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Health Equity, Outreach and Consumer Experience Advisory Committee

October 29, 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

Review and Approval of Minutes

June 4, 2026

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Health Equity and Outreach Department Update

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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.

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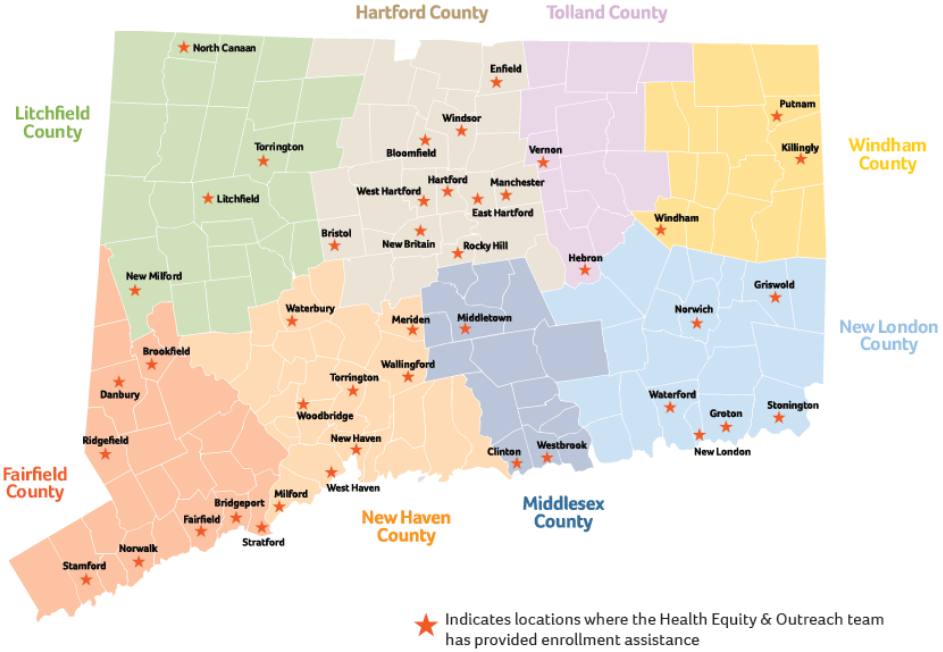
Broker Academy
Five Years of Impact

- **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

- **Bringing trusted enrollment support directly into communities across Connecticut.**



- **More than 100** Enrollment Events
- **35** Cities & Towns
- Events in **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 graduates
- Healthy Chats and community education throughout Open Enrollment

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2027 Open Enrollment Update

Open Enrollment 14 Technology Update

OE14 Readiness Updates:

- AHCT is ready for Open Enrollment 14, which runs 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 were run and sent to customers from 10/12-10/19.
  - Pre-OE Window Shopping opened to customers through the AHCT website 10/16.
  - Auto-renewal notices for QHPs and dental plans are expected to run and be sent to customers from 11/9-11/17.

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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Important Message Inside
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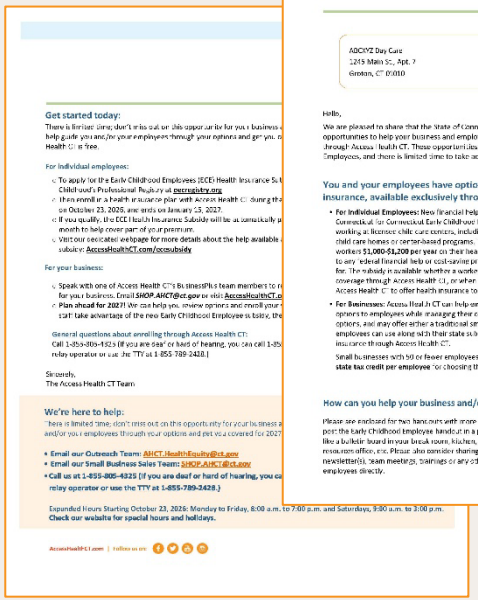
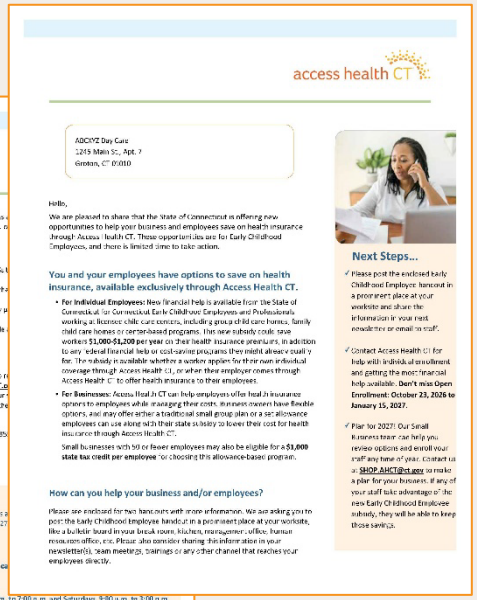
Early Childhood Subsidy Campaign


Get started today:
We're here to help: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Hello,
Next Steps...

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

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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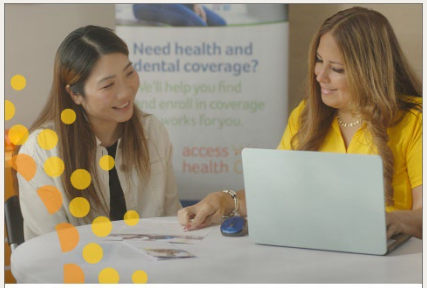
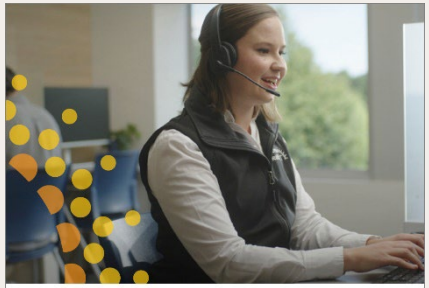
Sample Open Enrollment Ads



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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Somos el mercado oficial de seguros de salud de Connecticut.

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.

We're Connecticut's official health insurance marketplace.

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.

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Connecticut's Official Health Insurance Marketplace

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

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Coordination with Department of Social Services on Implementation of H.R. 1 Requirements (One Big Beautiful Bill Act)

H.R.1 Work Rules

Effective Jan. 1, 2027, H.R. 1 ties Medicaid eligibility for HUSKY D adults to completing monthly community engagement hours (Work Rules).

Categorical Exemptions

- Ages <19 or >64
- Pregnant / Postpartum
- Foster youth & former foster youth under age 26
- Parents, guardians, or caretakers of a dependent child <14 or a disabled individual
- Blind, disabled, medically frail
- Medicare Part A or Part B
- Non-exempt & compliant to TANF/SNAP work requirements
- Participant in drug/alcohol treatment center
- Short-term hardship events (receiving inpatient or institutional care, national emergency, etc.)
- Recent release from incarceration within 90 days
- Members of a Tribe
- Veteran with disability

Work Requirement Criteria

- Monthly income at least minimum wage x80 hours ($580)
- ≥80 hours work
- ≥80 hours community service
- ≥80 hours work program
- Enrolled in educational program (at least half-time)
- Any combination of activities above for ≥80 hours

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Social Services

H.R.1 Work Rules | Connecticut Implementation

Pre-Implementation Awareness 2026

Proactive Outreach and Communication
Multi-channel marketing campaign with clear, timely messaging to educate members and direct them to resources.

Digital Self-Service Tools
Promoted pre-screener and online resources for member awareness & education.

Community Outreach
Engaged Community Action Agencies, United Way and other partners across the state to support member outreach, awareness, education and navigation.

Implementation Phase I May -September

Eligibility System Readiness
State teams worked across shared operations to define and implement Phase I system requirements to ensure a seamless member experience when the work rules go into effect.

Member Communication
Beginning in August through December 31st, members receive communications via text, email and printed notice alerting them of the change and next steps.

Workface Training, Education & Communication
Staff trained across shared operations on Client Journey, CE Work Rules, Compliance, Outreach, System Notification Triggers.

Implementation Phase II September -January

Eligibility System Readiness
State teams continue coordinating across operations to implement Phase II system requirements and ensure readiness for a seamless member experience when the work rules take effect.

Member Communication
In January, members with February renewals who did not pass *ex parte* verification will receive a notice about work rule compliance. Notices will follow the standard renewal schedule throughout 2027.

Workface Training, Education & Communication
Staff training across operations on the Client Journey, work rules, compliance, outreach, and system triggers to support accurate member assistance.

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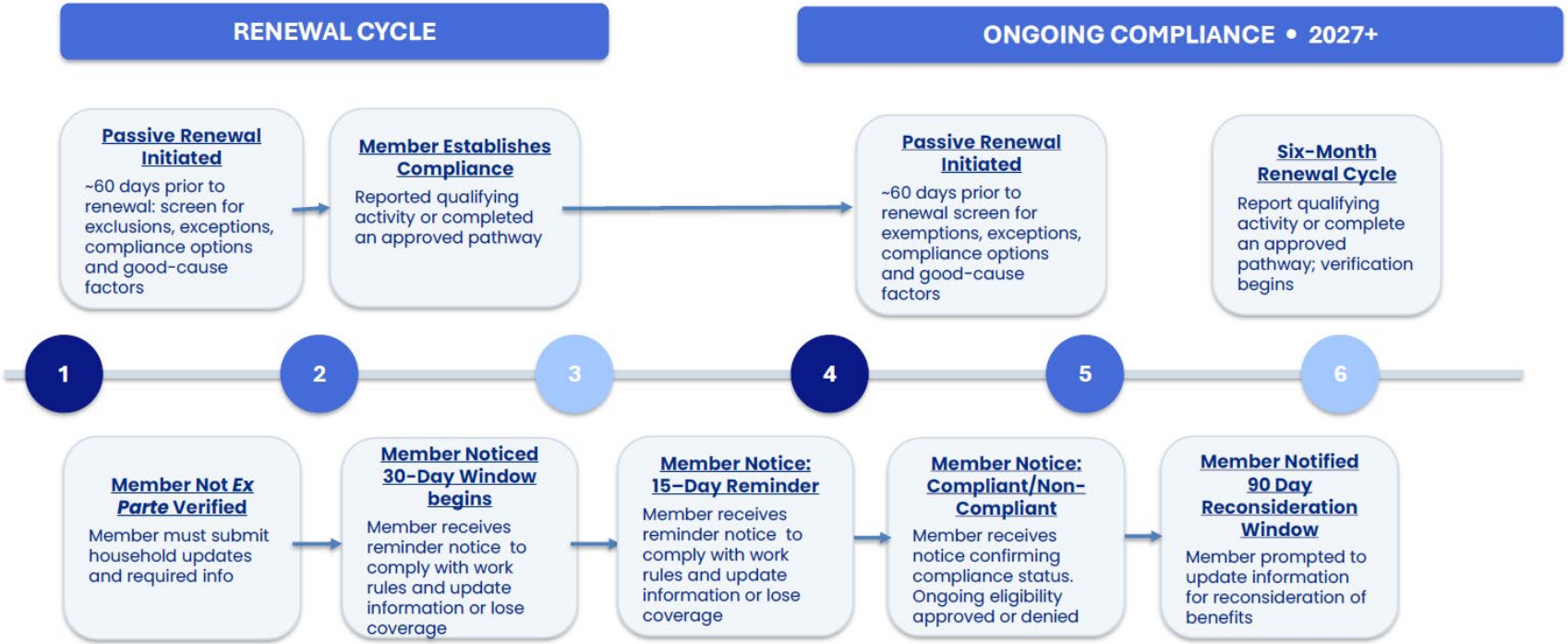
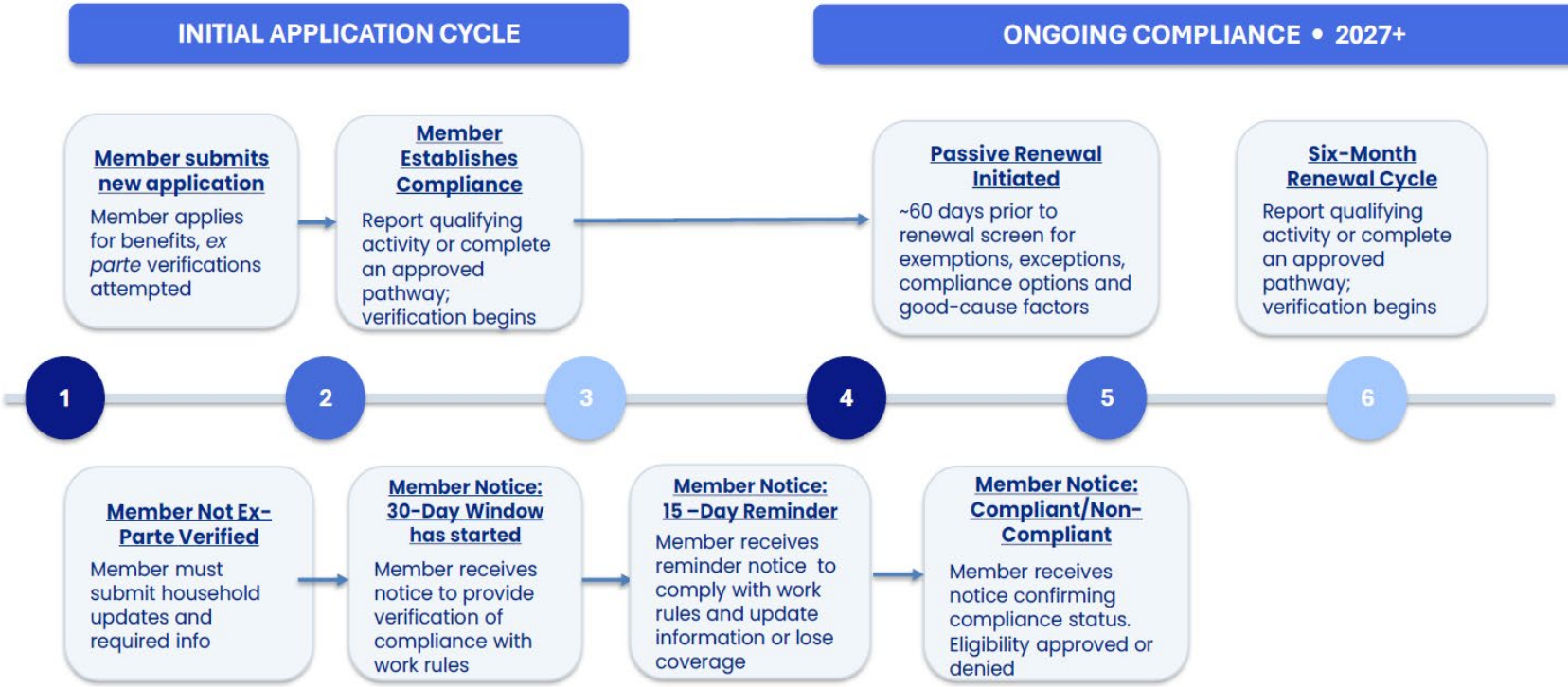
Social Services

H.R. 1 Work Rules | 2027 Member Renewal Journey



HUSKY D Renewal and Work Rules Compliance will begin for members whose renewal is due in February for coverage beginning on March 1, 2027, and continue on a rolling basis monthly. The process rolls out over the course of 2027 as members come up for renewal. After the initial renewal in 2027, members will have to renew every six months.

H.R. 1 Work Rules | 2027 New Member Journey



HUSKY D Renewal and Work Rules Compliance will begin for new applicants on January 1, 2027. New members will have their next renewal in 6 months.

H.R.1 Work Rules | Application & Renewal Channels

How to Apply/Renew HUSKY A, B, and D

Online Self-Service
www.accesshealthct.com

Apply Over Phone at Access Health CT
1-855-805-4325.

Mail
Access Health CT, P.O. Box 670
Manchester, CT 06045-0670

In Person at Local DSS Resource Center

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Social Services

Policy Updates

Repayment Caps

The repayment caps for excess Advanced Premium Tax Credits (APTCs) have been removed starting for tax/plan year 2026, regardless of income level pursuant to HR1 passed in 2025.

Any customers who receive excess APTC amounts for Plan/Tax year 2026 will be responsible for paying the entire amount of excess premium tax credit to the IRS when filing return in 2027 for tax year 2026.

AHCT Outreach Plan

- Ongoing messaging about the change for the repayment caps
- Targeted reminder in November 2026 renewal mailer
- Targeted emails during Open Enrollment
- Social Media posts
- Blog article on AHCT website
- Inclusion with ongoing messaging in Spring 2027 and beyond

Pre-enrollment Verification

- For Plan Year 2028, HR1 requires that exchanges conduct pre-enrollment verification for all enrollees.
- Timing: Exchanges will be required allow consumers the opportunity to verify eligibility beginning August 1, 2027
- Consumers will no longer be eligible to receive financial help before being verified (except for those enrolling through a Special Enrollment Period for change in family size)
- IRS released a proposed rule on October 15, 2026, and CMS released a proposed rule on October 23 on pre-enrollment verification. Both proposed rules are in comment periods now.

HR1 Financial Help Changes

- Eligibility for APTC/CSR for non-citizens will change for 2027.
- Only lawful permanent residents (green card holders); Cuban-Haitian Entrants pursuant to section of 501(e) of the Refugee Education Assistance Act of 1980; and migrants residing in the U.S. pursuant to the Compact of Free Association (COFA) will be eligible.
- All other non-citizens will be eligible to enroll in a QHP but without financial help.
- Any consumer who is determined ineligible for Medicaid for failure to meet Community Engagement requirements will be eligible to enroll in a QHP but without financial help.

2027 Plan Year Update

Plan Offerings for 2027

Individual Market

- Total Health Plans: 22
- Issuers: Anthem and ConnectiCare Benefits, Inc.
- Plan Type: POS, EPO, and PPO

- Total Dental Plans: 8
- Issuers: Anthem and Guardian
- Plan Type: PPO

Small Group Market

- Total Health Plans: 6 offered by Anthem
- Plan Type: PPO

Strategic Initiatives

-Ten Clicks

-BusinessPlus

10 Clicks Update

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BOARD UPDATE

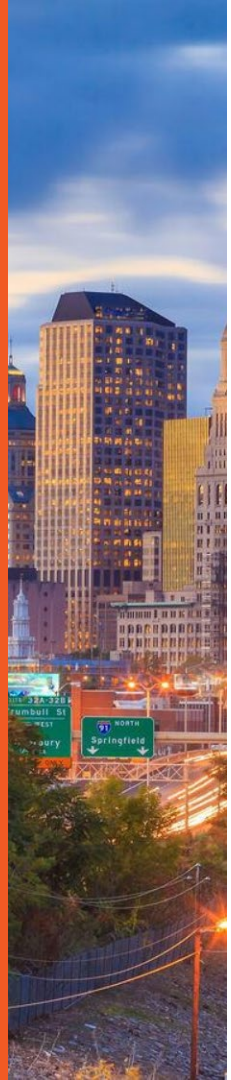
BusinessPlus

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.

Adjournment