



Connecticut Health Insurance Exchange  
SHOP Advisory Committee  
Special Meeting

Connecticut Historical Society  
Dangremond Meeting Room  
1 Elizabeth Street, Hartford

Tuesday, December 10, 2019

**Meeting Minutes**

**Members Present:**

Grant Ritter (Chair); Pamela Russek (Vice-Chair); Shelly Sweatt; Timothy Pusch; Kevin Galvin (on the phone)

**Other Participants:**

Access Health CT (AHCT) Staff: James Michel; John Carbone; Andrea Ravitz; Susan Rich-Bye; Ann Lopes

Business Partners: Kara Mitchell, Amanda Garner (Mintz + Hoke)

**The Meeting of the SHOP Advisory Committee was called to order at 4:00 p.m.**

**I. Welcome and Introductions**

Chair Grant Ritter called the meeting to order at 4:00 p.m.

**II. Public Comment**

No public comment

**III. Review and Approval of Minutes**

Chair Grant Ritter requested a motion to approve the September 18, 2019 SHOP Advisory Committee Special Meeting Minutes. Motion was made by Pamela Russek and seconded by Kevin Galvin. **Motion passed unanimously.**

#### **IV. SHOP Staff Introduction**

John Carbone, Director of SHOP and Product Development, introduced new members of the SHOP Department.

#### **V. 2020 Small Group Q1 Rate Filings Overview**

Ann Lopes, Product Carrier Manager with the Plan Management Team at Access Health CT, presented the 2020 Small Group Q1 Rate Filings Overview. The plan review is primarily focused on premium rates and it does not take into account plan benefits and plan cost sharing. There were 164 plans approved for the small group market for the 2020 Plan Year. Fourteen of them are offered through AHCT from Anthem and CBI. Ms. Lopes indicated that bronze plans through AHCT are more competitive, compared to all other plans filed. Mr. Carbone added that elements, such as networking and drug formulary, are also taken into account.

*Timothy Pusch arrived at 4:17 p.m.*

Overall landscape of the submitted filings was summarized. Ms. Lopes went on to provide projected membership per rate filing submissions to the Connecticut Insurance Department (CID). Ms. Lopes provided further analysis and comparisons of on and off-Exchange plans by county and described tables that were included in the appendix of the presentation. Ms. Lopes described various aspects of the plans offered, included, but not limited to, the Actuarial Value (AV) ranges for the plans offered on Exchange. Ms. Lopes also provided an analysis of the current statistical data on the plans being offered.

#### **VI. SHOP Communication Update**

Kara Mitchell and Amanda Gardner from Mintz and Hoke presented the SHOP Communication update. According to the analysis performed by Mintz and Hoke, communication objectives were presented, and they included reintroducing Access Health CT Small Business and re-establishing and building relationships between the broker community and AHCT Small Business. In addition, the objectives included demonstrating a commitment to AHCT's mission and helping reduce the number of uninsured small businesses in Connecticut. Developing a program that not only fills the pipeline for broker and carrier partners, but also supports ongoing audience relationship building is a part of the process. Another major communication objective includes positioning AHCT Small Business as a thought leader by driving the discussion around the Affordable Care Act (ACA), insurance landscape and small business group benefits. Ms. Mitchell and Ms. Garner summarized implemented initiatives that included numerous one-on-one, in-person meetings with brokers. Initiatives also included meet and greets with chambers and associations. Other initiatives were undertaken as a part of the short-term strategy to help strengthen relationships and increase reach with various audiences.

Mr. Carbone talked about broker outreach initiatives that are currently underway. It is being done in order educate the brokers about advantages of using the Access Health CT Small Business Platform. Mintz and Hoke representatives presented a integrated media strategy. It involves working together to reach brokers and small business owners through AHCT resources and earned and paid media. It is anticipated that earned media will sit at the core of the program. Increasing the awareness about the existence of AHCT Small Business and communicating effectively about making health care coverage possible is crucially important.

Andrea Ravitz, Director of Marketing, provided additional insights about the small business marketing approach that aims at reaching not only brokers, but also small business owners who may not be aware of the options available. Kevin Galvin inquired whether reaching out to the networking organizations is being considered. Ms. Mitchell pointed out that it will be done. Mr. Carbone noted that outreach is done to all of the Small Business groups who are 30 days behind. A personal touch is a very important element and it plays a role in a high retention rate.

#### **VII. Next Steps**

Mr. Carbone initiated a discussion about the SHOP Advisory Committee meeting frequency for 2020. It was decided to have meetings once every two months.

#### **VIII. Adjournment**

Chair Grant Ritter requested a motion to adjourn. Motion was made by Pamela Russek and seconded by Timothy Pusch. **Motion passed unanimously.** Meeting adjourned at 5:05 p.m.