



# The American Rescue Plan Act

**The American Rescue Plan Act (ARPA) makes health insurance coverage more affordable and accessible for many Connecticut residents. The law:**

- Gives residents of the state of Connecticut an additional \$85 million per year to help ensure that healthcare coverage remains affordable
- Virtually eliminates or vastly reduces monthly payments (premiums) for many people with low and moderate incomes who enroll through Access Health CT
- Makes more than 40,000 uninsured CT residents eligible for affordable coverage\*
- Means all eligible Connecticut residents will have at least one health plan option that costs no more than 8.5% of their annual income

**What are some real-life examples of ARPA savings for Connecticut residents and their families?**

Family Size	Annual Income	Monthly Premium Cost Before ARPA	Monthly Premium Cost After ARPA	Monthly Savings
4	\$107,000	\$3,323	\$8	\$3,315
1	\$53,000	\$1,021	\$10	\$1,011

**How has ARPA impacted the Individual Market for 2022 Open Enrollment?**

- ✓ The average savings per household is \$132 per month, or \$1,584 per year
- ✓ Over \$11 million in additional premium tax credits per month in 2022 (compared to 2021)
- ✓ 100% of enrollees have updated applications and benefited from new ARPA financial help in 2022
- ✓ 11,000 enrollees newly eligible for financial help (related to removal of 400% Federal Poverty Level income threshold)
- ✓ 30% of Access Health CT customers are paying less than \$10 per enrollee per month for their health insurance plan
- ✓ 41% of all Access Health CT customers are paying less than \$50 per enrollee per month for their health insurance plan

Find more information about the ARPA, visit [https://help.accesshealthct.com/en\\_US/885658-american-rescue-plan](https://help.accesshealthct.com/en_US/885658-american-rescue-plan)

**Important notes about availability:**

- Offered only through Access Health CT as Connecticut's official health insurance exchange.
- Access Health CT can help small employers (50 employees and fewer) understand their options.
- This financial help will expire after 2022 unless the financial assistance from ARPA is extended through federal legislation.

\*<https://www.hhs.gov/about/news/2021/03/12/fact-sheet-american-rescue-plan-reduces-health-care-costs-expands-access-insurance-coverage.html>