

# we care.

ACCESS HEALTH CT | ANNUAL REPORT 2018

**we** know how important healthcare is for you and your family. That's why we're working harder, listening closely and responding effectively. Together, we're achieving a happier, healthier Connecticut. Yes, we care. And it shows.



*This year, we stressed that our plans and pricing had changed, and urged customers to **"shop, compare and enroll."** They did.*



**Dear Friends:**

It begins with access, but that is only the first step.

Our objective is to help residents of Connecticut stay healthy. Health insurance coverage, at its most effective, is a conduit to improve the quality of life. That is particularly true for those new to health coverage, or for whom it has been unaffordable or inaccessible.

If we are to continue to reduce the uninsured population in Connecticut, and simultaneously lessen costs, we will do so because we have made progress broadly and attentively, family-by-family, individual-by-individual. Only then will we see a measurable and enduring impact in the health of our state.

At Access Health CT, we take our commitment to educating and informing our customers seriously, and building relationships of trust – not only connecting people to coverage, but urging them to use it to visit doctors, to follow-through with pharmacists, to take advantage of the preventative care aspects of their plans. We are a bridge between carriers and customers, with the knowledge and credibility to advance healthcare coverage for individuals and families all across Connecticut – of differing circumstances, backgrounds and geography.

After a year of transition at Access Health CT, I am proud to lead an organization that I know well, working daily with exceptional people amidst a reinvigorated culture of accountability and values. It is daunting, rewarding and energizing – and our efforts are consequential for the people of our state.

**My colleagues and I strive for everyone in Connecticut to have good coverage and good health, and we are driven by an unrelenting determination to help make that a reality. I take it personally. We all do.**

**JAMES MICHEL**

Chief Executive Officer



we  
help.

**We did some things differently in 2018, earning an enthusiastic response and achieving results that continued to advance the percentage of state residents with health insurance.**

Working with our carriers, the health insurance plans that Access Health CT offered were revised and fine-tuned to more closely match what people were seeking.

That meant we had more information and explanation to provide – so that customers would not merely renew, but evaluate their choices, especially if automatic renewal meant higher premiums or coverage that wasn't the best match. To facilitate that process, we developed enhanced web-based programs which allowed – encouraged, really – customers to compare and contrast.

**Our focus was on raising awareness about the new plan options available.** We added data that made navigating the implications of monthly premiums, co-payments, coinsurance, and yearly deductibles easier to understand.

When Open Enrollment (Nov. 1, 2018 – Jan 15, 2019) began, 86% of enrollees were projected to have a net premium increase if they auto-renewed and 52% would have seen a \$100 or greater monthly increase. Due in large measure to the intensity of customer outreach efforts, that percentage was reduced by nearly half. Only 28% will see a net premium increase of \$100 or more. In fact, 36% of renewing household's 2019 net premium will be less than their 2018 net premium.

We continue to outpace the nation, with an effective program that delivers results. We let customers know that financial help is available. And just over 70 percent receive financial support – which is often the difference between having health coverage, and going without. For many state residents, knowing that financial assistance was possible was truly a game-changer.

As a catalyst for better health, we understand that decisions are driven by dollars and sense.

**We work diligently to ensure that our customers understand the financial implications of their choices, enabling them to make the best decisions for their own health and the health of their families.**

**“The Access Health CT enrollment specialists were FANTASTIC!! Very patient and explained everything very clearly. Great experience!”**

**-Kristen, Newington**

**There is nothing more precious than one's family.** That is what motivates our customers' decisions, and why we have steadily refined and revised our health insurance plans – to be more responsive to specific needs.

This year, we put considerable time, effort and energy into alerting our customers to new choices that were available to them – choices that could provide coverage tailored more closely to their individual circumstances, and medical needs they anticipate in the coming year.

**“We know that health insurance is complicated. We’re working to simplify the customer experience to ensure our customers are able to get the coverage that best serves their needs.”** -Rob, Access Health CT

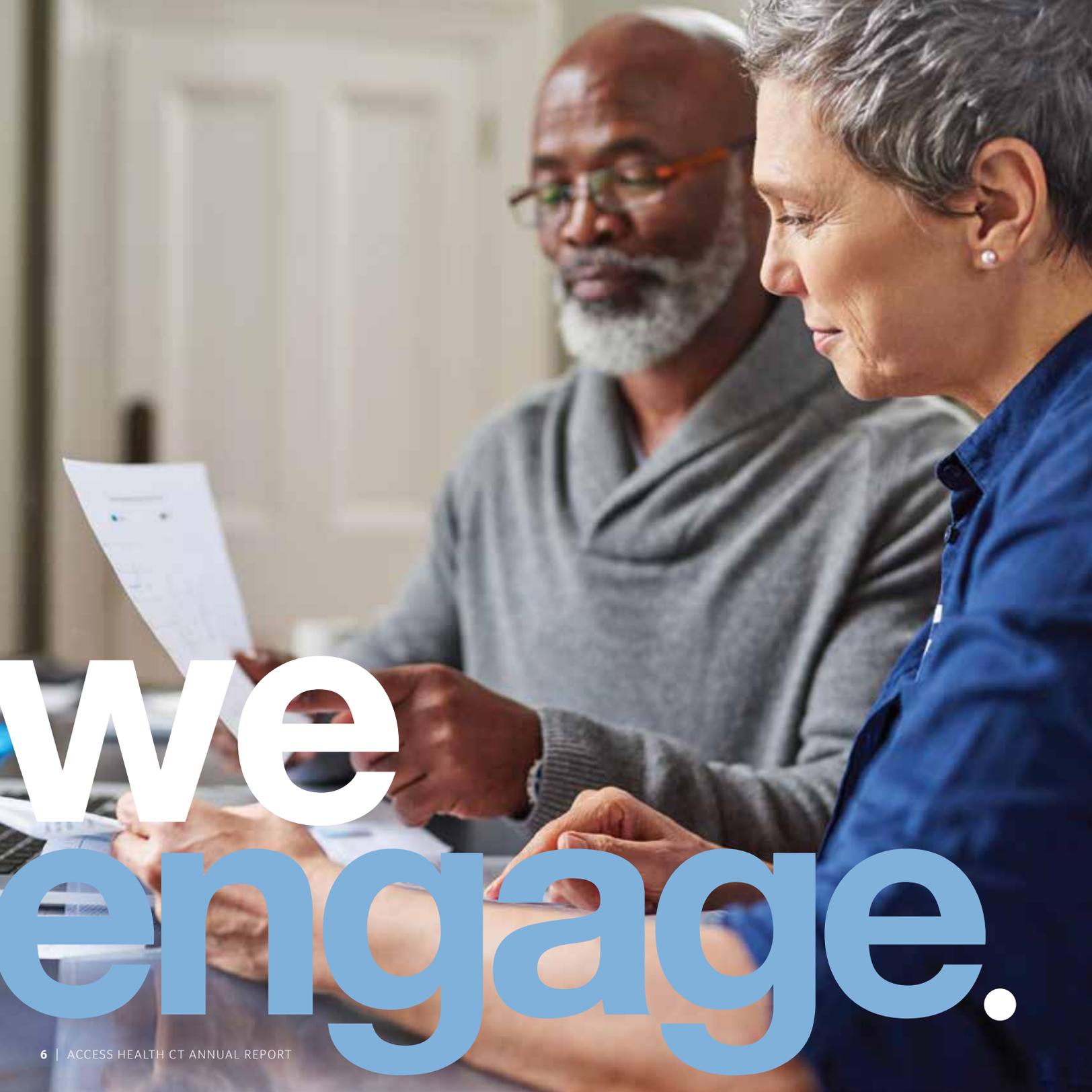
That is why we stepped up communications efforts – from attention-grabbing mailings in vibrantly colored envelopes to informative email alerts, text messages, social media posts and broadcast announcements – all aimed at engaging our customers to make the best choice possible. We increased broker staffing in our call centers and expanded call service levels to support an unprecedented level of customer shopping. Open Enrollment brochures were developed in more than 11 languages and an expanded series of educational videos were available on our robust and responsive website.

We recognize that our customers live in every corner of the state, in communities large and small, have families of every configuration and reflect every demographic group – from toddlers to teenagers to parents to grandparents. Underscoring the continuing need for Access Health CT plans, 80,812 customers from 2018 renewed for 2019, and 30,254 new enrollees were added. That includes 9,570 first-time customers and 20,684 who were not enrolled in Access Health CT when the Open Enrollment period began.

We also work with small businesses in Connecticut, working one-on-one to advance their interest in providing employees with comprehensive and affordable healthcare coverage, connecting business owners with the resources and expertise to better understand the process and the benefits. **We stepped up those efforts during the year, increasing our visibility and established strong connections in Connecticut's business community.**



we  
inform.



**we  
engage.**

Whether an employee has been with Access Health CT from its founding or joined our cohesive staff more recently, developing an understanding of our customers, and their specific needs, is paramount. That is true at every level of the organization, from Customer Service Representatives and Customer Relations Specialists to Certified Application Counselors and Certified Brokers to the Leadership Team. **At the heart of every decision is what is best for our customers.**

While we surely focus on systems, databases and forms, what counts above all else is the depth of understanding we acquire of our customers through meaningful interactions, in person, on the phone, and online. So, we connect actively, and 2018 saw that priority reflected in an expansion of outreach efforts, which attracted increased participation.

During this year's Open Enrollment, we were always never more than a stone's throw away. Eleven well-attended Enrollment Fairs were held in communities across our state, and we operated seven Enrollment Locations that saw a steady stream of customers.

In addition, eleven communities were hosts for a Healthy Chat – a series of educational events that we re-introduced this year. These were among the outreach efforts that provided direct, one-on-one access to our staff of professionals and, ultimately, access to healthcare coverage.



More than **50,000** customers used the expanded online system features for *cost estimation, doctor search or prescription search.*

**Our skilled and experienced network of brokers were with us as an extension of our customer service efforts. They contributed their expertise as we collectively provided customers with the information they needed, when they needed it.** This year, 43% of enrollees were associated with brokers, up 8% from a year ago. Our network of hundreds of community partners also flourished – in large measure because of their willingness to participate earnestly and our common commitment to put our customers first, always.

# we

value the health of our community.



# 44%

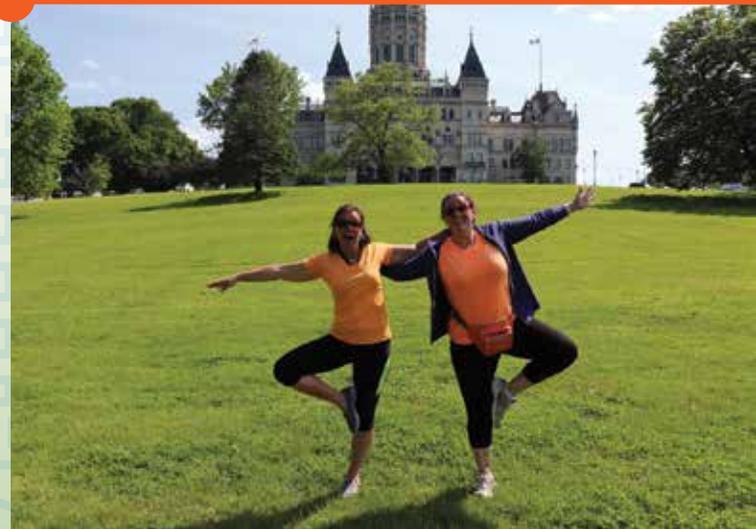
of renewing customers switched plans for 2019, compared with 18% in 2018, responding to new plan choices and selecting a better fit for their needs.



***New customers** saw the benefits of Access Health CT insurance plans and returning customers responded to the varied choices and opportunities to reduce premiums.*

# 287,760

calls from customers were handled by Access Health CT.



Year-round **communications and outreach**

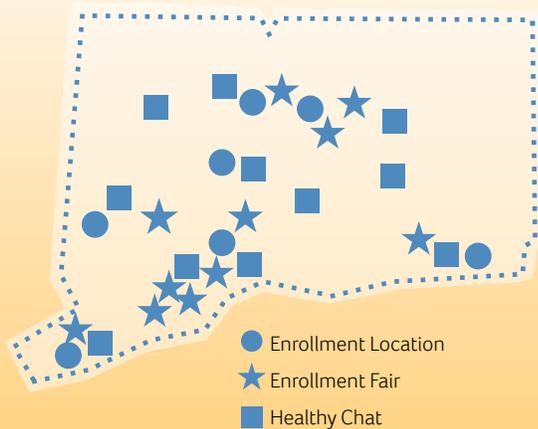


**More responsive** to customers



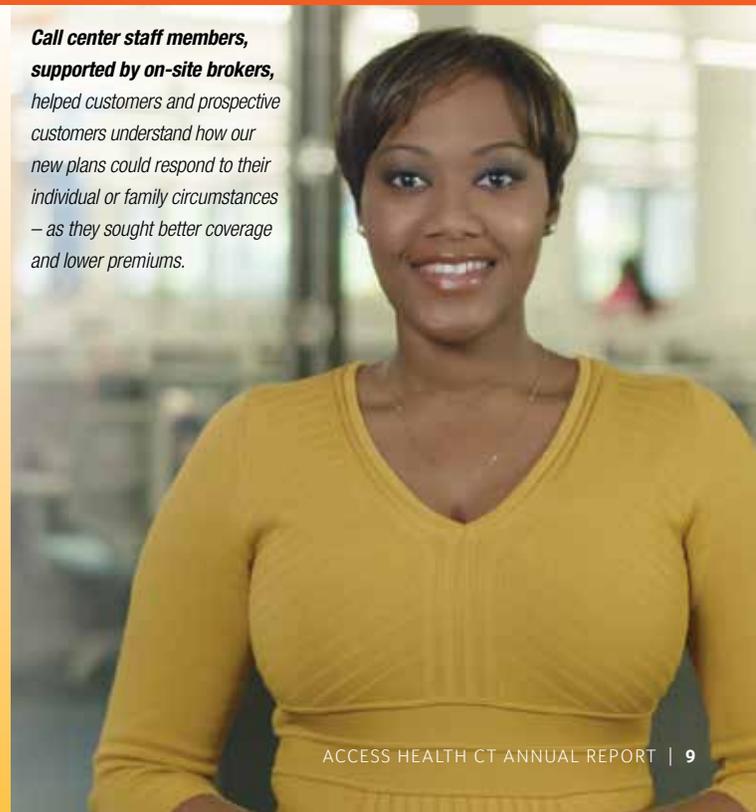
**28,000+** live chat sessions assisted customers as they evaluated plan choices, responding to questions and helping people navigate the process.

State residents looking to enroll, re-enroll or learn more about their healthcare coverage **were able to talk with certified brokers, enrollment specialists and Access Health CT staff, in person, free of charge.**



Our 7 Enrollment Locations saw more than **3,800 visitors**, 11 Enrollment Fairs served more than **1,500 customers and prospective customers**, and 11 Healthy Chats had **more than 650 registered attendees**.

**Call center staff members, supported by on-site brokers,** helped customers and prospective customers understand how our new plans could respond to their individual or family circumstances – as they sought better coverage and lower premiums.



**We pay particular attention to learning about our customers.** Doing so enables us to respond more effectively and act more efficiently. We can educate and inform, explain and clarify. We can provide suggestions and guidance, alternatives and choices. We can help provide our customers with the knowledge and confidence to select a plan that responds best to their own situation. It is what we are here to do.

That is why this year we offered fully integrated consumer decision support tools on our website, helped users estimate the total costs of each of our various plans and stressed the value of side-by-side comparisons.

**“I got notification that my current plan had increased... I was very concerned that I wasn’t going to be able to afford coverage. But I came in, and I got better coverage, for less money. ...I’m really excited!”** *-Tracy, Waterbury*

We earn our customers trust – with every visit, every phone call, every chat. We do so with credibility, authenticity, integrity, and sincerity. As has been said, “if it matters to you, it matters to us.” That attitude is a reflection of our values, and how we approach every connection we make with our customers.

With individual and small business health plans offered through quality carriers ConnectiCare Benefits, Inc. and Anthem Health Plans, Inc., and dental policies available through Anthem, Access Health CT continued to excel in providing sound and substantial choices for Connecticut residents.

In record-breaking numbers, customers assessed and evaluated those choices. There were 335,808 unique website visitors. We handled nearly 288,000 calls, and participated in over 28,000 live chats. Despite the continual turmoil and uncertainty at the federal level, Access Health CT navigated the obstacles effectively. Customer enrollments have now exceeded 110,000 for five consecutive years, reaching 111,066 for 2019. This year, 77% of our customers indicated that they are likely to purchase through Access Health CT again, and 7 in 10 said they were satisfied with the customer service they received.

**We have valuable information to share, but we are aware that to do so successfully we must listen first.**



**we**  
**support.**



**we**  
**are Access Health CT.** Every day, in every way, our priority is our customers. Together, we strive to connect people all across our state with healthcare coverage that will make their lives, and our communities, healthier and better.



We thrive on collaboration, aim for excellence, and act purposefully with integrity, authenticity, and responsiveness – across the entire organization. With an unwavering customer-centric approach, we take the initiative to deliver results where it matters most.

**Our leadership team** experienced changes in personnel during the year, led by the selection of a new CEO from the ranks, and adding new expertise in key roles. We are stronger today than yesterday, and more committed than ever to what can be achieved tomorrow.

**JAMES MICHEL**

*Chief Executive Officer*

**ANTHONY CROWE**

*Chief Operating Officer*

**ROBERT BLUNDO**

*Director, Technical Operations and Analytics*

**RAJIV CHAWLA**

*Director, Information Technology*

**DARRELL HILL**

*Director, Finance*

**GLENN JURGEN**

*Director, Human Resources*

**ANDREA RAVITZ**

*Director, Marketing*

**SUSAN RICH-BYE**

*Director, Legal and Governmental Affairs*

**KATHLEEN TALLARITA**

*Manager, Government Affairs and Communications*

**2018 Board of Directors**

**Governor's Appointees**

**Nancy Wyman**

*Chair, Lieutenant Governor,  
State of Connecticut*

**Victoria Veltri**

*Executive Director, Office of Health Strategy*

**Legislative Leadership Appointees**

**Robert Tessier**

*Vice-Chair, Retired, Executive Director,  
CT Coalition of Taft-Hartley Health Funds*

**Paul Philpott**

*Principal Consultant, Quo Vadis Advisors LLC*

**Grant Ritter**

*Senior Scientist, Schneider Institutes for  
Health Policy*

**Robert Scalettar**

*Former Chief Medical Officer,  
Anthem Blue Cross Blue Shield*

**Cecilia Woods**

*Former Vice-Chair, Permanent Commission  
on the Status of Women*

**Ex-Officio Members**

**Roderick Bremby**

*Commissioner, Department of Social Services*

**Ted Doolittle**

*State Healthcare Advocate,  
Office of the Healthcare Advocate*

**Benjamin Barnes**

*Secretary, Office of Policy and Management*

**Ex-Officio Members — Non-Voting**

**Katharine Wade**

*Commissioner,  
Connecticut Insurance Department*

**Raul Pino**

*Commissioner, Department of Public Health*

**Miriam Delphin-Rittmon**

*Commissioner, Department of Mental Health  
and Addiction Services*

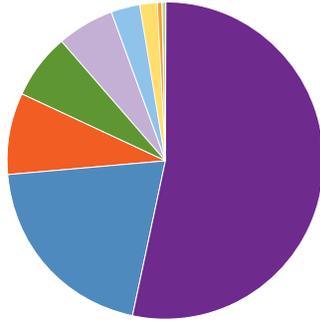
## FINANCIAL HIGHLIGHTS

### CONNECTICUT HEALTH INSURANCE EXCHANGE (dba ACCESS HEALTH CT)

#### STATEMENTS OF NET POSITION | JUNE 30, 2018 AND 2017

ASSETS	2018	2017
<b>Current assets:</b>		
Cash and cash equivalents	\$ 26,011,166	\$ 23,349,254
Accounts receivable	1,413,610	7,094,741
Prepaid expenses	205,642	184,038
Total current assets	27,630,418	30,628,033
<b>Noncurrent assets:</b>		
Security deposit	1,197	8,653
Capital assets not being depreciated	167,320	-
Capital assets, net of accumulated depreciation	5,408,736	7,161,568
Total noncurrent assets	5,577,253	7,170,221
<b>Total assets</b>	<b>\$ 33,207,671</b>	<b>\$ 37,798,254</b>
<b>LIABILITIES AND NET POSITION</b>		
<b>Current liabilities:</b>		
Accounts payable	\$ 525,664	\$ 391,646
Accrued liabilities	6,014,645	6,522,685
Unearned revenue	609,308	2,300,869
Total current liabilities	7,149,617	9,215,200
<b>Net position:</b>		
Net investment in capital assets	5,576,056	7,161,568
Unrestricted	20,481,998	21,421,486
<b>Total liabilities and net position</b>	<b>\$ 26,058,054</b>	<b>\$ 28,583,054</b>

The complete audited 2018 Financial Statements are located on the Access Health CT website at [agency.accesshealthct.com/reports-audits#two](http://agency.accesshealthct.com/reports-audits#two)



#### FY 2018 OPERATING EXPENSES



### STATEMENTS OF REVENUES, EXPENSES AND CHANGES IN NET POSITION | YEARS ENDED JUNE 30, 2018 AND 2017

	2018	2017
<b>OPERATING REVENUES:</b>		
Marketplace assessment	\$ 31,229,615	\$ 32,139,640
Government grants and contracts	-	1,465,829
Grants	-	41,000
Miscellaneous revenue	29,200	
<b>Total operating revenues</b>	<b>\$ 31,258,815</b>	<b>\$ 33,646,469</b>
<b>OPERATING EXPENSES:</b>		
Wages	\$ 6,909,678	\$ 7,758,067
Fringe benefits	2,343,400	2,674,823
Consultants	18,111,518	18,685,426
Maintenance	2,808,419	3,523,209
Administration	1,085,813	1,255,895
Equipment	662,185	408,033
Travel	100,772	90,323
Supplies	14,179	11,302
Depreciation and amortization	1,949,331	2,057,924
<b>Total operating expenses</b>	<b>\$ 33,985,295</b>	<b>\$ 36,465,002</b>
Operating Loss	(2,726,480)	(2,818,533)
<b>NONOPERATING REVENUES:</b>		
Interest income	201,480	73,919
Change in net position	(2,525,000)	(2,744,614)
Net position at beginning of year	28,583,054	31,327,668
Net position at end of year	<b>\$ 26,058,054</b>	<b>\$ 28,583,054</b>



**“From day one, Access Health CT has stayed true to its mission and helped hundreds of thousands of Connecticut residents get the healthcare coverage they need. I’ve been privileged to be part of this extraordinary endeavor, which has delivered so magnificently for the people of Connecticut.”**

**-Nancy Wyman**, *Former Lieutenant Governor and Chair, Access Health CT Board of Directors*

**Healthcare is indispensable.** It is inexorably tied to every person’s quality of life, and provides the foundation for a better life – for individuals, families and communities. We know that to be true, because we have seen and heard it firsthand.

That inescapable fact pushes us to do more, to do better, for every customer that turns to Access Health CT seeking answers to often elusive or frustrating encounters with the health insurance system. The decision to extend Open Enrollment, for example, proved successful as nearly 7,000 customers enrolled for coverage, and another 4,000 enrollees changed plans during the extension.

All that has been accomplished is due to across-the-board efforts and unyielding support by an engaged Board, vigorous professional partners, committed insurance carriers, dynamic advocacy groups and community partners, and elected officials for whom this work continues to be a priority.

As our intensifying efforts this year have demonstrated, we will not stop – not even slow down – in our determination to respond effectively to the health insurance needs of Connecticut residents. It is the passion that drives our work. It is why we look past the obstacles in our path to stay on course and work diligently to fulfill the mission and promise of Access Health CT. **To our customers, we say, simply and sincerely, “we’re here to help.”**

**we** reflect proudly on what has been accomplished, yet our gaze remains firmly fixed on the future. We will continue to push forward, using every resource within our reach and every tool we can grasp. **Our objective is unchanged and unbroken: to achieve a healthier Connecticut.**



*After attending an Access Health CT Enrollment Fair in Stamford, Glenn said his health coverage will **“encourage me to get the preventative care that I otherwise would be likely to forget about.”** That’s how Connecticut gets healthier.*



**AccessHealthCT.com**

1-855-805-4325 | TTY: 1-855-789-2428

**ORGANIZATION** [Agency.AccessHealthCT.com](https://Agency.AccessHealthCT.com)

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**SMALL BUSINESS** [AccessHealthCTSmallBiz.com](https://AccessHealthCTSmallBiz.com)

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