

NEW THIS YEAR

Federal and state laws are making health insurance coverage more affordable.

Thanks to the American Rescue Plan Act (ARPA), more people qualify for financial help than ever before, even those who didn't qualify in the past. If you are renewing your coverage for 2022, make sure you get the most out of the financial help available to you.

And there are also other programs available to help residents save on the cost of health insurance through Access Health CT, including the **Covered Connecticut Program**. If you qualify, the State of Connecticut will pay your portion of the monthly payment directly to your insurance company. And the State will also pay for the cost-sharing amounts that you would normally have to pay with a health insurance plan, such as deductibles, co-pays, co-insurance and maximum out-of-pocket costs.

Use this toolkit to help spread the word that Access Health CT is here to help keep Connecticut residents covered!

DATES & DEADLINES

Open Enrollment starts November 1, 2021 and ends January 15, 2022.

When you enroll determines when your health coverage will start:

- **For coverage starting January 1, 2022**, you must complete your application by midnight on December 31, 2021.*
- **Customers who enroll between December 16 and December 31, 2021** will have the option to choose whether their coverage will start on January 1, 2022 or February 1, 2022.
- **For coverage starting February 1, 2022**, you must enroll and complete your application between December 16, 2021 and January 15, 2022.
- **Open Enrollment ends at midnight on January 15, 2022.**

* Access Health CT extended the time to enroll for health insurance coverage that starts on January 1, 2022. Customers who enroll between December 16 and midnight on December 31, 2021 can choose a plan that starts January 1, 2022 or February 1, 2022. Please note that insurance companies will need approximately two weeks after customers enroll to send out ID cards. If customers do not have their new ID card by January 1, 2022 but need to use their plan benefits, they can contact their insurance company for a temporary ID card. Connecticut residents that are eligible for the new Covered Connecticut Program must enroll before the end of the Open Enrollment Period on January 15, 2022 or through a Special Enrollment Period if they are experience a Qualifying Life Event during the year.

ABOUT ACCESS HEALTH CT & OPEN ENROLLMENT

Access Health CT (AHCT) is Connecticut’s official health insurance marketplace, where you can shop, compare and enroll in quality healthcare plans; and is the only place where you can qualify for financial help to lower your costs, or be eligible for free or low-cost coverage through HUSKY Health (Medicaid/the Children’s Health Insurance Program or CHIP) and the **Covered Connecticut Program**. At Access Health CT (AHCT), our mission is to increase the number of insured residents in our state, promote health, lower costs and eliminate health disparities.

The Open Enrollment Period (November 1, 2021 – January 15, 2022) is the time when Connecticut residents can enroll or renew in qualified health plans (QHP) through Access Health CT. Residents can enroll any time of year if they qualify for HUSKY Health Programs (Medicaid/CHIP) or are an American Indian or Alaska Native. Special enrollment periods are also available during the year for those experiencing a qualifying life event.

You can shop, compare and enroll in quality health insurance plans online at AccessHealthCT.com, in-person at an Enrollment Location or Navigator Partner Location, or by phone at 1-855-805-4325.

All help is free, and there are Certified Brokers available who can recommend the right plan for you.

FOR RETURNING CUSTOMERS

Already a customer? If customers qualified for automatic renewal, they were notified by the end of November regarding their plan renewal. Customers who need to take action to re-enroll, or want to change their plan for 2022, must enroll by December 31, 2021 for coverage to start on January 1, 2022.

COVERED CONNECTICUT PROGRAM ELIGIBILITY

Some Connecticut residents that meet specific eligibility requirements are paying \$0 for their health insurance coverage through Access Health CT, thanks to the new **Covered Connecticut Program** created by the State of Connecticut.

If you qualify, the State of Connecticut will pay your portion of the monthly payment (premium) directly to your insurance company and will also pay for the cost-sharing amounts that you would normally have to pay with a health insurance plan, such as deductibles, co-pays, co-insurance and maximum out-of-pocket costs.

Covered Connecticut Program Eligibility Requirements: Parents/caretaker relatives, and their tax dependents, must:

- Have a household annual income that is greater than 160%, and up to and including 175% of the Federal Poverty Level (FPL) – see chart on next page
- Have at least one dependent child in the household under age 19; Children age 18 must be full-time students in secondary school
- Be eligible for Advance Premium Tax Credits (APTCs) and Cost Sharing Reductions (CSRs)
- Use 100% of Advance Premium Tax Credits (APTCs) and Cost Sharing Reductions (CSRs) available to them, along with the expanded American Rescue Plan Act (ARPA) financial assistance
- Be enrolled in an eligible **Silver Level Plan**

If you meet the parent/caretaker relative and income requirements but are not in an eligible Silver Level plan — or are not using all financial help available to you — you will need to take action to participate in the Covered Connecticut Program. Customers that were immediately eligible for the Covered Connecticut program were automatically enrolled and informed of their new benefits.

INCOME GUIDELINES FOR 2022 COVERAGE: FEDERAL POVERTY LEVEL CHART

Household Size	1	2	3	4	5	6	7	8
160%	\$20,608	\$27,872	\$35,136	\$42,400	\$49,664	\$56,928	\$65,792	\$71,456
175%	\$22,540	\$30,485	\$38,430	\$46,375	\$54,320	\$62,265	\$71,960	\$78,155

TALKING POINTS

About Access Health CT:

- Access Health CT is the state’s official health insurance marketplace where you can shop, compare and enroll in quality health insurance plans from insurance companies you know.
- Access Health CT is the **only place where you can qualify for financial help** to lower your costs or be **eligible for low-cost or free coverage** through HUSKY Health (Medicaid/Children’s Health Insurance Program) or the **Covered Connecticut Program**.
- Our mission is to increase the number of insured residents in Connecticut – and **most people qualify for financial help or are eligible for low-cost or free coverage**.

ACCESS HEALTH CT 2022 OPEN ENROLLMENT TOOLKIT



About Open Enrollment this year:

- Several federal and state programs, including the American Rescue Plan Act (ARPA) and the new **Covered Connecticut Program** have made coverage through AHCT plans more affordable.
- **More people than ever before qualify for help paying for health coverage, even those who weren't eligible in the past.**
- Access Health CT encourages all customers to shop and compare plans this year to make sure you are getting the plan that works best for you and your family.
- **Open Enrollment for the 2022 plan year is November 1, 2021 through January 15, 2022**
- **For coverage starting January 1, 2022**, you must enroll and complete your application by December 31, 2021.
- **Customers who enroll between December 16 and midnight on December 31, 2021 can choose a plan that starts January 1, 2022 or February 1, 2022.** Open Enrollment ends at midnight on January 15, 2022.

About the Covered Connecticut Program:

- Connecticut residents that are eligible for the new **Covered Connecticut Program** must enroll before the end of the Open Enrollment Period on January 15, 2022.
 - Your coverage will start on the first of the month after you complete your enrollment and application.
 - And the State of Connecticut will pay your portion of the monthly payment (premium) directly to your insurance company and will also pay for the cost-sharing amounts you would typically have to pay with a health insurance plan (such as deductibles, co-pays, co-insurance and maximum out-of-pocket costs).

How to find free help:

- Access Health CT is here to help, and **all help is FREE**. Visit AccessHealthCT.com and click **Find Help**
- Access Health CT is here to **help virtually and in-person by appointment**. Visit AccessHealthCT.com/enrollment-events to schedule time today
- There is free, expert help available from Enrollment Specialists and Certified Brokers at AccessHealthCT.com.
- To search for a Certified Broker near you who can recommend a plan that is right for your needs and budget, visit AccessHealthCT.com and click **Find Help** (or call Access Health CT at 1-855-805-4325).
- Visit AccessHealthCT.com and click **Compare Plans** to filter plan options by in-network doctors, prescriptions and types of medical services you may use to help you choose the right plan.

SOCIAL MEDIA PROFILES

We are active on social media – please follow our pages, tag us in posts about healthcare, enrollment, and share our updates to help spread the word.

Facebook: <https://www.facebook.com/AccessHealthCT/>

Twitter: <https://twitter.com/AccessHealthCT>

Instagram: <https://www.instagram.com/accesshealthct/>

YouTube: <https://www.youtube.com/user/AccessHealthCT>

SOCIAL MEDIA IMAGES

Right Click and “Save As” to your files for use.





SUGGESTED SOCIAL MEDIA POSTS

Have you lost your health insurance coverage? CT residents can check out their healthcare options now during Open Enrollment with **@AccessHealthCT**. To find free enrollment help visit AccessHealthCT.com/get-help

@AccessHealthCT Open Enrollment for 2022 health insurance is now. To see if you qualify for financial help, low-cost or free coverage, visit AccessHealthCT.com to compare plans now!

@AccessHealthCT is the only place CT residents can get \$\$ help to pay for healthcare or be eligible for low-cost or free coverage. 2022 Open Enrollment is now – compare plans at AccessHealthCT.com

Call **@AccessHealthCT** for enrollment help at 1-855-805-4325 during Open Enrollment now through January 15 to compare your options. Or visit AccessHealthCT.com to live chat us now!

@AccessHealthCT is here to help and all help is free – in person or virtually. Schedule an appointment for free enrollment help now at AccessHealthCT.com/enrollment-events



Did you know that **@AccessHealthCT** is the only place where CT residents can get financial help to lower your costs or be eligible for low-cost or free coverage? Shop, compare and enroll in quality plans at AccessHealthCT.com

Do you need health insurance? Find out if you qualify for free or low-cost plans through **@AccessHealthCT** and the **Covered Connecticut Program**. Visit AccessHealthCT.com to live chat us now!

QUICK LINKS

- Get Help: AccessHealthCT.com/get-help/
- Find A Plan: AccessHealthCT.com/find-a-plan/
- About the Covered Connecticut Program: AccessHealthCT.com/3-things-every-resident-should-know-about-the-new-covered-connecticut-program/
- Manage Your Account: AccessHealthCT.com/manage-your-account/
- Find a Certified Broker or Enrollment Specialist: AccessHealthCT.com/get-help/
- Enrollment Events: AccessHealthCT.com/enrollment-events/
- Glossary: AccessHealthCT.com/glossary/

DIGITAL FLYERS, BROCHURES & POSTERS

Available for Download:

[Open Enrollment Flyer \(English\)](#)

[Open Enrollment Flyer \(Spanish\)](#)

[Open Enrollment Checklist \(English\)](#)

[Open Enrollment Checklist \(Spanish\)](#)

[Covered Connecticut Gif \(English\)](#)

[Covered Connecticut Gif \(Spanish\)](#)

The Access Health CT Call Center can be reached at **1-855-805-4325**

Customers who are deaf or hearing impaired may use **TTY at 1-855-789-2428** or **call with a relay operator**

For hours of operation, [click here](#).

DATA, RESEARCH & PUBLICATIONS

[The most recent Access Health CT Uninsured Rate research, Understanding the Underlying Drivers, Barriers and Needs of the Uninsured in Connecticut](#)

[The Access Health CT Health Disparities & Social Determinants of Health in Connecticut research report](#)

[Access Health CT Health Equity webpage with additional resources](#)