



Connecticut Health Insurance Exchange Strategy Committee Special Meeting

Meeting Minutes

Thursday, March 17, 2022

Remote Meeting

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

Access Health CT (AHCT): James Michel; Anthony Crowe; Caroline Lee Ruwet; Daryl Jones; John Carbone; Susan Rich-Bye; Tammy Hendricks; Glenn Jurgen; Marcin Olechowski

A. Call to Order and Introductions

Chair Steven Hernandez called the meeting to order at 10:00 a.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 January 13, 2022 Strategy Committee Meeting Minutes. Motion was made by Paul Philpott and seconded by Grant Ritter. Roll call was ordered. **Motion passed unanimously.**

D. Strategic Initiatives

James Michel, Chief Executive Officer stated that Access Health CT (AHCT) has been undertaking various strategic initiatives, which include but are not limited to the creation of the Broker Academy as well as the Subsidiary.

Tammy Hendricks, Director of Health Equity and Outreach, provided an update on the development of the Broker Academy. Ms. Hendricks noted that outreach to community partners and organizations has been increased. Ms. Hendricks added that AHCT continues to receive a large volume of applications and the interviewing process will begin at the end of March for participation in the Broker Academy. Ms. Hendricks remarked that the candidates selected will be engaged with AHCT from April until the training starts in June.

Ms. Hendricks provided the Committee with details on various aspects of the Broker Academy development, which includes training, marketing, outreach as well as numerous presentations along with the final implementation of this undertaking. Ms. Hendricks emphasized that other State-Based Marketplaces (SBMs) expressed their interest in the development of the Broker Academy with an aim that some of its elements may be emulated into their operations.

Ms. Hendricks stressed that AHCT is leading the way in attempting to reduce healthcare disparities. Ms. Hendricks added that 31 additional presentations are planned for the next two months. Paul Philpott expressed his satisfaction that other SBMs are looking to AHCT for guidance. Mr. Michel noted questions from other SBMs can also provide AHCT with additional ideas on how to improve on the Broker Academy development. Chair Steven Hernandez stated that it is a replicable model leveraging AHCT's mission and vision in a way that impacts the community long term and helps address health disparities.

Anthony Crowe, Chief Operating Officer, provided a Subsidiary update. Mr. Crowe pointed out that the first draft of the business plan is completed and AHCT is currently working on different models for projections and financials to test sustainability. An effort was launched to name the Subsidiary which will be brought to the Strategy Committee for discussion at a later meeting.

Following Mr. Philpott's inquiry, Mr. Crowe enumerated important reasons for the creation of the Subsidiary which include but are not limited to providing products and services for underserved communities. Mr. Crowe emphasized that the Subsidiary will also offer non-health insurance related products. Mr. Crowe added that Subsidiary could also serve as an exchange for Medicare Advantage plans since approximately 10,000 AHCT consumers age off of the individual insurance coverage every year, and they could benefit from those services.

Mr. Crowe noted that the Subsidiary will provide financial products, advisory services, Medicare Advantage as well as vision and dental products. Mr. Michel added that the working poor have been mostly ignored in terms of health insurance offerings and the Subsidiary will try to fill that gap. Mr. Michel stated that by working with health insurance companies and financial institutions, there is an opportunity to design products and services that would help those who are underserved. Mr. Michel provided a theoretical example of a family that would potentially need services that will be provided by the Subsidiary. Mr. Philpott spoke about Medicare Advantage products and the possibilities of reaching those communities. Mr. Philpott emphasized that it would save money and will provide extra benefits to them. A brief discussion took place about various requirements and compliance issues with Medicare Advantage plans.

E. Mission and Vision Status Update and H. Guiding Principles

Caroline Lee Ruwet presented the Mission and Vision Status Update. Ms. Lee stated that the Access Health CT brand has reached a certain point of maturity since the organization's original mission, vision and guiding principles were adopted by the Board of Directors in 2012. Ms. Ruwet pointed out that now is the time to determine if those original statements are still pertinent and how they reflect the future of the organization. Ms. Ruwet stated that the Senior Leadership Team (SLT) developed certain proposed revisions for the Committee to consider. Ms. Ruwet

presented the current mission statement along with the proposed revisions. Ms. Lee indicated that the suggested revision for 2022 should be as follows:

To increase the number of uninsured residents, improve the quality and affordability of healthcare, and reduce health disparities through an innovative, competitive marketplace that empowers consumers to choose health plans that give them the best value.

Susan Rich-Bye, Director of Legal and Governmental Affairs, provided additional information on the proposed revisions for the AHCT Vision statement. Ms. Rich-Bye stated that the suggested Vision revision for 2022 is as follows:

Provide Connecticut residents with access to the most equitable, simple and affordable health insurance products to create healthier communities.

Ms. Ruwet provided the Committee with a brief description of the Guiding Principles that were adopted in 2012, and followed with the proposed revisions. Ms. Lee emphasized that business principles are foundational statements adopted by an organization to guide decision-making. An in-depth document was provided explaining in the objectives and measures for each guiding principle. Ms. Lee explained the suggested revisions for the Principles for 2022, and they include the following:

- 1. Provide Connecticut residents with exceptional consumer experience, promoting accessibility, integration and health equity for all.*
- 2. Maintain a valuable place within the State's healthcare ecosystem for the benefit of Connecticut residents, with a focus on sustainability, flexibility and affordability*
- 3. Uphold transparency through accountable communications with Access Health CT stakeholders*
- 4. Seek Access Health CT Values-based input from employees.*

Mr. Michel added that despite the reduction in revenues, AHCT has become more efficient because employees provide ideas that allow the organization to evolve and enhance its operations.

I. Advisory Committee Update

Susan Rich-Bye, Director of Legal and Governmental Affairs, presented the Advisory Committee Update. Ms. Rich-Bye reminded the Committee that both the Strategy Committee and the Board of Directors voted to make the recommended changes and establish the Health Equity, Outreach and Consumer Experience Advisory Committee which would be a reorganizational of the Consumer Experience and Outreach Advisory Committee. Ms. Rich-Bye added that the Broker Advisory Committee has been dissolved. Ms. Rich-Bye provided information on the organizational developments for this committee work.

J. Adjournment

Chair Steven Hernandez requested a motion to adjourn. Motion was made by Paul Philpott and seconded by Cecelia Woods. Roll call vote was taken. **Motion passed unanimously.** Meeting adjourned at 10:50 a.m.