



Advisory Committee Meeting

August 26, 2025

Agenda

- + Call to Order and Introductions
- + Public Comment
- + Review and Approval of Minutes
- + BusinessPlus Final Platform Demo
- + BusinessPlus ICHRA Marketing Strategy
- + SHOP Platform Overview
- + Rate Review Overview and Process
- + Adjournment

Public Comment

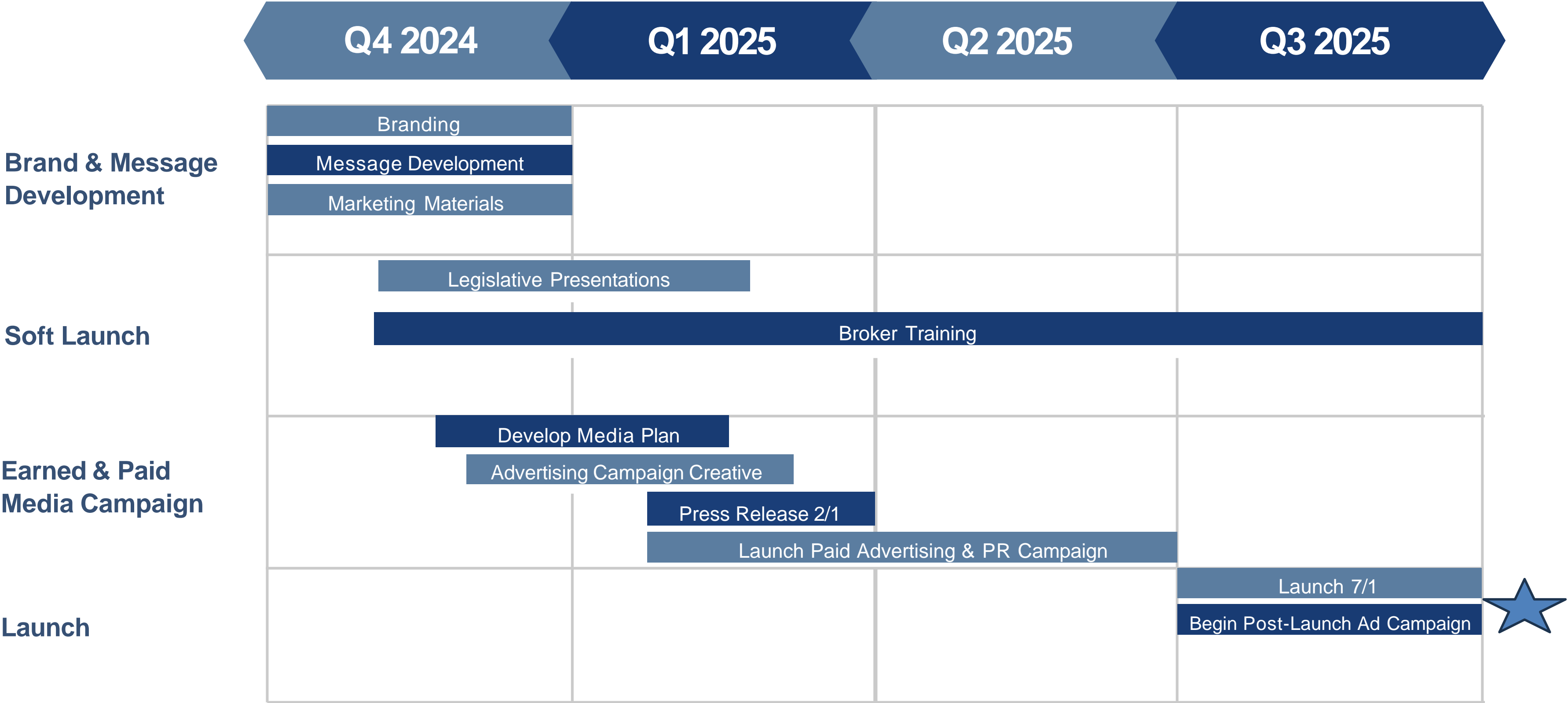
Vote

Review and Approval of Minutes – March 4, 2025

BusinessPlus Final Platform Demo



BusinessPlus Launch Roadmap



Phase 1: Build

Beginning in early 2025, BusinessPlus was introduced to the market. We started with legislative presentations, expanded into the broker community and then transitioned to the business community with an integrated media mix to build awareness ahead of platform launch.

Access Health CT expanding access to healthcare options for Connecticut businesses

access health CT
small business

In 2023, we interviewed people across Connecticut asking them if they would accept a job if it didn't offer health insurance. The answer was, and still is, a resounding no.

Attracting and retaining quality employees is critical for small business owners. At the same time, offering health insurance benefits can be challenging, as small group insurance rates continue to increase year after year. This has a big impact on our state. According to the U.S. Administration Office of Advocacy, 99.4% of Connecticut businesses are small businesses and employ 47% of the state's workforce.

At Access Health CT (AHCT), our mission is to decrease the rate of the uninsured, improve the quality of healthcare and reduce health disparities. As part of that important work, we are announcing a different way for business owners to offer health coverage to their employees, as well as reduce costs and provide more flexibility in selecting a plan.

Previously, employers had limited plan choices, which were a one-size-fits-all solution for an employee base that was not one size. And with rates increasing annually, employers were faced with offering expensive options or nothing at all. As small business owners continue to innovate to meet their customers' needs, they also need an innovative solution to keep their businesses and employees competitive and healthy.

Now we can highlight a solution that best fits everyone—and our new platform makes it simple.

Over the past several months, we have developed a platform to help brokers and employers administer Individual Coverage Health Reimbursement Arrangements, also known as ICHRAs. This platform is the first ever to be fully developed by a state-based

Introduced by the federal government in 2019, an ICHRA is a type of health benefit where employers can provide employees with pretax dollars to help cover their health insurance premiums and qualified medical expenses. With an ICHRA, employees can shop, compare and enroll in one of the 22 Qualified Health Plan (QHP) options offered through AHCT's individual marketplace.

Putting more money in the employer's and employee's wallets

With an ICHRA, employers set a monthly contribution amount for employees. Employees use those funds to purchase a health insurance plan through AHCT that best fits their needs.

This offers employers a way to remain competitive while decreasing costs and offering more health coverage options for their employees.

And with the employer's contributions, employees will benefit from lower costs and the freedom to choose health coverage based on their needs.

We are thrilled to roll out this new platform for employers to offer ICHRAs to their employees as we continue our work of reducing the uninsured rate in our state. We look forward to officially launching the platform in July 2025 and sharing more in the coming months.



James Michel
Chief Executive Officer,
Access Health CT

Top 10 Reasons ICHRA Can Benefit Employers

- Cost Control and Budget Predictability**
Employers can set fixed monthly contributions toward employees' health insurance, allowing year and predictable healthcare costs without worrying about rising group plan premiums.
- Flexibility in Benefits Design**
Employers have the flexibility to tailor contributions by employee class (e.g., full-time, part-time, seasonal) while adhering to IRS guidelines, providing a customized approach to benefits.
- No Minimum Participation Requirements**
Unlike traditional group plans, ICHRA-based individual coverage allows employers to tailor contributions, making it ideal for small businesses with a limited or diverse workforce.
- Tax Advantages**
Employer contributions are tax-deductible.
- Simple Administration**
ICHRA streamlines the need for employers to manage a group health plan, reducing administrative costs and compliance burdens.
- Access to Individual Insurance Markets**
Employees can choose from a wide range of individual health insurance plans that best meet their needs, giving them the choice and ownership over their healthcare.
- Attractive Recruitment and Retention Tool**
Offering an ICHRA demonstrates a commitment to employee health and well-being, making it easier to attract and retain top talent, especially in competitive job markets.
- Scalability for Growing Businesses**
As the business grows, the ICHRA structure allows for easy adjustments to contribution and employee classifications, ensuring long-term scalability.
- Compliance with ACA Requirements**
ICHRA satisfies the Affordable Care Act's employer mandate for applicable large employers (ALEs) while giving small businesses a compliant solution to offer health benefits.
- Support for Remote and Diverse Workforces**
Ideal for businesses with employees in multiple states or remote teams, individual health plans are location-specific and allow for tailored coverage options.

Access Health CT creates more options. And potentially more savings.

See how employees' and employers' annual contributions change when offering group health insurance vs. an Individual Coverage Health Reimbursement Arrangement (ICHRAs).

Company A is a Connecticut-based small business in Hartford County with 10 employees, aged 24 to 62. Salaries range from \$25,000 to \$95,500. In both the following illustrations, Company A offers health insurance to their employees—in the first example, a fully insured group health plan, and in the second, the ICHRA from Access Health CT.

Plan Type	Employer annual contribution	Employee annual contribution
Group health insurance: Silver Plan	\$48,000.00	\$42,426.00
Group with ICHRA: Lowest Cost Silver Plan	\$27,000.00	\$26,170.33

When looking at both illustrations, Company A saves \$21,000 in employer annual contributions, while employees see a reduction of \$16,255.67 in annual contributions, all by offering ICHRA over a traditional fully insured group plan.

Please reach out to [SHOPAHCT@ct.gov](#) for a detailed breakdown.

THE ROOF IS TAKING APART, THE ROOF IS WEAKING. IT'S JUST NOW BECOMING THE ORIGINAL field house that I coached in'... [\(link\)](#)

WTNH's CERULLI: Senate Majority Leader BOB DUFF endorsing council president BARBARA SMYTH in the race to succeed retiring mayor HARRY RILLING... [\(link\)](#)

IMPORTANT SPONSORED MESSAGE: It has been difficult for CT business owners to manage health coverage options for employees. Until now. Introducing the Access Health CT BusinessPlus platform. An easier way for Connecticut business owners to manage health benefits, including Individual Coverage Health Reimbursement Arrangements. [Learn more.](#)

Left Column

CT takes on AI workforce development by forming new group of 16 local colleges and universities... [\(link\)](#)

Why Doesn't Connecticut Ever Really Feel Like Part of New England? Well, It's

Get flexible coverage with BusinessPlus

BusinessPlus makes it easier for Connecticut businesses to manage health benefits, including Individual Coverage Health Reimbursement Arrangements (ICHRAs).

John Carbone, director of broker support, small business and product development for Access Health CT, explains insurance coverage with a new product platform for small businesses on July 1.

'Death Spiral'

ICHRAs try to fill void left by carriers leaving CT's small business health insurance market

By David Berkebile
Small Business Insurance

Health insurance options for small businesses in Connecticut continue to dwindle — no small feat, in fact, that many observers believe the market is in a "death spiral".

The latest blow was Farmington-based ConnectCare's decision to discontinue all of its self- and level-funded business in the state beginning in July.

That announcement came nearly three years after ConnectCare, now owned by California-based Molina Healthcare, exited the state's small group fully insured health insurance market, which has experienced a significant decline.

And starting in July, Access Health CT, the state's Affordable Care Act health insurance exchange, will debut a new platform offering

group market since 2022. That's left just two carriers — Anthem and UnitedHealthcare — providing fully insured plans to small employers, which has contributed to higher costs for companies with 50 or fewer workers, experts say.

Meaning, some new insurance options have become available to try to fill the void. Last September, for example, the Connecticut Business & Industry Association (CBIA) launched a new self-funded health insurance program for small and midsize companies that allows employers to tap into a national network of providers.

Self-funded insurance is a type of plan in which an employer takes on most or all of the cost of benefit claims.

And starting in July, Access Health CT, the state's Affordable Care Act health insurance exchange, will debut a new platform offering

ICHRAs, or Individual Coverage Health Reimbursement Arrangements. Created by the Trump administration in 2019, ICHRAs offer small businesses another way to provide health insurance benefits to their employees. Whether they are a good alternative for employers and workers, though, depends on whom you ask.

Fewer carriers, higher premiums

According to an analysis released in April by health benefits tech company Take Command, the share of Connecticut small businesses offering health insurance to their employees has fallen nearly 25% since 2009, the largest decline in the nation.

The analysis cited "a combination of structural and policy factors" for the decline. "Northeastern states generally had higher small business coverage rates to begin with,

Find and manage more flexible coverage with BusinessPlus.

CT business owners can now manage health benefits more efficiently with the Access Health CT BusinessPlus platform. BusinessPlus simplifies the management process and provides access to additional coverage options like Individual Coverage Health Reimbursement Arrangements (ICHRAs), making it easier to find flexible coverage options that don't stretch the budget.

The BusinessPlus platform, together with ICHRA, gives employers an opportunity to affordably provide health coverage to employees. ICHRA gives employees the flexibility to purchase individual health plans while allowing business owners to set the budget. An innovative solution that meets the budgetary needs of each business and the health care needs of every employee.

- Define contribution levels
- Set up employee coverage
- Monitor enrollment
- Upload employee roster
- Manage reimbursements

The Benefits of BusinessPlus for CT business owners

Cost control and budget flexibility
BusinessPlus allows you to control costs while providing tailored benefits that fit your company's financial goals.

Compliance and peace of mind
BusinessPlus makes contributions and affordability, ensuring your company remains compliant without additional administrative work.

Customizable employee benefits
BusinessPlus gives you the flexibility to offer benefits that meet the diverse needs of your workforce.

Attract and retain top talent
BusinessPlus provides employees with the freedom to select coverage that works for them, increasing overall satisfaction.

Welcome to the AHCT BusinessPlus platform

Why would you choose BusinessPlus?

To learn more, please email SHOPAHCT@ct.gov

access health CT BusinessPlus

A guide to BusinessPlus

Start finding coverage and stop stretching the budget.

A guide for brokers and employers to the latest from Access Health CT—the BusinessPlus Platform. An innovative new way for CT business owners to manage health benefits for employees.

access health CT BusinessPlus

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Phase 2: Launch

As the platform approached go-live, trainings and meetings have been a major focus to educate the broker community and help drive BusinessPlus as a solution for groups.

Paid media expanded with additional sponsorship and digital tactics targeting the business community.



78K
Business Plus
Pageviews

1.2K
Form Submissions



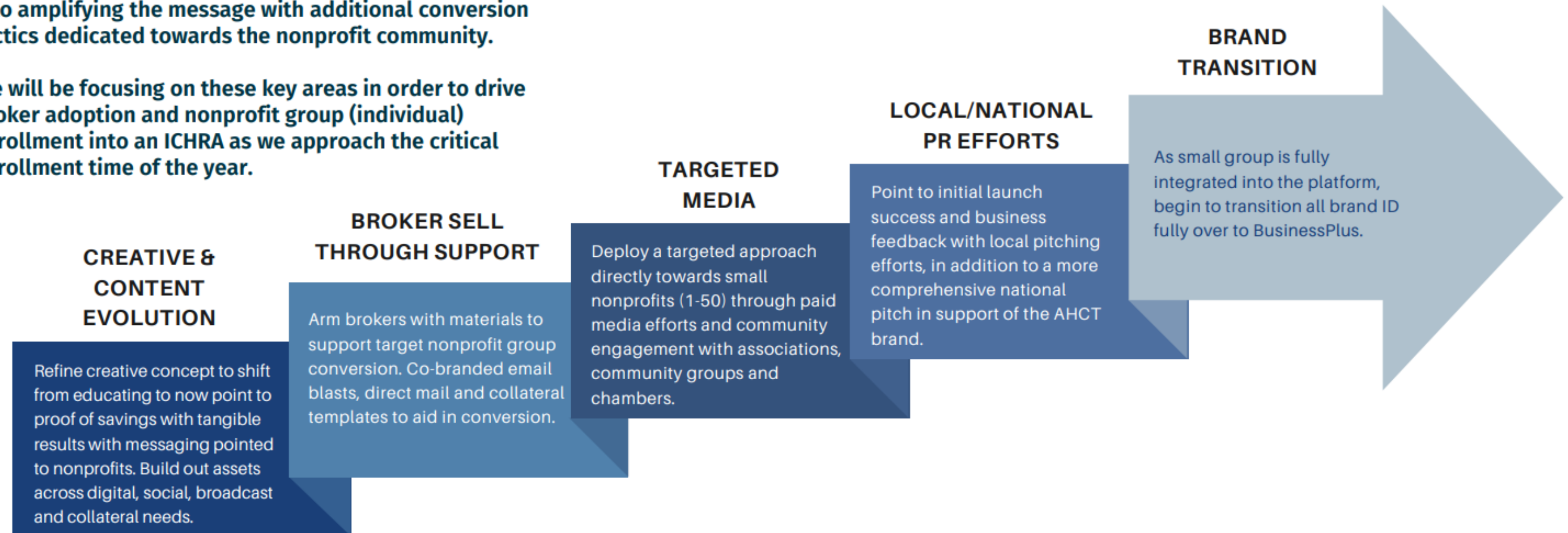
It's almost time for you to enroll in an Individual Coverage Reimbursement Arrangement (ICRA) through our new BusinessPlus platform! Not sure what that means for you and your business? We've got your back. Reach out today to ...more



Phase 3: Amplify

As we enter phase 3 (post-launch) our strategy transitions from pre-launch introduction and education into amplifying the message with additional conversion tactics dedicated towards the nonprofit community.

We will be focusing on these key areas in order to drive broker adoption and nonprofit group (individual) enrollment into an ICHRA as we approach the critical enrollment time of the year.



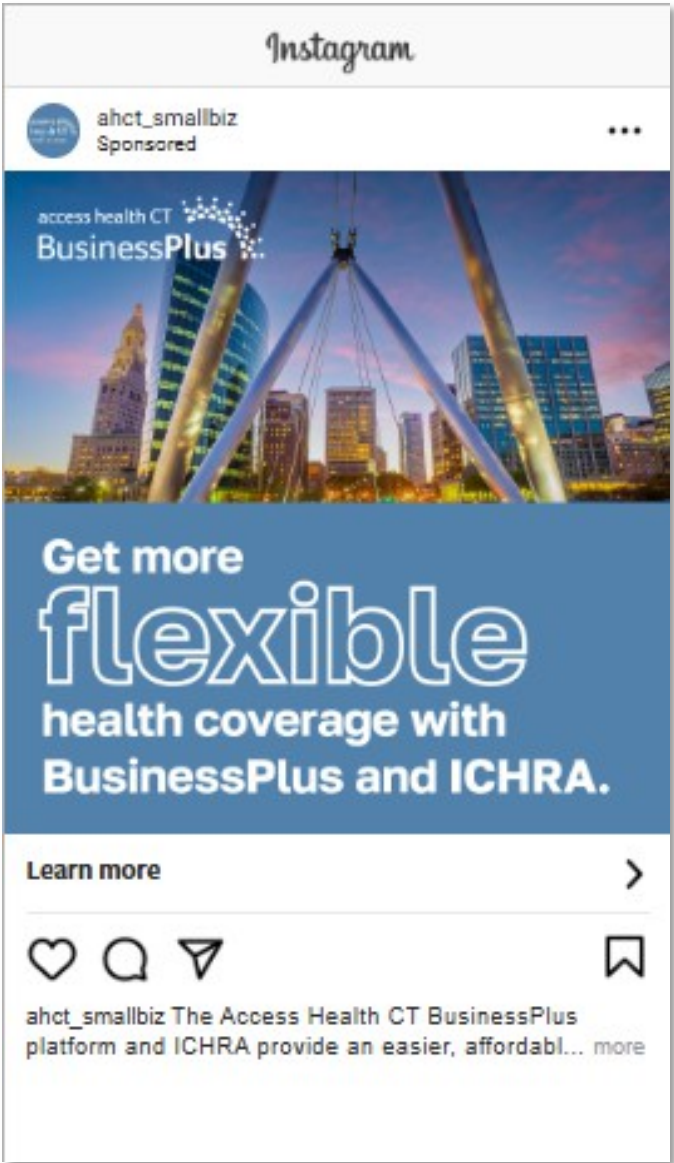
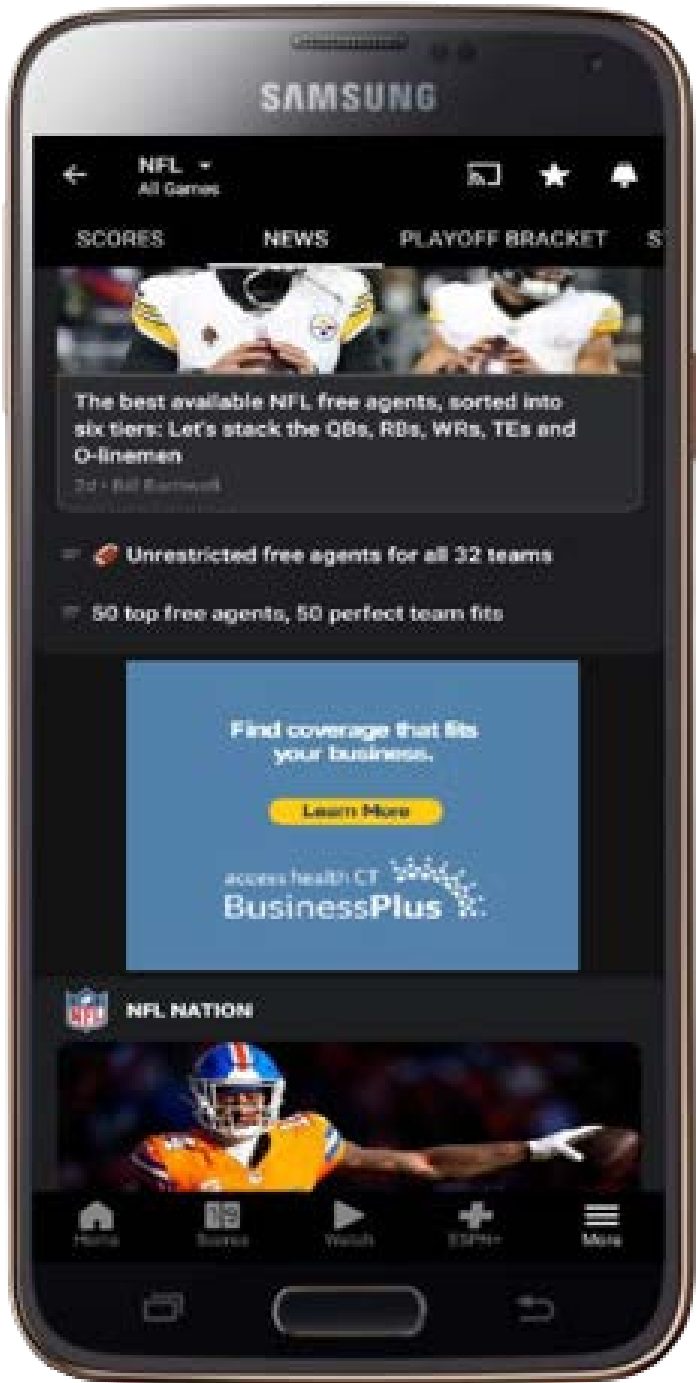
Paid Media Approach: Aug-Dec

Leverage a strategic mix of lead generation media and high-engagement awareness tactics, informed by the strong performance of past campaigns to drive engagement throughout Connecticut.

Digital tactics serve as the cornerstone of the plan, enabling precise targeting to small nonprofit target audience, offering creative flexibility, and ensuring meaningful connections with audiences wherever and whenever they are active online.



Paid Media Mix





Next Steps

- Local and national pitching
- Creative asset refinement and buildout
- Finalize media schedule
- Next set of broker trainings and material needs

SHOP Platform Overview

Rate Review Overview and Process



Rate Review Overview and Process

- CT Insurance Department (CID) is the regulator with authority to review and make determinations on rate and form filings for fully insured health insurance plans
- All rate and form filings due to CID on June 1
- CID review and annual public hearing (August)
- CID issues final rate decisions in early September
- Qualified Health Plan (QHP) issuers file applications including proposed rate and form filings with Access Health CT (AHCT) on June 1
- AHCT makes decision on compliance with QHP Certification requirements and certifies plans to be offered on AHCT marketplaces (individual and small group medical and dental plans)



Adjournment