



**Annual Report to the Governor,  
General Assembly, and Auditors of  
Public Accounts  
Fiscal Year 2023**

[AccessHealthCT.com](http://AccessHealthCT.com)

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# 1. Board of Directors

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## GOVERNOR'S APPOINTEES

### **Charles H. Klippel, Chair**

*Former Senior Vice-President and Deputy General Counsel, CVS Health, Inc.*

### **Deidre Gifford**

*Executive Director, Office of Health Strategy*

## LEGISLATIVE LEADERSHIP APPOINTEES

### **Paul Philpott - Vice-Chair**

*Principal Consultant, Quo Vadis Advisors LLC*

### **Grant A. Ritter**

*Senior Scientist, Schneider Institutes for Health Policy*

### **Cecilia Woods<sup>1</sup>**

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

### **Dina Berlyn<sup>2</sup>**

*Counsel to the Connecticut State Senate President Pro Tempore, Senate Democrats*

### **Steven Hernández**

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

### **Matthew Brokman**

*Chief of Staff, House Democrats*

### **Thomas McNeill**

*Attorney*

## EX-OFFICIO MEMBERS

### **Andrea Barton Reeves**

*Commissioner, Department of Social Services*

### **Ted Doolittle<sup>3</sup>**

*State Healthcare Advocate, Office of the Healthcare Advocate*

### **Jeffrey Beckham**

### **Claudio Gualtieri (designee)**

*Secretary, Office of Policy and Management*

## EX-OFFICIO MEMBERS — NON-VOTING

### **Andrew Mais**

### **Paul Lombardo (designee)**

*Commissioner, Connecticut Insurance Department*

### **Manisha Juthani**

*Commissioner, Department of Public Health*

### **Nancy Navarretta**

*Commissioner, Department of Mental Health and Addiction Services*

<sup>1</sup> Through June 2023

<sup>2</sup> Beginning November 2023

<sup>3</sup> Through August 2023

<sup>4</sup> Beginning September 2023

## 2. Mission, Vision, Strategy and Values

Created as a quasi-public agency in 2011 as a result of the Patient Protection and Affordable Care Act (ACA), the Connecticut Health Insurance Exchange d/b/a Access Health CT (Exchange or Access Health CT) successfully developed and implemented the State-based Health Insurance Marketplace for the State of Connecticut and remains committed to serving our state’s citizens. Access Health CT’s efforts have reduced the uninsured rate across Connecticut to all-time lows, with significant impact to minority and hard-to-reach communities and the young.

Access Health CT continues to operate a sustainable marketplace. In September 2022, the Board of Directors approved revisions to our mission and vision statements to reflect Access Health CT’s evolution since 2011. The updated statements read as follows:

**Our Mission:** Our mission is 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.

**Our Vision:** Our vision is to provide Connecticut residents with access to the most equitable, simple, and affordable health insurance products to foster healthier communities.

**Our Strategy:** Access Health CT’s strategic goals continue to focus on providing access to quality insurance choices for individuals and small businesses, delivering a positive customer experience, improving quality, cost transparency and reducing disparities in healthcare, which will result in healthier people, healthier communities, and a healthier Connecticut.

**Our Values:** At Access Health CT, it is with our customers and our employees in mind that we seek to promote these collective values and to live by these behaviors. Our culture of acceptance welcomes and values everyone. We challenge the status quo to find new ways to grow and improve our community, our company and ourselves. Our people take pride in the service we provide and in the spirit of the common good that we share.

Values incorporate the organization’s mission and vision and define behaviors that are consistent with them. Our values emerged from consultant-led sessions in 2018 with a committee of 20 employees. Workshops, focus groups, and interviews with staff were all part of the process. Six values were selected: authenticity, integrity, excellence, ownership, one team, and passion. A 15-person Employee Values Committee was formed and began integrating values into operating and recruiting processes. This process is employee led, not directed by management, and continues to support the organization, its employees, and the residents of Connecticut.



### 3. Activities and Projects: Fiscal Year 2023 in Review

#### Enrollment

For plan year 2023, three carriers participated in the Individual market: Anthem, ConnectiCare Benefits Inc., and ConnectiCare Insurance Company, Inc. (CiCi). Two carriers participated in the Small Group market: Anthem and ConnectiCare Benefits Inc.

#### Individual Enrollment for Plan Year 2023

Open Enrollment for plan year 2023 took place from November 1, 2022, through January 15, 2023. Access Health CT's detailed 2023 Open Enrollment Report is available at [Agency.AccessHealthCT.com](http://Agency.AccessHealthCT.com) > Meetings > Board > 2023 > Feb 16 > [Open Enrollment 2023 Summary Report](#).

Highlights from 2023 Open Enrollment:

- Open Enrollment for plan year 2023 ended with **108,132** customers enrolled in Qualified Health Plans (QHPs), a 4% decrease from 112,634 in 2022.
- **86%** of enrollees qualified for Premium Tax Credits (PTCs).
- Over **6,800** enrollees were first-time customers.
- **88,483** enrollees renewed their coverage.
- New QHP customers are more than four years younger, on average, than retained customers.
- Non-subsidized enrollees tend to be younger and have larger covered households.
- The number of customers who are eligible for cost-sharing reductions (CSRs) but who chose a Bronze plan continues to decline – a favorable trend. 2,971 customers eligible for cost-sharing reductions (CSRs) chose a Bronze plan, significantly fewer than the 4,452 customers in plan year 2022; 7,000 in plan year 2021; and 9,100 in plan year 2020. Enrollees eligible for CSRs must enroll in a Silver plan or forgo those savings.
- **46.1%** of customers enrolled with broker assistance, compared to 43.9% in plan year 2022, 44.2% in 2021, 46% in 2020, and 43% in 2019.
- 93% of applicants indicated English is their preferred language, similar to 93.7% in 2022 and 94% in 2021.
- As in plan year 2022, **74%** of enrollees answered optional questions on race and ethnicity, compared to 71% in plan year 2021 and 72% in plan year 2020.



- Ending individual enrollment for FY2023 was 108,706, slightly above Open Enrollment numbers. In comparison, ending enrollment was 104,681 for FY2022; 106,071 for FY2021; 103,302 for FY2020; and 99,332 for FY2019.

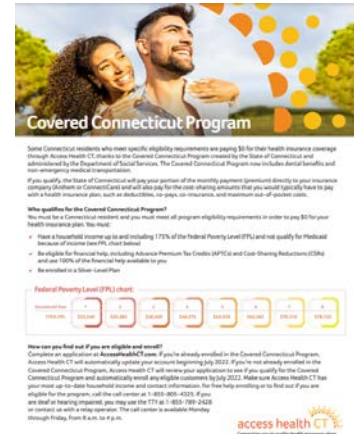
### Covered CT Enrollment

In addition to updating screens and messaging in the Individual Eligibility System for Covered CT customers, Access Health CT continued to promote the Covered CT Program in FY 2023.

At the end of Open Enrollment for plan year 2023, this program provided 15,411 Connecticut residents with no-cost healthcare, paid for by the State of Connecticut.

By the end of FY 2023, Covered CT enrollment stood 15% higher at 17,723, including nearly a thousand people who gained coverage as a result of the Public Health Emergency “Unwind.”

Legislation creating Covered CT was adopted in June 2021 with an effective date of July 1, 2021.



### Small Business Enrollment

As of June 30, 2023, enrollment through our Small Business Health Options Program (SHOP) included numbers slightly lower than in 2022:

- 2,244 members (2,385 in 2022; 2,086 in 2021), including:
  - 536 Total Lives for ConnectiCare (No new business as of 5/31/2023; ConnectiCare is exiting the fully insured small group market and offered renewals only for existing groups through April 2023.)
  - 1,708 Total lives for Anthem
- 472 groups (485 in 2022; 460 in 2021).

### Stand-Alone Dental Plan Enrollment

At the end of Open Enrollment 2023, enrollment through our Individual, Family, and SHOP Dental plans included 9,047 members. We attribute this year's significantly higher dental enrollment to a simplified enrollment experience now that the dental plan application is part of our Integrated Eligibility System (accomplished through our 2021 CMS State Exchange Modernization Grant).



As of June 2023, enrollment through our Individual, Family, and SHOP Dental plans included 7,429 members, a 77% increase over FY 2022 enrollment of 4,185. Dental enrollment was 4,099 at the close of FY 2021 and 2,821 at the close of FY 2020.

## Accolades

Access Health CT is proud to have been named a “Best Places to Work” employer by the Hartford Business Journal for 2020, 2021, 2022, and 2023.



In FY 2023, Access Health CT was also honored with eight other awards:

- 2022 Digital Health Awards – Access Health CT website (Silver; awarded in July 2022)
- 2022 Hartford Business Journal 40 Under Forty – Tammy Hendricks (awarded in August 2022)
- 2022 Hartford Business Journal C-Suite Award – James Michel (awarded in September 2022)
- 2022 Modern Healthcare Magazine’s Top Diversity Leaders Award – James Michel (awarded in October 2022)
- 2023 Digital Health Awards – Access Health CT website (Merit Award)
- 2023 Stevie Awards for Great Employers
  - People-Focused CEO of the Year – James Michel (Silver)
  - Chief Human Resources Office of the Year – Glenn Jurgen (Bronze)
- 2023 Diversity MBA Top 100 Under 50 Executive and Emerging Leaders Awards – Tammy Hendricks

## Governance and Management

### Board Membership

Charles H. Klippel, appointed by Governor Ned Lamont, has served as chair of the Board of Directors since April 15, 2021. Additionally, Board member Paul Philpott, appointed by Senate Minority Leader Senator Kevin Kelly, has served as Vice-Chair of the Board since January 21, 2021. The Governor’s other appointee to the Board of Directors is Dr. Deidre Gifford, Executive Director of the Office of Health Strategy and former Commissioner of Public Health and Social Services.

Access Health CT assists the Office of the Governor and other appointing authorities with the search for and appointment of new directors when vacancies arise and as board members’ terms of service end.

### Audits

Access Health CT successfully completed the FY 2023 external independent financial and programmatic audits by Clifton Larson & Allen (CL&A); and the annual State-based Marketplace Annual Reporting Tool (SMART) audit required by the ACA. The FY 2023 Audited Financial Statements, and Programmatic Audit Report, as well as the SMART audit were each clean audits free of material weaknesses and significant deficiencies.

The State of Connecticut's Audit of FYs 2020 and 2021 began in March 2023 and was not yet finalized as of the time this report.

### **Enterprise Project Management Office (EPMO)**

EPMO staff successfully managed 26 projects to completion, including four major integrated eligibility system releases.

### **Financial Management**

In FY2023, the Finance Department:

- Collected all marketplace assessment receivables as of December 31, 2022;
- Developed systems to ensure compliance with new GASB Statement No. 96, *Subscription-Based Information Technology Arrangements*, for Access Health CT's information technology subscriptions;
- Implemented accounts payable automation software;
- Rolled out a pilot Credit Card Rebate Program to pay vendors by credit card, generating \$12,766 in rebate revenue;
- Led Board of Directors training on the Access Health CT budget;
- Led internal procurement and accounts payable training for all current and new budget managers and invoice approvers;
- Streamlined Finance processes; and
- Was awarded \$144,955 in grants to support the Broker Academy.

### **Human Resources**

- Launched a program to ensure timely creation of employee goals and quarterly check-ins on goal milestones. Trained staff on creating and completing individual goals and their relation to the employee review process; and
- Held an all-day, off site, facilitated leadership training for the Senior Leadership Team.

### **Information Technology**

- Created and started executing 5-year comprehensive IT strategic plan, including:
  - Inventorying IT assets;
  - Migrating tools for monitoring, performance and reporting to the cloud;
  - Worked with Senior Leadership to ensure all aspects of agency work are included in IT strategic planning sessions; and
  - Starting architectural discussions related to the Integrated Eligibility System and ancillary applications.



- Executed security and compliance program, including:
  - Completing the IRS audit of the Integrated Eligibility System for Federal Tax Information (FTI) and Personally Identifiable Information (PII);
  - Completing all quarterly submissions of our Plan of Action and Milestones for FTI and PII, to CMS on time; and
  - Finetuning our Security Event Monitoring (SEM) and Tenable Nessus Security, Compliance and Vulnerability scanning.
- Enhanced the customer experience in Individual and SHOP platforms to attract, engage, grow, and retain membership, following IRS and CMS security protocols and guidelines, and industry best practices, including:
  - Updating Integrated Eligibility System security and compliance policy, procedures, and configurations;
  - Selecting a Governance Risk, and Compliance systems vendor;
  - Starting to update F5 security appliance systems;
  - Starting to replace the Metropolitan Area Network switch which connects 280 Trumbull Street to the State network; and
  - Transitioning Enterprise Operations and Maintenance (EOM) responsibilities to Infosys, our new EOM vendor.

**Legal, Governmental Affairs and Plan Management**

- Negotiated and signed 10-year lease extension for Access Health CT office space;
- Issued three Request for Proposal solicitations (Actuarial Services, Legal, and Broker Academy Mentor Services);
- Provided legal services for Broker Academy implementation;
- Worked with IT Security to create policies and amend contracts for compliance with new federal requirements;
- Executed vendor contract to facilitate Finance’s annual accounting, in compliance with the GASB’s Statement No. 96, of Access Health CT’s subscription-based information technology arrangements;
- For the 2024 Qualified Health Plan (QHP) Certification process, the Plan Management team streamlined Issuer Solicitations, Applications, and materials to be more succinct;
- The Plan Management team certified 43 Qualified Health Plans & Stand-Alone Dental Plans for the Individual and Small Group Markets for Plan Year 2024;
- Delivered multiple presentations to various groups, including Brokers, Certified Application Counselors, and the Access Health CT Customer Resolution Team, on Plan Year 2024 plan changes and rate impact information; and

- Began working with Marketing team to support efforts to increase customers' health insurance literacy.

## Customer Service

Access Health CT is dedicated to continuously improving our customers' experience and making it easier each year for people to shop for health insurance, compare options, enroll, and use their plans to be healthy.

In FY 2023, we collaborated with the Department of Social Services (DSS) to

- Reduce the number of income verification requests generated by 30% compared to Open Enrollment 2022, improving the consumer experience while reducing printing and mailing costs; and
- Provide eligibility to at-risk populations, including undocumented children and the expanded Covered CT population.

Additional customer service achievements in FY 2023 include:

- Integrating Stand-Alone Dental (SADP) eligibility and shopping into the application, resulting in over 9,000 individuals enrolling in dental coverage during Open Enrollment 2023;
- Simplifying the Call Center IVR by condensing the prompts to be clearer and more concise. We also changed the taxonomy for the Call Center and Customer Resolution Team Customer Management relationship tool to streamline user documentation workflows;
- Resolving 15,495 customer issues in FY2023. Overall volume to the Customer Resolution Team (CRS) decreased by 40% from FY 2022. The Customer Resolution team created fillable templates for specific case types to send to consumers to let them know their issue had been resolved. This increased efficiencies in the team's workflows and reduced the need for extensive correspondence to and from the consumer; and
- Creating hands-on exercises for the Call Center's new hire training. Our Training and Quality assurance team developed these exercises to give new practical experience. This initiative led to an increase in new hires passing the assessment at the end of the Call Center training program. Our Training and Quality Assurance team also continued to partner with the Department of Social Services to streamline the new hire training curriculum.

# Health Equity and Outreach

**Outreach.** In FY 2023, our Health Equity and Outreach team:

- Held 21 enrollment fairs and coordinated two enrollment locations for open enrollment for the 2023 plan year;
- Conducted 253 in-person site visits to community partners to present enrollment information and materials to their employees, members, or stakeholders;
- Held 151 outreach tour events statewide; and
- Led 65 virtual health insurance literacy presentations to community partners for their employees, members, or stakeholders.



**Health Equity.** In addition to our outreach efforts to minorities and underserved communities, our **Broker Academy**, launched in 2022, is our signature effort to address health disparities.

Our first class, which concluded in December 2022, yielded 24 new brokers in greater Hartford, Bridgeport, and New Haven. Those historically underserved areas with high uninsured rates and increased prevalence of health disparities will now have access to a local Broker. Seventy-four percent of the first class was female, allowing more minority women to enter the field.

Eighteen of the 24 new brokers enrolled 272 customers (from seven counties) in QHPs through FY 2023. Of those customers:

- 86% are from Hartford, New Haven, and Fairfield counties.
- 50% are Non-White or Hispanic.
- 28% are White.
- 22% are unknown race/ethnicity.
- 61% are female, 39% are male.
- 65% enrolled in a Silver plan.



Our second Broker Academy class, now in progress, had 40 participants and produced 21 new brokers from 15 towns across the state. Eighty-six percent of these new brokers are Non-White or Hispanic, and 71% are female. This year’s training locations were Capitol Community College in Hartford and Gateway Community College in New Haven.

The first of its kind in the nation, the Broker Academy trains people from underserved, minority communities for careers as licensed health and life insurance brokers. These new brokers will go on to become trusted messengers, serving their communities by helping their neighbors get insured, stay insured, and use their insurance to be well, ultimately reducing health disparities. Over time, new brokers may expand their portfolio to include vision, small business insurance, Medicare, and property insurance.

The Broker Academy is free to participants and includes training, exam fees, professional development, and a mentorship with an experienced broker. Applicants must be 18 or older; have a high school diploma or GED; a history of community involvement; and pass a background check.

The Broker Academy is a win-win-win proposition that benefits the students who become licensed brokers through the program; the residents who get and use their health insurance to be healthier; and communities that thrive with healthier, more productive residents.



Broker Academy classes of 2022 (top) and 2023 (bottom)

## Marketing and Communications

**Open Enrollment.** Our Open Enrollment campaign for FY 2023 (November 1, 2022 – January 15, 2023) focused on reinforcing our core value proposition: a choice of plans and cost options to meet your individual needs and budget, and the exclusive opportunity for financial assistance. Messaging encouraged viewers to take a fresh look at their coverage and at Access Health CT, in a direct tone and manner, without overselling or overpromising on affordability. In all, the messaging resulted in:

- Media campaign delivered 90 million impressions/ad views; 17% were in Spanish.
- 7 personalized direct mail campaigns (more than 60,000 pieces of mail).
- 45 custom email campaigns (over 1.9 million emails sent).
- 2 SMS campaigns (more than 17,000 recipients).
- Over 14 million impressions from social media



**When should you take a look at your health coverage options?**  
**Right now is good.**

It's time to discover better health coverage options. To compare deductibles, co-pays, and more so you can make the choice that works best for you. To get help enrolling in coverage. And to see if you qualify for financial assistance.

Where can you do all this? Only at Access Health CT. If you've looked at us before, look again. And if you've enrolled before but need new options, it's definitely time to take a second look. We have coverage (including dental options) for individuals, families, and small businesses.

We're here for you - at [AccessHealthCT.com](https://AccessHealthCT.com).

Enroll by December 15 for coverage starting January 1  
 Enroll between December 16 and January 15 for coverage starting February 1



Learn how to get free help.



posts (organic & paid).

- Over 3,000 social media interactions with customers through our Customer Experience Command Center (includes survey responses).

**Public Health Emergency Unwinding.** We implemented direct mail, email, and text messaging to continue to support Covered Connecticut and incorporate multi-channel marketing efforts for the unwinding of the Public Health Emergency rules for Medicaid clients.

Our first “Unwind” direct mail launched in April 2023. We sent about 24,000 pieces of direct mail. Text messaging began in June 2023 to correspond with email campaigns. In total, we sent 22,537 text messages and 136,722 emails to educate clients about Medicaid eligibility redeterminations.

We published a [Public Health Emergency Unwind blog post](#) to further educate HUSKY Health clients on how to stay covered. Our team continually updates the [Toolkit](#) page with Unwinding and general messaging, printable materials or other shareable assets for community partners. Our website homepage, Knowledgebase FAQs and Blog are continually updated with current Medicaid Unwind information.

Our Public Health Emergency Unwind advertising campaign launched in June 2023. It is running for 12 months and includes television, radio, newspapers, billboards, transit, social media, and search engine marketing in English and Spanish. Certain elements of the campaign (TV and newspapers as examples) were cobranded with the Department of Social Services. Medicaid Unwinding messages will be incorporated into this year’s Open Enrollment messaging.

Our social media posts promoted PHE Unwind Enrollment Fairs in July and August. Social media lead generation efforts featured PHE Unwind “update your info” content in both English and Spanish. Co-branded social media posts ran concurrently with email campaigns for added coverage.

**Blog.** This year our Marketing team published 10 blog posts on a wide range of topics for current and prospective customers. In FY 2023 our blog pages received 49,071 page views, a result of paid and organic social media campaigns and three email campaigns (587,423 emails delivered). Our blog address is [AccessHealthCT.com/blog](https://AccessHealthCT.com/blog).

**Brand Standards.** We completed the creation of a new Brand Standards Guide, featuring updated branding, palette, logo usage, iconography, and internal assets such as letterheads, business cards and PowerPoint templates. All current marketing collateral was overhauled with these new Brand Standards.

**Customer Journeys.** As a special project for FY 2023, our Marketing team created Customer Journeys, also known as hypothetical customer personas, to improve customer outreach and the customer experience for six main audience segments: Uninsured individuals (QHP-eligible); Subsidized individuals/families (QHP customers); Unsubsidized individuals and families; Manual



Renewers; Dental enrollment; and Customer Resolution. These representations serve as universal archetypes for each audience segment and help deepen our understanding of our audiences and inform our strategies for communication and outreach.

By creating personas to match key audience groups, then staging scenarios where those personas must accomplish one or more tasks through Access Health CT (such as enrollment, reporting a change, etc.), we can map out our customer's experience and highlight areas to improve. Our final report provided recommendations for Access Health CT staff to consider, with a focus on communications and outreach recommendations and Web User Experience.

## Small Business Health Options Program (SHOP)

Access Health CT continues its renewed focus on its Small Business Health Options Program (SHOP) to give Connecticut small businesses better, and more affordable, health insurance options.

Our SHOP team continues to expand Access Health CT's presence in the business community with outreach to chambers of commerce and brokers statewide. The results are evident in our year-over-year increases in enrollment.

Our Small Business Team also helped enroll small business employees in Access Health CT Individual medical plans after examining the coverage options best suited to them. Our aim is to ensure CT residents get the best coverage for their specific needs, even if they don't get it through the Access Health CT Small Business program.

In addition, the Small Business Team is instrumental in executing the Broker Academy, which is helping dozens of Connecticut residents from underprivileged communities become Health Insurance Brokers who help their neighbors get covered, stay covered, and use their benefits to be well, stemming the tide of health disparities in their communities.



## 4. Activities and Projects Planned for Fiscal Year 2024

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### Board Communications

- Increase visibility of Access Health CT Mission and Vision statements in Board and Advisory Committee materials.
- Increase visibility of Access Health CT to Board through videos, such as messages from the Governor or employees.
- Provide Executive Summary of monthly board meeting topics with materials to be distributed.
- Encourage an in-person Board of Director meeting at least once per year.
- Recognize Board and Advisory Committee members who step down from their Board roles.

### Enterprise Project Management

- Increase use of Clarizen's project management functionality.
- Continue to deliver value to Access Health CT by maximizing opportunities, transparency, resource integration, helping to reduce costs by 10% from FY 2023.

### Finance

- Formalize operational policies including reserve funds and credit card policies.
- Continuous improvement of financial software programs.
- Complete cross-training and strengthen back-up procedures/roles.
- Work through SLT and certain Board members to designate a grants contact for relevant agencies.

### Health Equity and Outreach

- Continue to lead and support initiatives to reduce health disparities, including year three of the Broker Academy.
- Increase awareness about health disparities through the health equity webpage.
- Improve health insurance literacy through enhanced engagement with elected officials, community partners, and consumers.
- Create more collaborative in-person events to increase participation and involvement of consumers, carriers, and community partner organizations.
- Expand the CAC Program, using data and community feedback.

## Human Resources

- Participate in the Best Companies to Work For in CT Survey and use the results to strengthen internal engagement.
- Develop a comprehensive intern program that accommodates interns in various departments, incorporating well-defined job descriptions and specific recruitment periods. The program aims to mutually enhance the experience for both interns and the agency.
- Establish a consistent practice of conducting quarterly check-in meetings between employees and their supervisors to verify that all staff, including leadership, participate in a total of four goal-oriented meetings annually. These meetings should intentionally facilitate direct alignment between company objectives, departmental goals, and individual performance.
- Formulate a Request for Proposal for temporary staffing services to engage multiple staffing agencies whenever temporary staffing is required.
- Collaborate with the Legal Department to design ongoing contracts as “evergreen.”

## Information Technology and Security

- Enhance corporate and enterprise systems for compliance and security.
- Cultivate staff skills through team building, training, and operational redundancy.
- Extend Security and Compliance footprint into AWS.
- Create policies and procedures for process improvement.
- Continue automation efforts for quality assurance testing.

## Legal and Plan Management

- Better communicate the value of Access Health CT standard plans to help consumers more fully understand their plan benefits, improve health outcomes, and increase consumer engagement.
- With the Health Plan Benefits and Qualifications Advisory Committee and the Board of Directors, explore possible changes to standard plan designs to reduce health disparities and improve health equity.
- Support and implement governmental initiatives to increase healthcare affordability and reduce health disparities, such as data sharing initiatives with the Department of Revenue Services; affordability initiatives for paraeducators; and Early Childhood Educators through Blue Ribbon Panel work.
- Strengthen Access Health CT presence with legislators and other elected officials through deeper connections with the Health Equity and Outreach Department’s work. Have a consistent presence throughout the year with the Insurance and Real Estate



Committee, legislators, and other elected officials.

- Make needed updates to Board policies and internal policies and procedures to comply with IRS and CMS IT Security requirements.

## Marketing

- Incorporate our FY23 Customer Journey mapping learnings by:
  - Sharing final FY23 Customer Journeys across the organization to inform “10 clicks or Less” initiative.
  - Updating the blog, knowledge base, website, and other consumer-facing content.
- Identify at least three new, hyper-localized marketing tactics to support our outreach strategy for hard-to-reach communities.
- Coordinate a cross-departmental collaboration to identify at least three ways Access Health CT can better address health insurance literacy.
- Develop a strategy that includes several ways to better measure return on investment for direct-to-consumer and digital marketing channels.

## Operations

- Reduce operating costs by 2% from FY 2023 through operating enhancements and efficiencies.
- For Customer Resolution Team:
  - Identify 1-2 process improvements and functionalities in the Customer Relationship Management system to improve the consumer experience and increase efficiency of Customer Relation Specialists.
  - Reduce customer issue inventory by 15% during peak season following Open Enrollment as compared to FY 2023.
  - Continue to identify process improvements 1-2 for more self-service or better post OE experience within the enrollment system.
- For Training and Quality Assurance Team:
  - Identify at least 1-2 opportunities to present system updates and knowledge to community partners, state agencies or their partners.
  - Condense training for seasoned brokers for OE 11 certification in September 2023.
- For Call Center: Identify savings opportunities with the call center vendor.

## **SHOP**

- Continue to develop and deploy a strategy to deliver Individual Coverage Health Reimbursements (ICHRAs) to individuals and employer groups.
- Plan and execute small business summits in multiple counties during FY 2024.
- Continue to work with brokers to ensure that we deliver the most current and effective information to support the enrollment of Connecticut residents in a timely manner.
- Increase the number of Broker Academy students who receive their producer license.

## **Technical Operations and Analytics**

- Reduce returned mail volume by 5% as compared to last year and encourage reporting of new address information by using National Change of Address information to contact consumers who may have moved. Sent first batch of letters in November 2023 and continue monthly.
- Identify ways to improve or replace the Integrated Eligibility System to ensure purchasing insurance through Access Health CT is quick, simple, and straightforward for all of our customers. Continue simplifying our website by identifying pages with the highest customer frustration, recommending improvements, and ensuring delivery of a health literate web experience.
- Conduct a 'Leaver Survey' to gather insights as to why customers are leaving the Exchange. Share findings with appropriate departments to use the information to improve the overall customer experience.
- Survey Medicaid enrollees who do not re-enroll in coverage following the Public Health Emergency Unwind. Determine action steps to reduce attrition in the future.

## 5. Human Resources

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### **Affirmative Action Policy**

Access Health CT's policy on Equal Employment Opportunity and Affirmative Action was approved by the Exchange Board of Directors in January 2012. The policy states:

The Connecticut Health Insurance Exchange (Exchange) is an equal employment opportunity and affirmative action employer, dedicated to the policy of nondiscrimination in employment on any basis prohibited by law. The Exchange is committed to providing equal employment and advancement opportunities without consideration of race, color, religious creed, age, sex, sexual orientation, gender identity or expression, marital status, national origin, ancestry, veteran status, mental retardation, genetic information, disability, or other legally protected status, unless there is a bona fide occupational qualification under applicable Connecticut statute excluding persons in one of the foregoing protected groups. Additionally, the Exchange will take affirmative action to ensure workplace equality, avoid all forms of discrimination, and develop a workforce that is representative of all segments of the population.

The Exchange will utilize affirmative action measures at all stages of the employment process. Regarding recruitment and hiring, the Exchange will notify recruiters, consultants, prospective candidates, and employees that "The Connecticut Health Insurance Exchange is an "Affirmative Action/Equal Employment Opportunity Employer" and shall broadly disseminate this policy by posting it on its website, bulletin boards, and other locations accessible to employees and potential candidates for employment. The Exchange will attempt through recruitment efforts to increase the number of highly qualified female and minority applicants who apply for each vacancy with the ultimate goal that the Exchange's workforce will mirror the diversity of the labor pool. Additionally, the Exchange will attempt to reach a greater number of Hispanic, African American, Asian/Pacific Islander, and Native American potential applicants by contacting organizations and educational institutions that promote the interests of such individuals and attending job fairs and other events where potential exposure to qualified female and minority applicants is high. The Exchange also recognizes the hiring difficulties which are sometimes encountered by the physically disabled and older persons and will undertake measures to overcome the effects of past discrimination, if any, and to achieve the full and fair utilization of such persons in the work force.

The Exchange is also committed to equal opportunities for its employees with regard to all employment practices, including but not limited to compensation, benefits, training, promotions, and discipline. All personnel decisions will be strictly based upon the needs of the Exchange and an employee's job-related skills and abilities. Consistent with its commitment to equal opportunity, the Exchange expects that all employees shall adhere to its policy of nondiscrimination. The

Exchange is equally committed to ensuring nondiscrimination in all of its programs and initiatives.

Employees should bring any complaints regarding discrimination or any other violation of this policy to the immediate attention of the designated Equal Employment Opportunity (EEO) / Affirmative Action Officer. Alternatively, employees may submit discrimination complaints to their supervisor. Complaints brought under this policy will be promptly investigated. Any employee who violates this policy or knowingly retaliates against an employee reporting or complaining of a violation of this policy shall be subject to immediate disciplinary action, up to and including discharge.

The Exchange is committed to ensuring that all contractors who do business with it provide equal opportunities in employment without regard to legally protected status. The participation of minority business enterprises meeting the qualifications established by applicable regulation shall also be solicited and encouraged. All bidders, contractors and suppliers will be notified regarding this policy and all contracts for services or materials must include a statement in which the contractor agrees to abide by affirmative action and nondiscrimination principles.

The EEO/Affirmative Action Officer shall monitor compliance with this policy, including but not limited to maintaining data with regard to the hiring and promotion of women and minorities, and shall regularly report on these matters to the Chief Operating Officer (COO), Chief Executive Officer (CEO), and the Board of Directors. All managers shall be responsible for administering and complying with this policy within his or her respective departments. The COO, CEO, and the Board of Directors will provide any necessary guidance in carrying out this policy and any changes or modifications which may be necessary. In accordance with Connecticut General Statutes § 1-123, the Board of Directors' annual report to the Governor and Auditors of Public Accounts shall include this affirmative action policy statement, a description of the Exchange's work force by race, sex and occupation, and a description of affirmative action efforts.

## Workforce Composition as of June 30, 2023

Class	Title	Employees	Male							Female							
			W	B	H	A	I	N/H	T	W	B	H	A	I	N/H	T	
1.1	Exec/Senior Level Officials & Mgrs.	9	3	1	0	0	0	0	0	4	1	0	0	0	0	0	
1.2	First/Mid-Level Officials & Mgrs.	24	3	3	3	2	0	0	0	7	2	4	0	0	0	0	
2	Professionals	27	10	1	2	0	0	0	0	8	1	3	2	0	0	0	
5	Administrative Support Workers	36	6	3	2	0	0	0	0	4	5	15	0	0	0	0	
Total			Male							Female							
	Male	Female	Total	W	B	H	A	I	N/H	T	W	B	H	A	I	N/H	T
	39	57	96	22	8	7	2	0	0	0	23	9	22	2	0	0	0
	41 %	59 %		56 %	21 %	18 %	5 %	0 %	0 %	0 %	40 %	16 %	39 %	4 %	0 %	0 %	0 %

\* KEY: (W) = White; (B) = Black or African American; (H) = Hispanic or Latino; (A) = Asian; (I) = Indian; (N/H) = Native Hawaiian/Pacific Islander; (T) = Two Or More Races

## **Affirmative Action Efforts in Fiscal Year 2023**

Access Health CT continues to maintain a strong commitment to the Equal Employment Opportunity and Affirmative Action policy. Statewide advertisements of all new staff positions are posted electronically on Indeed.com, JobTarget.com, and Access Health CT's own website. These websites and Access Health CT recruitment efforts reach a broad range of diverse candidates.

## 6. Financial

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### Marketplace Assessments

As of June 2023, Access Health CT received \$16.0 million of the \$31.2 million expected for marketplace assessments for the 2023 calendar year.

Marketplace assessments fund Access Health CT’s ongoing operations. Marketplace assessments are charged to all health and dental insurance carriers capable of offering a qualified health plan through the Exchange to generate funding necessary to support the operations of Access Health CT. Marketplace assessments are billed and collected on a calendar year basis.

Pursuant to Conn. Gen. Stat. § 38a-1083(c)(7) the Exchange has the authority to charge assessments or user fees to fund its operations and to charge interest and penalties to carriers failing to pay the assessments and fees required.

Conn. Gen. Stat. §38a-1083 provides that the Commissioner of Insurance shall see that all laws respecting the authority of the Exchange are faithfully executed. In enforcing the assessment, the Commissioner “has all the powers specifically granted under Title 38a and all further powers that are reasonable and necessary.”

Final determinations as to the terms, conditions, basis, and methodology of any assessments or fees to be charged shall rest in the sole discretion of the Board, acting in accordance with applicable law.

### Bonds

Access Health CT has not issued bonds and has no bonds outstanding.

### Grants Awarded to Access Health CT

Access Health CT was awarded \$144,955 in six grants in FY 2023 for the Broker Academy.

Connecticut Health Foundation	\$82,455
Fairfield County Community Foundation	\$20,000
Farmington Bank Community Foundation	\$10,000
Community Chest for New Britain and Berlin	\$15,000
Community Foundation for Greater New Britain	\$7,500
Community Foundation of Eastern CT	\$10,000
<b>Total</b>	<b>\$144,955</b>

### Grants Issued by Access Health CT

In FY 2023, Access Health CT issued four Community Navigator grants totaling **\$352,889**:

Community Health Center Association of Connecticut, Inc.	100,000
Community Renewal Team, Inc.	96,911
GBAPP, Inc	75,000
New Opportunities, Inc	80,978
<b>Total</b>	<b>\$352,889</b>

## Individuals and Firms that Received Payments of More than \$5,000

The following outside individuals and firms received more than \$5,000 in the form of loans, grants, or payments for services:

A&A Office Systems, Inc	LeaseQuery, LLC
ABM Industry Groups, LLC	Melissa Data Corporation
Adaptive Insights, Inc.	Mintz & Hoke
Advent Cat Risk	Mobile Commons, Inc.
Amazon.com LLC	NCS Pearson Inc
ANZ Rocky Hill, LLC	New Fields Technologies LLC
AT&T Corp	New Opportunities, Inc.
Benefitfocus.com.inc.	Northeast Series of Lockton Companies, LLC
Bernard L. Kavalier	Noverant, Inc.
Buildscale, Inc.	OpenSesame Inc.
Carahsoft Technology Corporation	Optiv Security, Inc.
CDW LLC	Oracle America Inc.
Center for Health Policy Development	Pier 27 Executive Coaching and talent Consulting LLC
Chubb and Son a division of Fed Ins Co	Pitney Bowes Presort Services, Inc
Clarizen, Inc.	Plato eLearning, LLC
CliftonLarsonAllen LLP	President and Fellows Of Harvard College
Cognizant Technology Solutions	Pullman & Comley, LLC
Community Health Center Association of Connecticut, Inc.	Regional Community - Technical Colleges
Community Renewal Team, Inc.	Robert Half International, Inc
Converge Technology Solutions US, LLC	Scan-Optics LLC
Cortes Benefits Consulting, LLC	Security Services of Connecticut, Inc
Crown Castle Fiber LLC	SHI International Corp.
Dell Financial Services LLC	SOFTEON INC.
Dell Marketing LP	Solution-Soft Systems, Inc
Deloitte Consulting LLP	State of Connecticut - DSS
ePlus Technology Inc	State of CT Office of Health Strategy
Express Dental Insurance LLC	TEKsystems, Inc
Fairfax Data Systems, Inc	The RDW Group, Inc
GBAPP, Inc.	The Rocket Science Group, LLC
Grunberg 280 Trumbull, LLC	The Southern New England Telephone Co
Hallmark Totaltech, Inc	The Tri-Com Consulting Group, LLC
HubSpot Inc.	TouchPoint Integrated Communications LLC
Infosys Public Services, Inc.	TTEC Government Solutions, LLC
Interactive Advantage Corporation	Universal E-Business Solutions, LLC
International Business Machines Corp	uWork.com, Inc.
j81 Studios LLC	Victor Advertising Service
Jama Software, Inc.	V-Link, Inc
Janus Software, Inc.	W.B. Mason Co. Inc
Julio C. Cortes	Wakely Consulting Group, Inc
Kaplan, Inc.	Webiplex
Kardas Larson LLC	West Publishing Corporation
Kool Ink LLC	

## Financial Statements

**CONNECTICUT HEALTH INSURANCE EXCHANGE  
(DBA: ACCESS HEALTH CT)  
STATEMENTS OF NET POSITION  
JUNE 30, 2023 AND 2022**

	<u>2023</u>	<u>(As Restated) 2022</u>
<b>ASSETS</b>		
Current Assets:		
Cash and Cash Equivalents	\$ 29,474,055	\$ 28,085,400
Accounts Receivable	179,441	154,997
Prepaid Expenses	<u>195,564</u>	<u>210,991</u>
Total Current Assets	29,849,060	28,451,388
Noncurrent Assets:		
Security Deposit	-	1,197
Capital Assets not Being Depreciated/Amortized	4,804,978	3,736,757
Capital Assets, Net of Accumulated Depreciation/Amortization	<u>11,118,920</u>	<u>10,825,526</u>
Total Noncurrent Assets	<u>15,923,898</u>	<u>14,563,480</u>
Total Assets	45,772,958	43,014,868
<b>LIABILITIES</b>		
Current Liabilities:		
Accounts Payable	141,361	123,718
Accrued Liabilities	6,289,900	5,880,311
Unearned Revenue	425,537	400,929
Lease Liability - Current Portion	418,383	612,911
Subscription Liability - Current Portion	<u>143,271</u>	<u>189,310</u>
Total Current Liabilities	7,418,452	7,187,179
Noncurrent Liabilities:		
Lease Liability	3,033,563	333,551
Subscription Liability	184,001	147,578
Total Noncurrent Liabilities	<u>3,217,564</u>	<u>481,129</u>
Total Liabilities	10,636,016	7,668,308
<b>NET POSITION</b>		
Net Investment in Capital Assets	11,538,032	11,838,057
Unrestricted	<u>23,598,910</u>	<u>23,508,503</u>
Total Net Position	<u>\$ 35,136,942</u>	<u>\$ 35,346,560</u>



**CONNECTICUT HEALTH INSURANCE EXCHANGE  
(DBA: ACCESS HEALTH CT)  
STATEMENTS OF REVENUES, EXPENSES, AND CHANGES IN NET POSITION  
YEARS ENDED JUNE 30, 2023 AND 2022**

	<u>2023</u>	<u>(As Restated) 2022</u>
<b>OPERATING REVENUES</b>		
Marketplace Assessment	\$ 31,392,008	\$ 31,464,792
Intergovernmental Revenue	241,137	866,255
Private Grants	137,455	25,000
Miscellaneous Revenue	<u>12,766</u>	<u>-</u>
Total Operating Revenues	31,783,366	32,356,047
<b>OPERATING EXPENSES</b>		
Wages	8,086,709	7,891,066
Fringe Benefits	3,154,838	3,074,934
Consultants	12,838,977	13,246,217
Maintenance	3,345,976	2,720,880
Administration	556,979	417,419
Equipment	614,900	910,784
Travel	88,550	42,218
Supplies	10,829	5,598
Depreciation and Amortization	<u>4,193,552</u>	<u>3,310,612</u>
Total Operating Expenses	32,891,210	31,619,728
<b>OPERATING INCOME</b>	(1,107,844)	736,319
<b>NONOPERATING REVENUES (EXPENSES)</b>		
Interest Income	<u>898,226</u>	<u>64,671</u>
<b>CHANGE IN NET POSITION</b>	(209,618)	800,990
Net Position - Beginning of Year, as Restated	<u>35,346,560</u>	<u>34,545,570</u>
<b>NET POSITION - END OF YEAR</b>	<u>\$ 35,136,942</u>	<u>\$ 35,346,560</u>

**CONNECTICUT HEALTH INSURANCE EXCHANGE  
(DBA: ACCESS HEALTH CT)  
STATEMENTS OF CASH FLOWS  
YEARS ENDED JUNE 30, 2023 AND 2022**

	<u>2023</u>	<u>(As Restated) 2022</u>
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Receipts from Marketplace Assessment	\$ 31,328,842	\$ 31,391,561
Reimbursement of Operating Costs	20,170,887	18,863,117
Receipts from Intergovernmental Revenue	304,867	802,725
Receipts from Other Sources	150,221	25,000
Payments to Employees	(11,213,334)	(10,653,797)
Payments to Vendors	<u>(37,191,355)</u>	<u>(35,348,538)</u>
Net Cash Provided by Operating Activities	3,549,728	5,080,068
<b>CASH FLOWS FROM CAPITAL AND RELATED FINANCING ACTIVITIES</b>		
Payments for Software Development in Progress	(2,119,253)	(4,019,897)
Purchase of Equipment and Software	(11,458)	-
Subscription Payments	(228,887)	(102,204)
Lease Payments	<u>(701,701)</u>	<u>(420,395)</u>
Net Cash Used by Capital and Related Financial Activities	(3,059,299)	(4,542,496)
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Interest and Dividend Income	<u>898,226</u>	<u>64,671</u>
<b>NET CHANGE IN CASH AND CASH EQUIVALENTS</b>	1,388,655	602,243
Cash and Cash Equivalents - Beginning of Year	<u>28,085,400</u>	<u>27,483,157</u>
<b>CASH AND CASH EQUIVALENTS - END OF YEAR</b>	<u>\$ 29,474,055</u>	<u>\$ 28,085,400</u>
<b>RECONCILIATION OF OPERATING INCOME (LOSS) TO NET CASH PROVIDED BY OPERATING ACTIVITIES</b>		
Operating Income (Loss)	\$ (1,107,844)	\$ 736,319
Adjustments to Reconcile Operating Income (Loss) to Net Cash Provided by Operating Activities:		
Depreciation and Amortization	4,193,552	3,310,612
Change in Assets and Liabilities:		
(Increase) Decrease in Accounts Receivable	(24,444)	718,789
(Increase) Decrease in Prepaid Expenses	15,427	42,094
(Increase) Decrease in Security Deposit	1,197	-
Increase (Decrease) in Accounts Payable	17,643	(160,149)
Increase (Decrease) in Accrued Liabilities	429,589	429,746
Increase (Decrease) in Unearned Revenue	<u>24,608</u>	<u>2,657</u>
Net Cash Provided by Operating Activities	<u>\$ 3,549,728</u>	<u>\$ 5,080,068</u>