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#one
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
## 2019 Open Enrollment Overview

### Customer Profiles

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

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

- Enrolled In HUSKY: 31%
- Medicare Age Out (64+): 9%
- Did Not Actively Renew – Automatically Termined: 14%
- Active Cancellation: 46%

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**

<table>
<thead>
<tr>
<th>Customer Engagement</th>
<th>Customer Assistance</th>
<th>Decision Support</th>
</tr>
</thead>
<tbody>
<tr>
<td>✓ 4 personalized direct mail (100k deliveries)</td>
<td>✓ In excess of 288k calls handled from customers</td>
<td>✓ Over 50k users utilized Consumer Decision Support (CDS) tool cost estimation, doctor search, or prescription search features</td>
</tr>
<tr>
<td>✓ Over 100 custom emails (Over 950k sent)</td>
<td>✓ 7 enrollment locations opened with over 3,831 visitors</td>
<td>✓ 10 brokers hired and placed in call center with over 5k enrollees assisted</td>
</tr>
<tr>
<td>✓ 6 text message waves (More than 25k recipients)</td>
<td>✓ 11 enrollment fairs serving 1,592 visitors</td>
<td>✓ 43% of enrollees associated with brokers (+8% from 2018)</td>
</tr>
<tr>
<td>✓ Over 320 social media posts (63.4k viewed top post)</td>
<td>✓ 827 social media interactions with customers through Cx Command Center</td>
<td></td>
</tr>
<tr>
<td>✓ 3,300 Outbound Calls</td>
<td>✓ More than 28k live chat sessions</td>
<td></td>
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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!

Contact:
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