



## **Small Business Health Options Program (SHOP) Committee Special Meeting**

### **Meeting Minutes**

Tuesday, January 27, 2026  
Remote

#### **Members Present:**

Grant Ritter (Chair); Shelly Sweatt; Matthew Katz; Christopher McKiernan; Tricia Dave – Subject Matter Expert, Connecticut Insurance Department

#### **Other Participants:**

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

Mintz & Hoke Inc.: 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 August 26, 2025 SHOP Advisory Committee (Committee) Special Meeting Minutes. Motion was made by Matthew Katz and was seconded by Shelly Sweatt. Roll call vote was ordered. **Motion passed unanimously.**

## **IV. and V.: Individual Coverage Health Reimbursement Arrangements Marketing and Broker Overview for BusinessPlus and 2026 Connecticut Business Summit**

John Carbone, Director of Small Business, Product Development and Broker Support, provided a summary of developments since the last meeting of the Committee.

Mr. Carbone reported on the launch and early implementation of the BusinessPlus platform (Platform) over the past few months, highlighting extensive outreach to small businesses, particularly nonprofits, and education efforts for brokers and employers on Individual Coverage Health Reimbursement Arrangements (ICHRA), and other coverage options through training and one-on-one engagement.

Mr. Carbone noted that although adoption has been slowed by sharp reductions in individual-market broker commissions and the product's complex design and enrollment process, momentum is now building as employers and brokers gain a clearer understanding of the Platform's value, including its flexible coverage options and integrated billing and payment capabilities.

Operational challenges such as identity verification, legacy accounts, complex census requirements, and manual interventions have required intensive staff support. Mr. Carbone informed of ongoing improvements to workflows, technology, and broker resources.

Mr. Carbone indicated that in response to feedback, planned enhancements include streamlined census and quoting tools, simplified plan comparison and selection, reduced enrollment and invoicing timelines, improved website functionality, and the development of an individual coverage enrollment overlay to minimize enrollment disruptions.

Mr. Carbone briefly outlined that to date, 33 groups with 313 members have enrolled through BusinessPlus, including 147 members using ICHRA funds and 166 qualifying for the Premium Tax Credit, placing enrollment slightly behind the monthly target but with continued focus on addressing barriers and improving adoption going forward.

Matthew Katz inquired if the elimination of federal enhanced subsidies affected this program. Mr. Katz also noticed the emphasis on nonprofits and noted that engaging with nonprofit associations and participating in their meetings could be a particularly effective outreach strategy.

Outreach to nonprofit organizations has included sponsorship participation at a large nonprofit association event in Hartford, which generated strong engagement and conversations. Recent targeted outreach efforts have produced significant traction, resulting in more than 147 nonprofit leads, with follow-up and one-on-one meetings currently underway.

Mr. Carbone also noted that the elimination of federal enhanced subsidies has had some impact on this effort, creating additional challenges, but staff continue to move

As Approved by the SHOP Advisory Committee on May 26, 2026  
forward and emphasize the value of the Platform in helping employers and employees reduce health care costs.

Mr. Carbone, answering Shelly Sweatt's questions, noted that the Platform currently allows employers to establish contribution strategies for Medicare, with employees submitting invoices for reimbursement through BusinessPlus, and that out-of-state coverage will operate in the same manner.

Work is underway to explore integration with HealthCare.gov to support Federally Facilitated Marketplace (FFM) states, with Information Technology (IT) leadership evaluating potential approaches. Mr. Carbone emphasized that interest in the Platform has also been expressed by other State Based Exchanges (SBMs).

Benjamin Cadwell of Mintz & Hoke provided an overview of marketing efforts to date for BusinessPlus, highlighting a comprehensive campaign centered on paid media to build awareness of the Platform and drive leads through the website, with a primary focus on the nonprofit community.

Outreach has included print, digital, social, television, and streaming messages, sponsored content, direct mail, and conference sponsorships, complemented by earned media, engagement with community associations and chambers, and the development of supporting assets such as training videos, webinars, and educational materials.

Marketing messages emphasize flexibility, expanded plan choice, cost predictability, and the ability to manage coverage through a single platform. Mr. Cadwell noted strong engagement results to date including more than 2,000 inquiries, over 137,000 page views, and approximately 6 million impressions.

Ongoing broker and Certified Application Counselor (CAC) engagement through frequent in-person and virtual trainings, newsletters, and one-on-one support was also noted.

Mr. Cadwell informed the Committee that preliminary planning is underway for the fourth annual Small Business Summit, targeted for May 2026, with continued emphasis on relevant panels, vendor engagement, and participation from community partners and elected officials.

Mr. Carbone invited the Committee's involvement in the early planning of the upcoming Small Business Summit and will share prior materials for feedback, with goals to expand participation by additional small businesses and vendors.

Mr. Carbone also reported that, in response to changes in commissions and the expiration of federal enhanced subsidies, AHCT engaged licensed brokers as independent contractors to support increased call volume and assist unaffiliated consumers during Open Enrollment, with plans to evaluate retaining limited broker support on an ongoing basis. Brief discussion ensued around broker commissions.

## **VI. Adjournment**

Chair Grant Ritter requested a motion to adjourn. Motion was made by Matthew Katz and was seconded by Shelly Sweatt. Roll call vote was ordered. **Motion passed unanimously.** Meeting adjourned at 4:31 p.m.