



We're here
**every
step**
of the way.

It begins with Access – that’s our first name for good reason. It is where we start, always with the Health of our customers driving decisions, to contribute to a Connecticut that all the residents of our state deserve. **We strive to be every place there is a resident in need of healthcare coverage.**



IN THE COMMUNITY

ACROSS CONNECTICUT

USING TECHNOLOGY

RESPONDING TO NEEDS

LOOKING FORWARD

Dear Friends:

When we talk with residents of Connecticut about Access Health CT, more than a discussion about insurance coverage, it is a conversation about health. Whether we're online or knocking on doors, at an Enrollment Fair or a community center, on the phone or in a chat, in a neighbor's living room or a Main Street barbershop, our goal is clear, consistent and unwavering.

Every resident of Connecticut should have a quality health insurance plan. Every family needs to know that first-rate healthcare coverage is within reach.

We understand that there is much to think about when selecting a plan, and we want our customers to select what's best for them and their families. Beyond that, we actively invite them to choose a doctor, and to visit the doctor they select. "Choose, Use and Be well," we emphasize. Our priority is to improve the health of Connecticut, by increasing the number of people who have quality health insurance.

For Connecticut residents just settling into adulthood or looking for that first full-time job, starting a family or knee-deep in raising one, Access Health CT can be a life-changing answer. For those who find themselves between jobs, or facing retirement, the quality health plans available through Access Health CT provide precisely the peace of mind that's essential to navigate the varied and challenging stages of life. We know this to be true, because we have seen it first-hand.

2019 was a year of great strides forward, as our exceptional, dedicated staff worked persistently to achieve meaningful results. We expanded and extended our outreach, launched new collaborations and innovations, developed research and utilized data to constantly fine-tune our efforts. The numbers reflect our progress, and underscore that people are always at the heart of what we do.

Our accomplishments only serve to reaffirm our resolve. For every resident of our state, we're here.



JAMES MICHEL

Chief Executive Officer



Reaching out to potential customers, colleagues and partners is a priority for CEO James Michel (right) and everyone at Access Health CT.

Shared Commitment, Common Goal

How can we help you today? That is more than a question, it is a commitment. Throughout 2019, we instituted deeper levels of analysis to better direct our efforts and surveyed customers to see how we could improve our delivery of services. That led to innovations including instant plan comparison, streamlined enrollment, and new strategies to reach Connecticut residents we're here to help, day in and day out.

We used available data to analyze the uninsured across Connecticut, zeroing in on their specific needs. We canvassed 28,000 households in neighborhoods with the highest

uninsured rates, using census tract data, and launched a pilot initiative of in-home events, hosted by local residents inviting neighbors.

To increase the number of insured residents, we need to meet them where they are. There was a greater presence at community events, an expanded roster of partnerships with local organizations, and more Enrollment Fairs in more places across the state.

The people of Access Health CT and Connecticut share a common goal, achieving higher levels of healthcare coverage. To get there, we sought — and achieved — more engagement and more convenience for customers, whether on the phone, online, or in person.

Three community-based organizations were selected as Navigators to assist in that effort — the Community Renewal Team in Hartford, New Opportunities in Waterbury and the West Hartford-Bloomfield Health District.

Together, we are working to boost understanding of the complexities of coverage, respond to any concerns or uncertainties, and underscore the importance of healthcare coverage in sustaining good health.



every one



Becoming an adult can be daunting. *Decisions at every turn, new pressures, new expenses, new responsibilities. Navigating all that keeps coming at you can lead to uncertainty, apprehension and indecision.*

Access Health CT research revealed that people ages 26-34 represent the largest population of uninsured. Those turning 26 and no longer on their parents' plan — and individuals who are not offered employer-based health insurance — both qualify for a Special Enrollment Period, and coverage could begin within weeks. We made special efforts to inform Connecticut residents of this not-widely-known option.

We're Here.



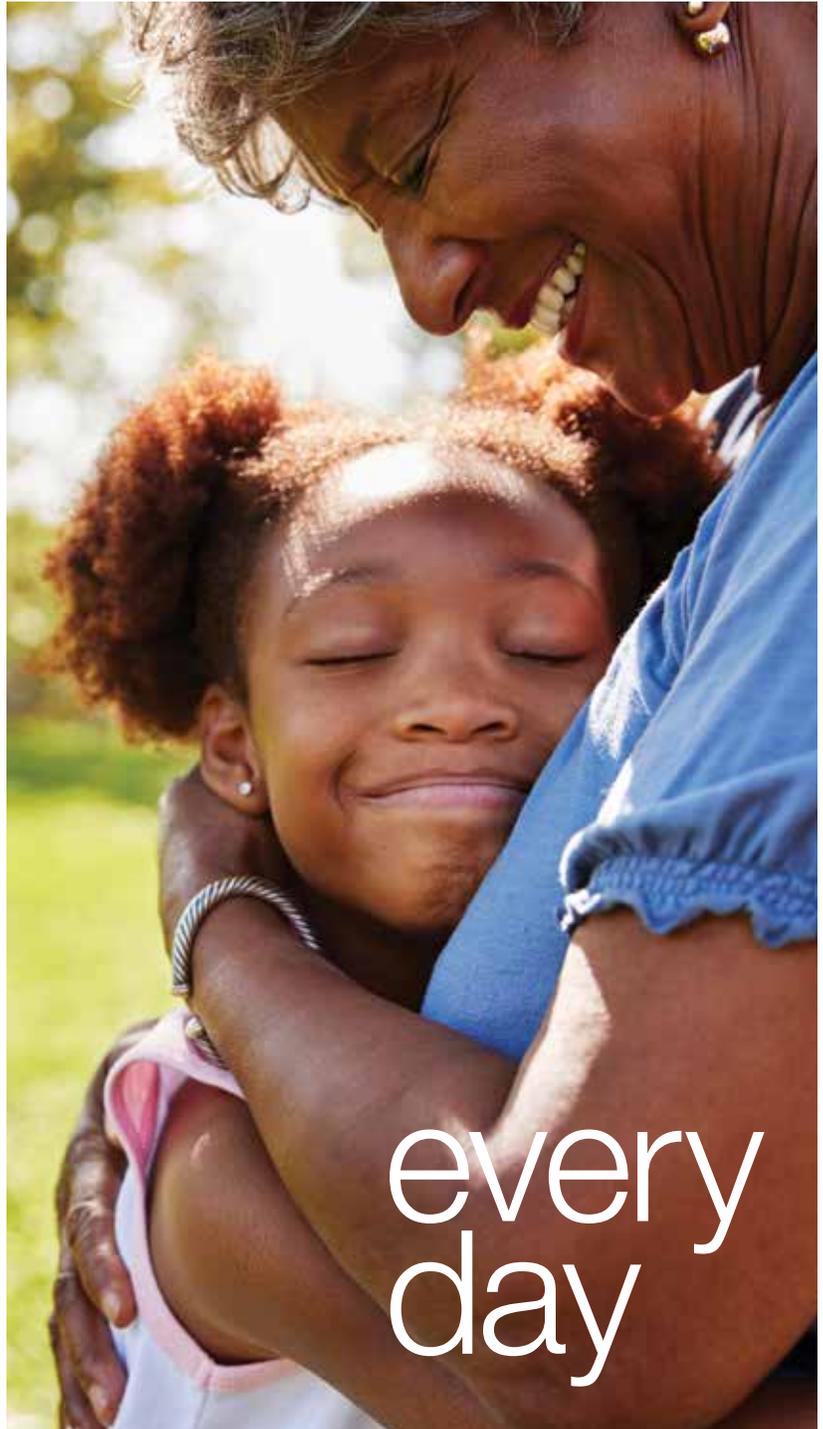
IN THE COMMUNITY

Having quality healthcare coverage provides security at every stage of life. For those approaching retirement or seeking to start a new enterprise, the health insurance plans offered through Access Health CT provide an essential element of flexibility and confidence.

Appreciating that coverage is available, and is within reach, can make all the difference in the world. We worked diligently to make it easier for people to find out about the coverage they qualify for, to provide reassurance that there were expert professionals available to assist, and that regardless of their circumstances, Access Health CT could meet their needs — and their budget.

The responses were encouraging, and reflected the increasing success of our efforts. Customers Nina and David from East Lyme posted on Instagram: “Had an excellent experience — easy and had a great time!” Added customer Judy R.: “I’m really thankful for Access Health because I wouldn’t be able to afford my health insurance without them.”

We’re Here.



every
day



ACROSS CONNECTICUT



Navigating Change, Constantly Changing

Wherever Connecticut residents call home, Access Health CT is close by, with an array of experts at the ready to help navigate the choices that connect individuals and small businesses to quality health plans. During the year, we stepped out in new ways and in new places, connecting with more people who lack quality health coverage.

Free in-person enrollment locations provided detailed one-to-one help, including bilingual assistance, convenient to state residents. In 2019, that included Bloomfield, East Hartford, Hartford, Stamford and Waterbury. Beyond that, the number of Enrollment Fairs across Connecticut tripled. During Open Enrollment, November 1, 2019 to January 15, 2020, there were 45 Enrollment Fairs held in communities all across the state. In response

to customer feedback, they were held on weekdays and evenings, with dedicated customer service staff providing individualized enrollment assistance and certified brokers on-site as well. More than 1,300 individuals signed up for health insurance.

The distinctive Access Health CT bright orange tent and helpful staff were also present at dozens of community events, including Fiesta Latina, Norwich Peruvian Festival, Norwalk International Cultural Exchange Festival, Hartford Marathon, Latin Festival, Dragon Boat Festival, Riverside Regatta, MidAutumn Festival and many more. “Healthy Chats” were held in nine communities, attended by over 200 people, and outreach efforts were continually updated and upgraded. At our Call Center, help was available in more than 100 languages.

Over 3,000 individuals signed up to receive information at 100 public events around the state, and we urged prospective and current customers to carefully consider the various plans offered by ConnectiCare Benefits, Inc. and Anthem Health Plans, Inc. through Access Health CT. We projected nearly half of our customers could expect premium decreases in 2020. Even then, we encouraged and helped all customers evaluate the possibilities and shop, compare, and enroll in the best option for themselves and their families.



The number of enrollment fairs **tripled** in 2019 from the previous year.

Inside Out, Upside Down

In challenging times, Access Health CT continued to connect with uninsured residents of Connecticut, bringing effective person-to-person initiatives together with innovative uses of technology, both on the frontlines and behind the scenes. Those efforts included — for the first time — customer call-backs utilizing social media, and benefitted from listening tours, focus groups, and greater availability of insurers to respond to customer questions.

During the year, based on feedback received, we didn't hesitate to turn things around to achieve a better result for our customers. We actively explained the benefits of working with brokers to navigate the coverage choices, established new protocols that allowed new customers

“John, from Bloomfield, needed health insurance because his COBRA was running out. He was pleasantly surprised at how many of our staff were available to help. He waited less than five minutes, received excellent customer service from Tina, and walked away saving \$400 a month on health insurance.” -Ayde, Access Health CT



to compare plans more easily, and urged people to gather necessary documentation in advance to permit enrollment on-the-spot at enrollment fairs. And we worked to resolve conflicting federal databases to ease first-time enrollment.

During Open Enrollment for 2020, more than 260,000 calls were handled and the website saw more than 225,000 unique visitors. Our Enrollment Checklist video reminding people about documents needed to enroll was viewed over 30,000 times, and our video series on Plan Types and Important Terms brought nearly 25,000 unique viewers. With our encouragement and assistance, more than 6,800 people signed up for coverage for the first time. **Close to 108,000 people enrolled for 2020 coverage — reflecting the importance of Access Health CT in their lives.**

With comprehensive information available on the Access Health CT website and effective reminders frequently shared across social media, what people need to know was often as close as their fingertips.



every
where

We recognize that people are busy at virtually every stage of life, with life flying at them at a dizzying pace.

That can be particularly true of those with young families, balancing many challenges. Technology can offer efficiency and ease of access to get things done — which is why both behind the scenes and in public-facing initiatives, Access Health CT in 2019 advanced the use of technology in support of enrollment efforts. Skilled staff helped to further expand our ability to be where people needed us to be, when they needed us.

We're Here.



USING TECHNOLOGY

At Access Health CT, our values are at the center of everything we do. More than words on a page or posters on a wall, they define in meaningful ways how we approach our customers and how we respond. Our values also underscore why we care passionately about bringing quality healthcare coverage to those whose circumstances have made obtaining such coverage elusive.

authenticity integrity excellence





e ownership one team passion

We are actively engaged in Connecticut, individually and collectively, and take pride in our determination to strengthen our state's communities, through our work and throughout our lives. What we do is valuable, and built on a strong foundation of values.

Wherever we travel across Connecticut, we earnestly provide information to help people evaluate their options and make good choices. From Connecticut's Capital to communities large and small, whether standing next to an iconic mascot or introducing Access Health CT at a community event, we kept it real — and really made a difference.

At Thanksgiving, we collected more than 3,350 food/beverage items and just over \$100 in gift cards for the Salvation Army and Burns School for Family Resource Center/The Village for Families and Children. The overwhelming response brought a tear to the eyes of the representative who accepted the donation. As CEO James Michel noted in expressing his appreciation to the entire Access Health CT staff, "this speaks volumes as to who we are as an organization."

Guided by organizational values that are evident in all that we do, we assure our neighbors that quality healthcare is within reach — because, with Access Health CT, it is.






RESPONDING TO NEEDS



Customers Come First, Making It Last

Access Health CT has purposely become more proactive in order to be even more effective.

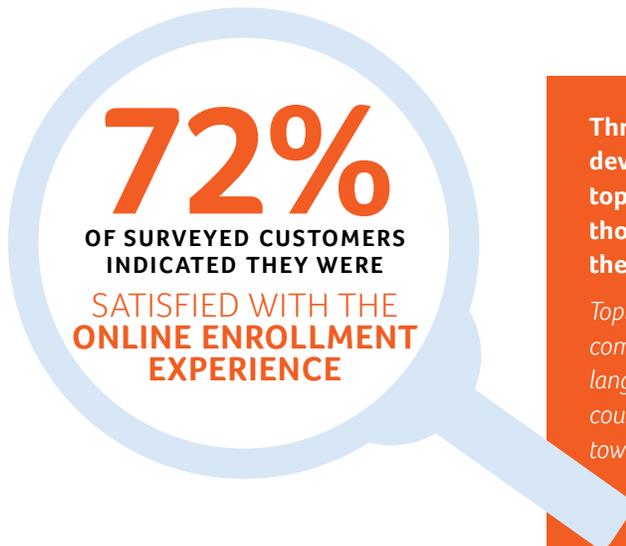
All efforts are aimed at reducing the uninsured rate by meeting Connecticut residents where they are in their lives — with solutions for affordable, accessible, quality health plans.

In-person and through technology, we have made connections that matter, including with part-time workers and those who are sole proprietors, segments of the state's population that need access to quality coverage options.

During 2019, five regional planning meetings were held with community partners, focused on ways to further improve outreach efforts. The

fourth annual statewide Community Conference had record-setting participation, with more than 200 attendees. Workshops covered healthcare and immigration, outreach strategies to better connect various communities, new updates to processes, and an overview about plan options for the coming year.

Access Health CT is determined to help provide plans that respond to individual circumstances, even as those circumstances change. That is why customers are encouraged to examine the possibilities, and experts take the time to help people decide what's best for their individual or family situation. And every effort is made to ensure that once people get covered, they stay covered.



Throughout the year, Access Health CT staff collaborated to develop more effective explanations of complex or confusing topics that are often the source of customer questions. For those between jobs — and others facing a gap in coverage — the information was often pivotal.

Topics included various aspects of the enrollment process and ways to compare and analyze coverage options - in customer-friendly, plain language. All of which advanced understanding of what Access Health CT could provide, encouraging people to obtain coverage — an essential step toward achieving and sustaining better health.

We're Here.

Building a healthier, thriving Connecticut is something that everyone can contribute to, and the staff of Access Health CT steps up in impactful ways throughout the year.

We make sure to touch every base for our customers so they'll have the healthcare coverage they need.



At Access Health CT, we all look forward to every day. Because each new day brings us new opportunities to make quality healthcare a reality for more of our neighbors, and more of their families, than ever before.

Working closely with a dedicated Board of Directors and a wonderfully devoted staff, our leadership team leads by example. Expertise is applied in the best interest of current customers and prospective customers — every resident of our state who finds themselves, now or in the future, in need of healthcare coverage. *We are proud to be Access Health CT.*

JAMES MICHEL

Chief Executive Officer

ANTHONY CROWE

Chief Operating Officer

ROBERT BLUNDO

Director, Technical Operations and Analytics

JOHN CARBONE

Director, Small Business and Product Development

GLENN JURGEN

Director, Human Resources

ANDREA RAVITZ

Director, Marketing

SUSAN RICH-BYE

Director, Legal and Governmental Affairs

KATHLEEN TALLARITA

Manager, Government Affairs and Communications

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Office of Health Strategy*

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*Principal Consultant,
Quo Vadis Advisors LLC*

Grant Ritter

*Senior Scientist,
Schneider Institutes for Health Policy*

Thomas McNeill

Attorney

Cecilia Woods

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

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

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*State Healthcare Advocate,
Office of the Healthcare Advocate*

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*Commissioner,
Connecticut Insurance Department*

Renee Coleman-Mitchell

*Commissioner,
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Miriam Delphin-Rittmon

*Commissioner,
Department of Mental Health
and Addiction Services*

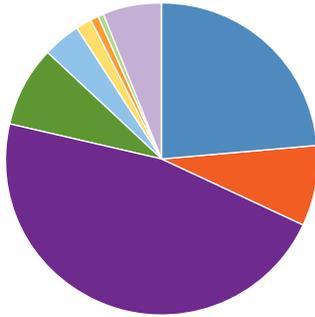
FINANCIAL HIGHLIGHTS

CONNECTICUT HEALTH INSURANCE EXCHANGE (dba ACCESS HEALTH CT)

STATEMENTS OF NET POSITION | JUNE 30, 2019 AND 2018

ASSETS	2019	2018
Current assets:		
Cash and cash equivalents	\$ 28,774,149	\$ 26,011,166
Accounts and grants receivable	37,083	1,413,610
Prepaid expenses	189,512	205,642
Total current assets	<u>29,000,744</u>	<u>27,630,418</u>
Noncurrent assets:		
Security deposit	1,197	1,197
Capital assets not being depreciated	466,009	167,320
Capital assets, net of accumulated depreciation	4,717,643	5,408,736
Total noncurrent assets	<u>5,184,849</u>	<u>5,577,253</u>
Total assets	<u>\$ 34,185,593</u>	<u>\$ 33,207,671</u>
 LIABILITIES AND NET POSITION		
Current liabilities:		
Accounts payable	\$ 119,910	\$ 525,664
Accrued liabilities	4,026,989	6,014,645
Unearned revenue	522,899	609,308
Total current liabilities	<u>4,669,798</u>	<u>7,149,617</u>
Net position:		
Net investment in capital assets	5,183,652	5,576,056
Unrestricted	24,332,143	20,481,998
Total liabilities and net position	<u>\$ 29,515,795</u>	<u>\$ 26,058,054</u>

The complete audited 2019 Financial Statements are located on the Access Health CT website at agency.accesshealthct.com/reports-audits#two



FY 2019 OPERATING EXPENSES



STATEMENTS OF REVENUES, EXPENSES AND CHANGES IN NET POSITION | YEARS ENDED JUNE 30, 2019 AND 2018

OPERATING REVENUES	2019	2018
Marketplace assessment	\$ 32,287,139	\$ 31,229,615
Miscellaneous revenue	32,301	29,200
Total operating revenues	\$ 32,319,440	\$ 31,258,815
OPERATING EXPENSES		
Wages	\$ 6,935,673	\$ 6,909,678
Fringe benefits	2,440,310	2,343,400
Consultants	13,689,760	18,111,518
Maintenance	2,460,513	2,808,419
Administration	1,133,782	1,085,813
Equipment	565,144	662,185
Travel	62,751	100,772
Supplies	24,064	14,179
Depreciation and amortization	1,957,316	1,949,331
Total operating expenses	\$ 29,269,313	\$ 33,985,295
 Operating gain (loss)	 3,050,127	 (2,726,480)
NONOPERATING REVENUES		
Interest income	407,614	201,480
 Change in net position	 3,457,741	 (2,525,000)
 Net position at beginning of year	 26,058,054	 28,583,054
 Net position at end of year	 \$ 29,515,795	 \$ 26,058,054

2020 Vision

Access Health CT's strategic objectives

continue to focus on increasing the number of insured residents, providing access to quality insurance choices for individuals and small businesses, delivering a positive customer experience, improving cost transparency, and reducing disparities in healthcare. **The goal: healthier people, healthier communities and a healthier Connecticut.**

From the outset, individuals have been at the core of our efforts, to good result. Much has been accomplished, but more needs to be done.



“At Access Health CT Small Business, we’re working to find new ways to engage with brokers and small businesses that can help them offer health insurance to employees—even if they have never been able to do that before. We want to lower the uninsured rate. We want people to have health insurance. That’s our bottom line and what matters most.”

-John Carbone, Access Health CT

access
health CT
small business

2019 saw continued progress, even in the steady headwind of national challenges. Access Health CT resolved to further extend the health benefits of healthcare coverage to more of our residents.

We are determined to continue intensifying outreach efforts, developing products and services that address the needs of uninsured state residents, and advancing education initiatives that underscore the importance of healthcare coverage to maintaining good health.

We’ve also taken the foundational steps to expand our small business initiative — Small Business Health Options Program (SHOP) — by devoting more time and resources to working closely with businesses throughout the state to enable them to provide health insurance coverage for their employees.

Small businesses are the backbone of Connecticut’s economy, and offer the best opportunity to reduce the uninsured rate. As the 10th anniversary of the federal Affordable Care Act approaches in 2020, Access Health CT remains unwavering in its commitment to the people of Connecticut. Working collaboratively, we can achieve better coverage and ultimately better health, benefitting individuals and their families, employers and employees, and all of our communities.

every
way



As parents of Connecticut's children look to provide health insurance for their families — indispensable to raising healthy children — our efforts resonate clearly. *"Insurance is complicated, and figuring out what you need and how to access it can be complicated," Hartford's health director has noted. We reach out to residents lacking coverage, even as the insured rate statewide improves. Whenever Connecticut residents seek healthcare coverage, they should always be reassured by the track record and determination of Access Health CT.*

We're Here.



LOOKING FORWARD



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

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#AHCT #GetCoveredCT

