



# Access Health CT – Board of Directors

November 18, 2021

# Board Agenda

- A. Call to Order and Introductions
- B. Public Comment
- C. Votes
  - Review and Approval of Minutes
  - Vote Appointing Board Members to Committees
- D. CEO Report
- E. Procurement Policy (Vote)
- F. Open Enrollment 9 Update
- G. Marketing Update
- H. Outreach Update
- I. Finance Update
  - FY 2021 Year End Budget Report
  - FY 2022 Q1 Finance Report (Votes)
- J. Audit Update
  - FY 2021 AHCT Audited Financial Statements (Vote)
  - FY 2021 Programmatic Audit Report (Vote)
  - CMS State-Based Marketplace Annual Reporting Tool (SMART)
- K. ACA Policy/Legal Update
- L. Future Agenda Items
- M. Executive Session
- N. Adjournment

# Public Comment

# Votes

- Review and Approval of Minutes
- Vote Appointing Board Members to Committees

# CEO Report

## James Michel

# Procurement Policy

**Vote**

# Proposed Revisions to Procurement Policies

- **Adding Sole Source Procurement Requirements:**
  - Executive Discretion- Immediate Need/Emergency Situations
  - Executive Discretion- Specialized Skills/Services
  - Executive Discretion-Unusual Conditions/Contingencies
  - Receipt of Less Than 3 Proposals



# Open Enrollment 9 Update



# Open Enrollment Update



## ENROLLMENT

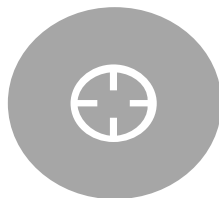
To date, 10.7k enrollees purchased a 2022 policy. 96.2k yet to be renewed\*



## WEBSITE

Over 82k website visitors since Nov. 1.

9% higher volume of new users compared to last year.



## CALL CENTER

39.6k calls & 4.7k live chats since Nov. 1.

29.2% lower call volume than last year.



## IN-PERSON

Over 70 visitors to enrollment centers.

Over 200 RSVPs to Healthy Chats

Over 100 attendees to enrollment fairs

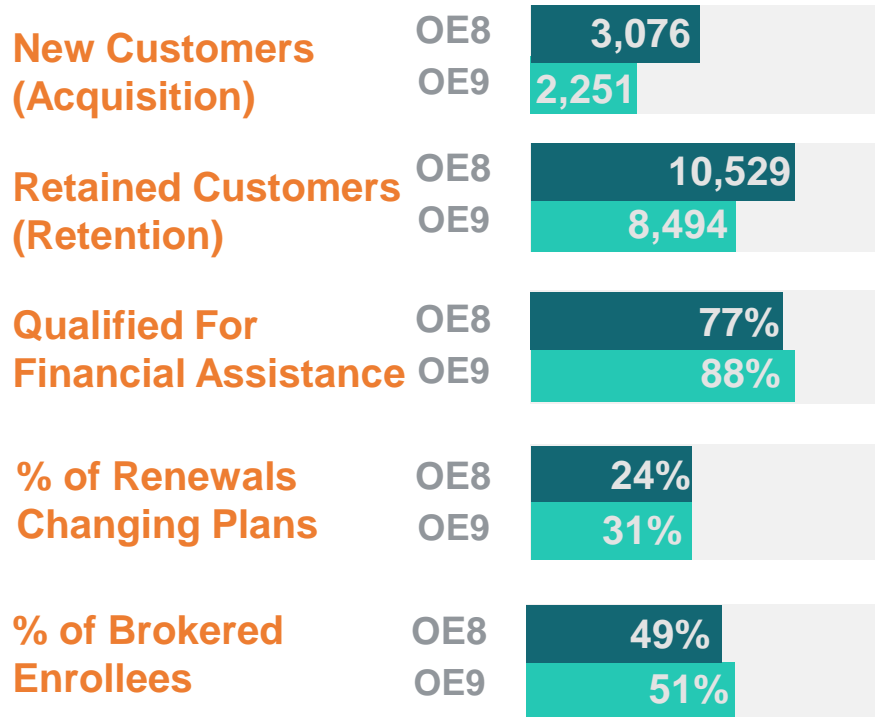


## UPCOMING

64k households scheduled to automatically renew into a 2022 policy. Estimated to be complete by Nov. 23.

*\*Report results as of 11/16/2021*

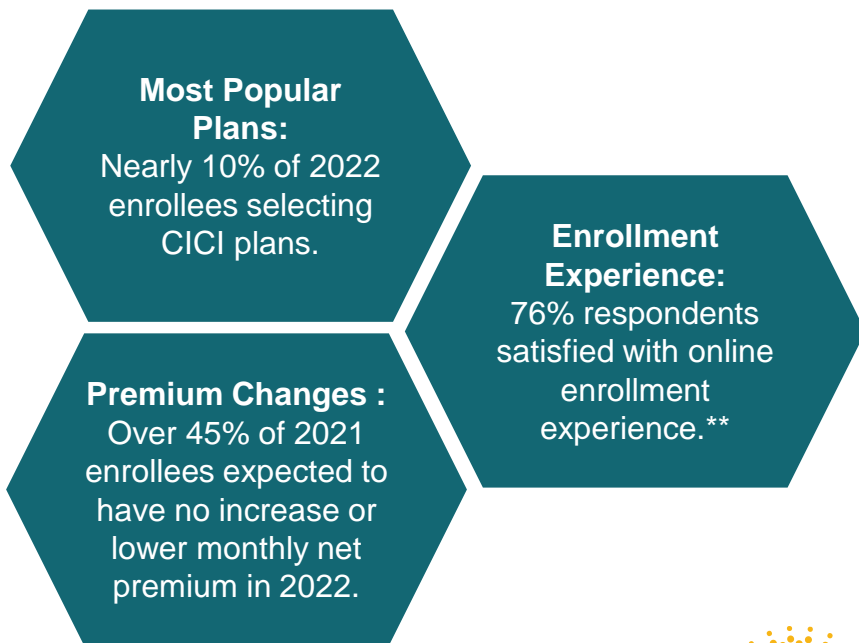
# Open Enrollment Update



\*Report results as of 11/16/2021

\*\*End of Enrollment Survey

## 2022 Shopping Trends



# Marketing Update

# Covered Connecticut Update

Covered Connecticut Program Marketing	June	July	August	September	October	November	Future
Website Q&A							
Organic Social Media							
Paid Social Media							
Manual, monthly auto-enrollment Direct Mail*							
Manual, monthly auto-enrollment Emails							
Press Conferences							
Blog Post pinned to homepage							
Legislative Toolkit							
Mass-Media Advertising Campaign							
Mentions in Press Releases							
Automated Digital Enrollment							
Automated auto-enrollment Direct Mail							
Automated auto-enrollment Email							
Multi-cultural Advertorials							
Mentions in OE Advertising							
Acquisition Direct Mail**							
Acquisition Email							
Hotline							

\*Audience size: July (561) August (28), September (196), October (45)


\*\*Audience size: 7,236

# Open Enrollment Advertising Campaign

**Multi-Platform:** Digital, Search, Social, Print, Radio (including streaming), PR, TV (including streaming); Direct Mail, SMS (Text Messaging), Email, Blog, Out-of-Home (billboards, etc.)

**New:** Pulsed TV schedule, parking lot banners, Connected TV and digital retargeting

**Added Value:** Advertorials in multi-cultural newspapers



It's amazing how good health insurance can make you feel. Especially when you find it at a lower cost.

This is Access Health CT.

Confident, protected, at ease... a few words that describe what it feels like to have quality health insurance coverage. And while we're at it, let's add the word smart — because new federal and state programs (the American Rescue Plan Act and the Covered Connecticut Program) can significantly reduce the cost of your monthly premiums. Where can you get this feeling? Only through Access Health CT. Online and in person, we can help you find a plan that's right for you. Get started at [accesshealthct.com](https://accesshealthct.com).

For coverage starting January 1, 2022 enroll by December 15, 2021.

For coverage starting February 1, 2022, enroll between December 16, 2021 and January 15, 2022.

access health CT

This is peace of mind.  
This is health insurance at a lower cost.  
This is Access Health CT.

access health CT

Enroll by January 15  
[AccessHealthCT.com](https://AccessHealthCT.com)



Es maravilloso cómo un buen seguro de salud puede hacerle sentir.

En especial si lo consigue a un precio más bajo.

Esto es Access Health CT.

Confianza, protección, tranquilidad... algunas de las palabras que describen cómo se siente tener una cobertura de seguro de salud de calidad. Y también del ahorro que supone la palabra "más bajo" — porque los nuevos programas federales y estatales (la Ley del Plan de Rescate Americano y el programa Covered Connecticut) pueden reducir considerablemente el costo de sus primas mensuales. ¿Cómo puede sentirse así? Solo con Access Health CT.

En línea y en persona, podemos ayudarle a encontrar un plan que sea adecuado para usted. Confianza y tranquilidad. Esto es.

Inscríbase antes del 15 de diciembre para que su cobertura comience a partir del 1 de enero.

Inscríbase entre el 16 de diciembre y el 15 de enero para que su cobertura comience a partir del 1 de febrero.

access health CT

This is health insurance at a lower cost.  
This is Access Health CT.



inspire your life now

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To niśmawicie, jak dobre ubezpieczenie medyczne może wpłynąć na samopoczucie.

Zaufajcie, gdy można je uzyskać w korzystnej cenie.

Mówimy o Access Health CT.

Reasumując, zdrowie, spokój, to kilka słów, które opisują stan, którego i posiadanie ubezpieczenia, i jego cena nie są najważniejsze. A wszystko dzięki programowi polubowemu. Dzięki programowi federalnemu i programowi "wzrostu i dobrostanu" (American Rescue Plan Act) i programowi Covered Connecticut Program, możemy obniżyć koszty ubezpieczenia. Co zrobić, aby tak się stało? Należy skorzystać z Access Health CT. Porozmawiajmy o ubezpieczeniu, medycznym, zniżkach i innych aspektach planu. Zaufajcie nam i skorzystajcie z okazji.

Nie zapomnijcie, należy zarejestrować się 15 stycznia 2022 roku, aby być upewnić się 1 stycznia 2022 roku.

Nie zapomnijcie, należy zarejestrować się 15 stycznia 2022 roku, aby być upewnić się 15 stycznia 2022 roku.

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**Links:** [Eng. TV Spot](#) – [Spa. TV Spot](#) – [General PSA](#) – [Uninsured PSA](#)

# Open Enrollment Public Relations

**EL SOL news**  
El Sol News



**IDENTIDAD**  
LATINO MULTIMEDIA



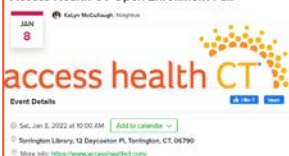
Westchester & Fairfield County  
**Business Journals**

**Access Health CEO visiting Stamford, Danbury sites as open enrollment starts Nov. 1**



**Patch**

**Access Health CT Open Enrollment Fair**



**the mirror**

**HBJ HARTFORD BUSINESS**

**Hartford Courant**

**Open enrollment begins Monday in Connecticut. Here's what you need to know.**

HEALTH by JENNA CARLESSO | NOVEMBER 1, 2021 | VIEW AS "CLEAN READ"



## RECENT STORIES

New health commissioner confronts health disparities, climate change and the remainder of COVID

Eating disorders among veterans attributed to trauma, military weight requirements

Democrats plan to expand Medicare hearing benefits. What can consumers expect?

Whiting Task Force wants lawmakers to consider abolishing the PSRB

Providers are scheduling COVID vaccine appointments for children ages 5 to 11.

**NEWS 8**  
wtnh.com

**Shopping for health insurance plans? A CT healthcare advocate tells us the right questions to ask**



## SHOPPING HEALTH INSURANCE PLANS

- ARE MY DOCTORS IN NETWORK?
- WILL THIS COVER MY PRESCRIPTION COSTS?
- HOW MUCH ARE THE DEDUCTIBLES AND PREMIUMS?

PHILE CHILDREN WERE HOME

**1400 AM**  
ON-AIR PODCASTS EVENTS CONTESTS

7:40 a.m. Access Health CT

WHERE CEO James Michel  
WHEN Wed Nov 3, 2021 7:40 AM - 8:00 AM



**AARP**

**How to Sign Up for ACA Health Insurance in Connecticut**

By Emily Pugh, November 21, 2020 10:27 PM

En español | Most residents of Connecticut are eligible to buy health insurance through Access Health CT, the state's Affordable Care Act (ACA) marketplace, now that open enrollment has begun. And you might be able to save money on premiums, thanks to expanded federal tax credits in the March coronavirus relief bill and the state's new Covered Connecticut program.

Search AARP Connecticut

Search

**EYEWITNESS NEWS 3**

**INTERVIEW: Access Health urges people to sign up for healthcare**



**CT**

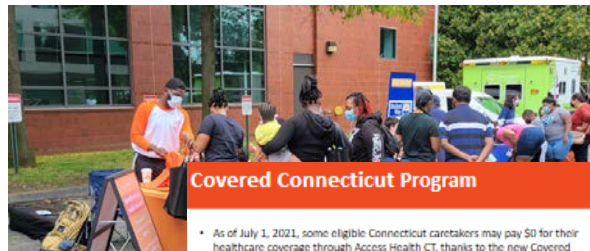


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# Outreach Update

# Covered Connecticut Outreach

- **Certified Application Counselors (CACs) and Broker Trainings**
- **Healthy Chat Presentations**
  - American Rescue Plan Act (ARPA)
  - Covered Connecticut
  - Plan options available
- **Outreach team and Navigator Trainings**
- **Call-a thon to Community Partners**



**Covered Connecticut Program**

- As of July 1, 2021, some eligible Connecticut caretakers may pay \$0 for their healthcare coverage through Access Health CT, thanks to the new Covered Connecticut Program created by the State of Connecticut.
- Parents/caretakers and their tax dependents must meet certain eligibility requirements to participate in the Covered Connecticut Program.
- Many eligible consumers have already been notified about how they will benefit from Covered Connecticut, and potentially eligible consumers will also be notified.
- There is more information on "Risk" details.

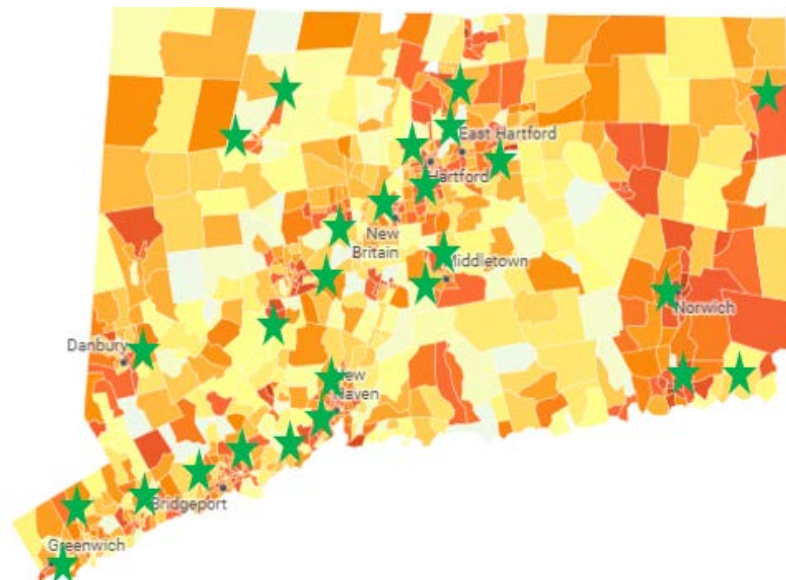
**What is the Covered Connecticut Program?**

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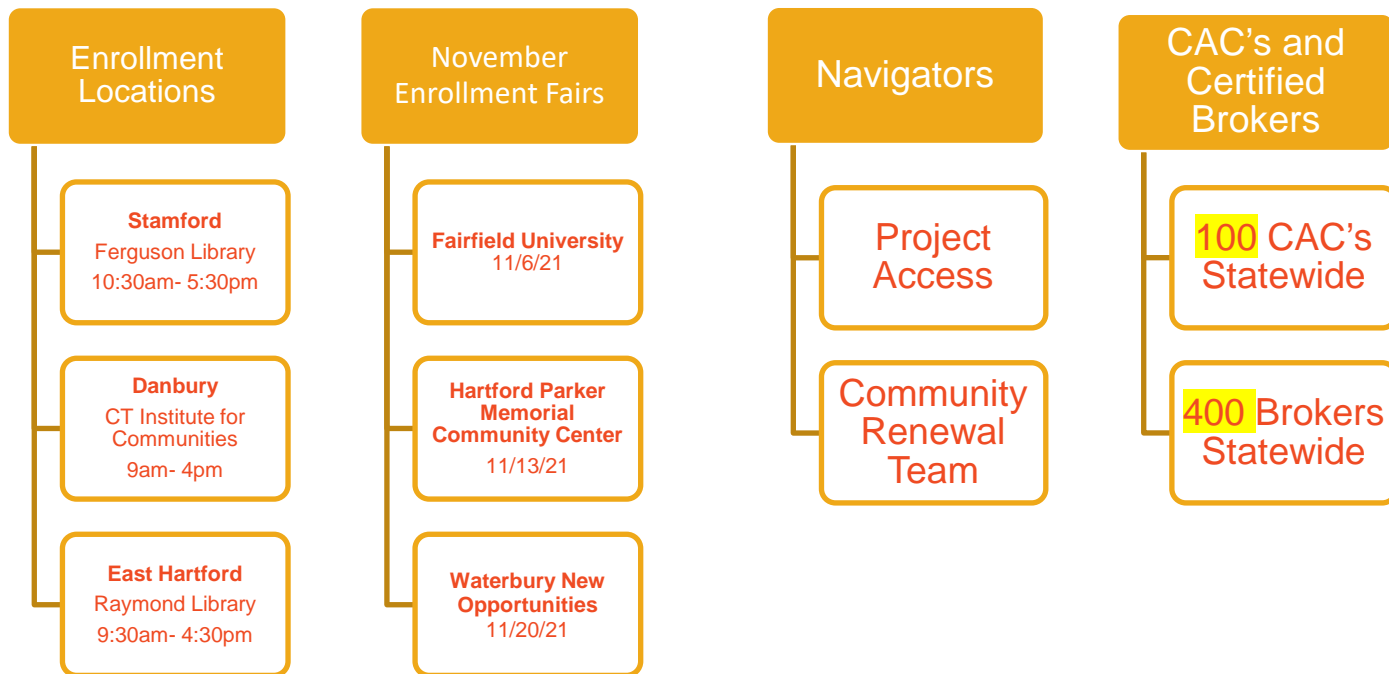


# Outreach Tour Events



- 90 Total Outreach events
- 26 towns

# OE9 In-Person Enrollment



# Enrollment Fairs

- **December:**

1. The Grand Allure Banquet Room, New Britain  
12/11/2021
2. St. Vincent's Hospital, Bridgeport  
12/12/2021

- **January:**

1. Torrington Library, Torrington  
1/8/2022
2. Whitneyville Cultural Commons, Hamden  
1/15/2022



# Finance Update

# Board of Directors

Fiscal Year 2021 Budget Report

&

Fiscal Year 2022 Adjusted Budget

**Operating & Capital Improvements Budget**

# Fiscal Year 2021 Year End Actuals

- **FY 2021 American Rescue Plan Act** **Page 23**
- **FY 2021 Budget Summary** **Page 24**
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- **Reserve Funded Projects Update** **Page 26**
- **FY 2021 FY2022 Carryforward Projects Update** **Page 27**

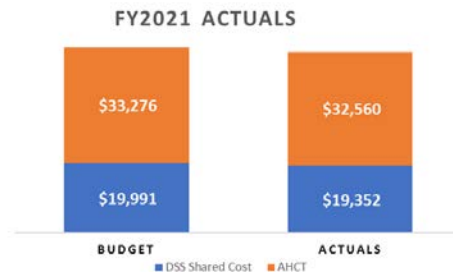
# American Rescue Plan Act Use of Reserve Funds

- In order to implement the required changes for the American Rescue Plan Act, additional funding was approved for marketing, operations and technology for the remaining of this fiscal year and 1st quarter of FY 2022.
- \$307k of the technology costs are anticipated to be reimbursed through CMS Grant awarded to AHCT in September 2021.

American Rescue Plan - Proposed Costs					
Project Name	Funding Source	DSS Allocation	Total Project Budget	YTD Spent	Budget Remaining
Marketing and Outreach	Reserve	None	\$ 1,250,000	\$ 1,249,558	\$ 442
Operations	Reserve	None	632,000	308,188	323,812
Technology	Reserve	None	632,165	557,157	75,008
			<b>\$ 2,514,165</b>	<b>\$ 2,114,903</b>	<b>\$ 399,262</b>

# FY 2021 Budget Summary\*

	Operating Budget - FY2021 Actuals			
	Budget		Actuals	Variance
AHCT	\$ 33,275,798		\$ 32,560,327	\$ (715,471)
DSS Shared Cost	19,990,688		19,352,036	(638,651)
<b>Total</b>	<b>\$ 53,266,486</b>		<b>\$ 51,912,363</b>	<b>\$ (1,354,122)</b>



\*Year-End Budget Report (as of June 30, 2021)



# FY 2021 Budget vs. Actuals

OPERATING BUDGET - July 1, 2020 to June 30, 2021				
Budget	Actuals	Encumbered	Total Actuals	Variance

## Revenues

Interest Income	\$ 27,295	\$ 26,828	\$ -	\$ 26,828	\$ (467)
Marketplace Assessments	33,248,503	33,248,504	-	33,248,504	1
<b>Total Revenue</b>	<b>\$ 33,275,798</b>	<b>\$33,275,332</b>	<b>\$ -</b>	<b>\$ 33,275,332</b>	<b>\$ (466)</b>

## Expenses

Salaries	\$ 7,794,198	\$ 7,780,126	\$ -	\$ 7,780,126	\$ (14,072)	Variance due to timing of filling vacancies
Fringe Benefits	3,028,300	3,001,739	-	3,001,739	(26,561)	Variance due to timing of filling vacancies
Temporary Staffing	546,445	433,622	-	433,622	(112,823)	Didn't hire additional staff due to pandemic impact
Contractual	13,424,280	12,601,443	-	12,601,443	(822,837)	Operational savings
Equipment and Maintenance	2,916,553	2,930,688	-	2,930,688	14,135	
IT Enhancements	4,421,824	3,711,086	1,045,186	4,756,272	334,448	Additional cost for homepage redesign
Supplies	10,924	6,337	-	6,337	(4,587)	
Travel	14,078	6,311	-	6,311	(7,767)	
Other Administrative	1,119,196	1,043,789	-	1,043,789	(75,407)	Savings due to remote work
<b>Total Operating Expenses</b>	<b>\$ 33,275,798</b>	<b>\$31,515,141</b>	<b>\$ 1,045,186</b>	<b>\$ 32,560,327</b>	<b>\$ (715,471)</b>	
Costs Shared with DSS	19,990,688	19,352,036	-	19,352,036	(638,651)	
<b>AHCT and DSS Total Expenses</b>	<b>\$ 53,266,486</b>	<b>\$50,867,177</b>	<b>\$ 1,045,186</b>	<b>\$ 51,912,363</b>	<b>\$(1,354,122)</b>	

# Reserve Funded Projects - Update

FY2019 Projects are currently pending with DSS.

FY 2019 Capital Improvement Projects Update - Reserves							
Project Number	Project Name	Funding Source	DSS Allocation	DSS Amount	AHCT Amount	Total Budget	Status
2019.001	Technology refresh, move to open source from IBM products (WAS AND DB2)	Reserves	DDI (86%)	\$ 1,376,000	\$ 224,000	\$1,600,000	Pending
2019.002	Technology Refresh move to user friendly Notices Engine and convert existing Notices to new technology	Reserves	DDI (86%)	1,720,000	280,000	2,000,000	Pending
<b>Total</b>				<b>\$ 3,096,000</b>	<b>\$ 504,000</b>	<b>\$3,600,000</b>	

FY2021 Department of Public Health (DPH) Vaccination Initiative Projects – All amounts have been/will be fully reimbursed by DPH

DPH Projects - Paid by Reserves for Reimbursement by DPH									
Project Number	Project Name	Funding Source	Allocation	Total Budget	FY2021 Spend	FY2022 Spend	Total Spend	Amount Remaining	Status
2021_CC	Call Center Vaccination assistance	DPH	DPH (100%)	\$ 5,400,000	\$ 2,227,831	\$ -	\$2,227,831	\$ -	Completed
2021_OR	Vaccination Outreach Efforts	DPH	DPH (100%)	2,900,000	1,835,080	926,597	2,761,677	138,323	In Progress
<b>Total</b>				<b>\$8,300,000</b>	<b>\$ 4,062,911</b>	<b>\$ 926,597</b>	<b>\$4,989,508</b>	<b>\$ 138,323</b>	

# Projects Funded from Operating Budget\*

## Carry-forward projects from FY 2021 to FY 2022

- Projects were initiated and funded in FY 2021 but not completed by the end of the fiscal year and are still on going in fiscal year 2021.
- The \$1.05 million carry-forward to FY 2022 remains on budget and all the projects are expected to be completed by end of FY2022.

FY 2021 On-going Project Plan Update				
Project Name	FY 2021 Carry- forward FY 2022	FY 2022 YTD Actuals	Remaining Balance	Status
Sytem Enhancements	\$ 962,813	\$ 680,696	282,117	In Progress
Data transfer efforts for Covered CT	40,020	40,020	-	Testing
Health Disparities Website Development	42,353	31,076	11,277	In Progress
	\$ 1,045,186	\$ 751,792	\$ 293,394	

\*Update

# Fiscal Year 2022 Adjusted 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 2022 Budget

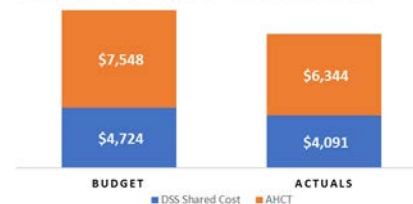
## Operating Budget

- **FY 2022 Budget Summaries** **Page 30**
- **FY 2022 Budget vs. Actuals** **Page 31**
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- **FY 2022 Adjusted Budget** **Page 34**
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# FY 2022 Budget Summary\*

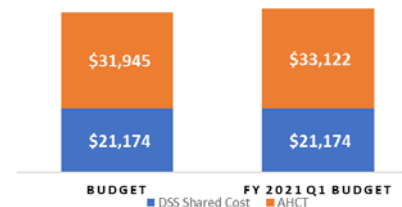
Operating Budget - 1st Quarter Fiscal Year-to-Date				
	Budget		Actuals	Variance
AHCT	\$ 7,548,157	\$	6,344,392	\$ (1,203,765)
DSS Shared Cost	4,723,569		4,090,840	(632,729)
<b>Total</b>	<b>\$ 12,271,726</b>	<b>\$</b>	<b>10,435,232</b>	<b>\$ (1,836,494)</b>

FY2022 1ST QUARTER YEAR-TO-DATE



Operating Budget - FY 2022 Q1 Adjusted Budget				
	FY 2022 Adopted Budget		FY 2022 Adjusted Budget	Variance
AHCT	\$ 31,944,968	\$	33,121,511	\$ 1,176,543
DSS Shared Cost	21,174,273		21,174,273	-
<b>Total</b>	<b>\$ 53,119,241</b>	<b>\$</b>	<b>54,295,784</b>	<b>\$ 1,176,543</b>

OPERATING BUDGET - FY2022 Q1



\*1<sup>st</sup> Quarter Budget Report (as of September 30, 2021)

# FY 2022 Budget vs. Actuals

## Revenues

Interest Income	\$ 9,594	\$ 5,762	\$ (3,832)
Marketplace Assessments	7,838,598	7,838,599	1
<b>Total Revenue</b>	<b>\$ 7,848,192</b>	<b>\$ 7,844,361</b>	<b>\$ (3,831)</b>

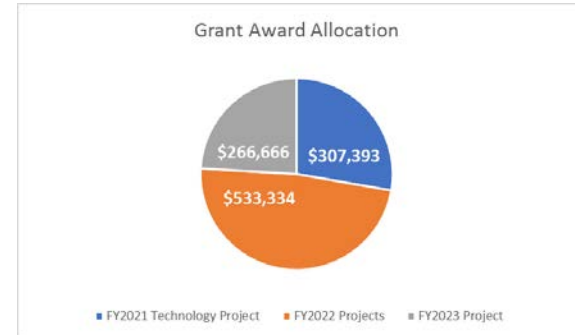
## Expenses

Salaries	\$ 1,911,457	\$ 1,890,397	\$ (21,060)	Variances due to timing ↓
Fringe Benefits	841,549	728,579	(112,970)	
Temporary Staffing	81,189	97,182	15,993	
Contractual	2,535,080	2,557,545	22,465	
Equipment and Maintenance	1,185,844	577,879	(607,965)	
IT Enhancements	788,079	348,182	(439,897)	
Supplies	3,173	834	(2,339)	
Travel	3,625	2,642	(983)	
Other Administrative	198,161	141,152	(57,009)	
<b>Total Operating Expenses</b>	<b>\$ 7,548,157</b>	<b>\$ 6,344,392</b>	<b>\$ (1,203,765)</b>	
Costs Shared with DSS	4,723,569	4,090,840	(632,729)	
<b>AHCT and DSS Total Expenses</b>	<b>\$ 12,271,726</b>	<b>\$ 10,435,232</b>	<b>\$ (1,836,494)</b>	

# CMS Grant Funding - \$1.1 Million Projects

- In September 2021, AHCT was awarded a grant in the amount of \$1.1M by CMS to fund certain modernization initiatives.
- Access Health has been approved to fund the 6 projects below with the CMS Grant.
- Projects include Enhanced Account Home and Service Solution (EAHSS), IT security & compliance audits, IT security incident and event monitoring software (SIEM) and reimbursement for application system enhancements (ARP).

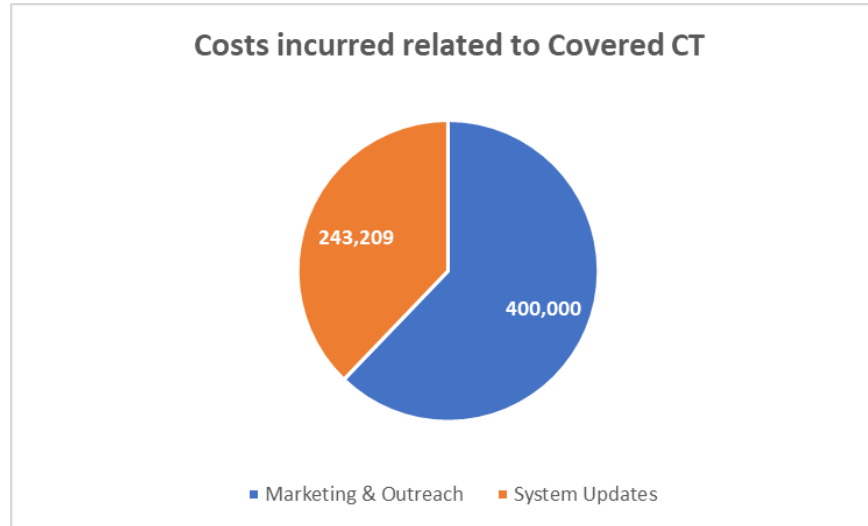
SEM Grant - Proposed Spending Plan					
Project Name	Funding Source	FY2021	FY2022	FY2023	Project Budget
ARP - Technology Update	Grant	\$ 307,393			\$ 307,393
(3) IT Security Audits	Grant		195,000		195,000
SIEM Security Sytem	Grant		174,992		174,992
EAHSS	Grant		163,341	266,667	430,008
<b>Total</b>		<b>\$ 307,393</b>	<b>\$ 533,333</b>	<b>\$ 266,667</b>	<b>\$ 1,107,393</b>





# Covered Connecticut Program Costs

In order to implement the required changes for the Covered Connecticut Program, \$643k in additional funding is needed for marketing & outreach and technology updates.



# FY 2022 Adjusted Budget

	FY 2022 Adopted Budget	FY 2022 Adjusted Budget	Variance	
<b>Revenue</b>				
Grants	\$ -	\$ 533,334	\$ 533,334	\$307k will be received for FY2021 expenditure thus expected CMS Grant to be received in FY2022 is \$840,727
Reserve Funding		643,209	643,209	
Investment Income	37,772	37,772	-	
Marketplace Assessments	31,907,196	31,907,196	-	
<b>Total Revenue</b>	<b>\$ 31,944,968</b>	<b>\$ 33,121,511</b>	<b>\$ 1,176,543</b>	
<b>Budgeted Expenses</b>				
Salaries	\$ 8,000,934	\$ 8,000,934	\$ -	
Fringe Benefits	3,352,974	3,352,974	-	
Temporary Staffing	286,000	286,000	-	
Contractual	13,146,652	13,741,652	595,000	\$400k (Reserve) for Covered CT Marketing & \$195k (CMS Grant) for CMS Audit Requirements
Equipment and Maintenance	3,415,271	3,415,271	-	
IT Enhancements	2,500,255	3,081,798	581,543	\$243k (Reserve) for Covered CT & \$338k (CMS Grant) Funded Projects
Supplies	18,653	18,653	-	
Travel	87,000	87,000	-	
Other Administrative	1,137,229	1,137,229	-	
<b>Total Operating Expenses</b>	<b>\$ 31,944,968</b>	<b>\$ 33,121,511</b>	<b>\$ 1,176,543</b>	
Costs Shared with DSS	\$ 21,174,273	\$ 21,174,273	\$ -	
<b>AHCT and DSS Total Expenses</b>	<b>\$ 53,119,241</b>	<b>\$ 54,295,784</b>	<b>\$ 1,176,543</b>	

# FY 2022 Projected Reserve Fund Balance

AHCT fiscal 2022 year-end reserve is projected at \$20.1 million

	<u>Amount</u>	<u>Months of Operating Funding</u>
<b><u>Net Reserve As of June 30, 2021 (unaudited)</u></b>	<b><u>24,507,726</u></b>	8.4
Subtract: Reserve Funded Projects (approved in FY2019)	(504,000)	
Subtract: American Rescue Plan (ARP) Costs	(2,514,165)	
Subtract: FY2021 Carryover	(1,045,186)	
Subtract: Covered Connecticut	(643,209)	
Add: Grant Reimbursement for ARP	307,393	
<b>Projection at June 30, 2022</b>	<b><u>\$ 20,108,559</u></b>	7.3

# Audit Update

# Audit Update

- **FY 2021 Financial Statements**
- **FY 2021 Programmatic Audit**
- **2020 State-Based Marketplace Annual Reporting Tool-- SMART**

# ACA Policy / Legal Update

# ACA Policy/Legal Update

- **Build Back Better Update**
  - Extension of Premium Tax Credit Expansion
  - Subsidy Enhancement for Individuals Receiving UI Benefits
  - Medicaid Coverage Gap
  - Employer Firewall Changes
  - Funding for States to Increase Affordability
  - Funding for 1332 Waivers
  - Hearing Coverage through Medicare
  - Insulin Caps

# Future Agenda Items



# Executive Session

# Adjournment