



Broker, Agents and Navigator Advisory Committee Special Meeting

Draft Meeting Minutes

Date: Tuesday, July 7, 2015

Time: 1:00 p.m. – 3:00 p.m.

Location: Legislative Office Building Room 1A, 300 Capital Ave, Hartford, CT

Advisory Members Present:

Jay Festa, John Calkins, Mark Czarnecki (Co-Chair), Paul Philpott (Co-Chair), Jesse McDonald, Jeffrey Oswald, Craig Koheler, Jennifer Lovett

Advisory Members Participating by Phone:

Eric Quinn, David Guttchen

SHOP Advisory Committee Participating:

Pam Russek, Kevin Galvin, Nathan Field, Mary Ellen Breault (Connecticut Insurance Department)

Absent Broker Committee Members:

Antonio Caporale, Matthew Fair, Steve Glick

Access Health CT:

Josephine Sempere, John Carbone

Call to Order and Agenda

Mark Czarnecki called the meeting to order at 1:04 p.m., members introduced themselves.

I. Review and Approval of Minutes

Motion to review and approve minutes from the April 29, 2015 meeting was initiated by Mark Czarnecki. Jesse McDonald seconded the approval. Motion carried.

II. Agenda

Josephine Sempere reviewed agenda. There were 5 new members added to the Broker, Agent and Navigator Advisor committee this spring and so it was agreed that a meeting of the full committee would be necessary during the summer.

III. SHOP Presentation

John Carbone provided an update on SHOP activity; enrollment is currently at 197 groups, 755 employees and 1192 members and continues to move forward. Twenty seven new cases have been quoted through Benefit Central and 107 cases are coming directly from Benefit Central, The grand total of quotes is 133 cases with 7 new cases in enrolling in the month of June. The sales team has made 17 in-person visits to employers or brokers and 47 conference calls regarding sales, closings or presales. SHOP has done four associate events ranging from the Department of Labor Step Up programs to Chamber of Commerce meetings. SHOP will continue to participate in these events hoping to attend more each week.

Along with AHCT internal support for customer service, AHCT also works with a third party vendor, bSwift, who handled 77 calls. AHCT responded to 105 client calls internally regarding dental and medical inquiries, meeting setups and SHOP requirements. Mr. Carbone is considering doing another roll out of agency meetings or a webinar based on the questions he is receiving from brokers and business owner regarding tax credit information.

Future numbers for July are expected to be at 7 additional groups to push out total members to about 1200. SHOP retention levels are fluctuating between 80-85%-- the industry level is 75%. Focus is on showing customers that there is value there for them and it has been working out well. Six groups were renewed and only one was lost but those lives converted to AHCT's individual market. Questions were requested.

IV. Open Discussion of SHOP Improvements

John Carbone began an open discussion on how brokers feel SHOP rates are versus market rates and provided an example. Mr. Carbone gave an example where the business stayed with off-exchange plan rather than go with AHCT which had a better deductible and a high savings. Mark Czarnecki pointed out brand loyalty may be to blame as well as there not being a large difference between on or off exchange SHOP plans. Jesse McDonald added that some small businesses may also not want to move down even though there are benefit rich plans available. Mr. McDonald also pointed out that it is not necessarily a level playing field with HealthyCT being a newer, smaller carrier and United HealthCare plans being on the more expensive side, thus leaving Anthem as the only other choice by which small businesses can gravitate towards. John Calkins pointed out that tax incentives shown versus what small businesses will actually receive makes them very skeptical and doubts whether it is worth it in the long run.

Both Jesse McDonald and Jay Festa were concerned with the brokers' perceptions of SHOP versus the individual market. The issues Access Health CT had early on with the HIX system have overshadowed SHOP. The Committee felt that Access Health CT needed to clarify the process of SHOP, as well as sort out the negative perceptions. The suggestion was to have

more in person visits for those explanations to educate AHCT's broker community would be a great benefit for AHCT SHOP.

The committee discussed the issue of networks and what they are on and off exchange. The networks are a large reason some small businesses won't change plans. The belief is that certain networks are not offered on exchange by the carriers. Kevin Galvin mentioned that the current discussion in the small business world is network adequacy. Paul Philpott explained that we should be able to go to the carriers and ask for plans with the more desirable network, even if they have to be attached to non-standard plans.

V. The Deloitte Broker Motion Study and Survey Results

Josephine Sempere provided a background from the previous Broker, Agent and Navigator Advisory Committee meeting where it was mentioned that Deloitte was going to gather data from a few brokerage firms as well as put out a survey to the broker community. Eighty-plus brokers responded to the survey and data was compared to the findings from the field studies. Many of the responses related the data collected when Deloitte visited several broker's offices. Their comments were very insightful and supportive. Jesse McDonald suggested better education for call center reps as well as the AHCT staff that internally helps with issues. Josephine Sempere added that the LMS system is being developed to incorporate additional education and information sessions both for brokers as well as employees. Mr. Oswald suggested solved list of priorities be shared with the Broker, Agent and Navigator Advisory Committee.

Ms. Sempere thanked everyone for their input and assured the committee that AHCT would work on improved communications regarding new improvements, tools, and the new marketing material that was discussed from a previous meeting. Mark Czarnecki mentioned that public comment should probably have been offered though it was not on the agenda. No public comment was made.

VI. Meeting Adjourned

Mark Czarnecki motioned to adjourn meeting. Meeting adjourned at 2:50 p.m., Jennifer Lovett initiated and Jesse McDonald seconded the approval. Motion carried.