



STATE OF CONNECTICUT  
LIEUTENANT GOVERNOR NANCY WYMAN

Health Care Cabinet:  
Business Plan Development Work Group

Monday, November 21, 2011  
Meeting Minutes

**Cabinet Attendees:** *Co-Chairs, Frances Padilla, Nancy Yedlin and Ben Barnes; Ellen Andrews; Phil Boyle; Ed Claire; Jeannette DeJesus; Bonita Grubbs; Alex Hutchinson; Linda St. Peter; Vicki Veltri*

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

**Absent:** *Tom Woodruff*

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Co-Chair Frances Padilla opened the meeting by welcoming members, introducing herself and having Co-Chairs, members and guests introduce themselves.

Co-Chair Padilla reported on the November 10, 2011 Health Care Cabinet meeting. Draft minutes of the meeting, including the proposed Operating Principles, are [posted online](#).

Co-Chair Padilla led a discussion of the Group Charge, which is posted online. The group clarified that it will compile readily available data in order to make recommendations, and will not conduct further research. Co-Chair Padilla emphasized that this group will not create products, but will recommend what a health insurance product should look like. Members voted unanimously to accept the Group Charge.

Co-Chair Nancy Yedlin opened a discussion of the timeframe for this group's work. The group will present recommendations to the Governor by October 2011. The timeline can be viewed online. There was much discussion about the timeline, with the consensus that the analysis of available data should be completed by June 2012, with a draft of the business plan to follow. Co-Chair Padilla recommended coordinating with efforts of the Health Insurance Exchange (HIE). Co-Chair Yedlin recommended using the work done by Mercer in determining the correct sequence for this group's timeline. Co-Chair Ben Barnes agreed, stating that Mercer will provide an overview of Connecticut's insurance market at the next two HIE meetings. He added that Mercer will provide a lot of information about opportunities the HIE will provide, price issues, and looking at uninsured and underinsured populations and how the HIE will fill those needs.

Co-Chair Yedlin asked if decisions have been made about redefining the small group market and if there is a timeframe. Co-Chair Barnes said this group needs to make recommendations to

Mercer as soon as possible. There was discussion about small businesses and individuals and whether there needs to be legislative action in order to redefine small businesses as those with 2 to 100 members rather than 2 to 50, in order to be in compliance with the Affordable Care Act (ACA). Co-Chair Padilla pointed out that the Massachusetts Health Connector, by its own admission has not proven to be affordable. She added that it might be helpful to invite someone from the Connector to attend a future meeting with this group to discuss problems faced in setting up small business coverage. Alex Hutchinson said that theoretically under the ACA there should be coverage for everyone, but realistically there will be gaps. He asked if this group needs to determine costs for coverage, including creating subsidies. Phil Boyle said that in MA, pricing is the same within and outside the Connector. Co-Chair Barnes said there will be federal subsidies for individuals and small businesses, so small businesses will need to make decisions about whether they will continue offering health benefits to employees.

There was discussion about the mandate for this work group. Co-Chair Yedlin said the mandate is to identify gaps in coverage either because people have no coverage options and/or their available options are not affordable. Ellen Andrews said this group needs to identify gaps and design a product. This group will look at what will likely be offered and decide if it will attract people to purchase it. She recommended looking at options from other states, perhaps having webinars to learn what has worked elsewhere. Co-Chair Barnes said the gaps will likely be caused by affordability. He added that this group needs to determine how to address those gaps, which includes learning what subsidies are available. Co-Chair Padilla said that this group also needs to be aware that subsidies and tax credits might not be sufficient, and this needs to be included in the gap analysis.

Co-Chair Padilla said the top priority for this group is to identify and organize the initial issues to be addressed. She suggested looking at problems encountered by the Connector in serving the small business market so that information can be factored into an analysis with the Mercer data. There may be a need to bring in others who can assist with the analysis. Co-Chair Padilla added that there needs to be a good understanding of the currently uninsured population in CT. There was agreement among the group to invite someone from the Connector to attend the next meeting and to ask a representative from Mercer to attend the January meeting.

Africka Hinds-Ayala agreed to send Doodles to group members in order to schedule meetings for January through March.

Meeting was adjourned. **Next meeting will be 12/12/11 at 3:30 pm.**