



Connecticut Health Insurance Exchange
SHOP Advisory Committee
Special Meeting

Remote Meeting

Tuesday, August 13, 2024
Meeting Minutes

Members Present:

Grant Ritter (Chair); Shelly Sweatt; Matthew Katz; Pamela Russek

Other Participants:

Access Health CT (AHCT) Staff: James Michel; John Carbone; Susan Rich-Bye; Marcin Olechowski

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 February 27, 2024 SHOP Advisory Committee Special Meeting Minutes. Motion was made by Shelly Sweatt and was seconded by Matthew Katz. Roll call vote was ordered. **Motion passed unanimously.**

IV. Small/Individual Group Overview

As Approved by the SHOP Advisory Committee on March 4, 2025

John Carbone, Director of SHOP, Product Development and Broker Support, provided an overview of the Small and Individual Markets including enrollment in small group plans through the SHOP.

The number of groups enrolled has increased over the past year – SHOP has seen a 17.9 increase. However, the number of subscribers and members fell slightly – by 3.8 percent and 4.2 percent respectively.

The breakdown of membership by plan was described. Employers are purchasing plans that provide more comprehensive coverage. Brief discussion about the number of plans offered by Anthem and employer-employee contribution levels. An explanation of current SHOP demographics followed with most of the enrollees in the 35-54 years of age bracket. This group was 39.3 percent of all enrollees. Most of the SHOP members are in Fairfield County while Tolland County has the least number of members. The counties with the lowest number of members are mostly utilizing plans from the individual side of the Exchange.

Discussion followed on the types of industries represented with construction and automotive parts, sales and service topping the list. Matthew Katz inquired about the attrition in those industries and if they are ending up in the individual market. Mr. Carbone noted that over the last couple of years, the AHCT SHOP Team has been extremely focused on helping small businesses find the best coverage choice for their budgets and their employees. In 2023, the SHOP Team helped transition 3700 employees into plans through the individual market while in 2024, that number increased to 5,292. Some members have been lost to the partially self-funded plans. Efforts are under way to mitigate this scenario, with the future implementation of the Individual Coverage Health Reimbursement Arrangements (ICHRA). Brief discussion followed commending the SHOP Team for assisting members in choosing the right healthcare coverage option regardless of the marketplace in the Exchange. The ICHRA implementation will be presented to the Committee at a subsequent meeting.

Discussion followed regarding enrollment through the individual market and Matthew Katz suggested encouraging members to explore dental and vision coverage options as well. Mr. Carbone noted that there are stand-alone dental plans as well as some individual medical plans which include additional options for adults. Members are reminded to explore their plans. Information on the highest, lowest and average monthly invoices was provided to the Committee. Seventy-eight percent of the current enrollment is broker-propelled with the year-over-year renewal retention rate standing at eighty-two percent.

E. Connecticut Small Business Summit Overview

The CT Small Business Summit was created as a way for AHCT Small Business to support Connecticut's small business community. It was designed to provide a place for Connecticut's small business leaders to confidently discuss current trends and challenges, collaborate with other small businesses, get help and make connections. For this year's Summit, AHCT Small Business partnered with the Chamber of Commerce of Eastern Connecticut given their connection to and relationships with the small business community in the New London area. AHCT Small Business also partnered with the Connecticut Foodshare Program; there was no entry fee charged for the Summit for participants, but a donation to the Foodshare Program was

As Approved by the SHOP Advisory Committee on March 4, 2025 encouraged. The summit was a great success with over 225 attendees, 28 vendors and 20 speakers; \$1,800 was raised for the Connecticut Foodshare Program. Numerous distinguished speakers included Congressman Joe Courtney and Lieutenant Governor Susan Bysiewicz to name a few.

F. Individual Coverage Health Reimbursement Arrangement (ICHRA) Update

A Request for Proposals (RFP) was issued; information was received, and the internal team concluded the scoring process; AHCT is in the process of evaluation of the various platforms that were proposed. More information will be provided at the next meeting of the Committee.

Brief discussion ensued around possible challenges for brokers pertaining to the implementation of the program as well as the information about the full suite of individual plans to be available. This product will be geared toward brokers so they will be properly educated on its options. Mr. Katz expressed his hope that Molina considers joining the small business market in Connecticut.

G. ConnectiCare/Molina Healthcare Pending Sales

Susan Rich-Bye, Director of Legal and Governmental Affairs, presented information on the announcement that Molina Healthcare will be acquiring ConnectiCare Holding Company from Emblem Health. Nothing will change for the Plan Year 2025. Molina's primary business is managed care. AHCT is looking forward to having a good relationship with them. This change does not have any impact on the small business market since ConnectiCare does not offer plans.

H. Adjournment

Chair Grant Ritter requested a motion to adjourn. Motion was made by Pamela Russek and was seconded by Shelly Sweatt. Roll call vote was ordered. **Motion passed unanimously.** Meeting adjourned at 4:54 p.m.