



Health Plan Benefits and Qualifications Advisory Committee | Guiding Principles

- Affordability is of great importance and is essential to the ability of Connecticut residents to obtain, retain and maintain access to health care and health insurance.
- The Exchange should offer consumers meaningful choice of high-value qualified health plans that meet the diverse needs of Connecticut residents.
- The Exchange should provide meaningful information to facilitate consumers' choice of their health coverage options. Meaningful information should include, but not be limited to how to obtain, retain and maintain coverage, metrics on consumers' satisfaction with various plan offerings among others.
- The Exchange should encourage and support competition among health insurers to the benefit of consumers on price, quality, customer service, and product innovations.
- The Exchange should offer qualified health plans that allow consumers to have ready access to adequate, quality, diverse networks of physicians, hospitals, pharmacies and other health care providers, including providers that serve underserved populations and geographic areas.
- The qualified health plans offered through the Exchange should encourage the development of innovative products, including but not limited to wellness and health improvement.



Small Employer Health Options (SHOP) Advisory Committee | Guiding Principles

- The SHOP Exchange should provide employees with a choice of health plans from a number of health insurers.
- 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 risk selection problems for health insurers, and adversely affect the cost of coverage.
- The SHOP Exchange should minimize any unintended harm to the existing small group health insurance marketplace.
- 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.



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Brokers, Agents and Navigators Advisory Committee | Guiding Principles

- The Exchange should leverage the expertise of a broad and diverse group of individuals and organizations, including, but not limited to, certified brokers and agents, community-based organizations, governmental entities, and providers, to educate consumers about their health coverage choices and how to enroll in coverage.
- Navigators should include a broad and diverse group of individuals and entities, educated and trained in Exchange programs and who reflect the different populations that will be eligible to enroll in coverage through the Exchange.
- The Navigator function, which is overseen by the Exchange, shall coordinate with other publicly funded health care programs to ensure consumers are provided information and assistance on their appropriate health coverage options.