

Dear Connecticut Health Exchange Board Member,

Congratulations on your appointment to the Board of the Connecticut Health Insurance Exchange. As a coalition of consumer advocates, we want to thank you for agreeing to serve on this critical Board. We thank you for taking responsibility for making complex, difficult decisions that will impact the health and finances of one in ten state residents desperate for affordable, comprehensive health coverage who are expected to purchase coverage through the Exchange.¹ The effectiveness of the Exchange in providing affordable, comprehensive insurance options will be critical since every state resident will have the responsibility to secure coverage in 2014, and especially so for the estimated half of Exchange consumers who will qualify for advanced payment tax credits and who must purchase coverage through the Exchange. The Exchange faces some daunting tasks in the very near future, and we want to extend an offer to advise and assist you as you begin this important work.

Among those daunting tasks will be defining the benefits that must be offered by plans in the exchange, considering those mandated under state law in addition to those included in the federal essential benefit package due out this Fall. Another important task will be setting standards for Qualified Health Plans (QHP) and choosing those Plans for participation. Connecticut has had a troubled past in choosing health plans for our HUSKY program; we urge you to review that history to avoid past mistakes. It is essential that QHPs have robust provider panels, and that safety net providers be available to ensure continuity of care for consumers who may transition between Medicaid, a Basic Health Program, and coverage through the Exchange. The Basic Health Program is a critical option to ensure continuity of care for individuals fluctuating above and below 133% of FPL, as well as access to an affordable benefits package. Coordination between the Exchange and these public coverage programs is critical to ensure that applicants are aware of every available option, and so they can easily shift from one program to the other as their income changes.

You will also be choosing Navigators to assist consumers in purchasing the right plan to meet their needs and resources in a complex and confusing environment. We cannot overstate the importance of effective, appropriate outreach and educational efforts to ensure that every state resident, regardless of circumstances, is aware of all their options and has every tool necessary to make the best decision. Appropriate Navigators must be available across a wide range of cultures and circumstances to ensure that the Exchange meets the diverse and complex needs of people with disabilities and special health care needs.

Your decisions must carefully balance setting standards that ensure that coverage is affordable and meaningful, but also flexible enough to provide consumers with a broad set of options. It is critical that Exchange standards and rules foster a robust market of insurers competing for Connecticut residents' business, and maintaining a level playing field with plans offered outside the Exchange. The Board must evaluate the function of the Exchange in providing value to consumers and its role in Connecticut's complex and quickly changing insurance market, and quickly adapt policies and plan choices to meet the needs of consumers.

The General Assembly was very wise in including strong language in PA 11-53 to exclude Board members with obvious conflicts of interest. Those provisions are critical not only to ensuring that the Board makes the best decisions for Connecticut consumers, but also to ensuring public confidence in those decisions. We are certain that, regardless of background, every Board member will make the best interests of consumers and small businesses their first priority in decision-making.

We thank you for your commitment to public service. Please contact any of us if we can be of help in this important work.

Sincerely,

Jennifer C. Jaff
Advocacy for Patients with Chronic Illness, Inc.

Shawn M. Lang
Connecticut AIDS Resource Coalition

Maggie Adair
Connecticut Early Childhood Alliance

Jennifer Carroll
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Sheldon Toubman
New Haven Legal Assistance

ⁱ D Auerbach et. al., The Impact of the Coverage-Related Provisions of the Patient Protection and Affordable Care Act on Insurance Coverage and State Health Care Expenditures in Connecticut, RAND, 2011 http://www.rand.org/pubs/technical_reports/TR973z1.html