



Connecticut Health Insurance Exchange
SHOP Advisory Committee
Special Meeting

Remote Meeting

Tuesday, December 7, 2021
Meeting Minutes

Members Present:

Grant Ritter (Chair); Pamela Russek; Kevin Galvin; Paul Lombardo

Other Participants:

Access Health CT (AHCT) Staff: James Michel; John Carbone; Jerome Chisolm; Susan Rich-Bye; Marcin Olechowski,
Mintz & Hoke: Benjamin Cadwell

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

Chair Grant Ritter requested a motion to approve the August 24, 2021 SHOP Advisory Committee Special Meeting Minutes. Motion was made by Kevin Galvin and seconded by Pamela Russek. Roll call vote was ordered. **Motion passed unanimously.**

IV. Review of SHOP Metrics

As Approved by the SHOP Advisory Committee on February 22, 2022

John Carbone, Director of SHOP and Product Development, provided the review of SHOP metrics.

Mr. Carbone provided information on the SHOP enrollment. Mr. Carbone noted that as of December 11, 2021, 2193 members were enrolled in SHOP plans. Mr. Carbone emphasized that SHOP also increased the number of groups as well as subscribers. Since December 1, 2020, SHOP generated a 30 percent increase in the number of groups, a 45 percent increase in the number of subscribers and over 39 percent increase in the membership. Mr. Carbone indicated that the average group size has increased from 4.26 to 4.56 members.

Mr. Carbone expressed his enthusiasm about the enrollment numbers and pointed out that most of the enrollment usually comes near the end of December. Mr. Carbone stressed that the SHOP Team placed an emphasis on retaining the current customer-base and announced that the overall retention rate increased to 95 percent.

Mr. Carbone provided a summary of the average plan cost per month based on age and stated that about 43 percent of the SHOP population is enrolled in a Bronze plan, 31 percent in a Silver plan and 26 percent in a Gold plan. Mr. Carbone conveyed that consumers in the 35-54 age bracket are the largest group which amounts to over 36 percent of all the enrollees and added that for all age groups, the enrollment between males and females is equally divided.

Mr. Carbone noted that consumers in January will see a modest increase in rates, but since the relationship with enrollees, brokers and employers remains strong, the increase is not expected to hinder enrollment.

Chair Grant Ritter inquired about the comparison of premium costs for medical plans offered on and off-Exchange. Mr. Carbone answered that those price increases are very similar with the off-Exchange plans. Kevin Galvin inquired about those potential consumers who are resisting to join SHOP and what those reasons are for them. Mr. Carbone noted that it is probably a variety of factors, including whether a change will result in significant savings, looking at the products they are offering to their employees, and whether their employees understand the products and differences, such as self-funded plans. Mr. Carbone noted that some of these employers are returning to the SHOP platform.

Mr. Carbone pointed out that SHOP staff also presents these employers with information on the individual side of the Exchange and sometimes this option may save them a significant amount of money. Mr. Carbone provided information about SHOP enrollment by carrier and presented the Committee with timing comparisons. Mr. Carbone stated that as of December 1, 2021, 60 percent of all enrollees chose ConnectiCare and 40 percent selected Anthem as their carrier. The percentage of enrolled SHOP members by county was reviewed and Hartford County was identified as the county with the highest enrollment with 26.7 percent of the membership, and Windham County had the lowest enrollment with 1.4 percent. Mr. Carbone added that SHOP staff will continue to work to increase membership across the board, especially in counties with lower enrollment.

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There was a brief discussion of the lower enrollment numbers in certain counties, such as Windham and Tolland with the explanation being provided that they are mostly rural counties with less manufacturing and opportunities to increase SHOP enrollment. Mr. Carbone noted, however, that SHOP will concentrate its efforts on increasing enrollment from those counties as well. Paul Lombardo inquired about the more in-depth numerical data pertaining to the percentage of small employers in a given county. Mr. Carbone stated that this information will be provided at the next meeting of the Committee.

Mr. Carbone went provided information on the Stand-Alone Dental Plan (SADP) enrollment. As of December 1, 2021, there were 4414 members in SADPs and this is an increase of 35.7 percent when compared to one year prior and the average subscriber age is 31 years old.

V. Status Update of 2022 Marketing Campaign Efforts

Benjamin Cadwell from Mintz + Hoke provided an update on the FY22 Marketing Campaign. Mr. Cadwell stated that SHOP has an integrated marketing approach for FY22 and focuses on reaching small business owners and brokers through a mix of paid, earned and shared media. Mr. Cadwell emphasized that the campaign goal is to build awareness of Access Health CT Small Business in order to grow new membership through increased leads and connections, retain current membership and increase lead and connections with new and existing brokers. A promotional SHOP video was played.

Mr. Cadwell provided detailed information pertaining to various outdoor, digital media, print and broadcast media initiatives. Mr. Cadwell provided information on the Public Relations front and Outreach, which included interviews on WFSB Facebook Live and CT Style as well as press releases, local sponsorships, outreach to legislative contacts, chambers of commerce and trade associations to build relationships and opportunities. Mr. Cadwell added that owned and shared media also play an important role in promoting SHOP and provided a media campaign pathway between January and June of 2022.

VI. Adjournment

Chair Grant Ritter requested a motion to adjourn. Motion was made by Pamela Russek and seconded by Kevin Galvin. Roll call vote was ordered. ***Motion passed unanimously.*** Meeting adjourned at 4:33 p.m.