



Connecticut Health Insurance Exchange
Health Plan Benefits and Qualifications Advisory Committee
Special Meeting

Legislative Office Building
Room 1D

Thursday, August 25, 2016
Draft Meeting Minutes

Members Present:

Grant Ritter (Chair); Kimberly Martone; Robert Tessier; Kevin Galvin

Participants by Phone: Mark Espinosa (Co-Chair); Bonnie Roswig

Other Participants:

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

Members Absent: Joseph Treadwell; Marcia Petrillo; Maria Diaz; Robert McClean; Margherita Giuliano; Paul Lombardo; Mary Ellen Breault

The Meeting of the Health Plan Benefits and Qualifications Advisory Committee was called to order at 3:04 p.m.

I. Welcome and Introductions

Chair Grant Ritter called the meeting to order at 3:04 p.m. Mr. Ritter asked everyone to introduce themselves.

II. Access Health CT Strategic Summary

James Wadleigh, CEO, thanked the members of the Health Plan Benefits and Qualifications Advisory Committee for participating in the meeting. Mr. Wadleigh indicated that this meeting is a starting point not only for this advisory committee, but also for 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.

Strategic approach is an essential element to improve services that Access Health CT 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. The purpose is to also reenergize, revitalize and reshape the membership of these committees. Mr. Wadleigh explained the importance of the new strategy overview of AHCT. The new strategy draft was presented to the Board of Directors in April and since that time there have been a lot of changes in the health insurance industry. This strategy is a living document. Therefore, the initiatives that support it will change as a result. Mr. Wadleigh indicated that the organization needs to adopt and adjust to those changes. Strategic goals that are the core pillars for all of the initiatives are all moving forward. They include Data Analytics, Innovative Solutions, Customer Support and Education combined with Engagement. Mr. Wadleigh indicated that an expansion of those pillars may be required in the future.

Over the last six months, AHCT has performed a cross-functional review of all of the initiatives. Mr. Wadleigh reiterated that all of the advisory committees were created legislatively to assist AHCT. The Health Plan Benefits and Qualifications Advisory Committee was created to guide AHCT to provide its customers with access to the best health plan choices. Mr. Wadleigh stated that it is critical for the Advisory Committees to be advocates for AHCT moving forward. Conversations and better cooperation between the committees and AHCT is crucial in improving healthcare coverage for the customers. AHCT's plan is to work on reducing health disparities across the state. Robert Tessier asked if the strategy document for AHCT is subject to change and discussion. Mr. Wadleigh responded that a lot of changes have occurred in a month as it relates to the Affordable Care Act, therefore strategic approach of the organization needs to be a living document that evolves, adjusting and adapting to new circumstances. Mr. Tessier added that the Health Plan Benefits and Qualifications Advisory Committee members should feel comfortable asking the Committee Chair, Grant Ritter, as well as Shan Jeffreys, the Director of Marketplace Strategies, if they have any questions or concerns.

III. Health Plan Benefits and Qualifications Advisory Committee Realignment Draft

Mr. Jeffreys provided a summary of the overall strategy for the committee and how it can be re-shifted. Mr. Jeffreys stated that working with plan management, the Connecticut Insurance Department and insurers can benefit the consumer. Comparison with plan designs that are offered on exchanges in other states should be part of the process. There is an expectation of the meeting cadence that this committee needs to have. Mr. Jeffreys indicated that the best way to keep this committee engaged and informed is to meet once a month. Participation of the members in the committee's work is a crucial element. Mr. Jeffreys emphasized that being proactive in coming up with plan designs is an important element. If AHCT is not proactive enough, there may be a system of implications that would not give the organization enough time to react. Mr. Jeffreys emphasized that AHCT wants everyone on the committee to have input. This is crucial to the AHCT's success.

Kevin Galvin stated that he does not see an issue with the meeting cadence; however, he expressed concerned over the interaction between AHCT and the committee. Some members would be unwilling to attend the advisory committee meetings if they are not given enough opportunities for their input. Mr. Jeffreys responded that Mr. Galvin brought up valid points resulting in the organization's need to look at the realignment of the advisory committees. He stated that a letter will be going out from Mr. Wadleigh and the Lt. Governor to the current members of the advisory committees with an opportunity to reapply to their respective committees. Mr. Jeffreys indicated that partnership between advisory committees and the organization is extremely important. If someone cannot participate in the work of the given committee then it would be detrimental to the success of the organization.

Bonnie Roswig disconnected from the meeting at 3:27 p.m.

IV. Next Steps

Mr. Jeffreys summarized the next steps for the committee realignment. He stated that within the next few weeks members should receive the letter from the CEO and the Lt. Governor along with an application for membership. Mr. Jeffreys added that the proposed realignment of the committee corresponds with new responsibilities such as reviewing of the state and federal regulations that may have an impact on plan designs. Mr. Wadleigh stated that at this point the regulations are written in a way that the only item that can be adjusted by AHCT is the deductible. There are very stringent limits as to what AHCT can do with plan designs. Mr. Wadleigh added that there are a lot of things that other state exchanges are doing that can be potentially introduced to Connecticut's exchange. AHCT is currently readying itself for another open enrollment. He reiterated that both carriers that are currently on the Exchange have committed representatives to be added to this committee. There are high expectations of this advisory committee. AHCT wants to help, but does not want to direct the work of the advisory committees. Mr. Wadleigh stated that all of the advisory committee members bring different perspectives to the table. Mr. Galvin thanked Mr. Wadleigh for the explanation. Mr. Galvin stated that balance of committees' membership is a concern adding that he is concerned that the committee may lose sensitivity of the actual consumer experience.

Mr. Mark Espinosa disconnected from the meeting at 3:45 p.m.

Mr. Tessier commented that Mr. Galvin made a good point. Having carriers' representatives on the committee is a good idea, but having a balance of views and perspectives is important. Mr. Wadleigh stated that at this point there is a choice of 165 plan options. The value of narrow networks can keep the costs down. The key is how this committee can add value to the customers.

Mr. Wadleigh stated that one of the most important aspects that this committee can look into are the drug formularies. Mr. Jeffreys stated that price is still the key driver in selecting

plans but the only difference is the formulary. He reiterated that there is a constant feedback that is received from the carriers. There are radical differences between formularies and the question why some customers are choosing non-standard plans. Mr. Wadleigh emphasized that some carriers in other states have success stories because they are introducing innovative approaches. The Health Plan Benefits and Qualifications Committee may want to examine some of them in the future. Many media stories are highlighting the unaffordability of healthcare in the country. AHCT is just a medium between the carriers and the customers. Carriers are the administrators of the expenses, 15% of which are controlled by them. Mr. Wadleigh added that newsletters from the Senior Leadership Team will be sent to the Advisory Committee members periodically.

Mr. Jeffreys stated that the roles and responsibilities of the advisory committees are defined in the realignment proposal adding what changes in the Health Plan Benefits and Qualifications Advisory Committee are expected. Kimberly Martone commented on the role that the Connecticut Department of Public Health may add to the committee's work. Mr. Galvin added that the State Innovation Model (SIM) is one of the elements relative to consumer input. He reiterated that the balance of representation on the committee may be difficult to achieve. It will have to be a true consumer representation.

Mr. Wadleigh stated that this committee needs to think about many issues facing the marketplace industry. One of the elements that this committee needs to look at is the shifting of the consumer-base between Medicaid and private insurers. Mr. Grant added that when the letter goes out along with the application to the current members of the committee, it needs to make it obvious that prospective members need to participate in the committees' works.

Kimberly Martone left at 4:10 p.m.

Mr. Ritter stated that there is a lot of work to do in this committee. Mr. Galvin added the the advisory committees need to be made a part of the culture otherwise people will be unwilling to serve on it.

V. Adjournment (Vote)

Grant Ritter requested a motion to adjourn the meeting. Motion was made by Robert Tessier and was seconded by Kevin Galvin. Motion passed unanimously. Meeting adjourned at 4:17p.m.