



SHOP Advisory Committee Meeting

May 2, 2018

Connecticut Historical Society, Dangremond Room

Agenda

A. Call to Order and Introductions

Grant Ritter

B. Public Comment

C. Vote: September 26 Meeting Minutes

Grant Ritter

D. Introducing Paul Philpott

Grant Ritter

E. Update on Current Membership, Retention Rates

John Carbone

F. Brief Research Review

Andrea Ravitz

- Feedback from Group

Andrea Ravitz

- Rebranding Vote

Grant Ritter

G. Next Steps

Gary D'Orsi

H. Future Meetings

Gary D'Orsi

I. Adjournment

Grant Ritter

Public Comment

Vote: September 26, 2017 Meeting Minutes

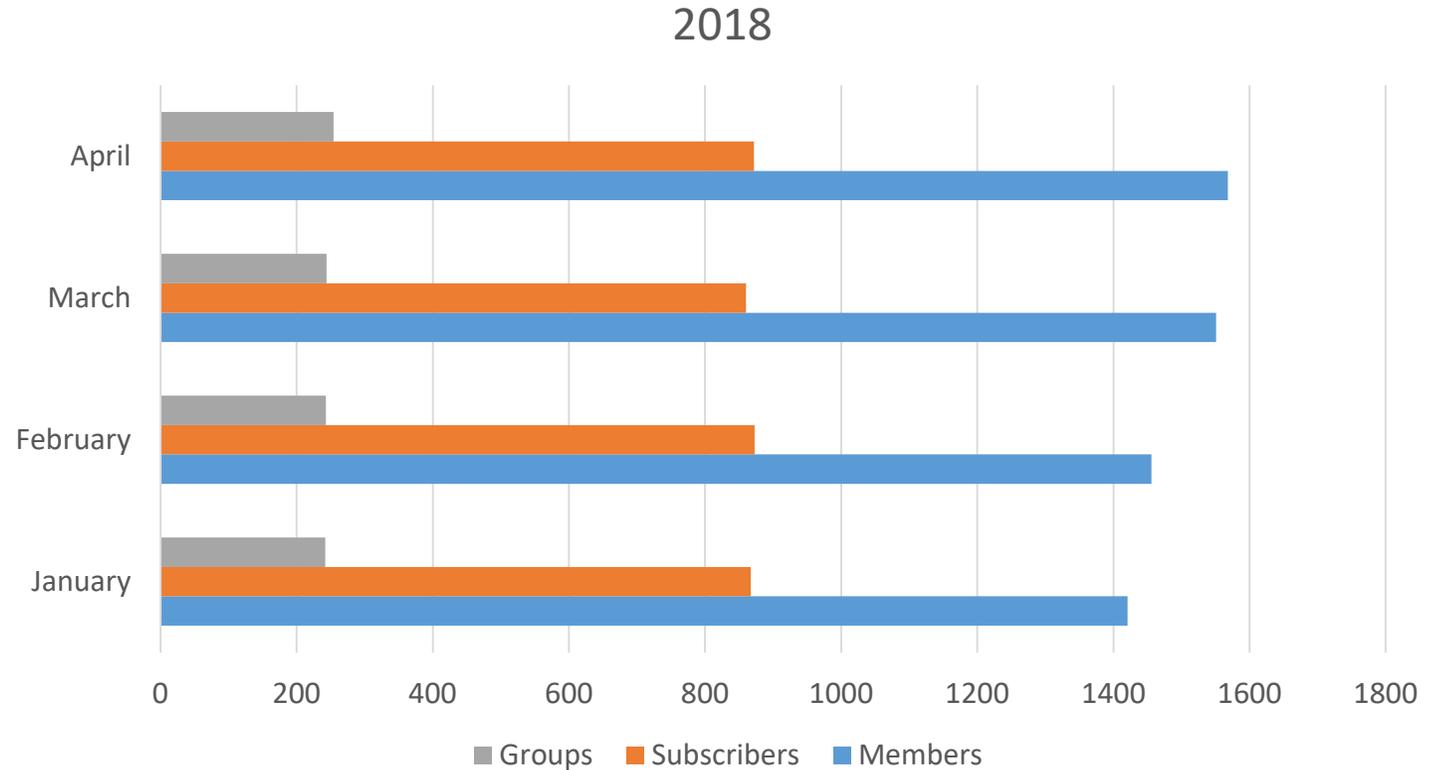
Update Current Membership, Retention Rates

Current:

- Groups: 254
- Subscribers: 872
- Members: 1568

Annual Retention of
Groups at Renewal

90%



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, evaluate possibility of re-branding 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