

A young boy and an elderly woman are smiling and cooking together in a kitchen. The boy, on the left, is wearing a blue and grey striped shirt and a grey apron, holding a whisk over a blue bowl. The woman, on the right, is wearing a red shirt, a beige knitted vest, a black apron, and glasses, also holding a whisk over a green bowl. The background shows a modern kitchen with white cabinets and a stainless steel backsplash.

Access Health CT – Board of Directors

November 19, 2020

Board Agenda

A. Call to Order and Introductions

B. Public Comment (please submit to Marcin.Olechowski@ct.gov by 4 p.m. on November 18)

C. Swearing-In New Board Member

D. Vote

- Review and Approval of Minutes

E. CEO Report

F. COVID-19 Update and Open Enrollment 8 Update

G. Finance Update

- FY2020 Year End Budget Report
- FY2021 Q1 Finance Report (Vote)
- FY2021 Capital Improvement Plan

H. Audit

- FY 2020 AHCT Audited Financial Statements (Vote)
- FY 2020 Programmatic Audit Report (Vote)
- CMS State-Based Marketplace Annual Reporting Tool (SMART)

I. Legal Update

J. Future Agenda Items

K. Adjournment

Public Comment

Swearing-In New Board Member

Vote

**Review and Approval of Minutes
(*October 15, 2020 Regular Meeting Minutes)**

CEO Report James Michel

COVID-19 Update & Open Enrollment 8 Update

Public Health Emergency (PHE) Update

Public Health Emergency (PHE) Status Update:

- PHE coverage extension end date remains January 31, 2021. No further extension announced by U.S. Department of Health & Human Services yet.
- Over 111k with coverage extended through January. High volume of projections for renewal planned to begin in December.
- Verification requirements extensions continue for enrollees for the duration of the PHE. Additional wave of communications to motivate completion of open items in progress.
- Planning underway to prepare for 2021 updates on income reporting guidance and future efforts to decommission extension changes.

2021 Open Enrollment Update



ENROLLMENT

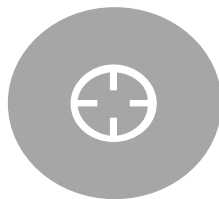
To date, 11k enrollees purchased a 2021 policy. 86k yet to be renewed*



WEBSITE

Over 78k website visitors since Nov. 1.

13% higher volume of new users compared to last year.



CALL CENTER

50.5k calls & 6.9k live chats since Nov. 1.

9.6% lower call volume than last year.



ENROLLMENT HELP

Over 100 visitors to enrollment centers.

Over 161 visitors to Healthy Chats

Over 100 attendees to enrollment fairs

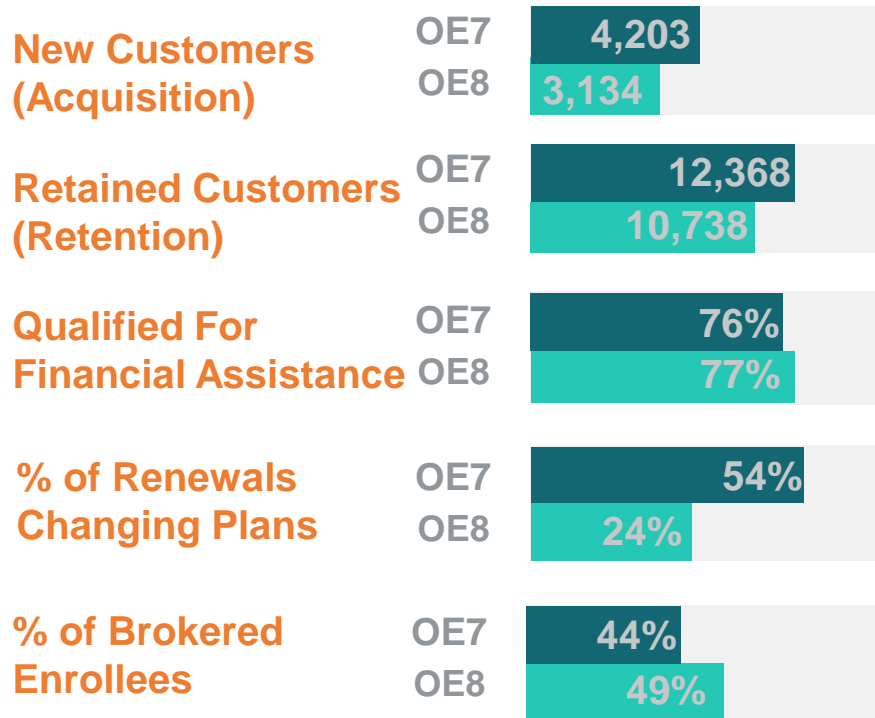


UPCOMING

75k enrollees scheduled to automatically renew into a 2021 policy. Estimated to be complete by Nov. 25.

**Report results as of 11/16/2020*

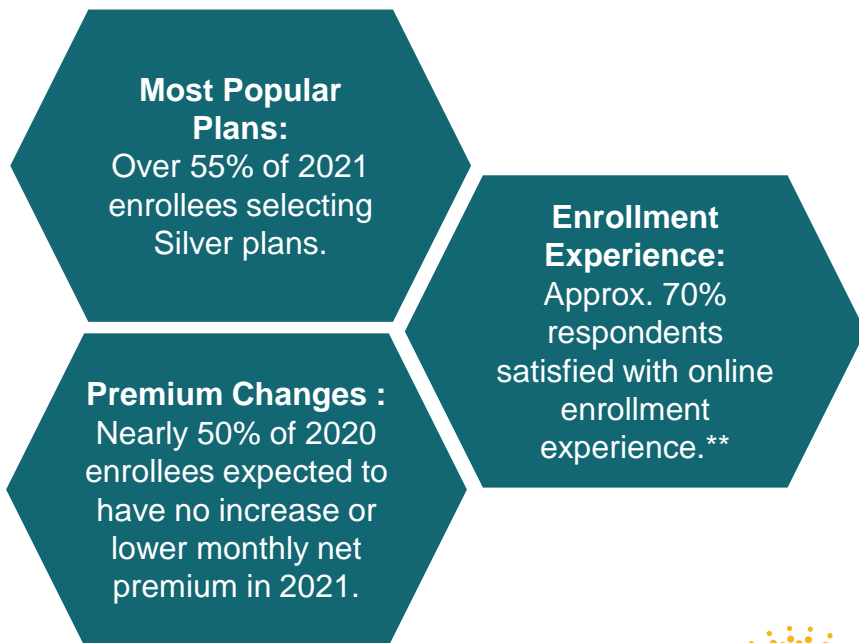
2021 Open Enrollment Update



*Report results as of 11/16/2020

**End of Enrollment Survey

2021 Shopping Trends

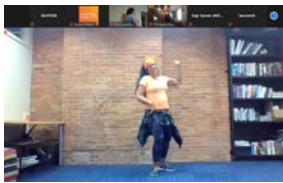
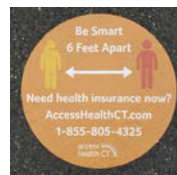


Marketing Update

Open Enrollment Campaign

Pre-Open Enrollment Efforts

- Dept. of Labor (WARN notices)
- Food Share: print materials
- Virtual Healthy Chats –will continue in December
- Community Summit: 241 RSVPs
- School districts / colleges
- Flu Clinics
- Testing sites
- Supermarkets
- Faith-based orgs
- Community Partners



Enrollment Help During OE8

ALL HELP IS
FREE

- Online: AccessHealthCT.com
- Live Chat (incl. secure)
- Phone: 855-805-4325 (M-F 8am-8pm & Sat. 9am-3pm)
- Broker Support & Certified Application Counselors
- In-person help: 6 Enrollment Locations
- Virtual Enrollment Fairs

Support.AccessHealthCT.com



Learn.AccessHealthCT.com/FindUs



access health CT

In-Person Enrollment Centers



6 Enrollment Centers

- Navigator Locations (Hartford & New Haven)
- 4 additional centers: Bridgeport, Stamford, New Britain & Groton.

Your safety is our priority, so are following all CDC guidelines when helping you in person. Enrollment locations are open Monday thru Friday by appointment only.



This Year's Campaign



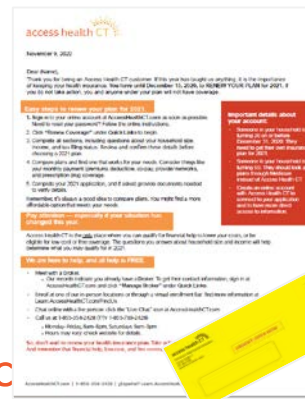
Enroll in Health Insurance Here

access health CT



Multi-Platform: Digital, Search, Social, Print, Radio, Public Relations, TV, Direct Mail, Community Outreach, Text, Email, Blog.

New: Gas stations, Bus, Hand Sanitizers



Board of Directors

Finance Subcommittee

Fiscal Year 2020 Year-End Actuals

&

Fiscal Year 2021 Q1 Budget

Operating & Capital Improvements Budget

November 19, 2020

Fiscal Year 2020 Year-End Actuals

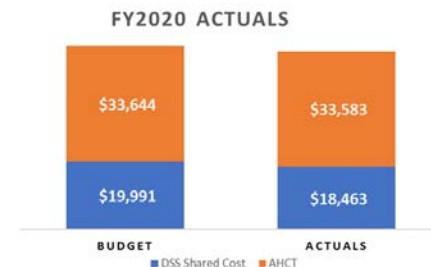
As of June 30, 2020

- FY 2020 Budget Summary
- FY 2020 Year-End Budget vs Actuals
- FY 2020 FY2021 Carryforward Projects Update

FY 2020 Budget Summary

Year-End Budget Report (as of June 30, 2020)

	Operating Budget - FY2020 Actuals				
	Budget		Actuals		Variance
AHCT	\$	33,643,924	\$	33,583,260	\$ 60,664
DSS Shared Cost		19,990,688		18,463,287	1,527,401
Total	\$	53,634,612	\$	52,046,546	\$1,588,065



FY 2020 Budget vs Actuals - Through June 30, 2020

(Year-End Budget Report)

OPERATING BUDGET - July 1, 2019 to June 30, 2020				
Budget	Actuals	Encumbered	Total Actuals	Variance

Revenues

Interest Income	\$ 369,538	\$ 383,172	\$ -	\$ 383,172	\$ 13,634	Higher interest rate earnings
Marketplace Assessments	34,202,729	34,202,731	-	34,202,731	2	
Total Revenue	\$ 34,572,267	\$ 34,585,903	\$ -	\$ 34,585,903	\$ 13,636	

Expenses

Salaries	\$ 7,431,135	\$ 7,365,537	\$ -	\$ 7,365,537	\$ 65,598	Variance due to timing of filling vacancies
Fringe Benefits	2,867,840	2,844,257	-	2,844,257	23,583	Variance due to timing of filling vacancies
Temporary Staffing	629,356	638,543	-	638,543	(9,187)	Temporary staff to augment vacant positions
Contractual	14,088,102	12,609,035	614,935	13,223,970	864,132	Contractual savings to fund system enhancements
Equipment and Maintenance	2,582,716	2,381,574	36,900	2,418,474	164,242	Maintanance savings to fund system enhancements
IT Enhancements	4,920,763	3,457,788	2,543,731	6,001,519	(1,080,756)	Timing of system enhacements
Supplies	21,031	16,039	-	16,039	4,992	
Travel	62,966	35,007	-	35,007	27,959	Reduction in travel due to COVID-19
Other Administrative	1,040,015	1,039,914	-	1,039,914	101	
Total Operating Expenses	\$ 33,643,924	\$ 30,387,694	\$ 3,195,566	\$ 33,583,260	\$ 60,664	
Costs Shared with DSS	19,990,688	18,463,287	0	18,463,287	1,527,401	
AHCT and DSS Total Expenses	\$ 53,634,612	\$ 48,850,981	\$ 3,195,566	\$ 52,046,546	\$ 1,588,065	

Projects Funded from Operating Budget

Carry-forward Projects from FY2020 to FY2021

Update

- Projects were initiated and funded in FY 2020 but not completed by the end of the fiscal year are still on going in fiscal year 2021.
- The \$3.196 million carry-forward to FY 2020 remains on budget and all of the projects are expected to be completed by end of FY2021.

FY 2020 On-going Project Plan Update				
Project Name	FY 2020 Carry- forward FY 2021	FY 2021 YTD Actuals	Remaining Balance	Status
Sytem Enhancements & Infrastructure Upgrade	\$ 2,543,731	\$ 2,035,934	507,797	In Progress
Website Redesign	119,970	103,878	16,092	In Progress
EPMO System	57,150	57,150	-	Testing
Health Disparities	474,715	324,980	149,735	In Progress
	\$ 3,195,566	\$ 2,521,942	\$ 673,624	

Fiscal Year 2021 Q1 Budget

Focused on 3 Strategic Initiatives
IT Investment ♦ Cybersecurity ♦ Health Disparities

To Support Our Mission

To increase the number of insured residents, improve health care quality, lower costs and reduce health disparities through an innovative, competitive marketplace that empowers consumers to choose the health plan and provider that give them the best value.

Fiscal Year 2021 Q1 Budget

Operating & Capital Improvements Budget

- FY 2021 Q1 Budget Summary
- FY 2021 Q1 Operating Budget vs Actuals
- FY 2021 Q1 Operating Budget
- FY 2021 Capital Improvement Plan (CIP)
- FY 2021 Reserve Fund Balance

FY 2021 Budget Summary

1st Quarter Budget Report (as of September 30, 2020)

Operating Budget - 1st Quarter Fiscal Year-to-Date

	Budget	Actuals	Variance
AHCT	\$ 6,670,773	\$ 5,838,119	\$ 832,654
DSS Shared Cost	4,827,278	4,364,186	463,092
Total	\$ 11,498,051	\$ 10,202,305	\$ 1,295,746

Operating Budget - Full Year 2021 after 1st Quarter

	FY 2021 Adopted Budget	FY 2021 Q1 Budget	Variance
AHCT	\$ 35,141,988	\$ 35,141,988	\$ -
DSS Shared Cost	19,990,688	19,990,688	-
Total	\$ 55,132,676	\$ 55,132,676	\$ -

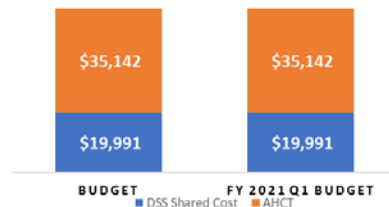
Capital Improvement Plan Update (Ongoing Reserves Funded)

	FY 2021 Adopted Budget	FY2021 Q1 Budget	Variance
AHCT	\$ 504,000	\$ 504,000	\$ -
DSS Shared Cost	3,096,000	3,096,000	-
Total	\$ 3,600,000	\$ 3,600,000	\$ -

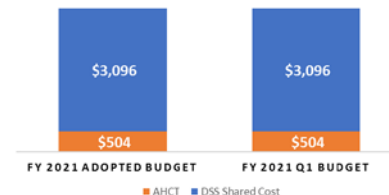
FY2020 1ST QUARTER YEAR-TO-DATE



OPERATING BUDGET - FY2020 Q1



CAPITAL IMPROVEMENT PLAN



FY 2021 Budget vs Actuals - Through September 30, 2020

(1st Quarter Budget Report)

Revenues

Interest Income	\$ 15,032	\$ 9,440	\$ (5,592)
Marketplace Assessments	8,769,826	8,769,827	1
Total Revenue	\$ 8,784,858	\$ 8,779,267	\$ (5,591)

Expenses

Salaries	\$ 1,874,118	\$ 1,773,437	\$ 100,681	Variances due to timing ↓
Fringe Benefits	829,124	741,873	87,251	
Temporary Staffing	143,295	66,547	76,748	
Contractual	2,506,733	2,362,567	144,166	
Equipment and Maintenance	887,020	572,396	314,624	
IT Enhancements	210,356	155,962	54,394	
Supplies	5,189	3,228	1,961	
Travel	20,292	833	19,459	
Other Administrative	194,646	161,276	33,370	
Total Operating Expenses	\$ 6,670,773	\$ 5,838,119	\$ 832,654	
Costs Shared with DSS	4,827,278	4,364,186	463,092	
AHCT and DSS Total Expenses	\$ 11,498,051	\$ 10,202,305	\$ 1,295,746	

Full Year 2021 Budget after 1st Quarter

	FY 2021 Adopted Budget	FY 2021 Q1 Budget	Variance
Revenue			
Investment Income	\$ 62,685	\$ 62,685	\$ -
Marketplace Assessments	35,079,303	35,079,303	-
Total Revenue	\$ 35,141,988	\$ 35,141,988	\$ -
Budgeted Expenses			
Salaries	\$ 8,120,513	\$ 8,120,513	\$ -
Fringe Benefits	3,416,751	3,416,751	-
Temporary Staffing	682,672	682,672	-
Contractual	14,429,493	14,429,493	-
Equipment and Maintenance	3,745,577	3,745,577	-
IT Enhancements	3,440,271	3,440,271	-
Supplies	22,720	22,720	-
Travel	125,216	125,216	-
Other Administrative	1,158,775	1,158,775	-
Total Operating Expenses	\$ 35,141,988	\$ 35,141,988	\$ -
Costs Shared with DSS	\$ 19,990,688	\$ 19,990,688	\$ -
AHCT and DSS Total Expenses	\$ 55,132,676	\$ 55,132,676	\$ -

Capital Improvement Projects (CIP-R) Funded by Reserve

Update

- FY2019 Projects are currently pending with DSS.

FY 2019 Capital Improvement Projects Update - Reserves						
Project Number	Project Name	Funding Source	DSS Allocation	Total Budget	YTD Estimated Spend	Status
2019.001	Technology refresh, move to open source from IBM products (WAS AND DB2)	Reserves	DDI (86%)	\$1,600,000	\$ -	Pending
2019.002	Technology Refresh move to user friendly Notices Engine and convert exisiting Notices to new technology	Reserves	DDI (86%)	2,000,000	-	Pending
Total				\$3,600,000	\$ -	

FY2021 Projected Reserve Fund Balance

AHCT projected fiscal 2021 year-end reserve is expected to be \$22.2 million.

	<u>Amount</u>	<u>Months of Operating Funding</u>
Fund Reserve As of June 30, 2019	\$ 24,332,143	
Subtract: FY2019 Carryover	(2,682,267)	
<u>Net Reserve As of June 30, 2019</u>	<u>21,649,877</u>	7.4
	<u>Amount</u>	
Fund Reserve As of June 30, 2020	\$ 25,942,635	
Subtract: FY2020 Carryover	(3,195,566)	
<u>Net Reserve As of June 30, 2020</u>	<u>22,747,069</u>	7.8
Subtract: Reserve Funded Projects	(504,000)	
<u>Projection at June 30, 2021</u>	<u>\$ 22,243,069</u>	7.6

Covid-19 Impact on FY2021 Budget

- AHCT is tracking Covid-19 related expenses
- Currently Covid-19 expenses are not having an impact on the budget

Audit Update

Legal Update

LEGAL UPDATE

- Supreme Court and *California v. Texas*
- ACA Scholars' List of Potential ACA/Market Changes
by a Biden Administration

Supreme Court and California v. Texas

Issues before the Court:

- Whether Plaintiffs have standing to sue
- Continued Constitutionality of the Individual Mandate
- Severability if Individual Mandate is Found to be Unconstitutional

ACA Scholars' List of Potential ACA/Market Changes

- Limit access to short-term limited duration/association health plans
- Limit Sale/Deceptive Marketing for Limited Benefit Plans
- Create Special Enrollment Period for Healthcare.gov
- Restore Funding for Marketing/Outreach for Healthcare.gov
- Eliminate Double-Billing Requirement for Abortion Services
- Strengthen Section 1557 Protections
- Address the Family Glitch
- Provide Temporary Relief for Premium Tax Credit Reconciliation

Future Agenda Items

Adjournment