



Connecticut Health Insurance Exchange
Consumer Experience and Outreach Advisory Committee
Special Meeting

Legislative Office Building
Room 1D

Thursday, September 27, 2016

Meeting Minutes

Members Present:

Victoria Veltri (Chair); Kevin Galvin (Co-Chair); Gerard O’Sullivan, Shawn Lang; Alta Lash; Deb Polun; Cecelia Woods; Tanya Barrett; Susan Kelley

Other Participants:

Demian Fontanella, Office of the Healthcare Advocate (OHA)

Access Health CT (AHCT) Staff: James R. Wadleigh, Jr.; James Michel; Shan Jeffreys; Margo Lachowicz

Members Absent:

Sheldon Toubman; Arlene Murphy; Anita Cotto; Robert Scalettar, MD; Erica Michalowski

The Special Meeting of the Consumer Experience and Outreach Advisory Committee was called to order at 2:02 p.m.

I. Welcome and Introductions

Victoria Veltri called the meeting to order at 2:02 p.m.

II. Access Health CT Strategic Summary

James Wadleigh, CEO, thanked the members of Consumer Experience and Outreach Advisory Committee for participating in the meeting. Mr. Wadleigh stated that AHCT presented a strategy update to the Board of Directors at the April meeting. Mr. Wadleigh indicated that since that Board meeting, AHCT has reached a new milestone within the organization. Over

the last six months, AHCT has performed a cross-functional review of all initiatives. AHCT started as an organization that was primarily focusing on enrollment. Mr. Wadleigh indicated that now, AHCT focuses not only on enrollment, but also on retention, continued outreach and education. Mr. Wadleigh indicated that the organization needs to adopt and adjust to changes in the industry. Strategic goals are supported by core pillars. They include Data Analytics, Innovative Solutions, Customer Support and Education combined with Engagement. One of the most important pillars that supports AHCT's strategy is Data Analytics. Data analytics is captured from a variety of sources that includes enrollment information, call center data as well as the All Payer Claims Database. Mr. Wadleigh added that as a part of the innovative solutions, the customer decision support tool was created to help AHCT consumers make an educated health plan selection. The AHCT mobile application is also part of the innovative solutions pillar. Customer support along with Education and Engagement are also very important pillars making sure that AHCT always places a positive customer experience as its priority. Mr. Wadleigh indicated that an expansion of those pillars may be required in the future. He reiterated that better communication between AHCT and its Advisory Committees is crucial in improving healthcare coverage for the customers. One of the major plans AHCT is currently undertaking is to work on reducing health disparities across the state.

Tanya Barrett and Shawn Lang arrived at 2:11 p.m.

III. Consumer Experience and Outreach Advisory Committee Realignment Draft

James Michel, Director of Operations, provided the Committee with an update on the Committee's realignment draft. Mr. Michel stated that changes are necessary for the committee to play an active role in the advising process. Mr. Michel explained the importance of consumer outreach. Mr. Michel added that the AHCT Senior Leadership Team (SLT) will work with the chairs and co-chairs of the committee.

Ms. Veltri asked for a description of the mission and skill set changes. Mr. Michel answered that healthcare literacy and disparities as well as engagement are critical elements. Mr. Michel indicated that the committee's membership should not surpass fifteen. Alta Lash expressed serious concerns pertaining to the proposed changes. Ms. Lash specified that the proposed mission statement which states that committee members be the ambassadors of the AHCT to the residents of Connecticut is inappropriate. Ms. Lash added that she has been a member of the committee since its inception and would like to represent the consumer, not AHCT. AHCT should not cut itself off from the people who have a broader vision. Ms. Lash added that changing the mission statement that much is a mistake. Deb Polun stated that it is only a draft document but agreed that the mission of the committee should be to bring the voice of Connecticut residents to AHCT and not the other way around. Ms. Polun added that there needs to be a conversation about promoting a better customer experience and better user interface. It should be part of the mission.

Mr. Wadleigh explained that AHCT has limited influence in a number of areas including the Medicaid portion of the enrollment process. Mr. Wadleigh agreed that the proposed mission

wording from Ms. Polun is worth considering. He added that AHCT has not leveraged the Advisory Committees in the way they should have been. That is why AHCT decided to reenergize its Advisory Committees. Mr. Wadleigh commented that members of this Advisory Committee are connected to the community much better than AHCT is. Demian Fontanella commented that the mission should be to bring the voice of consumer to AHCT. Mr. Wadleigh stated that none of the pillars that were presented can be separated from one another. They all act together as one to support the organization.

Mr. Wadleigh added that AHCT is looking for creative opportunities. AHCT is improving on its outreach program adding that by visiting other states, he sees opportunities that were successful there. If implemented here, they would require a partnership with the State of Connecticut. Susan Kelley asked for the historical overview of the Consumer Experience and Outreach Advisory Committee. She added that over a year ago the committee was active, but later its activities decreased. Ms. Veltri responded that people who worked on the Connecticut Health Insurance Exchange a few years ago set up the advisory committees. Ms. Veltri added that one of them was going to be a consumer experience committee. Solicitation for the membership in the committee took place. A general early mission statement was provided. Kevin Galvin stated that Consumer Experience and Outreach Advisory Committee was never a committee that was given tasks to perform. Mr. Galvin added that it was helpful for the committee to have direct contact with the consumers. Most of the committee members had direct contacts with the Exchange at the time.

Cecelia Woods added that the committee was active in reviewing healthcare benefits, especially the essential health benefits. Following that, the impetus and the direction became somewhat fractured. Ms. Woods added that there is a strong feeling about the importance of this committee to represent consumers as opposed to customers, because they would potentially become consumers. Tanya Barret stated that the words 'streamline access' should be a part of the mission statement. Ms. Kelley emphasized there needs to be a better commitment on the part of AHCT to utilize the Consumer Experience and Outreach Advisory Committee. Ms. Polun asked about the impact of this committee's work when a recommendation is made. Ms. Polun added that in reality the AHCT Board of Directors does not have to act on the advisory committee's recommendation. Ms. Polun commented that if number of possible recommendations are ignored by the Board, committee members will simply stop participating in committee meetings. Mr. Michel responded that advisory committee meetings are official meetings of AHCT and are documented. Mr. Michel added that not everything that the advisory committee recommends is brought in front of the Board of Directors, but it helps the AHCT staff to manage the relationship with its customers. Ms. Veltri added that there are times when the recommendations of the committee go to the Board on certain subjects that do require a vote. It would be a good gesture to have a report out to the Board on the activities of the advisory committees, even if it does not require a vote by the Board. In that instance, the Board will be more aware about the activities of the Advisory Committees. In turn, the Board may ask the Advisory Committees for more insight.

Mr. Galvin stated that the Consumer Experience and Outreach Advisory Committee is different than other committees. Mr. Galvin indicated that the mission has to be correct to

reflect the role of the committee. Mr. Wadleigh added that nothing that this committee takes up in this meeting is permanent. It does not mean that thoughts and ideas cannot be revisited in the future. Modification to the mission can be track-changed. Ms. Polun asked about the roles of the navigators and brokers on the committee. Mr. Wadleigh responded that these proposals are in a draft format and may change. Mr. Michel added that at the time that the committee membership draft was created, brokers were part of it. The State of Connecticut requires that only a licensed broker can provide advice. Ms. Polun added that it seems that the only brokers who will be able to participate are the ones who will be hired by the call center. Mr. Wadleigh responded that brokers can still advise customers in choosing on-Exchange plans, but they will not be paid a commission from the carriers. When it was originally written, the business environment was different. Mr. Fontanella added that there is an indication that most of the brokers do not have the desire to abandon their clients. Mr. Galvin added that he hopes that the new broker member to the committee will not have served in other advisory committees. Mr. Galvin suggested to have true consumers as members of the committee versus consumer advocates. He also suggested that meetings of the Consumer Experience and Outreach Advisory Committee to be held at a later time of the day in order to have more members in attendance. Mr. Wadleigh stated that it is possible to hold them later in a day.

Shawn Lang asked if the committee would have just one carrier representative. Mr. Michel responded that carriers are on the front lines and have miscellaneous information that they can bring to this committee. There is no conflict of having just one carrier representative on the committee. Ms. Woods stated that one of the options of having carrier representatives on the committee is to have them as invited guests. Ms. Polun added that one of the solutions is to make carrier representatives non-voting ex-officio members. Ms. Lash indicated that someone who has an extensive knowledge of the insurance industry should also be a member of the committee.

James Wadleigh left at 3:12 p.m.

Ms. Galvin stated that some consumer advocates may not be big supporters of AHCT. However, he added, these people should be considered for membership because they know the environment. Ms. Veltri said that the only caveat that she has is that people should want to make the organization work better and improve the service to its customers. Ms. Veltri stated that at the last Board Meeting, representatives from Anthem and ConnectiCare made their presentations to the Board. Ms. Veltri added that ConnectiCare is opening new facility in Manchester and it is a good development for their customers.

IV. Next Steps

Mr. Michel reiterated that the proposed changes to the committee's mission and structure are not final. Mr. Michel explained the two-step application process. Ms. Veltri explained that solicitation from the current members would be the first step in the creation of the new

committee membership. Mr. Michel stated that the letter from the Lt. Governor will include an invitation for the current members to reapply. Mr. Galvin stated that he is happy to hear that current members would have the opportunity to reapply and potentially serve on this committee. Mr. Galvin indicated however that the composition provided in the realignment draft would prohibit many of the current members from having an opportunity to reapply. Looking at the committee's composition, the membership should consist of consumer and consumer advocates along with the as needed non-voting subject matter experts. Mr. Michel responded that committee members who would not be eligible to vote, will not have an incentive to participate. Mr. Galvin replied that if the committee gives those subject matter experts a legitimate reason to attend a meeting, then they would most likely come.

Gerard O'Sullivan added that they would need to attend all of the committee's meetings in order for the committee to achieve its goals. The fear of them blocking and outvoting consumers and consumer advocates is misplaced. Ms. Veltri stated having a non-voting, ex-officio member is adequate. Ms. Veltri added that they would be non-voting members, therefore there would be no fear for the other committee members to be outvoted. Ms. Kelley asked for the total number of committee members that this committee will have. Ms. Veltri responded that no statute or regulation prescribes the committee with the number of members it should have.

Ms. Lash added that if there is new recruitment of new members, they would need to know what the mission is. Ms. Polun asked if the committee can compose a statement for the record that the current committee membership recommends that the recreated committee's membership should be composed in majority of consumers and consumer advocates. Mr. Michel responded that under the current proposal, the new committee would have a total of 8 members that will be dedicated to consumers. Mr. Galvin stated that there is a consensus on the committee that current membership is looking for a majority consumer representation on the future committee. Ms. Kelley added that there needs to be a distinction made between consumer and consumer advocates. Mr. Galvin asked if the committee comes up with a consensus, will AHCT follow-up. Mr. Michel responded that if the resolution proposed by the committee will be plausible, AHCT will follow-up. Ms. Veltri encouraged committee members to send e-mails with comments pertaining to the realignment draft. Ms. Woods added that having a committee that is larger in membership is not necessarily prohibitive. Ms. Woods added that if the committee has over fifteen members, it will not be dysfunctional. Adding a few Board members to the committee is an idea worth considering.

V. Adjournment

Kevin Galvin requested a motion to adjourn the meeting. Motion was made by Cecelia Woods and seconded by Deborah Polun. Motion passed unanimously. Meeting adjourned at 3:57 p.m.

