



Connecticut Health Insurance Exchange
SHOP Advisory Committee
Special Meeting

Legislative Office Building
Room 1D

Friday, September 9, 2016
Meeting Minutes

Members Present:

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

Participants by Phone: Patty Pulisciano; Christopher McKiernan

Other Participants:

Access Health CT (AHCT) Staff: James R. Wadleigh, Jr.; Andrea Ravitz; John Carbone; Shan Jeffreys

Members Absent:

The Meeting of the SHOP Advisory Committee was called to order at 8:33 a.m.

I. Welcome and Introductions

Grant Ritter called the meeting to order.

II. Access Health CT Strategic Summary

James Wadleigh, CEO, thanked the members for participating in the meeting. Mr. Wadleigh indicated that this meeting is one of the starting points not only for this advisory committee, but also for the three other advisory committees to reshape the way they provide guidance to the Board of Directors as well as the Access Health CT (AHCT) staff.

For the past three years, the organization has been focused on customer enrollment and it just started venturing out into other areas such as health literacy and education. AHCT

presented the Board with the 3-5 year strategic plan. Mr. Wadleigh emphasized AHCT's successes and strengths as an enrollment organization. He indicated that AHCT looks into the future to expand the outreach. AHCT is one of the very few Exchanges in the country that has a SHOP program.

Patty Pulisciano disconnected from the phone at 8:43 a.m.

Mr. Wadleigh added that as the organization is looking into the future and is also adjusting in reaction to the changes in the health insurance marketplace industry. AHCT wants to reenergize its advisory committees in order to incorporate the community's feedback to improve its operations. Mr. Wadleigh indicated that there have been a lot of changes in the marketplace industry since the new AHCT strategy was created few months ago. Some of these changes impact the SHOP program. Mr. Wadleigh stated that the strategy is supported by four pillars: Data Analytics, Innovative Solutions, Customer Support and Education along with Engagement. Since the organization needs to adopt and adjust to the ever changing marketplace, some of the elements that support those four pillars may be eliminated while others included. All of the AHCT team's objectives are based on these pillars. Mr. Wadleigh stated that AHCT has not done particularly well in the past two years in leveraging the thoughts and expertise of its advisory committees. Mr. Wadleigh stated that the strategic approach is an essential element to improve services that AHCT provides to its customers. Mr. Wadleigh stated that advisory committee meetings such as this one create an opportunity for the members to provide the Board and the organization with much needed feedback. He added that the advisory committees' work will be more autonomous than before.

III. SHOP Advisory Committee Realignment Draft

Andrea Ravitz, Director of Marketing, thanked the Committee members for coming to the meeting. Ms. Ravitz reiterated that the proposed changes in the committee's mission and structure are not final. Ms. Ravitz reviewed the presentation describing the changing roles of the new committee with a new proposed name: Small Business Advisory Committee. Matthew Katz commented that AHCT should not only encourage people to join, but also to stay on the committee. He added that the draft mission does not speak to the ongoing activity of customer satisfaction and engagement. Kevin Galvin asked if the existing members of the committee were consulted in preparing this draft document. Mr. Ritter responded that this draft document was prepared by AHCT. Mr. Ritter added that he had his input. The next step was to consult the members at the meeting about its content. Mr. Galvin replied that he does not object to the plan, but is concerned that current members were not involved in preparing it. Mr. Ritter indicated that it is a work in progress. Pam Russek stated that she does not disagree with the draft mission and structure, but asked for more processing time and delay in its implementation. She added that it is necessary to adequately address this matter. Mr. Katz stated that it would have been beneficial if committee members were involved in drafting the new committee's proposal. Ellen Skinner asked what are the expectations of AHCT in terms of bringing in small business. Mr. Galvin expressed his doubts that many candidates for committee membership from the small business community will

meet the criteria set forward by AHCT. Ms. Russek also expressed concerns about the possible future membership structure of the committee. Ms. Ravitz responded that these recommendations are not final and the current committee input will be incorporated.

Ms. Ravitz summarized the proposed qualifications for committee membership. Mr. Katz indicated that most of the proposed requirements are good; however, he added that descriptions of candidates' qualifications do not include customer support and assistance. They also lack experience in health literacy. Mr. Katz would like to see a strategic approach that would be the continuation, ongoing support, and ongoing delivery of the strategic small business component of the exchange. Mr. Wadleigh commented that this document is only a proposal that will, in the final format, include committee members' recommendations. Mr. Wadleigh added that advisory committee members have the right to be frustrated, but AHCT would like to correct its mistake and once again seek committee members' input. Mr. Wadleigh added that he values the SHOP Advisory Committee Members opinions very highly. Competition with CBIA is a factor. He added that as an organization, AHCT is missing big opportunities for small businesses. Christopher McKiernan referred to the competitiveness of CBIA. Mr. Wadleigh stated that it is not a matter of competing, but what is the value that AHCT can offer. John Carbone added that there are no fees to join SHOP. Mr. Wadleigh stated that what the organization is ultimately looking for is for the SHOP Advisory Committee to help the organization build a much better small business program.

Mr. Pusch asked for a clarification about rates. Mr. Wadleigh responded that they have been set for 2017. Mr. Galvin asked if there are any conversations about possibly eliminating the SHOP program. Mr. Wadleigh stated that this topic has been discussed; however, there is a push from the federal partners to continue improving the program. Mr. Carbone added that current retention for small businesses is 90%. Bringing in more businesses is what the organization is working on now. He added that businesses are taking advantage of the tax credits.

Ms. Ravitz asked for the committee's feedback as to who else should be part of the revamped committee. Mr. Galvin asked if the areas of expertise of the committee members are mandated by the federal government or they are the initiative of AHCT. Mr. Ritter responded that they are the organization's initiative. Mr. Galvin commented that it will be very hard to gather a group of small business owners with the prescribed expertise. Mr. Wadleigh stated that current plans for small businesses are not competitive. Small business representation is critical to this committee. Mr. Wadleigh encouraged committee members to share their suggestions in writing. Mr. Pusch responded that he has customers who are sophisticated in both fields. He would like to see more small business representation on the committee. Mr. Ritter responded that it was discussed at the Strategy Committee meeting. Mr. Wadleigh added that there were ideas about possibly merging SHOP and Broker Committees but that idea was withdrawn based on the different level of skill and expertise that both groups provide. Ms. Russek stated that up to now the role of the SHOP Advisory Committee was to approve anything that AHCT provided them with. Mr. Katz would like to see the per enrollee per business breakdown and geography breakdown. Mr. Wadleigh stated that there are conversations about trimming the SHOP program.

Mr. Pusch inquired about the individual side with commissions for SHOP going forward. Mr. Wadleigh responded that he is only familiar with the individual market, but it may be a stepping stone. Mr. Pusch stated that the market is shifting and CBIA may not be the toughest competitor. AHCT may have to compete with everyone. Broad market is the competition. Mr. Wadleigh stated that the mission is to provide opportunities for small businesses to provide for affordable healthcare. Ms. Russek stated that the organization needs to think about the strategy and the mission relative to targeting enrollment and where the biggest opportunity is located. Ms. Ravitz indicated that understanding of the retention rate is important and AHCT has a limited budget from the communication perspective. Ms. Ravitz added that limited resources are an obstacle to convey all of the messages. Ms. Ravitz indicated AHCT is looking for opportunities to grow the book of business. Ms. Ravitz also stated that there is a question of the biggest value from the competitiveness perspective, which includes the AHCT platform. Ms. Ravitz reiterated that all of the proposals for committee membership are just AHCT's recommendations which can be changed based on the committee's input. Ms. Russek asked what is the value of having carrier representatives on the committee. Mr. Carbone responded that the third party payer administrator can provide the operation side and benefit package explanation. Ms. Russek was interested in the operational and administrative segment. Ms. Russek added that small businesses are reluctant to join the SHOP program based on the experiences of employees who are enrolled in the individual market. Ms. Russek expressed her concern about the AHCT perception among the employers. Mr. Pusch added that there is a confusion among some participants of the Exchange that in case of a problem that a customer wants to resolve, whom does she/he call, the carrier or the Exchange.

Mr. Pusch asked about the small business tax credits. Mr. Carbone stated that they are still continuing and the expiration date has been removed. Mr. Galvin added that many small business owners do not understand the products being offered on the Exchange. Mr. Galvin indicated that the Exchange may have a recognition problem among small businesses. Ms. Skinner stated that education and communication are very critical and commented that distancing the SHOP market from the individual market may create some confusion since there is there is a lot of cross over. Mr. Pusch indicated that there are two audiences, the small business owners and the broker groups.

Mr. Christopher McKiernan disconnected at 10:00 a.m.

Mr. Galvin added that many small business owners do not have the time to serve in local organizations, such as chambers of commerce. Contacting those organizations and promoting the Exchange may not be the only way of reaching small business with the Exchange's product. Mr. Katz encouraged the Exchange to participate in the small gatherings of small business owners where the organization can promote its SHOP products.

Kevin Galvin left at 10:05 a.m.

Ms. Ravitz indicated that the work of this committee has been extremely valuable. Mr. Wadleigh stated that there is an expectation that meetings of this committee to take place at least every six weeks. Mr. Wadleigh added that everything that has been said during this

meeting is foundational in nature for this committee. Agendas will be less technical and prescriptive. Meetings do not have to be held during the day. Bringing carrier representatives to the meetings as guest speakers may be a good option. Shan Jeffreys, Director of Marketplace Strategies, added that AHCT will share more information with committee members with departmental monthly updates.

Adjournment:

Mr. Ritter requested a motion to adjourn. Motion was made by Matthew Katz and was seconded by Pamela Russek. ***Motion passed unanimously.*** Meeting adjourned at 10:17 a.m.