

A photograph of a call center agent, a woman with curly hair wearing a headset and a yellow top, smiling warmly. In the background, another agent is visible, also wearing a headset. The scene is set in a bright, modern office environment.

Access Health CT

2019 Open Enrollment Update

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2019 Open Enrollment Update

- **Complete Open Enrollment Summary Report To Be Released In February**
- **2019 Open Enrollment Challenges**
 - *Lower price 2019 benchmark plans reduces premium tax credits*
 - *86% of enrollees projected to have a net premium increase if auto-renewed*
 - *52% expecting a \$100 or greater monthly premium increase*
 - *Significant increase in customer assistance and decision support anticipated in response to new plans and pricing dynamics*

Annual Report To Be Posted:


<https://agency.accesshealthct.com/meeting#s#one>

Access Health CT
2019 Open Enrollment Summary

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2019 Open Enrollment Extension

- 2019 Open Enrollment (OE) Extended 30 Days:
 November 1, 2018 - January 15, 2019
- New Enrollments and Plan Changes For February Coverage Allowed During Extension
- 4,081 enrollees changed plans during extension, 10,059 customers enrolled for coverage starting in February

2019 Open Enrollment Overview



111,066 Active 2019 Enrollees

Of those, 71% qualify for premium tax credits



80,812 Enrollees Renewed

Enrollees who renewed their 2018 policies for 2019



30,254 New QHP Enrollees Added

Of those, over 9.6k Are First Time Customers

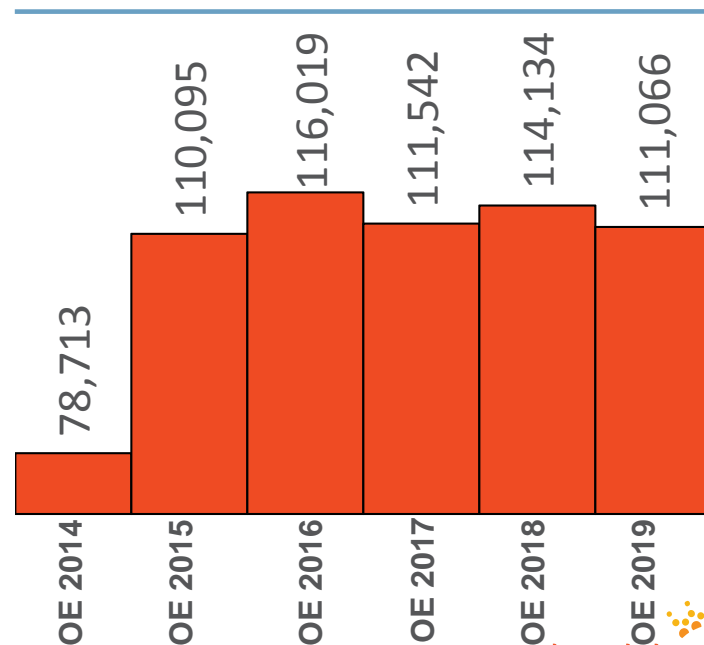


49,912 Medicaid Enrollees

Completed applications/redeterminations processed through the integrated eligibility system during Open Enrollment

Annual Enrollee Counts

OE 2014-2019



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2019 Open Enrollment Overview

Customer Profiles

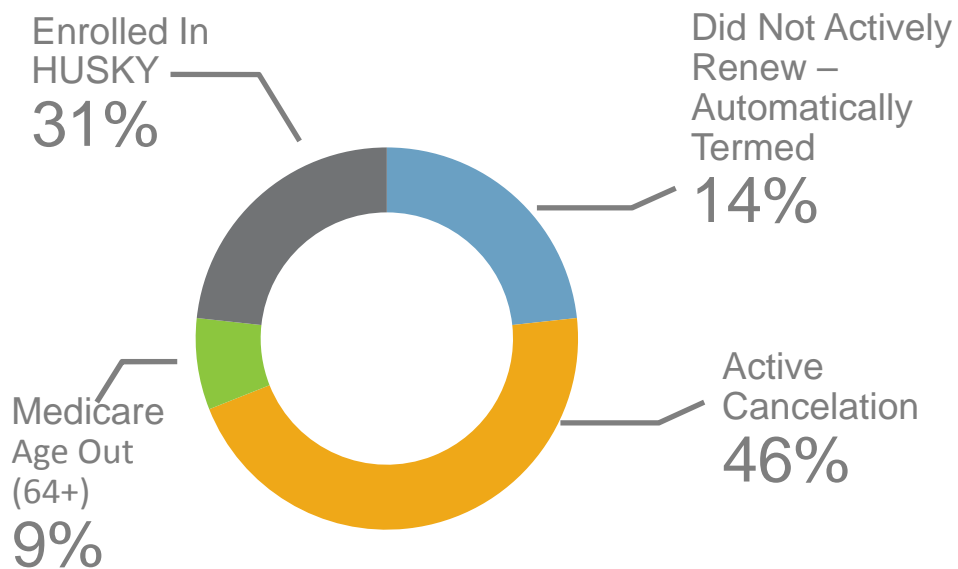
	New Acquisition Customer ¹	Re-Acquired Customer ²	Retained Customer ³
Members	9,570	20,684	80,812
Avg. HH Size	2.0	1.8	1.9
Avg. Age	40.3	40.2	45.1
% Female	50.5%	54.4%	54.1%
Avg. % Federal Poverty Level ⁴	218.1%	212.2%	231.7%
% HUSKY Transfers (2018 Coverage ⁵)	0.0%	30.4%	5.1%
% w/ 2018 QHP Coverage ⁵	0.0%	1.1%	86.4%
% w/ 2017 QHP Coverage ⁵	0.0%	13.6%	56.8%
% w/ 2015 – 2018 QHP Coverage ⁵	0.0%	0.2%	25.0%

New customers had higher income and were less likely to qualify for financial assistance.

- 1) Enrollees who did not have an account with AHCT prior to 2019 Open Enrollment are defined as “new acquisition” customers.
- 2) Enrollees with accounts created prior to open enrollment, but not enrolled in a QHP are defined as “re-acquired” customers.
- 3) Enrollees with active 2018 QHP coverage prior to 2019 Open Enrollment are defined as “retained” customers.
- 4) FPL for non-subsidized customers not included in FPL average
- 5) Proportion of enrollees with 320 days or more of coverage within the year.

2019 OE Attrition Reasons

14,981 non-renewals



5 in 10

Non-Subsidized Leavers Indicate They Have Coverage Through Another Source*



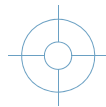
3 in 10

Subsidized Leavers Indicate They Have Coverage Through Another Source*



* 2016 Leaver Survey Conducted by AHCT

Shop, Compare & Enroll: AHCT Call To Action & Support



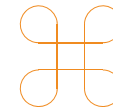
Customer Engagement

- ✓ 4 personalized direct mail (100k deliveries)
- ✓ Over 100 custom emails (Over 950k sent)
- ✓ 6 text message waves (More than 25k recipients)
- ✓ Over 320 social media posts (63.4k viewed top post)
- ✓ 3,300 Outbound Calls



Customer Assistance

- ✓ In excess of 288k calls handled from customers
- ✓ 7 enrollment locations opened with over 3,831 visitors
- ✓ 11 enrollment fairs serving 1,592 visitors
- ✓ 827 social media interactions with customers through Cx Command Center
- ✓ More than 28k live chat sessions



Decision Support

- ✓ Over 50k users utilized Consumer Decision Support (CDS) tool cost estimation, doctor search, or prescription search features
- ✓ 10 brokers hired and placed in call center with over 5k enrollees assisted
- ✓ 43% of enrollees associated with brokers (+8% from 2018)

What's Next

- **1095A Preparation**
 - *93k 1095As to be mailed out by Jan 28th*
 - *Electronic 1095 download available through Access Health CT website*
 - *Dedicated outreach and resolution staff available*
- **Customer Support Centers**
 - *In-person customer assistance for post-enrollment help available*
 - *4 locations and dates*
- **Year Round Communications & Outreach**
 - *Educational content focused on post-enrollment requirements and plan utilization*

Customer Support Center Dates and Locations

Saturday, 1/19

Raymond Library
840 Main Street
East Hartford, CT
06108
10:00 AM-2:00 PM

Saturday, 2/2

2 Howe St
New Haven, CT
06511
10:00 AM-2:00 PM

Saturday, 2/9

Stamford
Government Center
Cafeteria
888 Washington
Blvd
Stamford, CT 06901
10:00 AM-2:00 PM

Saturday, 2/16

New Britain High
School
Media Center
110 Mill St
New Britain, CT
06051
10:00 AM-2:00 PM

Thank you!

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