access health CT BusinessPlus

SHOP Advisory Committee Meeting

BusinessPlus CHOICE (formerly known as ICHRA) marketing and broker overview

October 27, 2026

Agenda

A Call to Order and Introductions

B Public Comment

C Review and Approval of May 26, 2026 Minutes

D Marketing Plan for BusinessPlus

E Broker Strategy for BusinessPlus Enrollment

F Adjournment

Public Comment

Review and Approval of Minutes

May 26, 2026 Meeting Minutes

Access Health CT BusinessPlus

BusinessPlus: Smarter Benefits, Greater Flexibility.

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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 solving and how CHOICE (formally known as ICHRA) is positioned.

What we need from the Committee

Feedback on outreach, broker education and employer messaging.

What comes next

Continued platform improvements, lead follow-up and small business engagement through 2026.

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AHCT Small Business is Now BusinessPlus

Align Transforming the Small Group Marketplace Through Enhanced Technology, Marketing and Broker Engagement.

Enhanced Technology

Marketing

Broker Engagement

BusinessPlus Platform

Delivering a Modern Small Business Experience End-To-End

1 Full Enrollment Functionality

2 Integrated Billing Platform

3 Enhanced Customer Service Capabilities

4 Commission Management for Brokers

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BusinessPlus operating workflow

The platform connects outreach, quoting, enrollment and support.

1

Lead and intake

Employer or broker inquiry starts the process.

2

Quote and compare

BusinessPlus supports plan design and cost comparison.

3

Broker-guided decision

Broker helps employer understand options and tradeoffs.

4

Employee enrollment

Employees select individual coverage with support.

5

Payment and service

Platform and service teams support ongoing administration.

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BusinessPlus and CHOICE in plain terms

CHOICE Arrangements (formerly known as ICHRA) are a structured way for small employers to contribute toward individual coverage.

Employer

Sets a monthly contribution and eligible classes

BusinessPlus

Quotes, designs, enrolls, manages payments and supports brokers and employers

Employee

Chooses an individual plan that works for them

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BusinessPlus and SHOP Members

CHOICE Arrangements (formerly known as ICHRA) are a structured way for small employers to contribute toward individual coverage.

BusinessPlus

915 Members

SHOP

1989 Small Group Members

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CHOICE 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
Small employers	There is another way to fund coverage when group costs are rising.	Talk with your broker or request information.
Brokers	BusinessPlus can help structure CHOICE (formerly known as ICHRA) conversations and comparisons.	Use the platform and submit quoting opportunities.
Community partners	Small businesses need practical health benefit resources.	Share educational materials and events.

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Marketing & Statewide Outreach

Building Awareness and Demand.

Tax Credit Campaign

Paid Media Strategy

Community Partnerships

Small Business ICHRA Tax Credit

A time-limited incentive to support small employers offering ICHRA (also known as CHOICE) through Access Health CT BusinessPlus

Small Business ICHRA Tax Credit

- Temporary Connecticut tax credit for small employers that offer an Individual Coverage Health Reimbursement Arrangement (ICHRA) 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.

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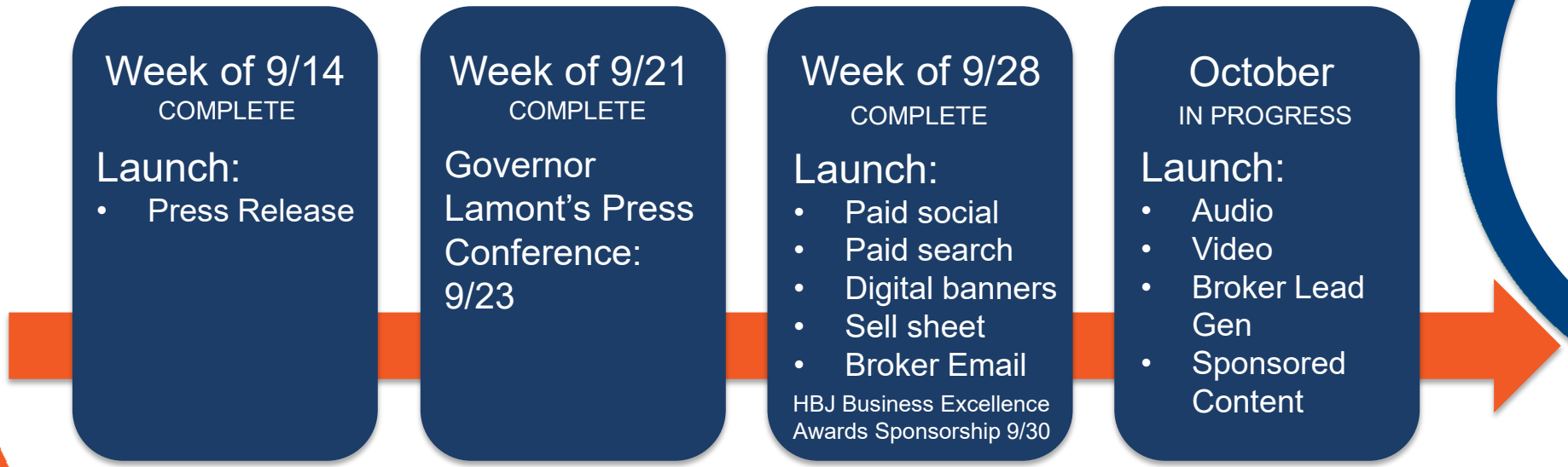
Tax Credit Marketing Campaign

Building Awareness and Demand.

Marketing campaign includes creative campaign, paid assets, press release and owned collateral.



Ongoing:

- Organic social: Developed on a monthly basis
- Collateral development: Created based on AHCT needs and prioritization
- Broker communications: Emails
- Social influencer content sharing: Shared as opportunities arise and content is developed
- Employer success stories: Shared across various channels

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Paid Media Strategy

FY'2027		September	October	November	December	January'27	February	March	April	May	June
Audio:	BusinessPlus										
Digital Content:	BusinessPlus, Summit										
Out of Home:	BusinessPlus										
Print:	BusinessPlus										
Search + Social:	BusinessPlus, Summit										
Video:	BusinessPlus										
Paid Media Sponsorships:	BusinessPlus										

- Media Strategy balances awareness and lead generation (increased from 22.2% to 47.3% YOY)
- Full media mix across traditional and digital channels
- Tax credit advertising targets business owners, decision makers (50 employees or fewer)

CT INSIDER

news12 CONNECTICUT

the ct mirror

CT

FOX61 CONNECTICUT'S NEWS STATION

HARTFORD BUSINESS JOURNAL

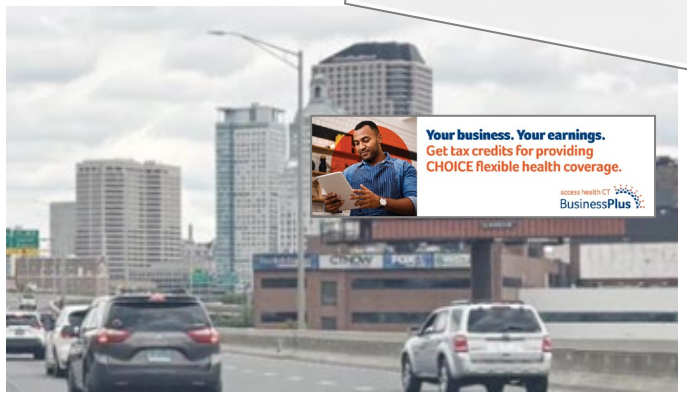
FCBJ

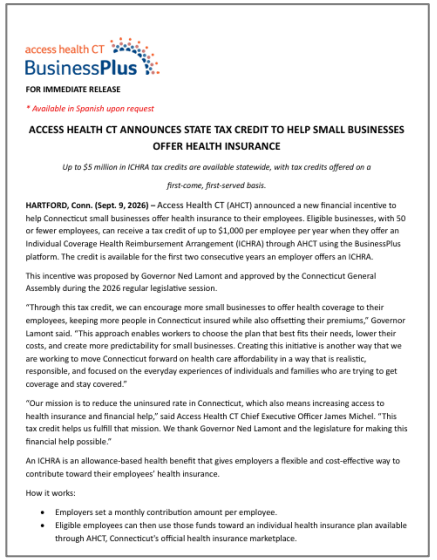
NEWS8 wtnh.com

MEDIA MIX

Advertising & Public Relations

The full-scale CHOICE Arrangement (ICHRA) rollout will leverage a strategic mix of paid advertising and PR to maximize awareness and generate interest. By utilizing targeted advertising alongside organic media coverage, we'll create a comprehensive approach that highlights the benefits of ICHRA, reaching key audiences and driving engagement.





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Broker overview

BusinessPlus ongoing broker participation, training and practical tools.

Broker Training

Continue broker education - 135+ sessions

Broker Engagement

850 Brokers Trained

Growth & Partnerships

Carrier collaboration and additional broker compensation opportunities

What brokers need most

- Clear explanation of when CHOICE (formerly known as 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.

Outreach

Chambers, partners, events, broker conversations, website leads

Qualification

Basic employer profile, current coverage, renewal timing, employee count, broker status

Quote support

Gather data, prepare assumptions, compare contribution strategy and costs

Conversion

Employer decision, employee communication, enrollment support

Ongoing support

Payment support, carrier coordination, case tracking, broker follow-up

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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.

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2026 priorities for BusinessPlus and SHOP

- Strengthen broker training and support
- Refine quote workflow and comparison outputs
- Improve platform usability based on broker and employer feedback
- Track enrollment and service outcomes
- Prepare small businesses for 2027 Connecticut CHOICE (formally known as ICHRA) tax credit pathway

Thank you

BusinessPlus continuing clear education, broker support and platform refinement.

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