



Broker, Agents and Navigator Advisory Committee Special Meeting

Draft Meeting Minutes

Date: Wednesday, April 29, 2015

Time: 1:00 p.m. – 3:00 p.m.

Location: Holiday Inn Conference Room, 100 E River Drive, East Hartford, CT

Advisory Members Present:

Jay Festa, John Calkins, Mark Czarnecki (Co-Chair), Paul Philpott (Co-Chair)

Advisory Members Telecommuting:

David Guttchen (Secretary Barnes' Designee), Matt Fair

Other:

Josephine Sempere, Christopher Mele, John Carbone, Allison Cappuccio, Larease Royes, Kevin Reardon

I. Call to Order and Agenda

Mark Czarnecki called the meeting to order at 1:00 p.m., members introduced themselves.

II. Public Comment

No public comment

III. Agenda

Josephine Sempere reviewed the agenda. Each portion of the agenda is being presented by a different member of the AHCT Sales and Training Team at the end of which we will have a Q&A session pertinent to the topic of current discussion.

IV. AHCT Broker Conference

A Save the Date was sent out for the Broker Conference on June 16th, at the Crown Plaza in Cromwell. AHCT is partnering with all the carriers in order to bring this event to AHCT's certified brokers. The topic of the day will be the evolution of how insurance products are purchased through benefit

marketplaces. The two speakers' presentations will be worth a total of two CE credits. Seating is limited to 200 AHCT certified brokers.

V. Marketing and Communications

Access Health CT now has a new director of marketing, Andrea Ravitz. Ms. Ravitz had created a summary slide of marketing's planned activities for the next few months leading up to open enrollment. This year's PERT research study is almost complete and results are to follow at the next meeting. Ms. Ravitz will be inviting this Advisory Committee to a working meeting on May 29th to review marketing collateral necessary to be more successful in selling for the next open enrollment. Questions and comments were then accepted. John Calkins stated that he would not be available on the 29th inquiring if suggestions can be submitted in advance of the meeting. AHCT was also open to other dates that week of May 29th. The Committee discussed possible ideas of what they are looking to see at the working session such as a guideline for rules of enrollment, product comparison charts, product migration charts, and subsidy comparisons from year to year combined with a possible one page role of the certified broker during the upcoming open enrollment.

VI. Broker Interview and Survey Results

Deloitte could not be at the meeting to present their section. However, Ms. Sempere provided an overview of how Deloitte staff shadowed brokers at different offices looking into the broker/client interaction. A questionnaire was developed that was sent through Constant Contact to all of the AHCT brokers. Feedback and response rate was higher than expected and Deloitte has a lot of raw material to disseminate prior to the next meeting. There are recommendations and enhancements being looked into for the summer of 2015. There is a need to make the website more user friendly with a language update along with streamlining the enrollment process for both brokers and consumers. Updates will be sent out either by Constant Contact or at the next scheduled Advisory Meeting along with compiled results and recommendations. The Broker Committee is intrigued to see what the results are and look forward to changes to make enrollment a faster and easier process.

VII. SHOP Update

John Carbone provided an update on the number of groups, subscriber and members. As of April 1, 2015, SHOP has enrolled: groups (185), subscribers (735), and members (1177). SHOP's retention rate for renewals in 2015 is at 87%, 12% higher than the industry standards. AHCT is averaging 15 group renewals a month.

In addition, the goal is to visit 48 broker agencies per month, along with additional client and broker conference calls. These visits/ calls are to educate clients on the current SHOP marketing materials and new products for 2015, as well as the new changes for 2016. In 2016, SHOP will be allowed to start quoting groups with 100 FTE.

One on one meetings to review renewals with clients/brokers to explain the 2015 medical and dental products as well as our new product for 2016 will continue. During these visits and calls AHCT will continue to inform brokers that Benefit Central is live allowing AHCT brokers to provide side by side comparisons with on exchange and off exchange plans.

SHOP will continue to do broker, chamber and expo events throughout the state utilizing various types of formats to stay in touch with brokers through email blasts, social media, direct mailings and print ads.

Suggestions were made to remind brokers AHCT is live on Benefit Central. It was also suggested that 2016 SHOP rates should go out to the marketplace sooner rather than later.

VIII. Income Verification Process and Documents

Allison Cappuccio led the discussion on verification checklist items and 90 day determinations. As of 2015, AHCT has turned on the dis-enrollment feature of VCL's (verification checklist item) so that if the system cannot verify information then it will request a (VCL) for which consumers have 90 days to verify the information. AHCT sends out letters to consumers with a list of what is acceptable; depending on the VCL requested the consumer may run the risk of being dis-enrolled altogether if they do not send in verification documents. A QHP disenrollment is dependent upon who does not verify: a primary insured with dependents who does not send in VCL will cause the entire policy to cancel. Further, any dependents on the policy will qualify for a special enrollment period. Any such loss in coverage or APTC can be appealed within 30 days, but the APTC cannot be reinstated back to the first of the month. It would have to be picked up again the following month, meaning the consumer might face one month of full-priced coverage. Committee asked about brokers getting copies of the letters that clients are getting, as well as purging the system of applications that are not completed or inactive. AHCT has looked into IT getting a VCL portal for the purpose of letting brokers view VCL items and their statuses as well as letters. It was noted that this would save money on the call center because brokers would be the initial contact rather than AHCT. There would be cost savings on postage and paper. Call center education, as well as broker education, was requested to be amped up so that it is less frustrating to deal with, especially in regards to brokers being authorized to speak on their clients' behalf.

IX. Agent of Record Concerns

Larease Royes discussed the tracking of the recent Agent of Record issue. There are currently 361 issues of which 262 are being looked into. Carriers have been in contact with AHCT and have agreed to pay retro commissions back to January 1, 2015 to the present. Brokers will be notified by Constant Contact with updates and when particular case specific determinations have been fixed. The reason for going through a hard fix internally with Deloitte is due to the possibility of disrupting a lot of accounts and applications if done by AHCT individually. About 25% of the brokers looking for commissions are not authenticated due to future effective dates, special enrollment backdated effective dates, and/or no active client enrollment.

X. Lead Broker Program

Christopher Mele outlined the lead broker program whereby the contracted agencies will receive live leads from the AHCT call center. AHCT will be putting out an RFP for brokers with minimum requirements such as agency experience/seasoned professionals, technological infrastructure, staffing levels, etc. The agencies will have monthly reporting requirements as well as have to have staff and hours that mirror the AHCT call center for leads. Training will be done with the selected agencies on worker portal, updates on consumer portal etc. AHCT will be sending out the RFP to the top broker tier in May. Suggestions were made in regards to smaller agencies that don't have the staff to consider partnering and creating lead broker alliances so that they are able to participate in this program. There is a plan to implement other programs in the future.

XI. Learning Management System

Kevin Reardon discussed the new learning management system (LMS) project that is underway. AHCT is interviewing vendors and will be making a selection shortly. The goal is to get the software in house soon in order to take all existing Power Points and system slides from the previous two years of instructor-led training and integrating them into the online learning system. The system will allow brokers to access it when they want it, for whatever information they need. The LMS will be completely separate from AHCT and hosted by an external company. Four finalists have been selected and it is hoped that this will be operational by July 1 and launched by September 1 so that it is available during open enrollment and re-certification processes. New and previously certified

brokers will be able to utilize this for registrations, certification, re-certification, webinars, standalone eLearning and a blend of other options. The Committee made a comment that they would want to see a reference section to look up issues that they come across in the field to be easily found. The Committee is hoping the sooner the better because June, July and August are their slower times and getting everything around that time is ideal for their time management. The Committee also suggested that AHCT have the staffing necessary to keep up on the content as the volume of content will increase get bigger and bigger as time goes on.

XII. Other Questions

Comment made about the fact that Paul Philpott thought that producers would play a bigger role as AHCT heads toward self-sufficiency. Any and all ideas are strongly supported by the Committee. Ms. Sempere reminded everyone about the tentative May 29th workshop and asked about getting together more often. The Committee thinks that three times a year is the best option, one time at the beginning of the year, one time around this time of year, and one time towards the end of the year around September just before open enrollment begins. The Committee feels the business need is what will dictate when it meets, as long as there is enough content. Suggested meetings would be one with wrap up information about open enrollment, two concerning seminars and a final one about preparation for the next open enrollment.

XIII. Meeting Adjourned

Meeting adjourned at 3:10 p.m.