



**Annual Report to the Governor,  
General Assembly, and Auditors of  
Public Accounts  
Fiscal Year 2022**

[AccessHealthCT.com](http://AccessHealthCT.com)

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# 1. Leadership Message

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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

## BOARD OF DIRECTORS

### GOVERNOR’S APPOINTEES

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

**Deidre Gifford**<sup>1</sup>  
**Victoria Veltri**<sup>2</sup>  
*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*

**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**<sup>3</sup>  
**Andrea Barton Reeves**<sup>4</sup>  
*Commissioner, Department of Social Services*

**Ted Doolittle**  
*State Healthcare Advocate,  
Office of the Healthcare Advocate*

**Melissa McCaw**<sup>5</sup>  
**Jeffrey Beckham**<sup>6</sup>  
**Claudio Gualtieri (designee)**  
**Gregory Messner**<sup>7</sup> (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*

<sup>1</sup> For FY 2023

<sup>2</sup> For FY 2022

<sup>3</sup> For FY 2022

<sup>4</sup> For FY 2023

<sup>5</sup> Through February 2022

<sup>6</sup> Beginning March 2022

<sup>7</sup> Through September 2021

## 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 Access Health CT) 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. In September 2022, the Board of Directors approved revisions to our mission and vision statements to reflect Access Health CT’s evolution since 2011. The updated statements read as follows:

**Our Mission:** 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.

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

**Our Strategy:** Access Health CT’s strategic goals continue to 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 healthcare, 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.

Values incorporate the organization’s mission and vision and define behaviors that are consistent with them. Our values emerged from consultant-led sessions in 2018 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 began integrating values into operating and recruiting processes. This process is employee led, not directed by management, and continues to support the organization, its employees, and the residents of Connecticut.



### 3. Activities and Projects: Fiscal Year 2022 in Review

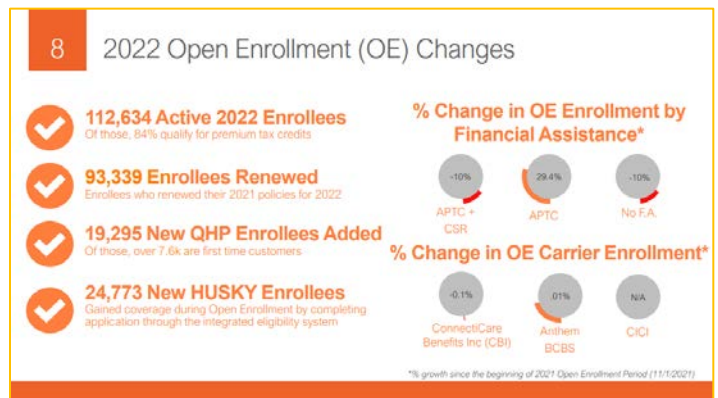
#### Enrollment

For plan year 2022, three carriers participated in the Individual market (Anthem, ConnectiCare Benefits Inc., and ConnectiCare Insurance Company, Inc. (CiCi)), while two carriers participated in the Small Group market (Anthem and ConnectiCare Benefits Inc.)

#### Individual Enrollment for Plan Year 2022

Open Enrollment for plan year 2022 took place from November 1, 2021, through January 15, 2022.

- Open Enrollment for plan year 2022 ended with 112,634 customers enrolled in Qualified Health Plans (QHPs), a 7.3% increase from 104,946 for plan year 2021.
- Over 7,600 enrollees were first-time customers
- 83.8% of enrollees qualified for Premium Tax Credits (PTCs)
- 93,339 enrollees renewed their coverage
- New QHP customers average over four years younger than retained customers
- Non-subsidized enrollees tend to be younger and have larger covered households
- 4,452 customers eligible for cost-sharing reductions (CSRs) chose a Bronze plan, significantly fewer than the 7,000 in plan year 2021 and 9,100 in plan year 2020. Enrollees eligible for CSRs must enroll in a Silver plan or forgo those savings.
- 43.9% of customers enrolled with broker assistance, compared to 44.2% in plan year 2021, 46% in 2020, and 43% in 2019.
- 93.7% of applicants indicated English is their preferred language, similar to plan year 2021 at 94%.
- 26% of enrollees did not answer optional questions on race and ethnicity, compared to 29% in plan year 2021 and 28% in plan year 2020.



Access Health CT's detailed **2022 Open Enrollment Report** is available at [Agency.AccessHealthCT.com](https://Agency.AccessHealthCT.com) > Meetings > Board > 2022 > Feb 17 > [2022 Open Enrollment Summary](#).

FY2022 ended with individual enrollment at 104,681 as of June 30, 2022. In comparison, ending enrollment was 106,071 for FY2021; 103,302 for FY2020; and 99,332 for FY2019.

### Small Business Enrollment

As of June 2022, enrollment through our Small Business Health Options Program (SHOP) included:

- 2385 members, (2,086 in June 2021);
- 1568 subscribers (1361 in June 2021); and
- 485 groups (460 in June 2021).

### Stand-Alone Dental Plan Enrollment

As of June 2022, enrollment through our Individual, Family, and SHOP Dental plans included 4185 members, (4099 in 2021 and 2821 in 2020).

## Accolades

In November 2021, Access Health CT was awarded the [top ranking](#) on the 2021 Health Insurance Exchange Report. The Council for Affordable Health Coverage (CAHC) and the Health Benefits Institute (HBI) conducted a joint survey to assess the online customer experience for all public health insurance exchanges. The report is titled "[2021 Health Insurance Exchanges: Evaluating the Online Comparison-Shopping Experience](#)."

INSURANCE EXCHANGE WEBSITE	WINDOW-SHOPPING TOOL		SMART, COMPARATIVE PLAN DISPLAY PAGE			OUT-OF-POCKET COST CALCULATOR	INTEGRATED PROVIDER DIRECTORY	INTEGRATED DRUG DIRECTORY	NAVIGATION AND SUPPORT			INDEX SCORE
	ANONYMOUS BROWSING	CUSTOMIZED PLAN INFO	DEFAULT ORDER	PLAN FINDER SUPPORT	HIGHLIGHTS CSR PLANS				LAYOUT	ACCESS HUMAN SUPPORT	LANGUAGE ACCESSIBILITY	
ACCESS HEALTH CT	YES	A	SMART TOOL	SECTION SUPPORT	PASS	B	A	A	B	PASS	A	95
WASHINGTON HEALTHPLANFINDER	YES	A	SMART TOOL	SECTION SUPPORT	PASS	A	A	C	A	PASS	A	94
DC HEALTH LINK	YES	A	HEALTHY COST ESTIMATE	WALKTHROUGH	PASS	B	A	A	B	PASS	A	90
HEALTHSOURCE RI	YES	A	HEALTHY COST ESTIMATE	WALKTHROUGH	PASS	B	A	A	B	PASS	A	90
CONNECT FOR HEALTH COLORADO	YES	A	HEALTHY COST ESTIMATE	WALKTHROUGH	PASS	C	A	A	B	PASS	A	85
GETCOVERED.NJ	YES	A	HEALTHY COST ESTIMATE	WALKTHROUGH	PASS	B	B	A	B	PASS	A	84
HEALTHCARE.GOV	YES	A	PREMIUMS	WALKTHROUGH	PASS	C	A	A	B	PASS	A	84
PEWEE (PA)	YES	A	HEALTHY COST ESTIMATE	WALKTHROUGH	PASS	B	B	B	B	PASS	C	80
MARYLAND HEALTH CONNECTOR	YES	A	PREMIUMS	WALKTHROUGH	PASS	A	A	B	C	PASS	A	79
OHIO HEALTHSOURCE	YES	A	PREMIUMS	WALKTHROUGH	PASS	B	B	C	A	PASS	C	77
COVERED CALIFORNIA	YES	A	HEALTHY COST ESTIMATE	WALKTHROUGH	PASS	A	A	F	B	PASS	C	76
NEVADA HEALTH LINK	YES	A	HEALTHY COST ESTIMATE	WALKTHROUGH	PASS	B	F	B	A	PASS	C	71
INSURE	YES	A	HEALTHY COST ESTIMATE	WALKTHROUGH	PASS	B	F	C	B	PASS	A	70
MASSACHUSETTS HEALTH CONNECTOR	YES	A	HEALTHY COST ESTIMATE	WALKTHROUGH	PASS	F	A	B	C	PASS	B	63
VERMONT HEALTH CONNECT	YES	A	HEALTHY COST ESTIMATE	WALKTHROUGH	PASS	B	F	F	B	PASS	C	62
NEW YORK STATE OF HEALTH	YES	C	PREMIUMS	WALKTHROUGH	PASS	C	F	F	C	PASS	A	50

In August 2022 Access Health CT won a silver award in the Digital Health Awards from the Health Information Resource Center, for best online health resources for consumers and professionals. The competition, held twice yearly, was judged by a panel of 57 experts in digital health media who selected gold, silver, bronze, and merit winners from nearly 700 entries. Entries were judged on design, content, format, user experience, success in reaching the targeted health audience and overall quality. "We are very proud to receive this national recognition of our website," said Chief Executive Officer of Access Health CT, James Michel. "AccessHealthCT.com is the primary way our customers connect with us to shop, compare, and enroll in health insurance plans, and our goal is to consistently improve their experience."

Access Health CT is also proud to have also been named a "Best Places to Work" employer by the Hartford Business Journal for 2020, 2021, 2022, and 2023.





## **Governance and Management**

### **Board Membership**

Charles H. Klippel, appointed by Governor Ned Lamont, has served as chair of the Board of Directors since April 15, 2021. Additionally, Board member Paul Philpott, appointed by Senate Minority Leader Senator Kevin Kelly has served as Vice-Chair of the Board since January 21, 2021. Vicki Veltri, former executive director of the Office of Health Strategy, served on the board as the Governor's appointee through June 30, 2022. As of this writing, Deidre Gifford is the Governor's appointee.

Access Health CT assists the Office of the Governor and other appointing authorities with the search for and appointment of new directors when vacancies arise and as board members' terms of service end.

### **Five-Year Strategic Plan, 2017-2022**

Access Health CT continued to execute its 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 and loyalty across the organization and vendors; focusing on education, healthy living, wellness, and 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.

### **Audits**

Access Health CT successfully completed the FY 2021 external independent financial and programmatic audits by Clifton Larson & Allen (CL&A); and the annual State-based Marketplace Annual Reporting Tool (SMART) audit required by the ACA. The FY 2022 Audited Financial Statements, and Programmatic Audit Report, as well as the SMART were all clean audits with no audit findings presented.

The State of Connecticut's Audit of FYs 2018 and 2019 was completed in February 2022.

### **Financial Management**

In FY2022, Access Health CT:

- Brought all marketplace assessment receivables to zero as of December 31, 2021;
- Digitized the Access Health CT Accounts Payable (AP) system;
- Reviewed and improved our return-on-investment analysis process for system and technology enhancements; and
- Developed and began implementing an updated strategy to enhance revenue streams.

### **Human Resources**

- Through an RFP and subsequent selection process, our Human Resources team selected a firm to complete a compensation study for all positions within Access Health. This process was last completed in 2017.
- The Human Resources team also lead the Future Growth and Success Committee to build a framework for the future of the company. The plan was presented to and well-received by the Board of Directors.

### **Information Technology**

- Modernized Access Health CT's technology infrastructure to support the Connecticut Department of Labor's upgraded interface and support relevant data-sharing with other Connecticut state government agencies.
- Deployed a Security Incident and Event Monitoring System.
- Continued meeting with DSS, BITS, DOL, and Access Health CT departments for purposes of creating a comprehensive, three-year IT strategic plan.
- Completed vendor audits of PrintMark, ScanOptics and TTEC Call Center as required by CMS and the IRS.
- Installed New Relic monitoring and alerting systems.
- Integrated our JIRA and Clarizen platforms, and
- Upgraded JIRA to provide more user functionality for security and workflow management purposes.

### **Legal, Governmental Affairs and Plan Management**

- Worked with Strategy Committee and Board of Directors on review of Advisory Committees and Mission, Vision, and Guiding Principles. This effort resulted in expanded focus for the new Health Equity, Consumer Experience and Outreach Advisory Committee, and absorption of Brokers, Agents, and Navigators Advisory focus into other advisory committees. Mission and Vision recommendations were ultimately presented and approved in early FY 2023.
- Advocated successfully with other state-based exchanges to support extension of enhanced federal subsidies for consumers from the American Rescue Plan Act of 2021. Enhanced subsidies were extended through Plan Year 2025 as part of the Inflation Reduction Act of 2022.
- Certified Qualified Health Plans and Stand Alone-Dental Plans for Connecticut residents for Plan Year 2022. Enhanced data tools for carriers as part of the Essential Community Provider Network Adequacy review.
- Implemented required changes to contracts and Privacy Policy to comply with new IT Security requirements.



## Customer Service

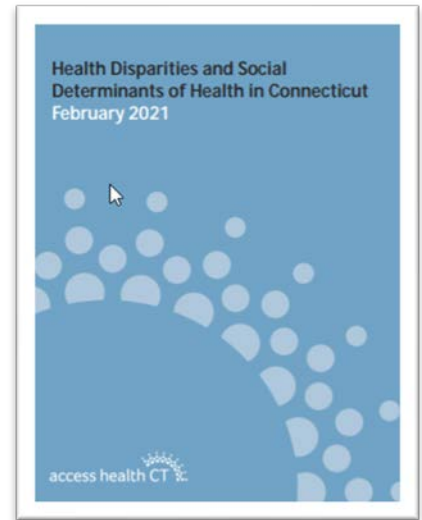
Access Health CT is dedicated to continuously improving our customers' experience and making it easier each year for people to shop for health insurance, compare options, enroll, and use their plans to be healthy. Customer service improvements completed in FY 2022 include:

- Successfully deploying large Releases 35 and 36 and along with minor releases to streamline the customer experience, including redesigning account home services to improve self-service navigation, communications, and verification completion, while following IRS and CMS security protocols, and industry best practices.
- Consolidating and collating paper mail notices to reduce customer frustration and confusion, postage costs, and paper waste.
- Incorporating new business rules for the Covered Connecticut Program into the eligibility determination and shopping experience, allowing consumers to easily know if they qualify.
- Enhancing reporting from the Customer Resolution Team to allow the Customer Relations team to better manage the inventory of customer issues. We resolved 21,847 customer issues in FY 2022.
- Streamlining and enhancing the new hire training curriculum in partnership with the Department of Social Services and Access Health CT's Call Center. Our Training and Quality Assurance team developed and implemented a new hands-on exercise for training new hires in the call center new, which resulted in higher final assessment scores among new hires.
- Certifying 490 brokers, 130 Certified Application Counselors (CACs), and 49 Issuer-Affiliated Certified Application Counselors (IACACs), to serve customers statewide.
- Enhancing the Broker Portal to include multiple sorting functionality to allow brokers to sort by carrier, insurance type, and application status; more years of viewable message history available; and the ability for brokers to export their client listings.
- With Call Center vendor TTEC, updating interactive voice response (IVR) software.
- Implementing co-browse functionality for Chat users and training more staff on the co-browse phone application.
- Developing strategic staffing and training models to improve customers' experience in Open Enrollment 10 to begin preparing for the end of the Covid-19 public health emergency and associated Husky eligibility redeterminations.
- Process improvements to make customer service workflows more efficient.

## Health Equity

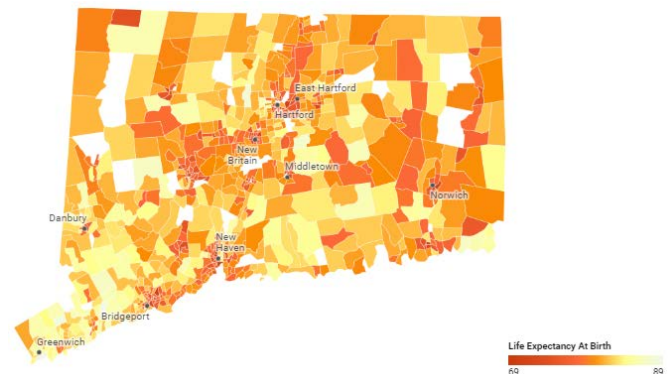
Access Health CT has continued the Health Equity initiative begun in 2020, as part of our emphasis on our mission to reduce health disparities.

Previously, we released a report entitled *Health Disparities and Social Determinants of Health in Connecticut* in February 2021, with assistance from BJM Solutions and Mintz & Hoke. The report analyzes third-party data to identify and quantify health and health-related issues, morbidity and mortality causes, and their relationship to the demographic and socioeconomic status factors that drive health outcomes. Significantly, the report finds that at the Connecticut census tract level, **life expectancy goes down as the uninsured rate goes up**.



To supplement our health disparities report, we also maintain a **Health Disparities webpage** and an **interactive Health Disparities dashboard**, showing disparities in life expectancy, area deprivation index, and health insurance coverage that exist across our state's neighborhoods. Please visit [www.accesshealthct.com/healthequity](http://www.accesshealthct.com/healthequity) for details.

The dashboard currently reflects US Census Bureau data from 2009-2019, Neighborhood Atlas data from August 2021, and U.S. Small-area Life Expectancy Estimates Project (USALEEP) data for 2010-2015. Access Health CT's Health Equity and Outreach team further developed the Health Equity webpage which includes our Health disparities study, supplemental data on interactives maps, contact box to leave information and a calendar outlining monthly events. We expect to update our health disparities dashboard with the latest versions of this data in FY 2023.



**Refreshed Outreach Plan.** Our new outreach plan consisted of more targeted events, educational presentations and in-person enrollment opportunities. We hosted 35 educational and in-person enrollment events, attended 96 outreach events with community partners and visited 165 community organizations on-site across the state. We have expanded our partner contact list from 1600 community partner contacts to over 1700 within the last year.

**CAC Recruitment.** Access Health CT’s Health Equity and Outreach also promoted Certified Application Counselor (CAC) training to qualified organizations, hospitals, and health centers to ensure sufficient CAC coverage throughout the state. We engaged hospitals, health centers, and community organizations to train their staff to become certified application counselors. Through CACs, this lets us to meet consumers where they are, in the communities they are from. We currently have 132 CACs throughout the state.

**Broker Academy.** In addition to our outreach efforts to minorities and underserved communities, our Broker Academy program, launched in 2022, is our signature effort to address health disparities.

The first of its kind in the nation, the Broker Academy trains people from underserved, minority communities for careers as licensed health and life insurance brokers. These new brokers will go on to become trusted messengers, serving their communities by helping their neighbors get insured, stay insured, and use their insurance to be well, ultimately reducing health disparities. Over time, new brokers may expand their portfolio to include vision, small business insurance, Medicare, and property insurance.

The Broker Academy is free to participants and includes training, exam fees, professional development, and a mentorship with an experienced broker. Applicants must be 18 or older; have a high school diploma or GED; a history of community involvement; and pass a background check.

The first class yielded 29 new minority brokers in the greater Hartford, Bridgeport, and New Haven areas. Areas that are historically underserved with high uninsured rates as well as increased prevalence of health disparities will now have access to a local Broker. Seventy-four percent of the first class was female, allowing more minority women to enter the field.

Ultimately, the Broker Academy is a win-win-win proposition that benefits the students who become licensed brokers through the program; the residents who get and use their health insurance to be healthier; and communities that thrive with healthier, more productive residents.



*Broker Academy Class of 2022*

## Marketing and Communications

Access Health CT’s primary Marketing and Communications accomplishments for FY 2022 include:

- Successfully launching the second phase of the Covered CT Program, which currently provides more than 15,000 Connecticut residents with no-cost healthcare, paid for by the State of Connecticut. We sent more than 60,000 direct mail pieces and 71,000 emails to Connecticut residents who may qualify for this program in FY 2022. Legislation creating Covered Connecticut was adopted in June 2021 with an effective date of July 1, 2021.

- Successfully launching a new webpage to support integrated dental enrollment and raise prominence of dental insurance options available through Access Health CT.
- Redesigned a digital toolkit including content, talking points, social media, collateral for download, etc., to support community partners, Brokers, Certified Application Counselors (CACs) and elected officials with information to share in support of our shared mission and goals.
- Implemented a Search Engine Optimization (SEO) strategy and best practices that ensures the Access Health CT website propagates on the first page of organic search results.

## Small Business Health Options Program (SHOP)

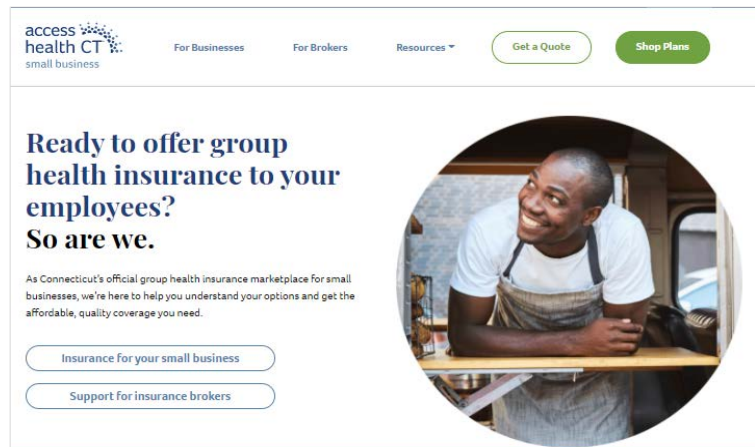
Access Health CT continues its renewed focus on its Small Business Health Options Program (SHOP) to give Connecticut small businesses better, and more affordable, health insurance options.

Our SHOP team continues to expand Access Health CT’s presence in the business community with outreach to chambers of commerce and brokers statewide. The results are evident in our year over year increases in enrollment.

In FY 2022, Access Health CT Small Business generated a 10% increase in year-over-year group health insurance subscriber enrollment and a 9.5% increase in year-over-year stand-alone dental enrollment. We maintained a 90% client retention rate for FY 2022.

Additionally, the Access Health CT Small Business Team helped enroll over 2500 small business employees in Access Health CT Individual medical plans after examining the coverage options best suited to them. Our aim is to ensure CT residents get the best coverage for their specific needs, even if they don’t get it through the Access Health CT Small Business program.

The Small Business & Product Development team was key in developing and implementing the Broker Academy Program which helped dozens of CT residents from underprivileged communities become Health Insurance Brokers, enabling them to stem the tide of health disparities experienced in their communities.



### Recommendations for SHOP Program

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 2023

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Highlights of Access Health CT’s company goals for Fiscal Year 2023 include:

1. Creating a subsidiary to offer products and services that will help reduce the number of individuals without health insurance in Connecticut and generate new revenue.
2. Conducting the Broker Academy for the second year and analyzing its impact.
3. Updating the Health Equity dashboard with latest US Census data and refresh the webpage to make it more engaging for consumers and community partners.
4. Integrating the dental plan enrollment system into the health insurance application system.
5. Developing a 5-year fiscal plan.
6. Reducing operating costs by up to 4% through operational enhancements and process improvements.

Other company goals for Fiscal Year 2023 include:

### Board Communications

- Provide a semiannual report to the Board that outlines Access Health CT performance by July 31 and January 31.
- Provide regular updates during Board meetings.
- Hold regular meetings with Board Chair to discuss and confirm strategy, goals, and objectives.
- Meet with Committee Chairs as needed.
- Participate in a mid-year performance review report presenting progress on goals and objectives.
- Hold annual one-on-one meetings with CEO and each Board member.
- Provide additional updates to the Board as needed.

### Employee Engagement

- Support staff with tools and techniques to empower and increase productivity and personal/professional development.
- Execute employee engagement survey and measure against prior year.

### Financial Performance

- Establish a revenue strategy for Access Health CT, including grant funding.
- Enhance budget reporting and training to Board of Directors.
- Enhance Enterprise Project Management Office reporting on project completion and actual cost.

## **Health Disparities and Community Outreach**

- Create an action plan for the new Health Equity, Outreach and Consumer Experience Advisory Committee to the Board of Directors.
- Develop an outreach plan for the end of the Public Health Emergency to minimize the interruption of insurance for Medicaid enrollees.
- Build and expand partnerships and networks that help and inform underserved groups and individuals.

## **Information Technology and Security**

- Focus on the customer and their entire lifecycle experience, while following IRS and CMS security protocols and guidelines, and industry best practices.
- Execute year two of three-year technology roadmap.
- Enhance Security and Compliance Program to the next level of maturity.
- Use analytics and artificial intelligence products already installed, for deeper visibility and insights into CTHIX related systems.

## **Operational Effectiveness**

- Expand Customer Relationship Management (CRM) capabilities.
- Begin cost/benefit analysis of an alternative CRM.
- Reduce overall escalations by 10% by implementing three to five features to improve the consumer experience.
- Continue to partner with the Department of Social Services to streamline the current Husky content.
- Identify better training methods for seasonal employees at the call center.
- Identify a new Interactive Voice Response (IVR) system.
- Create a quality assurance process for customers with dental enrollment escalations.
- Explore automated enhancements to the broker portal.
- Enhance broker training and education resources.

## **Outreach to Other Stakeholders**

- Improve and maintain relationships with legislators both in Connecticut and the Federal Government.
- Form relationships with new legislative leaders and legislators.
- Hold meetings with State and Federal legislators.
- Hold one annual legislative breakfast, or other event, at the beginning of the Connecticut legislative session.
- Maintain an on-going Quasi-Public Agency relationship with Governor's Office and legislators.



## 5. Human Resources

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### **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, 2022

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.	10	5	2	0	0	0	0	0	2	1	0	0	0	0	0	
1.2	First/Mid-Level Officials & Mgrs.	18	2	1	2	1	0	0	0	7	1	4	0	0	0	0	
2	Professionals	29	10	3	3	2	0	0	1	7	1	1	1	0	0	0	
5	Administrative Support Workers	37	4	4	2	0	0	0	0	5	7	15	0	0	0	0	
<b>Total</b>			<b>Male</b>							<b>Female</b>							
	Male	Female	Total	W	B	H	A	I	N/H	T	W	B	H	A	I	N/H	T
	42	52	94	21	10	7	3	0	0	1	21	10	20	1	0	0	0
	45 %	55 %		50 %	24 %	17 %	7 %	0 %	0 %	2 %	40 %	19 %	38 %	2 %	0 %	0 %	0 %

\* KEY: (W) = White; (B) = Black or African American; (H) = Hispanic or Latino; (A) = Asian; (I) = Indian; (N/H) = Native Hawaiian/Pacific Islander; (T) = Two Or More Races

## **Affirmative Action Efforts in Fiscal Year 2022**

Access Health CT 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, JobTarget.com, and Access Health CT's own website. These websites and Access Health CT recruitment efforts reach a broad range of diverse candidates.

## 6. Financial

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### Marketplace Assessments

As of June 2022, Access Health CT received \$16.2 million of the \$31.6 million expected for marketplace assessments for the 2022 calendar year.

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

Pursuant to Conn. Gen. Stat. § 38a-1083(c)(7) the Exchange has the authority to charge assessments or user fees to fund its operations and to charge interest and penalties to carriers failing to pay the assessments and fees required.

Conn. Gen. Stat. §38a-1083 provides that the Commissioner of Insurance shall 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 \$1,132,392.87 in two grants in Fiscal Year 2022. No grants are open from prior fiscal years.

CMS State Exchange Modernization Grant:	\$1,107,392.87
CT Health Foundation Discretionary Grant:	\$25,000.00
<b>Total</b>	<b>\$1,132,392.87</b>

### Grants Awarded

In Fiscal Year 2022, Access Health CT awarded two Community Navigator grants totaling \$150,000:

New Opportunities, Inc.:	\$ 75,000.00
Project Access, New Haven:	\$ 75,000.00
<b>Total</b>	<b>\$150,000.00</b>

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

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

A&A Office Systems, Inc.	Lored Consultancy LLC
ABM Industry Groups, LLC	Mintz & Hoke
Adaptive Insights, Inc.	Mobile Commons, Inc.
Advent Cat Risk	New Fields Technologies, LLC
Anthem BCBS of CT	Northeast Series of Lockton Companies, LLC
AT&T Corp	Noverant, Inc.
Benefitfocus.com.inc.	OpenSesame, Inc.
Bernard L. Kavalier	Optiv Security, Inc.
Buildscale, Inc.	Oracle America, Inc.
Carahsoft Technology Corporation	Pillar Community Development Corporation
CDW LLC	Pitney Bowes Presort Services, Inc.
Center for Health Policy Development	Project Access, New Haven
Chubb and Son, a division of Fed Ins Co.	Pullman & Comley, LLC
Cigna Health & Life Insurance Company	Regional Community - Technical Colleges
Clarizen, Inc.	Scan-Optics, LLC
CliftonLarsonAllen, LLP	SCeLearning, LLC
Cognizant Technology Solutions	Security Services of Connecticut, Inc.
Community Renewal Team, Inc.	SHI International Corp.
Crown Castle Fiber, LLC	Softheon, Inc.
Dell Marketing, LP	Solution-Soft Systems, Inc.
Deloitte Consulting, LLP	State of Connecticut - DSS
ePlus Technology, Inc.	TEKsystems, Inc.
Fairfax Data Systems, Inc.	The RDW Group, Inc.
Faneuil, Inc.	The Rocket Science Group, LLC
Grossman Solutions, LLC	The Southern New England Telephone Co.
Grunberg 280 Trumbull, LLC	The Tri-Com Consulting Group, LLC
Hallmark Totaltech, Inc.	TouchPoint Integrated Communications, LLC
Indeed	TTEC Government Solutions, LLC
Integration Partners Corporation	Universal E-Business Solutions, LLC
International Business Machines Corp.	uWork.com, Inc.
Jama Software, Inc.	Victor Advertising Service
Janus Software, Inc.	Vision Service Plan Insurance Company
Kardas Larson, LLC	V-Link, Inc.
Kool Ink, LLC	Wakely Consulting Group, Inc.
Learning Dynamics, Inc.	West Publishing Corp.
Lighthouse Computer Services, Inc.	

## Financial Statements

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

	<u>2022</u>	<u>2021</u> (as Restated)
<b>ASSETS</b>		
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	<u>28,451,388</u>	<u>28,610,028</u>
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	<u>10,491,980</u>	<u>8,510,294</u>
Total Noncurrent Assets	<u>14,229,934</u>	<u>12,903,453</u>
Total Assets	42,681,322	41,513,481
<b>LIABILITIES</b>		
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	<u>612,911</u>	<u>429,073</u>
Total Current Liabilities	<u>6,994,087</u>	<u>6,537,995</u>
Noncurrent Liabilities:		
Lease Liability	<u>333,551</u>	<u>429,918</u>
Total Liabilities	7,327,638	6,967,911
<b>NET POSITION</b>		
Net Investment in Capital Assets	11,841,399	10,598,580
Unrestricted	<u>23,512,285</u>	<u>23,946,990</u>
Total Net Position	<u>\$ 35,353,684</u>	<u>\$ 34,545,570</u>



**CONNECTICUT HEALTH INSURANCE EXCHANGE  
(DBA: ACCESS HEALTH CT)  
STATEMENTS OF REVENUES, EXPENSES, AND CHANGES IN NET POSITION  
YEARS ENDED JUNE 30, 2022 AND 2021**

	<u>2022</u>	<u>2021</u> (as Restated)
<b>OPERATING REVENUES</b>		
Marketplace Assessment	\$ 31,464,792	\$ 33,248,504
Intergovernmental Revenue	866,255	-
Private Grants	25,000	-
Total Operating Revenues	<u>32,356,047</u>	<u>33,248,504</u>
<b>OPERATING EXPENSES</b>		
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	<u>31,612,604</u>	<u>31,681,641</u>
<b>OPERATING INCOME</b>	743,443	1,566,863
<b>NONOPERATING REVENUES (EXPENSES)</b>		
Interest Income	<u>64,671</u>	<u>26,828</u>
<b>CHANGE IN NET POSITION</b>	808,114	1,593,691
Net Position - Beginning of Year	<u>34,545,570</u>	<u>32,951,879</u>
<b>NET POSITION - END OF YEAR</b>	<u>\$ 35,353,684</u>	<u>\$ 34,545,570</u>

**CONNECTICUT HEALTH INSURANCE EXCHANGE  
(DBA: ACCESS HEALTH CT)  
STATEMENTS OF CASH FLOWS  
YEARS ENDED JUNE 30, 2022 AND 2021**

	<u>2022</u>	<u>2021</u> (as Restated)
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Receipts from Marketplace Assessment	\$ 31,391,561	\$ 32,412,272
Reimbursement of Operating Costs	18,863,117	19,460,718
Receipts from Intergovernmental Revenue	802,725	-
Receipts from Other Sources	25,000	-
Payments to Employees	(10,756,001)	(10,977,093)
Payments to Vendors	<u>(35,348,538)</u>	<u>(38,179,515)</u>
Net Cash Provided by Operating Activities	4,977,864	2,716,382
<b>CASH FLOWS FROM CAPITAL AND RELATED FINANCING ACTIVITIES</b>		
Payments for Software Development in Progress	(4,019,897)	(6,291,664)
Lease Payments	<u>(420,395)</u>	<u>(404,661)</u>
Net Cash Used by Capital and Related Financial Activities	(4,440,292)	(6,696,325)
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Interest and Dividend Income	<u>64,671</u>	<u>26,828</u>
<b>NET CHANGE IN CASH AND CASH EQUIVALENTS</b>	602,243	(3,953,115)
Cash and Cash Equivalents - Beginning of Year	<u>27,483,157</u>	<u>31,436,272</u>
<b>CASH AND CASH EQUIVALENTS - END OF YEAR</b>	<u>\$ 28,085,400</u>	<u>\$ 27,483,157</u>
<b>RECONCILIATION OF OPERATING INCOME TO NET CASH PROVIDED BY OPERATING ACTIVITIES</b>		
Operating Income	\$ 743,443	\$ 1,566,863
Adjustments to Reconcile Operating Income to Net Cash Provided by Operating Activities:		
Depreciation and Amortization	3,201,284	1,662,302
Change in Assets and Liabilities:		
(Increase) Decrease in Accounts Receivable	718,789	(802,704)
(Increase) Decrease in Prepaid Expenses	42,094	(2,894)
Increase (Decrease) in Accounts Payable	(160,149)	111,509
Increase (Decrease) in Accrued Liabilities	429,746	147,093
Increase (Decrease) in Unearned Revenue	<u>2,657</u>	<u>34,213</u>
Net Cash Provided by Operating Activities	<u>\$ 4,977,864</u>	<u>\$ 2,716,382</u>