



STATE OF CONNECTICUT
LIEUTENANT GOVERNOR NANCY WYMAN

Health Care Cabinet:
Business Plan Development Work Group

Monday, January 23, 2012

Meeting Minutes

Cabinet Attendees: *Co-Chairs, Frances Padilla and Nancy Yedlin; Ellen Andrews; Alex Hutchinson; Linda St. Peter; Vicki Veltri*

Office of the Healthcare Advocate: *Africka Hinds-Ayala*

Absent: *Ben Barnes; Phil Boyle; Ed Claire; Bonita Grubbs; Tom Woodruff*

Co-Chair Frances Padilla opened the meeting by welcoming members and having members introduce themselves. Minutes from the December 12, 2011 meeting were approved with changes. Ms. Padilla reviewed the Group Charge, which is posted [online](#).

Co-Chair Padilla shared a presentation on the Business Plan Work Group's progress that she gave at the January 10th Health Care Cabinet meeting. Her presentation can be accessed [online](#). She mentioned the development of the CT Health Insurance Exchange, emphasizing that this work group's role is to monitor the data being analyzed by the Exchange and to identify gaps in coverage among other issues. She spoke of analyzing data from Massachusetts, noting that affordable small group coverage may continue to be a problem and that there are different subgroups of the uninsured that insurance companies do not want to cover. She also mentioned groups with inadequate coverage such as behavioral health consumers. She said the challenge is to create a system that deals with universal access to affordable coverage while improving the quality of care. Co-Chair Nancy Yedlin suggested this work group review the SustiNet report for guidance throughout this process. Co-Chair Padilla said it would be valuable to review the economic modeling work done by the Urban Institute, and Vicki Veltri suggested comparing and contrasting Mercer's data with the SustiNet report. Alex Hutchinson recommended being selective about the data being compared, focusing on findings relevant to the larger issues faced by this work group rather than on some of the narrow, specific issues Mercer focused on. Vicki Veltri agreed to work on data comparison and Co-Chair Yedlin offered to assist with this.

Co-Chair Padilla opened the discussion on this group's final report due on October 1, 2012, sharing a draft outline which is available [online](#). Ellen Andrews suggested the report's current situation section should include delivery reforms, patient-centered medical homes, payment reforms, Medicaid and state employee plans, and market consolidation. She added that this work group needs to be supportive of other initiatives while creating options. Co-Chair Yedlin said the Exchange is an important initiative for insurance coverage but it won't address all the coverage problems. Ms. Veltri said the Cabinet's role is to focus on the missing pieces of health reform, adding that Cabinet work groups will need to integrate their work. Linda St. Peter commented that the report section concerning gap areas should address insurance coverage portability, adding that coverage should be tied to individuals rather than to employers.

Ms. Andrews led the discussion on CT's uninsured and underinsured. She used data from the American Community Survey (ACS), which is posted online, to analyze demographics on the uninsured. She pointed out that Fairfield County consistently has a very large number of uninsured; contributing factors are a large population of immigrants, many of whom are undocumented, and also the fact that this area has the highest cost of living in CT. The estimated undocumented immigrant population in CT is 100,000, and the low income adult (LIA) population is skyrocketing. Co-Chair Yedlin shared enrollment data for LIAs in CT, which can be viewed online. Ms. Andrews also described HUSKY A & B enrollment data, available online, which shows enrollment increasing in spite of the end of the recession. She recommended a report on the status of Health Reform in Massachusetts, which is available online, for data regarding the merging of individual and small group markets. Ms. Andrews also cited data regarding the increasing underinsured population, such as those with unaffordable deductibles and premiums. She used the MAPS Database for 2010 to compare insurance costs between large and small employers, showing data such as costs to employers, premium amounts, co-pays and deductibles. There was discussion about the offer rate; data from MA shows that health reform has not affected the offer rate.

There was discussion about the tax credit for purchasing insurance and the fact that many small businesses don't utilize the credit. Linda St. Peter described a presentation by IRS she had attended. She used a small mom and pop business as an example, saying the tax credit for small businesses doesn't include family members. Some businesses are comprised mostly of family members, so these businesses don't use the credit. Mr. Hutchinson pointed out that the underground economy also affects some businesses' ability to utilize the credit. Co-Chair Yedlin mentioned the need for portability, and Co-Chair Padilla recommended looking at the Sustinet report for insights on portability. Ms. Andrews said the Exchange could provide more portability.

Mr. Hutchinson said it would be helpful to have cross-sectional analysis in order to assist with sifting through all the available data. He emphasized the importance of designing an ongoing data collection mechanism to inform policy makers of identifying the uninsured now and in the future.

Co-Chair Yedlin and Co-Chair Padilla summarized take-aways from today's discussion. This work group will:

- 1) Think big while drilling down.
- 2) View gaps as more than population gaps related to the Exchange.
- 3) This is a big task so it will be valuable to crosswalk Mercer, Sustinet and Rand data by the end of February.
- 4) Make a recommendation for ongoing data collection.
- 5) Include portability as an issue to be examined.
- 6) Consider why the elements of Sustinet are in place, specifically to address access issues.
- 7) Consider take up rates by small employers (inaudible, F. Padilla).
- 8) Coordinate with (inaudible, A. Hutchinson).

Future meeting dates for this work group are:

February 6	February 21 or 23
March 5	March 19
April 2	April 30
May 21	June 18
July - October to be determined	

Meeting was adjourned. **Next meeting will be on February 6, 2012 at 3:00 pm.**