowest cost Silver plan	Auto Renewal *	Active Renewal	
		to the same plan	to the lowest Gold	to the lowest Bronze
Subsidy	$621	$763	$763	$763
Rates Before Subsidy	$704	$768	$833	$626
Rates After Subsidy	$83	$5	$71	$0.2
$ Change from 2026		($78)	($12)	($83)
% Change from 2026		-94%	-14%	-100%
Avg. Monthly Out-of-Pocket PMPM (WACA Northeast Age 25-29**)	$40	$40	$92	$85
Estimated Temporary Premium Assistance	$120	$125	$125	$125
Estimated Average Monthly Total Cost of Care	$40	$40	$92	$85

** The lowest-cost Silver plan remains the same in 2027 as in 2026.*

*** Data Source: Wakely ACA Database ("WACA") contains detailed claims, eligibility and premium data from 2024 Edge Servers from participating issuers in the Northeast Region.*

Wakely An HMA Company

Consumer Impact Analysis – Example 2

Illustration of Key Impacts

- Households with incomes above 400% of the FPL will continue to experience high premiums due to both the loss of subsidies and rising plan premiums.
- Older members with higher income may experience substantial increase in premiums.

Couple: ☺☺
Tom and Karen
Both age 50 in 2026
(51 in 2027)
Income: 410% FPL
($88,724 in 2027)
Fairfield County

APTC Subsidy Calculation

Benchmark EHB Premium

Policy Year	Benchmark (EHB only)
2026	$2,607
2027	$3,143

Minus

Required Contribution

Policy Year	Annual Income	Prem Cap %	Max Monthly Contribution
2026	$86,715	100%	$7,226
2027	$88,724	100%	$7,394

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APTC Subsidy

Policy Year	APTC Subsidy
2026	$0
2027	$0

Consumer Impact Analysis – Example 2

Tom and Karen enrolled in the lowest cost silver plan in 2026. Their premium will increase from $2,313 to $2,559 if they renew to the same plan in 2027.

Considerations:

Comparing to auto-renewing their current plan, they could save $490 per month by switching to the lowest Bronze plan, or pay $200 more for the lowest Gold plan.

Although the lowest Bronze plan shows a lower average expected total cost of care, which includes both premiums and out-of-pocket expenses, the final decision should take into account their personal health needs and anticipated service utilization.

Comparison of Auto-Renewal vs.Active Renewal	2026	2027		
	Enrolled in lowest cost Silver plan	Auto Renewal	Active Renewal	
		to the same plan	to the lowest Gold	to the lowest Bronze
Subsidy	$0	$0	$0	$0
Rates Before Subsidy	$2,313	$2,559	$2,778	$2,088
Rates After Subsidy	$2,313	$2,559	$2,778	$2,088
$ Change from 2026		$246	$465	($225)
% Change from 2026		11%	20%	-10%
Average Monthly Out-of Pocket (WACA Northeast Age 50-54)	$249	$249	$251	$252
Estimated Temporary Premium Assistance	$996	$1,264	$1,264	$1,264
Estimated Average Total Cost of Care	$1,565	$1,544	$1,765	$1,075

Consumer Impact Analysis – Example 3

Illustration of Key Impacts

- **County-level pricing drives differences in subsidies and premium increases across locations.**
- **FPL thresholds increase by household size. So larger households with the same income as a smaller household may receive more subsidies.**

Family of 4:

John and Jane,
Both Age 45 in 2026
(46 in 2027)
Two children:
Both age 18 in 2026
(19 in 2027)
Income: 350% FPL
($115,500 in 2027)
Hartford County

APTC Subsidy Calculation

Benchmark EHB Premium

Policy Year	Benchmark (EHB only)
2026	$2,940
2027	$3,515

Minus

Required Contribution

Policy Year	Annual Income	Prem Cap %	Max Monthly Contribution
2026	$112,525	9.96%	$934
2027	$115,500	10.22%	$984

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APTC Subsidy

Policy Year	APTC Subsidy
2026	$2,006
2027	$2,531

Consumer Impact Analysis – Example 3

The family enrolled in the lowest cost silver plan in 2026.
Due to lower premium and the lack of APTCs in both 2026 and 2027, their monthly premium will decrease by $98 if they renew to the same plan.

Considerations:

Comparing to auto-renewing their current plan, they could save $590 per month by switching to the lowest Bronze plan, or pay $164 more for the lowest Gold plan.

Although the lowest Bronze plan shows a lower average expected total cost of care, which includes both premiums and out-of-pocket expenses, the final decision should take into account their personal health needs and anticipated service utilization.

Comparison of Auto-Renewal vs. Active Renewal	2026	2027		
	Enrolled in lowest cost Silver plan	Auto Renewal	Active Renewal	
		to the same plan	to the lowest Gold	to the lowest Bronze
Subsidy	$2,006	$2,531	$2,531	$2,531
Rates Before Subsidy	$2,608	$3,036	$3,296	$2,422
Rates After Subsidy	$603	$505	$765	$4.8
$ Change from 2026		($98)	$162	($598)
% Change from 2026		-16%	27%	-99%
Average Monthly Out-of-Pocket PMPM (WACA Northeast Age 40-49)	$211	$211	$226	$212
(WACA Northeast Age 16-24)	$155	$155	$141	$162
Estimated Temporary Premium Assistance	$0	$0	$0	$4.8
Estimated Average Monthly Total Cost of Care for the Family	$968	$871	$1,132	$379

Disclosures and Limitations

- **Responsible Actuary.** Freddy Quriam and Ren Zhong are the actuaries responsible for this communication. Freddy is an Associate of the Society of Actuaries. Ren is a member of the American Academy of Actuaries and an Associate of the Society of Actuaries. They meet the Qualification Standards of the American Academy of Actuaries to issue this report.

- **Intended Users.** This information has been prepared for the use of AHCT to discuss the potential impact of 2027 Rate Changes. Wakely does not intend to benefit third parties and assumes no duty or liability to those third parties. Any third parties receiving this work should consult their own experts in interpreting the results. This report, when distributed, must be provided in its entirety and include caveats regarding the variability of results and Wakely's reliance on information provided by Connecticut issuers and AHCT.

- **Risks and Uncertainties**. The assumptions and resulting estimates and conclusions included in this report are inherently uncertain. Users of the results should be qualified to use it and understand the results and the inherent uncertainty. Actual results may vary, potentially materially, from our estimates. It is the responsibility of the organization receiving this output to review the assumptions carefully and notify Wakely of any potential concerns.

- **Conflict of Interest.** Wakely provides actuarial services to a variety of clients throughout the health industry. Our clients include commercial, Medicare, and Medicaid health plans, the federal government and state governments, medical providers, and other entities that operate in the domestic and international health insurance markets. Wakely has implemented various internal practices to reduce or eliminate conflict of interest risk in serving our various clients. The responsible actuary is financially independent and free from conflict concerning all matters related to performing the actuarial services underlying this analysis. In addition, Wakely is organizationally and financially independent from AHCT and any Connecticut issuer.

- **Data and Reliance.** Wakely relied on information provided by AHCT and publicly available sources in this assignment. We have reviewed the data for reasonableness but have not performed any independent audit or otherwise verified the accuracy of the data/information. If the underlying information is incomplete or inaccurate, our estimates may be impacted, potentially significantly. Any errors in the data will affect the accuracy of the analysis and the conclusions drawn in this report. When performing financial and actuarial analyses on the current data, assumptions must be made where there is incomplete data. Improvements in data will allow for more accurate analyses and consistent reporting.

- **Subsequent Events.** Filings received after the date indicated will result in variation in results.

- **Contents of Actuarial Report.** This document and the supporting exhibits constitute the entirety of the actuarial report and supersede any previous communications on the project. This report is provided to AHCT to discuss the potential options to stabilize the marketplaces. Any other use of this report may not be appropriate. Wakely does not intend third parties to rely on this report for any other purpose and assumes no duty or liability to parties other than AHCT who use or receive this work. This report should only be reviewed and considered in its entirety.

- **Deviations from ASOPS.** Wakely completed the analysis using sound actuarial practice. To the best of our knowledge, the report and methods used in the analysis are in compliance with the appropriate Actuarial Standards of Practice (ASOP) with no known deviations.

Federal Changes and AHCT Response

HR 1 Medicaid Changes

- **October 1 new limits for eligible noncitizens**
- **January 1 HUSKY D Enrollees must meet Community Engagement Work Requirements**
  - Work/income : =>80 hours/month of work or income => $580/month
  - Community engagement : =>80 hours/month of community service, qualified work or training program; => half-time in education program; or any combination totaling at least 80 hours per month
- **Retroactive Coverage limited to 1 month prior for HUSKY D, 2 months prior for HUSKY A, B and C**
- **HUSKY D Enrollees must renew every 6 months**

HR 1 Changes QHP

- **Changing financial assistance eligibility for noncitizens from those "Lawfully Present" to only "Eligible Noncitizens":**
  - Green Card holders, Cuban-Haitian entrants, and Compact of Free Association (COFA) migrants
- **Consumers denied eligibility for Medicaid for failure to meet work requirements will likewise be ineligible for federal tax credits or cost sharing reductions**

Human Resources Committee Update

HR Committee Update

2026 Intern Program

Kamilah Ramos-Cruz • 1st
Marketing Intern @ Access Health CT | Direct...
5d • Edited •

With the first week of the semester coming to a close, I wanted to take a moment to reflect on my experience this summer at Access Health CT as a Marketing Intern!

This summer connected me with some of the most amazing people I could have asked for, and I'm incredibly grateful for everything I learned along the way. From gaining hands-on experience in marketing to learning more about how different teams collaborate, this internship reinforced my passion for the industry and gave me a better understanding of the kind of work I want to pursue moving forward.

I want to give a special thank you to Elaine Mann, Kecia Stauffer, and Alyssa Yacone for supporting my ideas and insights, encouraging me to ask questions, and making this experience so memorable. Your guidance and willingness to include me in meaningful work made such a difference in my experience. And of course, a huge shoutout to my fellow interns! I'm so grateful for the friendships, laughs, and memories we created along the way.

Walking away from this experience, I'm excited to bring everything I learned into my senior year at UConn and wherever my career takes me next.

Thank you, Access Health CT! #bleedorange 🧡

access health CT

Executive Session

Strategic Initiatives Update

BusinessPlus

Ten Clicks

BOARD UPDATE

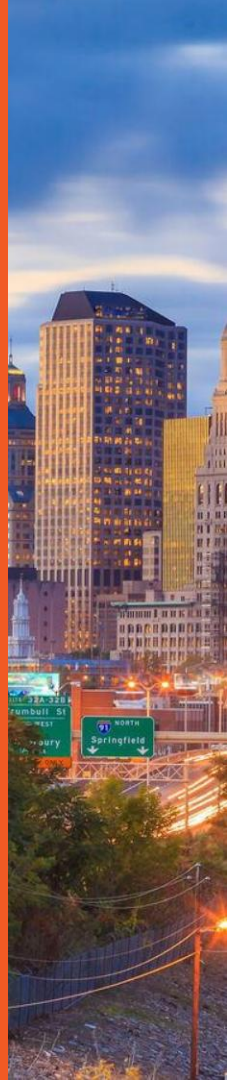
BusinessPlus

2027 Readiness and Growth Priorities

ECE subsidy • ICHRA Tax Credit • 2027 Rates • Broker/Employer Training • Platform Readiness

John Carbone

October 2026



BusinessPlus Board Priorities

2027 readiness, adoption strategy, and enrollment growth

1. **ECE subsidy readiness**

   Prepare early childhood employers for 2027 coverage assistance through Access Health CT.

2. **Small Business ICHRA tax credit**

   Promote the employer credit and align broker, employer and DRS messaging.

3. **2027 rates and quoting**

   Update rate files, quote tools and side-by-side comparisons for renewals.

4. **Broker training and sales support**

   Strengthen training, sales materials, lead tracking, and consistent follow-up.

5. **Platform stabilization**

   Close payment, renewal, EDI/XML, account setup and reporting gaps.

6. **Pipeline conversion**

   Prioritize ECE, nonprofits, chambers and employers facing high renewals.

7. **Operating model and reporting**

   Move routine service to defined channels and track membership, AR, commissions and renewals.

Board focus: keep the platform stable, the message simple and the growth path measurable.

Ten Clicks Update

10 Clicks Update

access health CT

ACA Policy/Legal Update

Future Agenda Items for Reference Only

Adjournment

Next Meeting: November 19, 2026

Mission: To decrease the number of uninsured residents, improve the quality of healthcare and reduce health disparities through an innovative, competitive marketplace that empowers consumers to choose the health coverage that give them the best value.

Vision: Provide Connecticut residents with access to the most equitable, simple and affordable health insurance products to foster healthier communities.

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