



Connecticut Health Insurance Exchange  
Strategy Committee Special Meeting

**Meeting Minutes**

Thursday, June 9, 2022  
Remote Meeting

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

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

**A. Call to Order and Introductions**

Chair Steven Hernandez called the meeting to order at 1:00 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 12, 2022 Strategy Committee Regular Meeting Minutes. Motion was made by Victoria Veltri and seconded by Cecelia Woods. Roll call vote was ordered. **Motion passed unanimously.**

**D. Mission, Vision and Guiding Principles – Suggested Revisions**

James Michel, Chief Executive Officer, stated that Access Health CT (AHCT) has incorporated all the suggested revisions and recommendations that the Committee proposed at the May 12, 2022 meeting. Mr. Michel thanked members of the Committee for providing their invaluable input.

Caroline Lee Ruwet, Director of Marketing, discussed the suggested revisions. Ms. Ruwet noted that there was discussion at the May Committee Meeting was about coming up with a definition of the word “affordable.” Ms. Ruwet stated that the mission statement should define what the company is right now. She noted that the following Mission Statement has been suggested:

*“To decrease the number of uninsured residents, improve the quality of healthcare, and reduce health disparities through an innovative, competitive marketplace that empowers consumers to choose the health coverage that give them the best value.”*

Ms. Ruwet then outlined proposed changes to the Vision statement for the Exchange. Ms. Ruwet conveyed that Vision statements should define what the company wishes to be like in the future. Following discussion at the prior Strategy Committee Meeting, Ms. Ruwet presented the following suggested language for the Vision statement:

*“Provide Connecticut residents with access to the most equitable, simple and affordable health insurance products to foster healthier communities.”*

Ms. Ruwet continued with information on the suggested revisions to the Guiding Principles. She said that Guiding Principles are foundational statements adopted by an organization to guide decision-making. Following discussion at the prior Strategy Committee Meeting, the following revisions to the AHCT’s Guiding Principles have been proposed:

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

Ms. Ruwet provided definitions for individual terms that appear in the proposed Guiding Principles. Paul Lombardo commented that in his view, affordability relates to the availability of subsidies that are available through the Exchange. Mr. Lombardo noted that AHCT cannot change the cost curve. Mr. Michel noted that AHCT has marginal impact on affordability pertaining to plan designs, but it also is mostly driven by the federal government through the Actuarial Value Calculator (AVC). Discussion ensued around awareness about the existence of health insurance plans that may be affordable to consumers, some of them being unaware that financial assistance is there for them.

Mr. Michel added that as new federal or state programs are created, AHCT will be more active in the outreach efforts showcasing its products. Mr. Michel noted that AHCT will examine a more expansive analysis of affordability. Mr. Hernandez stated that AHCT plays a role in being a leader in advocating for affordability across sectors.

Ms. Ruwet then provided the Committee with additional suggested revisions to the Guiding Principles. Ms. Ruwet enumerated those proposed changes, including the following:

Uphold transparency through accountable communications to Access Health CT stakeholders.

- **Accountable communications.** Ensure that business activities are shared transparently, services are easily available, and information is easily understandable.

- Access Health CT stakeholders. Key stakeholders include the public, board of directors, insurance carriers, state and federal legislature, and state- and federal-based agencies, brokers, community partners and employers/employees.

Ms. Ruwet continued with suggestions of additional revisions to the Guiding Principles which would seek to add Access Health CT Values-based input from employees.

- Access Health CT Values: Authenticity, Integrity, Excellence, Ownership, One Team and Passion.

Cecelia Woods expanded on Mr. Lombardo's statement on affordability and suggested that during the outreach events with various entities, AHCT could provide information on the available financial assistance.

Two votes originally scheduled to adopt the revised Mission and Vision and Principles were tabled.

### **E. Strategic Initiatives**

Tammy Hendricks, Director of Health Equity and Outreach, presented the Strategic Initiative – Broker Academy Updates.

Ms. Hendricks announced that AHCT successfully launched the Broker Academy's first class on June 1. Ms. Hendricks stated that it was an enormous effort to initiate this important undertaking. She stated that the three day in-person classes were held at Capital, Gateway, and Housatonic Community Colleges.

Ms. Hendricks provided demographic statistics on students who have enrolled in the classes. Ms. Hendricks added that 70 students passed the class test with 71 students attending and an average score being 86.9 points at the New Haven location. Ms. Hendricks emphasized that students were excited and thankful to start a new career because of the Broker Academy and noted that the goal is to have all of the students receive their state-license by the end of July with the aim of starting the mentorship program in August.

Mr. Michel added that students come from various racial and ethnic backgrounds and stated that more women than men signed up for those classes. Ms. Hendricks added that the students have been very engaged and eager to participate in the class.

Ms. Hendricks indicated that a few special guests made digital appearances, including Governor Ned Lamont, Connecticut Insurance Department Commissioner Andrew Mais, Theodore Doolittle from the Office of Healthcare Advocate, and representatives of the participating carriers. Other special guests appeared in person during classes. Ms. Hendricks expressed her words of appreciation to all the individuals and entities who made AHCT's new the Broker Academy possible. Cecelia Woods and Victoria Veltri congratulated AHCT on a successful launch effort. Mr. Hernandez also expressed his words of gratitude and added that it is a prime example how health and wealth are connected.

Anthony Crowe provided a summary of the Subsidiary development. Mr. Crowe noted that the link between poverty, poorer health and a shortened life expectancy is well established. Mr. Crowe outlined that more needs to be done to bring fiscal stability to Connecticut's working poor to help mitigate the potentially devastating effects of unexpected life disruptions, resulting in unaffordable debt that can send them spiraling into a devastating grip of generational poverty. Mr. Crowe emphasized that AHCT would like to build a long-term strategy to help Connecticut's struggling residents achieve financial resiliency and avoid poverty and to ultimately live healthier lives.

Mr. Crowe indicated that AHCT has been active in numerous communities over the years and created partnerships with various organizations and currently, the Health Equity and Outreach Team is strengthening them. Mr. Crowe stated that strong partnerships have been established with brokers.

Mr. Crowe remarked that the Broker Academy graduates will provide a tremendous help in reaching out to communities with services that could be useful to them. Mr. Crowe on summarized the brand strategy framework, which includes the purpose, vision, mission and value proposition for the subsidiary.

Mr. Crowe stressed that the subsidiary's purpose is to improve the health of Connecticut residents by stabilizing the lives of those who are adversely impacted by the effects of health disparities. Mr. Michel provided theoretical examples of families who may benefit from products that will be offered through the subsidiary. Mr. Crowe stated that the vision for the subsidiary is a healthier state, where the cycle of multigenerational poverty and resulting health disparities have been disrupted.

Mr. Crowe went on to say that the mission is to make available health-related and financial products, services and support for Connecticut's working poor who have been ignored and overlooked, by bringing together purpose-led entities to foster social change. Mr. Crowe added that by creating a subsidiary, an attempt will be made by breaking the multigenerational cycle of poverty. Mr. Crowe also provided the value proposition which consists of creating a long-term, more sustaining strategy to support the vulnerable and suffering.

Mr. Michel stressed that the subsidiary will be independent of AHCT with its own resources and dedicated staff. Mr. Hernandez noted that the multigenerational strategy is a core of sustainability, and it aligns with other work that can be found around the state. Ms. Veltri added that AHCT has a bold vision to undertake with the hope that enough consumers will be able to utilize its products and services. Mr. Michel stated that AHCT is working on the financial model. Mr. Michel noted that the fees earned from products and services will support the subsidiary. Mr. Michel stressed that carriers will not pay any fees to the subsidiary. Mr. Michel pointed out that AHCT will initially issue a loan to the subsidiary, and it will be repaid with interest.

#### **F. Health Equity, Outreach and Consumer Experience Advisory Committee (HEOC) Update**

Tammy Hendricks, Director of Health Equity and Outreach, presented the HEOC Advisory Committee Update. Ms. Hendricks reminded the Committee that the Consumer

Experience and Outreach Advisory Committee's focus has been expanded and the Committee has been renamed the Health Equity, Outreach and Consumer Experience Advisory Committee. Ms. Hendricks stated that members who have resigned, or have not responded to the inquiries, will be removed by the Board and AHCT is suggesting adding three new members to the Committee, subject to the Board of Directors' approval.

Ms. Hendricks listed the members who will remain on the Committee: Theodore Doolittle (Chair); Cecelia Woods, Deb Polun, Sheldon Toubman, Kevin Galvin and Gerard O'Sullivan, who is a Subject Matter Expert (SME) from the Insurance Department. Ms. Hendricks added that AHCT is proposing to add three members at this time: Karen Siegel, Giselle Carlotta-McDonald and Leslie Greer. Ms. Hendricks provided brief backgrounds on the candidates.

### **G. Adjournment**

Chair Steven Hernandez requested a motion to adjourn. Motion was made by Victoria Veltri and was seconded by Paul Lombardo. Roll call vote was ordered. **Motion passed unanimously.** Meeting adjourned at 2:09 p.m.