



Access Health CT

2021 Open Enrollment (OE) Update

2021 Key Open Enrollment Metrics



Customer Interactions:

- 313k unique AccessHealthCT.com visitors (Up 37%)
- 258k calls handled through call center (Down 2%)
 - 32.6k customer web chat sessions (Up 14%)



OE Enrollment/Eligibility Activity:

- Started OE 8 with 98,874 enrollees (Up 4.6%)
- 104,946 enrolled into a qualified health plan (Down 2.7%)
- 28% eligible for APTC (Up 1.7%), 42% eligible for APTC/CSR (Down 1.5%)
- 34,012 determined eligible and completed application for Medicaid (Down 35%)

2021 Key Open Enrollment Metrics



Public Health Emergency Efforts and Impact:

- PHE recently extended by HHS through April 20, 2021, maintaining coverage for current HUSKY members through April 30.
- Any further extension is not likely to be announced by U.S. Department of Health & Human Services until we are closer to that date.
- Over 123k with HUSKY coverage extended since start of PHE.
- Verification requirements extensions continue for enrollees for the duration of the PHE.
- Updated guidance for COVID-Related Tax Relief Act of 2020 underway.
- Planning and strategy needed for eventual PHE end.

2021 Key Open Enrollment Metrics



Demographics:

- Average age of enrollees is 44.4 years old (Up .5 Years)
- 53.5% of enrollees are female (Down .6%)
- Average number of covered enrollees per household is 1.9 (Unchanged)

Plan Selections and Premiums:



- 44.2% of enrollees associated with a broker (Down 1.8%)
- 46.8% 2021 enrollees selected a silver plan (Up .5%)
- Median monthly gross premium \$631 (+\$17) / Median monthly net premium \$142 (-\$9)
- 92.7% retention rate into 2020 policies (Up .7%)
- 56% reduction in high probability detrimental plan selections by new enrollees (87% and 94% CSR enrollment in non-silver plans)

Upcoming Dates and Deadlines

- **Post Enrollment Verifications Deadlines**

- Due to Public Health Emergency, verification period extended for all enrollees.
- Outstanding verification activity remaining for 15k households
- Easier documentation submission experience for mobile users
- Dedicated website to guide customers available on learn.accesshealthct.com/verification-help/

- **Outstanding Premium Payments Due**

- January policy invoices delivered to enrollees
- 14.9% of 2021 policies currently pending effectuation

- **1095A Preparation**

- 86k 1095As have been mailed out on January 27th
- Electronic 1095 download available through Access Health CT website
- Dedicated outreach and resolution staff available

2021 Open Enrollment Summary Report To Be Presented to the AHCT Board of Directors and Released February 18, 2021

Special Enrollment Period For Uninsured Connecticut Residents

- New Special Enrollment Period (SEP) will open on February 15, 2021 and run for 30 days. Near the end of the 30-day period, AHCT will assess whether an additional 30 days is needed to assist additional consumers, but the duration of the SEP will not be longer than 60 days in total.
- Consumers enrolling from February 15-28 will receive a 3/1/2021 effective date, so long as they pay their first month's premium.
- Consumers enrolling from March 1 through the month of March (if SEP continues past 30 days) will receive a 4/1/2021 effective date, so long as they pay their first month's premium, etc.
- Consumers will not be required to verify their eligibility for this SEP, but consumers currently enrolled in coverage through AHCT will not be eligible to use this SEP to change plans.
- Consumers can enroll online at accesshealthct.com or through the AHCT Contact Center at 1-855-805-4325.
- AHCT will promote this new SEP through a press release and unpaid media and social media channels.
- Financial help will be available to consumers who qualify.