



**HEALTH IS
THE HEART OF
OUR COMMUNITY**

Our mission is to decrease the number of uninsured residents, improve the quality of healthcare, and reduce health disparities through an innovative, competitive marketplace that empowers consumers to choose the health coverage that gives them the best value.



Navigating to Better Health

Our year-end Open Enrollment period featured information for consumers on reduced cost and increased coverage options, highlighting enhanced financial help now available. **At the conclusion of Open Enrollment, 108,132 people had enrolled in a Qualified Health Plan, and 86% of enrollees were eligible for financial assistance.**



Dear Friends:

2022 was a tremendous year for Access Health CT.

First and foremost, our phenomenal staff developed and successfully launched the nation's first Broker Academy, a no-cost training program specifically designed for people living and working in underserved communities. It was created to form a bridge of trust between the healthcare industry and communities of color. From the outset, it has been doing that and so much more.

Our dynamic team of professionals collaborated with the Board's Strategy Committee to refine our Mission and Vision statements to better reflect our role and purpose in the current healthcare and insurance environment, a decade out from our founding. It is a fine-tuning consistent with our values and commitment to our customers, the driving force informing our priorities.

We also had the opportunity – embraced enthusiastically – to share with our customers and potential customers the significant expansion of no-cost and low-cost options for health insurance coverage resulting from revised federal and state policies.

Stepped-up efforts to draw on the expertise of our talented staff provided new ways to bring aspects of work in-house and to enhance cross-departmental collaboration. That benefitted internal operations and initiatives to broaden public understanding of how Access Health CT can help.

The consumer experience was a major focus, which led to changes in customer surveys resulting in better data,



beneficial feedback, and improved communication. We were also able to increase in-person events as pandemic restrictions receded. For the fourth consecutive year, Access Health CT was honored to be recognized by Hartford Business Journal as one of the “Best Places to Work in Connecticut.”

Appreciating that *Health is the Heart of Our Community*, our unwavering objective is for all Connecticut residents to have equitable access to quality health insurance coverage. As these pages reflect, we take great pride in working to bring that day ever-closer.

JAMES MICHEL, Chief Executive Officer

ACCESS IS OUR PRIORITY

Expanded Eligibility, Easier Access

The process of dental plan enrollment earned the attention of Access Health CT (AHCT) staff, responding to a disjointed enrollment process and increasing customer interest in the product line. Dental had always been located on a separate website from medical plans, requiring members to enroll in different locations to purchase an individual dental plan and a medical plan.

Customers were able to shop for an individual medical and dental plan on the same platform for the first time in 2022, a welcome change that quickly earned satisfied customers. Additionally, a new dental carrier was added as of Open Enrollment, which meant that AHCT would offer a total of six individual dental plans and two small group dental plans, among the broadest array of options ever provided.

“Enhancing the consumer experience was a priority for dental coverage because oral health is an important component of overall health. Access Health CT developed a streamlined process, which, along with the state’s policy changes, benefited consumers.”

– **John Carbone**, Director, Small Business Health Options Program (SHOP) and Product Development

Worth a Second Look: Beyond the streamlined process for enrolling in dental coverage, 2022 brought additional reasons for Connecticut residents to carefully consider or reconsider the array of health insurance options available through AHCT. Increased subsidies – mainly due to the Inflation Reduction Act and Covered Connecticut Program – made coverage that might previously have been too costly for some within reach.

As an AHCT Project Manager described the message being shared throughout Open Enrollment: “even if you looked at us in the past, there are now a variety of offerings worth taking a second look. We can help a lot of people, given the increased eligibility for premium subsidies, which can have a make-or-break impact on people’s health and financial well-being.”



160%

dental enrollment increase



In addition to AHCT’s website changes, revisions to Connecticut law raised the age of eligibility for pediatric dental coverage for dependents. Previously, eligibility ended at age 19 under the Affordable Care Act. That was revised to age 26, expanding the number of family members who could obtain dental insurance. Stand-alone dental plans also became an attractive option. **Open Enrollment concluded with 8,433 enrolled in a Qualified Health Plan and a Stand-Alone Dental Plan (SADP) compared with 3,176 a year ago – a 160% increase – and another 614 customers in a SADP only.**



More Responsive, Greater Impact

Spreading the word about the **Covered Connecticut Program** was a year-long priority. The innovative initiative provides Connecticut residents meeting specific eligibility requirements with \$0 cost for their health insurance coverage. It is an additional avenue for Connecticut to improve public health by expanding access to healthcare, and now includes dental benefits and non-emergency medical transportation. Importantly, payment of the cost-sharing amounts that individuals would otherwise pay, such as deductibles, co-pays, co-insurance, and out-of-pocket costs are also included. **By the conclusion of Open Enrollment, 15,411 individuals had enrolled.**



“You just never know when something unexpected is going to hit, so health insurance to me is very important. Being able to provide that for the folks that have come to work with us was really important, too.”

Judy Ascano Schuler, P.E.
President, East-West Engineering, PLLC



\$0

No-cost and low-cost health insurance were central to marketing initiatives in 2022, to help more Connecticut residents access coverage as a conduit to better health.



The Small Business team helped small business employers compare the coverage options to best suit them, and over 3,800 of their employees enrolled in individual medical plans through AHCT. Additionally, in 2022 we achieved a 6% year-over-year increase in the number of small businesses enrolled with AHCT in group health insurance – and retention was

96%

Valuable Resources, Realistic Alternatives

Access Health CT Small Business is Connecticut’s official health insurance marketplace for small businesses, exclusively serving companies, non-profits, and other organizations that have 50 or fewer full-time equivalent employees. Determined to provide exceptional customer service, and recognizing that small businesses are the lifeblood of the community, the Small Business Health Options Program (SHOP) team helps businesses and their employees navigate options, maximizing accessibility, flexibility, and affordability.

A new, streamlined interface was implemented to facilitate ease of use – dramatically cutting the time needed to enroll online nearly in half, from about 15 minutes to an average of 8 minutes. The new platform was launched without disruption to customers and the feedback was instantly and consistently positive.

“We can assist small business owners through the process of selecting health insurance benefits, explains Jerome Chisolm, Business Development Manager, Access Health CT Small Business. “We consider ourselves to be a resource to help small businesses understand their options and find quality, affordable health insurance plans that best serve their needs and their employees’ needs.”

access
health CT
small business



108,132 customers enrolled



For Project Manager Andrea Hartman, who joined AHCT’s Enterprise Project Management Office (EPMO) mid-year, the mission-oriented mindset of colleagues and their commitment to reducing Connecticut’s persistent health disparities is invigorating. “Everyone comes to work focused on making a tangible difference,” she explains, noting that as a Hartford resident, she sees the state’s socioeconomic challenges first-hand and appreciates the opportunity to be part of an organization where everyone draws on their individual expertise to collaborate in achieving meaningful results. **“It’s very rewarding – Connecticut has some serious gaps to close, and it’s great to be able to help be part of the solution.”**

Delivering Opportunity, Establishing Connections

The extensive Access Health CT *Health Equity Report*, published a year ago, would not remain unread or unheeded. The alarming inequities it revealed earned a rapid response in the form of a first-in-the-nation initiative that was launched with alacrity, ingenuity, and a plainly evident passion for achieving results.

The report starkly highlighted the disparities among Connecticut communities and populations in access to, and coverage by, quality health insurance plans.

It led to the development of a framework to establish a Broker Academy, an untried and untested approach that would, if it succeeded, have substantial ramifications. It was to be a free training program for candidates to become licensed Insurance Brokers – an important

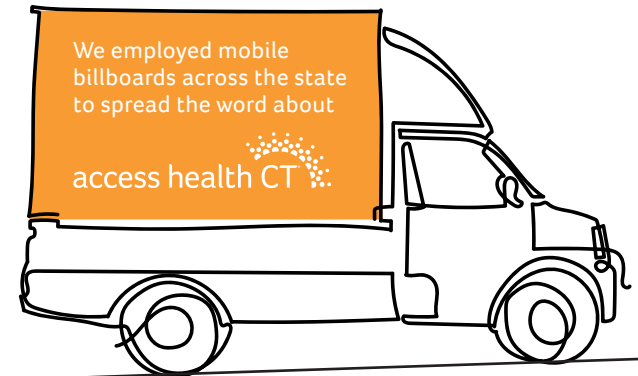
strategic initiative to help address health disparities throughout Connecticut.

With the full support and enthusiastic endorsement of AHCT leadership, staff was put in place to launch and lead the initiative – which some have described as “building the plane while flying it” – and the entire organization contributed to the endeavor from the outset.

The Broker Academy’s inaugural flight has been smooth and steady, arriving at key initial destinations in quick succession: recruiting an initial class, developing a curriculum and implementing it, attracting experienced brokers as mentors, soliciting funds to support the initiative, and seeing many attendees earn credentials. Already, some are in their communities representing Access Health CT and all we have to offer.

“AHCT has a stellar national reputation. Our newly designed Broker Academy is another jewel in our crown. Linking trained brokers with uninsured residents enhances diversity, improves access to health insurance, and creates meaningful career paths. Creative solutions always find a home at AHCT.”

– Cee Cee J. Woods, Access Health CT Board Member



Our vision is to provide Connecticut residents with access to the most equitable, simple and affordable health insurance products to foster healthier communities.

HEALTH IS THE HEART OF CT

When Waterbury resident Will Parkmond first heard about the new Access Health CT Broker Academy, while at church, he was in the midst of considering a career change after working in the healthcare field for 20 years.

“The Broker Academy was the purpose-driven career I was looking for,” he explained. When classes got underway, he knew he had made the right move. “The instructor was very knowledgeable. I attained my license and the mentoring program was informative.”

In fact, he did more than enroll. He did so side-by-side with his daughter, Corina Parkmond.

“From my point of view, the Broker Academy was a great way to make a career change and I received a lot of help to do so,” Corina recalled. “The certification class was the toughest part, but I am happy I learned as much as I did and passed. Studying for life and health was a challenge, but I knew more than I thought, when I saw my passing grade. I am delighted to be a certified health insurance broker.”

“The Broker Academy has given my daughter and I the opportunity to perform meaningful service in our community,” underscores a proud father. Adds his daughter: **“I’m very happy to be on this journey!”**

Students of the inaugural AHCT Broker Academy at their graduation ceremony.





Progress Earned

Access Health CT selected five mentor agencies and Broker Academy students were matched with brokerage firms to build front-line experience. Those who passed the state exam were able to assist consumers in hard-to-reach areas of Connecticut during Open Enrollment, and paved the way for more people to have access to healthcare coverage, particularly in neighborhoods where quality coverage has been elusive.

An ongoing effort to seek grant funding in support of the Broker Academy brought significant grants, pivotal in the inaugural year and the year ahead.

THE BROKER ACADEMY WAS MADE POSSIBLE IN PART BY:



The Connecticut Health Foundation is the state's largest independent health philanthropy dedicated to improving health outcomes for people of color. Since its creation in 1999, the foundation has awarded more than \$74 million to nonprofit organizations and public entities to expand health equity, reduce health disparities, expand health coverage, and improve the health of all Connecticut residents. cthealth.org



Fairfield County's Community Foundation (FCCF) partners with its community to close the opportunity gap and advance race equity in education, income & wealth, health, and housing. FCCF envisions a Fairfield County where: everyone has an equitable opportunity to succeed; individuals, families, and neighborhoods thrive; and each person has the resources and support they need to flourish. Fairfield County Forward. fccfoundation.org



Farmington Bank Community Foundation, which continues the 167 year legacy of the former Farmington Bank, provides financial support to non-profit organizations and community programs that help create opportunities for a better life by focusing on economic opportunities, health, and basic needs for the residents of sixteen communities in Central Connecticut. fbcfct.org

Increased Outreach, Extensive Collaboration

The numbers reflect the energy and enthusiasm that permeated outreach efforts, as the severity of the pandemic diminished, and AHCT staff were able to reach more customers and prospective customers in-person.

There were 163 community partner site visits, 116 partner presentations, and 92 outreach events during the year. Access Health CT hosted more than two dozen events, including 6 regional planning meetings, 4 regional breakfast conferences – in Groton, Hartford, New Haven, and Norwalk – and 3 Healthy Chats, in Danbury, East Hartford, and Willimantic. The regional conferences succeeded an annual statewide event, highlighting regional connections.

The number of Navigator partners doubled to four: Community Renewal Team in Hartford, Community Health Center Association of CT (Danbury, Norwich, Willimantic), Greater Bridgeport Area Prevention Program, and New Opportunities, Inc. in Waterbury. AHCT outreach was augmented by 123 Certified Application Counselors and 499 Certified Brokers.

Advertising and marketing decisions were informed by focus group feedback, and by targeting advertising on a zip-code level. We were able to spread the word where people

needed to hear it most, in communities with higher rates of uninsured. Marketing materials were coordinated with outreach team efforts promoting local in-person events. Targeted multilingual advertising in print, via social media, as well as streaming radio and TV, intensively promoted Open Enrollment. There was also a launch tour at Navigator locations, a Community Summit Week in Groton, Hartford, New Haven, and Norwalk, and enrollment sites at libraries in East Hartford and Stamford.

The AHCT Call Center handled approximately 200,000 calls and 21,000 chat sessions. During Open Enrollment, survey responses indicated three-quarters of online customers were satisfied with their experience; nearly two-thirds of them “very satisfied.”

“Connecticut has a nation-leading health insurance marketplace that has produced significant results when it comes to reducing the uninsured rate and getting healthcare to those who need it.”

– Gov. Ned Lamont, November 1, 2022



“
The State of Connecticut should take great pride in the accomplishments of Access Health CT over the past decade, and particularly this year. Most importantly, the dedicated AHCT team, under the strong leadership of James Michel, continues to build on its success by exploring new opportunities to improve health, reduce disparities, and create new opportunities in communities throughout the state. The Broker Academy is an extraordinary example of that effort, which is evident in initiatives across the organization.”

– Charles Klippel, Access Health CT Board Chair

SENIOR LEADERSHIP TEAM

JAMES MICHEL *Chief Executive Officer*

John Carbone *Director, Small Business Health Options Program (SHOP) and Product Development*

Tammy Hendricks *Director, Health Equity & Outreach*

Daryl Jones *Director, Finance*

Glenn Jurgen *Director, Human Resources*

Jynelle Maloney *Director, Information Technology*

Rebekah McLearn *Director, Technical Operations & Analytics*

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

Caroline Ruwet *Director, Marketing*

Jeanna Walsh *Director, Operations*

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, Office of House Majority Leader

Thomas McNeill
 Attorney

EX-OFFICIO MEMBERS

Deidre Gifford
 Commissioner, Department of Social Services

Ted Doolittle
 State Healthcare Advocate, Office of the Healthcare Advocate

Jeffrey Beckham
Melissa McCaw**
Claudio Gualtieri *(designee)*
 Secretary, Office of Policy and Management

EX-OFFICIO MEMBERS – NON-VOTING

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

Manisha Juthani
 Commissioner, Department of Public Health

Nancy Navarretta
 Commissioner, Department of Mental Health and Addiction Services

*through June
 **through February

LEADERSHIP RECOGNIZED, ACCOMPLISHMENT AWARDED

The great work of Access Health CT in 2022 did not go unnoticed.

AHCT received a silver-level award in the web-based digital health category of the **Digital Health Awards**. The national program spotlights the best online health resources for consumers and professionals, organized by the national Health Information Resource Center. Earning this award affirms the exceptional work done by the AHCT Information Technology and Technical Operations and Analytics teams throughout the year.

Further recognition of AHCT was provided by **Hartford Business Journal**, which selected CEO James Michel as a recipient of a **C-Suite Award**, and **Modern Healthcare**, which named AHCT's CEO among the nation's **25 Top Diversity Leaders in Healthcare**.

Tammy Hendricks, Director of Health Equity & Outreach, was named to the **40 Under 40 Class of 2022** by both **Connecticut Magazine** and **Hartford Business Journal**, and AHCT was named by Hartford Business Journal and Best Companies Group as one of the **“Best Places to Work in Connecticut”** – for the fourth consecutive year.



Access Health CT works with more than 1,700 community partners to extend quality health insurance to residents throughout Connecticut.



FINANCIAL HIGHLIGHTS

CONNECTICUT HEALTH INSURANCE EXCHANGE (DBA: ACCESS HEALTH CT) STATEMENTS OF NET POSITION | JUNE 30, 2022 AND 2021

| ASSETS | 2022 | 2021 (as restated) |
|---|----------------------|-----------------------|
| Current assets: | | |
| Cash and cash equivalents | \$ 28,085,400 | \$ 27,483,157 |
| Accounts receivable | 154,997 | 873,786 |
| Prepaid expenses | 210,991 | 253,085 |
| Total current assets | 28,451,388 | 28,610,028 |
| Noncurrent assets: | | |
| Security deposit | 1,197 | 1,197 |
| Capital assets not being depreciated | 3,736,757 | 4,391,962 |
| Capital assets, net of accumulated depreciation | 10,491,980 | 8,510,294 |
| Total noncurrent assets | 14,229,934 | 12,903,453 |
| Total assets | \$ 42,681,322 | \$ 41,513,481 |
| LIABILITIES | | |
| Current liabilities: | | |
| Accounts payable | \$ 123,718 | \$ 283,867 |
| Accrued liabilities | 5,856,529 | 5,426,783 |
| Unearned revenue | 400,929 | 398,272 |
| Lease liability - current portion | 612,911 | 429,073 |
| Total current liabilities | 6,994,087 | 6,537,995 |
| Noncurrent liabilities: | | |
| Lease liability | 333,551 | 429,916 |
| Total liabilities | \$ 7,327,638 | \$ 6,967,911 |
| Net position: | | |
| Net investment in capital assets | 11,841,399 | 10,598,580 |
| Unrestricted | 23,512,285 | 23,946,990 |
| Total net position | \$ 35,353,684 | \$ 34,545,570 |

The complete audited 2022 Financial Statements are located on the Access Health CT website at agency.accesshealthct.com/reports-audits#two

FY 2022 OPERATING EXPENSES

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



STATEMENTS OF REVENUES, EXPENSES AND CHANGES IN NET POSITION | YEARS ENDED JUNE 30, 2022 AND 2021

| | 2022 | 2021 (as restated) |
|---|----------------------|-----------------------|
| OPERATING REVENUES | | |
| Marketplace assessment | \$ 31,464,792 | \$ 33,248,504 |
| Intergovernmental revenue | 866,255 | - |
| Private grants | 25,000 | - |
| Total operating revenues | \$ 32,356,047 | \$ 33,248,504 |
| OPERATING EXPENSES | | |
| Wages | \$ 7,891,066 | \$ 7,780,126 |
| Fringe benefits | 3,074,934 | 3,001,740 |
| Consultants | 13,246,217 | 15,621,005 |
| Maintenance | 2,720,880 | 2,219,368 |
| Administration | 519,623 | 636,231 |
| Equipment | 910,784 | 748,221 |
| Travel | 42,218 | 6,311 |
| Supplies | 5,598 | 6,337 |
| Depreciation and amortization | 3,201,284 | 1,662,302 |
| Total operating expenses | \$ 31,612,604 | \$ 31,681,641 |
| OPERATING INCOME | 743,443 | 1,566,863 |
| NONOPERATING REVENUES (EXPENSES) | | |
| Interest income | 64,671 | 26,828 |
| CHANGE IN NET POSITION | 808,114 | 1,593,691 |
| Net position - beginning of year | 34,545,570 | 32,951,879 |
| Net position - end of year | \$ 35,353,684 | \$ 34,545,570 |

Glancing Back, Focused Forward

During the past decade, since we began in accordance with the federal Affordable Care Act, AHCT has helped more than one million individuals and small business employees get health insurance, and we've helped cut Connecticut's uninsured rate in half. This is great progress, but more must be done to reduce health disparities that persist in our state.

The impact of AHCT is unmistakable, not only in numbers but in the lives of Connecticut families now able to afford quality health insurance coverage, overcoming circumstances that had precluded coverage for many, and put continued coverage at risk for many more.

Access Health CT has endured much uncertainty through the years, including ever-changing legislative proposals, rulings related to federal law, the impact of a global pandemic, and a myriad of other obstacles.

Yet we kept moving forward, breaking new ground, and achieving substantial milestones. Accomplishment was largely due to a dedicated Board of Directors, incredible staff members skillfully contributing their talents and tenacity,

community partners and professionals whose collaborations were indispensable, and policymakers whose advocacy was equally essential.

It began with barely a handful of employees. Kecia Stauffer was among them, technically the first employee of this new organization. Now Communications Manager in the Marketing Department, in the early days (and years) she did whatever was needed to get the organization off the ground, establish community connections, and build the structure that would, public policy permitting, endure. **From day one, as more colleagues were added, the energy was palpable.**

“We’d roll up our sleeves and get to work, with kindness, compassion, and humanity. We all thrived on adaptability, and still do. We’re open to new ideas, respond as Connecticut changes, and solve really big problems. We provide something people need and serve our customers well. It’s only gotten better through the years, and we continue to move the needle.”

— Kecia Stauffer, Communications Manager, Access Health CT



With renewed vigor, advances toward a more equitable delivery of health insurance coverage are just gaining stride. The best is yet to come, accelerated by an unrelenting Board, genuinely caring and dedicated staff, and the support of state policymakers and community partners. The success of the Broker Academy has encouraged plans to expand it, and additional avenues to realize the objectives of Access Health CT will continue to be explored collaboratively.

ACCESS IS HEALTH



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small business

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1-860-241-8445 | TTY: 1-855-762-4928

Our **values** guide our work
and define our commitment.

AUTHENTICITY
INTEGRITY
EXCELLENCE
OWNERSHIP
ONE TEAM
PASSION