

access
health CT

small business

Advisory Committee

December 10, 2019



Agenda

- A. Call to Order and Introductions
- B. Public Comment
- C. Review and Approval of Minutes
- D. SHOP Staff Introductions
- E. 2020 Small Group Q1 Rate Filings Overview
- F. SHOP Communication Update
- G. Next Steps
- H. Adjournment

AHCT SHOP Team

Franco Barrero:

Client Relationship Manager

Mark Spellman:

Client Relationship Manager

Marlude Pierre-Louis:

Business Partner EDI Manager

Jerome Chisolm:

Business Development Manager

John Carbone:

Dir. SG & Product Development



2020 Small Group Q1 Rate Filings Overview

Executive Summary: 2020 Small Group

- The Connecticut Insurance Department (CID) approved rates for 164 Small Group plans offered “On” and “Off” Exchange
 - 14 of these are available through AHCT from Anthem & CBI
 - There are more Silver plans approved than at any other metal level
- Rates for Bronze plans through AHCT are more competitive, compared to all other plans filed, than the AHCT plans offered at other metal levels
- One Anthem “On-Exchange” Bronze plan is lower in premium than any of the “Off-Exchange” Anthem Bronze plans
- One CBI “On-Exchange” Gold plan is lower in premium than any “Off-Exchange” CCI and/or CICI Gold plans
- One CBI “On-Exchange” Bronze plan is lower in premium than any “Off-Exchange” CCI and/or CICI Bronze plans

Note: Rate review pertains to 2020 final rate filings submitted in August 2019 for 1st quarter only; Results may differ for plans with effective dates in the 2nd, 3rd & 4th quarters; A semi-annual filing may be submitted by 3/1/20 for 3rd and / or 4th quarter rates to reflect changes in trend or network contracting.

All plans approved by CID were included in this review – some plans may be available only through CBIA or provided only to MEHIP enrollees

Plan Counts per Rate Filing Submissions to CID

NUMBER OF PLANS BY PRODUCT

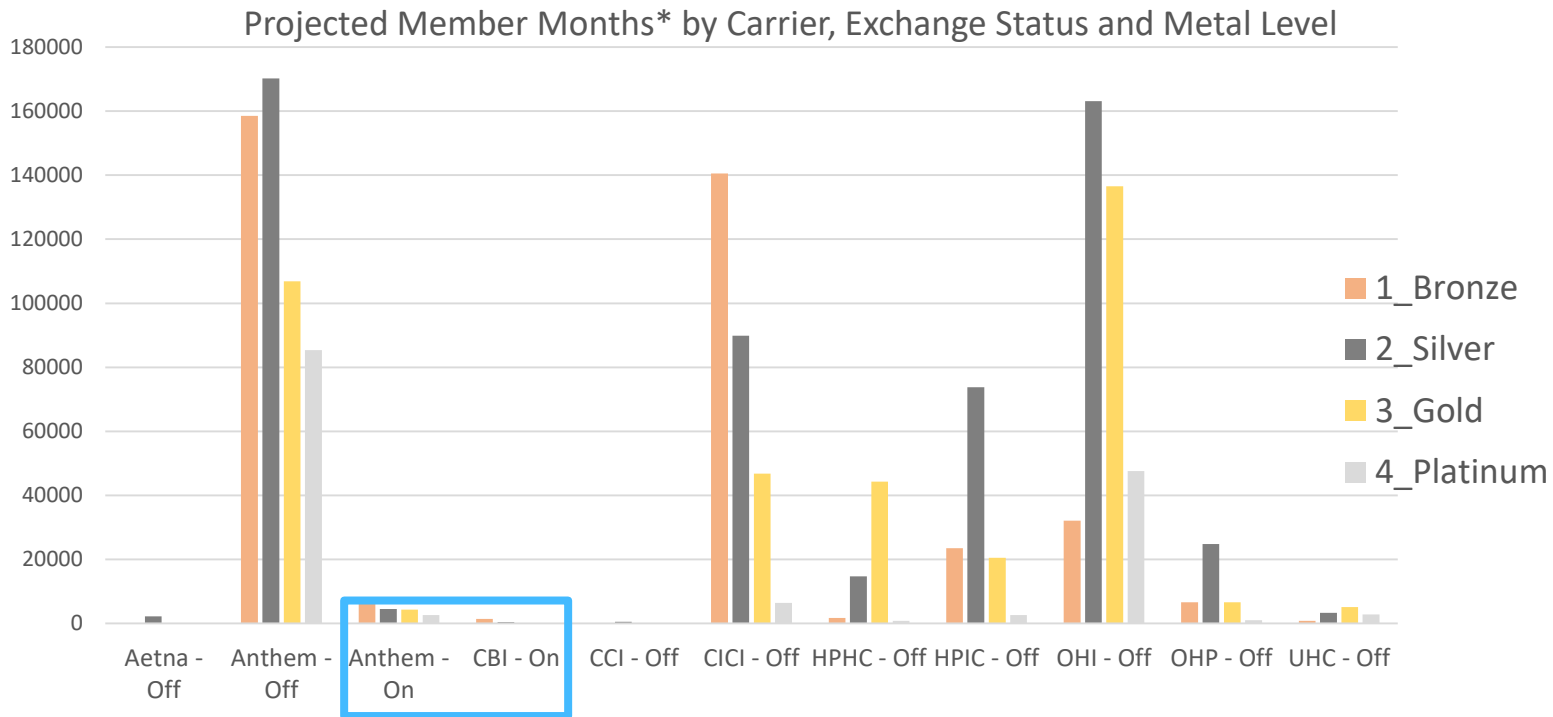
Licensed Carrier Name per Filing	Carrier Abbreviation	NUMBER OF PLANS BY PRODUCT				Total
		EPO	HMO	POS	PPO	
Aetna Life Insurance Company	Aetna	1				1
Anthem Health Plans, Inc	Anthem (Off)		5		28	33
Anthem Health Plans, Inc	Anthem (On)		3		6	9
ConnectiCare Benefits Inc.	CBI			5		5
ConnectiCare Inc	CCI		2			2
ConnectiCare Insurance Company, Inc	CICI			12		12
Harvard Pilgrim Health Care of Connecticut, Inc.	HPHC		9			9
HPHC Insurance Company, Inc.	HPIC				15	15
Oxford Health Insurance, Incorporated	OHI				29	29
Oxford Health Plans (CT), Inc	OHP		25	1		26
UnitedHealthcare Insurance Company	UHC	13		10		23
Grand Total		14	44	28	78	164

Number of Plans by Metal Level

Carrier	Bronze	Silver	Gold	Platinum	Grand Total
Aetna		1			1
Anthem (Off)	7	14	9	3	33
Anthem (On)	3	3	2	1	9
CBI	2	2	1		5
CCI		1	1		2
CICI	3	5	3	1	12
HPHC	1	3	4	1	9
HPIC	3	5	5	2	15
OHI	3	11	11	4	29
OHP	2	12	9	3	26
UHC	4	10	7	2	23
Grand Total	28	67	52	17	164

**Information obtained from review of Small Group Unified Rate Review Templates and filing exhibits submitted to CID in August 2019*

Projected Membership per Rate Filing Submissions to CID



**Information obtained from Small Group Unified Rate Review Templates submitted to CID in August 2019*

Comparison: On & Off-Exchange Plans

Bronze

- AHCT has the lowest Bronze plan rate in Hartford, Middlesex, New Haven & Tolland counties;
- In other counties, AHCT lowest Bronze plan rate is within +1.3% to +6.0% of lowest plan rate filed

Silver

- AHCT lowest plan rate is within +12.8% to +20.2% of lowest plan rate filed in any county

Gold

- AHCT lowest plan rate is within +0.6% to +8.8% of lowest plan rate filed in any county

Platinum

- AHCT plan rate is within +5.6% to +10.6% of lowest plan rate filed in any county

SHOP Short Term Communications Plan

Mintz & Hoke

AHCT SHOP Advisory Meeting

SHOP Short Term Communications Plan Fiscal 2020

Communication Objectives

- (Re)introduce who Access Health CT Small Business is, and re-establish/build relationships between broker community and AHCT Small Business
- Demonstrate a commitment to AHCT's mission and help reduce the number of uninsured small businesses in Connecticut
- Develop a program that not only fills the pipeline for broker and carrier partners, but also supports ongoing audience relationship building
- Position AHCT Small Business as a thought leader by driving the discussion around the ACA, insurance landscape and small business group benefits

Target Audience for AHCT Small Business

Broker

- Focused on employer groups 10 and under
- Support brokers who are growing their book of business

Small Business Owner

- Small businesses under 20 employees with greater emphasis on 10 employees and under
 - Sole proprietor (1 employee)
 - Top 5 industries include:
 - Professional, Scientific, and Technical Services
 - Other Services (Machinery, Grant Making and Advocacy, Personal Care Services, etc.)
 - Construction
 - Real Estate and Rental and Leasing
 - Health Care and Social Assistance
 - Psychographic characteristics
 - Those looking to attract and retain high quality workers
 - Those with paternal instincts
 - Employers with a greater sense of maturity for their business and employees

Implemented Initiatives

As part of our short-term strategy, AHCT Small Business has already engaged with brokers and small business owners throughout the fall to help strengthen relationships and increase reach with various audiences. These initiatives include:

Broker relationship building

- 19 one-on-one, in-person meetings
- Hosted multiple sessions for individual broker training

Chamber and association meet and greets

- CT DOT Disadvantage Business Enterprise Program (DBE)
- Minority Construction Council
- State-wide chamber tour

Employee participation waiver webinar

- 55 registered attendees
- 22 were unable to attend and followed up with phone or in-person meetings
- 27 requests for more information

Employee participation waiver press release

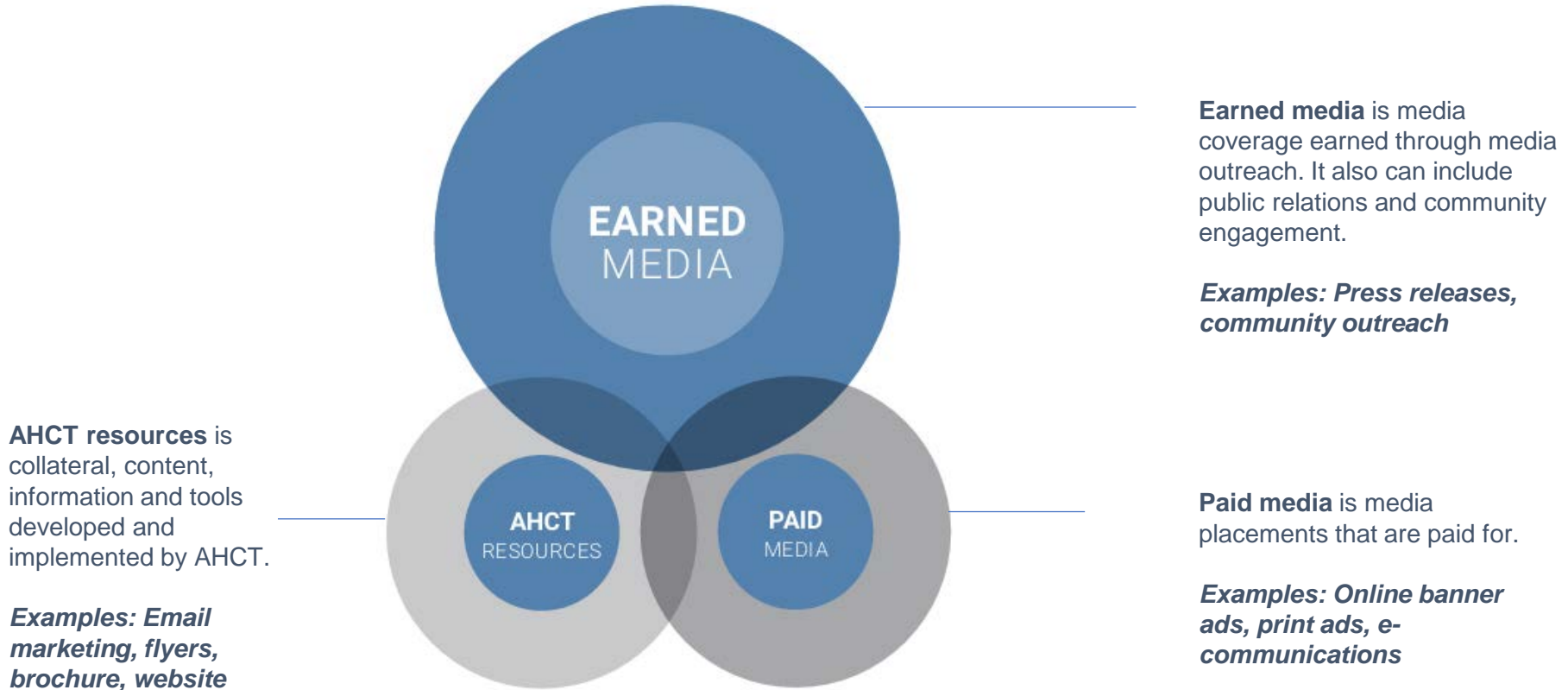
- Business Journal engagement (Hartford & Fairfield)

Updated marketing collateral and messaging that align with strategic focus



Integrated Media Strategy

The integrated media program works together to reach brokers and small business owners through AHCT resources and earned and paid media. Earned media will sit at the core of the program.



Earned Media Channels

Strategic Approach: Meet them where they are. Increase awareness about the existence of AHCT Small Business and communicate how we're making health coverage possible, leveraging community outreach and traditional media relations to earn credibility with our audience.

Sample tactics include:

- Chamber and association speaking circuit
- Media relations—press release/pitching efforts
- Continuation of broker engagement—connecting with small business

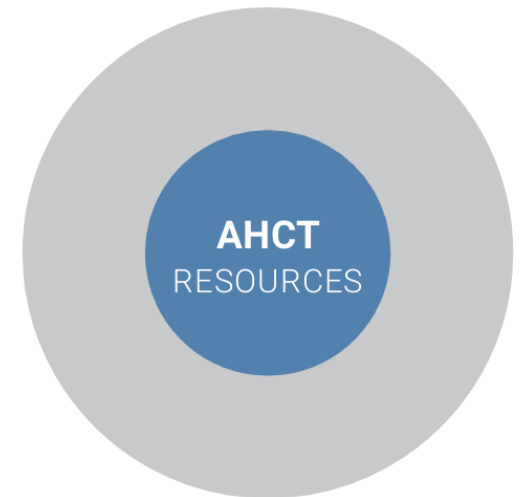


AHCT Resources

Strategic Approach: Direct outreach or fulfillment with our audience. Leverage AHCT resources to build relationships and educate audience segment. AHCT Small Business website is the central hub for communications that all audiences and media will be directed to for more information.

Sample resources include:

- Webinar series
- Case studies
- “Did you know” educational, multimedia content series
- Email lead generation nurturing program
- Social media selling efforts
- Thought leadership content development

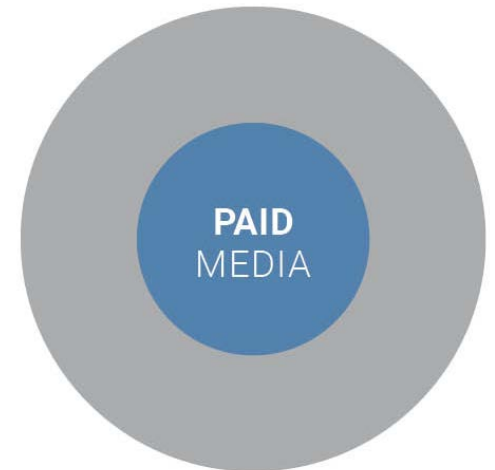


Paid Media Opportunities

Strategic Approach: Supplement earned media and AHCT resources to reach audience segments, with a controlled and consistent message, through traditional and non-traditional targeted channels.

Sample paid media opportunities include:

- Digital display banner ads
- Social media
- Community presence
- e-newsletter communications



Path to Purchase

