access health CT

Board of Directors

June 18, 2026

Meeting Agenda

<u>Mission</u>: 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 give them the best value.

<u>Vision</u>: Provide Connecticut residents with access to the most equitable, simple and affordable health insurance products to foster healthier communities.

Public Comment

Votes

Review and Approval of Minutes – April 16, 2026
Waiving of Interest/Penalty Fees for late Assessment Payment

CEO Report

Finance Update

Fiscal Year 2027 Proposed Budget

FY 2027 Proposed Budget

FY 2027 Proposed Shared Costs with DSS

FY 2027 Proposed Budget

- **Focused on 3 strategic initiatives**
  - Technology Investments
  - Outreach
  - Health Disparities

- **To support our mission:**

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.

Full Year 2027 Proposed Budget - Summary

	FY2026 Adopted Budget	FY2027 Proposed Budget	YoY Change
AHCT	$ 41,582,293	$ 46,599,115	$ 5,016,822
DSS Shared Cost	21,450,000	21,000,000	(450,000)
Total	**$ 63,032,293**	**$ 67,599,115**	**$ 4,566,822**

Full Year 2027 Proposed Budget

	FY2026 Adopted Budget	FY2027 Proposed Budget	Variance (Adjusted vs Adopted)	
Revenue				
Grants	$ 250,000	$ 250,000	$ -	
Interest Income	749,500	703,494	(46,006)	
Other Income	27,793	18,148	(9,645)	Credit card acceptance rate by Vendors has been decreasing.
Marketplace Assessments	40,555,000	45,627,474	5,072,473	Increase in Assessment Revenue due to strong enrollment in 2025.
Proposed Assessment Increase			-	
Total Revenue	**$ 41,582,293**	**$ 46,599,115**	**$ 5,016,822**	
Budgeted Expenses				
Salaries	$ 9,499,526	$ 9,854,311	$ 354,785	Budgeted 3% Merit increases and bringing in-house contracted work.
Fringe Benefits	4,285,015	4,879,413	594,397	Higher projected Health Premium increases.
Temporary Staffing	754,524	759,525	5,001	
Contractual	14,665,673	15,003,598	337,925	Increase in media buying outreach to bring awareness on upcoming OE Changes.
Equipment and Maintenance	5,632,230	5,629,131	(3,099)	
IT Enhancements	5,351,474	9,081,008	3,729,533	Increase to fund 10 clicks implementation.
Supplies	15,944	16,944	1,000	
Travel	125,000	125,000	-	
Other Administrative	1,252,908	1,250,187	(2,721)	Rent, Insurance, Utilities, Staff development and other general expenses.
Total Operating Expenses	**$ 41,582,293**	**$ 46,599,115**	**$ 5,016,822**	
Costs Shared with DSS	$ 21,450,000	$ 21,000,000	(450,000)	FY26 Actuarial Covered CT work concluded.
AHCT and DSS Total Expenses	**$ 63,032,293**	**$ 67,599,115**	**$ 4,566,822**	

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FY 2027 Budget – Shared Cost with Department of Social Services (DSS)

	DSS SHARED COST BUDGET		
Budget Category	**FY 2026 Adjusted Budget**	**FY 2027 Proposed Budget**	**Variance**
Temporary Staffing	$1,256,361	$1,256,361	-
IT Maintenance & Development	4,166,917	3,935,789	(231,128)
Operations	15,306,631	15,537,759	231,128
DSS (100%)	720,091	270,091	(450,000)

Votes

Integrated Eligibility System Modernization Project Multi-Year Budget
FY 2027 Proposed Operating Budget

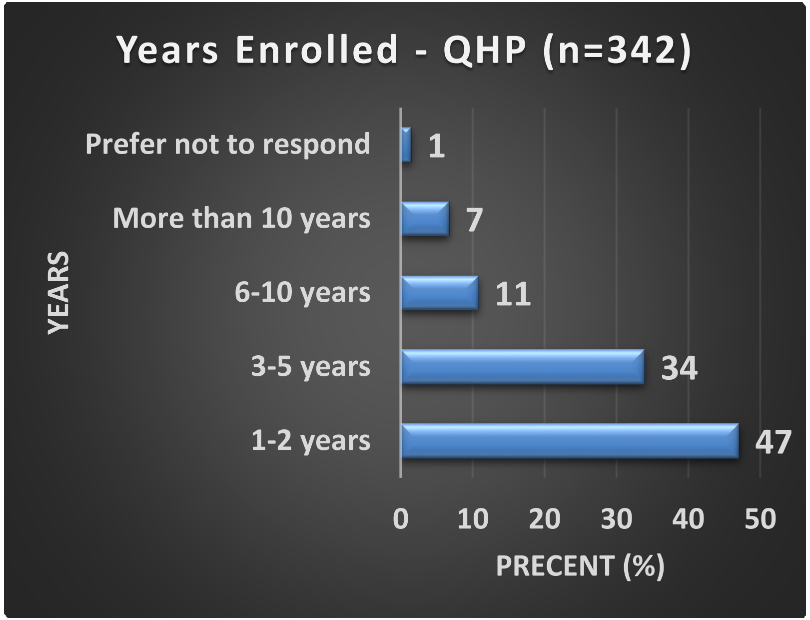
Audit Status Update

Audit Status Update

- FY 2026 Annual Financial and Programmatic Audits
- State-Based Marketplace Annual Reporting Tool (SMART) 2025
- State of CT Auditors of Public Accounts
- FY 24 and FY 25 Audit in process

Leaver Survey

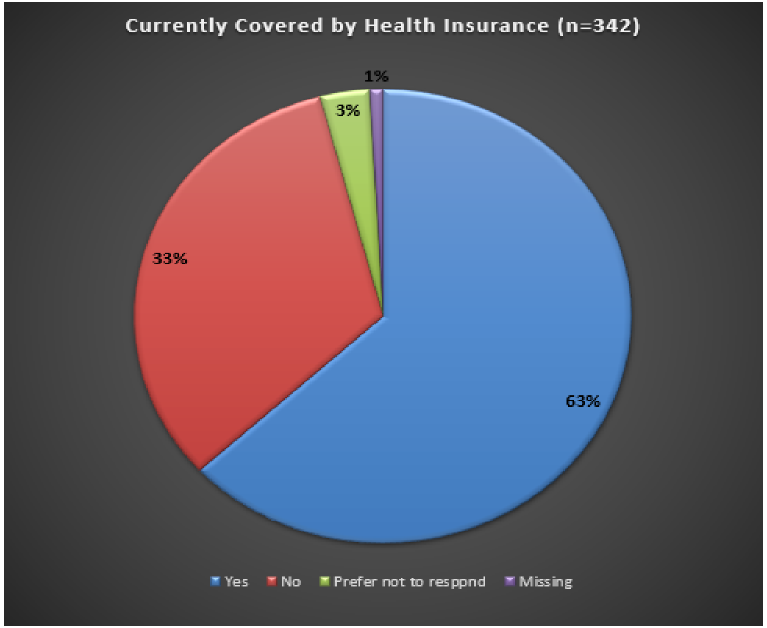
Results – Self QHP: Sample Characteristics (n=342)

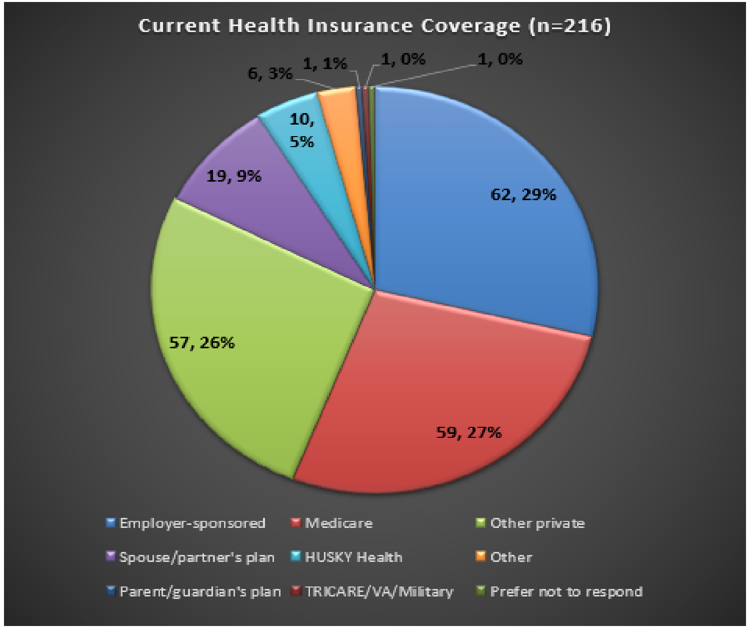


		Total (%) or Mean (Range, SD)
Age (Years)		52.6 (21-83, 12.9)
Ethnicity (Hispanic)	No	291 (85.1)
Race	White	279 (81.6)
Sex at birth	Female	230 (67.3)
Gender Identity	Cisgender woman	184 (53.8)
Education	Bachelor's degree or higher	217 (63.5)
Housing situation	Own residence	218 (63.7)
Employment status	Full time	129 (37.7)
Income	$\geq$ \$150,000	39 (11.4)
Languages: Vast majority monolingual households; Language(s) spoken at home: English or English-Spanish; Preferred to read in: English & Spanish		

UCONN HEALTH
HEALTH DISPARITIES INSTITUTE

Results – Self QHP: Currently Insured & Type of Insurance





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Results – Top Reasons for Non-Renewal

Self QHP

1. High premium/out-of-pocket costs
2. Qualified for Medicare
3. Have coverage through employer

Reasons other than high premium/out-of-pocket costs

1. Difficulty paying for other expenses (such as housing, food, utilities)
2. Lack of clear or predictable financial help and premium information
3. Changes to eligibility rules (such as immigration-related, eligibility restrictions, loss of Premium Tax Credit eligibility)

Recommendations

Qualified Health Plans

- ❖ Improve health insurance literacy
- ❖ Address health insurance affordability
- ❖ Reduce competing affordability barriers
- ❖ Strengthen retention strategies

2026 Small Business Update

Small Business Summit Update

Broker Academy Update

Connecticut Small Business Summit

EMPOWERING CONNECTICUT'S SMALL BUSINESSES — FOUR YEARS AND COUNTING

The 2026 Connecticut Small Business Summit sold out once again, bringing together entrepreneurs, business leaders, policymakers and resource providers from across the state for a day of learning, networking and inspiration. Held for the first time at Water's Edge Resort & Spa in Westbrook, the Summit continued its tradition of delivering valuable insights and meaningful connections for Connecticut's small business community.

This year's program featured keynote speaker TJ Noel-Sullivan, Founder of the Hartford Film Company and SBA Connecticut Young Entrepreneur of the Year, who shared valuable perspectives on leadership, innovation and growth in today's evolving business landscape. Attendees also heard remarks from Congressman Joe Courtney and Comptroller Sean Scanlon, who highlighted the importance of small businesses to the state's economy and discussed resources available to support their success.

The Summit included three expert-led panel discussions focused on critical topics facing small businesses today: accessing capital and financial resources, marketing and social media strategies and the growing role of AI and technology in business operations — a new addition to the Summit in 2026.

Through engaging discussions, actionable takeaways, and opportunities to connect with peers and industry experts, the 2026 Connecticut Small Business Summit reinforced its role as a premier event for empowering and advancing small businesses across Connecticut.

RUN OF SHOW

9:00 AM	**Registration, Breakfast & General Networking**
9:30 AM	**Welcome Message & Comptroller Sean Scanlon**
10:00 AM	**Panel Breakout Session #1** Marketing That Matters: Strategy, Storytelling & Social **OR** Smart Growth: Leveraging AI & Tech to Power Small Business Success
11:00 AM	**Break**
11:30 AM	**Panel Session #2** Funding Your Next Move: Access, Strategy & Growth
12:30 PM	**Keynote Speaker & Lunch** Congressman Joe Courtney Healthcare Impacts on Small Businesses – Franco Barrero, AHCT BusinessPlus Keynote Speaker – TJ Noel-Sullivan, Founder of the Hartford Film Company
1:30 PM	**Speed Networking Vendor Expo**

215+

attendees

20

vendors

20

speakers

100%

of survey respondents found the information shared at the summit to be valuable to their business and professional life

PARTNERS

CT STATE COMMUNITY COLLEGE

HARTFORD FILM COMPANY

APG TECH LABS

Natural Annie essentials

AllWorkCT

Community Investment Corporation (50 YEARS)

CONNECTICUT Administrative Services

Dream In Color MARKETING

Direct Advantage Mail

Connecticut Paid Leave

CONNECTICUT SMALL BUSINESS BOOST FUND

BUMPA BUILT

CONNECTICUT Economic & Community Development

CCSN UNIQUE NEEDS, UNIQUE CARE

MyCTSavings

Women's Business Development Council

SBA U.S. Small Business Administration

LOGO THREAD

ADNET TECHNOLOGIES A New Charter Technologies Company

O'Hara Solutions Group

Connecticut Foodshare

ThoughtPartnr. Your Trusted AI Advisor

AMERICA'S SBDC CONNECTICUT

M&T Bank

Broker Academy Update

Broker Academy Program

Program Milestones (to date)

- 65 students have been accepted
  - Accepted from 28 towns & 5 CT counties
  - Female 71%, Male 15%
- In-person classroom sessions in Hartford and New Haven:
  - 54 students passed the class exam
  - 90% of students are scheduled for the state exam
  - Two day in-person class served as a review and prep session for the state licensing exam

Program Details recap:

- Program support includes textbooks, a laptop, access to Kaplan online portal and vouchers for state exam.
- 4-month flexible Mentorship Program with an experienced broker.
- Graduation ceremony set for October 23.
- Students who completed all requirements will be invited to Open Enrollment Fairs beginning November 1.

www.AccessHealthCT.com/Broker-Academy

Future Agenda Items for Reference Only

Adjournment

Next Meeting: September 17, 2026

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