



2017 ANNUAL REPORT

Building a Healthier Connecticut

access health CT 



“ Healthcare is a fundamental right – critical to building strong communities, supporting a productive workforce, and sustaining a high quality of life. Access Health CT has helped hundreds of thousands of residents get the healthcare coverage they need to get preventative care, treatment for illness, and protect them in case of an accident.

While Connecticut leaders have vigorously pursued healthcare affordability and accessibility, the instability coming out of Washington D.C. has made this year particularly challenging. I commend Access Health CT for never losing sight of our priorities – our residents. Together we will continue our work to build a stronger Connecticut.

”
Nancy Wyman, *Lieutenant Governor*
Chair, Board of Directors



From the CEO

Residents of Connecticut:

Here at Access Health CT we are all rowing in the same direction and making great progress – notwithstanding the strength of the tide. We strongly believe in our mission and take it to heart each and every day. 2017 was a year of turmoil. **Yet, it was also a year of considerable accomplishment for Access Health CT, as we delivered healthcare coverage for tens of thousands of our neighbors.**

The motivation that drives us comes from the positive change happening in our customers' lives. Spend just a few minutes listening to heart wrenching and thankful stories of how having coverage has effected them, and it fills you with energy and reaffirms your determination.

We understand the process of selecting health insurance can be cumbersome and challenging. That is why we strive to make the customer experience personable and empathetic. Since we began five years ago, we have served over one million Connecticut residents as a trusted advisor.

In collaboration with community organizations and state agencies, and a dedicated Board, we have accelerated efforts to enroll underserved and hard-to-reach populations. The interest hasn't diminished because the needs remain great.

The remarkable people of Access Health CT are key to our success, as these pages reflect. **We will continue to meet challenges head on, embrace change, and cultivate relationships that benefit the residents of Connecticut.** We remain undeterred, and invite you to stand with us as we endeavor to do still more.

James R. Wadleigh, Jr., *Chief Executive Officer*

Navigating Challenges, Achieving Progress

Access Health CT, Connecticut's official health insurance marketplace, offers residents and small employers a range of quality, affordable health and dental insurance options from participating health insurance providers, and partners with the state Department of Social Services in Husky Health enrollment.

Throughout 2017, efforts behind-the-scenes at Access Health CT were aimed at helping employees respond more effectively to improving the customer experience.

Open Enrollment periods brought a dramatic increase of inquiries – in-person, over the phone and online – each requiring singular attention and a personalized response. And that is precisely what they received.

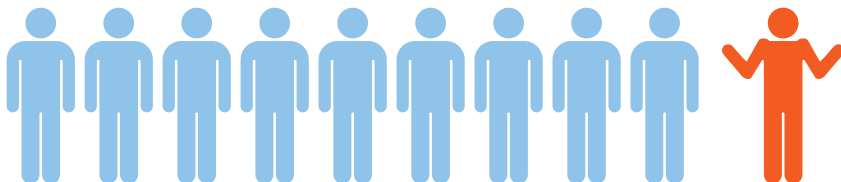
As the number of uninsured continued to decline, reducing that number still further became more challenging, as the remaining uninsured population proved more elusive.

The ever-changing landscape of the Affordable Care Act's implementation added higher levels of uncertainty and complexity. Through it all, Access Health CT's intensifying efforts proved productive – achieving a 2.3 percent increase in enrollment over the previous year.

More than

9 out of 10

Connecticut residents
have healthcare coverage.





13,419

New customers for 2018!



The state's uninsured rate is now among the lowest in the nation. **More than 9 out of 10 state residents have health insurance coverage, a critical first step toward achieving and sustaining better health.**

With individual and small business health plans offered through ConnectiCare Benefits, Inc. and Anthem Health Plans, Inc., and dental policies available through Anthem, Access Health CT reaffirmed its position as the only place where individuals can obtain coverage and qualify for financial help to lower costs.

2017 also brought the shortest enrollment period – only seven weeks – in the 5-year history of the Affordable Care Act. For Access Health CT, the challenge was to do more with less; an objective that was met, and exceeded. More than 13,000 new customers signed up for 2018, selecting health insurance coverage through Access Health CT for the very first time. **Nearly one-quarter were in the 18-34 age group, a key demographic, and nearly one-fifth were customers who returned after not having a policy in 2017. Overall, a robust 70 percent of customers re-enrolled in coverage for 2018.**



“The Affordable Care Act and Access Health CT saved my husband’s life. Neither my husband nor I have insurance through our work. Once we enrolled with Access Health CT we were able to find a very good physician. During my husband’s first physical, the doctor sent him for tests based on his family history of heart disease. The results showed that he needed surgery. If not for this insurance, we would not have been able to afford the surgery.” - Sandra, Middletown

Collaborating to Improve Lives

2017 started with the final portion of one Open Enrollment period (thru Jan. 31) and finished with another (Nov. 1 – Dec. 22). In each instance, persistent efforts to inform Connecticut residents of the availability of quality health care coverage brought substantial results.

Collaborating with a growing network of more than 450 community partners, providing customers with online tools including the Plan Comparison Tool and Resource Library, and connecting with

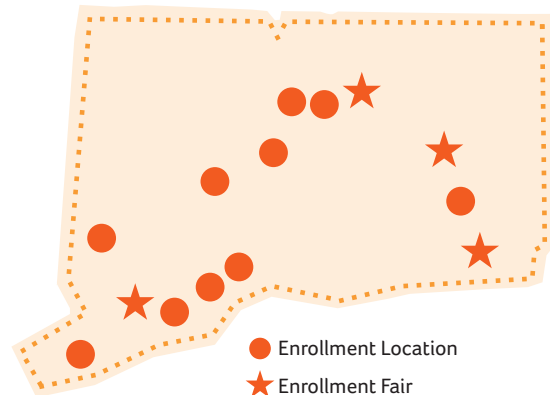
hard-to-reach populations were central elements in achieving these results. Supporting those efforts, our year-round call center has the capacity to respond to customers in over 100 languages. There was also comprehensive training and certification provided for Customer Service Representatives, Customer Relations Specialists, Certified Application Counselors and Certified Brokers.

In the Spring, six regional planning meetings were held, attended by key stakeholders, to gather feedback and learn first-hand in preparation for the next Open Enrollment period. The number of in-person enrollment locations across the state was increased to ten during the Fall, and four major enrollment fairs were conducted – all of which helped to close the gap between those with health insurance, and those without.

accessible.

4,918

Connecticut residents
**enrolled in-person
at a location or fair.**



450+

community partners working
to make healthcare accessible.





114,134

Connecticut residents enrolled
in a 2018 Qualified Health Plan.

innovative.

Intensifying Our Commitment to Customers

Building on the expanded outreach initiatives, Access Health CT launched a user-friendly Plan Comparison Tool giving customers an easy way to compare plans. Armed with household information and preferred doctors and/or prescriptions, individuals can estimate the annual out-of-pocket costs to help them determine which plan would be best for their particular situation.

Access Health CT also launched enhancements to the Small Business product offerings, ranging from greater flexibility in individual plans to establishment of a dedicated customer service team and new targeted website.

These initiatives, and others, can be life-changing for people enrolling in healthcare coverage for the first time, or a deciding factor in visiting the doctor for a preventative check-up. The knowledgeable Access Health CT team understands and underscores the importance of using plan benefits to stay healthy.



Unique website visitors for the 7-week 2018 enrollment period.

“The Plan Comparison Tool, already used by customers nearly 17,000 times during Open Enrollment, was a significant milestone in our ongoing mission to simplify the complexities customers experience while shopping for the right health plan for their needs.”

- Robert Blundo, Director,
Technical Operations & Analytics

Engaging the Community, Impacting Individuals

A positive customer experience doesn't just happen. It is earned. Access Health CT is determined to provide the people of Connecticut with access to healthcare coverage, which is essential to staying healthy. That is why every individual on the frontlines, responding to customer inquiries, describing insurance options, and following through on the specifics of individual circumstances, puts the customers' needs first, every step of the way.

By integrating the functions of a half dozen stand-alone systems into a new all-inclusive

Consumer Resource Management (CRM) system in 2017, Access Health CT significantly upgraded customer service capabilities as a wide-ranging review of technology was conducted. Website visitors can now engage in live chat or more easily use email, a new mobile browser website was added, and employees are able to better track customer inquiries, allowing them to promptly convey responses. It was, explained Director of Operations Tony Crowe, "a game changer for our organization," because of its impact on responsiveness to customers.

Public awareness was enhanced with the addition of informative and timely newsletters, and the Second Annual Community Conference was held earlier in the year, sharing updates on new outreach resources with our partners. The well-attended conference reignited a passion for the shared goal of enrolling as many residents as possible in healthcare coverage.

more informed.

"I wanted to make sure I knew all my options and picked the best plan economically that fit my needs." - Janet, Stamford



EMAIL US



LIVE CHAT



ENROLLMENT
SPECIALISTS



ENROLLMENT
LOCATIONS &
EVENTS

134 average number of **live chat** sessions with customers daily



900+

individuals trained, including
Customer Service Representatives,
Customer Relations Specialists,
Certified Application Counselors
and Certified Brokers ready to help.

“Helping our customers reminds me how important my job is and makes me smile knowing that I really make a difference in someone’s life.”

-Denell, Customer Relations Specialist

“I’m self-employed and I know that having healthcare coverage is important. I needed to find health insurance for me and my mom so I went to the website and I looked at different options from different companies.”

-Mahibery, Bridgeport





healthier.

The mission of Access Health CT is clear and compelling: to increase the number of insured residents in Connecticut, promote health, lower costs, and eliminate health disparities. Access Health CT plans provide a range of healthcare coverage choices designed to give customers the ability to select the plan that best responds to their own individual circumstances and preferences. Keeping Connecticut healthy is our passion and drives our work, each and every day.

access health CT 

Financial Highlights

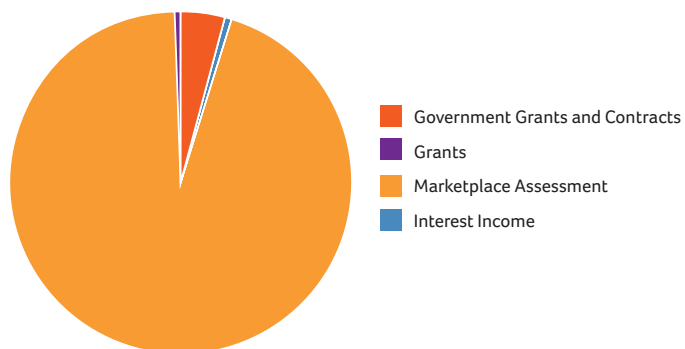
CONNECTICUT HEALTH INSURANCE EXCHANGE (DBA ACCESS HEALTH CT)

STATEMENTS OF NET POSITION

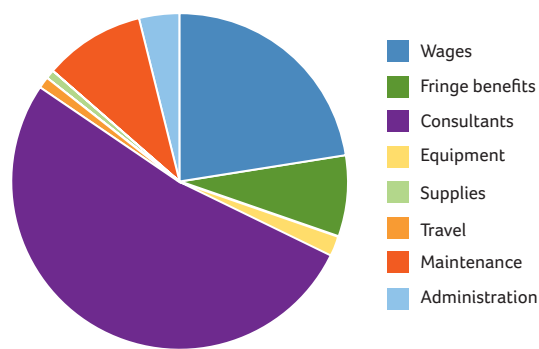
JUNE 30, 2017 AND 2016

	2017	2016
ASSETS		
Current assets		
Cash and cash equivalents	\$ 23,349,254	\$ 24,586,547
Accounts and grants receivable	7,094,741	16,924,057
Prepaid expenses	184,038	187,022
Total current assets	30,628,033	41,697,626
Noncurrent assets		
Security deposit	8,653	8,653
Software development in progress	-	1,848,035
Equipment and software, net	7,161,568	4,451,391
Total noncurrent assets	7,170,221	6,308,079
Total assets	\$ 37,798,254	\$ 48,005,705
LIABILITIES AND NET POSITION		
Current liabilities		
Accounts payable	\$ 391,646	\$ 1,669,600
Accrued liabilities	8,823,554	15,008,437
Total current liabilities	9,215,200	16,678,037
Net position		
Net position invested capital assets	7,161,568	6,299,426
Net position unrestricted	21,421,486	25,028,242
Total net position	28,583,054	31,327,668
Total liabilities and net position	\$ 37,798,254	\$ 48,005,705

FY 2017 OPERATING REVENUES



FY 2017 OPERATING EXPENSES



STATEMENTS OF REVENUES, EXPENSES AND CHANGE IN NET POSITION

FOR YEARS ENDED
JUNE 30, 2017 AND 2016

	2017	2016
OPERATING REVENUES		
Government grants and contracts	\$ 1,465,829	\$ 9,482,162
Grants	41,000	41,000
Marketplace assessment	32,139,640	30,455,332
Interest income	73,919	15,995
Total revenues	\$ 33,720,388	\$ 39,994,489
OPERATING EXPENSES		
Wages	\$ 7,758,067	\$ 7,025,627
Fringe benefits	2,674,823	2,244,497
Consultants	18,685,426	24,312,816
Equipment	408,033	361,999
Supplies	11,302	34,437
Travel	90,323	128,347
Maintenance	3,523,209	2,621,610
Administration	1,255,895	1,145,493
Total operating expenses before depreciation and amortization	34,407,078	37,874,826
Change in net position	(686,690)	2,119,663
Depreciation and amortization	2,057,924	11,969,729
Net position, beginning of year	31,327,668	41,177,734
Net position, end of year	\$ 28,583,054	\$ 31,327,668

Leadership Team



James Wadleigh, Jr.
Chief Executive Officer

Access Health CT empowers customers to choose the health plan and provider that will give them the best value. Driving our efforts is the unwavering belief that there is no greater calling than helping people achieve good health. That is reflected throughout our organization in all our interactions with the customers we serve.



Shan Jeffreys
Chief Operating Officer

“Our focus evolved from purely enrollment, to putting our customers’ needs at the center of everything we do. Now more than ever, our goal is to make sure that every touchpoint allows our members to have a better experience. We are determined to build healthier communities by improving health outcomes for Connecticut residents.”



James Michel
Director, Finance

“Connecticut residents consider Access Health CT to be approachable and responsive because we are passionate about our customers. We are fortunate to have dedicated staff, first-rate partners, and policy makers who understand the importance of health care coverage in achieving and maintaining good health.”



Melinda Brayton
Director, Human Resources

“Our talented employees have made us who we are today. We are all highly dedicated to our customers, the residents of Connecticut and the mission of our organization. We never stop seeking ways to do our job better because we know the difference it can make in people’s lives.”



Robert Blundo
*Director, Technical Operations
& Analytics*



Andrea Ravitz
Director, Marketing and Sales



Rajiv Chawla
*Director, Information
Technology*



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



Anthony Crowe
Director, Operations



Kathleen Tallarita
*Manager, Government Affairs
and Communications*



Gary D'Orsi
Director, Product Development

Board of Directors

Governor's Appointees

Nancy Wyman, Chair,
Lieutenant Governor, State of Connecticut

Victoria Veltri, Executive Director,
Office of Health Strategy

Legislative Leadership Appointees

Robert Tessier, Vice-Chair,
*Former Executive Director, CT Coalition
of Taft-Hartley Health Funds*

Paul Philpott, Principal Consultant,
Quo Vadis Advisors LLC

Grant Ritter, Senior Scientist,
Schneider Institutes for Health Policy

Robert Scalettar, Retired Physician

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

Ex-Officio Members

Benjamin Barnes, Secretary,
Office of Policy & Management

Roderick Bremby, Commissioner,
Department of Social Services

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

Ex-Officio Members — Non-Voting

Miriam Delphin-Rittmon, Commissioner,
*Department of Mental Health and
Addiction Services*

Raul Pino, Commissioner,
Department of Public Health

Katharine Wade, Commissioner,
Connecticut Insurance Department



73%

of customers received financial
help to pay for coverage.

A Trusted Ally Supporting Connecticut Families

Whether on the frontlines or in administrative offices, every member of the Access Health CT team has a singular focus: helping people successfully navigate the health insurance marketplace. Our approachable, informative, and well-trained staff builds relationships that turn into results. That was reflected throughout 2017.

What will unfold in 2018 nationally is unpredictable, but Access Health CT has developed the resiliency and flexibility to revise, refine and reinvent as necessary to consistently provide the best customer service possible.

Access Health CT continues to build on a solid foundation and deliver on the promise of quality, affordable healthcare coverage. The people of Connecticut deserve nothing less.

Thank you!

Access Health CT appreciates the ongoing support of Connecticut's federal, state and municipal elected officials, the Department of Social Services, insurance carriers, advocacy groups and community partners. **Our collaborations continue to impact individual lives and the life of our communities.**



AccessHealthCT.com

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Organization **Agency.AccessHealthCT.com**

Education **Learn.AccessHealthCT.com**

Small Business **AccessHealthCTSmallBiz.com**

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