



Connecticut Health Insurance Exchange
SHOP Advisory Committee
Special Meeting

Remote Meeting

Tuesday, September 20, 2022
Draft Meeting Minutes

Members Present:

Grant Ritter (Chair); Pamela Russek; Matthew Katz; Shelly Sweatt; Paul Lombardo (Subject Matter Expert-SME).

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 July 26, 2022 SHOP Advisory Committee Special Meeting Minutes. Motion was made by Pamela Russek and seconded by Shelly Sweatt. Roll call vote was ordered. **Motion passed unanimously.**

IV. Small Group Health Option Program Metrics

John Carbone, Director of SHOP and Product Development, provided a report on SHOP metrics. Mr. Carbone discussed the SHOP enrollment in Anthem and ConnectiCare Small Group plans during the past year from September 2021 to September 2022. Mr. Carbone stated that it has been a challenging year due to some federal policy changes. Mr. Carbone noted that in some instances, there are more favorable premiums for consumers in the Individual market for the Exchange. Members of the SHOP team worked with some groups to achieve savings for those that might benefit from that change.

Mr. Carbone stated that the metrics for that area will be provided at the next Committee meeting. Mr. Carbone indicated that mostly these groups were the non-profit organizations. Mr. Carbone emphasized that the number of subscribers and members rose by 11 percent during that time and stated that SHOP has 1541 subscribers and 2377 members. Mr. Carbone pointed out that the average group size also increased to 4.8 from 4.72 a year prior.

Matthew Katz joined at 4:06 p.m.

Mr. Carbone informed the Committee that metrics will be provided frequently since there may be some variables that could affect the enrollment numbers.

Mr. Carbone stated that SHOP smoothly transitioned to a new platform without any issues. Mr. Carbone added that the new platform is more consumer and worker friendly. Mr. Carbone reviewed the SHOP demographics and indicated that most enrollees are between the ages of 19 and 54, amounting to approximately 66 percent of all enrollees and stated that there were slightly more male enrollees than female enrollees.

Mr. Carbone continued with a detailed analysis of the SHOP Plan Selections by carrier and plan options. Mr. Carbone stressed that the vast majority of employers utilize the "all carrier option" in which employees themselves can choose the best plan that fits their needs.

Matthew Katz commended the SHOP staff for their efforts for maintaining and expanding the Exchange, especially during the pandemic. Mr. Katz inquired about the SHOP gold and silver plans in terms of their relations to the Qualified Health Plans (QHP) on the individual side. Susan Rich-Bye, Director of Legal and Governmental Affairs, stated that only the standard silver plan is allowed on the Individual market with three carriers participating. Ms. Rich-Bye added that for the Individual market, the Exchange requires standard plans in gold and bronze as well and stated that one platinum plan will be offered for 2023.

Ms. Rich-Bye noted that with the enhanced Financial Assistance (FA), more individual market consumers are selecting silver plans. Brief discussion ensued around the kinds of industries that tend to choose specific plan options. Shelly Sweatt inquired about the division between the broker versus direct business driven. Mr. Carbone noted that about seventy percent of SHOP business is broker-driven with groups of four or more employees. Mr. Carbone added that groups of less than four tend to enroll by themselves.

Mr. Carbone provided statistical data on enrollment by city and county and noted that most of the business derives from the southwestern part of the state. Mr. Carbone added that SHOP will continue to work hard on the outreach in the areas with a smaller concentration of businesses.

Mr. Carbone indicated that 66 percent of new business for SHOP comes directly from brokers whereas 34 percent is brought in by the AHCT internal team or through the portal. Mr. Carbone also provided statistics on retention, and they account for 65 percent as broker-related renewals and 35 percent as brought on by the internal team. Mr. Carbone pointed out that current retention stands at 87 percent, which is slightly lower than a year prior due most likely to the movement to the individual side.

Shelly Sweatt asked whether the same brokers service the SHOP each year or whether SHOP experiences a variety of brokers. Mr. Carbone noted that SHOP sees the growth of new brokers as well as the brokers from the recently established Broker Academy.

Mr. Carbone provided information on the SHOP enrollment by carrier and as of September 2022, 61 percent of enrollees chose ConnectiCare while 39 percent enrolled in Anthem. Mr. Carbone dove into SHOP's top business types, which are the following: construction, automotive parts, sales and service, food and beverage, physicians and pharmacies, home services, education/childcare and retail.

Mr. Carbone noted that those industries represent about 50 percent of SHOP's book of business. Mr. Carbone continued with information on how much revenue SHOP generates for carriers with total annual premiums for both carriers amounting to \$15.3 million and stressed that \$13 million a year comes from the Broker community while \$2.3 million is generated directly through AHCT.

Matthew Katz inquired about diversity of brokers and how it impacts the functioning of SHOP's business. James Michel, Chief Executive Officer, indicated that diversity is a part of the training of the brokers who are certified by AHCT. It is highly encouraged for the brokers to examine the areas where the uninsured rate is highest and where the health disparities are also clearly identified.

Mr. Michel added that the AHCT Team participates in numerous outreach and social events where policymakers, small business leaders and brokers are present. Mr. Michel stressed that AHCT also serves a trusted advisor not only in the area of healthcare coverage, but also in other useful ways that can assist consumers. Mr. Katz added that it may be a good idea to encourage some of those brokers who bring in minority consumers into the Exchange. Ms. Sweatt encouraged connecting brokers to a wider broker community.

Mr. Carbone stated that the Broker Academy graduates will not only work with the AHCT markets, but through the broker mentors, the new brokers will also be introduced to other products. Mr. Michel said that currently graduates of the Academy are in the mentoring phase of the program and the ones who are already licensed are assigned to brokerages so they can gain proper experience.

Mr. Michel stressed that AHCT will monitor their progress and will provide them with all of the support from the Exchange that they may need. Mr. Carbone stated that students who have passed the state exam will be assisting consumers in the hard-to-reach areas of Connecticut during the upcoming OE. Mr. Carbone added that a grant-funded student stipend will be provided to them. Mr. Michel noted that stipends will be provided thanks to grants that have been received.

Ms. Sweatt inquired if the agencies that are doing the mentoring are located in the areas where the brokers are working. Mr. Carbone said that those agencies are in the communities of the underserved and underinsured areas. Mr. Carbone added that AHCT wanted to give them all the options to be successful, including being able to utilize the hybrid approach, which consists of remote opportunities. Mr. Carbone pointed out that meetings of those student brokers with the participating carriers are also planned.

Ms. Sweatt asked about the mentor agencies and their work to provide services to the underserved and underinsured communities. Mr. Carbone stated that those broker agencies did not have enough brokers willing to go out to those communities. Therefore, the Broker Academy was established to grow the number of brokers available for the community, including in the areas where health disparities are clearly visible. Mr. Carbone added that those mentor broker agencies did not have enough members of color to have a significant impact.

Mr. Carbone reviewed the Stand-Alone Dental Plan (SADP) enrollment data. He stated that ConnectiCare Insurance Inc. (CICI) will be joining the SADP portfolio and will be offering Individual and SHOP dental plans on the Exchange this coming Open Enrollment period. Mr. Carbone stated that AHCT will have four dental plans on the Small Business side as well as six on the individual side of the Exchange for 2023.

Mr. Carbone added that for the first time, individual market customers will be able to shop for the QHPs and SADPs on the same enrollment platform, and the groups in the Small Business market will have the same experience. As of September 2022, Individual SADP had 4824 subscribers with the average age being 45 years old. Mr. Carbone added that the majority of enrollees are in the 19-54 years old age bracket, while the 55+ age bracket represents 36.1 percent of all enrollees. Mr. Carbone stated that 52.5 percent of all enrollees are female while 47.5 percent are male. Mr. Carbone thanked the participating carriers for providing consumers with more plan choices. He noted that most of the Individual SADP enrollments come from the southwestern part of Connecticut.

Benjamin Cadwell from SHOP's business partner Mintz and Hoke provided a brief SHOP marketing update. Mr. Cadwell stated that SHOP has refined creative concepts and materials based on feedback received during the July SHOP Advisory Committee meeting. Mr. Cadwell reviewed those changes, which include creating e-blasts with branding banners and testimonials among other aspects.

Mr. Cadwell noted that SHOP developed a media plan focused on lead generation tactics. The top industries for lead generation will be targeted with outreach and marketing implementation underway. A brief discussion followed about using SHOP materials for marketing purposes, including brokers. Pamela Russek also commended SHOP employees for their hard work and dedication.

V. Adjournment

Chair Grant Ritter requested a motion to adjourn. Motion was made by Pamela Russek and seconded by Matthew Katz. Roll call vote was taken. **Motion passed unanimously.** Meeting adjourned at 4:59 p.m.