



STATE OF CONNECTICUT  
**LIEUTENANT GOVERNOR NANCY WYMAN**

Connecticut Health Insurance Exchange  
Board of Directors Special Meeting

Legislative Office Building  
Room 1D

Thursday, June 14, 2018  
**Meeting Minutes**

**Members Present:**

Robert Tessier (Vice-Chair); Commissioner Roderick Bremby, Department of Social Services (DSS); Victoria Veltri; Cecelia Woods; Grant Ritter; Commissioner Miriam Delphin-Rittmon, Department of Mental Health and Addiction Services (DHMAS); Paul Philpott; Demian Fontanella on behalf of Theodore Doolittle, Office of the Healthcare Advocate (OHA); Secretary Benjamin Barnes, Office of Policy and Management (OPM); Commissioner Katharine Wade, Connecticut Insurance Department (CID)

**Members Participating Remotely:**

Commissioner Raul Pino, Department of Public Health (DPH)

**Members Absent:** Lt. Governor Nancy Wyman (Chair); Robert Scalettar, MD.

**Other Participants:**

Access Health CT (AHCT) Staff: Shan Jeffreys; James Michel; Melinda Brayton; Susan Rich-Bye; Andrea Ravitz; Gary D'Orsi

**The Special Meeting of the Connecticut Health Insurance Exchange Board of Directors was called to order at 9:00 a.m.**

**I. Call to Order and Introductions**

Vice-Chair Robert Tessier called the meeting to order at 9:00 a.m.

**II. Public Comment**

No public comment.

### **III. Votes**

Vice-Chair Tessier requested a motion to approve the May 15, 2018 Special Meeting Minutes. Motion was made by Grant Ritter and seconded by Cecelia Woods. ***Motion passed unanimously.***

Vice-Chair Tessier requested a motion to approve the May 17, 2018 Regular Meeting Minutes. Motion was made by Paul Philpott and seconded by Victoria Veltri. ***Motion passed unanimously.***

### **IV. Leadership Update**

Melinda Brayton, Director of Human Resources, provided the Leadership Update. Ms. Brayton expressed her gratitude to the Board of Directors for its continuing support. Ms. Brayton also thanked the AHCT staff for their exceptional work in making sure that consumers receive the best services possible. AHCT is working on a five-year strategic plan. This plan was initiated in December of 2017, and its aim is to create achievable goals pertaining to constantly improving the customer service experience. This plan would also highlight the areas where employee engagement is crucial. AHCT has been modifying its strategic approach to pave the way for future success. Ms. Brayton emphasized that four areas are crucial to improving consumer experience and successfully engaging AHCT staff. A stronger brand image as a trusted advisor is one of the core elements of this strategic approach. The Exchange plans on reducing operating expenses by 25 percent, providing more insurance options, and increasing its capacity as a trusted advisor by educating customers on achieving a healthier lifestyle and by creating organizational values. Departmental goals were also established by their respective directors. Progress will be monitored and a report to the Board of Directors will follow.

### **V. Employee Engagement**

Ms. Brayton provided a summary of the employee engagement initiative. Currently, AHCT has 89 employees. The Exchange plans to hire for a few positions, most of which will be Information Technology (IT)-related, since AHCT will be bringing back some IT services from vendors. Employee engagement is based on trust, integrity, and two-way communication between the organization and each of its members. Ms. Brayton stressed that strong and authentic values are a bedrock of a successful organization. AHCT is in the process of developing organizational values, which will define the organizational culture and behaviors. The AHCT Training Team provided workshops on culture and values. One of the results of these workshops indicated that employees would like to have more opportunities to advance professionally within the organization. In addition, improved employee communication was also an important part of the feedback received.

**Miriam Delphin-Rittmon arrived at 9:09 a.m.**

**Roderick Bremby arrived at 9:09 a.m.**

Based on the feedback received, AHCT began working with a consultant who has met with the senior management and the managers, along with two focus groups of employees who are interested in participating. In the future, a values committee will be established to incorporate values into the organization's operating processes. The results of the committee work will be presented to the Board.

**Benjamin Barnes arrived at 9:10 a.m.**

Ms. Brayton summarized the Crisis Management Planning that AHCT has been working on for the past few months, which includes the disaster recovery plan and an emergency action plan for employees. This planning is based on Centers for Medicare and Medicaid Services (CMS) and Internal Revenue Service (IRS) requirements. It includes having solutions to service AHCT's employees, and making sure that systems remain operational in case the contingency plan needs to be implemented. This plan will be ready in a draft format by June 30, and the submission to CMS and IRS will follow. Ms. Brayton provided metrics on the AHCT staff diversity. Robert Tessier inquired whether AHCT works with other agencies, such as the Department of Social Services (DSS) or the Bureau of Enterprise Systems and Technology (BEST) in preparing the disaster recovery document. Shan Jeffreys, Chief Operating Officer, confirmed that AHCT cooperated with DSS and BEST in drafting this document. Mr. Tessier inquired about the broader sense of reaction and response to the issues being raised by staff. Ms. Brayton pointed out that AHCT's work with the consultant will be helpful in categorizing response options, and ultimately increasing employee awareness of how the organization operates. The Exchange's intranet is a big component of this approach.

**VI. SHOP Update**

Gary D'Orsi, Director of Product Development, provided the SHOP Update. Mr. D'Orsi indicated that since its inception, the AHCT Small Business (SHOP) has struggled with growing its membership, but it has succeeded in retaining its book of business. Ninety-seven percent of businesses in Connecticut are considered to be small businesses, and sixty percent of them employ fewer than twenty individuals. Many of them do not offer health benefits to their employees. Mr. D'Orsi pointed out that after evaluating the program, proactive measures have been undertaken. Improving the customer experience, increasing the broker force, doubling the current membership, maintaining the current 85 percent renewal rate, and attracting new carriers in the near future are all part of the new approach. Research studies with stakeholders were conducted last year in order to understand their awareness of offerings, the perceived value of opportunities and challenges, and reactions to the possibility of renaming this business, which is currently in the process of obtaining a trademark protection.

Mr. D'Orsi pointed out that the SHOP division has been reorganized within AHCT to assist the stakeholders better. A new SHOP portal has been created to assist customers in a better manner. Since its implementation, forty groups have self-enrolled through the website. Mr. D'Orsi

emphasized that all of these improvements will help in growing this book of business, and will support the Exchange's mission of lowering the uninsured rate in Connecticut.

Paul Philpott inquired whether AHCT intends to change the target market. Mr. D'Orsi stated that SHOP will try to provide better outreach to the businesses that are larger than the current average SHOP enrollees. Meeting with brokers, and assisting them in reaching out to more employers, is one of the strategic approaches currently being undertaken by SHOP. Attending conferences with brokers and other stakeholders adds to this approach. The average employer that utilizes the SHOP platform has eight employees. Mr. Philpott pointed out that in this time of market volatility; an 85 percent retention rate is quite good. Mr. Philpott encouraged AHCT to build a strong relationship with the brokerage community. It is one of the keys to success.

In addition, Mr. Philpott inquired about the comparison between broker commissions being paid on the SHOP products versus those for off-Exchange plans with the same carrier. Mr. Jeffreys stated that as soon as the rates are filed with the Connecticut Insurance Department (CID), information from CID will become available, which most likely will occur sometime in the middle of August. .

Victoria Veltri inquired about the brand development process. Mr. D'Orsi stated that the brand development process consisted of research focus groups. The feedback from those groups indicated the need to differentiate from the current approach. Andrea Ravitz, Director of Marketing, added that those focus groups consisted of approximately ninety individuals that included current brokers, outside brokers, and current and potential customers to evaluate reactions to different names.

Mr. Tessier inquired what other state-based marketplaces are doing on SHOP. Mr. Jeffreys pointed out that some states have discontinued their SHOP offerings, while other states are aggressive in their approach to small business. Mr. Jeffreys stated that the Rhode Island, Colorado, and District of Columbia exchanges are continuing their SHOP platform offerings. AHCT can provide information about what other state-based marketplaces are doing with their respective SHOP programs to the Board. In addition, one of the topics of a conference in Colorado included various options that can be considered for the SHOP programs.

## **VII. Outreach and Marketing**

Andrea Ravitz, Director of Marketing, provided the Outreach and Marketing update. Ms. Ravitz introduced AHCT's community outreach team. Ms. Ravitz enumerated four different areas of concentration, which are to inform, educate, engage, and enroll. AHCT had reviewed over 450 community partners that are active participants to make sure that their level of engagement remains adequate, and to make sure that the relationships with them are strengthened. Ms. Ravitz accentuated that AHCT looks to continue to increase enrollment among six specific minorities and hard-to-reach populations. Ms. Ravitz pointed out that AHCT would like to expand in-person assistance. The community health chats are being planned.

Ms. Ravitz indicated that the Marketing Department is building its outreach strategy based on feedback and recommendations from community partners and enrollment specialists. Other initiatives were discussed, which included meeting with hospitals and educational institutions. Ms. Ravitz pointed out that the messaging goals include capturing leads and providing information about the importance of having, keeping, and using healthcare coverage. AHCT has attended close to 30 community events. The Operations Team will be participating in attempting to win back and acquire new Certified Application Counselors (CACs) and brokers to help AHCT around the state, particularly in the areas where there may be potential gaps in terms of not having enrollment centers and enrollment fairs. AHCT is more knowledgeable about consumer trends, based on the data that have been collected over the years.

Ms. Ravitz enumerated steps that AHCT is undertaking to prepare for the Open Enrollment 6. These include redesigning the website, continuing the Know Your Value campaign, organizing focus groups, and expanding the Ambassador program, among many others. Ms. Veltri inquired about the timing for the training of the assisters. Ms. Ravitz pointed out that the training on the modules will begin in September. Anthony Crowe, Director of Operations, added that seminars for the assisters would be offered as well. Cecelia Woods inquired about the timing for the focus groups. Ms. Ravitz indicated that, most likely, those groups would be convened at the end of July and in August.

Demian Fontanella praised AHCT for a great comprehensive approach toward the future. Mr. Fontanella commented that the health literacy issue would become much more important before and during the upcoming OE. Mr. Fontanella inquired whether AHCT has a plan to address this issue proactively with consumers. Ms. Ravitz indicated that in the past, AHCT partnered with the University of Connecticut Health Disparities Institute, and the research that resulted was not a surprise to AHCT. These questions will be reevaluated. It will be a slow process, but will be started soon. Ms. Ravitz stated that it is crucial to deliver a message about healthcare options in an understandable way. Most people purchase medical insurance based on the premium pricing, not being aware of other implications associated with plan selection. Mr. Fontanella encouraged AHCT to add more information for consumers on the website.

Ms. Veltri inquired about the status of short-term plans. Katharine Wade, CID Commissioner, stated that the Department is anticipating the final regulation from the Federal Government on those plans. Ms. Woods thanked Ms. Ravitz for providing very useful information to the Board.

#### **VIII. Executive Session**

Vice-Chair Tessier requested a motion to go into Executive Session to discuss personnel matters exempt from disclosure under C.G.S. §1-200(6)(A). Motion was made by Paul Philpott and seconded by Roderick Bremby. ***Motion passed unanimously.***

Mr. Tessier welcomed the Board members and the public following the Executive Session.

Vice-Chair Tessier requested a motion to appoint James Michel as the Interim Chief Executive Officer of Access Health CT, effective immediately. The Interim Chief Executive Officer shall perform all of the duties and have all of the powers of the Chief Executive Officer, and the Executive Search Committee shall negotiate an employment contract with him. Motion was made by Victoria Veltri and seconded by Cecelia Woods. ***Motion passed unanimously.***

Mr. Tessier thanked Mr. Michel along with Mr. Jeffreys and Ms. Brayton for serving on the three person Interim Leadership Team since April 6.

## **IX. Adjournment**

Vice-Chair Robert Tessier requested a motion to adjourn. Motion was made by Victoria Veltri and seconded by Benjamin Barnes. ***Motion passed unanimously.*** Meeting adjourned at 10:35 a.m.