



**Annual Report to the Governor,
General Assembly, and Auditors of
Public Accounts
Fiscal Year 2020**

AccessHealthCT.com

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1. Leadership Message

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.

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.

We are 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. We extend our 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.

BOARD OF DIRECTORS

GOVERNOR’S APPOINTEE

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Executive Director, Office of Health Strategy

LEGISLATIVE LEADERSHIP APPOINTEES

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Senior Scientist,

Schneider Institutes for Health Policy

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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

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Attorney

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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

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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,

2. Mission, Vision, Strategy and Values

Created as a quasi-public agency in 2011 as a result of the Patient Protection and Affordable Care Act (ACA), the Connecticut Health Insurance Exchange d/b/a Access Health CT (Exchange or AHCT) successfully developed and implemented the State-based Health Insurance Marketplace for the State of Connecticut and remains committed to serving our state’s citizens. Access Health CT’s efforts have reduced the uninsured rate across Connecticut to all-time lows, with significant impact to minority and hard-to-reach communities and the young.

Access Health CT continues to operate a sustainable marketplace that is aligned with our mission, vision, and strategy.

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 providers that give them the best value.

Our Vision: Access Health CT supports health reform efforts at the state and national level that provide Connecticut residents with better health, and an enhanced and more coordinated health care experience at a reasonable, predictable cost.

Our Strategy: Access Health CT’s strategic goals focus on providing access to quality insurance choices for individuals and small businesses, delivering a positive customer experience, improving quality, cost transparency and reducing disparities in health care; which will result in healthier people, healthier communities, and a healthier Connecticut.

Our Values: At Access Health CT, it is with our customers and our employees in mind that we seek to promote these collective values and to live by these behaviors. Our culture of acceptance welcomes and values everyone. We challenge the status quo to find new ways to grow and improve our community, our company and ourselves. Our people take pride in the service we provide and in the spirit of the common good that we share.



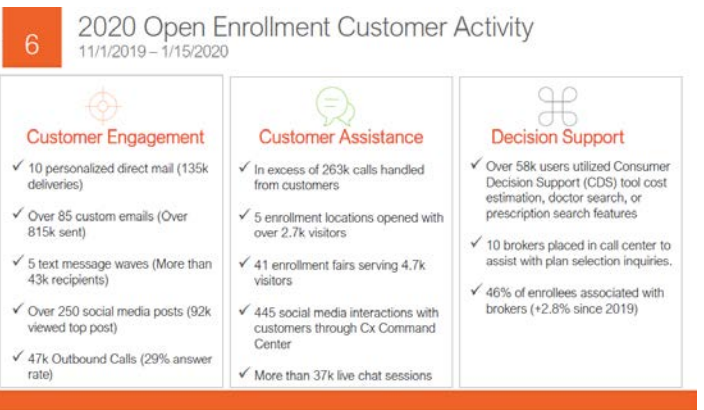
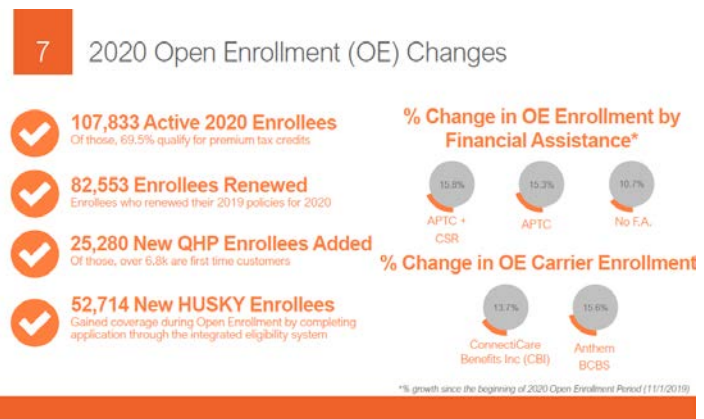
3. Activities and Projects: Fiscal Year 2020 in Review

Enrollment

Individual Enrollment for Plan Year 2020

Open Enrollment for plan year 2020 took place from November 1, 2019 through January 15, 2020.

- 107,833 customers enrolled in Qualified Health Plans (QHPs) for plan year 2020, a 2.9% decrease from 111,066 for plan year 2019.
- 6,800 enrollees were first-time customers
- 69.5% of enrollees qualified for Premium Tax Credits (PTCs)
- 82,553 enrollees renewed their coverage
- New QHP customers average nearly 5 years younger than retained customers
- Non-subsidized enrollees tend to be younger and have larger covered households
- Over 9,100 customers eligible for cost-sharing reductions (CSRs) chose a Bronze plan. Enrollees eligible for CSRs must enroll in a silver plan or forgo those savings.
- 94% of applicants indicated English is their preferred language.
- 28% of enrollees did not answer optional questions on race and ethnicity.
- Total annualized premiums for the 2020 QHP customer base amounts to \$884.6 million, of which \$567.7 million are generated by premium tax credits.



Access Health CT’s detailed **2020 Open Enrollment Report** is available at Agency.AccessHealthCT.com > Meetings > Board > 2020 > Feb 20 > [2020 Open Enrollment Summary](#).

FY 2020 ended with individual enrollment at 103,302, five percent higher than at the end of FY 2019.

Small Business Enrollment

As of June 2020, enrollment through our Small Business Health Options Program (SHOP) included:

- 1,430 members, up 17% from 1,224 in 2019;
- 916 subscribers, up 23% from 741 in 2019; and
- 331 groups, up 34% from 247 in 2019.

Stand-Alone Dental Plan Enrollment

As of June 2020, enrollment through our Individual and Family Dental plans included 2,821 members.

Governance and Management

Board Membership

In September 2019, three new individuals were appointed as voting members of the Access Health CT Board of Directors: Thomas McNeill, a practicing attorney, was appointed by the State Senate Majority Leader; Cara Passaro, Chief Legal Counsel for the House Democratic Caucus, was appointed by the Speaker of the State House of Representatives; and Steven Hernandez, interim director of the Commission on Women, Children, Seniors, Equity, and Opportunity at the Connecticut General Assembly, appointed by State House of Representatives Minority Leader, Themis Klarides. Department of Social Services Commissioner, Dr. Deidre Gifford, joined the Board of Directors as an ex-officio voting member in June 2019. In October 2019, Paul Philpott was voted Interim Vice Chair of the Access Health CT Board of Directors.

Access Health CT assisted the appointing authorities with the appointment of the new directors and continued to assist the Office of the Governor with the search for a new board chair.

Five-Year Strategic Plan

Access Health CT is executing a five-year strategic plan that began in December 2017. The plan sets measurable goals for continuously improving the customer experience. Our strategic goals are to continue to reduce the number of uninsured residents and:

1. Improve our role as trusted advisor, enhance value & loyalty across the organization & vendors; focusing on education, healthy living, wellness & social determinants of health;
2. Diversify our product line with 3-5 new insurance products;
3. Reduce operational costs by 25% and reinvest the savings in IT upgrades; and
4. Achieve a 100% customer self-serve.

Within those overarching goals we addressed six organizational priorities this year:

- Reducing the number of QHP enrollees who lose coverage due to missed payments and verification issues;
- Increasing minority community engagement;
- Increasing plan utilization and healthy living, specifically improving primary care provider

selection and use;

- Creating better experiences for individuals that transition from Medicaid to QHP and from QHP to Medicare;
- Growing the small business offerings; and
- Identifying a qualified research partner to analyze Connecticut’s uninsured population.

Organizational Values

In FY 2020, we continued the work on organizational values that began in 2018. Values incorporate the organization’s mission and vision and define behaviors that are consistent with them. Our values emerged from consultant-led sessions with a committee of 20 employees. Workshops, focus groups, and interviews with staff were all part of the process. Six values and were selected: authenticity, integrity, excellence, ownership, one team, and passion. A 15-person Employee Values Committee was formed and convened and began integrating values into operating and recruiting processes. This organic process is employee led and not directed by management and continues to grow and support the organization, its employees, and the residents of Connecticut.

At Access Health CT, our values are at the center of everything we do. More than words on a page or posters on a wall, they define in meaningful ways how we approach our customers and how we respond. Our values also underscore why we care passionately about bringing quality healthcare coverage to those whose circumstances have made obtaining such coverage elusive.



authenticity integrity excellence ownership one team passion



We are actively engaged in Connecticut, individually and collectively, and take pride in our determination to strengthen our state’s communities through our work and throughout our lives. What we do is valuable, and built on a strong foundation of values.

Whenever we travel across Connecticut, we earnestly provide information to help people evaluate their options and make good choices. From Connecticut’s Capital to communities large and small, whether standing next to an iconic mascot or introducing Access Health CT at a community event, we kept it real — and really made a difference.

At Thanksgiving, we collected more than 3,350 food/beverage items and just over \$100 in gift cards for the Salvation Army and Burke School for Family Resource Center/The Village for Families and Children. The overwhelming response brought a tear to the eyes of the representative who accepted the donation. As CEO James Michel noted in expressing his appreciation to the entire Access Health CT staff, “this speaks volumes as to who we are as an organization.”

Guided by organizational values that are evident in all that we do, we assure our neighbors that quality healthcare is within reach — because, with Access Health CT, it is.



Financial Management

In FY2020, Access Health CT developed a Finance Strategic Plan; brought all marketplace assessment receivables to zero as of December 31, 2019; increased interest earnings by over \$160,000 through more efficient cash management practices; streamlined accounting processes to better track vendor invoices; reduced third party software costs; digitized the employee expense reporting process and incorporated an employee benefits dashboard through Paylocity; submitted three grant concept papers; and catalogued 259 grant opportunities from 143 potential funders.

Audits

In February 2020, the Internal Revenue Service (IRS) conducted a regular review of the organization's compliance with requirements to safeguard federal tax information.

Access Health CT commenced support for four additional audits beginning in May 2020: the FY 2020 independent financial and programmatic audits by Blum Shapiro; the State of Connecticut's Audit of FY 2016 and 2017; and the annual SMART audit required by the ACA.

Enterprise Project Management Office

In April 2020 Access Health CT created and staffed a new Enterprise Project Management Office (EPMO) to bring a project management discipline to all AHCT projects and accountability for project deliverables.

Health Equity Initiative

Access Health CT launched a major new Health Equity initiative in spring 2020 to provide greater focus on our mission to reduce health disparities. Two staff members participated in a month-long Health Disparities program through the University of Pennsylvania School of Medicine's Department of Medical Ethics & Health Policy. Additionally, in spring 2020 Access Health CT applied and was accepted into the one-year Massachusetts General Hospital/Harvard Disparities Leadership Program set to begin in fall 2020.

Access Health CT began to delve more deeply into health disparities early in 2020. Our initiative quickly became an imperative as the demographics of those most seriously affected by COVID-19 revealed the undeniable disparities in the nation's, and Connecticut's, health care system.

Studies and Reports

Access Health CT retained Wakely Consulting Group, the actuarial and healthcare consulting firm, to conduct the following studies this fiscal year:

- [Wakely 2019 Rate Review and Rate Impact Analysis Report](#). Summary at Agency.AccessHealthCT.com > Meetings > Board of Directors > 2019 > October Presentation, summary at page 8, full report at page 70.
- [Wakely 2019 Adverse Selection Study](#). Summary at Agency.AccessHealthCT.com > Meetings > Board of Directors > 2020 > February Presentation, page 23.
- [Wakely 2021 Individual Market Standard Plan Designs Presentation](#). Summary at Agency.AccessHealthCT.com > Meetings > Board of Directors > 2020 > April Presentation, page 20.

Access Health CT commissioned two other reports:

- [Mintz & Hoke Uninsured Research Study](#). [Summary](#) at Meetings > Board > 2019 > October presentation, page 42.
- BJM Solutions' Recommendations for SHOP. [Summary](#) at Meetings > Board > 2019 > October presentation, page 63.

In addition, an **Economic Analysis for a State Reinsurance Program** (also referred to as the Economic Waiver Modeling for Potential State Reinsurance Program) was completed in 2020. This study was authorized by the Board of Directors in November 2019.

Access Health CT surveyed customers who terminated their QHP enrollments to understand their reasons for doing so. This **“leaver survey”** yielded roughly 800 responses, a 6.6% response rate. Access Health CT uses findings from this survey to help inform programming and other changes to improve customer service.

Best Places to Work 2020



Access Health CT is proud to have been recognized as one of the Hartford Business Journal’s [Best Places to Work in Connecticut](#) for 2020.

COVID-19 Response

The COVID-19 pandemic made it abundantly clear just how essential Access Health CT is as a gateway for health insurance coverage. Not only did many individuals lose their jobs while the pandemic wreaked havoc on the economy, but they also lost their employer-based healthcare coverage. Access Health CT worked tirelessly to make residents across Connecticut aware that another route to health insurance is available, and that many people qualify for financial help through the exchange.

While we addressed the pandemic in nearly all aspects of our work, a few specific examples of our COVID-19 response include:

- **Remote Work:** In March 2020, our IT Department deployed remote work solutions for all employees and contractors promptly and successfully, allowing us to continue our work and meet the challenges of the pandemic without missing a single beat.
- **Federal Relief:** We worked closely with the Department of Social Services (DSS) on system updates to support the Families First Coronavirus Response Act (FFCRA) and Coronavirus Aid, Relief, and Economic Security (CARES) Act changes, making system updates roughly every 2 weeks to support the new policies, regulations, and other enhancements.
- **COVID-19 Special Enrollment Period (SEP):** We worked closely with our stakeholders to offer a SEP for uninsured consumers from March 18 to April 17, 2020. We immediately deployed a targeted campaign to educate the public about the SEP and about qualifying life events, such as losing coverage due to a job loss.
- **Department of Labor (DOL) Partnership:** Our partnership with DOL, in place before the pandemic, has been critical. We monitored weekly DOL initial unemployment claims by industry and geography, then tailored our outreach and marketing efforts to those trends. We also participated in DOL webinars with unemployed residents, educating as many as a thousand individuals per webinar about the availability of health insurance through Access Health CT.
- **Extended Customer Verification Deadlines:** Customers were given extensions of time to verify information on their applications. Terminations of coverage for failure to verify application information were put on hold so customers can maintain their health insurance coverage, while outreach continued to encourage consumers to verify information.

- **Small Business Outreach:** Our small business unit worked extensively with small businesses to help them maintain coverage for their employees and take advantage of federal relief programs.

Customer Service Improvements

Access Health CT is dedicated to continuously improving the customer experience and making it easier each year for people to shop for health insurance, compare options, enroll, and use their plans to be healthy. Some of our customer service improvements for FY 2020 included:

- Making over 100 system updates to improve customer experience and satisfaction
- Redesigning and streamlining web pages that generated negative feedback
- Programming an automatic alert to notify customers who are eligible for cost-sharing reductions (CSRs) before they select a Bronze or Gold plan (CSRs are available only with a Silver plan)
- Upgrading the mobile version of the shopping portal to match the desktop version
- Reducing customer information verification issues by 15% during open enrollment, by streamlining our processes
- Certifying 359 brokers, up from 274 in 2019. As a result, 46% of QHP enrollees worked with a broker, up from 43% in 2019.
- Certifying 206 Application Counselors and Issuer Affiliated Application Counselors, up from 189 in the 2019, and
- Improving the company's Google Review ratings from 1.3 to 2.0 through the efforts of our new customer experience Command Center. Thereby improving customer satisfaction

Marketing, Outreach, and Communications

With the onset of the COVID-19 pandemic, our marketing efforts ran around the clock to inform the uninsured and the thousands of Connecticut workers who were losing their jobs—and their health insurance—of the availability of quality health insurance and financial help through Access Health CT. Although we always strive to deliver our message to minority communities, we recognized that it was more urgent than ever to reach minority communities, given that they are being ravaged by COVID-19 and its economic fallout.

Our multipronged “**Shop. Compare. Enroll.**” campaign encouraged current and new customers alike to be informed shoppers, driving them to our online cost comparison tool to check their plan options and their eligibility for financial help. We also emphasized the availability of help from brokers, CACs, and our call center representatives.

This year's Open Enrollment marketing efforts included email, text messaging, social media, TV and radio advertising,

direct mail postcards and letters, an outbound calling campaign, Healthy Chat meetings around the state, participating in over 100 community events, and door-to-door canvassing in neighborhoods with high uninsured rates. Brochures are produced in multiple languages, and our print and video messages appear in both Spanish and English.



Other Marketing activities for 2019 included:

- **“Choose. Use. Be Well:”** Our year-round campaign to educate residents about the importance of preventive care and making full use of their health insurance benefits.
- **Community Navigators:** Access Health CT re-established a Community Navigator program in 2019 to enhance community outreach and reduce the uninsured rate, especially among Black, Latino, and Asian communities. Community Navigators focus on the 19 cities and towns that account for most of Connecticut’s Black, Latino and Asian populations. For FY 2020, we contracted with three navigator organizations, with sites in Bloomfield, Hartford, and Waterbury, to work with Access Health CT year-round.
- **Community Conference:** Our 2019 Community Conference, held in October, drew over 200 community partners, CACs, brokers, and other supporters to learn about trends and hot topics for the upcoming open enrollment period.
- **Department of Labor Partnership:** Our outreach team collaborated with the Connecticut Department of Labor (DOL) on webinars for the unemployed; presentations to employees at more than 85 companies that issued WARN notices before mass layoffs; and on messaging on social media, email, and the DOL homepage.
- **Canvassing:** Access Health CT conducted a home and business canvassing pilot program in Hartford, Bridgeport, Norwalk, and Fairfield neighborhoods where the uninsured rate is especially high.

Small Business Health Options Program (SHOP)

Access Health CT continues to sharpen its focus on its Small Business Health Options Program (SHOP) to give Connecticut small businesses better, and more affordable, health insurance options.

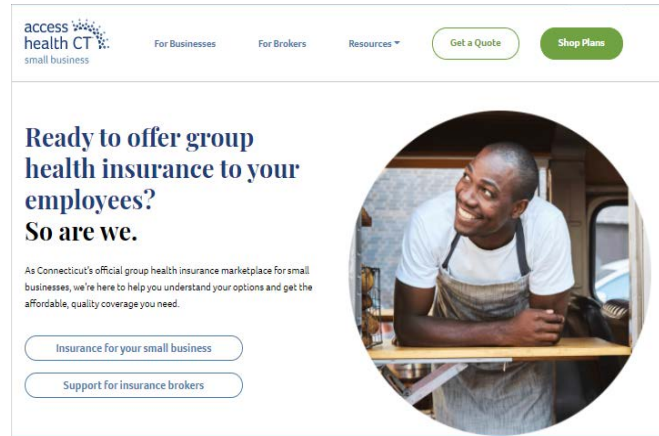
Our SHOP unit expanded Access Health CT’s presence in the business community with outreach to chambers of commerce statewide. We also continued to strengthen our relationships with brokers, holding over 100 one-on-one, in-person meetings and multiple sessions for individual broker training, and developing a broker toolkit.

When the COVID-19 pandemic began, we responded with outreach and education to small businesses across the state—customers and non-customers alike—with important information on the federal Payroll Protection Program and how to help maintain health insurance coverage for their employees. We held an ongoing “Walk Main Street Tour” to check in with businesses as they began to re-open.

Access Health CT also commissioned BJM Solutions, LLC, to provide recommendations for the SHOP. These recommendations, summarized at right, are the basis for our small business strategy and goals for 2020 and 2021.

Simultaneously, we have launched a new, comprehensive marketing and public relations strategy that entails:

- Revamping the AHCT Small Business Website at AccessHealthCTSmallBiz.com with an improved design and user experience, as well as more educational content for brokers and small business owners.
- Establishing a strong social media presence
- Offering multiple webinars and on-air interviews, and
- Increasing visibility with statewide billboards, on-air and digital advertising.



BJM Solutions' Recommendations for SHOP

1. **AHCT can grow its SHOP business** from 284 small groups to over 750 - 1,000 small group customers in 18 to 24 months with the proper staffing, messaging, and commitments. This can be accomplished by focusing on currently uninsured small groups. Many of these new small group employers will be companies with higher income employees and professional service types of firms.
2. **Credits Don't Increase Demand for SHOP** - Less than 20 percent of SHOP customers take the credit. Retaining and Recruiting Talent Drives Small Business Health Insurance Demand. Most SHOP employers do not even qualify for the credit.
3. **AHCT needs to invest in building out a SHOP team** in order to grow the program
4. **AHCT needs to develop a strong marketing message** that is supported by SHOP team (ads, web, social media, etc.). And credits should not be the focus!
5. SHOP needs to **improve and develop** a stronger relationship with brokers

4. Activities and Projects Planned for Fiscal Year 2021

Governance and Management

- Assist the Office of the Governor with search for new Chair of the Board of Directors
- Collaborate with stakeholders on efforts to reduce the uninsured rate and improve health outcomes
- Investigate options for a subsidiary to offer ancillary insurance products

Health Equity Initiative

- Complete and present a health disparities research study to the Board of Directors
- Participate in Massachusetts General Hospital/Harvard Disparities Leadership Program

Customer Service

- Collaborate with CT Department of Labor on outreach to unemployed workers
- Increase number of certified brokers and application counselors
- Implement more self-service functionality in customer account system
- Continue to Increase Google Review Ratings and improve customer satisfaction

Small Business

- Expand awareness of Access Health CT Small Business through social media, webinars, interviews, and advertising
- Revamp [AccessHealthCTSmallBiz.com](https://www.accesshealthct.com/smallbiz)

Information Technology

- Support remote work solutions for all employees and contractors
- Upgrade infrastructure at 280 Trumbull, including wireless, wired, security, storage, servers, and management and reporting tools
- Redesign AHCT Homepage and related architecture

5. Human Resources

Affirmative Action Policy

Access Health CT's policy on Equal Employment Opportunity and Affirmative Action was approved by the Exchange Board of Directors in January 2012. The policy states:

The Connecticut Health Insurance Exchange (Exchange) is an equal employment opportunity and affirmative action employer, dedicated to the policy of nondiscrimination in employment on any basis prohibited by law. The Exchange is committed to providing equal employment and advancement opportunities without consideration of race, color, religious creed, age, sex, sexual orientation, gender identity or expression, marital status, national origin, ancestry, veteran status, mental retardation, genetic information, disability, or other legally protected status, unless there is a bona fide occupational qualification under applicable Connecticut statute excluding persons in one of the foregoing protected groups. Additionally, the Exchange will take affirmative action to ensure workplace equality, avoid all forms of discrimination, and develop a workforce that is representative of all segments of the population.

The Exchange will utilize affirmative action measures at all stages of the employment process. With regard to recruitment and hiring, the Exchange will notify recruiters, consultants, prospective candidates, and employees that "The Connecticut Health Insurance Exchange is an "Affirmative Action/Equal Employment Opportunity Employer" and shall broadly disseminate this policy by posting it on its website, bulletin boards, and other locations accessible to employees and potential candidates for employment. The Exchange will attempt through recruitment efforts to increase the number of highly qualified female and minority applicants who apply for each vacancy with the ultimate goal that the Exchange's workforce will mirror the diversity of the labor pool. Additionally, the Exchange will attempt to reach a greater number of Hispanic, African-American, Asian/Pacific Islander, and Native American potential applicants by contacting organizations and educational institutions that promote the interests of such individuals and attending job fairs and other events where potential exposure to qualified female and minority applicants is high. The Exchange also recognizes the hiring difficulties which are sometimes encountered by the physically disabled and older persons and will undertake measures to overcome the effects of past discrimination, if any, and to achieve the full and fair utilization of such persons in the work force.

The Exchange is also committed to equal opportunities for its employees with regard to all employment practices, including but not limited to compensation, benefits, training, promotions and discipline. All personnel decisions will be strictly based upon the needs of the Exchange and an employee's job-related skills and abilities. Consistent with its commitment to equal opportunity, the Exchange expects that all employees shall adhere to its policy of nondiscrimination. The

Exchange is equally committed to ensuring nondiscrimination in all of its programs and initiatives.

Employees should bring any complaints regarding discrimination or any other violation of this policy to the immediate attention of the designated Equal Employment Opportunity (EEO) / Affirmative Action Officer. Alternatively, employees may submit discrimination complaints to their supervisor. Complaints brought under this policy will be promptly investigated. Any employee who violates this policy or knowingly retaliates against an employee reporting or complaining of a violation of this policy shall be subject to immediate disciplinary action, up to and including discharge.

The Exchange is committed to ensuring that all contractors who do business with it provide equal opportunities in employment without regard to legally protected status. The participation of minority business enterprises meeting the qualifications established by applicable regulation shall also be solicited and encouraged. All bidders, contractors and suppliers will be notified regarding this policy and all contracts for services or materials must include a statement in which the contractor agrees to abide by affirmative action and nondiscrimination principles.

The EEO/Affirmative Action Officer shall monitor compliance with this policy, including but not limited to maintaining data with regard to the hiring and promotion of women and minorities, and shall regularly report on these matters to the Chief Operating Officer (COO), Chief Executive Officer (CEO), and the Board of Directors. All managers shall be responsible for administering and complying with this policy within his or her respective departments. The COO, CEO, and the Board of Directors will provide any necessary guidance in carrying out this policy and any changes or modifications which may be necessary. In accordance with Connecticut General Statutes § 1-123, the Board of Directors' annual report to the Governor and Auditors of Public Accounts shall include this affirmative action policy statement, a description of the Exchange's work force by race, sex and occupation, and a description of affirmative action efforts.

Workforce Composition as of June 30, 2020

Class	Title	Employees	Male							Female							
			W	B	H	A	I	N/H	T	W	B	H	A	I	N/H	T	
1.1	Exec/Senior Level Officials & Mgrs.	9	5	2	0	0	0	0	0	1	0	1	0	0	0	0	
1.2	First/Mid-Level Officials & Mgrs.	16	3	1	1	0	0	0	0	7	1	3	0	0	0	0	
2	Professionals	25	6	2	2	1	0	0	1	7	3	2	1	0	0	0	
5	Administrative Support Workers	43	3	3	4	0	0	0	0	9	8	15	0	0	0	0	
N/S	Not Specified	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0	
Total			Male							Female							
	Male	Female	Total	W	B	H	A	I	N/H	T	W	B	H	A	I	N/H	T
	34	60	94	17	8	7	1	0	0	1	25	12	21	1	0	0	0
	36 %	64 %		50 %	24 %	21 %	3 %	0 %	0 %	3 %	42 %	20 %	35 %	2 %	0 %	0 %	0 %

Affirmative Action Efforts in Fiscal Year 2020

AHCT continues to maintain a strong commitment to the Equal Employment Opportunity and Affirmative Action policy. Statewide advertisements of all new staff positions are posted electronically on indeed.com and AHCT's own website. These websites and AHCT recruitment efforts reach a broad range of diverse candidates.

6. Financial

Marketplace Assessments

As of June 2020, Access Health CT received \$17.9 million of the \$35.1 million expected for marketplace assessments for the 2020 calendar year.

Marketplace assessments fund Access Health CT’s ongoing operations. Marketplace assessments are charged to all health and dental insurance carriers that can offer a qualified health plan through the Exchange to generate funding necessary to support the operational sustainability of Access Health CT. Marketplace assessments are billed and collected on a calendar year basis.

Connecticut Public Acts 11-53 and 13-247 gave Access Health CT the authority to charge assessments to fund Exchange operations and to charge interest and penalties to carriers failing to pay the assessments and fees required. This authority is codified at Conn. Gen. Stat. § 38a-1083(c)(7).

In 2014, the Legislature added Subsection (d) to Conn. Gen. Stat. §38a-1083 directing the Commissioner of Insurance to see that all laws respecting the authority of the Exchange are faithfully executed. In enforcing the assessment, the Commissioner “has all the powers specifically granted under Title 38a and all further powers that are reasonable and necessary.”

Final determinations as to the terms, conditions, basis, and methodology of any assessments or fees to be charged shall rest in the sole discretion of the Board, acting in accordance with applicable law.

Bonds

Access Health CT has not issued bonds and has no bonds outstanding.

Grants Received

Access Health CT received no grants in Fiscal Year 2020 and has no open grants from prior fiscal years.

Grants Awarded

In Fiscal Year 2020, Access Health CT awarded three Community Navigator grants totaling \$210,000, as follows:

Community Renewal Team, Inc.	\$60,000
New Opportunities, Inc.	\$75,000
West Hartford-Bloomfield Health District	\$75,000
Grand Total	\$210,000

Individuals and Firms that Received Payments of More than \$5,000

The following is a list of all outside individuals and firms that received more than \$5,000 in the form of loans, grants, or payments for services:

A&A Office Systems, Inc.	Kardas Larson LLC
Adaptive Insights, Inc.	Kool Ink LLC
Advanced Office Systems	Leif E. Fellingner
Advent Cat Risk	Lighthouse Computer Services, Inc.
AT&T Corp	Lockton Companies
Benefitfocus.com.inc.	Lored Consultancy LLC
Bernard L. Kavaler	Mintz & Hoke
BJM Solution, LLC	Mobile Commons, Inc.
Blum Shapiro & Co., P.C.	New Fields Technologies LLC
BRD Builders, LLC	New Opportunities, Inc.
CA, Inc.	Noverant, Inc.
CDI Computer Dealers Inc	On-Line Systems, Inc.
CDW Government LLC	OpenSesame Inc.
Center for Health Policy Development	Optiv Security
Chubb and Son, a division of Fed Ins Co	Oracle America Inc.
Cognizant Technology Solutions	Pitney Bowes Presort Services, Inc
Community Renewal Team, Inc.	Roth Staffing Companies, L.P.
Connecticut Double Play LLC	Scan-Optics LLC
Consumerinfo.com, Inc.	SCeLearning, LLC
CP Crestview, LLC	SHI International Corp.
Crown Castle Fiber LLC	Shipman & Goodwin LLP
Dell Marketing LP	SOFTHEON INC.
Deloitte Consulting LLP	Solution-Soft Systems, Inc
En Pointe Technologies Sales, LLC	State of Connecticut - DAS
ePlus Technology Inc.	State of Connecticut - DSS
Fairfax Data Systems, Inc.	SurveyMonkey
Faneuil, Inc.	TEKsystems, Inc.
Grossman Heinz LLC	The RDW Group, Inc.
Grossman Solutions LLC	The Rocket Science Group, LLC
Grunberg 280 Trumbull, LLC	The Southern New England Telephone Co
Hallmark Totaltech, Inc	The Tri-Com Consulting Group, LLC
IMPACT Branding and Design, LLC	TouchPoint Integrated Communications LLC
Integration Partners Corporation	Universal E-Business Solutions, LLC
International Business Machines Corp	Victor Advertising Service, LLC
Interpreters and Translators, Inc	V-Link, Inc.
Jama Software, Inc.	W.B. Mason Co. Inc.
Jimmy McMikle	Wakely Consulting Group, Inc.
John Watts Associates, Inc.	West Hartford-Bloomfield Health District

Financial Statements

**CONNECTICUT HEALTH INSURANCE EXCHANGE
(DBA ACCESS HEALTH CT)
STATEMENTS OF NET POSITION
JUNE 30, 2020 AND 2019**

	<u>2020</u>	<u>2019</u>
Assets:		
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	<u>31,757,545</u>	<u>29,000,744</u>
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	<u>7,010,441</u>	<u>5,184,849</u>
Total Assets	<u>38,767,986</u>	<u>34,185,593</u>
Liabilities:		
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	<u>5,816,107</u>	<u>4,669,798</u>
Net Position:		
Net investment in capital assets	7,009,244	5,183,652
Unrestricted	25,942,635	24,332,143
Total Net Position	<u>\$ 32,951,879</u>	<u>\$ 29,515,795</u>

**CONNECTICUT HEALTH INSURANCE EXCHANGE
(DBA ACCESS HEALTH CT)
STATEMENTS OF REVENUES, EXPENSES AND CHANGES IN NET POSITION
FOR THE YEARS ENDED JUNE 30, 2020 AND 2019**

	<u>2020</u>	<u>2019</u>
Operating Revenues:		
Marketplace assessment	\$ 34,202,731	\$ 32,287,139
Miscellaneous revenue		32,301
Total operating revenues	<u>34,202,731</u>	<u>32,319,440</u>
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	<u>31,149,819</u>	<u>29,269,313</u>
Operating Gain (Loss)	3,052,912	3,050,127
Nonoperating Revenues:		
Interest income	<u>383,172</u>	<u>407,614</u>
Change in Net Position	3,436,084	3,457,741
Net Position at Beginning of Year	<u>29,515,795</u>	<u>26,058,054</u>
Net Position at End of Year	<u>\$ 32,951,879</u>	<u>\$ 29,515,795</u>

**CONNECTICUT HEALTH INSURANCE EXCHANGE
(DBA ACCESS HEALTH CT)
STATEMENTS OF CASH FLOWS
FOR THE YEARS ENDED JUNE 30, 2020 AND 2019**

	<u>2020</u>	<u>2019</u>
Cash Flows from Operating Activities:		
Receipts from marketplace assessments	\$ 34,077,633	\$ 33,356,929
Reimbursement of operating costs	17,820,187	18,516,247
Receipts from miscellaneous sources		32,301
Payments to employees	(10,093,871)	(9,391,233)
Payments to vendors	<u>(36,763,802)</u>	<u>(38,593,963)</u>
Net cash provided by (used in) operating activities	<u>5,040,147</u>	<u>3,920,281</u>
Cash Flows from Capital and Related Financing Activities:		
Payments for software development in progress	(2,300,105)	(298,689)
Purchase of equipment and software	<u>(461,091)</u>	<u>(1,266,223)</u>
Net cash provided by (used in) capital and related financing activities	<u>(2,761,196)</u>	<u>(1,564,912)</u>
Cash Flows from Investing Activities:		
Interest and dividend income	<u>383,172</u>	<u>407,614</u>
Net Change in Cash and Cash Equivalents	2,662,123	2,762,983
Cash and Cash Equivalents at Beginning of Year	<u>28,774,149</u>	<u>26,011,166</u>
Cash and Cash Equivalents at End of Year	<u>\$ 31,436,272</u>	<u>\$ 28,774,149</u>
Reconciliation of Operating Income (Loss) to Net Cash Provided by (Used in) Operating Activities:		
Operating income (loss)	\$ <u>3,052,912</u>	\$ <u>3,050,127</u>
Adjustments to reconcile operating income (loss) to net cash provided by (used in) operating activities:		
Depreciation and amortization	935,604	1,957,316
Change in assets and liabilities:		
(Increase) decrease in accounts receivable	(33,999)	1,376,527
(Increase) decrease in prepaid expenses	(60,679)	16,130
Increase (decrease) in accounts payable	(75,990)	(405,754)
Increase (decrease) in accrued liabilities	1,381,139	(1,987,656)
Increase (decrease) in unearned revenue	<u>(158,840)</u>	<u>(86,409)</u>
Total adjustments	<u>1,987,235</u>	<u>870,154</u>
Net Cash Provided by (Used in) Operating Activities	<u>\$ 5,040,147</u>	<u>\$ 3,920,281</u>