



Access Health CT Consumer Experience Advisory Committee Meeting

Location: Legislative Office Building
300 Capitol Avenue
Hartford, CT 06106
Room 1B
Date: Tuesday September 16, 2014
Time: 3:00 p.m.

Members Present

Alta Lash, Arlene Murphy, Cee Cee Woods, Deb Polun, Gerard O'Sullivan, Kevin Galvin, Susan Kelley, Sheldon Toubman, Tanya Barrett, Vicki Veltri

Members Absent

Cheryl Forbes, Erica Michalowski, Shawn Lang, Robert Scalettar

Other Participants

Peter Van Loon, Jim Wadleigh(left at 3:10 p.m.)

I. Call to Order and Introductions

Co-Chairperson Vicki Veltri opened meeting at 3:04 p.m. Introductions were made.

II. Approval of Minutes

Alta Lash made a motion to approve April 23, 2014 minutes, Deb Polun seconded but noted her name was spelled wrong and she confirmed that a list of low cost meeting locations was sent out. All were in favor.

III. Public Comments

No Public Comments were made

IV. How AHCT is communicating Life Changes that impact the Advance Premium Tax Credit (APTC).

Mr. Van Loon said that AHCT was always identifying the need to update enrollee's income. He indicated that AHCT needs updated income to do eligibility. Mr. Van Loon indicated that tomorrow there is a press conference at 1:00 p.m. to go public with QHP and Medicaid and what the concerns are. Mr. Van Loon indicated that AHCT will show what it learned reaching out to 6,000 people who have enrolled through a survey.

Ms. Veltri stated that at the last Board meeting most people didn't understand that when they applied at the Exchange, their reported income may not be true because of certain circumstances or changes and this could have a later effect. She asked how AHCT is communicating this and if we can we put something on the web site that tells people when they are reporting their income that it will need to be verified and the subsidy will affect the outcome. Mr. Van Loon said the web site is not enough and we can't wait until January. At the end of this month there is a pre-enrollment tool kit that will go out and give people a heads up on re-enrollment.

Ms. Polun stated her concern that consumers are not telling AHCT their income change and when they file taxes they are going to get penalized and what else is AHCT doing to let the current enrollees know. She also asked if AHCT is working with insurance companies to inform their enrollees not to forget to report life changes. Other than initial training with the consumer that happened 6 months ago what else is being done to communicate with them?

Mr. Van Loon indicated that the insurance companies are not reaching out to their clients about educating on life changes. The carriers send them back through the AHCT site – they need to update through the AHCT site. As far as reaching out every month to remind enrollees to update, Mr. Van Loon indicated that AHCT is not doing that. Mr. Van Loon said AHCT is preparing to put out 1095's. Mr. Van Loon said in the third week of January consumers will be calling and asking what this document is. Mr. Van Loon indicated that a lot of these consumers have not been doing a tax return and thinks AHCT will get inundated with calls. AHCT cannot give tax advice.

Ms. Veltri said with open enrollment coming and auto renewals, how is that going to work and how does that work with the APTC? How is the enrollee informed that they may have other choices than the plan they are on?

Mr. Van Loon replied that the consumer can apply for auto re-enrollment and the tool kit will show if the consumer chose to auto-enroll and did not want to change anything then the consumer would be allowed to auto enroll. If the consumer wishes to make changes such as changing the carrier or plan the flow chart goes down that path. It goes into reminder about tax

credit issue and what that entails. Ms. Veltri asked Mr. Van Loon to share this information and Mr. Van Loon agreed.

Mr. Galvin indicated that he polled 40 people half English and half Spanish asking if they had reported life changes and all their responses were no. These consumers were asked if they knew what it was and they replied no. These consumers further indicated that they were not aware of the upcoming open enrollment. Mr. Galvin further stated that these consumers didn't have a web site and needed hand holding. Mr. Van Loon indicated that out of the 6,000 surveyed, interestingly, it showed how that they enrolled and two out of three did it themselves or called the call center.

Ms. Forbes said that from experience working in Bridgeport she has the same experience. Ms. Forbes indicated that the call center closes at 4:00 p.m. right now for people with questions. Mr. Van Loon confirmed this. She said these individuals need to call after work hours. Mr. Van Loon stated that the call center went to a 4:00 p.m. closing because there were no calls after hours.

Ms. Barrett said she thought DSS was contributing to the call center for support and Mr. Van Loon said that there was a cost sharing arrangement with the call center. Ms. Veltri asked if there was joint staffing and Mr. Van Loon said no, joint call center idea was not going forward. Rather than attempt to educate folks in the Maximus call center with major situations AHCT is taking those down to IRD department and announcing that decision in a couple days.

Ms. Veltri said because of funding constraints there is a two tier program for the Assisters. Time is running out and elaborate program could not be designed. Ms. Veltri indicated that the over \$3 million grant last year is not what is available this year and the outline will indicate that the Library Association and United Committee of Family Services will be utilized to help with open enrollment. Mr. Madrak is presenting at the BOD meeting on Thursday and this outline should have more meat on the bones by then. Ms. Veltri said there will be a year round program that will be federally funded. Guidance has not been received as of yet.

Ms. Veltri said that OHA identified the key assisters that were successful and the ones that were not. OHA worked with The Navigators to come up with a proposal and there was a loud and clear message that there needed to be more full time, not part time assisters. Ms. Veltri is having a meeting to make a sustainable plan and develop it to shop it to the federal government and other agencies.

Ms. Veltri asked Mr. Van Loon to speak to the other resources dedicated to open enrollment efforts. Mr. Van Loon said that AHCT is looking at what got people out of the program last year and what was successful. Mr. Van Loon said that 30% of members were signed up by brokers

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into the QHP plans. Further, AHCT is investing in similar avenues as last year and hiring 20 plus people to man the stores along with 8 full time trainers. IPAs are returning and they were contacted to advise of the training. Ms. Murphy said the IPAs are not being reached out to at all as she checked with certified IPAs.

Mr. Murphy asked about SHOP and Mr. Van Loon said it will have to be rehabilitated.

Ms. Murphy said she wanted to set a date for the next meeting and Mr. Van Loon suggested October 6th.

Ms. Polun asked when a draft letter to the consumers would be ready and Mr. Van Loon said the letters are going out next week. Mr. Van Loon said a cover letter would be going out with the 1095. Ms. Polun requested providing input into the crafting of the letter. Mr. Van Loon said he is shipping out the first cut of the enrollment tool kit. They want to vet it first.

V. Adjournment

Meeting adjourned at 5:04 p.m. by Ms. Veltri.