

NEW THIS YEAR

The law has changed. More people qualify for financial help than ever before, even those who didn't qualify in the past.

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.

There are also other programs available to help residents save on the cost of health insurance from 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

There is a Special Enrollment Period for the Covered Connecticut Program until June 30, 2022. The next Open Enrollment Period will begin on November 1, 2022.

You can enroll any time of year if you:

- Are an **American Indian or Alaska Native**,
- Qualify for **HUSKY/Medicaid**,
- Qualify for a **[Special Enrollment Period](#)**

A Special Enrollment Period is a special window of time outside the Open Enrollment Period when you can enroll in health insurance coverage through Access Health CT. To qualify for a Special Enrollment Period, you must prove that you have a Qualifying Life Event – and you will have **60 days** from the date of that event to contact Access Health CT to complete your application process and enroll in health insurance coverage.

- **Before You Apply:** You have up to 60 days from the date of your Qualifying Life Event to apply for health insurance coverage through Access Health CT.

ACCESS HEALTH CT 2022 OPEN ENROLLMENT TOOLKIT



- **Before Coverage Can Begin:** You must provide proof of your Qualifying life Event, and you will have up to 30 days to submit those documents. You must verify your information before your coverage can begin. See below for a full list of Qualifying Life Events and acceptable documents.
- **Other Information, If We Ask:** You have up to 90 days from the date you apply to provide proof of other information like your household income or immigration status (if we ask you for that information). Always respond to requests for verification documents – or else it could impact your coverage or your financial help.

To learn more about **Special Enrollment Periods** and how to provide proof of your **Qualifying Life Event**, [click here](#).

ABOUT ACCESS HEALTH CT & ENROLLMENT PERIODS

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 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.

New There is a Special Enrollment Period until June 30, 2022 for enrollment into the Covered Connecticut Program. To determine if you are eligible, have your questions answered and enroll in the Covered Connecticut Program during this Special Enrollment Period, call the Access Health CT Covered Connecticut Program hotline at **860-241-8478**, Monday-Friday from 8:00 a.m. to 4:00 p.m.

For General Questions & Application Help:

You can shop, compare and enroll in quality health insurance plans online at AccessHealthCT.com, in-person at a 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.

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)
- 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
- 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.

New There is a Special Enrollment Period until June 30, 2022 for enrollment into the Covered Connecticut Program. To determine if you are eligible, have your questions answered and enroll in the Covered Connecticut Program during this Special Enrollment Period, call the Access Health CT Covered Connecticut Program hotline at **860-241-8478**, Monday-Friday from 8:00 a.m. to 4:00 p.m.

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**.
- Make sure to **check with Access Health CT before choosing COBRA coverage**. You may find a better, less expensive option.

Enrollment Throughout the year:

- If you experience a **Qualifying Life Event – like losing health insurance through your employer** – you have 60 days to start an application.
- 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.

About the Covered Connecticut Program:

- There is a Special Enrollment Period until June 30, 2022 for enrollment into the Covered Connecticut Program.

ACCESS HEALTH CT 2022 OPEN ENROLLMENT TOOLKIT



- Your coverage will start on the first of the month after you complete your enrollment and application. (For example: For example, if a person enrolls on February 5, their coverage begins March 1.)
- 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).
- To determine if you are eligible, have your questions answered and enroll in the Covered Connecticut Program during this Special Enrollment Period, call the Access Health CT Covered Connecticut Program hotline at 860-241-8478, Monday-Friday from 8:00 a.m. to 4:00 p.m.

How to find free help:

- Access Health CT is here to help, and **all help is FREE**. Visit [AccessHealthCT.com](https://www.accesshealthct.com) and click **Find Help**
- There is free, expert help available from Enrollment Specialists and Certified Brokers at [AccessHealthCT.com](https://www.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](https://www.accesshealthct.com) and click **Find Help** (or call Access Health CT at 1-855-805-4325).
- Visit [AccessHealthCT.com](https://www.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>

ACCESS HEALTH CT
2022 OPEN ENROLLMENT TOOLKIT
SOCIAL MEDIA IMAGES



Right Click and "Save As" to your files for use.



access health CT 



Call our Covered Connecticut Program hotline 860-241-8478 to find out if you qualify!



access health CT 

Covered Connecticut Special Enrollment Period runs now through June 30!



access health CT 

Start a new career while making a difference in your community



access health CT 
Learn more about the Access Health CT Broker Academy

The change for the future starts here!



access health CT 
Refer candidates for the Access Health CT Broker Academy



SUGGESTED SOCIAL MEDIA POSTS

Have you lost your health insurance coverage? You may qualify for a Special Enrollment. Check out your healthcare options with **@AccessHealthCT**. To find free enrollment help, visit accesshealthct.com/get-help.

Did you have a Qualifying Life Event and need health insurance? Find out if you qualify for free or low-cost plans through **@AccessHealthCT** and the Covered Connecticut Program. Call 860-241-8478 or visit AccessHealthCT.com to live chat us now!

You could qualify for free or low-cost plans through **@AccessHealthCT**, even outside of the Open Enrollment Period, with the Covered Connecticut Program, created by the State of Connecticut. See if you could be eligible! Call 860-241-8478 or learn more at <http://bit.ly/3wJPO2a>.

If you are new to Connecticut, you may qualify to enroll in health insurance with a Special Enrollment Period through **@AccessHealthCT**. To qualify, you must prove that you have a Qualifying Life Event, such as a recent move to CT. Let us help you get settled in. Visit <http://AccessHealthCT.com> today!

Now that you are covered, be sure to use your plan to stay healthy! Choose a doctor who can help you manage your health and keep you on track. Learn more about your benefits and your insurance company. Get the most out of your **@AccessHealthCT** plan. Learn more at <http://bit.ly/3rCk0vw>.

Don't leave any savings on the table! Find out if you qualify to pay \$0 for your health insurance by calling the Covered Connecticut Program hotline at 860-241-8478. Or learn more in our blog at <http://bit.ly/3jsEwuA>. **@AccessHealthCT** is here to help and all help is free!

Attention licensed health insurance brokers – **@AccessHealthCT** needs you! Volunteer to become a mentor with The Broker Academy, a free training & licensing program geared to reduce health disparities & create career opportunities. Email AHCT.BrokerAcademy@ct.gov or visit <http://bit.ly/3Gc4L1A>.



Help us find a superstar in your community! The Broker Academy from **@AccessHealthCT** will recruit, train & mentor 100 new licensed Brokers. If you are part of a community organization & want to refer qualified candidates, please email AHCT.BrokerAcademy@ct.gov or visit <http://bit.ly/3Gc4L1A>.

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/
- Navigator Events: AccessHealthCT.com/enrollment-events/
- Glossary: AccessHealthCT.com/glossary/

DIGITAL FLYERS, BROCHURES & POSTERS

Available for Download:

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

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

[Recently Lost Your Health Insurance?](#)

[American Rescue Plan Act Flyer](#)

[Covered Connecticut Program Flyer](#)

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

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

[Broker Academy Flyer](#)

CALL CENTER

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

- [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](#)
- The new [Access Health CT Health Equity webpage](#)