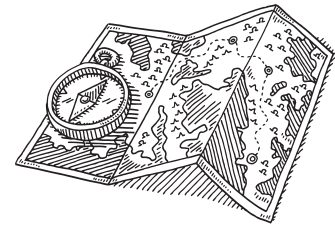




access health CT 



...and we responded.



In a year of turmoil and uncertainty, Access Health CT never lost sight of our number one priority – connecting customers to quality health insurance plans.

As an accelerating pandemic upended people's lives, we were determined to preserve the protection that health insurance coverage provides.

Rapidly collaborating with our professional partners and improvising new procedures in a suddenly virtual reality, we turned confusion into clarity, complexity into sound solutions. **The result: individuals, families and small businesses could access affordable, quality health insurance.**



CT RESIDENTS WHO LOST JOBS CAN GET INSURANCE THROUGH STATE MARKETPLACE

CT RESIDENTS LOSING HEALTH COVERAGE AS THEY LOSE THEIR JOBS IN THE PANDEMIC



In the headlines...

ACCESS HEALTH CT FLOODED WITH CALLS AHEAD OF ENROLLMENT DEADLINE

FOR ACCESS HEALTH CT, REACHING THOSE WHO NEED HEALTH INSURANCE MORE DIFFICULT, MORE IMPORTANT IN TIME OF COVID

ACCESS HEALTH ADDS SPECIAL ENROLLMENT PERIOD AMID CORONAVIRUS CRISIS

Chronicling our response to an unprecedented number of state residents losing jobs and healthcare coverage, Access Health CT was in the headlines throughout the year.

ACCESS HEALTH CT HEALTHY CHATS CONTINUE IN NOVEMBER

ACCESS HEALTH CT JOINS NATIONAL "GET COVERED 2021" INITIATIVE



Dear Friends:

2020 was a year unlike any other, characterized by tremendous struggles that impacted all of us – friends, families, neighbors, businesses, communities, across our state and nation. The COVID-19 global pandemic turned our day-to-day lives upside down in deeply upsetting, disorienting and troubling ways.

At Access Health CT, we were determined to demonstrate the highest levels of support, empathy and compassion. We reaffirmed our role as a vital resource, well-positioned to help Connecticut residents navigate through the public health crisis during tenuous times.

We promptly added a Special Enrollment Period for all who were uninsured, as they were the most acutely affected. And we moved swiftly from in-person to virtual interactions, which is attributable to the incredible efforts of every member of the Access Health CT team. From our impressive Board of Directors to our colleagues across state government, from our valued carriers – ConnectiCare and Anthem – to our extraordinary staff and partner organizations, we all worked vigorously to react with resourcefulness and resiliency.

Remarkably, 2020 was also the milestone tenth anniversary of the Affordable Care Act. From the outset, and throughout this unprecedented year, our attention has steadfastly remained focused on our core mission – to increase the number of insured residents in the state and help address health disparities. This year, amidst the health crisis, we intensified efforts to examine the many dimensions of the health disparities that affect our state’s residents.

I am confident we are ready to respond to whatever challenges lie ahead. The enduring legacy of 2020 is reflected most vividly in how skillfully we adapted, the impact we achieved, and the ingenuity we demonstrated by working together. I extend my deepest appreciation to everyone who contributes their time, energy and expertise to Access Health CT. You do so with distinction, and you make a difference.

JAMES MICHEL
Chief Executive Officer



“We worked even harder to help Connecticut families and small businesses have access to quality and affordable health insurance. If the pandemic has taught us anything, it is the overarching importance of protecting our health.”



Outreach took on new urgency. Marketing messages were re-written, aimed at individuals who had never been without health insurance and sought support in navigating an utterly unfamiliar process. Social media efforts were stepped up, and new explanatory videos were added to respond to changing public inquiries. Local food stores and Farmers' Markets were also enlisted to publicize enrollment information year-round.



X The dilemma: **how to move nearly 200 call center agents accustomed to working together in one location to an equal number of disparate locations, and have the new system function flawlessly for every customer calling in.** All as a New Special Enrollment Period was launched, vastly expanding call volume. With much troubleshooting and quality assurance testing, and extraordinary diligence, Access Health CT made it happen. And it worked well.

Overcoming Obstacles, Instant Solutions.

If Access Health CT staff were to be described in a single word, resilient, determined, dedicated and collaborative would be the leading choices. Despite an unrelenting stream of challenges, everyone exemplified a can-do attitude, moving nearly every aspect of operations from *where we were, to where we needed to be.*

More than **X**
300,000

During 2020's New Special Enrollment Period in the Spring and Annual Open Enrollment at year's end, more than 300,000 calls were handled promptly and responsively.

Amidst months of great stress and uncertainty, the entire staff steered ahead steadily, developing rapid and effective responses consistent with our values: **Authenticity, Integrity, Excellence, Ownership, Passion, and One Team.** That led us to better serve our customers, even during anxiety-ridden times, with concerns about health and safety growing exponentially.

Telephone systems were re-aligned to function from multiple remote locations without compromising privacy and security, firewalls were extended, servers were upgraded, website content was quickly revised and supplemented, and technical infrastructure was reimagined, redesigned and restructured, without missing a beat.

It became clear that these vigorous and simultaneous efforts were working smoothly. **There were 43,114 calls in just the first two weeks of the pandemic, for example, and more than 32,000 enrollments within a month.** The volume of website traffic grew nearly 40%, as state residents used online resources in making decisions.

As one employee described it, "It all changed on a dime. Suddenly, we were nearly all working at home, but we didn't lose touch with each other or our customers. They really needed us, and we were there for them."

The More Things Changed, The More They Stayed The Same.

Reinvention became a routine occurrence, building the plane as we were flying it and guiding it smoothly and safely throughout the year. For our customers, the changes came without turbulence, as new methods of communication, new outreach procedures and protocols, and new, expanded services were charted and put in place nearly overnight. Access Health CT moved forward, even in the midst of all the changes.

We re-imagined informational sessions previously held in person and began streaming our “Healthy Chat” series in English and Spanish to encourage Connecticut residents to get to know the marketplace, financial help options, low-cost and free coverage, and how to enroll.

Participation exceeded every previous year – with 93% of attendees there

for the first time. Recordings were available post-session, extending the reach.

Enrollment Fairs also moved online, attracting over 500 participants. There were six in-person, by appointment enrollment locations in the Fall – in Bridgeport, Groton, Hartford, New Britain, New Haven and Stamford – adhering to strict COVID-19 protocols. Over 850 customers opted to connect in-person to complete their applications.

Converting to a responsive website was one of many technology upgrades initiated in early 2020, and participation in the “Get Covered 2021” national initiative was among our additional outreach efforts.

During the past three years, small business owner Qaid Alselmi has personally referred – and accompanied – family, friends and neighbors to free, in-person Access Health CT enrollment locations. For Qaid, the reason is basic: **“Health insurance is so important, and Access Health CT helps families get covered,”** he explains. An immigrant and small business owner, he has seen first-hand the difference that health insurance can make in people’s lives, and he’s determined to make certain that everyone in his immediate community, and those he encounters through his deli business in Hartford, understand the peace of mind and practical protection that affordable quality health insurance provides.



More than
100,000

More than 100,000 Connecticut residents signed up for health insurance coverage during year-end Open Enrollment.

Work from Home

Transforming to a remote world of competing priorities with awareness of home environments (families, pets, home schooling and more) while keeping customer needs front and center.

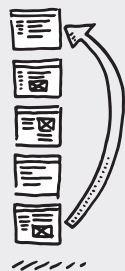


Small Business Connections

Amplifying the important role of small businesses in providing access to health insurance coverage, serving as a knowledgeable resource at a critical time.

Data Analytics & Information Technology

Adapting to a new external environment with multiple technology upgrades, examining data in real time, and a heightened investment in IT and cybersecurity.

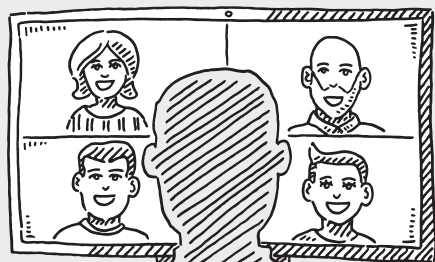


Direct Reservation System

A reservation system for safe in-person customer appointments was conceptualized, developed and implemented. More than 700 individuals responded, scheduling appointments.

Virtual Meetings

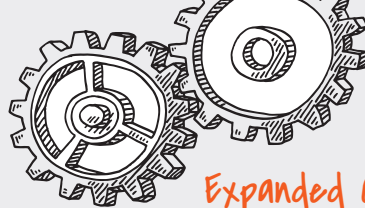
Each weekly all-staff meeting featured a different theme, to brighten our days and build camaraderie as we navigated forward with our colleagues. Virtual became our new reality, for Board meetings and connections with our customers.



Redefining Outreach

Revising messaging across multiple platforms to reflect new imperatives and audiences, from social media to digital advertising, educational videos to direct-to-customer communication. Plus, public meetings held virtually to assure public access. Talented professionals, and the Access Health CT culture of teamwork, were pivotal.

From every vantage point, 2020 underscored a stark reality. Access Health CT is an essential conduit for health insurance coverage for Connecticut residents – their safe harbor in troubling and turbulent times.



Expanded Collaboration

Closer-than-ever collaboration with partner organizations and agencies, forging new relationships to respond to changed circumstances among various constituencies.

unprecedented Numbers

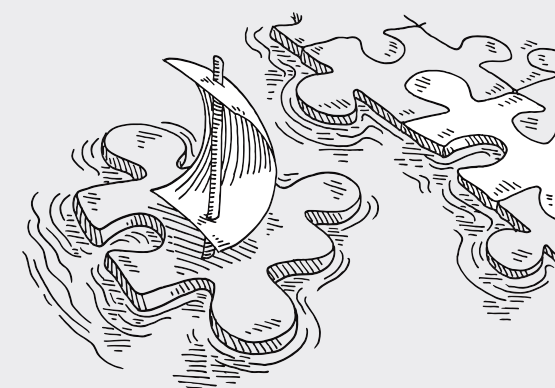
Access Health CT enrolled nearly 5,700 residents in qualified health plans during March/April and processed over 26,000 HUSKY Health/Medicaid applications. During the annual Open Enrollment Period, impressive numbers were again reached, with 105,000 enrollments and 34,000 HUSKY Health/Medicaid applications. For the year, we surpassed

170,000

TOTAL ENROLLMENTS

Reimagined Community Summit

A one-day, in-person event became a multiple-day, online program – a dynamic, well-attended & engaging experience that amped up continuing efforts, encouraged ingenuity and saluted ongoing successes.



Reinvigorated Customer Service

Tens of thousands of inquiries funneled smoothly and received responses – even as new systems were taking root and workplaces were reassembled remotely.

Constant Feedback

Sought and listened attentively to focus groups, survey responses and on-line reviews. Among them:

ACCESS HEALTH CT WAS HELPFUL AND RESPONSIVE

ESPECIALLY APPRECIATED AT THIS DIFFICULT ECONOMIC TIME

I AM GRATEFUL THEY ARE THERE TO ASSIST

Collaboration with Purpose, Responding with Results

When 2020 devastated many residents' health insurance safety net, Access Health CT helped stitch it back together. Reflecting our *no wrong door* approach, we worked cohesively – Navigator organizations, certified counselors, customer relations teams, certified brokers, community partners – to assure that anyone with questions would receive an answer.

Because being without employer-based health insurance is usually unexpected, we closely monitored reports of layoffs and contacted affected workers as quickly as possible. We collaborated closely with multiple state agencies, trained staff at five American Job Centers, contacted food banks and worked with numerous Chambers of Commerce across the state.

We stressed that free help is available – and then provided it. We reminded customers that anyone enrolled in qualified health plans should report changes in their household – including to their address or income – to maximize the amount of financial help available. The number of certified brokers increased and community partnerships grew.

Our annual one-day Community Conference became a multiple-day virtual Summit, attended by a record number of nearly 250 highly motivated stakeholders, featuring best practices, virtual tools and instructive presentations, reflecting how intertwined and interdependent all of our efforts are.

As a barometer of our work, to improve and personalize the customer experience, Access Health CT's customer satisfaction and Google rating continued to climb and responses to individual customer surveys and focus groups drove innovation and improvement.

100+
ORGANIZATIONS



To reach residents all across Connecticut with timely information, we worked with more than 100 organizations to have our Open Enrollment materials distributed locally.

Connecticut's small businesses faced tremendous economic challenges, with employee health insurance coverage often hanging precariously in the balance. Access Health CT was a trusted advisor helping businesses navigate possibilities if they had to cut back on benefit offerings. We informed employees about their eligibility for enrollment, if coverage could no longer be obtained through their employer.

Because of the sudden unanticipated economic disruptions, numerous Connecticut businesses and many of their employees turned to us for critical and timely information regarding health insurance options.

We worked with new businesses constantly, overhauled our website, launched new social media platforms and webinars, and expanded outreach, including to 120+ companies reporting layoffs.

We realized a 30% increase in business customers, an all-time high, and a 25% increase in businesses utilizing the stand-alone dental plan.

access
health CT
small business

"Access Health CT Small Business offers multiple plan options, which gives us the flexibility to offer employees a range of coverage options. They help explain all the details and with their expertise and quality customer service, they make a sometimes challenging selection process a lot easier." – Access Health CT Small Business client since 2017



JAMES MICHEL
Chief Executive Officer

The mission – to make sure all Connecticut residents have health insurance – remained focused and unchanged. Adding to immediate health concerns as COVID struck, there was justified concern that the effects would cascade further, placing more people and their families in jeopardy for lack of health insurance. Access Health CT mobilized into action, from our leadership team to every staff member, as **One Team** – a collaboration of common purpose and resolve.



ANTHONY CROWE
Chief Operating Officer



DARYL JONES
Director, Finance



ANDREA RAVITZ
Director, Marketing



ROBERT BLUNDO
Director, Technical Operations & Analytics



GLENN JURGEN
Director, Human Resources



SUSAN RICH-BYE
Director of Legal & Governmental Affairs



JOHN CARBONE
Director, SHOP & Product Development



DANIEL MALONEY
Director, Information Technology



KATHLEEN TALLARITA
Manager, Government Affairs & Communications

Message from **Paul Philpott, Interim Vice Chair** :



“ Access Health CT is driven by a tangible can-do attitude that permeates the organization, and an unrelenting commitment to ensure that every resident of our state has quality, affordable health insurance coverage. From the outset, we have been buffeted by change, but steadied

by the principled guidance of a dedicated Board of Directors, expert leadership team, and caring, talented staff.

At no time has the team been tested more than in 2020. Not surprisingly, everyone rose to the occasion, prioritizing the interests of Connecticut residents through a barrage of unexpected challenges. Those efforts demonstrated, once again, why Connecticut’s health insurance exchange has earned a reputation as a valuable resource for state residents and national leader throughout the first decade of the Affordable Care Act.

Our mission has not wavered, and as this year revealed anew, disparities in health are exacerbated by disparities in health insurance coverage. Access Health CT will proudly remain at the forefront of diligent efforts to reduce and eliminate that unacceptable gap. ”



“Connecticut’s health insurance exchange has been viewed as a model, when the ACA went into effect and to this day – it is considered a national leader providing consumers affordable plans that best meet their families’ needs. A clear and obvious success here in Connecticut.” - Governor Ned Lamont

BOARD OF DIRECTORS

GOVERNOR’S APPOINTEE

Victoria Veltri
Executive Director,
Office of Health Strategy

LEGISLATIVE LEADERSHIP APPOINTEES

Paul Philpott - Interim Vice-Chair
Principal Consultant,
Quo Vadis Advisors LLC

Grant A. Ritter
Senior Scientist,
Schneider Institutes for Health Policy

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

Steven Hernández
Executive Director,
Commission on Women, Children,
Seniors, Equity and Opportunity

Matthew Brokman
Chief of Staff
House Democrats

Thomas McNeill
Attorney

EX-OFFICIO MEMBERS

Deidre Gifford
Commissioner,
Department of Social Services

Ted Doolittle
State Healthcare Advocate,
Office of the Healthcare Advocate

Melissa McCaw
Gregory Messner (designee)
Secretary,
Office of Policy and Management

EX-OFFICIO MEMBERS – NON-VOTING

Andrew Mais
Paul Lombardo (designee)
Commissioner,
Connecticut Insurance Department

Deidre Gifford
Heather Aaron (designee)
Acting Commissioner,
Department of Public Health

Miriam Delphin-Rittmon
Yvonne Addo (designee)
Commissioner,
Department of Mental Health
and Addiction Services

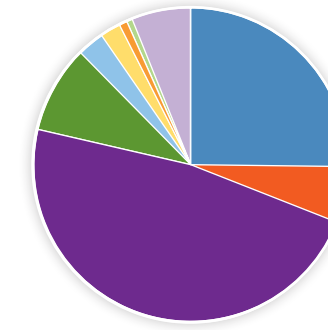
FINANCIAL HIGHLIGHTS

CONNECTICUT HEALTH INSURANCE EXCHANGE (dba ACCESS HEALTH CT)

STATEMENTS OF NET POSITION | JUNE 30, 2020 AND 2019

ASSETS	2020	2019
Current assets:		
Cash and cash equivalents	\$ 31,436,272	\$ 28,774,149
Accounts receivable	71,082	37,083
Prepaid expenses	250,191	189,512
Total current assets	31,757,545	29,000,744
Noncurrent assets:		
Security deposit	1,197	1,197
Capital assets not being depreciated	2,766,114	466,009
Capital assets, net of accumulated depreciation	4,243,130	4,717,643
Total noncurrent assets	7,010,441	5,184,849
Total assets	\$ 38,767,986	\$ 34,185,593
LIABILITIES AND NET POSITION		
Current liabilities:		
Accounts payable	\$ 43,920	\$ 119,910
Accrued liabilities	5,408,128	4,026,989
Unearned revenue	364,059	522,899
Total current liabilities	5,816,107	4,669,798
Net position:		
Net investment in capital assets	7,009,244	5,183,652
Unrestricted	25,942,635	24,332,143
Total net position	32,951,879	29,515,795
Total liabilities and net position	\$ 38,767,986	\$ 34,185,593

The complete audited 2020 Financial Statements are located on the Access Health CT website at agency.accesshealthct.com/reports-audits#two



FY 2020 OPERATING EXPENSES

- Wages
- Fringe benefits
- Consultants
- Maintenance
- Administration
- Equipment
- Travel
- Supplies
- Depreciation and Amortization

STATEMENTS OF REVENUES, EXPENSES AND CHANGES IN NET POSITION | YEARS ENDED JUNE 30, 2020 AND 2019

OPERATING REVENUES	2020	2019
Marketplace assessment	\$ 34,202,731	\$ 32,287,139
Miscellaneous revenue	-	32,301
Total operating revenues	\$ 34,202,731	\$ 32,319,440
OPERATING EXPENSES		
Wages	\$ 7,365,537	\$ 6,935,673
Fringe benefits	2,844,256	2,440,310
Consultants	16,626,189	13,689,760
Maintenance	1,555,495	2,460,513
Administration	979,231	1,133,782
Equipment	792,460	565,144
Travel	35,008	62,751
Supplies	16,039	24,064
Depreciation and amortization	935,604	1,957,316
Total operating expenses	\$ 31,149,819	\$ 29,269,313
Operating gain (loss)	3,052,912	3,050,127
NONOPERATING REVENUES		
Interest income	383,172	407,614
Change in net position	3,436,084	3,457,741
Net position at beginning of year	29,515,795	26,058,054
Net position at end of year	\$ 32,951,879	\$ 29,515,795

Exploring Causes, Confronting Disparities

Access Health CT had already begun to delve more deeply into the realm of health disparities early in 2020, before the pandemic hit. Our initiative quickly became an imperative as the demographics of those most seriously affected by COVID-19 revealed the stark realities of longstanding disparities in the nation's health care system, including in Connecticut.

The initiative is grounded in our mission: **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 provider that give them the best value.**

Driven by a determination not to leave people without health insurance in the midst of a continuing public health emergency, we used the latitude provided by federal and state policymakers to adjust processes that

might otherwise have had individuals lose eligibility. Without that action, there would have been adverse impacts on those already disadvantaged by systemic disparities.

It's about health. And we are well underway in better understanding and effectively responding to the underlying drivers, barriers and needs of the uninsured. Research examining the social determinants of health will help us to discern a productive – and possibly pivotal – role for Access Health CT. Data has revealed persistent disparities in health outcomes, particularly among hard-to-reach populations.

2020 provided insights into ourselves, our communities and our state. Among them: At Access Health CT, even when we don't know how we'll get there, we know where we're headed. It's wherever the people of Connecticut need us to be.

Look for the journey to achieve health equity to accelerate in 2021.

92%
customer retention

Throughout 2020, we worked diligently and responded effectively to assist our customers, matching our all-time high.



“Coverage is really critical to be able to access care. It’s almost a prerequisite in most cases to getting good, solid health care. Having coverage offers people peace of mind so that you don’t face unnecessary medical bills when you do need access to health care.”

- Victoria Veltri, Executive Director, Office of Health Strategy; Access Health CT board member





AccessHealthCT.com

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



ORGANIZATION Agency.AccessHealthCT.com

SMALL BUSINESS AccessHealthCTSmallBiz.com

@AccessHealthCT
#AHCT #GetCoveredCT

