



2026 Virtual Broker Training

Access Health Connecticut

10/7, 10/9, &
10/10/2025



Agenda

🔗 Topics We'll Cover Today

- **Broker Support Team Introductions**
- **Plan Management**
- **Training & Noverant LMS**
- **Broker Portal Enhancements & Broker 101**
- **Small Business & ICHRA**
- **Health Equity & Outreach**
- **Marketing**



Broker Support Team

Introductions

Debra Eastman

Enrollment Manager

- Manages the Broker & CAC Support Team



Broker & CAC Support Supervisors

Team Supervisor



GiGi Garcia

Team Lead



Barton Graham

Support Representatives



**Janette
Gonzalez**



**Stephany
Manzueta**



Alexandra Rivera

Plan Management

On-Exchange Plan Offerings for Individual & Small Group

Plan Year 2026
Plan Management, October 2025

2026 Participating Health and Dental Carriers

Individual Health Issuers



Small Group Health Issuers



Individual Dental Issuers



⚡ Plan Types and Health Plans Offered

Health Maintenance Organization (HMO): Must select a primary care physician (PCP) and utilize in-network doctors. Referrals are required to see a specialist.

Point of Service (POS): May be required to select a primary care physician (PCP) and referrals may be required to see a specialist. Out-of-network doctors are covered at a higher copay or coinsurance amount.

Preferred Provider Organization (PPO): PCP selection and referrals are not required. Out-of-network doctors are covered at a higher copay or coinsurance amount.

Health Plans Metal Level	Actuarial Value	Individual Market	Small Group Market
Catastrophic	60%	2	0
Bronze	60%	10	2
Silver	70%	3	2
Gold	80%	7	1
Platinum	90%	0	1
Total Plans		22	6

- Preventive services are at no cost to the consumer.
- Pediatric Dental benefits are included in MOST health plans.
- If a plan marketing name includes “dental” and/or “vision”, it is referring to “Adult Coverage”.

∴ Plan Types and Dental Plans Offered

All Dental plans offered are **Preferred Provider Organization (PPOs)**, offering In and Out-of-Network coverage. Out-of-network doctors are covered at a higher copay or coinsurance amount.

Plans offer different levels of “Adult” benefits to meet consumer needs.

- All plans include **Diagnostic & Preventive Services**.
- Consumers can purchase plans that also include:
 - **Basic Services** or
 - **Basic and Major Services**.
- **Orthodontic Services** for Adults is not covered.

Diagnostic & Preventive Services – Oral Exams, X-Rays & Cleanings
Basic Services – Fillings and Simple Extractions
Major Services – Surgical Extractions, Root Canal, Crowns, and Dentures

- Pediatric Dental is included in ALL dental plans.
- Pediatric coverage includes the three benefits listed under the Adult coverage, plus Orthodontic Services.
- Dental plans can be purchased with or without purchasing a medical plan and by Medicare eligible/enrolled individuals.
- CT law extends pediatric dental to dependent under the age of 26.

Dental Plans Adult Coverage Level	Individual Market
Preventive Care Only	3
Preventive & Basic Restorative	2
Preventive, Basic & Major Restorative	5
Total Plans	10

⚡ What is a Standard plan?

A Standard plan:

- Offers consistent benefits/cost sharing amounts across all carriers.
- Is available under all metal levels.
- Includes “Standard” in the plan name.
- Only applies to Individual health and dental plans.



Differences will be in monthly premiums, provider network, and drug formularies.





⚡ Important Takeaways

Before selecting a Health plan:

- Confirm providers & pharmacies are In-Network.
- Confirm prescription drugs are covered.
- Identify if the plan offers commonly used services before the deductible.
 - If it does, this means you do not need to meet the deductible first. You will only have to pay the copay or coinsurance amount for that service.
- Be aware that not all health plans include Pediatric Dental in 2026.
- If **Dental** or **Vision** is included in the marketing name, this is referencing adult coverage, not pediatric.

Renewal Activity & Highlights

Anthem - Individual Health Plans

Plans Marketing Name All Plans offered in 2025	Issuer Renewal Action for 2026	Plan Marketing Name All Plans offer in 2026	Notes
Catastrophic HMO Pathway Enhanced	New	Bronze HMO Pathway Enhanced	Excludes Pediatric Dental
Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits	Renew Plan	Catastrophic HMO Pathway Enhanced	
Bronze PPO Standard Pathway	Renew Plan	Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits	
Bronze PPO Standard Pathway HSA	Renew Plan	Bronze PPO Standard Pathway	
Silver PPO Standard Pathway	Renew Plan	Bronze PPO Standard Pathway HSA	
Gold HMO Pathway Enhanced with Adult Dental and Vision Benefits	Renew Plan	Silver PPO Standard Pathway	
Gold PPO Pathway with Adult Dental and Vision Benefits	Renew Plan	Gold HMO Pathway Enhanced with Adult Dental and Vision Benefits	
Gold PPO Standard Pathway	Renew Plan	Gold PPO Pathway with Adult Dental and Vision Benefits	
Catastrophic HMO Pathway Enhanced	Crosswalk - Catastrophic Age Outs	Gold PPO Standard Pathway	
Bronze PPO Pathway with Adult Dental and Vision Benefits	Crosswalk - New HIOS ID	Bronze HMO Pathway Enhanced	
Bronze PPO Pathway HSA	Crosswalk - New HIOS ID	Bronze PPO Pathway with PreventiveRx HSA	Excludes Pediatric Dental
Gold PPO Pathway	Crosswalk - New HIOS ID	Bronze PPO Pathway with PreventiveRx HSA	Excludes Pediatric Dental
		Gold PPO Pathway	Excludes Pediatric Dental

Highlights

- New Bronze HMO plan excludes Pediatric Dental.
- Enrollees in discontinued plans have been mapped to a new plan.
- Health plans with “Dental and Vision” in plan name is referring to adult benefits only, not pediatric coverage.
- Pediatric Dental coverage has been removed from some health plans.
- Elective Abortion coverage is included under the Standard plans only.

Renewal Activity & Highlights **Anthem – Small Group Health Plans**

Plans Marketing Name All Plans offered in 2025	Issuer Renewal Action	Plan Marketing Name All Plans offer in 2026	Notes
Gold Pathway CT PPO	Renew Plan	Gold Pathway CT PPO	
Silver Pathway CT PPO	Renew Plan	Silver Pathway CT PPO	
Silver Pathway CT PPO w HSA	Renew Plan	Silver Pathway CT PPO w HSA	
Bronze Pathway CT PPO w HSA	Renew Plan	Bronze Pathway CT PPO w HSA	
Bronze Pathway CT PPO	Renew Plan	Bronze Pathway CT PPO	
Platinum Pathway CT PPO	Renew Plan	Platinum Pathway CT PPO	

Highlights

- All health plans include:
 - Pediatric Dental, including dentally necessary Orthodontia;
 - Adult Vision Care;
 - Elective Abortion coverage.

Renewal Activity & Highlights

Anthem - Individual Dental Plans

Plans Marketing Name All Plans offered in 2025	Issuer Renewal Action	Plan Marketing Name All Plans offer in 2026	Notes
Anthem Dental Family Value	Renew Plan	Anthem Dental Family Value	
Anthem Dental Family	Renew Plan	Anthem Dental Family	
Anthem Dental Family Enhanced	Renew Plan	Anthem Dental Family Enhanced	
Anthem Dental Family Preventive	Renew Plan	Anthem Dental Family Preventive	

Highlights

- All dental plans include Pediatric Dental, including dentally necessary Orthodontia.
- All dental plans exclude Orthodontia for adults.

Provider Networks - Anthem

Health - Individual and Small Group

- PPO & HMO Networks are Statewide.
- Pharmacy network **includes** CVS, Wal-Mart, Costco, and most independent pharmacies.
- Pharmacy network **excludes** Walgreens, Walgreens-owned pharmacies, and some independents.
- Plans with vision utilize Anthem's Blue View Vision network.
- Out of country coverage covers emergencies only.
- HMO plans cover emergencies/urgent services when out-of-network.

Dental - Individual

- Network is National.
- Out of Country covered services are reimbursed as out-of-network benefits.

Renewal Activity & Highlights

ConnectiCare Benefits, Inc. (CBI) – Individual Health Plans

Plans Marketing Name All Plans offered in 2025	Issuer Renewal Action	Plan Marketing Name All Plans offer in 2026	Notes
Choice Gold Standard POS	Renew Plan	Choice Gold Standard POS	
Choice Bronze Standard POS	Renew Plan	Choice Bronze Standard POS	
Choice Bronze Standard POS HSA	Renew Plan	Choice Bronze Standard POS HSA	
Choice Silver Standard POS	Renew Plan	Choice Silver Standard POS	
Choice Catastrophic POS with Dental	Renew Plan	Choice Catastrophic POS with Dental and Vision	Added Adult Vision
Choice Bronze Alternative POS with Dental	Renew Plan	Choice Bronze Alternative POS with Dental and Vision	Added Adult Vision
Choice Gold Alternative POS	Crosswalk - New HIOS ID	Choice Gold Alternative POS	Same plan
Choice Catastrophic POS with Dental	Crosswalk - Catastrophic Age Outs	Choice Bronze Standard POS HSA	

Highlights

- All health plans include:
 - Pediatric Dental, including dentally necessary Orthodontia;
 - Adult Vision coverage;
 - Elective Abortion coverage.
- Health plans with “Dental and Vision” in plan name is referring to adult benefits only, not pediatric coverage.

⚡ Provider Networks - ConnectiCare Benefits, Inc. (CBI)

Health - Individual

- Network is Statewide.
- Pharmacy network includes over 65,000 retail pharmacies, including CVS and Walgreens.
- New for 2026 –
 - Home delivery of prescriptions will be available through CVS Caremark.
 - Vision services are managed by VSP.
 - Delta Dental replaced Healthplex
 - Out of country coverage for emergencies is no longer covered.

✿ Renewal Activity & Highlights

ConnectiCare Insurance Company Inc (CICI) – Individual Health Plans

Plans Marketing Name All Plans offered in 2025	Issuer Renewal Action	Plan Marketing Name All Plans offer in 2026	Notes
Value Gold Standard POS	Renew Plan	Value Gold Standard POS	
Value Silver Standard POS	Renew Plan	Value Silver Standard POS	
Value Bronze Standard POS	Renew Plan	Value Bronze Standard POS	
Value Bronze Standard POS HSA	Renew Plan	Value Bronze Standard POS HSA	

Highlights

- All health plans include:
 - Pediatric Dental, including dentally necessary Orthodontia;
 - Adult Vision coverage;
 - Elective Abortion coverage.

✿ Renewal Activity & Highlights

ConnectiCare Insurance Company Inc (CICI) – Individual Dental Plans

Plans Marketing Name All Plans offered in 2025	Issuer Renewal Action	Plan Marketing Name All Plans offer in 2026	Notes
ConnectiCare Standard Dental Plan	Renew Plan	ConnectiCare Standard Dental Plan	
ConnectiCare Basic Dental Plan	Renew Plan	ConnectiCare Basic Dental Plan	

Highlights

- All plans include Pediatric Dental, including dentally necessary Orthodontia.
- Plans exclude Orthodontia for adults.

Provider Networks - ConnectiCare Insurance Company Inc (CICI)

Health - Individual

- Network is Statewide.
- Pharmacy network includes over 65,000 retail pharmacies, including CVS and Walgreens.
- New for 2026 –
 - Home delivery of prescriptions will be available through CVS Caremark.
 - Vision services are managed by VSP.
 - Delta Dental replaced Healthplex
 - Out of country coverage for emergencies is no longer covered.

Dental - Individual

- Delta Dental replaced Healthplex
- Network is Statewide.
- No out of country coverage.

Renewal Activity & Highlights **Guardian– Individual Dental Plans**

Plans Marketing Name All Plans offered in 2025	Issuer Renewal Action	Plan Marketing Name All Plans offer in 2026	Notes
	New	Guardian Essentials for Families and Individuals	
	New	Guardian Preventive Plus for Families and Individuals	
	New	Guardian Preventive for Families and Individuals	
	New	Guardian Standard for Families and Individuals	

Highlights

- All plans include Pediatric Dental, including dentally necessary Orthodontia.
- Plans exclude Orthodontia for adults.

Provider Network

- National network.
- No out of country coverage.

Pricing

Anthem Individual Plans	Metal Type	Renewal Rate Change
Catastrophic HMO Pathway Enhanced	Catastrophic	7.2%
Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits	Bronze	8.2%
Bronze PPO Standard Pathway HSA	Bronze	13.3%
Bronze PPO Standard Pathway	Bronze	14.7%
Silver PPO Standard Pathway	Silver	15.1%
Gold HMO Pathway Enhanced with Adult Dental and Vision Benefits	Gold	11.3%
Gold PPO Pathway with Adult Dental and Vision Benefits	Gold	11.8%
Gold PPO Standard Pathway	Gold	6.1%
Bronze PPO Pathway with PreventiveRx HSA	Bronze	New
Bronze HMO Pathway Enhanced	Bronze	New
Gold PPO Pathway	Gold	New

CBI Individual Plans	Metal Type	Renewal Rate Change
Choice Catastrophic POS with Dental and Vision	Catastrophic	6.3%
Choice Bronze Standard POS	Bronze	5.4%
Choice Bronze Standard POS HSA	Bronze	17.1%
Choice Bronze Alternative POS with Dental and Vision	Bronze	10.4%
Choice Silver Standard POS	Silver	25.6%
Choice Gold Standard POS	Gold	3.5%
Choice Gold Alternative POS	Gold	New

Anthem Small Group Plans	Metal Type	Renewal Rate Change
Bronze Pathway CT PPO	Bronze	5.1%
Bronze Pathway CT PPO w/HSA	Bronze	10.8%
Silver Pathway CT PPO	Silver	13.2%
Silver Pathway CT PPO w/HSA	Silver	11.8%
Gold Pathway CT PPO	Gold	11.7%
Platinum Pathway CT PPO	Platinum	6.5%

CICI Individual Plans	Metal Type	Renewal Rate Change
Value Bronze Standard POS	Bronze	1.1%
Value Bronze Standard POS HSA	Bronze	12.3%
Value Silver Standard POS	Silver	22.7%
Value Gold Standard POS	Gold	2.9%

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Plan Name		2025 Premium Rate	2026 Premium Rate	% Change
Anthem Dental Family	Pediatric	\$ 31.76	\$ 31.76	0.0%
Anthem Dental Family	Adult	\$ 34.88	\$ 34.01	-2.5%
Anthem Dental Family Enhanced (Standard Plan)	Pediatric	\$ 36.00	\$ 36.00	0.0%
Anthem Dental Family Enhanced (Standard Plan)	Adult	\$ 57.98	\$ 57.98	0.0%
Anthem Dental Family Value	Pediatric	\$ 31.76	\$ 31.76	0.0%
Anthem Dental Family Value	Adult	\$ 24.80	\$ 23.56	-5.0%
Anthem Dental Family Preventive	Pediatric	\$ 31.76	\$ 31.76	0.0%
Anthem Dental Family Preventive	Adult	\$ 18.97	\$ 17.07	-10.0%
CICI Standard Dental Plan	Pediatric	\$ 71.32	\$ 60.17	-15.6%
CICI Standard Dental Plan	Adult	\$ 71.32	\$ 62.53	-12.3%
CICI Basic Dental Plan	Pediatric	\$ 24.82	\$ 58.72	136.6%
CICI Basic Dental Plan	Adult	\$ 24.82	\$ 26.95	8.6%

Plan Name		Fairfield	Hartford	Litchfield	Middlesex	New Haven	New London	Tolland	Windham
Guardian Essentials for Families and Individuals	Pediatric	\$ 36.06	\$ 34.15	\$ 29.82	\$ 37.58	\$ 33.93	\$ 31.58	\$ 33.02	\$ 31.51
Guardian Essentials for Families and Individuals	Adult	\$ 34.07	\$ 32.27	\$ 28.18	\$ 35.51	\$ 32.06	\$ 29.84	\$ 31.20	\$ 29.77
Guardian Preventive Plus for Families and Individuals	Pediatric	\$ 36.06	\$ 34.15	\$ 29.82	\$ 37.58	\$ 33.93	\$ 31.58	\$ 33.02	\$ 31.51
Guardian Preventive Plus for Families and Individuals	Adult	\$ 25.55	\$ 24.20	\$ 21.14	\$ 26.63	\$ 24.05	\$ 22.38	\$ 23.40	\$ 22.33
Guardian Preventive for Families and Individuals	Pediatric	\$ 36.06	\$ 34.15	\$ 29.82	\$ 37.58	\$ 33.93	\$ 31.58	\$ 33.02	\$ 31.51
Guardian Preventive for Families and Individuals	Adult	\$ 23.00	\$ 21.78	\$ 19.03	\$ 23.97	\$ 21.65	\$ 20.14	\$ 21.06	\$ 20.10
Guardian Standard Plan for Families and Individuals	Pediatric	\$ 46.95	\$ 44.46	\$ 38.82	\$ 48.93	\$ 44.17	\$ 41.11	\$ 42.99	\$ 41.02
Guardian Standard Plan for Families and Individuals	Adult	\$ 73.57	\$ 69.69	\$ 60.85	\$ 76.68	\$ 69.23	\$ 64.44	\$ 67.38	\$ 64.29

Plan Information

🔗 Plan Information Quiz

How do you find plans with less out-of-pocket costs for your consumers?

Answer: Look for services where the deductible does not apply!

We have created useful documents for you to compare plans. All services not subject to the deductible have been highlighted for easy identification.

Is Pediatric Dental included in all plans for 2026?

Answer: No

If the plan marketing name includes Dental or Vision, who does this coverage apply to?

Answer: Adults only

Is it possible to have duplicate dental coverage?

Answer: Yes. Always confirm if adult/pediatric dental is also included within the medical plan before enrolling in a

⚡ Plan Information Quiz

If a consumer requires care from a specific provider; what should you have them do before enrolling in a plan?

Answer: check the Carrier's website to confirm physician participation.

Are Medicare eligible consumers allowed to purchase a Stand-Alone Dental Plan?

Answer: Yes! Being Medicare eligible does not make you ineligible for dental plans offered through the exchange.

When shopping for a plan, should consumers only focus on deductibles and monthly premiums?

Answer: While both are important, a consumer should also consider how they will utilize healthcare during the year. Selecting a plan with a higher monthly premium but with commonly used services that are pre-deductible could be a better option. We strongly recommend looking at the total healthcare costs (monthly premiums + cost share amounts + applicability of deductible + deductible amount.

Plan Documents by Metal Level

2026 Individual Bronze Health Plans	Carrier Name	All Issuers Standard Plan*	All Issuers Standard Plan*	Anthem	Anthem	Anthem	CBI
	Plan Name	Anthem Bronze PPO Standard Pathway; CBI Choice Bronze Standard POS; CICI Value Bronze Standard POS	Anthem Bronze PPO Standard Pathway HSA; CBI Choice Bronze Standard POS HSA; CICI Value Bronze Standard POS HSA	Bronze PPO Pathway with Preferred Provider Network	Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits	Bronze HMO Pathway Enhanced	Choice Bronze Alternative POS with Dental and Vision
	Plan Type	**	**	PPO	HMO	HMO	POS
	Services Covered Out-of-Network?	Yes	Yes	No	No	No	Yes
Office Visits	Preventive Care - (Annual Check Up)	Copay, deductible does not apply					
	Well Baby Visits and Care	\$0.00 Copay, deductible does not apply					
	Primary Care Visit (To Treat an Illness or Injury)	\$50.00 Copay, deductible does not apply	20.00% Coinsurance after deductible	\$0.00 Copay after deductible	\$70.00 Copay, deductible does not apply	\$70.00 Copay, deductible does not apply	\$50.00 Copay, deductible does not apply
	Specialist Visit	\$70.00 Copay after deductible	20.00% Coinsurance after deductible	\$100.00 Copay after deductible	\$90.00 Copay after deductible	\$90.00 Copay after deductible	\$70.00 Copay after deductible
	Mental/Behavioral Health Office Visit	\$50.00 Copay, deductible does not apply	20.00% Coinsurance after deductible	25.00% Coinsurance after deductible	\$90.00 Copay after deductible	\$90.00 Copay after deductible	\$50.00 Copay, deductible does not apply
	Substance Use Disorder Office Visit	\$50.00 Copay, deductible does not apply	20.00% Coinsurance after deductible	25.00% Coinsurance after deductible	\$90.00 Copay after deductible	\$90.00 Copay after deductible	\$50.00 Copay, deductible does not apply
Labs & Radiology	Advanced Radiology (CT/PET Scans, MRIs)	\$75.00 Copay after deductible	20.00% Coinsurance after deductible	25.00% Coinsurance after deductible	\$75.00 Copay after deductible	\$75.00 Copay after deductible	45.00% Coinsurance after deductible
	Laboratory Services	\$20.00 Copay, deductible does not apply	20.00% Coinsurance after deductible	25.00% Coinsurance after deductible	\$20.00 Copay after deductible	\$20.00 Copay after deductible	\$25.00 Copay after deductible
	Non-Advanced Radiology (X-rays and Diagnostic)	\$40.00 Copay after deductible	20.00% Coinsurance after deductible	25.00% Coinsurance after deductible	\$40.00 Copay after deductible	\$40.00 Copay after deductible	45.00% Coinsurance after deductible
	Mammography Ultrasound (Non-preventive)	\$20.00 Copay after deductible	20.00% Coinsurance after deductible	25.00% Coinsurance after deductible	\$20.00 Copay, deductible does not apply	\$20.00 Copay, deductible does not apply	45.00% Coinsurance after deductible
Drugs	Tier 1 - Generic Drugs	\$15.00 Copay, deductible does not apply	20.00% Coinsurance after deductible	\$30.00 Copay after deductible	\$20.00 Copay, deductible does not apply	\$20.00 Copay, deductible does not apply	\$30.00 Copay, deductible does not apply
	Tier 2 - Preferred Brand Drugs	\$50.00 Copay, deductible does not apply	25.00% Coinsurance after deductible	25.00% Coinsurance after deductible	\$75.00 Copay, deductible does not apply	\$75.00 Copay, deductible does not apply	\$100.00 Copay after deductible

Training & Noverant LMS

Certification Instructions for Brokers

Open Enrollment 2026



AGENDA

- All about Annual Certification
- Steps and instructions to complete Certification
- How to use the Learning Management System (LMS) to:
 - Update Profile
 - Review Agreement and Sign Off
 - Complete eLearning
 - Complete Assessment



Annual Certification

Annual Broker Certification is now available online for Open Enrollment 2026. Open Enrollment begins November 1 and ends January 15, 2026.

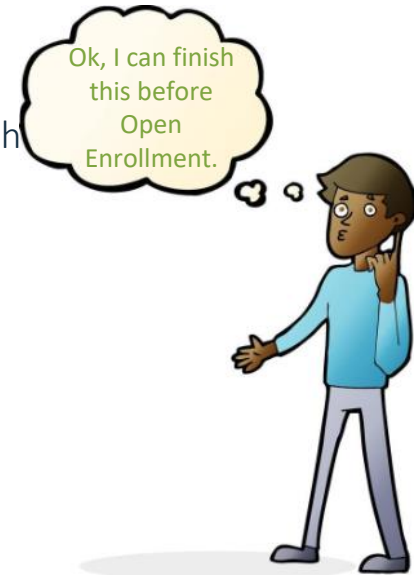
The 2026 Certification requires that you complete your training using the Access Health CT Learning Management System (LMS). To be certified, you must complete all the assigned Training and pass the Assessment with a score of 80% or higher.

Please note that you must certify with AHCT in the Fall of 2025 to write business for 2026 Qualified Health Plans and Dental Plans.

There are 2 paths of certification for Brokers:

- Brokers who are certifying for the 4th consecutive year or more will receive a condensed curriculum.
- Brokers who are certifying for the 3rd year or less and Broker Academy participants will receive the full broker curriculum.

If you have questions specific to the annual certification online trainings or your login for the LMS, please email the Learning Center at LearningCenter.AHCT@ct.gov.



Steps Towards Certification



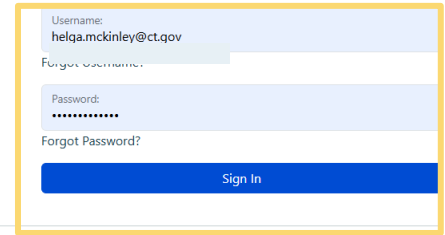
1. Your agreement with AHCT is available now in the Learning Management System (LMS).
2. You should have received a “Welcome” email from our LMS, which will allow you to access the LMS. The email would be from ahct@noverant.com (Noverant is the company name of our LMS.) You might want to check your Junk or Spam folders. If you still can’t find it, send an email to LearningCenter.AHCT@ct.gov.
3. Use the link in the email and log into the LMS using your username and temporary password that was provided in the email. See the next slide.

LMS Login

- a) To Login to the LMS enter:
- **Username** (which is your email address)
 - **Password** (from the email you received)
 - Click **Sign In**
- b) Use the **Forgot Password?** link to receive a new password, if:
- You forgot your password,
 - Your password has expired, or
 - You never received a temporary password.
- c) You will be prompted to create a new password and login with the new password.

AHCT Learning Center Noverant LMS - Enterprise

access health CT



Username:
helga.mckinley@ct.gov

Forgot Username?

Password:

Forgot Password?

Sign In

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Note: Click the link to review the **Privacy/Terms of Use** policies.

If you run into an issue or need assistance with logging into the system, click **Support**.

access health CT

Steps Towards Certification

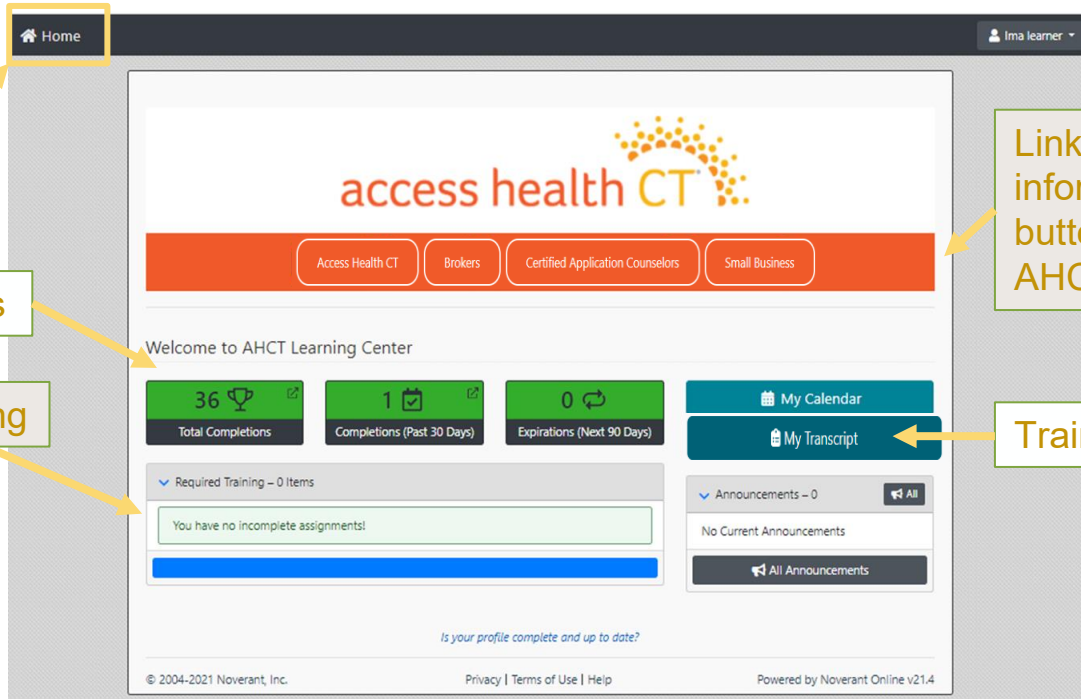
4. You are now at the LMS Home Page (see the next slide), where you will find “Required Training”:

- ✓ Agreement – the contract between you and AHCT. You will need to sign this electronically using your LMS Username and Password.
- ✓ A copy of these instructions.



Accessing Your Home Page

You can access your **Home** page from anywhere in the LMS by clicking the tab on the left-hand side of your screen.



Links to additional information. The AHCT button will bring you to the AHCT website.

Training Transcript

Steps Towards Certification

5. Make sure your profile information is current. Refer to the next couple of slides.

Brokers must complete **all** the following fields to receive certification training:

- National Producer No. (NPN)
- NPN Expire Date (MM/DD/YYYY)
- Symantec ID (if you had one previously)
- Answer Yes/No if you have current Carrier Appointments
- Answer Yes/No in the appropriate fields to indicate which Plan you will be selling:

Individual Business, Small Business and/or Dental (complete all that apply)

Note: Please make sure your profile is current. We use this data to send you important information or to contact you.

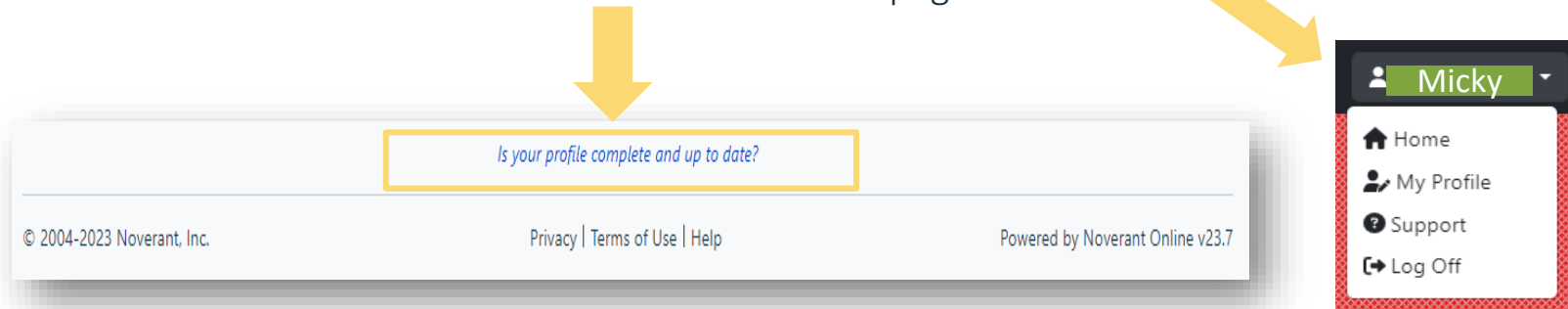
If your email address changes, please change it prior to recertification. This is important, as the Welcome Email and Instructions are sent to the current email address we have on record.



How to Access Your Profile

There are two ways to access your **Profile**.

- At the top right-hand corner there is a drop down below your name, or
- There is a link at the bottom of the LMS home page.



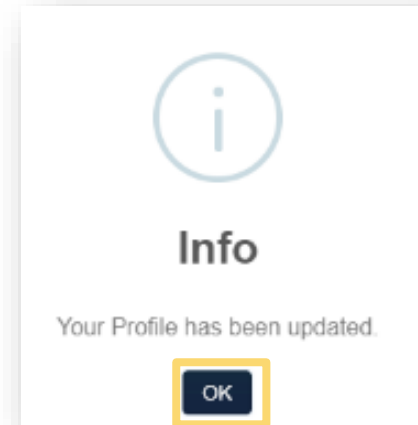
How to Update Your Profile

The form contains the following fields:

- Company/Agency: Access HealthCT
- Business email: [Empty]
- Work Phone: [Empty]
- Connecticare-CBI/CICI Appointment (Y/N): [Empty]
- National Producer No.: [Empty]
- NPN# Expire Date: [Empty]
- Anthem Appointment: [Empty]
- Symantec ID: [Empty]
- Street: [Empty]
- Street 2: [Empty]
- City: Hartford
- State/Province: CT
- Zip/Postal Code: 06103
- Country: USA
- Dental (Y/N): [Empty]
- Anthem Appointment (Y/N): [Empty]
- Small Business (Y/N): [Empty]
- Individual Business (Y/N): [Empty]
- Manager or Supervisor: Supervisor

The **Submit** button at the bottom left is highlighted with a yellow box.

- Verify that all the information is current. Your email address must be your current business or work email address.
- Once your Profile is updated, click the **Submit** button.
- Then confirm by clicking the **OK** button.
- You will be automatically brought back to the Home page.



Steps Towards Certification

6. Read and sign your Broker agreement electronically, using your username and password. See the next slide.



IMPORTANT!

Note: After the agreement sign off is completed, please continue with this PowerPoint presentation to learn more about how to finish your AHCT certification.

How to Sign the Agreement

To complete your **Agreement**:

- a) Click **Open** next to the **2026 Agreement**.
- b) The **2026 Agreement** will open in a new window, or you can select to have it downloaded to your computer.
- c) Read and close the agreement. You will be brought to the **Electronic Signature Required** page. Type in your Username (email address) and Password. Click **Submit**.
- d) Click **Submit** if already populated.



Steps Towards Certification



7. Once you have signed the agreement and ***AHCT Broker Support Team has checked and verified your profile and credentials***, your certification training will be made available.
8. You will then receive a second Welcome email from ahct@noverant.com to access your online training. Your training and assessment have been added to your account for you to complete. See the next slides.
9. We encourage you to complete your certificate training before the start of open enrollment on November 1. The last day for AHCT certification is December 31, 2025.
10. You must pass the assessment with 80% or better to certify with AHCT. You will be allowed one retake.

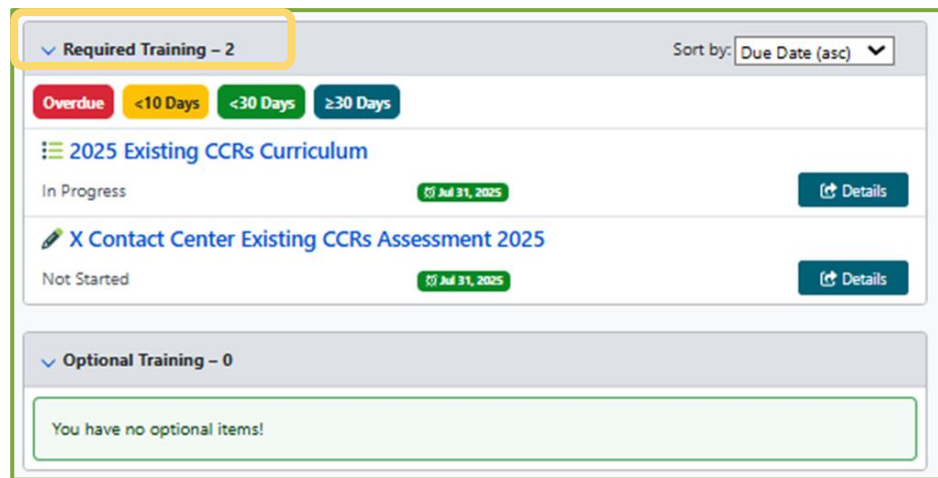
Note: Brokers who have signed the 2026 Agreement but have not met all the requirements will not have access to the training and the assessment. You will be contacted if any information is missing.

How to Complete Your Training

Back at the home page, you will see the Required Training that has been assigned to you.

Your training will be a list of items called a curriculum, that can include:

- Documents
- E-Learnings
- Assessments



Begin with the item that has the **earliest due date**. The **Assessment** is the last item to complete.

How to Complete Your Training, continued


1. Click the Details button to bring you to the Curriculum Details page.
2. Scroll down to the **Sub-Assignments** listing.
3. Your training items will be listed in the order that they should be completed.
4. Click on the [blue link](#) for the first E-Learning item.

CT HIX
AHCT Learning Center

Mobile Enrollment & Outreach Specialist (MEOS)

In Progress

Due Sep 12, 2025



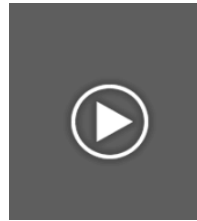
Available Credits 0

access health CT

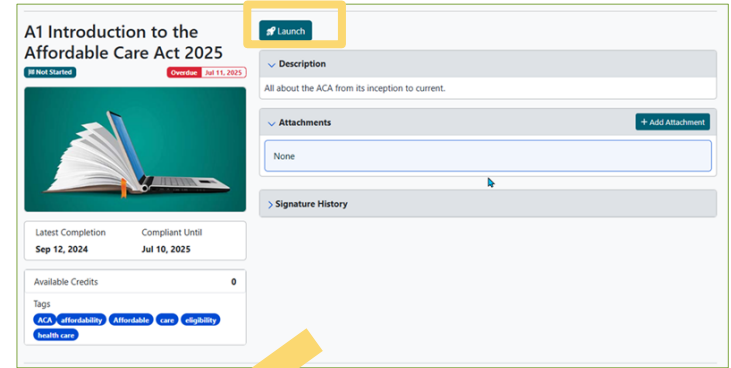
Sub-Assignments	
A1 Introduction to the Affordable Care Act 2026	<div><div>Sep 12, 2025</div><div>Not Started</div></div>
A2 Call Center 2026	<div><div>Sep 12, 2025</div><div>Complete</div></div>
A3 CCRs Working with Enrollment Partners 2026	<div><div>Sep 12, 2025</div><div>Not Started</div></div>
B1 Introduction to Health Coverage 2026	<div><div>Sep 12, 2025</div><div>Complete</div></div>
C1 Introduction to Eligibility 2026	<div><div>Sep 12, 2025</div><div>Not Started</div></div>
D1 Introduction to Modified Adjusted Gross Income 2026	<div><div>Sep 12, 2025</div><div>Not Started</div></div>
E1 Citizenship and Immigration 2026	<div><div>Sep 12, 2025</div><div>Not Started</div></div>

How to Complete Your Training, continued

5. On the E-Learning Details page, click **Launch** to launch the module. Note that the learning module will open in a separate window. You may need to enable pop-ups on your browser to open the module. Or you may need to tap the arrow.



6. Click **Start** to begin the training item.
7. You will find Navigation instructions on the second page of every module.



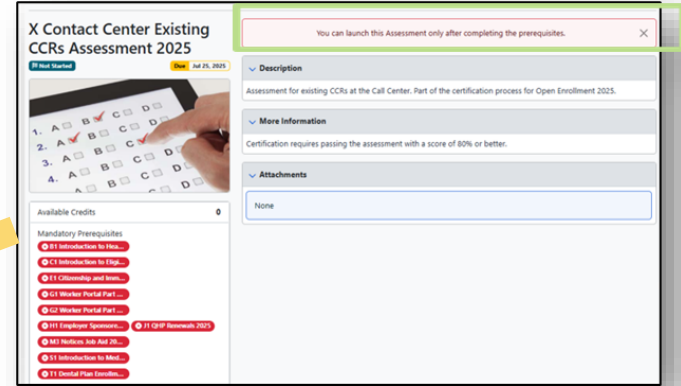
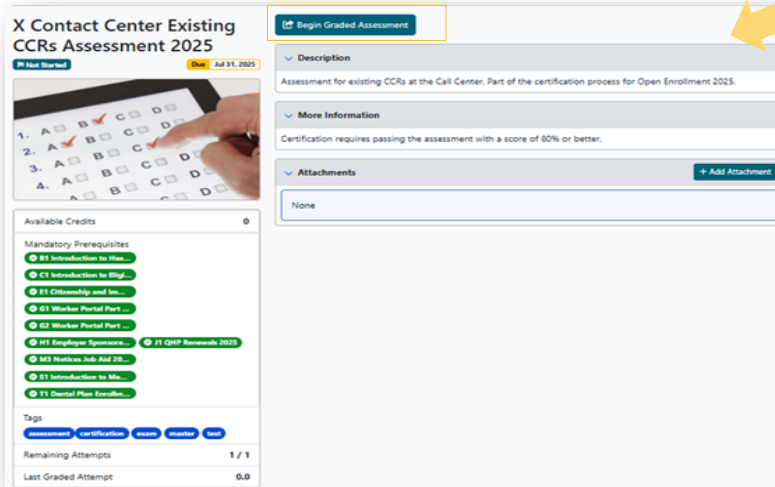
Note: If you have any difficulty and need assistance, please send an email to the AHCT Training Department at: learningcenter.ahct@ct.gov or click the **help** button.



How to Complete Your Assessment

You can begin your **Assessment** after you have completed **all** the required training.

1. Click **Details** to go into the assessment.
2. From the Assessment Details page, select **Begin Graded Assessment**.



Do not click the button,
Generate Question PDF!

All the training items in the Curriculum must be completed to meet the certification requirements.

How to Complete Your Assessment, continued

3. Read each question carefully.
4. Answer each question by clicking on the button next to the answer you choose.
5. Click **Save and Continue** to go to the next question.
6. Click **Save and Exit** when:
 - You need to stop and continue at a different time, or
 - You have answered all the questions, and you are finished.

CT HIX
AHCT Learning Center

access health CT

Question 2 of 75

Pool: Notices
AHCT sent a notice to Jacque, a QHP consumer, to let him know he is about to turn 65 years old and may be eligible for _____. The notice is sent about a month ahead of his birthday.

Answers (3 Choices)

☐ a) Medicaid

☐ b) QHP with APTC and CSR

☒ c) Medicare

First Unanswered ← Previous **Save and Continue →** **Save and Exit**

Questions

Complete Incomplete











1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48
49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72
73	74	75																					

Why did I receive a prerequisite message?

It means you have not completed all the Required Training, and you cannot start the Assessment. Some training items have Prerequisites attached and must be completed prior to moving on to the next item. You cannot start the Assessment without completing the Prerequisites. You have not completed the entire curriculum if you have not completed **all** the training items. *Please note, prerequisites are limited to ten items, you may have more eLearnings to complete in your curriculum.*

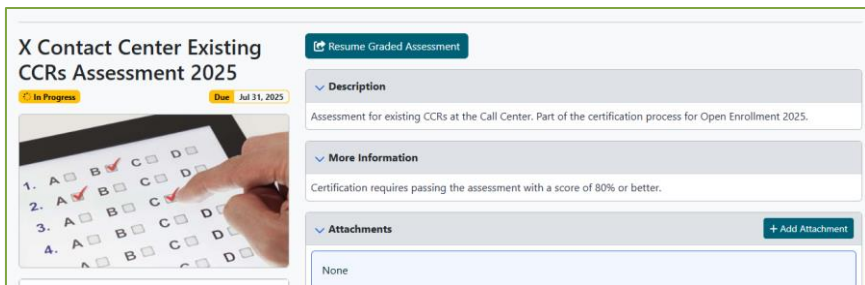
1. Go back to the Home Page to start the curriculum.
2. Click Details or View to take you to the Curriculum Details and Sub-Assignment Page.
3. Look at the incomplete training items that show a status of Not Started or In Progress.
4. Complete those items.
5. Make sure each sub-assignment reads Complete.

You have not completed the following prerequisites for this Assessment:
N2 Verification Process for CP Users 2025

G3 Multiple Initial Applications Basic 2025	 Sep 5, 2025
 E-Learning	Not Started
H1 Employer Sponsored Insurance 2025	 Sep 5, 2025
 E-Learning	Complete
J1 QHP Renewals 2025	 Sep 5, 2025
 E-Learning	Complete
L2 Special Enrollment Period Overview Consumer Portal 2025	 Sep 5, 2025
 E-Learning	Not Started
L3 Acceptable Verifications Special Enrollment Period Document...	 Sep 5, 2025
 Document	Complete

Resume Assessment or Review Questions

If you need to return to finish the assessment, click **Resume Graded Assessment** and choose where to restart. It could be back to the **Beginning** or the **First Incomplete**.



X Contact Center Existing CCRs Assessment 2025

Resume Graded Assessment

Description

Assessment for existing CCRs at the Call Center. Part of the certification process for Open Enrollment 2025.

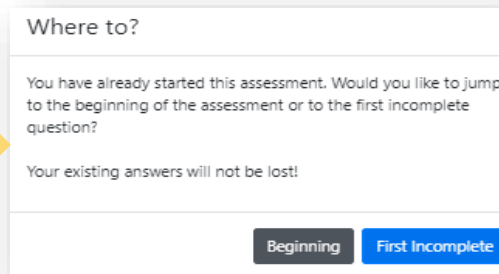
More Information

Certification requires passing the assessment with a score of 80% or better.

Attachments

+ Add Attachment

None



Where to?

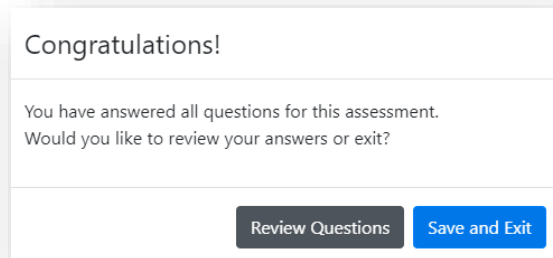
You have already started this assessment. Would you like to jump to the beginning of the assessment or to the first incomplete question?

Your existing answers will not be lost!

Beginning **First Incomplete**

When you have answered all the questions you can **Save and Exit** or **Review Questions**. If you want to review your answers you must do so before you click **Save and Exit**.

Click **Save and Exit** if you have completed all the questions in your assessment! Now let's get your **grade**.



Congratulations!

You have answered all questions for this assessment. Would you like to review your answers or exit?

Review Questions **Save and Exit**

How to Obtain Your Assessment Grade

1. Select **Grade** to see your overall score. In this example, the learner got a 100%.
2. Select **Review** to see the answers you provided during the assessment. You will only be able to do this step **IF** you passed or received the final grade.

The screenshot shows a web interface for an assessment titled "X Contact Center Existing CCRs Assessment 2025". The status is "In Progress" and the due date is "Jul 31, 2025". A red "Grade" button is highlighted with a yellow box. Below it, a modal window displays the following information:

Available Credits 0

Mandatory Prerequisites

- ✓ A1 Introduction to the ...
- ✓ B1 Introduction to Hen...
- ✓ C1 Introduction to Efigi...
- ✓ E1 Citizenship and Imm...
- ✓ F1 Creating a Consume...
- ✓ F3 Uploading Docume...
- ✓ J1 QHP Renewals 2025
- ✓ M3 Notices Job Aid 20...
- ✓ N2 Verification Process...
- ✓ T1 Dental Plan Enrollm...

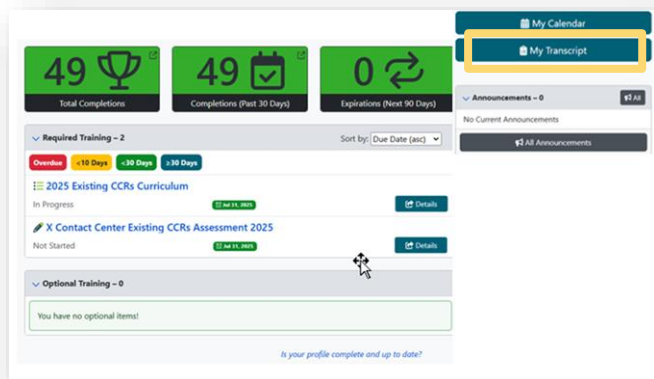
Tags

assessment certification exam master test

Grade	100.0
Passing Score	80.0
Passed	Passed
Remaining Attempts	0 / 1
Last Graded Attempt	100.0
Passing Score	80.0

Accessing Your Transcript

Click on the **My Transcript** button on the Home page, to view your **Transcript**. Your **Transcript** shows the status of all the required training.



The screenshot shows the Transcript page. It has a 'Person Details' tab and a 'Transcript Filter' tab. Below these is a 'Select Display Fields' section. The main content area is titled 'Transcript' and shows a list of training items. The list has columns for Type, Name, Revision, Status, Due Date, Completion Date, Files, and Grade. The first item is 'X Contact Center Existing CCRs Assessment 2025' with a status of 'In Progress'. The other items are 'A1 Introduction to the Affordable Care Act 2025', 'A2 Call Center 2025', 'A3 CCRs Working with Enrollment Partners 2025', 'B1 Introduction to Health Coverage 2025', 'C1 Introduction to Eligibility 2025', 'D1 Introduction to Modified Adjusted Gross Income 2025 Final', 'E1 Citizenship and Immigration 2025', and 'F1 Creating a Consumer Portal Account 2025', all with a status of 'Complete'.

Type	Name	Revision	Status	Due Date	Completion Date	Files	Grade
Assessment	X Contact Center Existing CCRs Assessment 2025		In Progress	Jul 31, 2025			0
E-Learning	A1 Introduction to the Affordable Care Act 2025		Complete	Jun 30, 2025	Jun 11, 2025 9:37 AM EDT		
E-Learning	A2 Call Center 2025		Complete	Jun 30, 2025	Jun 11, 2025 9:43 AM EDT		
E-Learning	A3 CCRs Working with Enrollment Partners 2025		Complete	Jun 30, 2025	Jun 11, 2025 4:19 PM EDT		
E-Learning	B1 Introduction to Health Coverage 2025		Complete	Jun 30, 2025	Jun 11, 2025 10:20 AM EDT		
E-Learning	C1 Introduction to Eligibility 2025		Complete	Jun 30, 2025	Jun 11, 2025 10:33 AM EDT		
E-Learning	D1 Introduction to Modified Adjusted Gross Income 2025 Final		Complete	Jun 30, 2025	Jun 11, 2025 10:54 AM EDT		
E-Learning	E1 Citizenship and Immigration 2025		Complete	Jun 30, 2025	Jun 11, 2025 12:43 PM EDT		
E-Learning	F1 Creating a Consumer Portal Account 2025		Complete	Jun 30, 2025	Jun 11, 2025 1:50 PM EDT		

LMS Tips and Reminders



- Do not select the X on the browser window at any point during the Training modules!
- To exit properly, click on **Click Here to Exit/Save and Close**, in the upper right-hand corner of the module screen.
- If you need to exit the module early, the LMS will remember where you left off. The status column will show “In Progress”. When you return to the module, you will continue from the last completed page.
- Knowledge Checks are only practice questions; your answers are not recorded.
- Return to Home to continue and follow previous instructions. Make sure to complete all the sub-assignments located under each curriculum heading.
- Open the sub-assignments (modules) that have the status of **Not Started**.
 - **Prerequisite Not Met** indicates that another module needs to be completed.
 - **Complete** means it is done!

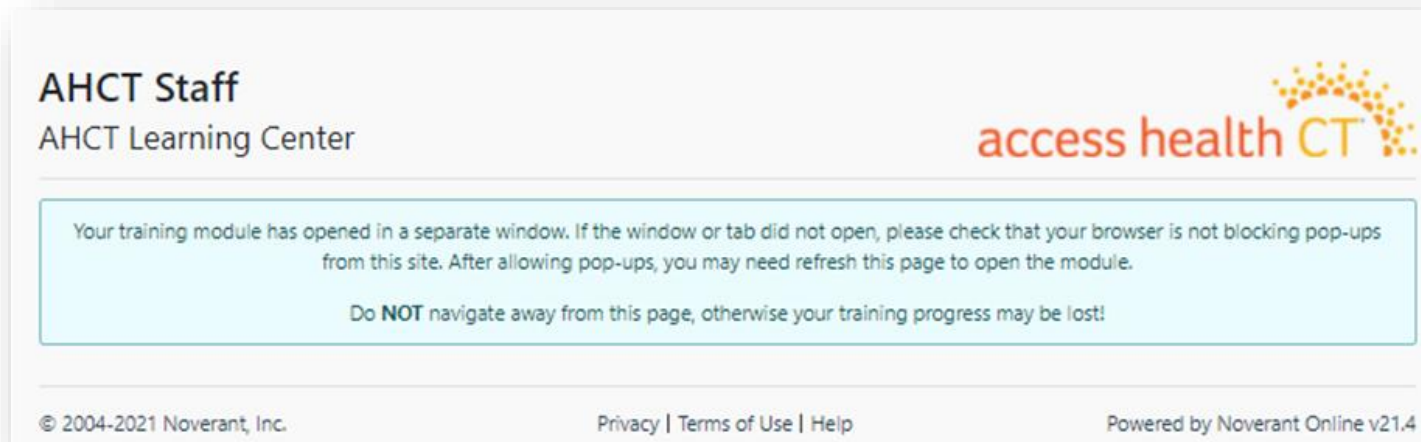


Sub-Assignments		
A1 Introduction to the Affordable Care Act 2026		 Sep 12, 2025 In Progress
A2 Call Center 2026		 Sep 12, 2025 Complete
A3 CCRs Working with Enrollment Partners 2026		 Sep 12, 2025 Not Started
B1 Introduction to Health Coverage 2026		 Sep 12, 2025 Complete
C1 Introduction to Eligibility 2026		 Sep 12, 2025 Not Started
D1 Introduction to Modified Adjusted Gross Income 2026		 Sep 12, 2025 Not Started

If you should see this message...

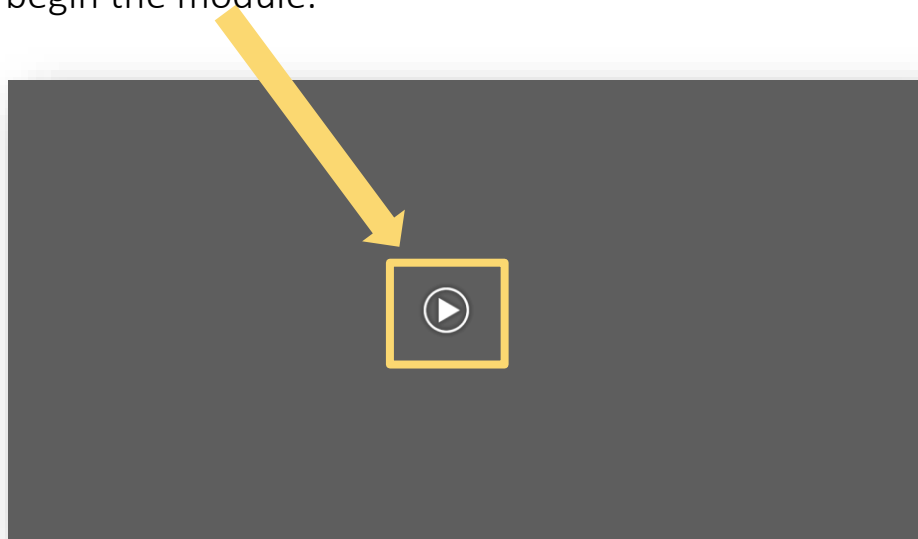
You might see this warning message if your browser is blocking pop-ups from this site.

- ✓ Check to see if the module opened in a new window. If so, continue training in new window.
- ✓ Check that your browser is not blocking pop-ups from this site. If so, change settings to allow pop-ups.
- ✓ You may need to refresh the page to open the module.



If you should see this screen...

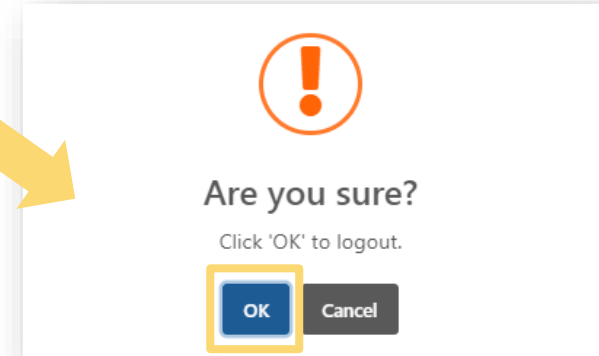
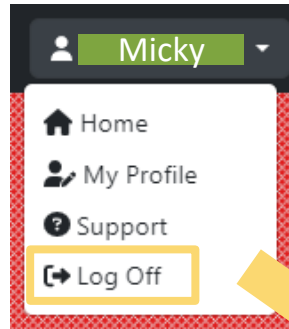
Some modules contain audio, so after clicking **Launch**, you may see a screen that looks like this. Click play (*arrow icon*) to begin the module.



LMS Log Off

To Log Off the LMS:

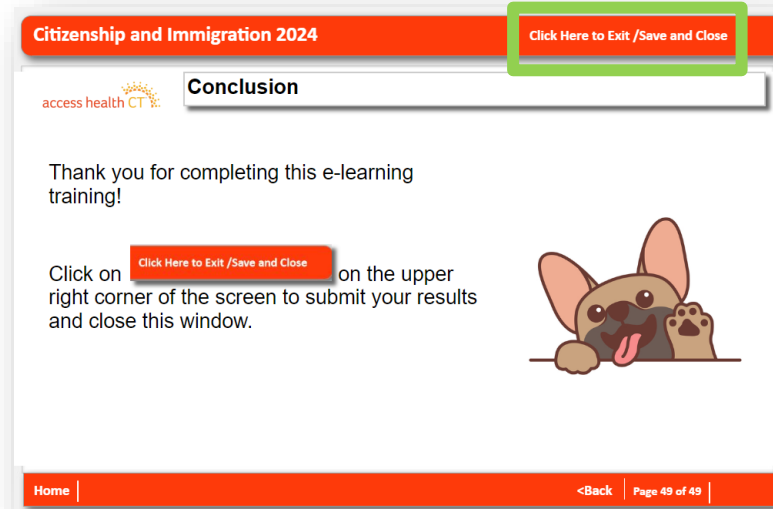
1. Click on the dropdown button on your Username located at the top right-hand corner of the screen.
2. Scroll down and select **Log Off**.
3. Click **OK**, when the system asks, "Are You Sure?"



One more thing...

Always make sure on the last page of an eLearning is to hit the “Click Here to Exit/Save and Close.”

This will register the eLearning you just reviewed as completed.



You have completed the LMS Instructions!
Good Luck With Your Certification Training!

CONGRATULATIONS!

Broker Portal Enhancements & Broker 101

Broker Portal Basics

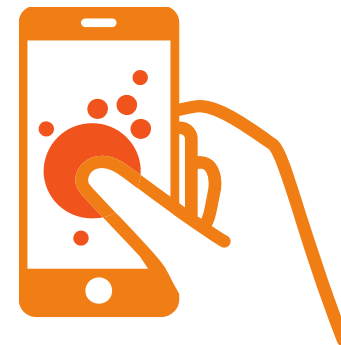
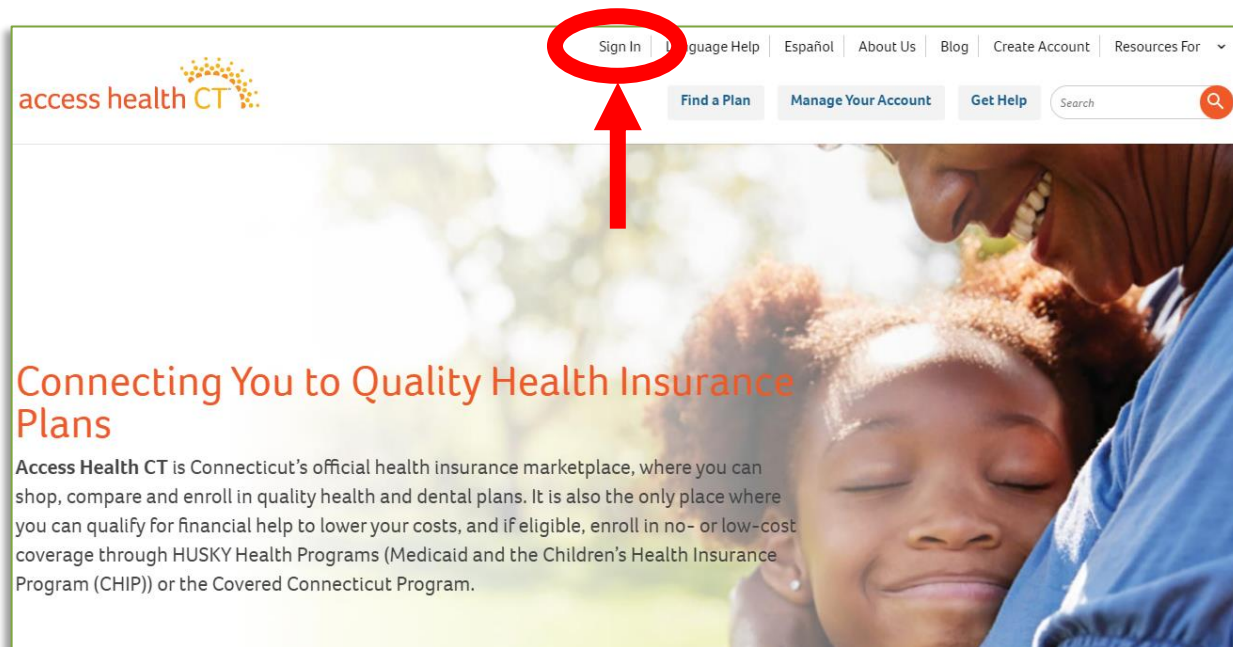
The Tango Process

Self Service Client Lists

Commission

Broker Portal Basics

Logging into the Portal (part 1)



www.accesshealthct.co

m

access health CT

Logging into the Portal (part 2)

Hi, Broker Support | Log Out | About Us | Blog | Resources For ▾

access health CT

Get Help Search

Security Code

How would you like to receive the Security Code

☐ Send to Email

☒ Send by SMS

☐ Send by Voice Call

The pass code will be sent to your mobile at

Security Code*

Validate >

Fields marked with * are required.

VIP Access

Credential ID
VSS7777777

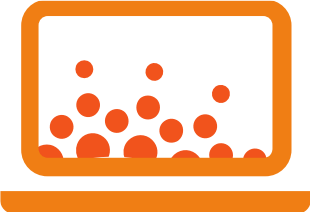
Security Code 04
795823

Validation & ID Protection

Live Chat

'VIP Access' installation instructions can be found [Here](#) as well as in the Resources section of the Broker website.

Account Home



Account Home

My Clients

Message Center

[View More](#)

Message	Date Received
Your password has been reset	08/16/2022
Your password has been reset	08/04/2022
Barton Graham has been accepted as a client	06/29/2022
Barton Graham has requested assistance	06/29/2022
Barton Graham has ended your assistance relationship	06/23/2022

Quick Links

- [Change Account Settings](#)
- [My Clients](#)

Announcements

There are no announcements

Client Partnership Requests

Person	Email	Date	Phone	Client Status	Action
There are no new requests					

Message Center – View More

Account Home

My Clients

< Back to Account Home

Welcome to your Inbox! Messages are listed in chronological order. Use the dropdown menu and use keywords in the Search bar.

Message Center

Search

Message Type: All

Year: 2022

Search

MESSAGE	DATE RECEIVED	MESSAGE TYPE	VIEW	LANGUAGE
Your password has been reset	August 16, 2022	Change History		
Your password has been reset	August 04, 2022	Change History		
Barton Graham has been accepted as a client	June 29, 2022	Change History		
Barton Graham has requested assistance	June 29, 2022	Change History		
Barton Graham has ended your assistance relationship	June 23, 2022	Change History		
Barton Graham has been accepted as a client	June 22, 2022	Change History		
Barton Graham has requested assistance	June 22, 2022	Change History		
Your password has been reset	May 26, 2022	Change History		
Your contact information has been updated	March 05, 2022	Change History		
Your contact information has been updated	March 05, 2022	Change History		

1 2

Change Account Settings

Account Home | **My Clients**

[Back to Account Home](#)

Personal Information

General
User Name: bsupport
Password: *****
[Change Password](#)
[Change Security Question\(s\)](#)

Language
Preferred Language: English
Go Paperless: ☐ Yes ☒ No

Assistance Offered
☐ In-Person ☐ Email ☐ Phone

Language(s) Spoken
[Change Language\(s\)](#)
Accepting New Customers?: ☐ Yes ☒ No

Update Contact Information
Provides Assistance for Special Enrollments?: ☐ Yes ☒ No

Certification Information
Certification Number: 2018
Certification Status: Active
Start Date: 2018/11/28
End Date: 2021/11/28
Account Number: 2018

Contact Information
Website:
Work: 280 Trumbull st, Hartford, Connecticut 06103
Mailing: 380 Trumbull 15fl, Hartford, Connecticut 06103
Email: AHCTbrokersupport@ct.gov
Preferred Phone Number: 860-241-8452
Organization: Access Health Ct

Update

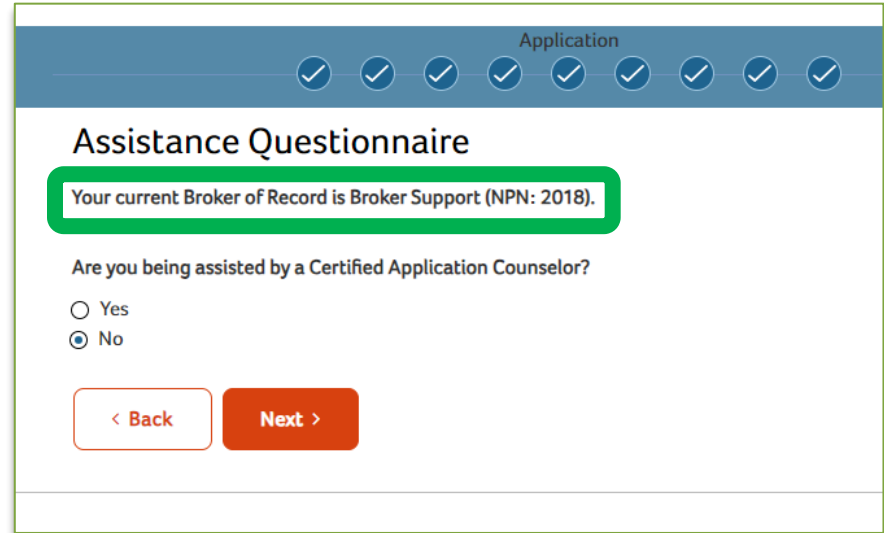
You can find your Account status here. Currently, if you are in any other status besides 'Active' you will not be able to be searched under 'Get Help'

Keep Your Info Up to Date!

Assistance Questionnaire

We implemented another change to the assistance question which will help to reduce the number of commission issues being seen within the system. If you are properly Tangoed to your client, you will see your name and NPN listed at the top of this page and can simply click 'Next.' If you do NOT see your name, you will have to go back and complete the Tango. This Question is only used for CAC tracking purposes (NOT commission) and will have no impact on the BOR/Client relationship.

Brokers CANNOT enter their NPN on this screen



The screenshot shows a web application interface for the 'Assistance Questionnaire'. At the top, there is a blue header bar with the word 'Application' on the right and a progress indicator consisting of ten blue circles, each containing a white checkmark. Below the header, the title 'Assistance Questionnaire' is displayed in a large, bold, black font. Underneath the title, a green-bordered box contains the text 'Your current Broker of Record is Broker Support (NPN: 2018)'. Below this box, the question 'Are you being assisted by a Certified Application Counselor?' is presented. There are two radio button options: 'Yes' and 'No'. The 'No' option is selected, indicated by a blue dot. At the bottom of the form, there are two buttons: a white button with a red border labeled '< Back' and a solid red button labeled 'Next >'.

Broker Changes Within an Agency

When requesting a change from one broker to another (for any reason) within an agency, please immediately contact Broker Support at AHCT.Brokersupport@ct.gov

The Tango Process

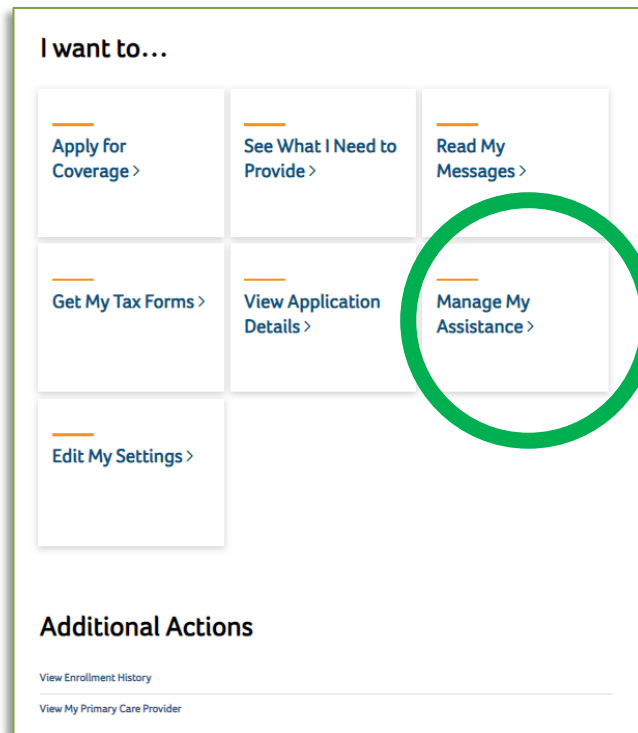


Tango Before Enrolling in Coverage

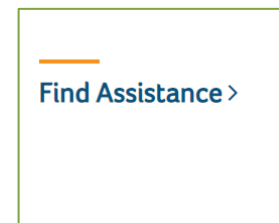
To ensure you receive commission, tango with the consumer BEFORE you Enroll a member in a plan

The Consumer Account Home

Here you can view the consumer's enrollment history in the same Dashboard Format that was previously shown directly on the Account Home Page, as well as view and update PCP Information when applicable.



Before a consumer has Tangoed, this tile will read “Find Assistance”



The Get Help Tool

Assistance Search

Please enter information below to find an individual who can assist you.

I need...

- ☐ Help from an Enrollment Specialist (Certified Application Counselor) to answer my questions and help me enroll.
- ☐ A Certified Broker to help me select a health care plan for me and/or my family.

Zip Code

Eg: 06101

Last Name

Eg: Smith

Language Preference

-- Any --

Within Miles

5

Organization Name

-- Any --

Town/City

-- Any --

If you need immediate help, please contact the Call Center at: 1-855-805-4325. Individuals with a hearing disability, please call the TTY line at: 1-855-789-2428.

If you need assistance in a language other than English, you may contact us at the number above.

< Back

Search >

The Consumer View (part 1)

Search Results

NEED HELP CHOOSING A PLAN?

Our Certified Brokers can help you choose a private health plan (also known as Qualified Health Plan) at no cost. Simply call 1-855-805-4325.

[Live Chat](#)

- For additional help from Certified Brokers, please see the list below.

1 Found, Displaying 1-1

« Previous **1** Next »

Search Results							
Name	Organization Name	Assistance Offered	Contact Information	Spoken Language(s)	Accepting New Customers?	Provides Assistance for Special Enrollments?	Action
Access Health	Access Health Ct	In Person	280 Trumbull st Hartford 06103 (860) 757-1605		YES	YES	Select

« Previous **1** Next »

If you need immediate help, please contact the Call Center at: 1-855-805-4325. Individuals with a hearing disability, please call the TTY line at: 1-855-789-2428.

If you need assistance in a language other than English, you may contact us at the number above.

[< Back](#)

The Consumer View (part 2)

If there is no current Broker

Confirm your request

Name:

Access Health

Organization:

Access Health Ct

Address:

280 Trumbull st, , Hartford, 06103

Website:

Email:

Phone:

(860) 757-1605

Go Back

Confirm

If the same Broker is selected

Confirm Broker Change

This is already your current Broker.

Cancel

If a new Broker is selected

Confirm Broker Change

You currently have a Broker associated with your account. Please click "Confirm" only if you wish to remove and replace your current Broker with the new Broker.

Current Broker

Name:

Broker Support

Organization:

Access Health CT

Address:

280 Trumbull st, Hartford, 06103

Website:

Email:

AHCTbrokersupport@ct.gov

Phone:

(860) 241-8452

New Broker

Name:

Bart Graham

Organization:

Address:

280 Trumbull St, Hartford, 06103

Website:

Email:

bwgAHCTtest@gmail.com

Phone:

(860) 241-8452

Go Back

Confirm

The Consumer View (part 3)

Account Home > Add Contact Information Live Chat

Add Contact Info

Please complete the fields below. The Broker will use this information to contact you.

Fields marked with * are required.

Phone Number*
8602418452

Phone Type*
Work

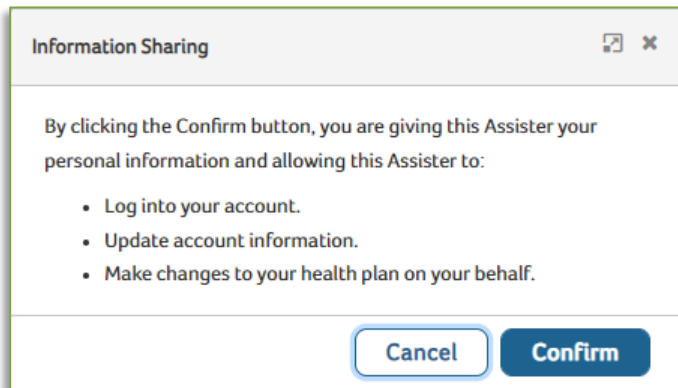
E-Mail Address

Note: If you have a current application, we used the contact information on file. Any updates made here will not be reflected in your account.

If you need immediate assistance with your application, please contact the call center at: 1-855-805-4325. Individuals with a hearing disability may contact the Call Center via the TTY line at: 1-855-789-2428.

< Back Submit >

The Consumer View (part 4)



Broker Action - Accept

Client Partnership Requests					
Person	Email	Date	Phone	Client Status	Action
Barton Graham		09/12/2022	(860) 241-8452	Enrollment Started	<div><div>Accept</div><div>Decline</div></div>

Broker Action- Decline

Decline Request

Please provide the reason(s) why you are unable to partner with Barton Graham at this time.

Reason:*

Select an Option

Comments:*

Select an Option

Select an Option

Client is geographically distant from my location

Unable to take on new clients

I do not speak the same language as this client

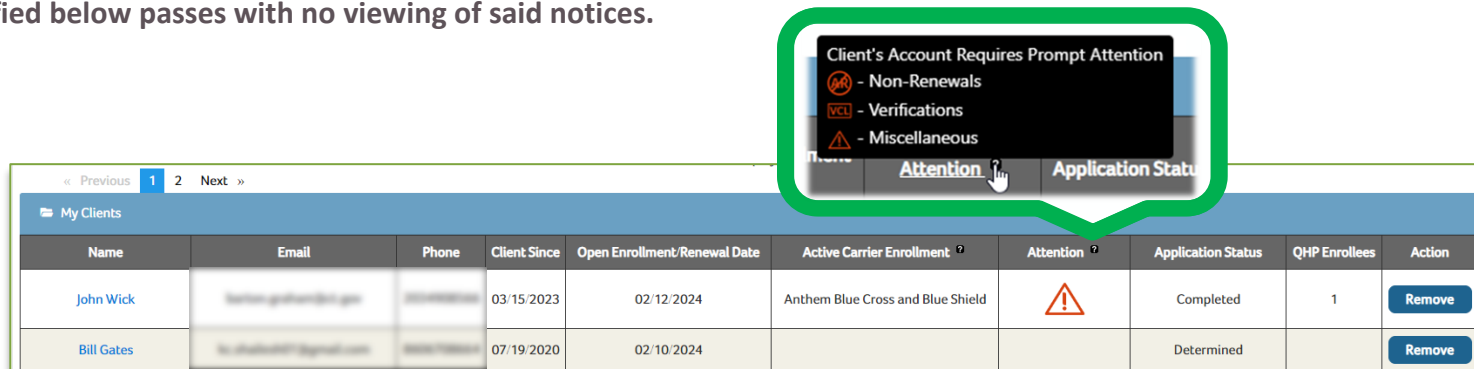
This client has special (disability) needs that I can't serve

Other

Self Service Client Lists & Commission

The Attention Column

You will see new symbols in your 'My Clients' list when your clients receive any of a number of different “actionable” notices, which indicate that this consumer needs to take some kind of action on their account. These icons will persist here until the Broker navigates to the consumer’s Message Center of their online account to view any of these notices, or if the period specified below passes with no viewing of said notices.



The screenshot shows the 'My Clients' table with a callout box highlighting the 'Attention' column. The callout box contains the following text:

- Client's Account Requires Prompt Attention
- AR - Non-Renewals
- VCL - Verifications
- ! - Miscellaneous

The 'My Clients' table has the following columns: Name, Email, Phone, Client Since, Open Enrollment/Renewal Date, Active Carrier Enrollment, Attention, Application Status, QHP Enrollees, and Action. The table contains two rows of data:

Name	Email	Phone	Client Since	Open Enrollment/Renewal Date	Active Carrier Enrollment	Attention	Application Status	QHP Enrollees	Action
John Wick	john.wick@accesshealthct.gov	203-456-7890	03/15/2023	02/12/2024	Anthem Blue Cross and Blue Shield	!	Completed	1	Remove
Bill Gates	bill.gates@accesshealthct.gov	203-456-7890	07/19/2020	02/10/2024			Determined		Remove

Client Since	Open Enrollment/Renewal Date	Active Carrier Enrollment	Attention	Application Status
01/16/2024	03/11/2024		AR	Completed
01/11/2024	12/17/2024		VCL	Submitted
01/11/2024	12/17/2024		!	Submitted

The Attention Column (part 2)

Attention Icon Descriptions and Durations:



The Non-Renewal Icon signifies when a plan was projected to be auto renewed, but then failed the auto renewal process (including Medicaid). [60 days]



The VCL Icon signifies when a member of the household is being asked to provide verification of some kind whether that be income, immigration or other. [90 days]



The Miscellaneous Icon will be present when a member of the household receives an 'actionable notice' of any other kind that doesn't fall into the other categories. [90 days]

Sort Your Clients

All My Clients column headers are clickable and sortable

The diagram illustrates the sorting functionality of the 'My Clients' table. The table header is shown at the top, with the 'Name' column highlighted by a green circle. Three arrows point from the 'Name' header to three different data views, labeled 1, 2, and 3.

View 1: Initial results (auto-sorted based on column data)

Name
Bill Gates
Glorivee Machado
Marlude Pierre-Louis
Barton Graham
Bart Graham
TestWarranty ReleaseOne
John Wick
bill gates
Luke Bajana
Roberto Blundo

View 2: Results after the first click (text columns display alphabetically, a-z, A to Z, special characters)

bill gates
Barton Graham
Barton Graham
Bart Graham
Bill Gates
Glorivee Machado
Jim Halpert
John Wick
Luke Bajana
Marlude Pierre-Louis

View 3: Results after subsequent clicks (re-sort in the opposite manner based on column data as applicable)

Unenrolled Account
TestWarranty ReleaseOne
Roberto Blundo
Marlude Pierre-Louis
Luke Bajana
John Wick
Jim Halpert
Glorivee Machado
Bill Gates
Bart Graham

1. Initial results are auto-sorted based on column data.
2. Upon the first click, text columns should display alphabetically, a-z, A to Z, special characters.
3. Subsequent clicks should again re-sort in the opposite manner based on column data as applicable.

Choose Coverage Type

Account Home

My Clients

First Name

Eg: John

Active Enrollment

Application Status

Coverage Type

All

All

Health

Dental

Eg: 888-123-8888

Coverage Type

All

Export

Reset

Search >

< Previous

1

2

Next >

20 Found, Displaying 1-10

Health/Dental/All

My Clients

Name	Email	Phone	Client Since	Open Enrollment/Renewal Date	Active Enrollment	Attention	Application Status	Active Enrollees	Action
bill gates	to:shaleed7@gmail.com	8666178866	07/19/2020				In Process		<button>Remove</button>
Glorivee Machado		8663217917	10/12/2023	03/27/2025			Enrollment Started		<button>Remove</button>
Marlude Pierre-Louis	marludepierre-louis@gmail.com	2026871210	05/14/2020	05/08/2025			Enrollment In Progress		<button>Remove</button>
Barton Graham		8663416452	08/12/2021				In Process		<button>Remove</button>
TestWarranty ReleaseOne			05/22/2020	06/05/2021			Completed		<button>Remove</button>
Krishna Teja Thati	krishnatejathati@gmail.com	91775234827	12/27/2024				In Process		<button>Remove</button>
bill gates			11/14/2019				Application Not Started		<button>Remove</button>
Luke Bajana			11/14/2019				Application Not Started		<button>Remove</button>
Roberto Blundo			11/14/2019				Application Not Started		<button>Remove</button>
Unenrolled Account			02/27/2021				Application Not Started		<button>Remove</button>

< Previous

1

2

Next >

Refine By Carrier & Application Status

Active Enrollment

▼

- Anthem Blue Cross and Blue Shield
- ConnectiCare Benefits Inc
- ConnectiCare Benefits, Inc.
- ConnectiCare Insurance Company, Inc.
- HealthyCT Inc
- HUSKY**
- UnitedHealthcare

Brokers can now select HUSKY to view all of their clients who are enrolled in Medicaid.

Account Home

First Name

Eg: John

Active Carrier Enrollment

▼

Application Status

▼

- Application Not Started
- Cancelled
- Completed
- Denied
- Determined
- Enrollment In Progress
- Enrollment Started
- Inactive
- In Process
- Partially Enrolled
- Submitted

Name	Email	Phone
------	-------	-------



Export Your Own Client Lists

Account Home

My Clients

First Name
Eg: John

Last Name
Eg: Smith

Phone
Eg: 888-123-8888

Active Enrollment

Coverage Type
All

Application Status
Application Not Started

Export Reset Search >

Carrier name is only populated in the event the enrollee is actively enrolled with the carrier and their enrollment is not in a canceled, terminated, or renewed status.

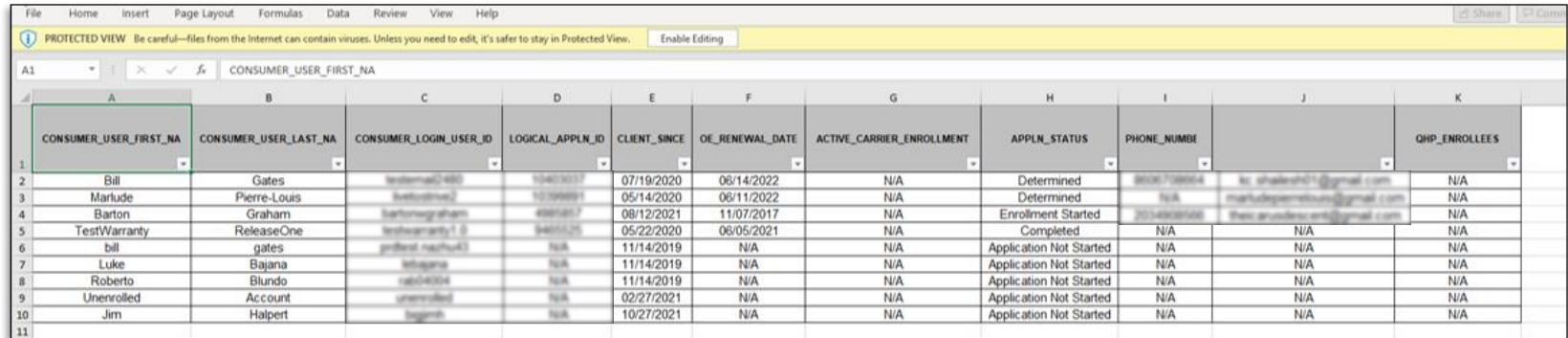
Active Carrier Enrollment Application Status

My Clients

Name	Email	Phone	Client Since	Open Enrollment/Renewal Date	Active Enrollment	Attention	Application Status	Active Enrollees	Action
bill gates			11/14/2019				Application Not Started		Remove
Luke Rajana			11/14/2019				Application Not Started		Remove
Roberto Blundo			11/14/2019				Application Not Started		Remove
Unenrolled Account			02/27/2021				Application Not Started		Remove
Jim Halpert			10/27/2021				Application Not Started		Remove
Barton Graham			08/26/2023				Application Not Started		Remove

Example of the Exported Client List

Client lists will export as excel spreadsheets with any filters you may have selected. You can save as many copies as needed with any different filter settings as you'd like.



PROTECTED VIEW Be careful—files from the Internet can contain viruses. Unless you need to edit, it's safer to stay in Protected View. Enable Editing										
CONSUMER_USER_FIRST_NA	CONSUMER_USER_LAST_NA	CONSUMER_LOGIN_USER_ID	LOGICAL_APPLN_ID	CLIENT_SINCE	OE_RENEWAL_DATE	ACTIVE_CARRIER_ENROLLMENT	APPLN_STATUS	PHONE_NUMBR		QHP_ENROLLEES
Bill	Gates	internal2480	10401017	07/19/2020	06/14/2022	N/A	Determined	800-770-0000	bc.shahesh01@gmail.com	N/A
Marlude	Pierre-Louis	lucetolive2	10399991	05/14/2020	06/11/2022	N/A	Determined	N/A	marludepierrelois@gmail.com	N/A
Barton	Graham	bartongraham	4881657	08/12/2021	11/07/2017	N/A	Enrollment Started	201-460-0160	theo.bartongraham@gmail.com	N/A
TestWarranty	ReleaseOne	testwarranty1_0	94010125	05/22/2020	06/05/2021	N/A	Completed	N/A	N/A	N/A
bill	gates	griffin2.nachuk3	N/A	11/14/2019	N/A	N/A	Application Not Started	N/A	N/A	N/A
Luke	Bajana	lujajana	N/A	11/14/2019	N/A	N/A	Application Not Started	N/A	N/A	N/A
Roberto	Blundo	robl0004	N/A	11/14/2019	N/A	N/A	Application Not Started	N/A	N/A	N/A
Unenrolled	Account	unenrolled	N/A	02/27/2021	N/A	N/A	Application Not Started	N/A	N/A	N/A
Jim	Halpert	jgghalt	N/A	10/27/2021	N/A	N/A	Application Not Started	N/A	N/A	N/A

Commission

Please reach out to the Carriers for commission related issues.

Any commission concerns returned from the carrier unresolved, please reach out to the Broker Support Team IMMEDIATELY.

For commission related issues please sent requests to

AHCTbrokersupport@ct.gov

Resources

Contact Us

Please reach out to the Carriers for commission related issues.

Any commission concerns returned from the carrier unresolved, please reach out to the Broker Support Team IMMEDIATELY.

For commission related issues please sent requests to

AHCTbrokersupport@ct.gov

Call Center Hours

Hours of Operation for Open Enrollment

- Monday – Friday: 8am-7pm
- Saturday: 9am-3pm all Saturdays throughout OE13
- Sunday: Closed
- *These hours will vary dependent upon holidays, etc. Please watch your bi-weekly newsletter for updates.*

1-855-805-4325

Small Business



Why You Should Choose Access Health CT Small to enroll your Small Business

access
health CT
small business

Getting certified with SHOP

1. Must be appointed with Anthem
2. Must have an active License/NPN
3. Complete and Submit broker deposit form
4. SELL!!!

Broker Commission Direct Deposit Authorization Form

access
health CT
small business

Access Health CT Small Business pays broker commission payments via direct deposit. Brokers/Agents authorize Access Health CT Small Business to deposit commission payments directly into their checking accounts by Electronic Funds Transfer (EFT).

1. Complete this Authorization Form
2. Attach a voided check – Not a deposit slip
3. Submit completed form and voided check to the address below

Please read and sign before completing and submitting

I hereby authorize Access Health CT Small Business to deposit payment of my monthly commission owed me by initiating credit entries to my accounts at the financial institution (hereinafter "Bank") indicated on this form. Further, I authorize Bank to accept and to credit any credit entries indicated by Access Health CT Small Business to my accounts. In the event that Access Health CT Small Business deposits funds erroneously into my account, I authorize Access Health CT Small Business to debit my account for an amount not to exceed the original amount of the erroneous credit. This authorization is to remain in full force and effect until Access Health CT Small Business and Bank have received written notice from me of its termination in such time and in such manner as to afford Access Health CT Small Business and Bank reasonable opportunity to act on it.

Broker/Agency Name (as it appears on checking account) with TIN NUMBER:		
Broker/Agency Address:		
City:	State:	Zip Code:
Broker NPN ID # and Agency TIN#		

access
health CT
small business

Quoting Made Easy



- Complete group census sheet
- Email to shop department
- Receive quote SAME DAY



Census Instructions

1. Provide First/Last name of Employee and dependents. Please label as the following (Employee, Spouse, Child)
2. Provide Business address and zip code (rates are based on age of applicants and county in which business is incorporated in)
3. Please Separate families with blank row
4. Provide contribution amount (if applicable) Small groups are not required to contribute to employee plans. Employers can contribute 0-100% or set a defined dollar amount. (ex. 50% to all plans or 50% to lowest cost plan; or \$100 to all employees)
5. Please return census to: Kayla.Henderson@ct.gov or

BUSINESS NAME:

ZIP CODE:

CONTRIBUTION:

PAY SCHEDULE: EX. (Bi Weekly):

Note: Please separate families with a blank row

First Name	Last Name	Member type: (Emp, Spouse, Child)	Date of Birth

Kay Henderson
(Previously Rotondo)
Small Group/ Product Development/ Broker Support/ Broker Advisor
Phone: 860-757-6853
Work Cell: 959-206-6395
Email: Kayla.Henderson@CT.Gov

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. [How to set up an HSA \(Health Savings Account\) | HealthCare.gov](#)
- We also offer plans that provide services not subject to the plan deductible, such as physician office visits or laboratory services.
- You have the option to pick one plan for your group or you can offer all 6 available plans
- If the offered plans are considered unaffordable to any of the employees, we can also look at our individual plans to help serve the group as a whole. [Affordable coverage - Glossary | HealthCare.gov](#)
- Quotes will be generated to cater group requests

Metal Level Plan Types

Metal Level	Plan
Platinum	PPO
Gold	PPO
Silver	PPO, PPO HAS
Bronze	PPO, PPO HSA

Plan Summaries available at www.accesshealthctsmallbiz.com

access
health CT
small business

For Businesses

For Brokers

Ready to offer group
health insurance to your
employees?
So are we.

As Connecticut's official group health insurance marketplace for small businesses, we're here to help you understand your options and get the affordable, quality coverage you need.

Insurance for your small business

Support for insurance brokers

Resources


Insurance Basics
Find definitions of industry terms and key details about group health insurance.

For Businesses
Find articles and videos covering the latest health insurance options and requirements.

For Brokers
Find materials, articles and videos to keep you up-to-date on plans and the industry.

Get a Quote

Shop Plans



Simple Enrollment

Enroll online, using a simple paper form or fillable PDF

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

For paper application please visit

WWV

Employer Group Application

This checklist will help you to ensure that all information needed to process your application is included with this application.

Employer Checklist

- ☐ Employer Data
- ☐ Primary Contact Data
- ☐ Employer Data/Primary Contact Info Signature
- ☐ Group Plan Selection Information
- ☐ Broker Information (if applicable)
- ☐ Employer Electronic Funds Transfer Information

Who is your employer?

Employer Name & Address	
Employer Phone Number () -	Plan Selection

STEP 1 I am interested in Access Health CT Small Business coverage from this employer

*1. First Name, Middle Name, Last Name, & Suffix		*2. Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Married <input type="checkbox"/> Widowed	
*3. Social Security Number / /	*4. Date of Birth (mm/dd/yyyy)	*5. Sex <input type="checkbox"/> Male <input type="checkbox"/> Female	
*6. Home Address (leave blank if you don't have one)			
*7. City	*8. State	*9. Zip Code	10. County
11. Mailing Address (if different than above)			12. Apartment or Suite Number
13. City	14. State	15. Zip Code	16. County
*17. Email Address			
*19. Phone Number <input type="checkbox"/> Cell <input type="checkbox"/> Home <input type="checkbox"/> Work () -			
20. Notices will be sent electronically. <input type="checkbox"/> Check here if you also want to get paper notices by mail.			
21. Preferred spoken language (if not English)			
22. If Hispanic/Latino, ethnicity (OPTIONAL- Check all that apply.) <input type="checkbox"/> Mexican <input type="checkbox"/> Mexican American <input type="checkbox"/> Chicano/a <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other			
23. Race (OPTIONAL - check all that apply.) <input type="checkbox"/> White <input type="checkbox"/> Black or African American <input type="checkbox"/> Indian or Alaska Native <input type="checkbox"/> Filipino <input type="checkbox"/> Vietnamese <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Asian <input type="checkbox"/> Indian <input type="checkbox"/> Korean <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Samoan <input type="checkbox"/> Chinese <input type="checkbox"/> Other Pacific Islander <input type="checkbox"/> Other			

What if my group asks about the Small Business Tax Credit?

Tax credits may be available on the group's contribution to the 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 \$56,000*

If you have more questions about the tax credit here is another resource

Calculator available on [SHOP Tax Credit Estimator | HealthCare.gov](#)

Small Business Health Care Tax Credit Estimator

Step 1: Are you a tax-exempt employer?

The credit is refundable for tax-exempt employers, but is limited to the amount of the tax-exempt employer's payroll taxes withheld during the calendar year.

YES, I'M A TAX-EXEMPT EMPLOYER

NO, I'M NOT A TAX-EXEMPT EMPLOYER

Step 2: How many of your employees work 40 hours or more a week?

Full-time employees are employees who worked or who you expect to work the equivalent of 40 hours a week for 52 weeks (for a total of 2,080 hours each).

Full-time Employees

Find out [who should and shouldn't be included](#).

Step 3: How many hours will your part-time employees work during the applicable year?

Hours for part-time employees who worked or you expect to work less than 40 hours per week, but more than 120 days per year.

Part-time hours

If you're unsure of the number of part-time employee hours, use this [part-time employee worksheet](#) to enter hours for each employee.

Dedicated Customer Service Support

Phone



Shop department - 860-241-8445

Kay - 959-206-6395

Email



SHOP.AHCT@ct.gov

Kayla.Henderson@CT.Gov

To learn more, get a quote
or need to certify, visit:
AccessHealthCTSmallBiz.com

ICHRA

Access Health CT BusinessPlus

access health CT
BusinessPlus

access health CT

Access Health CT BusinessPlus

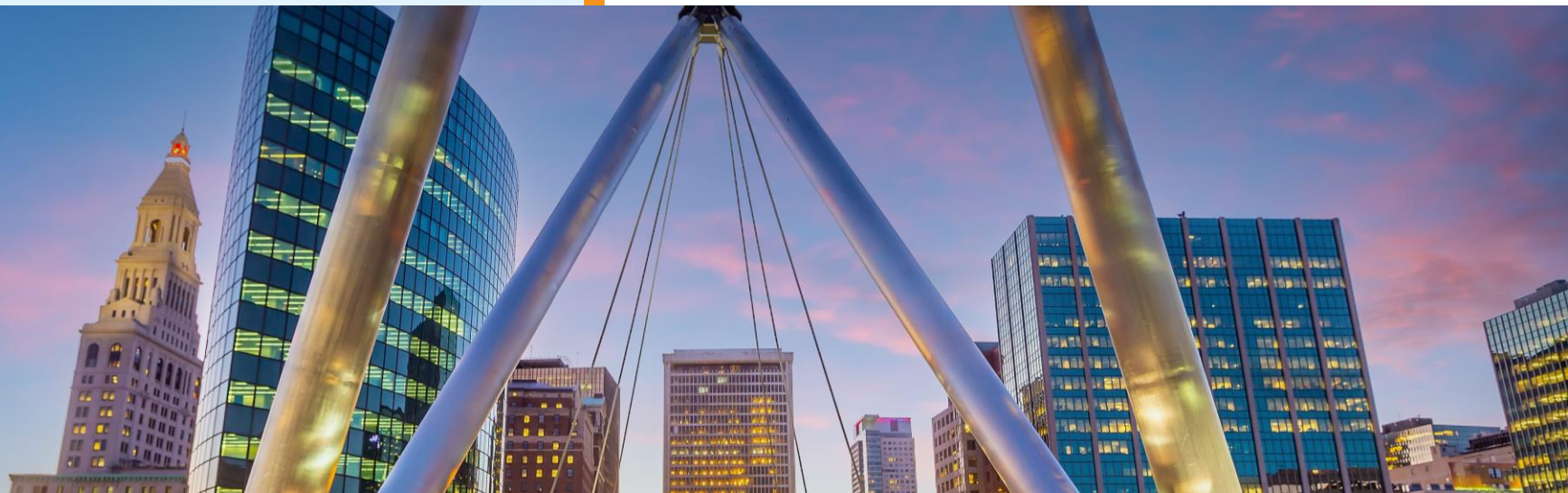
BusinessPlus: Smarter Benefits, Greater Flexibility.

access health CT
BusinessPlus



What is the Access Health CT BusinessPlus Platform?

The Access Health CT BusinessPlus platform is your home for managing health benefits, including Individual Coverage Health Reimbursement Arrangements (ICHRA), small group, dental, and individual plans. Whether you're a broker, employer, or employee, BusinessPlus offers an intuitive and efficient way to set up, administer, and manage health benefits.



A blue-tinted photograph of a city skyline at night, featuring several illuminated skyscrapers. The image serves as a background for the top portion of the slide.

Why choose the **Access Health CT BusinessPlus Platform?**

For brokers, BusinessPlus reduces administrative burdens by offering automated tools for setting up contributions, managing employee census data, and tracking enrollments. Less time spent on manual tasks means more time for growing your business.

For employers, BusinessPlus provides the flexibility to offer benefits that meet the diverse needs of each workforce. With an ICHRA managed through the BusinessPlus platform, employers can define a health care budget with ease by setting contribution amounts for each employee class. BusinessPlus allows employers to control costs while providing tailored benefits that fit the company's financial goals.



Introduction to

Individual Coverage HRA (ICHRA)

- ICHRA (Individual Coverage Health Reimbursement Arrangement) is an employer-funded health benefit that uses the business' pre-tax dollars to distribute to their team, as tax-free reimbursement for employees' individual health insurance premiums.
- Provides an alternative to traditional group health insurance plans.
- Employees can choose any ACA-compliant individual health plan that fits their needs.



Employer Benefits

- **Flexible:** Employers set their own reimbursement limits and eligibility criteria.
- **Cost Control:** Predictable budgeting
- **No Participation Requirements:** No minimum employee enrollment needed.
- **Compliance:** Meets ACA employer mandate requirements when designed correctly. Large groups 50+ will need to meet the affordability factor. Groups 1-50 will base affordability on their structure.
- **Attract & Retain Talent:** Provides employees with more personalized health coverage options.



Employee Benefits

- **Choice & Flexibility:** Employees select the individual health plan that fits their needs.
- **Portability:** Coverage remains with the employee even if they leave the company.
- **Tax-Free Contribution:** Employer contributions are not subject to payroll taxes.
- **No Forced Plans:** Employees are not locked into a one-size-fits-all group plan.



Broker Benefits

- **Broker of Record Advantage:** Brokers will be the official Broker of Record (BOR) for all groups they enroll, ensuring long-term client relationships and renewal commissions.
- **Streamlined Quoting & Enrollment:** Easily generate quotes and enroll small groups efficiently.
- **Increased Sales Opportunities:** Access a growing market of businesses transitioning from traditional group plans to ICHRA.
- **Customized Plan Options:** Tailor recommendations for employers based on their specific budget and employee needs.
- **Enhanced Client Retention:** Provide flexible solutions that improve employee satisfaction and reduce turnover.
- **Simplified Compliance & Administration:** Tools to ensure employers meet ACA requirements while reducing administrative burdens.
- **Competitive Advantage:** Stay ahead of the market by leveraging technology-driven solutions to expand your book of business.

Compliance and Requirements for ICHRA

- Employers must provide a formal written notice to employees about ICHRA.
- Employees must enroll in an ACA-compliant individual health plan.
- Employers can set different reimbursement rates based on employee classes.
- Cannot be offered alongside a traditional group health plan to the same class of employees.
- Must comply with ACA affordability rules for large employers.





Important Information & Dates

Additional Broker Launch events and trainings are being scheduled. Stay tuned for more information coming soon!

Thursday, October 16 · 9am - 12pm EDT
Courtyard by Marriott Shelton
780 Bridgeport Avenue Shelton, CT 06484

To be invited click request tickets...

<https://www.eventbrite.com/e/access-health-ct-businessplus-broker-training-session-tickets-1712209798599?aff=oddtcreator>



**Thank you &
Next Steps**

For more information visit:

www.accesshealthct.com/businessplus

Call us anytime:

860-241-8445

Email:

Shop.ahct@ct.gov

Health Equity & Outreach

Our Mission

mission

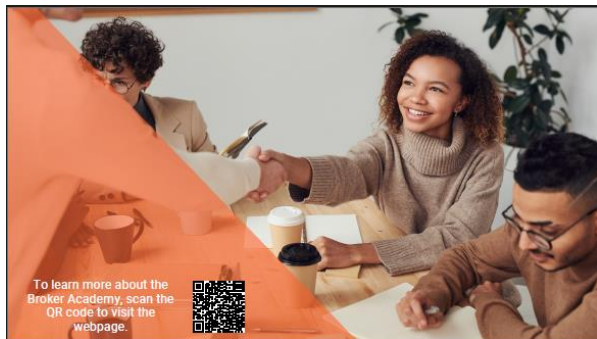
To decrease the number of uninsured residents, improve the quality of healthcare, and reduce health disparities through an innovative, competitive marketplace that empowers consumers to choose the health coverage that gives them the best value.



Broker Academy Overview

- As part of its mission-driven approach to reduce health disparities, Access Health CT **seeks to drive change within underserved communities** through its Broker Academy Program — a training program for individuals from historically underserved communities.
- The Program will create a pathway to licensed health insurance brokers (independent) by recruiting from, and building the skillsets of, those who live and work in underserved communities throughout Connecticut.
- By **activating members of these communities to become licensed health insurance brokers**, AHCT can build trust and rapport by meeting members of the community where they are.
- The **objective is to reduce the uninsured rate and address health disparities in the State of Connecticut.**

Broker Academy



To learn more about the Broker Academy, scan the QR code to visit the webpage.



The Broker Academy

access health CT

As part of our mission-driven approach to reduce health disparities, Access Health CT seeks to drive change within communities in need by creating a Broker Academy Program - a free training program for candidates to become licensed insurance brokers (producers).

The Program aims to help reduce health disparities and uninsured rates by embedding a network of trusted health coverage experts in Connecticut's traditionally hardest-to-reach communities.

Start a new career while making a difference in your community.

Training Class dates for 2026 TBD

Mandatory in-person class (may be modified).
Flexible schedule for the remainder of the Program*

Minimum requirements to apply:

- 18 years or older
- High school diploma or GED
- 1-3 recommendation letters
- Community service experience
- Preference will be given to applicants who reside or work in underserved areas

Program Details:



Free Training

Access Health will cover the cost of training and exam.



Mentorship Program

Students will have access to an experienced broker mentor to provide guidance through the mentorship portion of the Program.



Program Support

Access Health will provide all resources throughout the Program and continued support after graduation.

For more information:

www.AccessHealthCT.com/Broker-Academy/

For questions, email AHCT.BrokerAcademy@ct.gov
Sign up for our newsletters and updates on the Broker Academy webpage.



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Enrollment

Open Enrollment Help

Toolkit – under “Resources For”

Healthy Chats – Bi-monthly

Community Partner Zoom – Monthly

Enrollment Fairs - 23 Enrollment Fairs with Resource Fair

Enrollment Appointment Scheduling

Mobile Enrollment & Outreach Specialists

New email: ahct.healthequity@ct.gov

A screenshot of a web form titled "Service Selection". On the left is an orange sidebar with three menu items: "Service Selection" (selected), "Data & Tools", and "Help Information". The main content area has a "Location" dropdown menu with "Select Location" as the placeholder text. At the bottom left of the sidebar, it says "OHCT 2024", "1-800-843-3333", and "OHCTHealth.org". At the bottom right of the form is a blue "Continue" button.

Navigators

Customers can contact our Navigators for year-round enrollment assistance - most agencies also offer various support with housing, food, behavioral health and more!

The Village for Families and Children

450 Church Street, Hartford CT

www.thevillage.org

StayWell Health Center

WHAP Office, 64 Robbins Street

1st Fl, Waterbury, Hospital

Waterbury, CT

www.staywellhealth.org

Optimus Health Care, Inc.

805 Atlantic Street, Stamford

www.optimushealthcare.org

Greater Bridgeport Area Prevention Program

1470 Barnum Avenue, Bridgeport

www.gbapp.org

United Community and Family Services

47 Town Street, Norwich

www.ucfs.org

Hispanic Health Council

590 Park Street, Hartford

www.hispanichealthcouncil.org

For more details visit: <https://www.accesshealthct.com/enrollment-events/>

access health CT 

Follow and Share
@AccessHealthCT



Marketing

Marketing Updates

Preparing for 2026 Open
Enrollment

October 2025





Year-round Marketing & Communications:

- Special Enrollment Periods & Qualifying Life Events
- Covered CT Program
- DRS “Check the Box” campaign
- Lead generation campaign
- Broker matchmaking



Federal Changes & Pre-Open Enrollment:

- Landing page to educate consumers & stakeholders
- Direct-to-consumer communications to customers
- Stakeholder communications



Open Enrollment 2026:

- Clear messaging on what changes apply to customers and what they can do about it (mail, email and text messaging)
- Mass-media campaign
- Message to shop for a plan and to use a broker, for free
- Free help in person, online and over the phone

Sample 2025 Marketing & Communications

Moving to Connecticut? Here's How to Enroll in Health and Dental Coverage through Access Health CT



If you're moving to Connecticut and you don't have health or dental coverage, or if you're unsatisfied with your current coverage, you may qualify for health and dental coverage through Access Health CT (AHCCT). AHCCT is the state's official health insurance marketplace. We can help you find and enroll in coverage that fits your needs and budget.

When Can You Enroll?

Did You Know...?

Some CT residents can enroll in a health or dental plan outside of the Open Enrollment Period.

access health CT

Access Health CT
July 3, 2025

Some Connecticut residents that meet specific eligibility requirements are paying \$0 for their health insurance coverage, thanks to the Covered CT Program... See more

Eligible CT residents can obtain no-cost health and dental coverage through the Covered CT Program.

Like Comment Share

Access Health CT
July 3, 2025
Share: 1,125 (45% Edit)

Mensaje Importante

access health CT

Access Health CT
July 3, 2025
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Important Message

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July 4, 2025

Dear #firstMovers,

Confirmed by health insurance? A Certified Broker can help you make sense of it.

According to our records, you don't have a Certified Broker assigned to your account. That means you're missing out on free help and advice from an expert.

A health insurance broker is someone who helps you compare plans and choose the right health or dental plan for you. They can also help you renew your coverage for next year or resolve verification requirements. For free.

Now it's your turn to find a Certified Broker and begin building a relationship, so they can truly understand your healthcare needs and become a trusted resource for you. Choose the steps below to connect with a Certified Broker or call us for help.

- 1. Sign in to your Access Health CT account.** Visit [AccessHealthCT.com](#) and sign in to your account. From your Account Home, click "Find Assistance."
- 2. Find a Certified Broker.** Select the option for "A Certified Broker to help me select a health care plan for me and/or my family." Then check the box for "Accepting New Customers." You can search for Brokers by name, ZIP Code and language spoken.
- 3. Connect with your own Certified Broker.** Click "Select" to choose a Broker and provide your contact information so your new Broker can get in touch with you.

We are here to help, and all help is free.

Visit [AccessHealthCT.com/help](#) or call 1-855-432-2428. If you are deaf or hearing impaired, you may use 1-855-432-2428 or contact us at 1-855-729-2128 with a relay operator. We have help available in over 100 languages.

Sincerely,
The Access Health CT team
[AccessHealthCT.com](#) | 1-855-432-2428

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We're Here to Help

access health CT

Hello Customer,

Confused by health insurance? A Certified Broker can help you make sense of it.

According to our records, you don't have a Certified Broker assigned to your account. That means you're missing out on free help and advice from an expert.

A health insurance broker is someone who helps you compare plans and choose the right health or dental plan for you. They can also help you renew your coverage for next year or resolve verification requirements. For free.

Now is a great time to find a Certified Broker and begin building a relationship, so they can truly understand your healthcare needs and become a trusted resource and advocate. Follow the steps below to connect with a Certified Broker or call us for help.

- 1** Sign in to your Access Health CT account. Visit [AccessHealthCT.com](#) and sign in to your account. From your Account Home, click "Find Assistance."
- 2** Find a Certified Broker. Select the second option for "A Certified Broker to help me select a health care plan for me and/or my family."

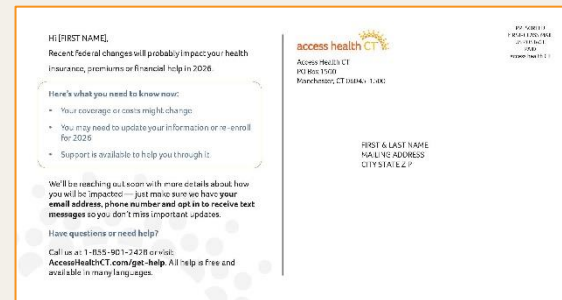
❖ How will consumers be informed if enhanced tax credits are renewed/or not renewed?

Primary message channels:

- Direct mail
- Email and/or SMS if they have opted in to receiving digital communications
- News features driven by public relations efforts

Secondary message channels (that can be updated quickly mid-campaign if enhanced subsidies are extended):

- Paid and organic social media
- Online advertising (paid search, display/native ads)
- Digital billboards
- Voiceover edits to TV and radio ads (we are recording alternative voiceovers in case the enhanced subsidies are extended after Open Enrollment starts)



✿ Messaging about Federal Changes

- Not all subsidies are expiring – financial help is still available
- Shop and compare plans to find the best one for you and your family
- Get a broker, for free, and we'll help you find one
- Free help is available online, over the phone and in person
- Visit AccessHealthCT.com/federal-changes



The screenshot shows the Access Health CT website. At the top is a navigation bar with links for Sign In, Language Help, Español, About Us, Blog, Create Account, and Resources For. Below the navigation bar is a search bar with a magnifying glass icon. The main banner features a close-up image of hands clasped together, with the text "Federal Changes to Health Coverage" overlaid. Below the banner, there are three sections: "Financial help is still available", "About the federal changes", and "What can you do to stay covered in a plan that works best for you and your family?".

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Sign In | Language Help | Español | About Us | Blog | Create Account | Resources For

Find a Plan | Manage Your Account | Get Help | Search

Federal Changes to Health Coverage

Financial help is still available

Recent federal changes will impact customers who enroll in health insurance through Access Health CT (AHCT). We want to help you understand how you will be impacted and what you can do to keep your coverage. The most important thing to know is that Access Health CT is here to help you, financial assistance is still available, and you can get free help to keep the coverage you and your family need to stay healthy.

About the federal changes

President Trump signed the "One Big Beautiful Bill Act" into law on July 4, 2025. The United States Department of Health and Human Services (HHS) also issued the Final Rule on Marketplace Integrity and Affordability, published on June 25, 2025. And some of the additional subsidies (or tax credits) available to customers over the past several years are set to expire December 31, 2025.

What can you do to stay covered in a plan that works best for you and your family?

Despite all the changes coming, financial help will still be available for eligible customers. We can help you find a health insurance plan that meets your needs and fits your budget, and

Pre-OE Communications Schedule

Federal Changes & Pre-Open Enrollment Customer Communications						
Timing		August	September	Early October	Mid October	Late October
Federal Changes	Federal Changes Postcard*	●				
	Deferred Action for Childhood Arrivals (DACA) Letter		●			
	Federal Changes Detail Letter*			●		
	Elimination of Financial Assistance for Some Immigrants Letter				●	
Impact of ePTC Expiration	Expiration of Enhanced Premium Tax Credits Letter				●	
	400% Cliff Letter				●	
Projection Letter	Insert about Expiration of Enhanced Premium Tax Credits*					●

Open Enrollment 2026

Overall Outlook

- More customers are enrolled through Access Health CT now than ever before.
- Federal changes are coming to health insurance, premiums and financial help which may cause uncertainty for consumers.
- Enhanced premium tax credits are set to expire on December 31, 2025.

Open Enrollment Messaging for Consumers

- Not all subsidies are expiring — financial help is still available.
- Shop and compare plans to find the best one for you and your family.
- Get a broker, for free, and we'll help you find one.
- Free help is available online, over the phone and in person.

✶ Open Enrollment Advertising

Core audiences:

- Uninsured/underinsured
- Current customers
- “400% Cliff” customers

Core messages:

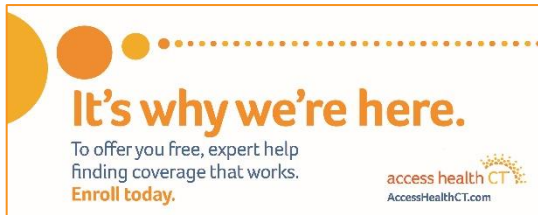
- Dates and deadlines
- Shop and get free help

Media mix: Zip Code level targeting & traditional placements

Timing: End of October 2025 through January 15, 2026



Open Enrollment Ad Campaign



It's why we're here.

To offer you free, expert help finding coverage that works.

Enroll today.

access health CT
AccessHealthCT.com



It's why we're here.

To help you enroll in health and dental coverage by **December 15.**

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AccessHealthCT.com



It's why we're here.

To help you find financial help for health coverage.

Enroll today.

access health CT
AccessHealthCT.com



It's why we're here.

To help you enroll in health and dental coverage by **January 15.**

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AccessHealthCT.com



It's why we're here.

To help you enroll in health and dental coverage by **December 15.**

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It's why we're here.

To help you enroll in health and dental coverage by **January 15.**

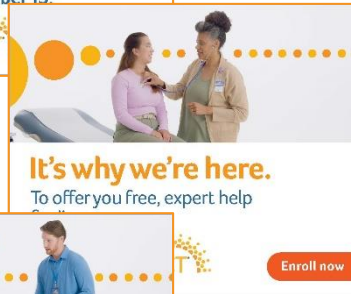
access health CT
AccessHealthCT.com



It's why we're here.

To help you enroll in health and dental coverage by **December 15.**

access health CT



It's why we're here.

To offer you free, expert help

Enroll now



It's why we're here.

To help you find financial assistance for health coverage.

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Enroll now

Open Enrollment Ad Campaign



Free expert guidance

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It's why we're here.
To help you enroll in health and dental coverage.

Count on our free, expert guidance—online, in person, through licensed certified brokers and over the phone—to help you find a plan that works for you and your family.

We can also help you maximize the financial assistance you qualify for, now that some federal financial help is no longer available.

We're here to help you discover the peace of mind that comes with knowing you have health and dental coverage.

Open Enrollment is going on now.
Enroll by December 15 for coverage that begins January 1.
Enroll by January 15 for coverage that begins February 1.

Learn more, explore your options and enroll at AccessHealthCT.com.

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It's why we're here.
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✿ Open Enrollment Tactics

- Direct Mail
- Emails
- Texts
- Collateral to support in-person outreach
- Knowledge Base articles
- Social Media (organic & paid)
- Blog Posts
- Press Releases / Media
- Paid Advertisements (TV, radio, outdoor, etc.)
- Library of Videos in English and Spanish (ex: *How to Find a Broker, How to Reset Your Password*)

Reminders

🔗 Toolkit & Newsletters

- The toolkit is your one-stop shop for marketing content. We restructured and streamlined the toolkit this year, and we are open to feedback on how our partners are utilizing it.

Visit AccessHealthCT.com/toolkit or find it on our homepage under **Resources For > Toolkit**.

- Newsletters are the best way to stay updated on customer communications, new blog posts and knowledge base articles. We share copies of these in your biweekly newsletter when possible.



**Follow and Share
@AccessHealthCT**



Q & A Segment

Thanks for Joining Us Today!

Have a great Open Enrollment!