

Access Health CT Brokers, Agents and Navigators Advisory Committee Meeting

Location: Legislative Office Building (LOB)
300 Capitol Avenue – Room 1B, Hartford, CT 06103
Date: Thursday, June 20, 2013
Time: 4:00 p.m. to 6:00 p.m.

Members Present

Jay Festa; Mark Czarnecki; Phil Boyle; Paul Philpott; Stephen Glick; Barbara Saxton; Elizabeth Krause; Matthew Fair

Members Absent

Antonio Caporale; David Guttchen; John Calkins; Ken Lalime; Michael Nicastro

Other Participants

Kevin Counihan

I. Call to Order and Introductions

Co-Chairperson Mark Czarnecki opened meeting at 4:03 p.m. Introductions were made.

II. Approve Minutes

Stephen Glick made a motion to approve the minutes of the previous meeting. Elizabeth Krause indicated that the minutes had her listed as Ellen and it should have been Elizabeth. All were in favor of approving the prior meetings with the noted amendment.

III. SHOP, Broker, Training, Marketing Updates

- Paul Philpott was asked to be a co-chair. It was requested by Mr. Philpott that an item be added to the agenda. This item would be to discuss four vacancies and add public comment to the end of the meeting. All were in favor.
- Mr. Glick asked if Connecticut will be ready for the entire process or if there would be a delay. Mr. Boyle indicated that yes, the State will be ready. Mr. Boyle indicated that other states only have one plan option available while Connecticut has multiple plan options.
- Mr. Boyle indicated that Broker training will begin in July 2013. Two training partners being used are Robert Noonan and Jennifer Lovett.
- Mr. Glick asked if there would be any fees for the agents and how Access Health CT was training so many agents. Mr. Boyle responded that that Robert Noonan and Jennifer Lovett would be charging fees for their services and ongoing training will be needed. Mr. Boyle said there would be multiple trainings through July and August and that ACHT is starting to talk to national training organizations so people can engage electronically at a later time.

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- Mr. Glick noted that he could make some universities and chambers available for the training if AHCT would like. Mr. Boyle indicated that AHCT has two major insurance brokers in the state Chamber Insurance Trust and the National Association of Health Underwriters – the two entities will be engaged in helping to locate training venues and supporting enrollment.
- Mr. Boyle reported that the RFP for the IPA's closed last week and over 300 were received. The Navigator RFP closed June 14th.
- Ms. Krause said that she came from a Navigator and IPA meeting and selections were made, however it is not public yet and grant awardees will be notified shortly.
- Mr. Boyle indicated that the IPA's will go through a background check and certification and could perhaps have bad news with background checks and we have to be prepared for that.
- Mr. Philpott said that he needed to know more about Navigators and IPA's. Mr. Boyle asked if it would be beneficial to have a separate Navigator meeting and Mr. Philpott agreed.
- Mr. Boyle indicated that you have to have your Broker license current and not revoked or suspended in order to be a part of the marketplace. You have to be appointed by all the carriers. Brokers will report to the Department of Insurance and AHCT is not taking authority.
- Mr. Boyle indicated that Producers will get commission compensation by carriers not by the market place. Contracts are outside of the market place.
- Mr. Boyle said the Marketing strategy was proposed to the Board by Mr. Madrak and AHCT has started TV and radio advertisements and AHCT attended the recent Business Expo. AHCT has a comprehensive marketing plan in place. Mr. Boyle cited how AHCT did strategic and tactical research to find the uninsured and under-insured.
- Mr. Boyle talked further about the media program and stated that AHCT advertising was out on radio, print in ethnic papers daily and weekly, bus signage, building signage and going out into the community to engage these individuals. Key dates are noted on presentation.
- Mr. Boyle noted that there would be 6 navigators and 300 IPAs working hand in hand to leverage the 20 zip codes in the program.
- Mr. Boyle said that qualified leads will be generated and distributed to brokers in the market place and Brokers will be given access to different events in the market place.
- Mr. Fair wanted to know the targeted approach to Navigators and the hand off of leads to the Brokers. Mr. Boyle indicated that the Navigators can enroll you into a plan, however only a Broker can sell insurance. If a consumer has questions that get more complicated then a broker must be engaged.
- Ms. Saxton questioned if a Navigator was incented to enroll vs. handing the lead off to a Broker Mr. Boyle indicated that according to the law a Navigator or an IPA cannot get paid for enrolling an individual, they are helping with process of enrollment.
- Ms. Krause left at 5:10.
- Mr. Fair left at 5:22
- Mr. Glick indicated that the Brokers should have some type of insignia to identify them as participating Brokers, Mr. Counihan agreed and indicated they were in the process of obtaining one.

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- Mr. Boyle mentioned that there are 4 vacancies in the committee and they need to look for replacements.
- Mr. Philpott mentioned he noticed in the minutes the committee hasn't met since November 1, 2012 and he would encourage Mr. Czarnecki to meet more often.
- Mr. Glick Recommended an inter communication during interim time because Mr. Czarnecki may find out information that would be relevant to the committee and we should communicate between our selves

IV. Public Comment

Claudia Epright, Consumer Advisory Committee member, provided a public comment.

V. Adjournment

Mr. Boyle made a motion to adjourn. Jay Festa seconded the motion. The meeting adjourned at 5:55 p.m.