



Connecticut's Official Health Insurance Marketplace

SHOP Advisory Committee

October 3, 2014

*Legislative Office Building
Room 1C*

Agenda

- I. Call to Order
- II. Public Comment
- III. Access Health CT Small Business -
Vision/Strategy/Operations
- IV. Sales Objectives
- V. Marketing Update
- VI. Adjournment

Call to Order

Public Comment

Vision/Strategy/Operations

Vision

Guiding Principles

- The SHOP Exchange should provide employees with a choice of health plans from a number of health insurers BC1
- The SHOP Exchange should strive to increase the number of employers that offer employer-sponsored health insurance.
- The SHOP Exchange purchasing model should be structured so that employee choice does not result in in risk selection problems for health insurers. And adversely affect the cost of coverage.

Slide 6

BC1

need some more things to represent here. some key points under each

Brooker, Chad, 9/29/2014

Vision (Continued)

- The SHOP Exchange should minimize the any unintended harm to the existing small group health insurance marketplace. BC8
- The SHOP Exchange should minimize the administrative and financial burden to all involved in the Exchange, including, but not limited to, employers employees. Insurers and providers.
- Whenever feasible, the SHOP Exchange should leverage existing resources and technology to keep costs down.

Slide 7

BC8

need some more things to represent here. some key points under each

Brooker, Chad, 9/29/2014

Access Health CT Small Business Strategy

- Business Strategy Moving Forward
 - Re-engagement of Brokers^{BC6}
 - Expanded Marketing
 - Focus on strengths
 - More inclusive group size
 - Improved plan design
 - Tax credit
 - Service
 - Growing other offerings (Dental)

Slide 8

BC6

need some more things to represent here. some key points under each

Brooker, Chad, 9/29/2014

Operations Highlights

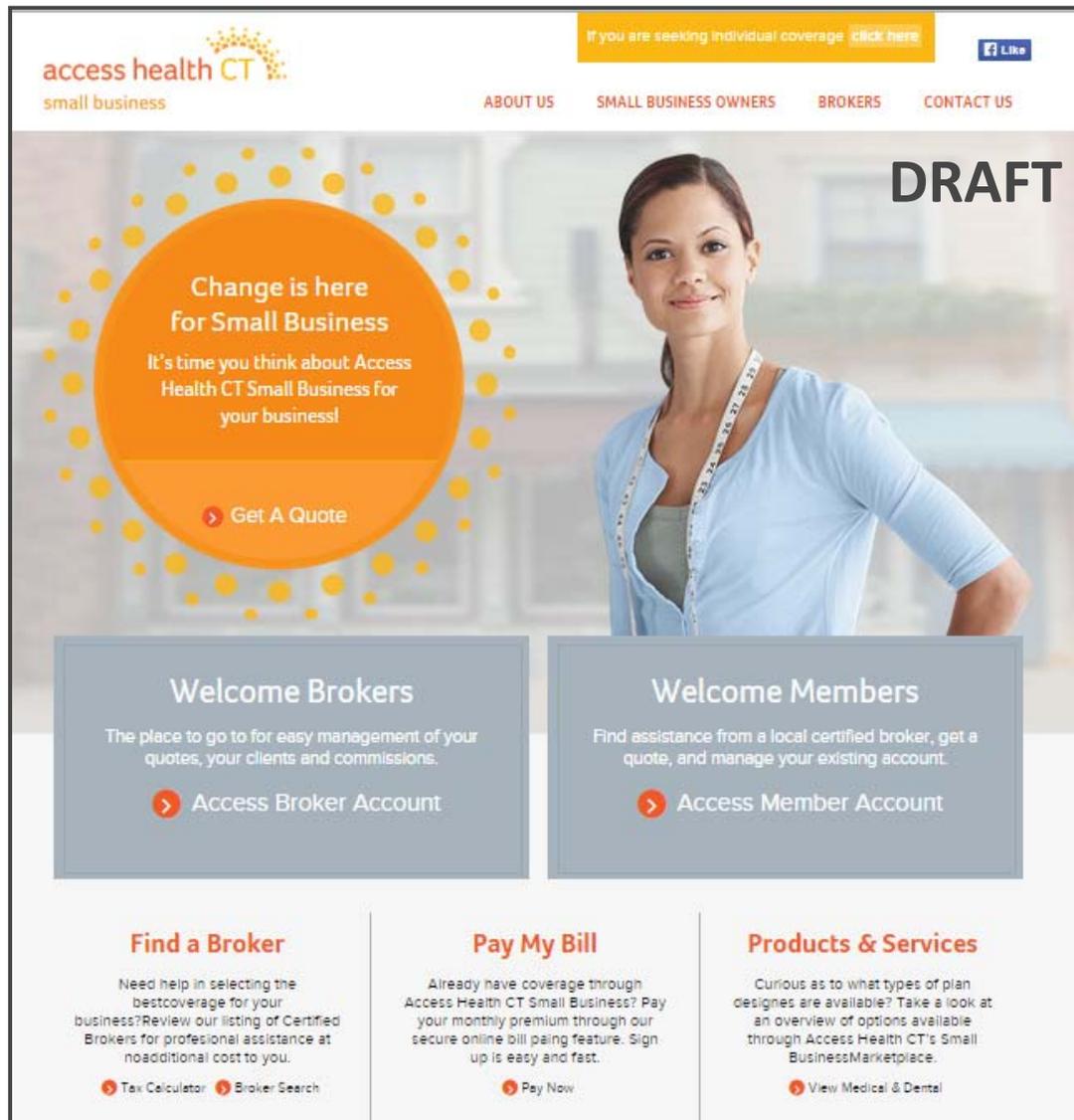
- Web Site
- Live Case Tracking
- Family Health Statement Automation
- Training engaged for new broker certifications

Web Site

- Changes based on customer feedback & Urban Institute Survey
 - Pay a bill
 - Get a quote
 - Tax credit calculator
 - Find a broker
- Improved interface
- Expanded content
- Due for completion by 2015 open enrollment

Web Preview

Home Page



Photos are placeholders & will change.
Content will change

About Us



About Us

- Mission Statement
- Products & Services
- FAQs

Mission Statement

Our mission is to increase the number of insured residents, improve health care quality, lower costs and reduce health disparities through an innovative, competitive marketplace that empowers consumers to choose the health plan and providers that give them the best value.

Access Health CT is Connecticut's official health insurance marketplace, established to satisfy the requirements of the federal Affordable Care Act. Our mission is to increase the number of Connecticut residents who are insured, lower their costs, promote health, and eliminate health disparities.

Access Health CT Small Business was designed to allow companies with 50 or fewer full-time equivalent employees to offer a menu of insurance options to their employees. Giving employees a range of quality health care coverage options to choose from can go a long way toward keeping employees happier and healthier.

BENEFITS OF ACCESS HEALTH CT SMALL BUSINESS

- You control the coverage you offer and how much you pay toward employee premiums.
- You can choose from 3 levels of coverage to find a plan that meets the needs of your business and employees.
- You can start coverage any time. Enroll by the 15th of the month and coverage can begin on the 1st of the following month.
- If you buy SHOP coverage and have fewer than 25 full-time equivalent employees, you may qualify for a small business health care tax credit worth up to 50% of your premium costs. You can still deduct from your taxes the rest of your premium costs not covered by the tax credit. This tax credit is available only for plans purchased through Access Health CT Small Business.

You can contact us at **855-762-4928** or through email at AHCT.SHOP@ct.gov.

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will change.
Content will change

Small Business Owners



Small Business Owners

- 3 Why Access Health CT Small Business?
- 3 Product & Services
- 3 Tools & Forms
- 3 Pay A Bill

Why Access Health CT Small Business?

At Access Health CT Small Business (the Small Business Health Options Program in Connecticut), we understand how important it is for small business owners to provide their employees with comprehensive and affordable health care coverage. We were created as part of the Affordable Care Act to ensure that small business owners have access to affordable and comprehensive health care coverage for their employees and themselves. Our goal is to provide you competitively priced coverage through state-certified carriers. Being Connecticut's official health insurance marketplace, we provide small business owners with a range of options all housed in one convenient location.

Through 2015, the Access Health CT Small Business marketplace is open to employers with 50 or fewer full-time-equivalent employees (100 or fewer full-time-equivalent employees starting in 2016). We provide quotes year-round on a wide variety of plans.

THE SHOP ADVANTAGE

Shopping the marketplace comes with a number of built in advantages, including:

- You decide how much you pay toward employee premiums.
- You can choose from 3 levels of coverage to find a plan that meets the needs of your business and employees.
- You can start coverage any time, though we encourage enrollment by the 15th of the month. By enrolling no later than the 15th, coverage for the 1st of the following month is guaranteed.
- If you buy coverage through Access Health CT Small Business and have fewer than 25 full-time equivalent employees, you may qualify for a small business health care tax credit worth up to 50% of your premium costs (up to 35% of premium costs for tax-exempt employers). You can still deduct from your taxes the rest of your premium costs not covered by the tax credit. The tax credit is available only for plans purchased through Access Health CT Small Business.

There is good news for qualifying small tax-exempt employers, too -- the credit is refundable for these employers, so even if your tax-exempt organization has no taxable income, you may be eligible to receive the credit as a refund, so long as it does not exceed your income tax withholding and Medicare tax liability.

Learn more by contacting [1-855-762-4928](tel:1-855-762-4928).

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will change.
Content will change

Brokers

Brokers

DRAFT

- Why Access Health CT Small Business?
- Products & Services**
- Access an Account
- Forms
- FAQs

Products & Services

We know the value a broker brings to the process of selecting health care coverage. As health care becomes increasingly complex, we know that you are a key player in guiding employers towards the best possible coverage based on each client's needs. We want to be one of your partners in that mission.

Access Health CT Small Business is open to employers with 50 or fewer full-time-equivalent employees (100 or fewer full-time-equivalent employees starting in 2016). We were created as part of the Affordable Care Act to ensure that small business owners had access to affordable and comprehensive health care coverage for their employees and themselves. Our goal is to provide your small business clients competitively priced health care plans through state certified carriers. Being Connecticut's official health insurance marketplace, we offer business owners a range of health care plans and options all housed in one convenient location.

PLAN CHOICE

Chances are that no two of your clients are exactly alike. That's why Access Health CT Small Business provides you with many plan choices and coverage types.

The networks of our carriers offer strong local as well as national networks.

FLEXIBILITY

We offer multiple plan and tier combinations to help your clients find a plan selection strategy that best meets their situation. The insurance carriers on the Access Health CT Small Business marketplace all provide gold, silver and bronze plans. Employers can select

Photos are placeholders & will change.
Content will change

Tax Estimator Calculator

Graphic may change.

Business owners **DRAFT** 

Whether you're a for-profit business or a tax-exempt organization, you might be eligible for federal tax credits. To qualify, you must provide health insurance to all employees, cover at least half the premium cost, have fewer than 25 full-time equivalent employees, and pay an average annual wage below \$50,000.

Find out if you might be eligible to receive a tax credit in 4 easy steps

Enter how many full-time equivalent (FTE) employees^o you have

Enter the total wages you pay annually to all employees, excluding income to owners and their family members.

Enter the total amount you pay annually toward health insurance premiums

Are you a tax-exempt or non-profit employer?

^oCalculating FTEs can be complex. [Click here](#) for guidance.

Calculate

Note that results are only an estimate. Consult your tax advisor for more information.

Slide 16

BC4

Brooker, Chad, 9/29/2014

Sales Objectives

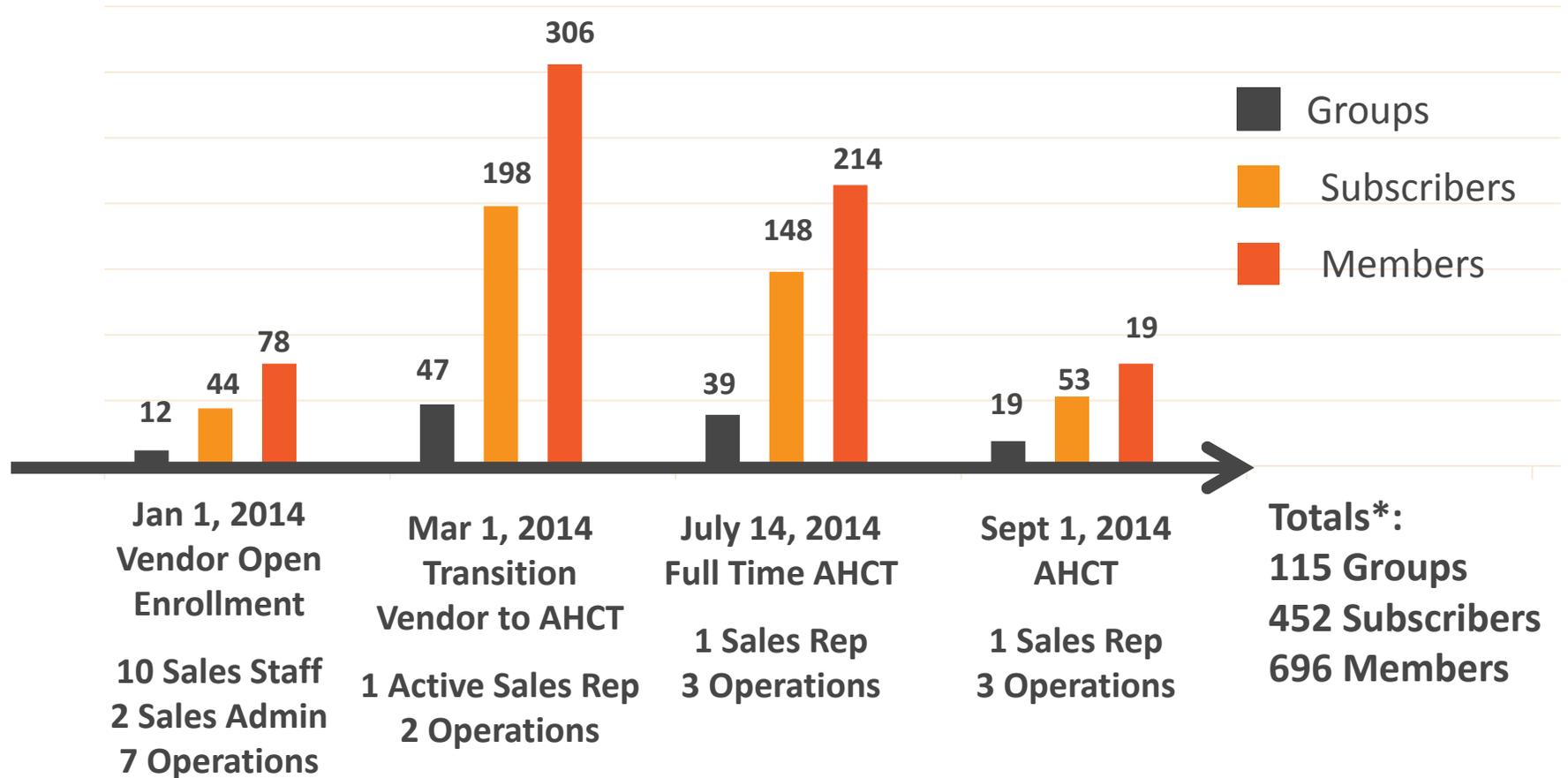
- I. Target Audience
- II. SHOP Progress
- III. Sales Snapshot
- IV. Sales Objectives
- V. Leveraging our New Plans
- VI. Renewals

Target Audience

- Broker
 - 600+ certified AHCT Small Business brokers
- Small Employer worksites
(statewide, as of 4th quarter 2013 -- CT DOL)
 - 45% of those employed in CT are employed by businesses with fewer than 50 employees
- CPA Groups
- Small Group Associations
- Non-Profit Organizations
- Step-up Programs

Number of Employees	Number of Businesses
1 - 4	66,825
5 - 9	17,989
10 - 19	12,228
20 - 49	8,315
50 - 99	2,688

SHOP Progress 10/13 - 9/14 (12 months)



* Totals do not equal period sales results due to group terminations and group adds & disenrollments

Sales Snapshot

Sales Activity

	August, 2014	September, 2014
Quotes	40	43
Possible	10	21
Groups Sold	12	7
Membership Results	Subscribers: 53 Total Members: 78	Subscribers: 24 Total Members: 37

Top Three Reasons for Not Choosing AHCT SB

	August, 2014	September, 2014
Stayed with current carrier/plan	10	9
Pricing not competitive	8	2
Could not afford	3	0

Sales Objectives

- Reinforcing SHOP as a commitment of AHCT
- Seeking Benefits Central solution
 - A marketing tool for member brokers to obtain all plan options and rates available in the State of Connecticut BC2

Slide 21

BC2

be prepared to speak on this since it is a bit vague

Brooker, Chad, 9/29/2014

Sales Objectives (continued)

- Outreach to Key Groups:
 - Broker
 - Renewed emphasis on face-to-face meetings
 - Continued Education focus on new products & marketing strategies
 - Employers (50 Employees & Under) BC9
 - Expanded education on advantages of small group coverage through ACA - including tax credits, favorable eligibility guidelines and ultra-small group coverage
 - Expanded marketing through collaterals, mailings, expos & association events
 - CPA Groups
 - Marketing material on tax credits available for For-Profits & Non-Profits
 - Use relationships to organize small group events
 - Small Group Association Events
 - Face-to-face meetings with Association Heads
 - Expos
 - Non-Profit Organizations
 - Broker education
 - Marketing pieces on tax advantages

Slide 22

BC9

be prepared to speak on this since it is a bit vague

Brooker, Chad, 9/29/2014

Leveraging our 2015 Plans ^{BC3}

- Standard plans have been revised for 2015
- Designs, approved by the SHOP Advisory Council, are more desirable and better in many ways to other similar current small group offerings.
 - Richer benefits than general marketplace
 - Less applicability of the deductible
 - More favorable Rx cost-sharing
- Opportunity to sell value

Slide 23

BC3

i would either put the CBIA AHCT split i created on slides or make sure to hand them out and spend a little bit pointing out some of the key elements and advantages

Brooker, Chad, 9/29/2014

Renewals

- Process begins in October
 - (employer/broker notified by Oct. 15, employer begins BC5 selection period Nov. 15 and employees select plans starting December 15 for Jan. 1st renewals)
- 51 renew in Quarter 1 2015
- Focused on retaining business through “high touch” approach and superior customer service
- SHOP renewals are processed continuously throughout the calendar year

Slide 24

BC5

need to be prepared to explain what this is and when it would kick in for non-January 1 groups

Brooker, Chad, 9/29/2014

Marketing Update

Collateral Creation

- New collaterals for SHOP are completed
 - Broker Top 10 Flyer (English & Spanish)
 - Employer Top 10 Flyer (English & Spanish)
 - Broker brochure (English & Spanish)
 - Employer brochure (English & Spanish)
- Additional collaterals to be developed

Sample Broker Flyer



10 Reasons Why Access Health CT is Better for Small Business

Small Business Health Options Program (SHOP)

SHOP is open for business. We are here to help your client through every step of the enrollment process by creating an insurance quote and helping your clients through the implementation process. We want to support your efforts in bringing your clients the best healthcare options for their needs.

- Small Business Tax Credit:** Qualifying small businesses may be eligible for a tax credit of up to 50% of the employer's contribution to their employees' premium cost. Non-profit organizations may be eligible for a tax credit of up to 35% of the employer's contribution to their employees' premium cost.
- Tax Credit:** To qualify for a tax credit your client must:
 - have fewer than 25 full-time-equivalent (FTE) employees*
 - contribute at least 50% of each employee's insurance premium
 - pay an average annual wage of less than \$50,000
- No Fees or Required Lines of Coverage:** There are no administration or membership fees.
- Wide Selection of Plan Choices from Quality Carriers:** Three insurance carriers participate in the SHOP, offering multiple plans including HSA plan design options. Plan designs are available which provide services, such as physician office visits, not subject to the plan deductible.
- Choice:** We offer multiple plans and tier combinations to help your clients find a plan selection strategy that best meets your client's situation.
 - **Vertical Choice** - Access to all plans that are available from a single insurance carrier.
 - **Horizontal Choice** - Access to all insurance carriers and plans in one metal level (e.g. all silver plans).
 - **Single Choice** - Employer chooses one plan from a single insurance carrier for the group offering.
- Defined Contribution:** The employer sets a defined dollar amount or percentage tax advantaged contribution to cover a portion of or the entire cost of a chosen plan. This allows the employer to have a fixed annual health insurance budget.
- Simple Enrollment through the use of Universal Forms:** SHOP utilizes universal forms. Your clients will receive an itemized bill and will be required to submit only one check to SHOP.
- Flexible Eligibility:** Full-time equivalent employees are those who work an average of 30 hours per week. Employers can elect to cover all employees (part-time, 1099, etc.) but must offer coverage to all full-time employees. A group of one must be an employee, not a sole proprietor.
- State of the Art Technology:** Online enrollment for both the employer and employee adds increased efficiency. Enjoy the ease of administration that is typically reserved for large companies.
- Dental Insurance:** Dental insurance is also available and, after November 15, 2014, your clients can offer an advanced dental shopping experience. There are two dental insurance carriers: Anthem, and MetLife.

Insurance Carrier	2014 Plans	2015 Plans
Anthem BCBS	2 Gold 1 Silver 2 Bronze	2 Gold 1 Silver 3 Bronze
Healthy CT	1 Gold 1 Silver 2 Bronze	1 Gold 2 Silver 5 Bronze
United Healthcare	1 Gold 1 Silver 1 Bronze	2 Gold 3 Silver 2 Bronze

* The small business owner and his or her immediate family members who they may employ are not included in these requirements.



Small Business Health Options Program (SHOP)

SHOP is Open for Business

Providing high-quality health insurance is good for your client's small business. Covering the cost of employee health insurance is a major challenge for companies today, but can be well worth the expense. The SHOP provides your clients with the choices they want. Plus, the SHOP can reduce your client's costs and ease their administrative burden.

Some of the benefits for a small employer offering health insurance to their employees through the SHOP include:

- attracting qualified employees and reduction of turnover,
- helping your clients' employees stay healthy and reduce health related absences,
- a large number of plan options to meet different levels of health needs, and
- a shopping experience that rivals that of large companies.

Our goal is to ensure that every small business in the state of Connecticut has access to quality health care coverage. Your small business clients can offer their employees a variety of quality coverage options through the SHOP. It's easier and more affordable than ever, thanks to simpler administration and potential tax credits.

How to Contact SHOP:

- **To Get a Quote**
1-860-757-6812
SHOP.AHCT@ct.gov
- **Administrative Help**
1-855-762-4928 or
SHOP.AHCT@ct.gov
- **Fax**
1-860-757-5330
- **Corporate Mailing Address**
Access Health CT
280 Trumbull Street, 15th Floor
Hartford, CT 06103

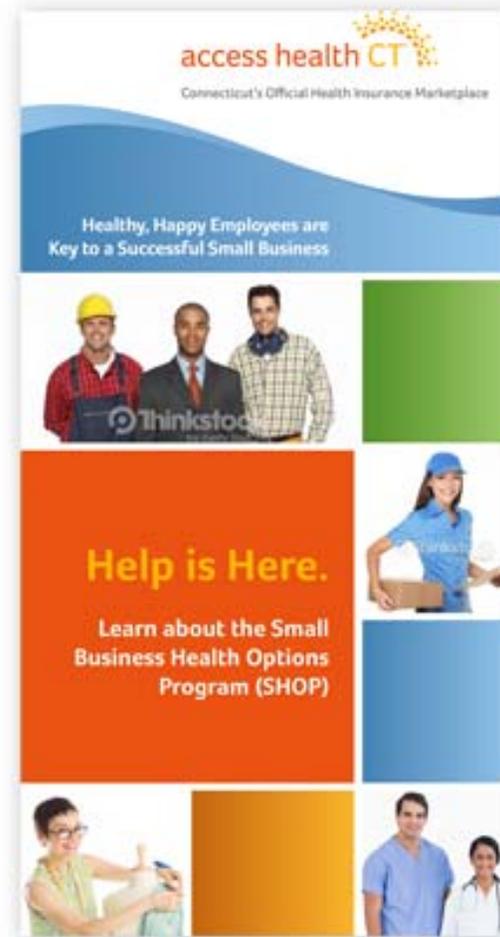


Visit www.AccessHealthCT.com and Click ON  Select the Employers Option to gain access our free quote tool, compare plans and enroll.

ENROLL NOW!

Get free enrollment help. Call 1-855-762-4928
Get your questions answered quickly.

Employer Brochure



Marketing Update (Continued)

Outreach to Brokers & Employers

- “Email blasts” to current broker base
- Broker Newsletter
- Direct mailings to employers

Questions

Adjournment