



Connecticut Health Insurance Exchange
SHOP Advisory Committee
Special Meeting

Holiday Inn, Salon A
100 East River Drive, East Hartford

Tuesday, March 12, 2019
Meeting Minutes

Members Present:

Grant Ritter (Chair); Kevin Galvin; Timothy Pusch; Paul Lombardo, Pamela Russek; Shelly Sweatt

Participants by Phone: Ellen Skinner

Other Participants:

Access Health CT (AHCT) Staff: James Michel; Anthony Crowe; Susan Rich-Bye; John Carbone

The Meeting of the SHOP Advisory Committee was called to order at 4:01 p.m.

I. Welcome and Introductions

Chair Grant Ritter called the meeting to order at 4:01 p.m.

II. Vote: July 12, 2018 Meeting Minutes

Chair Grant Ritter requested a motion to approve the July 10, 2018 Special Meeting Minutes. Motion was made by Timothy Pusch and seconded by Kevin Galvin. **Motion passed unanimously.**

III. Overview

John Carbone, SHOP Sales Manager, provided an overview of the current membership and retention. Mr. Carbone noted that the data which he presented reflect statistical information as of March 1, 2019. SHOP has 270 groups, with 847 subscribers, which amounts to 1408

members. Mr. Carbone noted that the average group size is five lives, and the renewal retention is at 94 percent. Mr. Carbone emphasized that all of those elements saw an improvement when compared with last year, with the exception of the average group size, which remained the same. The retention rate increased substantially from the previous quarter. Mr. Carbone noted that the program is growing a bit faster in comparison to previous years. Mr. Carbone stated that Anthem has 1120 members, while ConnectiCare has 208.

Kevin Galvin inquired whether any data exist pertaining to the cost per subscriber. Mr. Carbone pointed out that it is an operational cost that will be provided. James Michel, Chief Executive Officer, added that this amount would include the total cost of acquiring and maintaining each customer. Mr. Galvin queried whether all of the subscribers are enrolled through brokers. Mr. Carbone elaborated that 86 percent use brokers to help them enroll. The rest of them utilize the SHOP portal to pick their plans. Mr. Carbone conveyed that they still get quoted on the portal, as well as the Benefits Central. Mr. Carbone provided additional statistics which included the new 2019 sales as of March 1. The book of business is growing at the rate of 40 percent when compared to 2018. Mr. Pusch asked if information exists about the reasons why they are coming on board, and whether enrollment allowances such as eligibility and tax credit value play a role in this behavior. Pamela Russek asked for statistics that would portray trends on the SHOP market in order to project for the future.

IV. Looking Ahead

Anthony Crowe, Chief Operating Officer, provided the 2019 SHOP Strategy Update. Mr. Crowe acknowledged that AHCT has not devoted enough attention and resources to growing SHOP. Recognizing the importance of SHOP is crucial, and the Requests for Proposals (RFPs) are aimed at expanding SHOP and improving customer assistance. A consultant will be utilized to guide AHCT through a business plan. By the end of March, the vendor will be selected.

One of the most important aspirations is to increase current membership by 100 percent and maintain the current retention rate. Mr. Crowe declared that one of the goals is to double the broker workforce by June 30, 2019. Mr. Crowe added that AHCT released an RFP in February for the development of a strategy for the SHOP. AHCT is currently reviewing several responses and will solicit feedback from this advisory committee regarding next steps. Dr. Ritter inquired about committee involvement in the RFP process. Mr. Michel stated that once the selection process is completed, the vendor will be engaged with this committee. Discussion ensued around the RFP process and ways to engage the committee to play a bigger role in the future.

Mr. Carbone enumerated technological successes as well as challenges. Successes included broker self-enrollment, HR self-enrollment, group self-enrollment and CRM with Microsoft Dynamics. Challenges include renewal group files data enrollment gaps and EDI resources. The internal AHCT team is addressing those challenges. Mr. Galvin expressed his hope that

the new strategy vendor will provide the committee with insightful information that the committee will find useful. Mr. Galvin added that involving small businesses in the process, when they are available, could be beneficial to all sides. Mr. Crowe noted that while the vendor will be present at the next meeting of the Committee, they will not be able to provide an in-depth analysis yet. Mr. Crowe added that they may provide some basics, since at the time of the next meeting, they would be just starting their work.

Mr. Galvin noted that membership for chambers of commerce is driven by interest in health insurance. Mr. Crowe added that the vendor will discuss the methodology that they will use while gathering their data for analysis and encouraged committee members to provide the vendor with questions and suggestions.

Mr. Pusch inquired whether AHCT is confident that the two participating carriers will continue offering plans through the SHOP. Mr. Michel stated that while anything can happen, currently, AHCT has no reason to believe that they may decide to leave the Exchange. Mr. Michel added that making the Exchange more attractive to even more carriers is one of the most important priorities. Paul Lombardo pointed out that carriers make decisions about participating in local markets on a national level. They do not participate across the country except for the locations in which they either want to or have to do so. The latter has to do with some states' requirements that carriers have to participate on the Exchange if they want to provide services in that particular state. Mr. Lombardo cautioned that in terms of the health insurance market stability, it is a volatile situation given the political circumstances originating in Washington, DC. Mr. Lombardo added that Anthem's commitment to the state of Connecticut and municipalities has been positive for them to stay on the Exchange. Discussion ensued about the attractiveness of the Exchange to bring more carriers, as well various carriers' marketplace strategies.

Mr. Crowe continued with the Strategy Update, which includes the implementation of rebranding of the Small Business offering. Executing a direct-to-consumer campaign is on hold, pending the outcome of the SHOP strategy work. Discussion continued about various legislative proposals, such as Raised House Bill 7267, An Act Concerning Public Options for Health Care in Connecticut, and how their potential passage would affect the Exchange and the SHOP program, both as a risk and a potential opportunity.

Mr. Michel told the Committee that he has been in conversations with the executive director of the Washington, DC Exchange, DC Health Link. Mr. Michel emphasized that DC Health Link has an extensive and successful SHOP program. Mr. Michel stated that the exchange of ideas is important in shaping plans for AHCT's SHOP program.

V. Discussion for Next Meeting

Dr. Ritter enumerated items that will be taken up at the next meeting of the Committee.

VI. Adjournment

Chair Grant Ritter requested a motion to adjourn. Motion was made by Pamela Russek and seconded by Kevin Galvin. **Motion passed unanimously.** Meeting adjourned at 4:55 p.m.