



Connecticut Health Insurance Exchange
SHOP Advisory Committee
Special Meeting

Legislative Office Building
Room 1D

Monday, October 24, 2016
Meeting Minutes

Members Present:

Grant Ritter (Chair); Pamela Russek (Co-Chair); Matthew Katz; Kevin Galvin; Timothy Pusch; Ellen Skinner; Lynn Marie Janczak

Participants by Phone:

Christopher McKiernan; Nathan Field

Other Participants:

Access Health CT (AHCT) Staff: John Carbone; Leif Fellingner

Members Absent:

Marta Maciuba; Patricia Pulisciano

The Special Meeting of the SHOP Advisory Committee was called to order at 3:00 p.m.

I. Welcome and Introductions

Grant Ritter called the meeting to order at 3:00 p.m.

II. Review and Approval of Minutes:

Mr. Ritter requested a motion to approve the September 9, 2016 SHOP Advisory Committee Special Meeting Minutes. Motion was made Kevin Galvin and seconded by Timothy Pusch. ***Motion passed unanimously.***

III. Discussion: Small Employer Health Options Program Advisory Committee Members' Feedback

Mr. Ritter reminded the Committee that members should receive a letter from AHCT CEO and the Lt. Governor along with an application for the restructured committee. Mr. Ritter added that the proposed realignment of the committee corresponds with new responsibilities.

Mr. Ritter introduced Leif Fellingner, SHOP Operations Manager to provide an update on the members' feedback pertinent to the SHOP Advisory Committee realignment draft. Mr. Fellingner read the first slide of the presentation which contained both, the original proposed mission of the restructured committee as well as the members' feedback. Mr. Ritter added that members' feedback will be included in the work of the future committee. A certain amount of overlap exists with other Advisory Committees. Kevin Galvin asked for a clarification about the existing overlap. Mr. Ritter responded that the overlap mostly relates to brokers noting that he expects this committee to concentrate on the issues that small businesses have to deal with pertaining to obtaining healthcare coverage for their employees. This committee should be issue-driven. It is inevitable that some of the issues discussed by the Small Business Advisory Committee (SBAC) and Broker Advisory Committees will be interchangeable. There will need to be a consensus agreement from both of these Advisory Committees.

Mr. Fellingner enumerated committee members' skill set proposals that were submitted as part of the feedback category. Timothy Pusch asked how AHCT is planning on soliciting new members to join the restructured committee. Mr. Ritter noted that it will be done in the same manner that the original committee was established. Nomination process will take place. Once it is done, a vetting procedure will take place. Following that step, the candidates' names will be provided to the Lt. Governor who will make a final determination regarding committee membership. Mr. Ritter emphasized that members' feedback is very important, but it is not certain if all of it will become an integral part of the future committee. All of the feedback received will be taken into consideration. Mr. Katz asked for clarification of the reporting requirements of the committee while also questioning the role of AHCT's staff in the process. Mr. Ritter responded that final decisions will be made by the Board of Directors and the Lt. Governor. He added that the initial vetting process will be performed by AHCT staff. Mr. Ritter noted that this is the last meeting of the SHOP Advisory Committee with the current membership. All of the data obtained from this committee's feedback will be used in the process of creating a working description document with recommendations for the future committee to abide by.

Mr. Fellingner enumerated committee members' feedback relating to SBAC proposed committee membership. Kevin Galvin commented that a need exists to have more small businesses representation on the committee to create a better dialog. Mr. Galvin added that current membership proposal will not perform that function well. Mr. Ritter responded that Mr. Galvin's point is well taken. Mr. Ritter added that adding a few more small business representatives to the committee would be beneficial. Mr. Galvin expressed his concern that historically the committee did not engage small businesses well enough. Mr. Galvin noted

that it may be the case this time as well. He also encouraged having committee meetings start later in a day to allow more business members to attend. Webinars and other forms of direct communication with the rest of the committee would encourage broader participation. John Carbone added that he spoke with small business representatives and some of them expressed interest in participating on the committee. They also supported the idea of participating in the meetings remotely.

Mr. Katz expressed his concern about committee meetings attendance. Fifty to sixty percent of the SHOP Advisory Committee's members do not attend meetings regularly. Mr. Katz added that he attends most of the advisory committee meetings. Pamela Russek stated that she spoke with many of her clients and asked them if they would be willing to serve on the committee. Ms. Russek noted that most of the responses obtained indicate that they would be intimidated to serve due to their insufficient knowledge of the system. Ms. Russek added that she always encourages them to participate because that way they would gain more knowledge. She added that SBAC needs members who do not understand the complex system of medical insurance issues so they can be educated while also providing the committee with their own perspectives.

Lynn Marie Janczak concurred with Ms. Russek. She also encouraged the committee to come up with a question and answer section explaining the role of the SBAC Advisory Committee to assist the small business owners. It may encourage them to apply for committee membership. Also, if a definitive date and time of each meeting was set ahead of time, it would encourage potential members to plan accordingly. Mr. Katz encouraged better coordination between advisory committees. Mr. Ritter added that certain overlap exists between SHOP and Broker Advisory Committees. Cooperation between SBAC and Broker Advisory Committees will be required. Mr. Pusch added that the Broker Advisory Committee concerns itself with both the group and the individual market whereas SHOP is focused on small group. Mr. Pusch indicated that it is detrimental to the individual marketplace not to have a substantial number of diverse memberships. Those enrolling seem to be older and less healthy. Mr. Pusch noted that with the rate increases on the individual side, the situation may deteriorate in 2017. Mr. Ritter stated that the SHOP Advisory Committee is more interested in the small business groups issues. Mr. Ritter added that current proposed mission statement for the committee is accurate. Ms. Russek commented that the overlap is about making sure that missions do not superimpose one over the other. Different perspectives on issues are needed. Mr. Ritter emphasized that strengths of small businesses need to be highlighted in terms of offering medical insurance. Mr. Pusch added that tax credits are the driving force. The number one concern that small employers have with medical insurance are the costs and adequate benefits. Mr. Katz added that two additional elements that are equally important to small businesses are access and medical insurance deductible. Mr. Katz added that small employers decide not to use Health Savings Accounts (HSAs). Mr. Katz encouraged AHCT's SHOP program to provide education to small employers how they can benefit from the program. Mr. Ritter noted that this kind of information is needed to properly advise AHCT on the role of the SHOP program. Ms. Russek added that small employers would need to receive more assistance from the SHOP program how to steer them through the purchase process.

Mr. Pusch mentioned the necessity of adding another carrier to the SHOP program. Ms. Skinner added that ease of understanding different medical insurance products would add value to the program. Mr. Ritter accentuated that it is imperative to make the SHOP program for the employers as little cumbersome as possible. Mr. Katz added that the SHOP program promotion is very important. Mr. Katz added that AHCT representatives should be attending local chamber of commerce meetings as well as other small business meetings to promote its products. Mr. Katz added that many physicians who own private practices are unaware that when applying for the SHOP-related products, they are not counted when applying for coverage for their employees. Mr. Galvin encouraged education-based marketing for the SHOP products. The whole application process is too difficult. Mr. Galvin added that small businesses are interested in receiving tax credits, however, they do not have the time necessary to learn SHOP in traditional ways. Also, brokers do not have the time to educate small business owners either. Mr. Galvin noted that some small businesses are not aware of the SHOP program. Mr. Galvin underlined that some of them are not even aware of AHCT's existence.

IV. Adjournment:

Mr. Ritter requested a motion to adjourn. Motion was made by Pamela Russek and seconded by Ellen Skinner. ***Motion passed unanimously.*** Meeting adjourned at 3:58 p.m.