



Connecticut Health Insurance Exchange
SHOP Advisory Committee
Special Meeting

Remote Meeting

Tuesday, January 24, 2023
Draft Meeting Minutes

Members Present:

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

Other Participants:

Access Health CT (AHCT) Staff: James Michel; John Carbone; Jerome Chisolm; Susan Rich-Bye; 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 was submitted.

III. Review and Approval of Minutes

Chair Grant Ritter requested a motion to approve the September 20, 2022 SHOP Advisory Committee Special Meeting Minutes. Matthew Katz thanked AHCT staff for keeping the Committee up to date by providing documents in a timely manner. Motion was made by Matthew Katz and was seconded by Kevin Galvin. Roll call vote was ordered. **Motion passed unanimously.**

IV. Year End SHOP Metrics Review

John Carbone, Director of SHOP and Product Development, provided a Year end SHOP Metrics Review. Mr. Carbone compared SHOP enrollment between the two participating carriers between January 1, 2022 and January 1, 2023. He noted that the number of groups increased from 481 to 508, which is a 5.6 percent increase and the number of subscribers rose from 1605 to 1651.

Shelly Sweatt joined the meeting at 4:06 p.m.

Mr. Carbone added that the number of members is currently standing at 2443 and the average group size decreased to 4.81, which is a slight 1.1. percent decrease from a year ago. Mr. Carbone emphasized that SHOP staff worked diligently with groups to make sure that they picked the best plans, either on the small business or the individual side of the Exchange. Mr. Carbone noted that statistical details about this approach will be provided at the next SHOP Advisory Committee meeting. Mr. Carbone reviewed the SHOP demographics.

Mr. Carbone pointed out that demographics have been very consistent over the last few years and added that males accounted for 50.2 percent of membership while females are 49.8 percent. Mr. Carbone included statistics with different age bands as well.

Mr. Carbone provided information on the SHOP enrollment by city and county. Mr. Carbone briefly outlined that Stamford was the leader among Connecticut cities in membership enrollment with 87 individuals utilizing the healthcare options assisted by SHOP. Mr. Carbone noted that West Hartford has 64 members followed by Norwalk with 53.

Next, SHOP enrollment by county was reviewed, with Fairfield County occupying the first position followed by Hartford and New Haven Counties. Matthew Katz inquired whether SHOP enrollment efforts will be concentrated on Connecticut's largest city, Bridgeport and the surrounding areas since it was not found in the top ten SHOP enrollment cities in the state. Mr. Carbone stated that SHOP has concentrated its efforts on that area and more information will be researched on this topic.

Mr. Carbone commented on the new versus renewed business and announced that this business area has changed – the AHCT internal team now brings on 67 percent of new business, while in the past it amounted to approximately 50 percent. Mr. Carbone stressed that a lot of new groups are utilizing the SHOP platform to enroll, which means there are less opportunities for them to work with a broker. Mr. Carbone reviewed data on the renewals with 47 percent of renewed business being unassisted by SHOP's broker partners while 53 percent of renewed business is assisted by the brokers.

Mr. Carbone remarked on the data for SHOP enrollment by carrier. Mr. Carbone noted that in 2022, over 60 percent of enrollments were in a ConnectiCare plan with 37 percent enrolled in an Anthem plan. Mr. Carbone stated that as a result of ConnectiCare's change to not participate in the fully insured small group market in 2023, the market distribution between carriers has changed significantly. Mr. Carbone

noted that a lot of groups that were previously enrolled in plans with ConnectiCare have moved to Anthem plans. He noted that SHOP staff worked with them to determine the best option, to either renew with ConnectiCare for 12 months or to enroll with Anthem. This resulted in the overall statistics of 59 percent of SHOP enrollees choosing an Anthem plan, with the remaining 41 percent deciding to stay with a ConnectiCare plan. Mr. Carbone stressed that as the year progresses, ConnectiCare's enrollment will decrease.

Pamela Russek joined the meeting at 4:16 p.m.

Mr. Carbone presented the total enrollment for Stand-Alone Dental Plans, which as of January 1, 2023 stood at 9,056 members, a significant increase in comparison with a year prior with the year prior with 3,420 members enrolled as of January 1, 2022. Mr. Carbone emphasized that this increase is due in part to updates to the enrollment website, making the process easier. Mr. Katz inquired about the number of enrollees who used broker services for SADP who have dental coverage only and those who have both a QHP and SADP. Mr. Carbone responded that this information will be pulled and provided to the Committee. James Michel, Chief Executive Officer, noted that less than 700 are enrolled in an SADP only.

E. Carrier Update

John Carbone, Director of SHOP and Product Development, presented the Carrier Update. As noted earlier, ConnectiCare is leaving the fully insured small group markets both on and off exchange. Accordingly, no new small group business will be sold for ConnectiCare fully insured plans for 2023 and no current ConnectiCare small groups will be allowed to renew after May 1, 2023. Mr. Carbone told the Committee that SHOP staff reached out to all 321 ConnectiCare groups and is helping them consider their best options, including renewing a ConnectiCare plan for the next 12 months. Mr. Carbone added that after May 1, 2023, any groups enrolled in ConnectiCare plans will need to be moved into Anthem plans or the Individual market. Mr. Carbone stressed that the SHOP staff is working diligently with brokers and employers to mitigate the effects of the change in the SHOP insurance landscape. Monthly updates on the renewal process will be shared with the Committee.

Matthew Katz commented that it is important to highlight the number of employers and their employees who were able to transition from the small group market to the Individual market. Mr. Katz encouraged the discussion at the next meeting about the Advanced Premium Tax Credits (APTCs) as to whether it is a short or long-term benefit to those who transitioned over to the individual side. Mr. Carbone said that the SHOP team helped transition 3,700 individuals from small group plans to the Individual market.

F. Marketing Update

Benjamin Cadwell from Mintz and Hoke presented the Marketing Update. Efforts are concentrated on getting new lead generations in digital advertising, which includes paid social media and digital campaigns. Included in this year's media efforts were content syndication programs, custom e-blasts, magazine cover wraps as well as others.

Mr. Cadwell stated that new video content was developed to incorporate in the campaign at various levels, including on-the-street employee interviews and animated campaign messaging videos. There was a significant earned media coverage around the employee participation waiver period in November and December. Through community outreach efforts, new connections were established with groups and associations resulting in speaking opportunities. Mr. Cadwell emphasized that organic social media performance continued to increase. Various examples of SHOP media coverage were shared.

A topic suggestion was made by a member of the Committee for the next SHOP Advisory Committee meeting.

G. 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 4:30 p.m.