



Connecticut Health Insurance Exchange
SHOP Advisory Committee
Special Meeting

Connecticut Historical Society
Dangremond Meeting Room

Tuesday, September 26, 2017

Meeting Minutes

Members Present:

Grant Ritter (Chair); Timothy Pusch; Lynn Marie Janczak

Participants by Phone:

Pamela Russek (Co-Chair); Christopher McKiernan; Ellen Skinner; Mary Ellen Breault

Other Participants:

Access Health CT (AHCT) Staff: James R. Wadleigh, Jr.; John Carbone; Leif Fellingner; Andrea Ravitz;
Susan Rich-Bye; Shan Jeffreys

The Special Meeting of the SHOP Advisory Committee was called to order at 4:00 p.m.

I. Welcome and Introductions

Chair Grant Ritter called the meeting to order at 4:00 p.m.

II. Public Comment

There was no public comment.

III. Review and Approval of Minutes:

Chair Ritter requested a motion to approve the October 24, 2016 SHOP Advisory Committee Special Meeting Minutes. Motion was made Timothy Push and seconded by Grant Ritter. ***Motion passed unanimously.***

IV. Update on Current Membership, Retention Rates

John Carbone, SHOP Sales manager, provided an update on current membership and retention rates. Mr. Carbone indicated that 226 groups are currently enrolled in the SHOP program, along with 851 subscribers and 1390 members. The current annual retention rate is 84 percent.

Mr. Carbone stated that a new website for the SHOP program will be introduced. It will provide its users with more choices and flexibility. The website will be more user-friendly. It will be more informative. Over the past six months, Access Health CT investigated many vendors and platforms in an effort to find the platform that will be more beneficial to the broker community, employers, and employees. The back end of the system for the web portal is being created. The brokers will be able to manage the entire book of business with the Exchange. It will allow them to perform live transactions to determine eligibility, make changes, and update premium payments. It will also provide information if the client needs to address outstanding issues. Timothy Pusch inquired about the possibility of broker training in this process. Mr. Carbone confirmed that broker training is part of the approach. The vendor will provide the SHOP program with a dedicated customer service team. Mr. Carbone emphasized that the new SHOP internet platform is also aimed at attracting new carriers to join the small business program. Mr. Carbone announced that ConnectiCare will be joining Anthem in the SHOP program. It will provide five additional plans. They will be very competitive. Fourteen plan options will be available in 2018.

V. New Updates and Project Status Overview

Andrea Ravitz, Director of Marketing, provided the Committee with an update on the proposed rebranding of the small business platform. Ms. Ravitz indicated that due to the instability of the individual market, separation of the small business from the individual platform is proposed.

The Exchange's small business team wanted to take a proactive approach, and determine whether it was good for the SHOP platform to separate itself from the AHCT branding. It was a good opportunity to talk with different constituents and stakeholders from around the state. Ms. Ravitz pointed out that one of the questions that was raised included a scenario, which portrayed no carriers on the individual market offering plans, and how it may possibly affect the small business side of the Exchange. A series of focus groups and interviews were conducted. The goal was to understand what aspects of the program were working properly and what needed to be altered. Fifteen different names and designs were presented. Questions were raised about changing the brand. Most small business administrators rely on brokers. The next step was to

preset a series of twelve different names, in case SHOP decided to use a different brand. Many of them were not be opposed to something completely new.

Mr. Pusch indicated that in terms of micro groups, broker compensation is very small. Lynn Marie Janczak inquired whether representatives from various geographical regions were represented in those focus group meetings. Ms. Ravitz confirmed that this was the case. People want to work with brokers. Messaging will include a clear value proposition, which differentiates the SHOP program from other, commercial entities such as CBIA. The website will be simplified. Mr. Pusch inquired whether the portal would be interactive in a way that an employer can make changes to the plan on their website electronically. Mr. Carbone confirmed that this would be possible. Mr. Carbone added that by modifying and improving the system, it would become paperless. The entire system will be automated.

Mr. Ritter inquired who, up to this point, had signed up for the program. Mr. Carbone indicated that industrial and medical staffing businesses are the driving forces in this area. Leif Fellingner, SHOP Operations Manager, indicated that one of the reasons why SHOP is getting additional customers is that many of those businesses do not feel that they are being guided, and they find it assuring that they can obtain a second opinion and bring the broker new ideas. Ms. Ravitz stated that most administrators and brokers agree that this new program should be separate from the AHCT individual market. Ms. Ravitz stated that a new name will give the SHOP some new energy and greater promise. Mr. Pusch inquired whether brokers have to be certified through the SHOP program. Mr. Carbone confirmed that brokers, in order to participate in the program, would need to be certified.

VI. Feedback from Group

Ms. Janczak suggested that if administrators should go to their employees, and determine what benefits or features, other than price, would be attractive to them. As a result, accurate feedback will be received. Mr. Pusch inquired, from the economic standpoint, whether it is profitable to have brokers involved. Mr. Carbone emphasized that it is imperative to have brokers involved. Mr. Pusch inquired about the number of certified brokers. Mr. Carbone stated that AHCT certifies both the individual and small business brokers together. Mr. Carbone added that over 500 brokers will be contacted. Webinars and other outreach initiatives will be taking place.

Ms. Ravitz stated that brand recognition will be a part of the marketing campaign. Ellen Skinner expressed her skepticism pertaining to rebranding of the SHOP program and potentially minimal value it may add to the popularity of the program. Ms. Ravitz indicated that brand separation is a proactive approach to protect the small business portion of the business from the individual side, in case the latter one experiences a downturn. When this idea was tested with 50 individuals, which included small business decision makers and eight insurance brokers, the

majority of them indicated that they supported of rebranding this portion of the AHCT's business. Ms. Skinner reiterated her concern about rebranding.

Mr. Carbone emphasized that by switching vendors, significant savings will be achieved. Ms. Skinner applauded the SHOP program portal enhancements and streamlining processes. Ms. Skinner expressed her concern that rebranding may be costly and without bringing significant number of new enrollees, may be counterproductive. Mr. Pusch pointed out that in order to be successful, new steps are needed. These steps include hiring a new vendor, redesigning the portal, adding a second carrier, and some sort of refresher marketing effort to the public. Ms. Ravitz added that while Access Health CT brand is widely recognized on the individual side of the market, it is not that well known on the small business side. Therefore, branding separation will not hurt the SHOP program's equity.

VII. Next Steps and Future Meetings

Ms. Ravitz indicated that SHOP committee meetings will be taking place more frequently. Ms. Ravitz solicited possible committee meeting agenda topics for the upcoming meeting. Mr. Ritter suggested that the SHOP staff to present a demo.

Lynn Marie Janczak left at 4:45 p.m.

Mr. Ritter inquired about the pattern for sign-ups. Mr. Carbone indicated that most sign-ups for the SHOP program occur between January and July. It is also 90 days out from those two days. The committee decided to hold the next meeting in late January.

Christopher McKiernan disconnected at 4:50 p.m.

VIII. Adjournment

Chair Ritter requested a motion to adjourn. Motion was made by Timothy Pusch and seconded by Grant Ritter. ***Motion passed unanimously.*** Meeting adjourned at 4:51 p.m.