

SHOP Advisory Committee Meeting

October 24, 2016

access health CT The logo for access health CT features the text "access health CT" in a sans-serif font. The "CT" is in a larger, bold font. To the right of the text is a graphic of a stylized sun or starburst composed of many small orange dots.

Agenda

1. Welcome and Introductions
2. Review and Approval of Minutes:
 - September 9, 2016 Special Meeting Minutes
3. Discussion: Small Employer Health Options Program Advisory Committee Members' Feedback
4. Adjournment

*Discussion: Small Employer
Health Options Program
Advisory Committee Members'
Feedback*

SHOP Advisory Committee

TBD - Board Co-Chair, Co-Chair and Subject Matter Expert
SLT Lead: Andrea Ravitz

Proposed “Mission”

As the Exchange looks to improve and expand affordable insurance options for small businesses in the state, the Small Business Advisory Committee is charged with supporting small businesses and their employees in the selection of Qualified Healthcare Plans, by making recommendations regarding products, sales and marketing and distribution strategies, to result in increased enrollment and overall success of the Small Business (SHOP) program

Members’ Feedback:

Missing participation component of small business and the continuation of SHOP (SBAC). The mission is too narrow: it does not speak about implementation or continuation of activities and strategies. It shouldn’t be solely focused on signing employers up but on the entire employer and employee experience, making sure satisfaction exists so that there is renewal and increased membership in the SBAC

It might be best focused on understanding where/how/for which segment of CT’s small business is best served with on Exchange benefit plans

SHOP Advisory Committee

Member Skill Set

Proposed Committee Member Skill Set

- Exchange carrier participants, preferably with recent actuarial/underwriting and/or product/marketing experience
- eBroker member
- AHCT Certified Broker members with a minimum level of on-exchange membership
- Experience helping small businesses making insurance decisions

Members' Feedback

- Skill set should include small business understanding
- If individuals on this board or advisory committee have not purchased insurance on behalf of a small business (HR manager, benefits manager, CFO, CEO) then it is really all theoretical and not practical from a small business perspective
- Small business representation from business owners &/or those who work for or with them
- Having the provider community represented lends a better rounded perspective to how a consumer/employee experiences AHCT
- Working knowledge of the healthcare system as it relates to small business

SHOP Advisory Committee

Composition (proposed)

<u>Expertise</u>	<u>Role</u>
CID Representative (1)	CT Insurance Department oversight for rating and/or consumer complaints
Carrier Representative (1)	Provides Product/Marketing expertise - Anthem, CBI, HealthyCT – over 10,000 lives on Individual Exchange
Carrier Representative (1)	Provides Actuarial/Underwriting expertise, preferably in the Small Business market - Anthem, CBI, HealthyCT – over 10,000 lives on Individual Exchange
eBroker Representative (1)	Internet Broker Sales & Marketing
Broker Representative – Small Business (4)	AHCT Certified with over 10 sold, active small businesses
TPA (1)	Provides Individual and Small Business market knowledge/trends/expertise
Small Employer Representative (1)	AHCT SHOP enrolled small business
Board Member (1)	AHCT Board Member

SHOP Advisory Committee

Composition (Members' Feedback)

Members' Feedback

- Should have fewer brokers (but still needs brokers because they are a critical element of how businesses today make insurance decisions)
- Should have a 1 or 2 provider representatives
- Should have a consumer (employee of a SBAC employer preferred)
- Carrier representation (1-2) can help with understanding trends (not necessarily actuarial) in the segment(s) we target
- AC membership should include sufficient "community representatives" representing individuals as well as consumers

SHOP Advisory Committee Strategy

Proposed:

- Assist with identification, recommendation and development of Small Business plan options
- Recommend strategies to assist Brokers with supporting the AHCT Small Business markets / enrollments
- Make recommendations regarding operations structure, marketing and development strategy for the Small Business market

Members' Feedback:

- Assist with identification of what segment(s), attributes of small businesses are best served on the exchange
- When it comes to marketing, it seems like this should be the purview of the Outreach & Engagement AC. To create a synergistic approach whereby this AC serves to support both consumers & small employers & their employees (who in the end are consumers). Members of the SHOP AC can be "drafted" into workgroups in support of the Outreach AC's efforts
- Recommendations for broker assistance belong here assuming the target segment of CT small business is one brokers will truly focus on. Otherwise, the strategic focus should be on assistance needed in support of SHOP resources to enable enrollment, service & achievement of SHOP enrollment, retention & satisfaction metrics
- Assist Benefits & Qualifications AC via SHOP members serving on work their groups
- Need to see the other committees and their respective missions and visions (strategy) and whether or not there is duplication of another committee or whether or not the SHOP is even needed as a separate entity

SHOP Advisory Committee

Members' Comments

- Balance: As a consumer advocate the amount of carrier presence in the committee structure is a concern
- Feedback loop between committees: There should be a formal exchange of meeting notes between the Advisory Committees to help prevent duplication of efforts
- New members: Some/all committee members should have some input to new member selections
- Current members: Current members although reapplication is part of the process some weight should be given to current members who wish to continue on this committee

SHOP Advisory Committee

Members' Comments

- The Benefits & Qualification AC should perhaps look beyond medical, dental, vision to other products (disability, accident, critical illness, life, etc.) that help consumers
- No voice (broker, provider, consumer, ex officios, business reps, etc.) should be louder than another from an AC perspective. The Board has its own structure & governance
- Not sure as drafted there is enough difference between the Broker & SHOP ACs. This is not to suggest they can be combined; it is also not to suggest that we can/should do without broker support/input. However, the original purpose for the Broker group, was to support commission, training, etc. If that mission has expired, the mission should be re--crafted & not overlap with another AC

Adjournment