



An Overdue Checkup: Examining the ACA's State Insurance Marketplaces

Testimony of James R. Wadleigh, Jr.

Chief Executive Officer

Access Health CT

Before the

U.S. House Committee on Energy and Commerce

Subcommittee on Oversight and Investigations

September 29, 2015

Good Morning Chairman Murphy, Ranking Member DeGette and members of the subcommittee. Thank you for this opportunity to offer testimony as you examine the condition of several state-based health insurance exchanges.

My name is Jim Wadleigh and I am the Chief Executive Officer of Access Health CT, one of the nation's best – and healthiest – state marketplaces. Access Health CT was established in 2012 by Governor Dannel Malloy, Lt. Governor Nancy Wyman and the Connecticut General Assembly to expand access to health insurance. Their leadership, and the support of our Board of Directors and many public and private partners, has been critical to our success. So, too, has the commitment of our team at Access Health CT.

Since the launch of our state-based marketplace in October 2013, we have worked together to meet the unique needs of our citizens while staying focused on innovation, collaboration and expanded coverage. Today, I am pleased to report that:

- 760,000 state residents and small business owners have used the exchange to compare plans; apply for tax credits and premium discounts; and enroll in qualified health plans and Medicaid. We have exceeded Federal enrollment goals by more than 200 percent.
- We have cut Connecticut's uninsured rate in half, from 8 percent to less than 4 percent. That's 128,000 people who are now more likely to go to the doctor to get the quality care they need to keep their families healthy and our communities strong. Half of our new enrollees previously lacked health insurance.
- We have worked with Connecticut's Insurance Commissioner to keep costs down. Rates for our most affordable plans have remained flat.
- We have become a self-sustaining exchange – well ahead of next year's deadline. We no longer use state or federal funding for our operating costs.

- Finally, we have continued to recruit new carriers into the exchange to help keep prices down and the market competitive.

How did we achieve this success? We heeded the old adage: “An ounce of prevention is worth a pound of cure.”

- From the very beginning, we kept things simple and stayed true to our mission. Our exchange is considered a national model because of its straightforward design and ease of use. Over the past year, we have worked to further simplify processes and improve customer service. Over 96 percent of Access Health CT customers say they are satisfied with their online shopping experience.
- The development of this stable, user-friendly website was overseen by an executive leadership team with a passion for health care and decades of experience in the industry. We set priorities, established clear business requirements, and tightly managed the scope of this project.
- Last year, we were honored when the Project Management Institute, the world’s leading professional organization of project managers, chose Access Health CT as one of just three global finalists for its prestigious Project of the Year Award.
- To reduce the number of uninsured residents, we conducted extensive research and partnered with numerous state- and community-based organizations. This helped improve our understanding of – and ability to reach – those individuals and families most in need. We learned the importance of meeting people in their own neighborhoods, workplaces, and community centers.
- We used creative, award-winning marketing tactics, while sticking to a simple enrollment message: *“Quality health insurance is now within reach.”*

- The Robert Wood Johnson Foundation has hailed our success and last month showcased our innovative marketing and communications strategies at their national conference.
- In addition to putting “feet on the street,” we opened a store on Main Street. It’s actually one of two brick-and-mortar storefronts we operate. Taking a page from the Apple customer service playbook, we provide free, professional guidance and a personal touch to help consumers navigate the complexities of health insurance. The success of these stores has exceeded expectations. Not even the Blizzard of 2015, which dumped 2 ½ feet of snow across the state of Connecticut, could keep people away. Our year-over-year foot traffic in the month of January more than doubled.
- To further improve consumers’ experience, Access Health CT became the first state-based exchange to implement a mobile platform that integrates closely with our back-end systems. This nationally-recognized, award-winning mobile app allows customers to create accounts, comparison shop, submit documentation, and purchase plans all from the palm of their hand.
- Our ability to collaborate across boundaries and streamline the enrollment process for both health insurance and state human services has also been recognized by our peers. Last year, Access Health CT and the Connecticut Department of Social Services were given an award by the American Public Human Services Association for creating a multi-channel, “No Wrong Door” experience for consumers; combining eligibility determinations for multiple programs, insurance plans and subsidies into one application; and aligning consumer needs with the functionality of the system.

Solid technology and a commitment to exceptional customer service have made Access Health CT a model for other states. As one Forbes columnist wrote, *“Connecticut isn’t just ahead of every other state; it’s in its own league entirely.”*

We intend to strengthen and grow that league.

- We will continue to collaborate with other state-based exchanges, as we did with Maryland, to share our expertise, business practices and technology.
- We will continue to innovate and develop new strategies that expand access to health care, promote health and wellness, and eliminate health disparities.
- We will continue to explore new opportunities to reduce costs, safeguard our long-term financial stability, and keep premiums affordable for all consumers.
- And we will never lose sight of why we do this. It's for hard-working people like Walter Gualteri who operates a small tailoring and dry cleaning shop in Newington, Connecticut. Once Walter hit 50 and developed a chronic health issue, his insurance company began raising his rates on a regular basis. Month after month, year after year, Walter lived in fear of losing his coverage. Through Access Health CT, Walter found a cheaper plan that lets him keep his own doctors and afford his prescriptions. Today, at age 60, Walter says he's "living the American Dream" and has the peace of mind that comes with knowing he can't be dropped because of his age or pre-existing condition.

Thank you again for the privilege of appearing before this subcommittee. I welcome the opportunity to answer any questions you may have.

#