



Connecticut Health Insurance Exchange
Strategy Committee Regular Meeting

Draft Meeting Minutes

Thursday, January 12, 2023
Remote Meeting

Members Present: Steven Hernandez (Chair); Grant Ritter; Paul Lombardo; Matthew Brokman; Theodore Doolittle

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

Other: Kara Mitchel – Mintz & Hoke

A. Call to Order and Introductions

Steven Hernandez called the meeting to order at 1:00 p.m. Roll call for attendance was taken.

B. Public Comment

No public comment was submitted.

C. Review and Approval of Minutes

Chair Steven Hernandez requested a motion to approve the September 8, 2022, Strategy Committee Regular Meeting Minutes. Motion was made by Grant Ritter and was seconded by Paul Lombardo. Roll call vote was ordered. Theodore Doolittle abstained. **Motion passed.**

D. Open Enrollment 10 Update

James Michel, Chief Executive Officer stated that the Open Enrollment Period (OE10) will conclude on Sunday, January 15, 2023 for individuals and families.

Rebekah McLearn, Director of Technical Operations and Analytics provided an overview of the enrollment data for OE10 from the end of December 2022. Ms. McLearn noted that as of December 31, 2022, 103,000 enrollees purchased Qualified Health Plans (QHP) on the individual market. Ms. McLearn added that due to the integration of the QHP and dental platforms for the individual market, an increase in the purchases of the dental insurance

products has been observed with 7,000 individuals obtaining dental insurance policies so far. Ms. McLear noted that website traffic continues to be strong with over 931,000 visitors since the beginning of OE10. Ms. McLear stated that the call volume to the call center continues to decrease year over year since enrollees are more inclined to purchase policies through the internet portal.

Ms. McLear outlined the options for consumers to obtain in-person assistance such as enrollment locations, enrollment fairs as well as utilizing Navigators and Certified Application Counselors (CAC). Ms. McLear added that mailings will be going out to 8,500 QHP households that have yet to renew their policies, reminding them of the January 15, 2023 deadline. Ms. McLear continued with comparing OE9 and OE10 statistics. A brief analysis of the available 2023 shopping trends was presented.

Matthew Brokman joined the meeting at 1:12 p.m.

E. Access Health CT Five to Ten Year Strategic Plan

James Michel, CEO, provided an overview of the five-to-ten-year strategic plan for AHCT. Mr. Michel first provided a brief history of the Exchange since its inception as part of the implementation of the Affordable Care Act (ACA) in Connecticut. Mr. Michel noted that AHCT first opened its operations to consumers on October 1, 2013. He added that operational strategies ten years ago differed from those that the Exchange is facing now.

Mr. Michel emphasized that over the years, AHCT has continued to be recognized as one of the best exchanges in the country. Mr. Michel added that this success would not have been possible without the hard and exceptional work of its employees. Mr. Michel noted that after 10 years of operation, AHCT has gained more knowledge and experience than it had a decade ago. Mr. Michel added that AHCT's work is guided by its mission and vision statements that have been adopted by the Board.

Mr. Michel told the Committee that while Connecticut is one of the healthiest states in the country, it also has one of the highest health disparities as well. Mr. Michel added that the working poor population in Connecticut has grown by forty percent during the last decade, while the population grew only by two percent. Mr. Michel stated that the two main reasons that contribute to health disparities are poverty and individuals not having health insurance.

Mr. Michel stressed that AHCT has to be innovative, creative and bold at how the structural drivers that contribute to health disparities and lowering the uninsured rate are addressed. Mr. Michel emphasized that AHCT has gained great experience over the years in lowering the uninsured rate but asked for the Committee's input of other strategies to improve on its performance further.

Kara Mitchel from Mintz & Hoke provided an overview of the plan to engage Committee members to share opinions, perspectives, and ideas so that AHCT can continue to deliver for its customers as well as allow the organization to stay relevant and enhance customer experiences moving forward. Ms. Mitchel encouraged open dialogue to facilitate innovative and creative ideas for the Exchange. Mr. Michel added that over the last ten years, both the healthcare as well as the workforce landscapes have changed and

pointed out that AHCT has to come up with innovative and creative ways to manage the Exchange's limited resources and staffing needs.

Chair Steven Hernandez stated that the fact that Connecticut is among the healthiest states in the country and at the same time, has one of the sharpest disparities in the country, AHCT is capable in assisting in mitigating it. Mr. Hernandez added that the disparity question has not been fully addressed and additional creative approaches have to be considered in order to try to close that gap.

F. Strategic Initiatives Update

Broker Academy – 2nd Year

Tammy Hendricks, Director of Health Equity and Outreach, presented the Broker Academy Update. Ms. Hendricks provided a brief summary of the first year of the Broker Academy work and how the graduates are continuing to stay in touch with their mentors.

Ms. Hendricks added that graduates have been transitioned to AHCT's internal broker support team. Ms. Hendricks informed the Committee on the progress in launching the second year of the Broker Academy with the hope of building on the success of the first year. Ms. Hendricks provided insights on the planning for the Broker Academy's second year with two class locations being offered in New Haven and Hartford with the aim of accepting of up to 100 students.

Ms. Hendricks explained the application process and deadlines for the applicants to apply. Ms. Hendricks remarked that four pre-training sessions will be held with students prior to when the classes start. Ms. Hendricks stated that class days are scheduled for June 5 through June 9. Mr. Michel commented that once everything is ready for the second year of the Broker Academy, pertinent information will be provided to the Board of Directors. Theodore Doolittle asked how many policies were sold by the graduates of the Broker Academy. Ms. Hendricks responded that she would look into that with the Broker Support Team. Mr. Michel added that the Broker Academy was funded mostly by grants. Mr. Michel explained that AHCT is tracking all of the graduates' policies sold.

Chair Steven Hernandez emphasized that the Broker Academy is a multi-generational success model, which is community focused. Mr. Hernandez stated that it is one of the great initiatives with the aim of lifting up communities.

Subsidiary

James Michel, Chief Executive Officer, and Susan Rich-Bye, Director of Legal and Governmental Affairs, presented the Subsidiary update. Mr. Michel discussed sharing a final draft of the Subsidiary Business Plan with the Committee members. Ms. Rich-Bye stated that there is a lot of information incorporated in the Subsidiary Business Plan, including a multi-year finance model as well as customer assessments.

Ms. Rich-Bye outlined next steps in the process which involves the CEO meeting with the members of the Board of Directors individually to discuss the Business Plan. She added that AHCT is planning to register and trademark a name for the subsidiary, along with the Uniform Resource Locator (URL) registration. Ms. Rich-Bye stated that the next step would be to present the Subsidiary Business Plan to the full Board of Directors to adopt a resolution to create a subsidiary. Once the Board adopts a resolution, AHCT can incorporate the entity and work on the 501(c)(3) status with the Internal Revenue Service (IRS) so the subsidiary can apply for grants to help fund its operations. Mr. Michel emphasized that those steps will be undertaken after a thorough review by the Strategy Committee.

Mr. Michel stressed that everything that AHCT does focuses on the goal of lowering the uninsured rate and helping to address health disparities, and the subsidiary will seek innovative approaches to help meet those objectives. Chair Hernandez indicated that the idea of creating a subsidiary aligns with some of the legislative prerogatives. Mr. Hernandez noted that trying to help populations that have challenges with healthcare coverage would be one of the main roles of the subsidiary. Mr. Hernandez encouraged having an open discussion on how this effort will align with other initiatives in Connecticut to help address the needs of those populations.

Matthew Brokman agreed with the Chairman's approach of having additional conversations about how the subsidiary will align with other efforts that are in place in Connecticut in order to avoid possible duplication of services. Mr. Brokman expressed concern with the idea of registering the name of the entity unless the Board of Directors approves it. Ms. Rich-Bye stated that AHCT was only talking about registering the potential name to reserve it, and the registration can always be withdrawn. Mr. Michel noted that a potential name for the subsidiary has been identified and when the Board approves the creation of the entity, the name would be part of the incorporation filing. Mr. Brokman expressed concern about the timing for sharing the potential name with the Board, the adoption of the resolution and subsequent incorporation.

Mr. Hernandez stated that discussion on the creation of the subsidiary is needed in order to ensure that there is no duplication of efforts. Mr. Hernandez added that this information should be clear to the members of the Strategy Committee, the Board of Directors as well as the public. Mr. Michel stated that the information has been shared at this meeting to update the Committee members, but discussing the potential name now could jeopardize AHCT's ability to register the name. Discussion ensued around name registration and trademarking for the subsidiary. Mr. Michel stated that registration and trademarking for the name as well as reserving a URL will be put on hold pending further discussions with the Board of Directors.

G. Adjournment

Chair Steven Hernandez requested a motion to adjourn. Motion was made by Theodore Doolittle and was seconded by Grant Ritter. Roll call vote was ordered. **Motion passed unanimously.** Meeting adjourned at 1:51 p.m.