



SHOP Advisory Committee Meeting

September 26, 2017

Connecticut Historical Society, Dangremond Room

Agenda

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| A. Call to Order and Introductions | Grant Ritter |
| B. Public Comment | Grant Ritter |
| C. Vote: October 24, 2016 Meeting Minutes | Grant Ritter |
| D. Update on Current Membership, Retention Rates | John Carbone |
| E. New Updates & Project Status Overview | John Carbone/Andrea Ravitz |
| • New Website | |
| • New Platform Vendor | |
| • New Carrier | |
| F. Feedback from Group | Andrea Ravitz |
| • Focus Groups | |
| • Growth | |
| G. Next Steps | Andrea Ravitz |
| H. Future Meetings | Andrea Ravitz |
| I. Adjournment | Grant Ritter |

Public Comment

Vote: October 24, 2016
Meeting Minutes

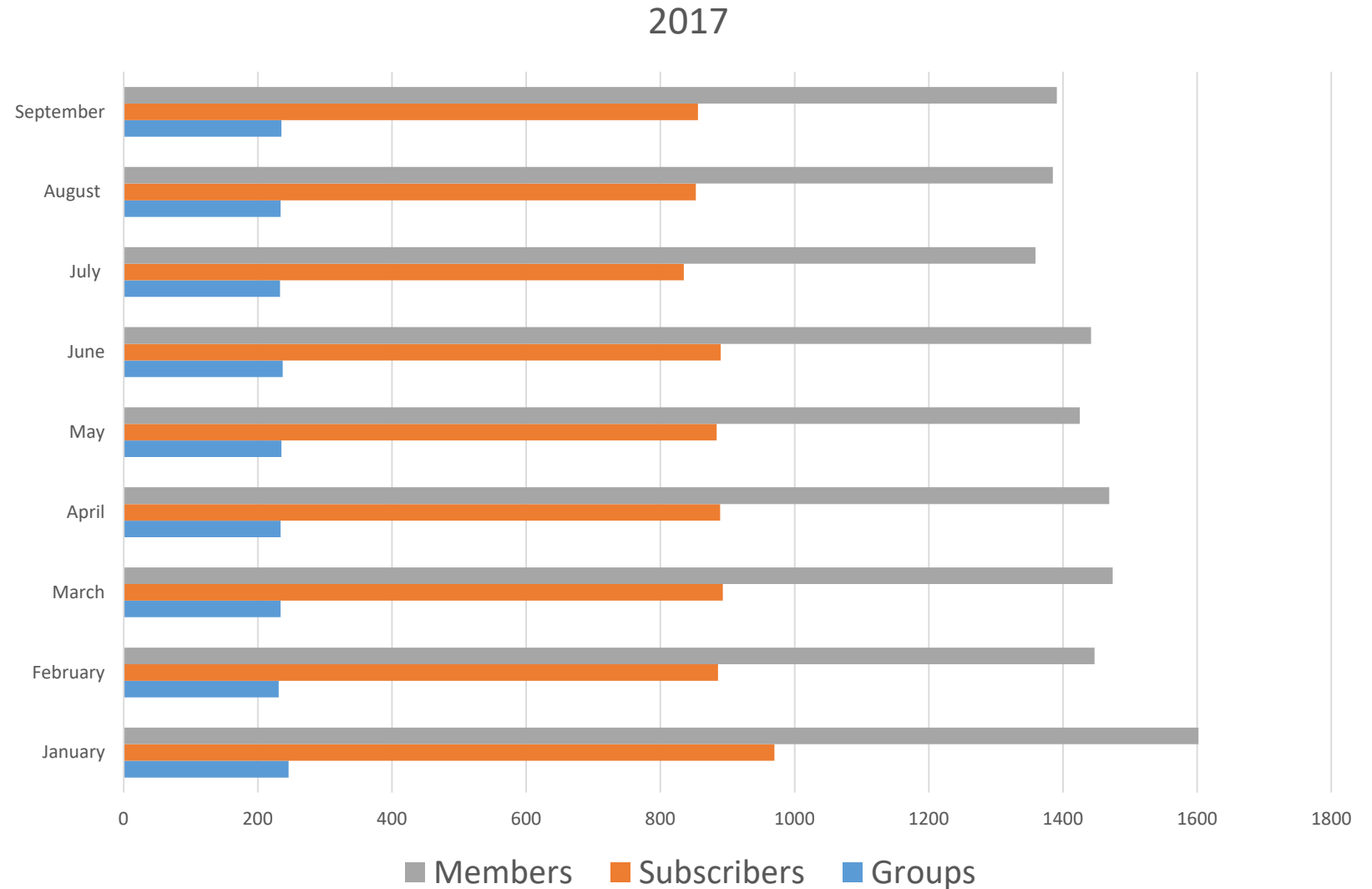
Update Current Membership, Retention Rates

Current:

- Groups: 236
- Subscribers: 851
- Members: 1,390

Annual Retention of
Groups at Renewal

84%



New Updates & Project Status Overview

- **New Website**

- A better and cleaner customer experience that targets both brokers and small employers around the state.

- **New Platform Vendor**

- AHCT contracted with a **new vendor** that will bring significant enhancements to users (both brokers and employers). Amongst them:
 - Easy-to-use information to manage groups in one place
 - A site that will be a portal for everything from enrollment to resources
 - A clear, broker-friendly design
 - Upload enrollments through a standard excel template
 - Support from dedicated service team

- **New Carrier**

- ConnectiCare

Market Research and Feedback from Group

Focus Groups (Aug. & Sept. '17)

- Background

- Reasoning
 - Instability on the individual market
 - Separate brands & concept (what we do, what we stand for/promise)
 - Separate promotions
- Six 90-minute focus groups with small business decision makers (42 participants) and eight phone interviews with insurance brokers (8 participants).
 - AHCT Small biz Customers
 - Prospects (2-10 employees)
 - Prospects (10+ employees)
 - Brokers
- Goal: examine reactions to what's working, what's not and to examine reactions to a variety of names and logos for this offering.

Focus Groups: Executive Summary

- Current Mindset
 - ‘Overwhelmed’ is a constant state for the small business decision makers.
 - Most of these small business administrators rely on brokers.
 - Savings and ease-of-use on plan administration are the key drivers for these participants.
- Reactions to Names and Logos
 - 15 names and designs
 - All but two brokers feel that this should be branded differently than Access Health.
 - Many participants feel it’s best if this new offering is not related to Access Health.
- Offering and Perceived Value
 - Micro-groups
 - Resource provides Anthem and CBIA does not
 - No membership fee
 - No need to buy life insurance
 - Tax credits

Conclusions

- The opportunity to receive tax credits is enough of an incentive for some small business administrators to take a look at this new program.
- It would be preferred if this offering came via a broker (lack of internal bandwidth)
- Perhaps marketing should take a top-down approach.
- Value prop beyond tax credits: small business administrators and brokers had difficulty discerning what makes this different than CBIA.
 - Many suggested this should offer tools to make life easier for the administrator and additional products.
- Participants made some suggestions that may make this offering more competitive
- **Most administrators and brokers agree that this new program should distance itself from Access Health CT.** There's no need for this new entity to hide its origin (nor could it) but a new name will give it some new energy and greater promise.

Conclusions

- Incentives
 - Bonuses: based on volume. The more people they enroll, the higher the fee per head.
 - Lead Generation – All participants advised that lead generation is always good. “Leads are nice.”
 - Marketing Co-op Dollars
 - Continuing Education Credits - Most did not care about this.
- -OPEN DISCUSSION- Growth Ideas
 - Marketing
 - Promotion

Future Meetings

Adjournment