



Connecticut Health Insurance Exchange
SHOP Advisory Committee
Special Meeting

Remote Meeting

Tuesday, August 8, 2023
Meeting Minutes

Members Present:

Grant Ritter (Chair); Matthew Katz; Christopher McKiernan; Paul Lombardo (Subject Matter Expert-SME)

Other Participants:

Access Health CT (AHCT) Staff: James Michel; John Carbone; Jerome Chisolm;
Margo Lachowicz
Mintz & Hoke: Benjamin Cadwell

The 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. Roll call for attendance was taken.

II. Public Comment

No public comment was submitted.

III. Review and Approval of Minutes

Chair Grant Ritter requested a motion to approve the April 18, 2023, SHOP Advisory Committee Special Meeting Minutes. Motion was made by Matthew Katz and was seconded by Christopher McKiernan. Roll call vote was ordered. **Motion passed unanimously.**

IV. Connecticut Small Business Summit Overview

John Carbone, Director of SHOP and Product Development, provided information on the Connecticut Small Business Summit.

Mr. Carbone noted that over the past three years, Connecticut small businesses have taken a major hit with their finances, employee retention and navigating their way during the pandemic. Access Health CT (AHCT) Small Business chose to reinvent itself during this period. Mr. Carbone stated that the goal was to help Connecticut small businesses to understand all of the assistance programs that were available to them under the American Rescue Plan Act (ARPA).

Mr. Carbone stated that Connecticut small businesses make up 99.4 percent of all the state's businesses and employ 48.2 percent of the workforce. He explained that AHCT felt that the best way to help the small businesses was to provide small businesses with the CT Small Business Summit organized by AHCT to give them an opportunity to discuss their needs with all of the available resources on-site. Mr. Carbone stated that AHCT and Metro Hartford Alliance organized the first CT Small Business Summit held on June 13 at the Sheraton Hartford South Hotel in Rocky Hill.

Mr. Carbone noted that over 250 attendees participated in the event and there was a great blend of privately owned businesses and State of Connecticut resources. He added that the half day event offered a mix of speakers, panels, partners and vendors to provide small businesses with direct access to information and insights for the growth and sustainability of their business in today's landscape. The Summit featured prominent guest speakers, including Governor Ned Lamont among many others. Mr. Carbone added that a variety of issues were discussed during the Summit, including panel discussions and breakout sessions.

Benjamin Cadwell from Mintz and Hoke reiterated that the first Summit was a great success with a significant turnout. He reviewed the media coverage of the event across the State and provided more detailed information on the partners and participants.

Matthew Katz praised the Summit and offered one suggestion of having more breakout sessions for social networking as well as to encourage introducing the more pro-SHOP approach. Brief discussion ensued around the purposes of the Summit and how information obtained there could be beneficial to small businesses as well as their employees.

Mr. Carbone encouraged members of the Committee to view the breakout sessions and panel discussions which were posted on the website and planning has already begun on the next year's Summit.

E. SHOP Metrics

Mr. Carbone provided an overview of the SHOP Metrics. noted From July 1, 2022 to July 1, 2023, the number of groups increased by 4 percent while the number of subscribers dipped slightly by 0.3 percent; and the number of members increased by

1.7 percent. Mr. Carbone added that the average group size decreased by 2.3 percent. Mr. Carbone stated that it has been a challenging year with ConnectiCare leaving the fully insured small group market without offering any renewals as of May 2023. Mr. Carbone pointed out that due to this situation, SHOP provided those affected with other options, including, if beneficial, switching over to the Individual side of the Exchange.

James Michel, Chief Executive Officer, noted that the core mission for AHCT is to lower the uninsured rate and help address health disparities. Mr. Michel emphasized that AHCT's goal is to help them find the best affordable healthcare option for their employees either on the SHOP side, in the Individual market or outside of the Exchange.

Matthew Katz commended the staff for their commitment to making sure that the transition for ConnectiCare customers went smoothly. Mr. Katz encouraged staff to show how the SHOP team successfully transitioned members to other forms of insurance coverage, in particular, those that may benefit from the switch. Mr. Katz emphasized that the SHOP program is not only about keeping the customer-base, but also about helping to guide small businesses to consider all options, even if it meant an outside source. He emphasized that it is an important story to tell.

Mr. Katz inquired about the potential impact of the current association health plan legislation proposal in Connecticut on SHOP and access to healthcare coverage by employers and employees in the state. Mr. Michel informed the Committee that if the legislation were to be enacted, it would have an impact on the Exchange's assessment funds and added that the main concerns have to do with the quality of coverage offered by those plans.

Mr. Michel stated that it is unclear what those plans would cover, and concern exists that coverage options under these plans will be limited. He added that another concern exists as to whether these plans would have the same guaranteed coverage that the Affordable Care Act (ACA) requires in SHOP plans. Mr. Michel proposed to look at other states who have allowed association health plans in the last few years and determine what are the advantages and disadvantages of those plans. AHCT's focus remains on doing what is best for Connecticut residents to allow access to quality, affordable healthcare coverage.

Mr. Michel noted that a meeting took place with stakeholders, including the Chairwoman and some members of the Insurance and Real Estate Committee, the Connecticut Insurance Department and others and those concerns were shared. Mr. Michel stated that AHCT had provided a document to members of the General Assembly during the Session which outlined AHCT's concerns with the legislation.

Christopher McKiernan left the meeting at 4:33 p.m.

Matthew Katz expressed his concern that the association health plans lack the guarantee of access to certain services as well as enforcement. Mr. Katz noted that those plans may be beneficial to certain individuals, but more clarity about them is needed. Mr. Michel concurred.

As Approved by the SHOP Advisory Committee on February 27, 2024

Mr. Carbone provided SHOP enrollment numbers by county and city, with the highest number enrolled in Fairfield County and the lowest in Windham County. He also provided information on SHOP enrollment by carrier, and noted that over the past 18 months, the market has shifted toward increased enrollment in the Anthem small group plans with 72 percent enrolled in Anthem as of July 2023.

At the end of the meeting, no quorum was available. Meeting ended at 4:40 p.m.