



# Stronger CT

ACCESS HEALTH CT | ANNUAL REPORT 2024

At Access Health CT, our values are the foundation of everything we do. We work together, as **one team**, to make a difference in the lives of Connecticut residents for whom quality health insurance coverage has been elusive. Proudly, we have increasingly achieved that objective – and we’ll continue to intensify our work to reach more residents across our state.



**authenticity.**

JOHN CARBONE THOMAS CAVANAUGH ANN MARIE CHATMAN MARY COHEN CHABELI CONTRERAS TAVERAS  
KELLY COTE LUZ COTTO SINISA CRNKOVIC MARQUESE DAVIS BRYAN DOWD DEBRA EASTMAN JESSIMAR  
EWART YANAIRIS FALCON MILAGROS FONTAN-GONZALEZ GLORIVEE GARCIA CAROLINE GILLETTE SERGIO GONCALVES JANETTE GONZALEZ  
JULIUS GRAEFE BARTON GRAHAM  
MAURICE HEADLEY KATHRYN HEARN  
HOLLOMAN NUSRAT HOSSAIN THOMAS HYNES LUIS IRIZARRY ORWYN JOSEPH DARWIN JURADO GLENN JURGEN ANU KANKANALA KELLY KENNEDY

**excellence.**

BRIAN ALTRUI STEPHANIE ARROYO LUKE BAJANA FRANCO BARRERO DENELL BATTLE  
ALEXANDER BENTLEY JACOB BJORNBERG JESSICA BRIGGS IRENE BROOK ERIC BRYANT

**integrity.**

MILVIA GUERRA NAVAS NICOLA GUGLIOTTI PAUL HARRIAT  
KAYLA-MARIE HENDERSON TAMMY HENDRICKS CATHERINE

Dear Friends:

**Health is at the core of every aspect of well-being**, individually and collectively. If Connecticut is to fully realize its potential, as a state and in the lives of all of its residents, achieving and sustaining health is essential to building a stronger Connecticut.

**Access Health CT is truly one team** – where everyone contributes, collaboration drives progress, and there’s evidence each and every day that when an organization brings together talented people with the determination, drive and passion to improve the lives of their neighbors and our state’s communities, the results can be substantial, significant, and quite often, life-changing.

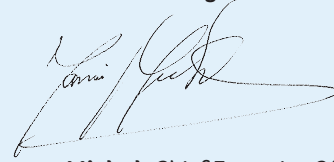
**There’s strength in numbers**, and we have a number of strengths, as data highlighted here reflects. Our most comprehensive Customer Impact Survey provided actionable insights and overwhelming approval of our initiatives. We are utilizing technology and marketing innovations, intensifying awareness and access, and effectively accelerating our efforts. We’re joined by an array of people and partners to reach individuals and families in need of affordable, quality health insurance.

**Reducing health disparities is central to our mission.** We can only achieve that goal by addressing social determinants of health, particularly those among communities of color and those traditionally underserved.

Our mission-driven objective of health equity for everyone continues to advance, earning results and notice at kitchen tables, in small businesses, and among corporate leaders and policy makers.

**Small businesses – essential to a thriving economy – are an important conduit for employee health insurance coverage**, and have been a constant focus. This year, we built the framework to launch Individual Coverage Health Reimbursement Arrangements (ICRA) in 2025, which will allow employers to reimburse employees a set amount of monthly tax-free money for health insurance premiums and other qualified medical expenses.

**Now, we move forward** – energetically and enthusiastically – in our second decade. As this 2024 Annual Report illustrates, the substantial progress we have made together amplifies the value and consequence of our efforts and the acute need to continue forward. The sturdy foundation we have established will serve as the launching pad for all we will undertake next, contributing to steadily achieving a healthier and stronger Connecticut.



**James Michel**, Chief Executive Officer

MARGO LACHOWICZ ELLYN LARAMIE ERIN LOBIK CHARLES MACNAUGHTON STEPHANY MANZUETA

REBEKAH MCLEAR ASHLIN MEDINA COLE MERCIER JAMES MICHEL YESSENIA MILAN WILLIAM

MONTEALEGRE STANLEY MOTT

JOSHUA ORLANDO PATRICIA ORTEGA

LOUIS EDMONDO RAGONE TANDY RAMOS NICOLE RANSOME KEVIN REARDON SUSAN RICH-BYE ALEXANDRA RIVERA EMANUEL ROLLO CAROLINE

RUWET ALEXIS SAADE YOLANDA SALAS ANDREA SERENY MARK SPELLMAN KECIA STAUFFER ARLINE STEPHENSON IRENEUSZ SWIECKI

KATHLEEN TALLARITA GABRIELA TEJADA CASTILLO ANDREA THOMPSON LA-RON TYRRELL VIJAY VEMURI

TANAIJA VERNON JEANNA WALSH DWAYNE WILLIAMS DEIDRE WRIGHT ALYSSA YACONE HOLLY ZWICK

ownership.

one team.

passion.



96%

**of Access Health CT customers agreed that having coverage has improved their general well-being.**

2024 Customer Impact Survey

Considering healthcare options can be overwhelming. To assist, Access Health CT offers online tools, including our **Compare Plans** feature, to review plans based on consumer preferences. For example, consumers can filter plans by selected physicians included in network, prescription drug coverage, or cost. Beyond that, there are well-qualified representatives – online, in call centers, and in-person – ready to assist current and prospective customers.

**In 2024, there were nearly 1,000 experts – including Certified Application Counselors, trained and certified insurance brokers, and a record number of partner organizations – helping Connecticut residents statewide.**

**Navigators held nearly 150 events and presentations, and earned more than 5,000 online site visits during the year.**

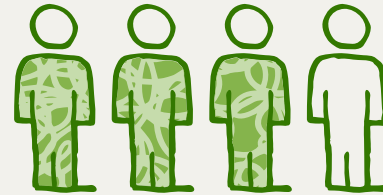
## Amplifying Impact.

Access Health CT's annual 12-week Open Enrollment period that began on November 1 resulted in a record-setting number of individuals set up for insurance coverage at the start of 2025. The total of 151,151 people as of January 16, 2025 reflects the impact of intensified efforts throughout 2024, particularly during Open Enrollment.

Connecticut had extended health coverage – due to the pandemic – for most individuals enrolled in Medicaid on or after March 18, 2020, even if they no longer qualified. That ended in 2023, and the review of household eligibility – Continuous Enrollment Unwinding – resumed. Those determined to no longer qualify for HUSKY Health were able to shop for health and dental coverage through Access Health CT (AHCT), eligible for full coverage at little or no cost. The Medicaid unwinding process led to more than 20,700 individuals enrolling in insurance coverage.

Access Health CT also increased the number of Navigator partners, which stood at four in 2023, and grew to five – with a total of six locations – in 2024.

Current navigator organizations effectively deepen AHCT's reach into Connecticut communities where residents can get one-on-one health insurance enrollment help year-round. The mission of these organizations is to better the lives of the people in



**Nearly three-quarters of those participating in the 2024 Customer Impact Survey agreed they use healthcare services more frequently because they have coverage. Before getting a plan through Access Health CT or HUSKY Health, 2 in 5 consumers had private insurance and nearly a third had no insurance.**

their communities, which aligns with AHCT's mission of reducing the rate of the uninsured and eliminating health disparities in the state. **Navigators now include:**

- Cornell Scott-Hill Health Center in New Haven (new in 2024)
- Community Renewal Team in Hartford
- Community Health Center Association of CT in Willimantic and Norwich
- Greater Bridgeport Area Prevention Program
- New Opportunities, Inc. in Waterbury

All of these efforts – and additional initiatives – are connecting more Connecticut residents with quality, affordable insurance coverage. As one individual explained succinctly, if not for Access Health CT, “I would not be able to afford doctor visits or my medications.”



## Advancing Innovation.

Access Health CT staff worked diligently throughout the year to utilize technology to enhance the enrollment process, and to make every interaction more user-friendly – online and in-person – with great results. Among the advances in 2024:

**The development of the online AHCT Enrollment Dashboard** promotes transparency between Access Health CT and the residents of Connecticut, providing easy access to an array of up-to-date statistics. To fulfill AHCT’s commitment to being a positive force for ensuring access to health insurance, “we must ensure that our work and data are visible and effectively communicate how Access Health CT impacts the community it serves.” The comprehensive Enrollment Dashboard was quickly relied upon daily by multiple audiences.

AHCT solicited feedback from consumers during the year regarding their plan selection experience

online, and based on that feedback, refinements and enhancements were made. They include adding **additional language to help consumers easily identify when a deductible applies – or doesn’t – for a specific plan**; and **adding additional services to the benefit detail and comparison views**, giving consumers a broader picture of the plan design to improve the ease of comparison.

Access Health CT also added the **support of artificial intelligence in improving the search function** when consumers are seeking information on the AHCT website. The resulting search process provides consumers with more extensive and more immediate search results.

During community and broker events, AHCT staff described consumer portal enhancements and highlighted the benefits of encouraging consumers to use the portal’s functionality to help determine if they qualify for financial assistance or to “estimate healthcare expenses.” The aim is to reduce the anxiety or uncertainty that can accompany plan selection.

AHCT also released a web-based tool in 2024 allowing Connecticut Essential Community Providers to update their vital information more frequently and with electronic ease. This critical data is used to evaluate the distribution of office locations and services within our participating insurance company networks, ensuring reasonable access to healthcare.

**“The staff at the Enrollment Fair was very helpful, from beginning to end. They were great – friendly, knowledgeable, answered my questions, and there was very little waiting time for assistance.”**

- Patricia Bently, AHCT client



For individuals considering applying for health or dental coverage through Access Health CT, the first step is often establishing an online account. During 2024, online information and data was expanded, and ease-of-use improved.

# 1,105

unique users have turned to the Enrollment Dashboard from its launch in September through the end of the year.



During 2024, there were almost 300 outreach events held in Connecticut by Access Health CT and Navigator partners, with additional outreach in nearly 100 formal presentations and 400 material drops and in-person visits.

There were 24 Enrollment Fairs (up from 19 in 2023), in-person help at Enrollment Locations in Stamford and East Hartford, Community Partner “Zoom, Learn & Chat” sessions held monthly, and more than a dozen Healthy Chats online.





## Building Momentum.

*Social Determinants of Health and Their Impact on Access to Insurance* was the theme of the 2024 Access Health CT Community Conference, held in October in Waterbury. Sessions highlighted the impactful work being done by the AHCT team and partners to address health equity challenges head-on. Opportunities to collaborate, by partnering with a navigator, referring candidates to AHCT's Broker Academy or joining upcoming regional meetings were also explained.

In addition to experienced AHCT staff members sharing their expertise in various sessions and panels, speakers included Fred McKinney, Ph.D. of BJM Solutions, LLC, who provided an in-depth look at the social determinants of health, and Maria Millan, Outreach Coordinator for the City of Stamford.

Waterbury Mayor Paul K. Pernerewski Jr., State Senator Joan Hartley, Congresswoman Jahana Hayes, and U.S. Senator Richard Blumenthal also addressed conference participants. Nearly two dozen vendors – including numerous local and state agencies – were on hand to provide additional insight. Attendance at the day-long conference exceeded 200.

Four partner organizations that help to advance the mission of AHCT were recognized for their ongoing efforts: Afro Caribbean Cultural Center (Waterbury), Stamford Health District, Angels of Edgewood

(Hartford), and Church of the People (New London). Awards were presented to Rafael Feliciano-Roman, Maria Millan, Jendayi Scott-Miller, and Rev. Jesus Garcia, respectively.

Demonstrating its commitment to vibrant partnerships with Certified Independent Brokers, Certified Application Counselors (CACs), community leaders and legislators, AHCT has developed an easily accessible toolkit to enhance outreach efforts. It is a collection of resources, including talking points and social media posts, that help community partners to start or continue informed conversations with the people they serve.

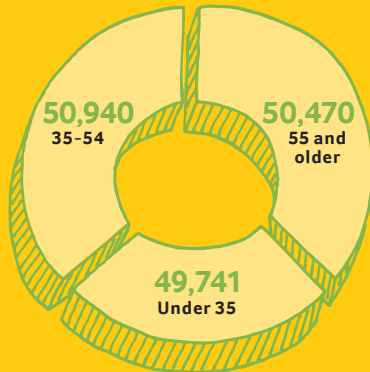
**“Access Health CT is an excellent source of reliable information, training and support, so we can help people in the community obtain the coverage they need and can afford, and explain how to use their health insurance. They do very good work across the state, communicating the latest changes in laws or policies, which is very important to highlight.”**

- **Maria Millan**, *Outreach Coordinator*, Department of Health & Human Services, City of Stamford, is a Certified Application Counselor since 2013, the first CAC training, and insurance broker, a graduate of the first year of the AHCT Broker Academy.

# A Healthier and Stronger Connecticut.

The mission of Access Health CT drives progress towards achieving the objectives clearly described: **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.**

Individuals Obtaining Health Insurance Coverage Via Access Health CT  
**BY AGE**



As of January 16, 2025



Access Health CT's continuing growth of initiatives aimed at reaching more Connecticut residents in need of health insurance coverage is reflected across all eight counties in the state.

“We develop trust with our clients, help them understand what Access Health CT offers, and grow with their families. Over time, we see generational change. Families that are underserved, or not served at all, often begin with one family member getting coverage, and then others follow.”

- **I-Nesta Belardo**, B&A Benefit Solutions, LLC, is an experienced Connecticut broker with clients throughout the state, who has worked with Access Health CT since it began.



**89%**

agreed they are **better able to access healthcare services** due to this coverage.

2024 Customer Impact Survey





99%

**of AHCT customers surveyed view preventive care as essential or useful in maintaining their health.**

2024 Customer Impact Survey

AHCT's Broker Academy, in only its first three years, has led to the licensing of 73 insurance brokers in Connecticut, including many in communities traditionally underserved. In 2024, 23 individuals attended the Academy and earned their license, well-prepared to begin connecting Connecticut residents with health insurance coverage.



## Driving Opportunity.

Across Connecticut, there are more than 650 independent insurance brokers who are trained and certified by Access Health CT. They're ready to help Connecticut residents – for free – with information about obtaining health or dental coverage. In fact, nearly half of the people who get health coverage through Access Health CT work with a broker.

Increasingly, Access Health CT has been adding brokers in geographic locations – such as our state's major cities – where brokers have not been readily available. Central to that strategy is the Broker Academy, one of the first of its kind in the nation. In 2024, classes were held in Norwalk and Hartford.

The alarming absence of health equity in Connecticut has serious consequences, and according to the Connecticut Health Foundation, health disparities are pervasive in Connecticut. They point out that “particularly for people of color, there are more hurdles, making it harder to get – and stay – healthy.”

Access Health CT is aggressively working to extend access to health insurance coverage as a means of reducing and eliminating health disparities. Overall, the statewide uninsured rate in Connecticut has continued to be below the national average. The uninsured rate in the state's urban communities is improving, but it continues to be substantially higher for Hispanic and Black residents.



To reach communities throughout Connecticut, marketing efforts were pursued in multiple languages, using a range of media platforms. Messages, such as “For what if. Health coverage for every reason,” as seen above, and “For guidance. Free enrollment help online, on the phone, in person” were aimed at potential clients in communities and neighborhoods across the state.

Disparities often persist even as access to coverage becomes available. When AHCT asked Qualified Health Plan and HUSKY Health customers the reasons why people were unable to get the healthcare they needed, 47% said they could not find a doctor who took their insurance, and 44% were worried about the cost or their ability to afford it.

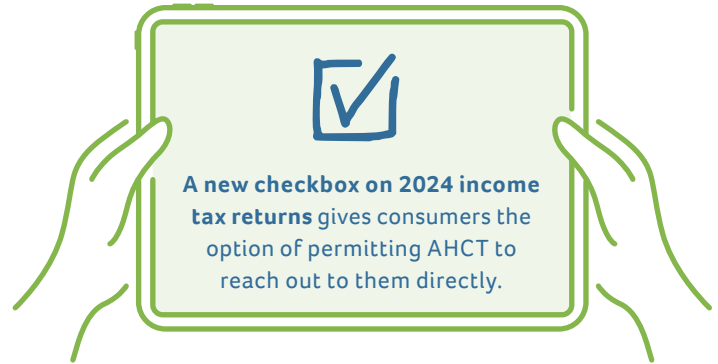
All health plans offered through AHCT provide coverage for ten Essential Health Benefits. Individuals can use preventive services without having to pay a deductible, and there is no copayment required. The most needed services – cited by nearly all consumers – were lab tests, prescription drugs, and preventive care.

## Accelerating Progress.

Connecticut has a well-earned reputation for breaking new ground, forging effective partnerships, and sustaining an innovative and effective staff unwaveringly committed to reaching more people, in more ways, more effectively each and every year.

AHCT established a new partnership with the state Department of Revenue Services (DRS) that will launch with 2024 individual income tax returns in April 2025. Legislation passed in 2023 allows DRS to ask consumers (via a check box on the income tax form) for permission to share information with Access Health CT from Connecticut Income Tax returns to allow outreach to interested consumers. This will permit AHCT to reach new audiences that may not be aware of their health coverage options.

An increasing number of state residents – who meet specific eligibility requirements – are paying \$0 for their health insurance coverage through AHCT, thanks to the Covered CT Program administered by the state Department of Social Services.



The number of individuals with health insurance under Covered CT is now at 41,165 as of January 16, 2025, which reflects 50.2% growth from the same time last year.

Overall, nearly 90% of AHCT customers enrolled in a Qualified Health Plan receive financial assistance.

Reflecting AHCT staff's strong commitment to consumers, Human Resources Manager Jessica Briggs earned a bronze award from the 2024 Stevie Awards for Great Employers in its Onboarding Professional of the Year category and Tammy Hendricks, Director of Health Equity Outreach, was recognized by Hartford Business Journal in the Top 25 Women in Business. She "successfully built strategic partnerships and developed an innovative equity and inclusion program," HBJ noted.

**“There’s hardly anything more consequential than connecting Connecticut residents with quality, affordable health insurance, because it allows people to attain better health. That’s at the heart of our efforts, with the added benefit that good health for *all* our residents is essential to achieving a stronger Connecticut.”**

- Charles H. Klippel, Chair, Access Health CT Board of Directors

## SENIOR LEADERSHIP TEAM



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Chief Executive Officer



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



**Marquese Davis**  
Director, Information  
Technology



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



**Glenn Jurgen**  
Director,  
Human Resources



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



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



**Caroline Ruwet**  
Director, Marketing



**Jeanna Walsh**  
Director, Operations



**Holly Zwick**  
Director, Finance

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**Deidre Gifford**  
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Office of Health Strategy

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Institutes for Health Policy

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Executive Director, ConnCAN

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Chief of Staff, Office of the Governor

**Thomas McNeill** Attorney

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Department of Social Services

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State Healthcare Advocate,  
Office of the Healthcare Advocate  
**Sean King**\*

**Jeffrey Beckham**  
Secretary, Office of Policy and Management  
**Claudio Gualtieri** – Designee

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Insurance Department  
**Paul Lombardo** – Designee

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

\*through September 2024

## FINANCIAL HIGHLIGHTS

### CONNECTICUT HEALTH INSURANCE EXCHANGE (DBA: ACCESS HEALTH CT) STATEMENTS OF NET POSITION | JUNE 30, 2024 AND 2023

	2024	2023
<b>ASSETS</b>		
Current assets		
Cash and cash equivalents	\$ 28,387,878	\$ 29,474,055
Accounts receivable	280,122	179,441
Prepaid expenses	236,333	195,564
Total current assets	28,904,333	29,849,060
Noncurrent assets		
Capital assets not being depreciated/amortized	2,293,400	4,804,978
Capital assets, net of accumulated depreciation/amortization	11,162,167	11,118,920
Total noncurrent assets	13,455,567	15,923,898
Total assets	42,359,900	45,772,958
<b>LIABILITIES</b>		
Current liabilities		
Accounts payable	173,880	141,361
Accrued liabilities	5,424,120	6,289,900
Unearned revenue	1,371,326	425,537
Lease liability - current portion	321,524	418,383
Subscription liability - current portion	153,105	143,271
Total current liabilities	7,443,955	7,418,452
Noncurrent liabilities		
Lease liability	2,609,395	3,033,563
Subscription liability	19,374	184,001
Total noncurrent liabilities	2,628,769	3,217,564
Total liabilities	10,072,724	10,636,016
<b>NET POSITION</b>		
Net investment in capital assets	11,309,312	11,538,032
Unrestricted	20,977,864	23,598,910
<b>Total net position</b>	<b>\$ 32,287,176</b>	<b>\$ 35,136,942</b>

The complete audited 2024 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 2024 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, 2024 AND 2023

	2024	2023
<b>OPERATING REVENUES</b>		
Marketplace assessment	\$ 33,356,883	\$ 31,392,008
Intergovernmental revenue	-	241,137
Private grants	40,000	137,455
Miscellaneous revenue	32,969	12,766
Total operating revenues	<u>33,429,852</u>	<u>31,783,366</u>
<b>OPERATING EXPENSES</b>		
Wages	8,603,559	8,086,709
Fringe benefits	3,670,611	3,154,838
Consultants	14,761,188	12,838,877
Maintenance	2,972,862	3,345,976
Administration	712,397	556,979
Equipment	1,068,801	614,900
Travel	97,026	88,550
Supplies	13,133	10,829
Depreciation and amortization	5,516,865	4,193,552
Total operating expenses	<u>37,416,442</u>	<u>32,891,210</u>
<b>NET OPERATING LOSS</b>	(3,986,590)	(1,107,844)
<b>NONOPERATING REVENUES</b>		
Interest income	1,136,824	898,226
<b>CHANGE IN NET POSITION</b>	(2,849,766)	(209,618)
Net position - beginning of year	35,136,942	35,346,560
<b>NET POSITION - END OF YEAR</b>	<u><b>\$ 32,287,176</b></u>	<u><b>\$ 35,136,942</b></u>

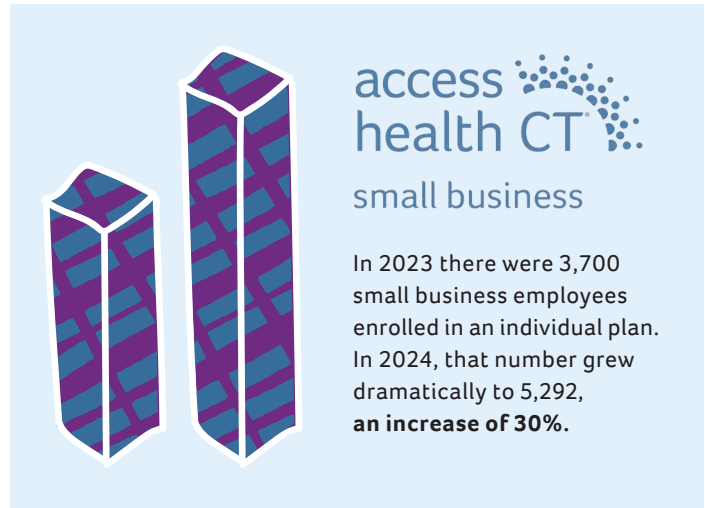
## Expanding Connections.

The Access Health CT Small Business team has worked energetically to help small businesses determine the best healthcare coverage for their budgets and their employees.

Even as the number of small business employees in plans through the individual market has increased, the number of small group plans has also grown. Between August 1, 2023 and August 1, 2024, the number of group plans has grown from 435 to 513, an increase of 17.9%. Every county in Connecticut has plan participants, led by Fairfield, Hartford and New Haven counties.

For the annual **Connecticut Small Business Summit**, the AHCT Small Business team partnered with the Chamber of Commerce of Eastern Connecticut. Congressman Joe Courtney and Lieutenant Governor Susan Bysiewicz were among the day's speakers, which included panel discussions and free one-on-one consulting, along with an opportunity for small business leaders to network, strengthening Connecticut's statewide small business community.

During 2024, Connecticut businesses learned that Access Health CT will be providing a new way for employers to utilize an employer coverage option for their employees while also reducing costs and providing their employees with more flexibility in selecting a health insurance plan.



**ICHRA (Individual Coverage Health Reimbursement Arrangement)** is a health benefit where employers can provide pretax dollars to employees to help cover health insurance premiums and qualified medical expenses for individual health insurance plans. In certain situations, some employees may qualify for federal subsidies, including Advanced Premium Tax Credits and Cost-Sharing Reductions to lower the cost of health insurance as an alternative to the ICHRA offer.

Streamlining the process for employers to use ICHRA can play a significant role in supporting Access Health CT's mission by expanding health coverage options and extending affordability.

By empowering more employers to participate in funding their employees' health coverage, AHCT can make coverage more accessible to Connecticut residents and increase enrollment. Connecticut is the first state to build its own ICHRA solution, which will be launching in 2025.



The Connecticut Small Business Summit, free for all attendees, featured **225+ engaged attendees, 28 outstanding vendors, 20 dynamic and informative speakers**, and raised \$1,800 from participants for Connecticut Foodshare.

Benefits from the Summit were evident throughout the year in the collaboration with Connecticut small businesses to offer health insurance coverage to their employees.





[AccessHealthCT.com](https://www.AccessHealthCT.com)

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[AccessHealthCTSmallBiz.com](https://www.AccessHealthCTSmallBiz.com)

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Access Health CT has been selected by Hartford Business Journal as one of **Connecticut's Best Places to Work** for six consecutive years.