



Connecticut Health Insurance Exchange Strategy Committee Regular Meeting

Draft Meeting Minutes

Thursday, September 9, 2021

Remote Meeting

Members Present: Steven Hernandez (Chair); Grant Ritter; Paul Lombardo; Cecelia Woods

Access Health CT (AHCT): James Michel; Anthony Crowe; Daryl Jones; Robert Blundo; John Carbone; Susan Rich-Bye; Glenn Jurgen; Daniel Maloney; Edith Lortie; Tammy Hendricks; Marcin Olechowski

A. Call to Order and Introductions

Chair Steven Hernandez called the meeting to order at 1:05 p.m. Roll call for attendance was taken.

B. Public Comment

No public comment.

C. Review and Approval of Minutes

Chair Steven Hernandez requested a motion to approve the May 13, 2021 Strategy Committee Draft Meeting Minutes. Motion was made by Paul Philpott and seconded by Cecelia Woods. Roll call was ordered. **Motion passed unanimously.**

D. Strategic Presentation for Future Developments

James Michel, Chief Executive Officer, initiated the Strategic Presentation for Future Developments. Mr. Michel stated that AHCT is actively working on the future of the organization. Mr. Michel emphasized that AHCT's main focus will always be lowering the uninsured rate in Connecticut and helping to address health disparities and added that many strategic initiatives are driven by the Health Disparities Study that was presented to the Board of Directors in February. Mr. Michel noted that AHCT will be applying for various grants to fund those initiatives.

Mr. Michel noted that one of those initiatives is the start-up of the Broker Academy that will try to address an issue of the broker shortage in many urban centers. Mr. Michel added that the aim is to have those individuals properly licensed and serve those communities.

Mr. Michel added that strategy on that issue is being developed and will be shared with this Committee. Mr. Michel enumerated other areas that are of concern, including the review of the Mission and Vision, and the current Advisory Committees, AHCT's Financial Strategy to Enhance its Revenue Stream as well as the IT Infrastructure. Mr. Michel emphasized that all of them these initiatives are vital to the future success of the organization.

- **Subsidiary**

John Carbone, Director of SHOP and Product Development, presented the Subsidiary Update. Mr. Carbone stated that particularly after receiving the results of the Health Disparities Study, the decision was made that certain issues needed to be addressed. Mr. Carbone stated that initially, AHCT will be looking at three groups of customers, and they include the underserved communities, undocumented Connecticut residents as well as Medicare customers. Mr. Carbone provided statistical data that supported assisting those communities.

Mr. Carbone stated that the products and services that are currently being considered for those groups include health plans for undocumented residents, Medicare plans, life insurance, vision and dental insurance as well as other services and products that would enhance the health and wellness of underserved communities.

Mr. Carbone provided an overview of the business plan development and indicated that it will include customer assessment, product type, potential revenue stream, operating costs, work plan, operational strategy as well as technology platform. Mr. Carbone provided more in-depth information about the business approach as well as the high-level milestones and timelines, which are subject to change, that AHCT is considering pertaining to the establishment of the subsidiary.

Mr. Michel emphasized that the subsidiary will be a separate entity from the AHCT, with its own governing structure, including a Board of Directors. Mr. Michel noted however, that operationally, AHCT may be able to provide some services to the subsidiary, but all of it will be done through agreements and AHCT would charge the subsidiary for those services.

Chair Steven Hernandez asked why it is important to create a subsidiary to achieve goals that are part of the original AHCT Mission and Vision. Mr. Hernandez also asked whether the subsidiary will be mostly dependent on AHCT. Susan Rich-Bye, Director of Legal and Governmental Affairs, stated that some of the work that AHCT would hope to do with the subsidiary such as offering products for the undocumented individuals as well as offering products that would assist with the financial stability for multi-generational households, are all directed toward AHCT's core goal toward reducing the uninsured rate, but the Exchange is not permitted to offer these products directly through the Exchange.

Ms. Rich-Bye emphasized that the subsidiary will be a separate entity, with its own Board and operating policies. Cecelia Woods inquired whether other State-based exchanges are considering establishing their own subsidiaries. Ms. Rich-Bye noted that a lot of Exchanges are focused on the aspect of reducing health disparities as AHCT is, and the National Academy of State Health Policy (NASHP) created a workgroup for the health equity area.

Ms. Rich-Bye stated that AHCT has statutory authority to create a subsidiary and other State of Connecticut Quasi-Public Agencies also have created subsidiaries for a variety of reasons. Mr. Michel provided a high-level view of the possible avenues that AHCT is considering with the creation of the subsidiary.

Paul Lombardo inquired about the practical abilities to fund the subsidiary itself. Mr. Lombardo also inquired about the undocumented residents and the potential products aimed at that group. Mr. Lombardo asked what the plan is to create a health insurance or ancillary product without the use of the Financial Aid (FA) since the undocumented individuals are the ones who are not eligible to receive any FA. Mr. Michel pointed out that at this point, AHCT would issue a loan to the subsidiary for the start-up of the company and there may be instances where grant-funding may become available.

Mr. Michel emphasized that the subsidiary, in the long run, will have to be self-sustaining, but will need financial assistance in the beginning stages. Mr. Michel noted that conversations with various stakeholders are taking place in order to address the issue of providing affordable products and services to the undocumented residents of Connecticut.

Mr. Carbone went on to provide the proposed subsidiary mission and vision statements for consideration. Mr. Carbone stated that the Senior Leadership Team (SLT) contributed to the proposed statements and they could serve as a starting point for a discussion about the purpose, mission and vision of the proposed new entity. Mr. Carbone stated that the proposed purpose of the subsidiary would be to empower the people of Connecticut to improve their health and well-being while the mission would create healthier communities by providing comprehensive products and services to support all people in Connecticut.

Mr. Carbone added that the proposed vision would strive to provide health equity for all people in Connecticut. Mr. Michel added that those statements will be kept in a draft format until they get approved by the Strategy Committee as well as the AHCT Board of Directors. Mr. Hernandez encouraged the Committee to substitute the word “create” with “promote” healthier communities in the proposed mission statement.

- **Broker Academy/Health Disparities**

Mr. Carbone went on to describe the overview of the proposed Broker Academy. He stated that with the Exchange’s mission-driven approach to reduce health disparities, AHCT seeks to drive change in the underserved communities by creating a Broker Academy Program. Mr. Carbone added that this program will create a pathway to license brokers by recruiting from and building

the skillsets of those who live in the underserved communities throughout Connecticut. Mr. Carbone also emphasized that by activating members of these communities to become licensed brokers, AHCT can build trust and rapport by meeting members of the community where they are.

Mr. Carbone re-emphasized that the main reason for the creation of the Broker Academy is to reduce the uninsured rate and address health disparities in Connecticut. Mr. Carbone provided additional information pertaining to the desired outcomes resulting from the creation of the Broker Academy. They include, but are not limited to, creating a more diverse broker community and providing access to brokers in communities where there are currently fewer, if any brokers at all.

Mr. Carbone presented the Broker Academy development as well as the proposed plan for completion and program launch dates. Mr. Hernandez emphasized that the idea of a trusted advisor in a community who actually lives there is a great approach which would serve as a conduit for people and products that a given community may need.

- **Health Disparities Webpage**

Robert Blundo, Director of Technical of Operations and Analytics presented the overview of the Health Equity Website and the Exchange's commitment to health equity. Mr. Blundo added that up until now, there was little to no digital focus regarding reducing health disparities on the Exchange's website.

Mr. Blundo emphasized that AHCT wants to create a website page that can serve as a digital destination for residents and potential future partners, and the website will allow them to access resources and information concerning health disparities. Mr. Blundo stated that it will include the research and reports that AHCT produced in the past, such as the uninsured study, and the health disparities report that was published in February of this year. Also, the health disparities webpage will include some of the geographic analytics tools that AHCT currently uses for purposes of outreach and marketing.

Mr. Blundo added that the aim is also to have living and breathing content that can inform users about community outreach and other pertinent issues. Mr. Blundo also emphasized that user feedback will be needed and content for this website will be provided from a variety of reliable sources as well as the Exchange's own studies. Mr. Blundo provided the website demonstration. Discussion ensued around presenting the data on the website in a cohesive and understandable manner as well as using graphics being presented in a visually stimulating way.

E. Review of Current Mission and Vision

Susan Rich-Bye, Director of Legal and Governmental Affairs, presented the Review of the Current Mission and Vision. Ms. Rich-Bye indicated that AHCT Board of Directors asked the staff and the Strategy Committee to examine the AHCT Mission and Vision statements as well as the Advisory Committees membership structure as both were formed in 2012 as the Exchange was just a start-up organization. Ms. Rich-Bye provided the proposed timeline to accomplish those goals with the final decision to be made by the AHCT Board of Directors either in December of 2021 or in January of 2022.

Ms. Rich-Bye enumerated proposed revisions to the mission which would define the company is right now and added that the AHCT Vision statement should define what the organization wishes to be in the future. Ms. Rich-Bye also provided information pertaining to the proposed changes to the AHCT's Vision statement. Mr. Rich-Bye outlined the possible revisions to the AHCT Principles which should be the foundational statements that are adopted to guide future decisions.

F. Review of Advisory Committees

Ms. Rich-Bye provided the review of the Access Health CT Advisory Committees. She stated that AHCT has statutory authority to create advisory committees to consult with stakeholders relevant to carrying out its activities.

Ms. Rich-Bye conveyed that the advisory committees formed include the Health Plan Benefits and Qualifications Advisory Committee (HPBQ AC), Small Business Health Options Program (SHOP AC), Consumer Experience and Outreach Advisory Committee as well as Brokers, Agents and Navigators Advisory Committee. Ms. Rich-Bye added that on January 19, 2012, the Board approved the establishment of the advisory committees, the standing Board Committees' membership, and the nomination process for additional stakeholders. Ms. Rich-Bye added that guiding principles were approved by each of the four Advisory Committees in May 2012.

Ms. Rich-Bye remarked that AHCT is not proposing any changes to the HPBQ and SHOP ACs and pointed out that the Exchange is proposing amendment of the Consumer Experience and Outreach Advisory Committee to broaden the Committee's focus and amend the name to Health Equity, Outreach and Consumer Experience. Ms. Rich-Bye added that AHCT is proposing to revise the membership to include members of the Board, stakeholder members with experience in health equity work, consumer advocates and community serving organizations, and brokers specifically focused on the individual market. Ms. Rich-Bye proposed that the Board dissolve the Brokers, Agents and Navigators Advisory Committee and added that several stakeholder representatives have already moved to the SHOP Advisory Committee and Consumer Experience and Outreach while other stakeholders are proposed for amended Health Equity, Outreach and Consumer Experience Committee.

G. Board Training

James Michel, Chief Executive Officer reminded members of the Strategy Committee about the upcoming AHCT Board of Directors Training.

H. Future Meetings

Mr. Michel briefly described the meeting cadence for the Strategy Committee for the next six months.

I. Adjournment

Chair Steven Hernandez requested a motion to adjourn. Motion was made by Grant Ritter and seconded by Cecelia Woods. **Motion passed unanimously.** Meeting adjourned at 2:39 p.m.