Small Business Health Options Program (SHOP) Committee Special Meeting

Meeting Minutes

Tuesday, May 26, 2026
Remote

Members Present:
Grant Ritter (Chair); Pamela Russek; Matthew Katz; Tricia Dave– Subject Matter Expert (SME), Con
necticut 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 January 27, 2026, SHOP Advisory Committee Special Meeting Minutes. Motion was made by Matthew Katz and was seconded by Pamela Russek. 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 an update on AHCT's BusinessPlus platform and its integration of Individual Coverage Health Reimbursement Arrangements (ICHRAs) and small group coverage. Mr. Carbone reported continued outreach and education efforts targeting brokers, employers, nonprofit organizations, chambers of commerce, and community partners to increase awareness and adoption of ICHRAs as a cost-saving alternative for small businesses. Mr. Carbone explained that by using the platform, employers are able to provide a fixed contribution toward employee coverage and enables employees to select from available individual market plans that best meet their needs.

Mr. Carbone highlighted ongoing enhancements to the quoting, enrollment, payment, and reporting functions of the BusinessPlus platform, as well as efforts to simplify broker workflows and improve customer experience. Brokers remain a key component of the sales strategy, and AHCT continues to provide training and support to expand broker participation.

The Committee also received an update on Connecticut's new small business employer tax credit program for employers utilizing ICHRAs through BusinessPlus. The program provides up to $1,000 annually per enrolled employee, subject to a $5 million annual allocation that's available on a first-come, first-served basis for employers with 50 or fewer employees. Mr. Carbone expressed optimism that the tax credit will significantly increase ICHRA participation and support small businesses seeking more affordable health coverage options.

Committee members discussed the administration of the new small business tax credit program and sought clarification on how the $5 million annual allocation would be distributed on a first-come, first-served basis. Mr. Carbone, James Michel, Chief Executive Officer, and Susan Rich-Bye, Director of Legal and Governmental Affairs, explained that participating employers must apply to the Connecticut Department of Revenue Services (DRS) to reserve the credit. AHCT will provide annual certification of employee coverage for tax credit purposes, while DRS will manage eligibility, reservations, and issuance of the tax credits. It was also noted that implementation details are still being finalized and that coordination between DRS and AHCT will be required to track enrollment and ensure accurate administration of the program. Questions were raised regarding how unused tax credit allocations resulting from employee turnover or changes in coverage during the year would be handled, with Mr. Michel indicating that additional operational details remain under development.

Tricia Dave and AHCT staff discussed the duration of eligibility for the new small business tax credit program and whether the two-year limit would apply on a rolling basis for each participating employer or only during the program's initial two years. Mr. Michel indicated that DRS is still developing implementation details and will determine how the program will be administered. It was noted that the future continuation or expansion of the program may depend on participation levels and program performance.

VI. 2026 Connecticut Small Business Summit

Benjamin Cadwell from Mintz & Hoke Inc. provided an overview of the 4th Annual Connecticut Small Business Summit, to be held in Westbrook, Connecticut, with an

expected attendance of approximately 300 participants. The event will feature panel discussions on marketing, artificial intelligence and technology, financing opportunities for small businesses, and the impact of healthcare costs, including a presentation on AHCT's BusinessPlus Platform and ICHRA options. Mr. Cadwell highlighted participation from Connecticut and federal officials, business leaders, and resource partners, as well as 20-25 exhibitors offering support services for small businesses.

Mr. Carbone outlined ongoing priorities for the BusinessPlus initiative, including continued broker training and support, enhancements to quoting and enrollment workflows, integration of small group coverage into the BusinessPlus platform, and implementation of the new ICHRA small business tax credit program. Mr. Carbone emphasized efforts to expand employer awareness, improve customer experience, and position the program for growth during the upcoming Open Enrollment Period.

VI. Adjournment

Chair Grant Ritter requested a motion to adjourn. Motion was made by Pamela Russek and was seconded by Matthew Katz. Roll call vote was ordered. **Motion passed unanimously.** Meeting adjourned at 4:38 p.m.