



access = health

It begins with **Access** – that’s the start of our name for good reason. It is where we begin, determined to bring quality **Health** insurance to more residents all across **CT**. That’s what motivates our decision making and drives innovation, as we accelerate efforts to expand outreach, lower costs, reduce health disparities, and achieve a healthier Connecticut. **We are focused on the present and preparing for the future.**



Dear Friends:

At Access Health CT, we work insistently on both sides of the equation. Because in so many ways, more clearly now than ever, access equals health. Far too many Connecticut families – whether as a consequence of longstanding systemic inequities or recent twists and turns of an unpredictable pandemic – lack the healthcare they need and deserve. We are determined to change that.



Joined by Access Health CT staff members assisting new and renewing customers at **Project Access - New Haven**, among a growing roster of partners in a network of collaboration helping to reduce the ranks of Connecticut’s uninsured.

To do so, we have stepped briskly forward on numerous fronts with inspiring outcomes driven by a resourceful and responsive professional staff, extraordinarily devoted board members, and an array of public and private sector partners who skillfully share their expertise and our resolve.

Throughout this year, unprecedented opportunities were seized, unanticipated obstacles were addressed, effective new programs were launched, and more advanced technology was incorporated. Yet, even as we focused on the present, we were simultaneously preparing for the future.

Data reflects our expanding impact on the residents, families and businesses of Connecticut. With perseverance and passion, we sought to exceed expectations, alerting people to new possibilities for affordable coverage, targeting disparities, and assisting every step of the way.

That is because nothing can be more satisfying – or more meaningful – than improving the prospects for someone’s health and well-being. As these pages reflect, we are unwavering in our determination to ensure that access and health continue to be strengthened across Connecticut, in equal measure.

JAMES MICHEL
Chief Executive Officer

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Unprecedented Multiples of Opportunity

2021 was a watershed year for Access Health CT, and thousands of Connecticut residents. Lower premiums for health insurance coverage helped drive more Connecticut residents to inquire about Access Health CT, and we took it from there.



Enrollment was nearly non-stop. Special Enrollment Periods, driven by increasing access to healthcare coverage, the federal ARPA and later the state's Covered Connecticut Program, followed by the Open Enrollment period at year's end, totaled 43 out of 52 weeks in 2021.

Two far-reaching, pandemic-related initiatives made coverage dramatically more affordable. The American Rescue Plan Act (ARPA), signed into law in March, qualified more people for financial help than ever before. And residents who met specific eligibility requirements discovered they would pay \$0 for their health insurance coverage, as of July 1, under the new Covered Connecticut Program, created by the State to reduce the number of uninsured residents.

These initiatives maximized our ability to respond to people new to the need to find their own health insurance coverage, as well as existing customers. To get the word out, Access Health CT stepped up public information campaigns – including television, radio, billboards and print; Facebook, Twitter, Instagram and YouTube. Staff was added to our online Chat function, as was a Spanish language option. The year saw an additional 82 brokers, enhanced training and professional development offered, and community engagement intensified. At year's end, Access Health CT enrolled 112,634 state residents during Open Enrollment, an increase of 7.2% over 2020.

2021 was the biggest year yet for recruiting and training chat and phone agents, due to pandemic induced turnover. The number of training classes for open enrollment doubled to 14, with a total of 438 participants.



“... your call today provided a positive experience, owing to your gracious, kind, compassionate, informed, and helpful advice. Thank you for helping me.”

– Beth Ann, Access Health CT customer



The 6th Annual Access Health CT Community Summit, the second to be conducted virtually, attracted more than 200 attendees to hear updates directly from key operational leaders at AHCT.



Keynote speaker Marietta Vasquez, MD, FAAP, Pediatric Infectious Diseases Specialist and Associate Dean for Medical Student Diversity at the Yale School of Medicine, drew rave reviews for an informative and inspiring presentation, *Health Inequities in Times of COVID*.

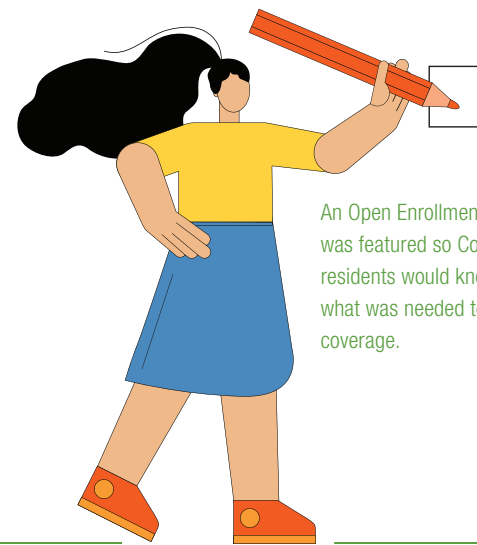
Collaborating to Advance Better Health

In a year characterized by dislocations in the workforce which impacted health insurance coverage for many Connecticut residents, Access Health CT worked closely with existing partners, expanded efforts with others, and established new business relationships to reach more Connecticut residents in more ways, in more places, and with more options.

Online content was converted into a new, more robust Q&A-style format to help customers more easily find answers to their

most frequent questions. Community outreach efforts were expanded and adjusted including special enrollment events across the state, and collaborations with public libraries and Navigator partners Community Renewal Team in Hartford and Project Access - New Haven. Healthy Chats conducted in multiple locations focused on new coverage initiatives, and a Covered Connecticut Program hotline was established. Four Regional Planning sessions were held with community partners, attended by more than 100 people representing 37 organizations, and working with Connecticut Foodshare provided new ways to reach residents.

The AHCT training team also developed special webinars for community partners on ARPA, attended by nearly 200, and Covered Connecticut, which attracted 75 attendees, as well as internal training sessions on system revisions to accommodate the new programs.



An Open Enrollment Checklist was featured so Connecticut residents would know exactly what was needed to initiate coverage.

Adding Value for Business Owners and Employees

Most small businesses had never experienced anything like it. The economic disruptions that reverberated throughout the year had employees coming and going with unheard of frequency, and customers joining business owners in navigating changing COVID protocols and supply chain challenges of epic proportions.

Amidst all the uncertainties, whether or how best to offer health insurance coverage to employees quickly became a pivotal question for hard-pressed business owners. The experienced team of professionals at AHCT Small Business provided expertise focused on a business owners' best interests.

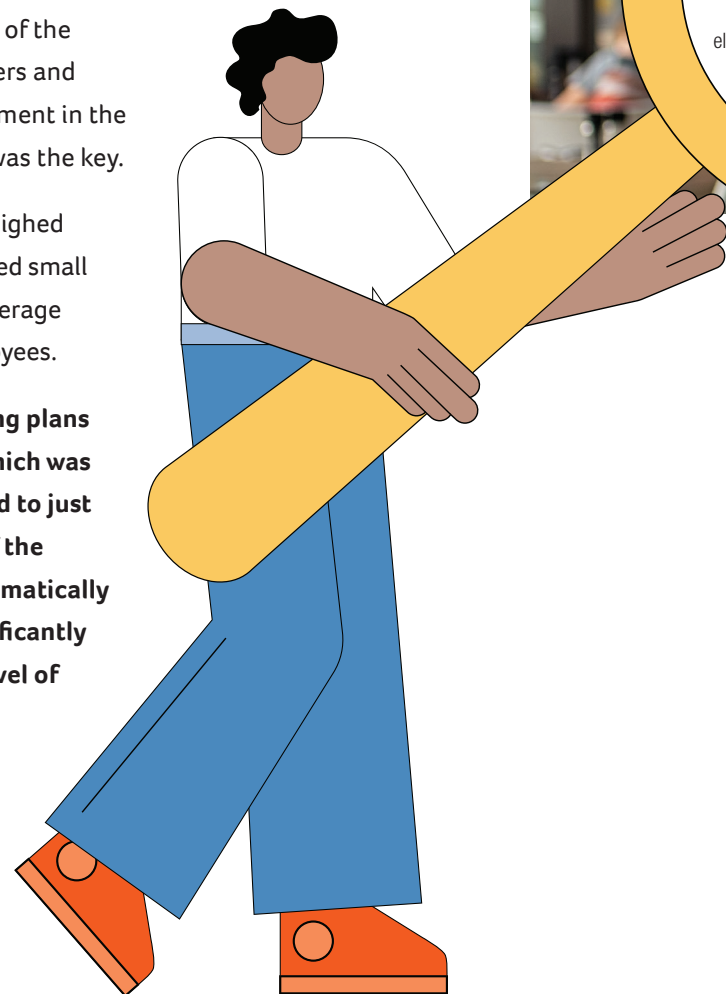
Providing benefits to employees can, and did, help attract and retain talent. In the competitive hiring environment experienced through much of 2021,

employees were seeking tangible benefits along with a steady paycheck. That's why, more than ever, offering health insurance became a crucial business decision.

While at the outset of the pandemic some businesses elected to cut costs and suspend health insurance coverage, the dedicated efforts of the AHCT Small Business team, supported by increased marketing of the benefits to small business employers and employees, led to increased enrollment in the year's later months. Affordability was the key.

For many, the impact greatly outweighed the investment, as AHCT staff helped small businesses navigate affordable coverage options to retain and attract employees.

The number of businesses utilizing plans through AHCT Small Business, which was 1,522 at the end of 2020, dropped to just over 1,000 in the early months of the pandemic before rebounding dramatically to 2,193 at the end of 2021, significantly higher than the pre-pandemic level of 1,389 at the end of 2019.



44%

increase in the number of businesses electing to obtain health insurance coverage from AHCT Small Business during 2021, many of them for the first time.

“I know what it feels like not to have any coverage. I wanted to be different when I got into this business. If I hire somebody, I want to be able to offer them health insurance... so they feel they’re taken care of, and I’m able to retain them and hopefully I can bring on more people, offer them the same, and grow my business.”



Alexander J. Diaz is the owner of Nutmeg State Transportation LLC. A husband and father of two, he has been in the transportation/trucking industry for a decade, working for numerous trucking companies. Alex started his own business in early 2021, with the goal of establishing a family-owned trucking company where drivers would be treated with respect and compensated accordingly. He turned to Access Health CT Small Business.

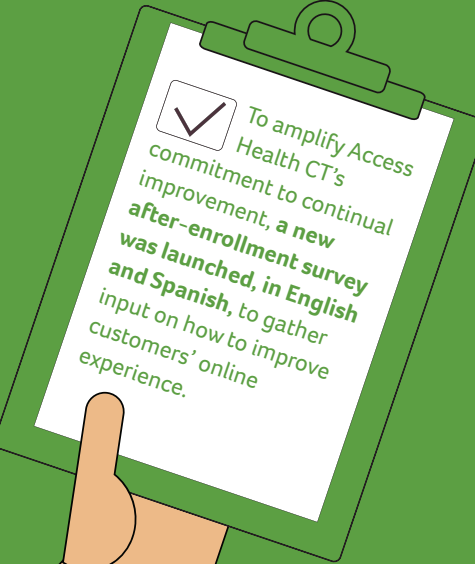
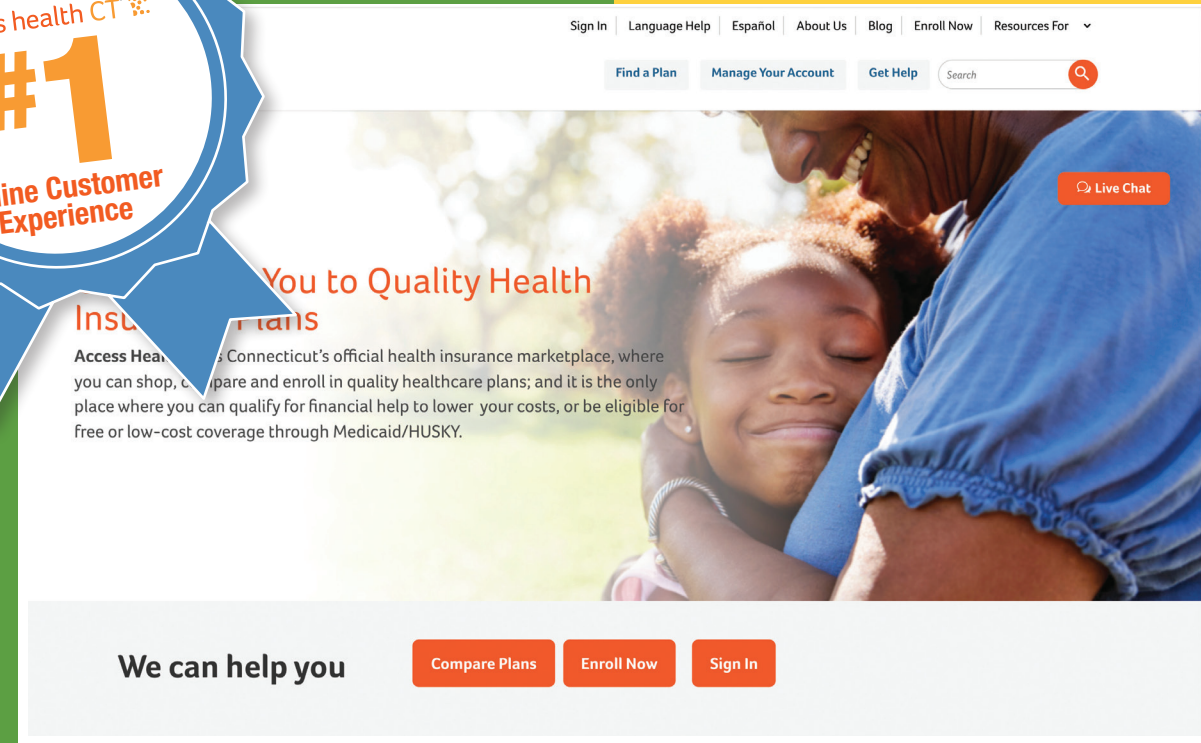


The Council for Affordable Health Coverage and the Health Benefits Institute conducted a joint survey to assess the online customer experience for all public health insurance exchanges nationwide.

On the resulting scorecard, **Access Health CT ranked #1, topping the national and state exchanges by earning a 95 out of 100 score, along with an A grade in multiple categories.**



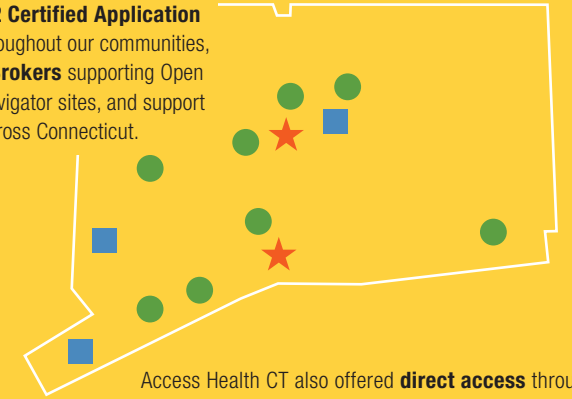
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Technology infrastructure was comprehensively upgraded with the integration of more complex components, completion of a re-architecture project and revisions to the application suite including dozens of products and more than one hundred systems, plus rapid pivots to assure compliance with the Public Health Emergency **and launch of a new, more user-friendly website after a top-to-bottom remake.**

In-person assistance

by community partners blanketed the state, led by **102 Certified Application Counselors** throughout our communities, **450 Certified Brokers** supporting Open Enrollment, 2 navigator sites, and support from libraries across Connecticut.

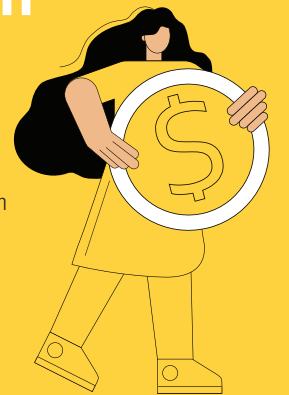


Access Health CT also offered **direct access** through:

- 3 Enrollment Locations**- Danbury, East Hartford, Stamford
- 8 Enrollment Fairs**- Fairfield, Hartford, Waterbury, New London, New Britain, Bridgeport, Torrington, Hamden
- 2 Navigators**- Community Renewal Team, Hartford and Project Access - New Haven

\$1.1 million grant

Access Health CT was awarded a **\$1.1 million grant from the Centers for Medicare and Medicaid Services** to support implementation of the American Rescue Plan Act in Connecticut and advance technology upgrades to improve the consumer online experience.



49%

increase in the number of small businesses with individual stand-alone **dental plans**, compared with the previous year.

Inescapable Takeaway: Disparities Diminish Health

An extensive examination of evidence culminated in a 64-page report, published in February 2021, considering Access Health CT's core mission to improve the health of the people of Connecticut by reducing the population without health insurance and increasing access to and utilization of health and medical services.

It concluded that those objectives cannot be achieved without addressing the substantial health disparities between the state's racial/ethnic and income groups, its cities, and within cities, across neighborhoods.

Since 2013, Access Health CT has helped more than one million individuals and small businesses get health insurance, and we've helped cut Connecticut's uninsured rate in half. Only 5.9% of Connecticut's population is uninsured but this relatively small overall number "hides significant disparities" and more must be done to reduce health disparities that persist.

Many neighborhoods have 20% or more uninsured residents, and several exceed

30%

In Connecticut, Hispanics are almost 4 times more likely and Blacks are 3 times more likely to be uninsured than Non-Hispanic Whites. People of color have lost health insurance coverage at a substantially greater rate during the pandemic, the report found.

Alarming, while most neighborhoods have 2% to 6% uninsured, many neighborhoods have 20% or more uninsured residents, and several exceed 30%. That is largely driven by social determinants of health, including income, education, and housing.

A comprehensive remedy is necessary to empower all consumers to choose the plan that gives them sound coverage and the best value. **In 2021, Access Health CT created a Health Equity and Outreach department to coalesce resources, added data and details to our website, accesshealthct.com/healthequity, and took initial steps to establish a Broker Academy program. It will create a pathway to license brokers by recruiting from, and developing the skillsets of, those who live and work in underserved communities – building trust, advancing opportunity, and providing new conduits to coverage.**

“For the past couple of years, we’ve been in triage mode, now our focus is moving to prevention and equity. It is an investment that will resonate across communities and have a multi-generational impact.”

– Steven Hernández, Access Health CT Board Member, Strategy Committee Chair



The entire **Access Health CT** organization – Board of Directors and Advisory Committee members, Senior Leadership Team and staff members, community partners and vendors – responded cohesively and effectively throughout a fast-changing year.

SENIOR LEADERSHIP TEAM

JAMES MICHEL *Chief Executive Officer*

Anthony Crowe *Chief Operating Officer*

Robert Blundo *Director, Technical Operations & Analytics*

John Carbone *Director, SHOP and Product Development*

Tammy Hendricks *Director, Health Equity & Outreach*

Daryl Jones *Director, Finance*

Glenn Jurgen *Director, Human Resources*

Caroline Lee Ruwet *Director, Marketing*

Daniel Maloney *Director, Information Technology*

Susan Rich-Bye *Director, Legal & Governmental Affairs*

Kathleen Tallarita *Manager, Government Affairs & Communications*

Message from **Charles Klippel, Board Chair:**



During 2021, as we continued to address one of the most serious public health challenges in a generation, we were reminded again of the extraordinary efforts of those who work within the healthcare system. We were also reminded of the essential role of health insurance in supporting those efforts and in protecting and maintaining our health.

Access Health CT plays a critical role in assuring access to quality, affordable health coverage for all citizens of our state. Throughout the year, aided by additional funding from the federal government and the state's Covered Connecticut Program, the Access Health CT team worked tirelessly to serve those in need, and it paid off in expanded enrollment, enhanced benefits and, at the end of the year, well-deserved recognition as the nation's leading marketplace in providing member guidance and support. Those accomplishments could not be more important than they are right now.

In addition to the talent, professionalism and dedication of its staff, Access Health CT benefits from the equal dedication of its Board, whose guidance and collaboration allow Access Health CT and the state more generally to optimize the resources available to meet the shared objective of coverage for all citizens. They also provide invaluable support to Access Health CT's efforts to address critical issues of care access, health equity and economic opportunity.

“ **Connecticut should be justly proud of the achievements of Access Health CT, particularly in so challenging a year. We should also be proud of the exceptional spirit of collaboration among its public and private partners in advancing the health and well-being of our state. It is a privilege to be part of that collaboration, making a difference where it matters most – in people's lives.** ”

BOARD OF DIRECTORS

GOVERNOR'S APPOINTEES

Charles H. Klippel *CHAIR*
Former Senior Vice-President and Deputy General Counsel, CVS Health, Inc.

Victoria Veltri
Executive Director, Office of Health Strategy

LEGISLATIVE LEADERSHIP APPOINTEES

Paul Philpott *VICE-CHAIR*
Principal Consultant, Quo Vadis Advisors LLC

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

Cecelia 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
Claudio Gualtieri *(designee)*
Gregory Messner** *(designee)*
Secretary, Office of Policy and Management

EX-OFFICIO MEMBERS – NON-VOTING

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

Manisha Juthani
Heather Aaron *(designee)*
Commissioner, Department of Public Health

Nancy Navarretta, *Interim Commissioner*
Miriam E. Delphin-Rittmon, *Commissioner****
Yvonne Addo *(designee)*
Department of Mental Health and Addiction Services

**also served as Acting DPH Commissioner through September
through September *through April*

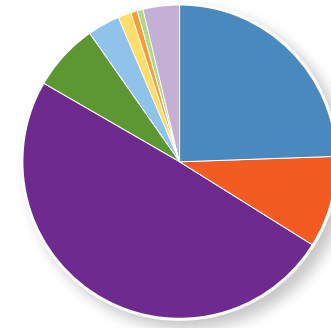


FINANCIAL HIGHLIGHTS

CONNECTICUT HEALTH INSURANCE EXCHANGE (dba ACCESS HEALTH CT) STATEMENTS OF NET POSITION | JUNE 30, 2021 AND 2020

ASSETS	2021	2020
Current assets:		
Cash and cash equivalents	\$ 27,483,157	\$ 31,436,272
Accounts receivable	873,786	71,082
Prepaid expenses	253,085	250,191
Total current assets	28,610,028	31,757,545
Noncurrent assets:		
Security deposit	1,197	1,197
Capital assets not being depreciated	4,391,962	2,766,114
Capital assets, net of accumulated depreciation	7,651,305	4,243,130
Total noncurrent assets	12,044,464	7,010,441
Total assets	\$ 40,654,492	\$ 38,767,986
LIABILITIES AND NET POSITION		
Current liabilities:		
Accounts payable	\$ 155,429	\$ 43,920
Accrued liabilities	5,555,221	5,408,128
Unearned revenue	398,272	364,059
Total current liabilities	6,108,922	5,816,107
Net position:		
Net investment in capital assets	10,598,580	6,376,011
Unrestricted	23,946,990	26,575,868
Total net position	\$ 34,545,570	\$ 32,951,879

The complete audited 2021 Financial Statements are located on the Access Health CT website at agency.accesshealthct.com/reports-audits#two



FY 2021 OPERATING EXPENSES

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

STATEMENTS OF REVENUES, EXPENSES AND CHANGES IN NET POSITION | YEARS ENDED JUNE 30, 2021 AND 2020

OPERATING REVENUES	2021	2020
Marketplace assessment	\$ 33,248,504	\$ 34,202,731
OPERATING EXPENSES		
Wages	\$ 7,780,126	\$ 7,365,537
Fringe benefits	3,001,740	2,844,256
Consultants	15,621,005	16,626,189
Maintenance	2,219,368	1,555,495
Administration	1,040,892	979,231
Equipment	748,221	792,460
Travel	6,311	35,008
Supplies	6,337	16,039
Depreciation and amortization	1,257,641	935,604
Total operating expenses	\$ 31,681,641	\$ 31,149,819
Operating gain	1,566,863	3,052,912
NONOPERATING REVENUES		
Interest income	26,828	383,172
Change in net position	1,593,691	3,436,084
Net position at beginning of year	32,951,879	29,515,795
Net position at end of year	\$ 34,545,570	\$ 32,951,879

Ending Divisions in Access to Quality, Affordable Coverage

The fundamental mission of Access Health CT is to increase the number of insured residents in Connecticut. We are the place where Connecticut residents and small business owners can shop, compare and enroll in quality healthcare plans. It's the only place where individuals can qualify for financial help or, if eligible, enroll in free or low-cost coverage through HUSKY Health (Medicaid/Children's Health Insurance Program) or the Covered Connecticut Program.

But as the past two years have amply demonstrated, Access Health CT can – and should – be much more than that, consistent with the founding and objectives of the Affordable Care Act a decade ago.

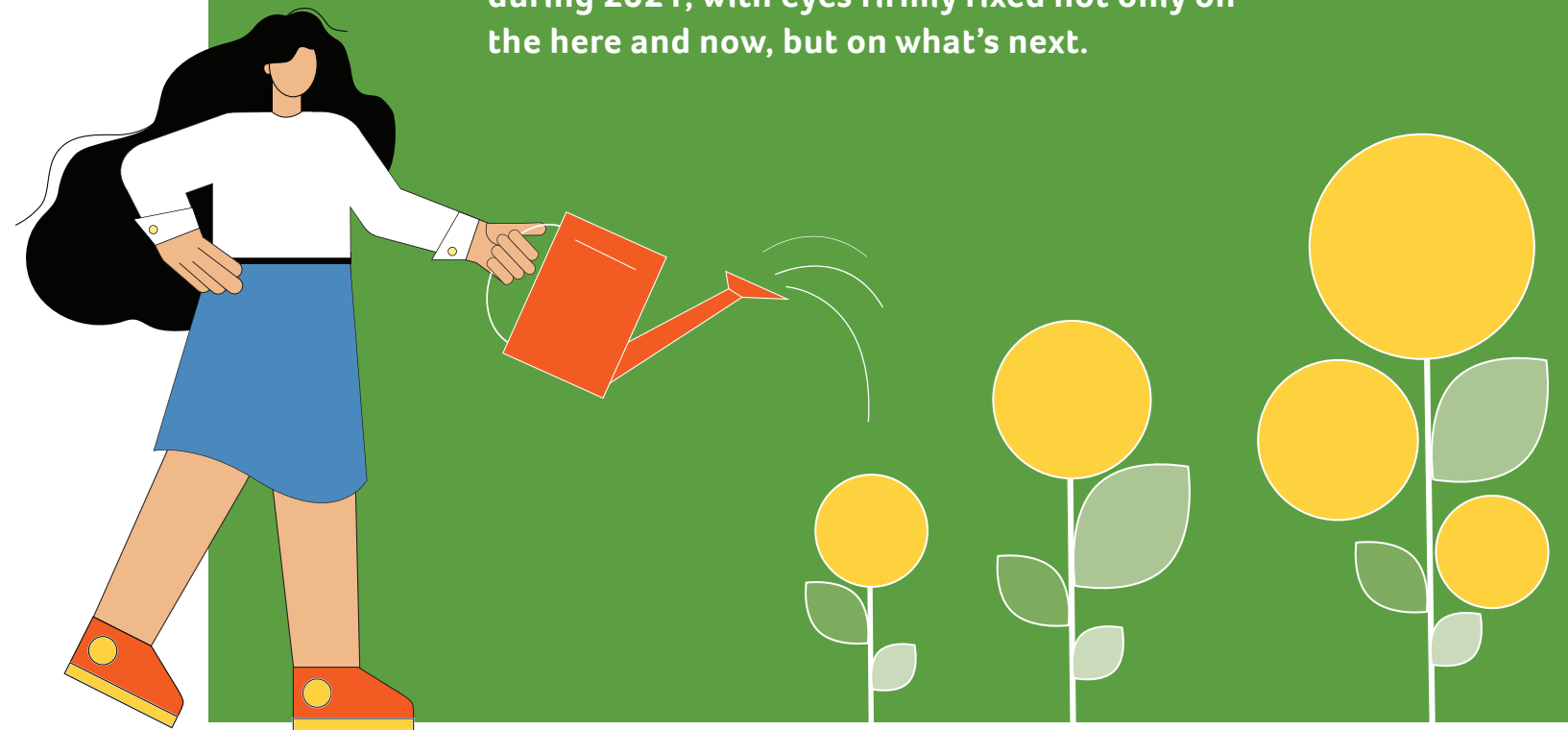
During 2021, there was more financial help available than in any previous year. Among the challenges is to build on those initiatives so that those who had health insurance coverage for the first time, or

for the first time in a long time, do not fall back into the ranks of the uninsured. And then to further reduce the number of uninsured residents, sustain the affordability of coverage, and grapple with the systemic issues that have contributed to those numbers for far too long.

As was evident more than ever during this year, obstacles can be overcome, new approaches instituted and real progress made. What hasn't been done before can be brought within reach now.

With infinite dedication and determination that is exemplified across every level of the Access Health CT organization, we can achieve true and sustainable health equity, and in doing so more fully realize both greater access and better health – across all of Connecticut's communities.

Access Health CT has a broader and potentially more impactful and enduring responsibility, emphatically embraced by organization and Board leadership. Sustaining affordable coverage, as important as it is, is a foundational precursor to what remains undone, just over the horizon. **The seeds of that forthcoming chapter of the Access Health CT evolution were planted during 2021, with eyes firmly fixed not only on the here and now, but on what's next.**



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