



Connecticut Health Insurance Exchange
SHOP Advisory Committee
Special Meeting

Remote Meeting

Tuesday, April 27, 2021
Draft Meeting Minutes

Members Present:

Grant Ritter (Chair); Shelly Sweatt; Ellen Skinner, Paul Lombardo

Other Participants:

Access Health CT (AHCT) Staff: James Michel; John Carbone; Susan Rich-Bye; Jerome Chisolm;
Marcin Olechowski

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. Roll call for attendance was taken.

II. Public Comment

No public comment

III. Review and Approval of Minutes

Review and approval of the Meeting Minutes was postponed until the necessary voting quorum was met.

IV. Enrollment Update

John Carbone, Director of SHOP and Product Development, presented the Enrollment Update. Mr. Carbone provided SHOP enrollment data based on quarterly reviews. Mr. Carbone stated that as of April 1, 2021, there were 443 groups as compared to 278 from a prior year. Mr. Carbone added that the number of subscribers also increased significantly

from 776 in April of 2020 to 1278 a year later. In addition, the number of subscribers as well as the average size group also increased.

Mr. Carbone noted that SHOP will continue its growth and pointed out that the organization provides quality products and its brand is becoming more widely recognized. Statistical information pertaining to the enrollment by each participating carrier was provided. Mr. Carbone added that Hartford County has the highest number of members enrolled with SHOP products which accounts for 27 percent of all enrollments while Windham County has the lowest, with 1.3 percent. Mr. Carbone added that the reason behind it is originally, SHOP was concentrated on more populated areas and now the attention will also be turned over to the areas with lower enrollment numbers which were not the main targets in the beginning.

Paul Lombardo asked for the breakdown of small employers that utilize SHOP services versus the number of small employers by county. Mr. Carbone stated that this information will be provided. Mr. Carbone went on to provide information on the average monthly SHOP plan cost by age band. Mr. Carbone stated that new businesses as well as renewals mostly rely on broker support when enrolling. Seventy-three percent of new businesses and 89% of renewals use brokers in choosing their options. Mr. Carbone added that Anthem's Stand-Alone Dental has over 4,300 members, which is an increase of 50.2% over the corresponding time one year prior. The breakdown by age and gender category in enrollment for the Stand-Alone Dental Plans and average monthly costs were provided.

V. Overview of American Rescue Plan for Small Business

Mr. Carbone provided information on the American Rescue Plan for Small Businesses. Mr. Carbone described the efforts initiated by the SHOP team to provide small businesses with options that were included in the COVID relief legislation, such as the Paycheck Protection Plan.

Ellen Skinner joined at 4:15 p.m.

Mr. Carbone noted that due to those efforts, the initial decrease in membership was mitigated and SHOP became a trusted advisor to those small businesses that were struggling to stay active. Mr. Carbone emphasized that the legislation that followed, the American Rescue Plan Act (APRA) which was signed into law on March 11, includes provisions that increase affordability for health insurance coverage. Mr. Carbone added that APRA allocated \$50 billion for grant and loan programs for small businesses navigating through the continuing economic impact of the COVID-19 pandemic.

Mr. Carbone provided details on the APRA and how much money will be allocated to specific initiatives such as underserved communities and minorities. Mr. Carbone placed emphasis on the COBRA coverage. Mr. Carbone stated that consumers receiving COBRA coverage or eligible to receive it, will receive a 100 percent premium subsidy through Federal Government from April 1, 2021 through September 30, 2021 and added that the employer will pay all of COBRA premium and will receive a tax credit from IRS on quarterly tax returns.

Review and Approval of Minutes

Chair Grant Ritter requested a motion to approve the February 2, 2021 SHOP Advisory Committee Special Meeting Minutes. Motion was made by and seconded by Ellen Skinner and seconded by Shelly Sweatt. Roll call vote was taken. **Motion passed unanimously.**

VI. Adjournment

Chair Grant Ritter requested a motion to adjourn. Motion was made by Shelly Sweatt and seconded by Ellen Skinner. Roll call vote was taken. **Motion passed unanimously.** Meeting adjourned at 4:35 p.m.