



#### **Dental Plans:**

- There was no change in dental plans or benefits for 2019. Three plans will continue to be offered through AHCT that are ACA-compliant (meaning they include an out-of-pocket maximum for children under age 19 of \$350 for 1 child & \$700 for 2 or more children per family). There were no changes in the benefit design/cost sharing for these three plans (so deductible & coinsurance for children and adults is the same, and annual maximum for adults is the same).
- For children under age 19: there are no rate changes for any of the plans. For enrollees 19 & over: there is no rate change for the Anthem Dental Family Enhanced plan (this is the plan design that AHCT requires carriers to submit), but the other 2 plans that Anthem submitted received about a 10% decrease.
- From a regulatory perspective, the technical designation of a plan as “high” or “low” based on its actuarial value has been eliminated.

#### **Discounts on certain ride services:**

- The Lyft 20% discounts that are currently in place are to our Healthy Chat educational sessions in October. We’re working on getting discounts for enrollment fairs, and possibly for rides to enrollment locations. See the Lyft link with each Healthy Chat listing at <https://learn.accesshealthct.com/locations/>.

#### **Short-Term & Association Plans:**

- The Connecticut Insurance Department (CID) has issued two recent bulletins on these topics. No short-term or association health plans are being offered through Access Health CT at this time.
- [CID Bulletin HC-121](#) states that short-term, limited-duration health plans must provide coverage for essential health benefits, and that any renewable short-term, limited-duration health insurance plans in Connecticut that last more than six months shall not exclude coverage for preexisting conditions. Paul Lombardo, CID Life and Health Division Director, noted at the Sept 20 AHCT board meeting that the CID “allowed a half a percent rate impact for short-term, limited duration plans. We don’t see that it’s going to have a huge impact on the ACA market in Connecticut.” (Jump to discussion at 1:07:40 in the [CT-N video](#) of that meeting).
- [CID Bulletin HC -123](#) addresses association health plans, the premium rates for which are subjected to CID approval.