



Why You Should Choose Access Health CT Small Business

access
health CT
small business

Flexible Eligibility



- Employers with 50 or fewer full-time equivalent (FTE) employees can obtain coverage through Access Health CT Small Business; sole proprietors cannot obtain coverage.
- Any employer that offers coverage must offer coverage to all full-time employees (employees who work an average of 30 hours per week), additionally, you may choose to offer coverage to part-time employees.

No Fees or Required Lines of Coverage



Compare plan design features
(cost sharing for prescription drugs,
office visits and plan deductibles).

Ease of Comparison

- Access Health CT Small Business offers multiple metal levels of coverage and a variety of plans, including Health Savings Account (HSA) plan design options.
- We also offer plans that provide services not subject to the plan deductible, such as physician office visits or laboratory services.
- You have a choice of 11 plans from Anthem Blue Cross Blue Shield and ConnectiCare for 2022.

Metal Level Plan Types

Metal Level	Plan
Gold	PPO, POS
Silver	PPO, PPO HSA, POS, POS HSA
Bronze	PPO, PPO HSA, POS, POS HSA

Choice



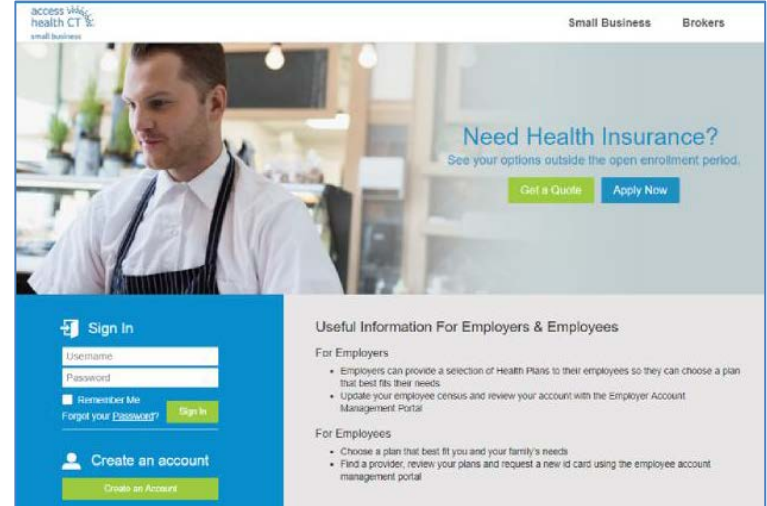
Choose a plan selection strategy that best meets your employees' needs.

- **Vertical Choice:** Access to all plans that are available From the insurance company.
- **Horizontal Choice:** Access to plans in one metal level (all Silver plans).
- **Single Choice:** Employer chooses one plan for the group offering.

Simple Enrollment

Enroll online or using a simple paper form

Access Health CT Small Business uses universal enrollment forms. You will also receive an itemized bill.



The screenshot displays the Access Health CT Small Business website interface. At the top left, the logo reads "access health CT small business". At the top right, there are links for "Small Business" and "Brokers". The main banner features a photo of a man in a white shirt and apron, with the text "Need Health Insurance? See your options outside the open enrollment period." and two buttons: "Get a Quote" (green) and "Apply Now" (blue). Below the banner is a blue sign-in section with a "Sign In" header, a "Username" field, a "Password" field, a "Remember Me" checkbox, a "Forgot your Password?" link, and a "Sign In" button. Below this is a "Create an account" section with a "Create an Account" button. To the right of the sign-in section is a "Useful Information For Employers & Employees" section. Under "For Employers", it lists: "Employers can provide a selection of Health Plans to their employees so they can choose a plan that best fits their needs" and "Update your employee census and review your account with the Employer Account Management Portal". Under "For Employees", it lists: "Choose a plan that best fit you and your family's needs" and "Find a provider, review your plans and request a new id card using the employee account management portal".

Small Business Tax Credit

Tax credits may be available on your contribution to your employees' premium:

- **Small Business:** up to a 50% tax credit
- **Non-Profit Organizations:** up to a 35% tax credit

Credits are only available for health plans purchased through Access Health CT. To qualify, your small business must:

- Have fewer than 25 full-time equivalent (FTE) employees.*
- Contribute at least 50% of each employee's insurance premium.
- Pay an average annual wage of less than \$58,000*

** The small business owner's and immediate family members annual wages are not included in the average wage.*

Dental Insurance – For Small Groups

Access Health Small Business offers two stand-alone small group dental plans from Anthem Blue Cross Blue Shield:

- Anthem Dental Family
- Anthem Dental Family Enhanced



To enroll or for more information about small group dental insurance, please call 860-241-8445, or email

SHOP.AHCT@ct.gov



Dental Insurance – For Individuals

Access Health CT offers stand-alone dental plans that you can enroll in during the Open Enrollment Period, or during a Special Enrollment Period if you qualify. All health insurance plans offered through Access Health CT - including Medicaid/CHIP programs - include pediatric dental coverage as an Essential Health Benefit for anyone under 19 years old. Stand-alone dental plans are a great option for people who are over 19 years old and need dental coverage.

- Anthem Dental Family Preventive
- Anthem Dental Family Value
- Anthem Dental Family
- Anthem Dental Family Enhanced



To enroll in an individual dental plan or for more information, please call 855-805-4325 or visit: www.accesshealthct.com then select “Dental”

Dedicated Customer Service Support

Phone



860-241-8445

Email



SHOP.AHCT@ct.gov

To learn more, get a quote
or find a broker, visit:
AccessHealthCTSmallBiz.com

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