



Access Health CT

# SHOP Advisory Committee Meeting

BusinessPlus ICHRA marketing, broker overview, and 2026  
Connecticut Small Business Summit

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**May 26, 2026**

# Agenda

- A** Call to Order and Introductions
- B** Public Comment
- C** Review and Approval of January 27, 2026 Minutes
- D** Individual Coverage HRA Marketing and Broker Overview for BusinessPlus
- E** 2026 Connecticut Small Business Summit
- F** Adjournment



# Purpose of today's discussion

Align on market context, BusinessPlus execution, and near-term outreach.

**What we will cover**

A clear view of what BusinessPlus is designed to solve, how ICHRA is being positioned, and how brokers fit into the operating model.

**What we need from the Committee**

Feedback on outreach, broker education, employer messaging, and how to connect Summit activity to measurable follow-up.

**What comes next**

A practical path for continued platform improvements, lead follow-up, and small business engagement through 2026.



# Small business market context

Small employers need cost control without losing employee choice.

**1 Rising renewals**  
Many small employers face cost pressure in traditional group coverage.

**2 Administrative strain**  
Owners want simpler options that do not require them to become benefits experts.

**3 Employee needs vary**  
Employees need plans that fit providers, prescriptions, families, and budgets.

**4 Broker guidance matters**  
Brokers remain essential to explain tradeoffs and support enrollment.



# BusinessPlus and ICHRA in plain terms

A structured way for small employers to contribute toward individual coverage.





# Value by audience

The message changes by stakeholder, but the model stays consistent.

## Employers

Predictable contribution strategy. Ability to set budgets by compliant employee classes. A simpler path when group renewals become difficult.

## Employees

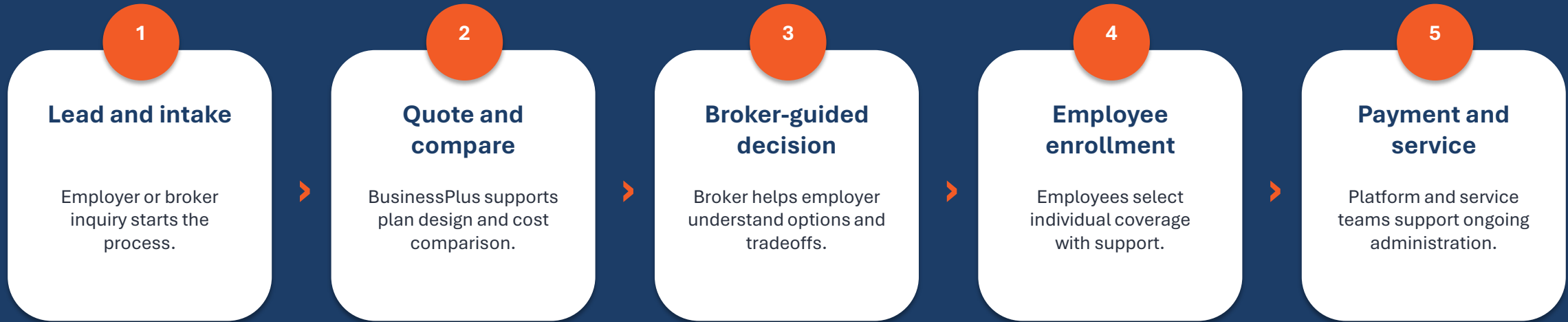
More plan choice through individual market options. Ability to select coverage based on provider, prescription, family, and cost needs.

## Brokers

A retention and advisory tool for clients considering alternatives. Broker support remains central to education, quoting, and adoption.

# BusinessPlus operating workflow

The platform connects outreach, quoting, enrollment, and support.



# ICHRA marketing approach

Neutral education first. Employer decision support second.

Marketing is designed to help employers understand the option, not pressure them into a decision.

Audience	Core education message	Primary call to action
<b>Small employers</b>	There is another way to fund coverage when group costs are rising.	Talk with your broker or request information.
<b>Brokers</b>	BusinessPlus can help structure ICHRA conversations and comparisons.	Use the platform and submit quoting opportunities.
<b>Community partners</b>	Small businesses need practical health benefit resources.	Share educational materials and events.

# Broker overview

BusinessPlus depends on broker participation, training, and practical tools.

## Training

Continue broker education on ICHRA basics, employer classes, affordability, employee enrollment, and platform workflow.

## Tools

Provide broker-ready materials: comparison talking points, quoting intake, employer FAQs, and employee communication guidance.

## Service model

Support brokers with timely responses, quote turnaround expectations, issue escalation, and clear ownership.

## What brokers need most

- Clear explanation of when ICHRA is a good fit
- Simple employer intake and quoting process
- Confidence that service issues will be resolved
- Neutral AHCT support that respects broker relationships



# From lead to enrollment

A coordinated model keeps employer interest from falling through the cracks.





# BusinessPlus platform focus for 2026

Improve the broker and employer experience while strengthening operations.

## Quoting clarity

Improve how assumptions, benchmarks, and contribution scenarios are explained.

## Broker workflow

Reduce friction for quote intake, broker access, and employer handoff.

## Carrier coordination

Continue testing and refinement around EDI, payments, reporting, and issue management.

## Reporting

Track leads, quotes, enrollment outcomes, cycle time, and service trends.

## Small Business ICHRA Tax Credit

# Small Business ICHRA Tax Credit

A time-limited incentive to support small employers offering ICHRA through the Exchange.

- Temporary Connecticut tax credit for small employers that offer an Individual Coverage HRA through Access Health CT BusinessPlus.
- Annual budget: \$5 million per year, subject to available funding and final program rules.
- Two-year cap: eligible employers may claim the credit for up to two years.
- Annual value: up to \$1,000 per covered employee/member per year.
- Maximum credit: lesser of actual employer ICHRA contributions or the \$1,000 annual per-member cap.
- Delivery: provided through the Connecticut tax filing process, not paid monthly through BusinessPlus.
- BusinessPlus role: support enrollment confirmation, documentation, and reporting; tax approval and issuance remain with the State tax authority.



# 2026 Connecticut Small Business Summit

A major outreach opportunity for small businesses, brokers, and partners.

**Event details**      Thursday, May 28, 2026  
9:00 a.m. to 2:00 p.m.  
Water's Edge Resort & Spa  
1525 Boston Road, Westbrook, CT

**Core theme**      Flexible employee insurance coverage. Take control of rising health costs with ICHRA.

**BusinessPlus presence**      The program positions BusinessPlus as a resource for small employers exploring ICHRA and other options with broker support.



## Connecticut Small Business Summit



# Summit programming supports small business needs

The agenda is broader than health coverage, which creates a stronger audience value proposition.

**Marketing That Matters**  
Strategy, storytelling, social media, and measurable growth.

**Smart Growth**  
AI and technology to improve operations and customer experience.

**Funding Your Next Move**  
Access to capital, grants, tax credits, and financial strategy.

**Healthcare Impacts**  
BusinessPlus and ICHRA education during the executive luncheon.



# 2026 priorities for BusinessPlus and SHOP

A practical roadmap for the next phase.

- Strengthen broker training and support materials
- Refine quote workflow and comparison outputs
- Improve platform usability based on broker and employer feedback
- Track marketing leads, quotes, enrollment, and service outcomes
- Prepare small businesses for 2027 opportunities, including the proposed Connecticut ICHRA tax credit pathway
- Complete integration of the small group platform into Business Plus



**Thank you**

BusinessPlus is moving from launch to execution. The next phase depends on clear education, broker support, platform refinement, and disciplined follow-up.

**SHOP  
Advisory  
Committee**