

access health CT 



A decade of  
**healthier**

ANNUAL REPORT 2023

**A decade ago**, Connecticut's uninsured rate was 9.2%, according to nationally compiled data. **By 2023, the state's uninsured rate was reduced by nearly half, to 5.2%**, which is among the lowest uninsured rate of any state in the country.



**10X**  
healthy!

**131,422**

individuals enrolled  
in coverage

Since its inception, Connecticut residents increasingly turned to Access Health CT for health insurance coverage during Open Enrollment periods, particularly in recent years.

**Most recently, during the 2023 Open Enrollment, 131,422 individuals enrolled in coverage, an all-time record number.**



**Dear Friends:**

**Health insurance coverage is the ultimate means to an end. Our goal at Access Health CT is to provide Connecticut residents with the means to live a healthier life.** From day one a decade ago, that is precisely what we have done, with a remarkable alliance of Board members and state policymakers, effective outreach from a growing roster of community partners, and an extraordinarily talented, dedicated, and passionate staff.

2023 was a momentous year, capping a remarkable first decade for Access Health CT and the people of Connecticut. The year was characterized by innovation and determination that has continued to advance affordable, quality health care coverage and reduce longstanding disparities. Our pioneering Broker Academy is just one example.

There is abundant evidence, as these pages reflect, that even as much is accomplished there remains more work to do. Access Health CT is well suited and well prepared to do what needs to be done, and that work is already underway.

We remember well the uncertainties that permeated the early years of Access Health CT, when this organization was embarking on a path not yet traveled, working diligently to connect with people unfamiliar with who and what we were, or strived to become.

Yet we persevered, and our persistence paid off. The more people learned about Access Health CT, the greater our impact would become. It was not an easy task, but it was from the outset a meaningful endeavor. We have heard directly from clients that with health insurance coverage in place, medical visits and preventative steps have become more prevalent, and people have become healthier as a result. There can be no greater consequence.

As we look forward with great anticipation to what's ahead, we are profoundly grateful to everyone whose dedication has propelled health insurance coverage – and better health – within reach of Connecticut residents who would not otherwise have health insurance coverage. We have achieved many milestones, often surpassed expectations, and made a difference for individuals, their families, and communities.

All of these efforts resonate even more vividly because of the track record we have built, and because we have done so together.



**JAMES MICHEL**, Chief Executive Officer



Partnerships and outreach initiatives help AHCT tackle health disparities challenges.

**together.**

# connect.

Access Health CT Small Business continued to resonate across the state's small business communities, and a strong retention rate reflected widespread satisfaction. The year-over-year retention rate reached 86%, with a total of 473 group policies that included 2,370 members, plus an additional 4,887 employee members enrolled in the individual marketplace.

For individuals employed by small businesses, the availability of affordable health insurance coverage provides peace of mind and much-needed access to a range of quality health care services. **“My company just started offering benefits and I feel really fortunate to be able to enroll in coverage,”** explains Emma, employed by a small business in central Connecticut. Adds Jennifer, who owns a small business in Hartford County that now offers health insurance coverage: **“As a business owner, I feel responsible to offer my employees health benefits.”**

Access Health CT Small Business reaches out to provide the guidance – and solutions – that help keep Connecticut employees and small businesses healthy. Small businesses may also qualify, for two consecutive years, for a tax credit worth up to 50% of their contribution to their employees' premiums.



“Access Health CT began focusing on working directly with small businesses early on, and accelerated that attention through the years to enable small businesses to provide health insurance coverage for their employees. We are reliable partners, committed to supporting small business growth in Connecticut.”

- **John Carbone**, *Director of Small Business Health Options Program (SHOP), Product Development, & Broker Support*





## Connecticut Small Business Summit

**“ 99.4% of Connecticut businesses are small businesses, employing almost 50% of Connecticut workers. We are very grateful. The Summit provided an opportunity for businesses to learn about the state programs that are available to help – particularly women-owned businesses all across our state. ”**

**Susan Bysiewicz**  
*Lieutenant Governor*

More than 200 Connecticut small businesses attended the inaugural Connecticut Small Business Summit in June, sponsored by Access Health CT and the MetroHartford Alliance. The well-attended inaugural event – featuring remarks by Gov. Ned Lamont and other state officials – provided attendees an opportunity for networking and learning about resources the State provides to small, minority, and women-owned businesses, through panel discussions and presentations.



“ A great turnout with many people attending... setting up a lot of people with health insurance in a short period of time. ”

**James Cornelio**

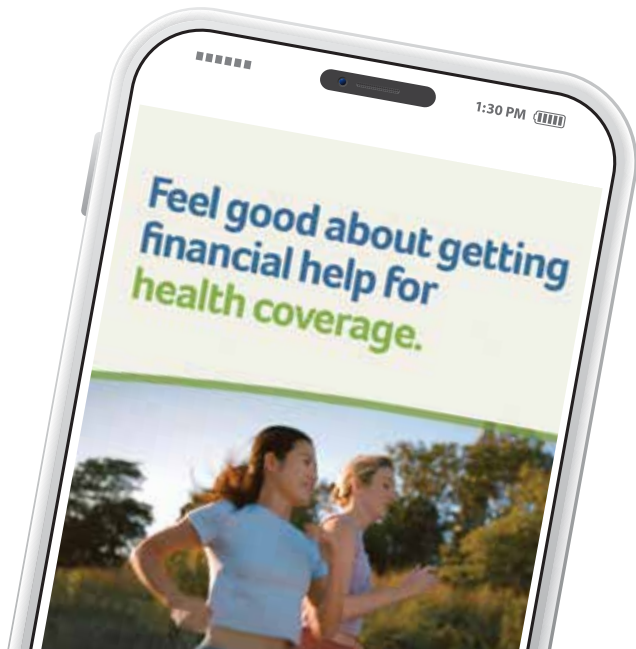
*City of Danbury, Department of Health and Human Services*

Enrollment Fair, Danbury, November 2023

# advance.

Access Health CT readied a new initiative in 2023, laying the groundwork to launch an innovative expansion of Enrollment Fairs to include more than AHCT – much more. AHCT staff reached out to a variety of health care organizations, urging them to participate so as to expand the range of services available to attendees. The new approach is consistent with AHCT’s overall goal, to improve the health of Connecticut.

By having local health care organizations offer various screenings and related information, people who do not easily have access to such services will not only learn about the coverage by well-known companies through Access Health CT, but will also get up-to-date health information.



**88,483 customers** were retained for 2023, and 9 in 10 re-enrolled in the same level plan. Nearly 1,000 people attended one of the AHCT Enrollment Fairs across the state.

To highlight “Feel-Good” Facts about Access Health CT, marketing initiatives pointed out that AHCT is “the only place you can get financial help for health care coverage,” residents can choose from health and dental options with a variety of coverage choices, deductibles and premiums, and enrollment assistance is offered “online, in person and over the phone.” A record number of people responded, with 1.7 million user visits to the website and more than 1 million calls handled by the Call Center. **In 2023, 88.3% of enrollees were eligible for financial help.**

# improve.

In the spring of 2023, changes in federal law meant that individuals not removed from Medicaid eligibility for as long as three years found themselves part of the “Medicaid Unwind” and in need of health care coverage. **That led to an unprecedented surge of interest in Access Health CT, equivalent to a nearly non-stop Open Enrollment.** AHCT staff responded skillfully, and helped individuals navigate their options and select coverage that best meets their needs. As the unwind continues the number of individuals transitioning to AHCT will continue to grow; by the end of 2023, more than 23,000 individuals had transitioned from HUSKY to Qualified Health Plan coverage overall.

Covered CT, an initiative in recent years funded by the State of Connecticut, provides health insurance, dental coverage, and non-emergency medical transportation benefits at no cost to residents who meet eligibility requirements. The Connecticut Department of Social Services administers the program, working closely with AHCT. That collaboration has accelerated the number of clients obtaining coverage through AHCT, jumping more than 25% from a year ago, to include 27,670 Covered CT clients with insurance coverage through Access Health CT at the end of 2023.

During 2023, Access Health CT enhanced its embedded Customer Decision Support tool in the shopping process, making it easier for consumers to identify and select the right plan for their household, and a Knowledge Base for consumers to learn more about health care coverage options.

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The customer account and message center was overhauled, moving toward a more human-centered design approach for consumers accessing their account and related features of the process. Additionally, Customer Support agents were provided with more extensive consumer information, so that customer issues could be resolved more quickly and precisely.





**“ Customer Service is by far one of the most important parts of any company, with the responsibility for a customer’s experience. At Access Health CT, we continue to move forward servicing our consumers to the best of our ability, while finding new ways and processes to make the customer service experience better. ”**



**Mark Spellman**  
*Customer Service Manager*  
*Access Health CT*



**The first decade** of Access Health CT has reflected, more than anything, a commitment to continuous improvement. At its core, AHCT maintains a relentless drive to reach more people with life-changing access to affordable, quality health insurance coverage and a parallel determination to improve not only the breadth and caliber of the coverage, but every aspect of the customer experience.

# 1,022,273

## Call Center calls

93% satisfaction rate



Throughout the decade, particularly amidst the pandemic, the **AHCT Call Center** was indispensable in sustaining communication with consumers. In 2023, the Call Center handled 1,022,273 calls, along with 63,367 Chats and nearly 2,300 emails – with consumer satisfaction at 93%. AHCT offers translation support in more than three dozen languages; those used most often are Spanish, Portuguese, Haitian Creole and Ukrainian.

“ I have Access Health CT, I also have a lot of medical complications. Thanks to Access Health CT, I am taken care of. Without it, I wouldn’t be here. From my heart, thank you! Keep up the awesome work. ”

Jessica Osouna



# A decade of healthier.



## TOWARD BETTER HEALTH.

When asked to fill out surveys at the conclusion of Enrollment Fairs, consumer comments were abundant in praise and appreciation. Descriptions ranged from “**extremely helpful in breaking down the different plans and what will be right for me**” to “**a shining star,**” “**really empathetic,**” “**very helpful and patient,**” “**awesome,**” and “**put my confusion to rest.**”



A red circular badge with a white border containing the text "10X healthy!" in white.The logo for Access Health CT, featuring the text "access health CT" in white lowercase letters, with a stylized sunburst icon to the right.

Earning a place among the nation's most highly regarded exchanges, coupled with increasing recognition in Connecticut for the steady progress being made and steadfast commitment to excellence, internally and externally, **Access Health CT has thrived because of first-rate people and policies.**

In the beginning, Access Health CT opened just a few storefronts to reach consumers. **A decade later, outreach is nearly everywhere.** Enrollment Fairs and events were held in more than 28 communities throughout the state.



**“When we began, it was a learning experience for everyone. It quickly became clear how important Access Health CT would be – it was transformative for people, particularly those who had gone without health insurance coverage for decades. We were delivering real value to people, and guiding them through the process. It was an exciting time, and still is.”**

**Luke Bajana**, Business Solutions Analyst

*Joined AHCT in its first year, as a member of the initial Outreach Team*



**Stand-alone dental plan enrollment** was integrated into the individual medical application for 2023 coverage, increasing dental plan enrollments by more than 5,000, an increase of

**170%**  
from just *two years ago.*



## Gigi Garcia

Access Health CT  
Broker/CAC Support-SHOP  
Service Supervisor

Working effectively as a team is more than a goal at Access Health CT, it is a reality. That's according to someone well positioned to know, because she has been at AHCT from the beginning as one of the first people working with the organization as it was being formed.

**"I love what I do, and I have from the start,"** explains Gigi Garcia. **"In the beginning, we literally began by knocking on doors, explaining what to expect from Access Health CT, and how it will work."** Some of the people who responded to that initial outreach continue to have coverage through AHCT all these years later. Even today, Garcia enjoys

encountering people unfamiliar with AHCT, explaining the array of coverage options and affordability, and seeing their appreciation (sometimes even accompanied by a hug).

**"We always get the situation resolved for people, whatever their circumstances,"**

Garcia says of collaborating with colleagues on behalf of clients. **"We respect each other, we learn from each other, and we get results."**

And like her colleagues, she fully enjoys being a visible representative of AHCT. **"I listen and talk with people as if they're friends or family, being humble and helpful. And I always say, 'if you have questions, reach out.'"**

# Enthusiastic dedication.





10X  
healthy!



# 21

licensed brokers

The 2023 Broker Academy produced 21 licensed brokers from 16 municipalities and seven of Connecticut's eight counties. **71% of the new brokers are female; 86% are non-white or Hispanic.**

**The Broker Academy** launched by Access Health CT, completing its second year, remains the only initiative of its kind by a health insurance exchange in the country. It continues to gain traction, attract interest and participation, and establish newly minted brokers amidst communities most in need. Nearly twice as many participants passed the state licensing exam compared to the first year of the program, and more than half became licensed, acting as AHCT-certified independent brokers, up from one-third in year one.

# breakthrough.

Access Health CT took steps to improve the broker and consumer relationship through the use of technology, ensuring that brokers remain connected to their consumers, and reducing the effort required by both parties to connect and stay in touch. Overall, 48.8% of enrollees are associated with a broker.

In conjunction with the Broker Academy, broker-mentors were recruited, as part of AHCT's mission to increase the rate of the insured and reduce health disparities.

An enhanced bi-weekly newsletter was launched, highlighting information of interest to all AHCT brokers to better enable them to work with Connecticut residents. **The number of certified independent brokers working with Access Health CT has continued to expand, exceeding 600 in 2023 from 250 as recently as 2018, and the newsletter improves the flow of timely information.**

The number of Certified Application Counselors is approaching 200, nearly double recent levels, adding to the expertise available to help people navigate the application process and eligibility results, as well as the latest changes to federal or state laws, programs, and financial assistance.

“ It’s been a great experience for the past 10 years – you find out everyone needs something, whether it’s a dental or health plan, everything is interconnected. It’s been a great avenue for me to connect with people, it’s added to my business, and I’m giving back – that’s the most important part. ”



**Otis McQueen**  
*Independent Certified Broker*



## SENIOR LEADERSHIP TEAM



**JAMES MICHEL**  
*Chief Executive Officer*



**Tammy Hendricks**  
*Director, Health Equity & Outreach*



**Jynelle Maloney**  
*Director, Information Technology*



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



**Jeanna Walsh**  
*Director, Operations*



**John Carbone**  
*Director, SHOP, Product Development, & Broker Support*



**Glenn Jurgen**  
*Director, Human Resources*



**Rebekah McLearn**  
*Director, Technical Operations & Analytics*



**Caroline Ruwet**  
*Director, Marketing*



**Holly Zwick**  
*Director, Finance*

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*Former Senior Vice President and Deputy General Counsel, CVS Health, Inc.*

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*Executive Director, Office of Health Strategy*

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*Executive Director, Commission on Women, Children, Seniors, Equity and Opportunity*

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**Cee Cee Woods\***  
*Former Vice-Chair, Permanent Commission on the Status of Women*

**Matthew Brokman**  
*Senior Advisor, Office of the Governor*

**Thomas McNeill** *Attorney*

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*Interim State Healthcare Advocate, Office of Healthcare Advocate*  
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*Secretary, Office of Policy and Management*  
**Claudio Gualtieri** – *Designee*

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**Dr. Manisha Juthani**  
*Commissioner, Department of Public Health*

**Nancy Navarretta**  
*Commissioner, Department of Mental Health and Addiction Services*  
**Carleen Zambetti** – *Designee*

*\*through June 2023 \*\*through August 2023*



# amplify.

**Glenn Jurgen**, AHCT Director of Human Resources, standing with **Jessica Briggs**, AHCT Human Resources Manager, after receiving his Bronze Stevie Award.



Access Health CEO **James Michel**, with his Silver Stevie Award.



**Access Health CT earned three noteworthy national awards in 2023**, including two Stevie Awards for Great Employers and Diversity MBA's Top 100 Under 50 Executive and Emerging Leaders Award.

Chief Executive Officer **James Michel** received a Silver Stevie Award for People-Focused CEO of the Year and **Glenn Jurgen**, Director of Human Resources for AHCT, received a Bronze Stevie Award for Chief Human Resources Officer of the Year.

**Tammy Hendricks** receiving her Diversity MBA's Top 100 Under 50 Executive and Emerging Leaders Award.



For the 5th consecutive year, **Access Health CT was selected as one of the Best Places to Work in Connecticut by Hartford Business Journal**. The named companies “have gone above and beyond to find creative, strategic, and safe ways to make work fun, inclusive and forward-thinking places for employees to thrive,” according to HBJ. The recognition is earned “based on surveying employees, as well as taking an inventory of the company benefits, policies and offerings,” creating “stable workplaces for all employees – not to mention happier, healthier company cultures overall.”



**Tammy Hendricks**, Director of Health Equity and Outreach for AHCT, was named one of Diversity MBA's Top 100 Under 50 Executive and Emerging Leaders. **“The Broker Academy is a pivotal program in our mission at AHCT. By providing this free program to individuals from underserved communities we are helping to create a more diverse Broker community that better reflects the people we serve in Connecticut. This diversity is crucial. It helps us understand and meet the unique needs of those in hard-to-reach communities.”**

## FINANCIAL HIGHLIGHTS

### CONNECTICUT HEALTH INSURANCE EXCHANGE (DBA: ACCESS HEALTH CT) STATEMENTS OF NET POSITION | JUNE 30, 2023 AND 2022

	2023	2022 (as restated)
<b>ASSETS</b>		
Current Assets:		
Cash and Cash Equivalents	\$ 29,474,055	\$ 28,085,400
Accounts Receivable	179,441	154,997
Prepaid Expenses	195,564	210,991
Total Current Assets	<u>29,849,060</u>	<u>28,451,388</u>
Noncurrent Assets:		
Security Deposit	-	1,197
Capital Assets not Being Depreciated/Amortized	4,804,978	3,736,757
Capital Assets, Net of Accumulated Depreciation/Amortization	11,118,920	10,825,526
Total Noncurrent Assets	<u>15,923,898</u>	<u>14,563,480</u>
Total Assets	<u>45,772,958</u>	<u>43,014,868</u>
<b>LIABILITIES</b>		
Current Liabilities:		
Accounts Payable	141,361	123,718
Accrued Liabilities	6,289,900	5,860,311
Unearned Revenue	425,537	400,929
Lease Liability - Current Portion	418,383	612,911
Subscription Liability - Current Portion	143,271	189,310
Total Current Liabilities	<u>7,418,452</u>	<u>7,187,179</u>
Noncurrent Liabilities:		
Lease Liability	3,033,563	333,551
Subscription Liability	184,001	147,578
Total Noncurrent Liabilities	<u>3,217,564</u>	<u>481,129</u>
Total Liabilities	<u>10,636,016</u>	<u>7,668,308</u>
<b>NET POSITION</b>		
Net Investment in Capital Assets	11,538,032	11,838,057
Unrestricted	23,598,910	23,508,503
Total Net Position	<u><b>\$ 35,136,942</b></u>	<u><b>\$ 35,346,560</b></u>

The complete audited 2023 Financial Statements are located on the Access Health CT website at [agency.accesshealthct.com/reports-audits#two](https://agency.accesshealthct.com/reports-audits#two)

## FY 2023 OPERATING EXPENSES

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



## CONNECTICUT HEALTH INSURANCE EXCHANGE (DBA: ACCESS HEALTH CT)

### STATEMENTS OF REVENUES, EXPENSES, AND CHANGES IN NET POSITION | YEARS ENDED JUNE 30, 2023 AND 2022

	2023	2022 (as restated)
<b>OPERATING REVENUES</b>		
Marketplace Assessment	\$ 31,392,008	\$ 31,464,792
Intergovernmental Revenue	241,137	866,255
Private Grants	137,455	25,000
Miscellaneous Revenue	12,766	-
Total Operating Revenues	31,783,366	32,356,047
<b>OPERATING EXPENSES</b>		
Wages	8,086,709	7,891,066
Fringe Benefits	3,154,838	3,074,934
Consultants	12,838,877	13,246,217
Maintenance	3,345,976	2,720,880
Administration	556,979	417,419
Equipment	614,900	910,784
Travel	88,550	42,218
Supplies	10,829	5,598
Depreciation and Amortization	4,193,552	3,310,612
Total Operating Expenses	32,891,210	31,619,728
<b>OPERATING INCOME</b>	(1,107,844)	736,319
<b>NONOPERATING REVENUES (EXPENSES)</b>		
Interest Income	898,226	64,671
<b>CHANGE IN NET POSITION</b>	(209,618)	800,990
Net Position - Beginning of Year, as Restated	35,346,560	34,545,570
<b>NET POSITION - END OF YEAR</b>	<b>\$ 35,136,942</b>	<b>\$ 35,346,560</b>

# intensify.

One Access Health CT employee summed it up: **“Open Enrollment is our favorite time of year.”**

That’s because it is the strongest opportunity to provide health insurance coverage to those lacking it, and to take tangible steps to advance equity and reduce disparities. Going forward, Access Health CT will intensify efforts to further reduce the uninsured rate, extending ongoing partnerships and collaboration, working to improve and expand coverage, and evolving outreach strategies to include health care providers across the state.

The decade-long dedication to the mission and values, potential and possibilities embodied by Access Health CT provides a solid and steady foundation upon which future chapters of progress will be constructed. Now in Connecticut, the next decade of healthier begins.

authenticity

integrity

excellence

ownership

one team

passion

Hartford resident Lloyd Waldron Sr.’s lifelong goal was to be a social change agent to assist in improving people’s lives. Through the years, he had earned a Master of Social Work degree, but was looking to have a greater impact.

A single parent with some physical limitations due to motor vehicle accidents, Access Health CT sparked his interest and became a life changer, after he heard about AHCT plans to recruit individuals to outreach in underserved communities with health disparities.

The first-in-the-nation Broker Academy paved the way for a new career, achieving licensure and certification as an insurance

broker in the State of Connecticut, with support from AHCT staff and mentorship being pivotal.

Waldron, who graduated in the inaugural Broker Academy class, explains **“My continued purpose will be to educate, guide and offer any assistance necessary to ensure everyone – regardless of their age, ethnic background and/or social status in Connecticut – has access to adequate and affordable health insurance.”**

He adds, **“Personally, the most gratifying outcome is observing the natural excitement and appreciation after I’m able to assist someone in acquiring suitable and accessible health insurance coverage.”**



**Lloyd Waldron, Sr.**

*Independent Certified Broker*



**“For a decade, Access Health CT has provided Connecticut residents with critical access to high-quality, affordable health care coverage.** As one of only 18 state-operated exchanges, it also continues to be a national leader in this important endeavor. The most recent Open Enrollment has been AHCT’s most successful yet, and the organization has never been stronger.

With programs like Covered CT, the state continues to be a pioneer in addressing the health needs of its citizens. I am proud – as we all should be – of that commitment, and I’m very pleased that Access Health CT continues to play a leading role in supporting that goal through its dedication to service, innovation and leadership. **I’m confident the best is yet to come.”**

**Charles Klippel**  
*Chair, Access Health CT Board of Directors*



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