



Connecticut Health Insurance Exchange
SHOP Advisory Committee
Special Meeting

Remote Meeting

Tuesday, July 26, 2022
Meeting Minutes

Members Present:

Grant Ritter (Chair); Matthew Katz; Pamela Russek; Paul Lombardo; Christopher McKiernan; Kevin Galvin

Other Participants:

Access Health CT (AHCT) Staff: James Michel; John Carbone; Jerome Chisolm; Maurice Headley; 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 February 22, 2022 SHOP Advisory Committee Special Meeting Minutes. Motion was made by Matthew Katz and seconded by Christopher McKiernan. Brief discussion took place about a section in the minutes that described a distribution of material pertaining to market penetration of various products. John Carbone, Director of SHOP and Product Development, stated that the material will be forthcoming once all the data is gathered and analyzed in September. Roll call vote was ordered. **Motion passed unanimously.**

IV. Rate Filing Overview 2023

John Carbone, Director of SHOP and Product Development, provided the Rate Filing Overview for Plan Year (PY) 2023. Mr. Carbone noted that a high-level overview will be provided with preliminary numbers that may change in the future. Mr. Carbone noted that the Committee's input on the Marketing Campaign is invaluable and will be taken into consideration.

Mr. Carbone informed the Committee that the on-Exchange small group rate requests for 2023 have been filed with the Connecticut Insurance Department (CID). CID will be reviewing the rates and will make its final rate determinations in September. Mr. Carbone stated that the average rate increase requested for Anthem is about 3.6 percent while for ConnectiCare Benefits Inc., the average rate increase requested is about 23 percent. Mr. Carbone remarked that the small group membership continues to decline in the sector. Mr. Carbone added that multiple factors contribute to this downward trend, including competition with the self-funding products.

Mr. Carbone stressed that the Small Business team is dedicated to advising customers about the best type of products available to them regardless of whether it is on the small group or individual market. Mr. Carbone praised SHOP's vendor for branding, marketing, and outreach purposes. Mr. Carbone added that SHOP is partnering up with Access Health CT's (AHCT) Health Equity and Outreach Team. Mr. Carbone stated that the current retention rate is 90 percent.

V. Discussion of 2023 Marketing Plan for AHCT SHOP

Benjamin Cadwell of Mintz and Hoke presented the Marketing Plan for Plan Year (PY) 2023. Mr. Cadwell noted that a lot of focus has been placed on building branding and awareness for AHCT Small Business by laying a foundation through a variety of approaches and being seen as a trusted advisor.

Mr. Cadwell noted that the integrated approach for FY22 continued to focus on reaching small business owners and brokers through a mix of paid, earned, and shared media. Mr. Cadwell provided information for the FY23 marketing campaign approach with an effort to bring an elevated focus to the lead generation efforts throughout the year.

Mr. Cadwell noted that the SHOP team identified new opportunities as well as tactical ideas, and evolved messaging which is more of a call to action oriented. Mr. Cadwell indicated that SHOP is looking to explore new digital partnerships and activation with community groups and pointed out that the aim is to transition into more of a specific targeting approach. Mr. Cadwell emphasized that one of the biggest sources of lead generation can be through advocacy and referrals. Mr. Cadwell noted SHOP's approach to drive leads and meet business

As Approved by the SHOP Advisory Committee on September 20, 2022 owners where they live. Mr. Cadwell pointed out that there will be an amplified focus on identifying business expos, job fairs, and community events that have the potential to create conversations and drive leads.

Mr. Cadwell provided examples of testimonials, which would become one of the centerpieces of the upgraded approach. Mr. Cadwell added that this year, rather than talking to the known audience, someone else will be given a spotlight to speak on SHOP's behalf. Mr. Cadwell explained that in this campaign, emphasis will be placed on real customers' testimonials making it clear that not only can AHCT be trusted, but other Connecticut businesses are already on board and benefitting from the partnership.

Mr. Cadwell explained in more detail another area of the proposed marketing campaign called "Covering CT, together", which is a call-to-arms of currently uninsured Connecticut small businesses, highlighting the number of uninsured people in the state and the unique opportunity small business owners have to reduce the number of uninsured. Mr. Cadwell asked the Committee for feedback on those proposed steps and provided next steps in the process.

Matthew Katz commented that mixing and matching some of the elements would be beneficial and added that the solicitation and retention of good quality candidates without benefits would be a very difficult task for an employer. Mr. Katz noted that messaging does not focus on the rates but rather on the employer and making sure that they have quality employees since small business have been challenged to keep and hire quality employees. Mr. Katz emphasized that having real life testimonials portraying that having quality medical insurance coverage obtained through SHOP reduced attrition among the workforce would be appealing.

Mr. Cadwell stated that testimonials are mandatory to the new marketing strategy and will play an instrumental role in this campaign. Pamela Russek supported Mr. Katz's approach pertaining to messaging portraying soliciting and retaining quality employees thanks to the SHOP products. Ms. Russek stressed that benefits are very important in recruiting employees. Ms. Russek added that testimonials could come either from an employer or the employee stressing that medical insurance products offered by SHOP is a differentiating factor.

VI. Adjournment

Chair Grant Ritter requested a motion to adjourn. Motion was made by Pamela Russek and seconded by Matthew Katz. Roll call vote was ordered. **Motion passed unanimously.** Meeting adjourned at 4:40 p.m.