



Brokers, Agents and Navigators Advisory Committee Meeting & Small Business Health Options Program Advisory Committee Special Meeting

Location: Holiday Inn
100 East River Drive
East Hartford, CT
Date: Wednesday, February 17, 2016
Time: 1:00 p.m.

Members Present

Pamela Russek; Kevin Galvin; Anthony Pinto; Timothy Push; Matthew Katz; Nathan Field; Jennifer Lovett, Jesse McDonald, Craig Koehler

Members Absent

Christopher K. McKiernan; Ellen C. Skinner; Grant Ritter; Lynn Marie Janczak; Marta Maciuba; Mary Ellen Breault; Antonio Caporale; Paul Philpott; David Guttchen; Jay Festa; John Calkins; Matthew Fair; Eric Quinn; Jesse McDonald; Jeffrey Oswald; Stephen Glick

Members On Phone

Patty Pulisciano; Mark Czarnecki

Other Participants

AHCT: Ron Choquette; Shan Jeffreys; Susan Rich-Bye; Ann Lopes; James Michel, Richard Levesque
Wakely Consulting: Brittany Phillips; Julie Andrews

I. Call to Order and Introductions

The meeting was called to order at 1:00 p.m.

II. Public Comment

There was no public comment.

III. 2017 SHOP Standardized Plan Designs – Discussion and Vote

Ron Choquette, SHOP Director, provided an overview of the proposed SHOP standardized plans for Plan Year 2017. Susan Rich-Bye, Director of Legal Affairs and Policy, provided a summary of the relevant regulations and guidance. The recently issued Connecticut Insurance Department's (CID) Bulletin HC-109 reduces the copay maximums for laboratory and routine radiology services, which must be incorporated into most of the AHCT 2017 standardized plans to comply with this guidance.

Shan Jeffreys, Director of Marketplace Strategies, stated that proposed individual plan designs were accepted at the meeting with the Health Plan Benefits and Qualifications Advisory Committee. Wakely Consulting is assisting with Access Health CT with the standard plan designs, and will be able to identify the plans that were chosen and answer any questions. Kevin Galvin stated that the conversation at the other Advisory Committee meeting was robust.

Mr. Choquette provided an update as to SHOP membership. Matthew Katz asked about the strategy for promoting the small business marketplace, adding that many Connecticut small businesses do not have enough information about the program or are confused. Mr. Choquette replied that it is a priority. A new staff member was hired to work in the field exclusively. Marketing strategies are being developed to work with brokers and it is important to make sure that businesses know that AHCT exists. Mr. Choquette would like membership to increase by 50% or higher next year.

Mr. Choquette provided a summary of membership by metal plans and carrier. Timothy Pusch asked if AHCT offers a Platinum Plan. Ann Lopes replied that it is required and Mr. Jeffreys added that has very low utilization.

Julie Andrews from Wakely Consulting Group summarized the approach and how AHCT developed the proposed plans. Of note, is the requirement to comply with CID Bulletin HC-109 regarding specified maximum benefit co-pays. Notes and caveats and Actuarial Value (AV) changes were summarized as well.

The proposed standard plans for each metal tier were reviewed. Anthony Pinto suggested staying with the current platinum plan as enrollment in the SHOP Platinum plan is only at approximately 3%. Mr. Galvin reminded the committees that Option 1 was chosen for individual. There was a consensus by the committee members to choose Option 1.

Ms. Andrews continued with the proposed gold plan. Matthew Katz asked if there was a sense of the premium percentage increase between the three options. Ms. Phillips replied that based on a high level estimate, there would be an increase of 3-4%. Option 2 keeps the actuarial value at the same level with the increases for trend in the Federal AV calculator, but in terms of benefits of the plan, it should be negligible. Option 3 would fall in between Options 1 and 2 and would show a 2% increase. Mr. Choquette stated that enrollment in the Gold plan stands at approximately 37%. Following further discussion, the committee members agreed on Option 3.

DRAFT MINUTES

Ms. Andrews presented the proposed Silver Non-HSA plan. Mr. Choquette stated that enrollment is at approximately 46%. Mr. Katz recommended running another option similar to Option 3 presented however with a \$4,400 medical deductible. Ms. Phillips stated that the actuarial will be at 71.4%. The committee members agreed on Option 3 but with a \$4,400 medical deductible.

Ms. Andrews presented the proposed Silver HSA plan. The second option would have a negligible increase. The committee members agreed on Option 2.

Ms. Andrews presented the proposed Bronze non-HSA plan. Ms. Phillips stated that Option 1 would have an approximate 1.2% rate increase. The rate increase for Option 2 would be negligible. The committee members agreed on Option 1.

Ms. Andrews presented the proposed Bronze HSA plan. The committee members agreed on Option 2.

Kevin Galvin made a motion to recommend Platinum Plan Option 1; Gold Plan Option 3; Silver non-HSA Plan Option 3 modified with a \$4,400 medical deductible; Silver HSA Option 2; Bronze non-HSA Option 1; and Bronze HSA Option 2. Motion was seconded by Pamela Russek. ***Motion passed unanimously.***

IV. Adjournment

Kevin Galvin made a motion to adjourn the meeting. Motion was seconded by Matthew Katz. ***Motion passed unanimously.*** Meeting adjourned at 2:39 p.m.