



Connecticut's Official Health Insurance Marketplace

Essential Community Provider (ECP) Outreach

Access Health CT (AHCT) has developed informational materials to facilitate the contracting efforts between the commercial insurance carriers affiliated with AHCT and the Essential Community Providers (ECP) in the State of Connecticut.

The following is a brief summary of each document:

Commissioner Letters: These letters briefly explained to the Commissioners of the Department of Mental Health & Addiction Services (DMHAS) and the Department of Social Services (DSS) the importance of their respective agencies to contract with the commercial insurance carriers who participate with AHCT for services rendered by these agencies.

Questionnaire: The purpose of the questionnaire was to determine why the ECPs are not contracted with the four commercial insurance carriers who participate with AHCT.

Provider Letter: This letter was sent to all ECP organizations briefly explaining the Affordable Care Act and outlining the benefits of contracting with the four commercial insurance carriers who participate with AHCT.

Federal Poverty Level Minimum and Maximum per Household: An informative document specifying the Federal Poverty Level dollar ranges per household.

In addition to the mailed materials, the AHCT Plan Management team made follow-up telephone calls to various Agency Directors explaining the outreach program underway by the team. Further outreach included numerous telephone calls to those ECPs who did not return the questionnaire. The AHCT Plan Management team will continue to facilitate the contracting efforts between those ECPs who wish to contract with the commercial insurance carriers who participate with AHCT



Connecticut's Official Health Insurance Marketplace

August 1, 2014

Commissioner Patricia Rehmer
Department of Mental Health and Addiction Services
410 Capitol Avenue
P.O. Box 341431
Hartford, CT 06134

Dear Commissioner Rehmer,

Attached please find a memo and questionnaire package being mailed to DMHAS Funded agencies who qualify under the federal Affordable Care Act (ACA) as essential community providers (ECPs). As such, they are eligible for a commercial contract with the four healthcare carrier networks serving the 80,000 enrollees of Access Health CT (AHCT). Those networks are: Anthem, ConnectiCare Benefits Inc./Optum Behavioral Health, HealthyCT and United Healthcare/United Behavioral Health. Our goal in sending this package is to inform and assist agencies in gaining commercial contracts whenever possible.

The particular organizations who will receive this package have been identified as those who do not currently have contracts with the four carriers for various reasons which we do not know. This may be lack of contact from the carriers' representatives, incomplete information from their organization, or the organization may have turned down acceptance of a contract not understanding the requirements or benefits of these contracts. However, we do want these agencies to have every opportunity to become part of these commercial networks serving the current AHCT enrollees as well as those who will be transitioning from Medicaid onto our commercial membership products. It is for these reasons that we have developed this package to both inform and assist these agencies in the contracting process.

We believe participation in the AHCT commercial networks will not only assist clients seeking services, but could potentially help the agencies to diversify and enhance their funding base. As the results are compiled, we will keep you informed. We appreciate any comments and your on-going interest in this endeavor as we move forward.

Sincerely,

A handwritten signature in cursive script that reads "Virginia A. Lamb".

Virginia A. Lamb
General Counsel and Policy

cc: Julie Lyons, Director Plan Management



Connecticut's Official Health Insurance Marketplace

August 1, 2014

Commissioner Joette Katz
Department of Children and Family Services
505 Hudson Street
Hartford, CT 06106

Dear Commissioner Katz,

Attached please find a memo and questionnaire package being mailed to DCF Funded agencies who qualify under the federal Affordable Care Act (ACA) as essential community providers (ECPs). As such, they are eligible for a commercial contract with the four healthcare carrier networks serving the 80,000 enrollees of Access Health CT (AHCT). Those networks are: Anthem, ConnectiCare Benefits Inc./Optum Behavioral Health, HealthyCT and United Healthcare/United Behavioral Health. Our goal in sending this package is to inform and assist agencies in gaining commercial contracts whenever possible.

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Virginia A. Lamb
General Counsel and Policy

cc: Julie Lyons, Director Plan Management

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Questionnaire for ECP Providers

Name of Organization: _____

Contact Person: _____

Name _____ Phone: _____ Email: _____

Access Health CT (AHCT) is Connecticut's official health insurance marketplace and the only place in Connecticut where individuals, families, and small businesses can get financial help with their health care coverage costs, if they qualify. Anthem, HealthyCT, United and ConnectiCare Benefits Inc. currently offer health plans through AHCT to 80,000 enrollees. AHCT is interested in learning whether you already have a contract with any of these carriers today to provide care to AHCT enrollees. If you do not have a contract, AHCT would like to know if your organization would be interested securing a contract. All of these health care carriers are building their provider networks of essential community providers and there is an opportunity for you to join their network.

Please answer the following questions:

1. Does your organization currently provide services under a contract with any of the four commercial health insurance carriers who are participating in the Access Health CT (The Exchange) network?

Yes No

If YES, please indicate below which ones:

Medical

- | | |
|---------------------------------|---|
| Anthem <input type="radio"/> | ConnectiCare Benefits Inc. /Optum Behavioral Health <input type="radio"/> |
| HealthyCT <input type="radio"/> | United/United Behavioral Health <input type="radio"/> |

Dental

- | | |
|--|--|
| Anthem <input type="radio"/> | ConnectiCare Benefits Inc. /BeneCare <input type="radio"/> |
| HealthyCT/Delta Dental <input type="radio"/> | United Health Services <input type="radio"/> |

If YES, please indicate the levels of care or types of services for which you have contracted:

- | | | |
|----------|----------|----------|
| 1. _____ | 2. _____ | 3. _____ |
| 4. _____ | 5. _____ | 6. _____ |

If NO, you are currently NOT participating or have a contract with any of the four commercial health insurance carriers through Access Health CT, please indicate the reason(s):

2. If your organization responded "NO", do you want to participate in the commercial networks for Access Health CT (The Exchange) enrollees with these carriers?

Yes No

3. Have you or anyone in your organization been contacted by representatives from the health insurance carriers regarding participation in the Access Health CT (The Exchange) Network?

Yes No

If **YES**, is your organization currently working on an application to be a provider in their networks?

Yes No

If **YES**, which carrier(s)?

Medical

Anthem ConnectiCare Benefits Inc. /Optum Behavioral Health

HealthyCT United/United Behavioral Health

Dental

Anthem ConnectiCare Benefits Inc. /BeneCare

HealthyCT/Delta Dental United Health Services

If **NO**, you are currently not working on an application, would you like more information from the carriers or from Access Health CT (The Exchange)* on being a participating provider?

Yes No

From which Carrier(s) would you like more information?

Medical

Anthem ConnectiCare Benefits Inc. /Optum Behavioral Health

HealthyCT United/United Behavioral Health

Dental

Anthem ConnectiCare Benefits Inc. /BeneCare

HealthyCT/Delta Dental United Health Services

Our organization is interested in participating in the Access Health CT (The Exchange) network but only with the following carrier(s)

Medical

Anthem ConnectiCare Benefits Inc. /Optum Behavioral Health

HealthyCT United/United Behavioral Health

Dental

Anthem ConnectiCare Benefits Inc. /BeneCare

HealthyCT/Delta Dental United Health Services

4. Our organization is **not** interested in participating in the Access Health CT (The Exchange) network through the four carriers at this time.

5. Our organization may be interested in network participation through Access Health CT (The Exchange) in the future.

Please provide any additional comments or questions you may have below: (use additional pages if necessary)

*For additional information please contact Scott Onofrio @ Scott.Onofrio@CT.gov or (860) 757-6819 *

For Rapid response please Scan to: Scott.Onofrio@CT.gov or Fax to: (860) 757-5330



August 1, 2014

Connecticut's Official Health Insurance Marketplace

Dear Provider,

The federal Affordable Care Act's (ACA) has been implemented in Connecticut through the Health Insurance Exchange (The Exchange) known as Access Health CT. We are sending this communication to give you important information and ask questions regarding your organization's potential participation in the commercial health insurance networks of Access Health CT (AHCT) serving 80,000 enrollees. Your organization is being contacted today, because Access Health CT has identified your agency as being an essential community provider (ECP) eligible to participate in AHCT commercial insurance networks.

Essential Community Provider (ECP) status offers a significant opportunity for your organization to expand your client base and revenues, since Access Health CT requires those health carriers offering products through the Exchange to contract with ECP providers. Contracting with commercial health carriers can also help insure that your clients, who are currently participants in Medicaid and CHIP programs, will have continuity of care as they transition from Medicaid and CHIP to private insurance.

The goal of the Federal Affordable Care Act (ACA) is to significantly expand the number of individuals with essential health coverage. This goal is being achieved in two ways --through tax credits and also through the expansion of Medicaid. Depending on income and family size, Connecticut residents may either qualify for help in paying their insurance premiums (direct payment of part of their health care premium to their selected health care carrier) or for expanded Medicaid. See attached Federal Poverty Level (FPL) chart.

Individuals will apply for this assistance through Access Health CT (AHCT), the agency charged with implementing the Affordable Care Act in Connecticut.

Those carriers providing health coverage through AHCT include: Anthem, ConnectiCare Benefits Inc. (a ConnectiCare affiliate), HealthyCT, and United Healthcare. The mental health and substance abuse companies, managing care for these carriers are also required to contract with your organization. The behavioral health and substance abuse services, carriers include: Optum Behavioral Health (for ConnectiCare Benefits Inc., and United Behavioral Health for United Healthcare). The carrier must contract with you for services, if your providers meet the carrier's certification requirements and you are willing to accept the carrier's commercial payment rate.

If you have not been contracted by these carriers, and would like to discuss a contract, or need more information, please contact Access Health CT (AHCT). The AHCT contact person is: Scott Onofrio. He can be reached by phone at: (860) 757-6819 or email: Scott.Onofrio@ct.gov. For Rapid response please Scan to: Scott.Onofrio@CT.gov or Fax to: (860) 757-5330**

We look forward to your response, please respond by **August 15, 2014**.

Sincerely,

A handwritten signature in black ink, appearing to read "Julie E Lyons".

Julie E Lyons

Director, Plan Management

Federal Poverty Level (FPL)

Max HH MAGI Income for various programs (QHP 2015 Plan Year)

HH number	APTCL (100%* - 400%)		CSR 94% (100% - 150%)		CSR 87% (150% - 200%)		CSR 79% (200% - 250%)		Silver no CSR but APTC (250% - 400%)		AN/AL (100% - 300%)	
	Min	Max	Min	Max	Min	Max	Min	Max	Min	Max	Min	Max
1	\$11,670.00	\$46,680.00	\$11,670.00	\$17,505.00	\$11,670.01	\$23,340.00	\$23,340.01	\$29,175.00	\$29,175.01	\$46,680.00	\$11,670.00	\$35,010.00
2	\$15,750.00	\$62,920.00	\$15,730.00	\$23,595.00	\$15,730.01	\$31,460.00	\$31,460.01	\$39,325.00	\$39,325.01	\$62,920.00	\$15,730.00	\$47,190.00
3	\$19,790.00	\$79,160.00	\$19,790.00	\$29,685.00	\$19,790.01	\$39,580.00	\$39,580.01	\$49,475.00	\$49,475.01	\$79,160.00	\$19,790.00	\$59,870.00
4	\$23,850.00	\$95,400.00	\$23,850.00	\$35,775.00	\$23,850.01	\$47,700.00	\$47,700.01	\$59,625.00	\$59,625.01	\$95,400.00	\$23,850.00	\$71,550.00
5	\$27,910.00	\$111,640.00	\$27,910.00	\$41,865.00	\$27,910.01	\$55,820.00	\$55,820.01	\$69,775.00	\$69,775.01	\$111,640.00	\$27,910.00	\$83,730.00
6	\$31,970.00	\$127,880.00	\$31,970.00	\$47,955.00	\$31,970.01	\$69,940.00	\$69,940.01	\$79,925.00	\$79,925.01	\$127,880.00	\$31,970.00	\$95,910.00
7	\$36,030.00	\$144,120.00	\$36,030.00	\$54,045.00	\$36,030.01	\$72,060.00	\$72,060.01	\$90,075.00	\$90,075.01	\$144,120.00	\$36,030.00	\$108,090.00
8	\$40,090.00	\$160,360.00	\$40,090.00	\$60,135.00	\$40,090.01	\$80,180.00	\$80,180.01	\$100,225.00	\$100,225.01	\$160,360.00	\$40,090.00	\$120,270.00

each add'l

HH = Household

* Those who are ineligible for Medicaid due to immigration reasons may be eligible for APTC with a min of \$0

Max HH Income for various programs (Mar. 2014 - Mar. 2015)

HH number	Husky A (20.1% FPL)		Pregnant Women Only (263% FPL)		Husky D (138% FPL)		CHIP Band 1 (20.1% - 25.4% FPL)		CHIP Band 2 (25.4% - 32.3% FPL)		CHIP Band 3 (32.3% FPL +)	
	Min	Max	Min	Max	Min	Max	Min	Max	Min	Max	Min	Max
1	\$0.00	\$23,456.70	\$0.00	\$30,692.10	\$0.00	\$16,104.60	\$23,456.70	\$0.00	\$29,641.80	\$0.00	\$37,694.10	n/a
2	\$0.00	\$31,617.30	\$0.00	\$41,369.90	\$0.00	\$21,707.40	\$31,617.30	\$0.00	\$39,954.20	\$0.00	\$50,807.90	n/a
3	\$0.00	\$39,777.90	\$0.00	\$52,047.70	\$0.00	\$27,310.20	\$39,777.90	\$0.00	\$50,266.60	\$0.00	\$65,921.70	n/a
4	\$0.00	\$47,938.50	\$0.00	\$62,725.50	\$0.00	\$32,913.00	\$47,938.50	\$0.00	\$60,579.00	\$0.00	\$77,035.50	n/a
5	\$0.00	\$56,099.10	\$0.00	\$73,403.30	\$0.00	\$38,515.80	\$56,099.10	\$0.00	\$70,891.40	\$0.00	\$90,149.30	n/a
6	\$0.00	\$64,259.70	\$0.00	\$84,081.10	\$0.00	\$44,118.60	\$64,259.70	\$0.00	\$81,203.80	\$0.00	\$103,263.10	n/a
7	\$0.00	\$72,420.30	\$0.00	\$94,758.90	\$0.00	\$49,721.40	\$72,420.30	\$0.00	\$91,516.20	\$0.00	\$116,376.90	n/a
8	\$0.00	\$80,580.90	\$0.00	\$105,436.70	\$0.00	\$55,324.20	\$80,580.90	\$0.00	\$101,828.60	\$0.00	\$129,480.70	n/a

HH = Household