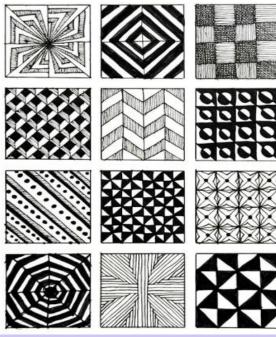
Release 47 Going live: October 10, 2025





#	Tickets	Title	Slide #
1	PT-18323	HIX Call Center Worker should have read access to Manage SEP quick link	3
2	PT-18893	Add Pay Now link allowing consumers to pay their 1st month premium	4
3	PT-19095	Clicking Proceed to Renewal is not allowing consumer to Proceed	14
4	PT-20158	End Enhance Premium Tax Credit Assessments for 2026	16
5	PT-19920	Utilize Single Year FTR Codes for Verification and Eligibility Purposes	On hold
6	PT-19922	Roll Back Annual Income Verifications to a 90 Day Period	17
7	PT-19921	Open Annual Income Verifications for Income Returned of Less Than 100% of FPL	On hold
8	PT-19923	Create Annual Income Verifications Even When Hub Cannot Provide Positive Verification	On hold
9	PT-20191	End APTC Eligibility for Households Under 100% of the FPL	18
10	PT-20294	Combine Pediatric and Adult Dental and Vision Tabs	19
11	PT-20295	Add "2 visits per year" to label	19
12	PT-20155	Add new Dental carrier to the HIX system	22
13	PT-19919	Remove the Expanded Categories of Lawful Presence	23
14	PT-19841	ICHRA Enhancements #2	24
15	PT-19267	Allow Tax Filers to consent to receiving their 1095A tax forms electronically	25

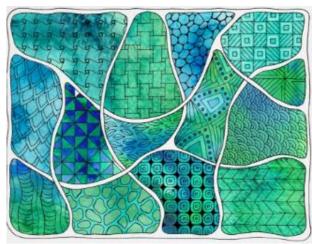


On hold – The change is going into the system. However, it's a flag implementation, it can be turned "ON" when or if the proposed change occurs. Right now, those changes are "OFF."

HIX Call Center Worker should have read access to Manage SEP Quicklink

Call Center staff will now have read-only access to view the Manage SEP VCL screen in the Worker Portal. History can be viewed. The drop-down menu choices are the same as the VCL Quick Link (Not verified, Verified, Provided, Failed, etc.)



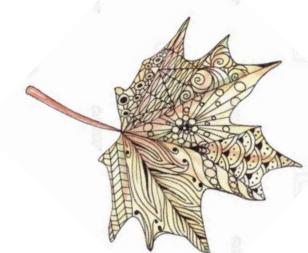




- 1. The "Pay Now" button will appear in Consumer Portal for both Health and Dental Plans for Connecticare and only the initial premium payment.
 - a) On the 'Plan Summary' screens.
 - b) On the 'Account home Dashboard' in Enrollment details section.
- Pay Now functionality will be available starting 2026 Plan Year for Connecticare.
- 3. "Pay Now" button will <u>not display for below enrollments:</u>
 - a) Covered CT
 - b) One of the household members has ICHRA enrollment
 - c) When the Responsible Amount is \$0
 - d) Email ID is not present
 - e) Enrollment status is 'Confirmed'
- 4. The "Pay Now" button will be displayed on below conditions:
 - a) If enrollment status is 'Initiated' (applicant enrolled but has not made first payment) and the subscriber's Email ID is present, then it will display "Pay Now".
 - b) If there is an APTC, then there is another check to display "Pay Now" when sum of individual's <u>premium less APTC</u> <u>amount > \$0</u>.
 - c) Only verified SEP member premiums will be shown.

IMPORTANT – Only the Consumer Portal has this feature. Release 48 will have changes to the Worker Portal. In the meantime, CCRs have no role in "Pay Now". However, they can refer members to the Consumer Portal and make sure the member's application has their current email address. You will see "Pay Now" on the WP screens but only because WP and CP share the enrollment screens.

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- 5. A validation message is displayed on 'Plan Summary' page (first step Plan Summary and final Plan Summary) when "Pay Now" is showing.
 - Your policy is not active until you make the first month's payment with the issuer. To make your first payment, click the red "Pay Now" button below. Please note that Access Health CT does not collect payments and does not link you to the issuer system with the exception of this first-time payment. Please contact the issuer for all questions regarding payments.
- 6. An alert is displayed on 'Account Home Dashboard' if the "Pay Now" button is applicable for the application.

 Activate Your Coverage
 - Your coverage is not active until you make your first month's payment. If you would like to make that payment now, please click <u>here</u>.
 - Click of 'here' expands the 'Enrollment Details' section.
- 7. When the user clicks on "Pay Now", a warning pop-up will be displayed with the text "You are about to be directed to an external website, which will open is a new browser window." Two buttons give the choice of "Return to Access Health CT" or "Continue to External Website". When user clicks on "Continue to External Website", carrier URL page will be opened in a new tab/new window.



8. On 'Plan Summary' page, a validation message will be displayed when Email ID is not present but all other conditions to show "Pay Now" button are met.

Your policy is not active until you make the first month's payment with the issuer. The issuer's online payment system requires an email address. Please provide an email address here for a link to the issuer's payment system.

When clicking on the hyperlink the consumer will land on 'Update Contact Information' screen.

9. On 'Account Home Dashboard' page, a validation message will be displayed when Email ID is not present but all other conditions to show "Pay Now" button are met.

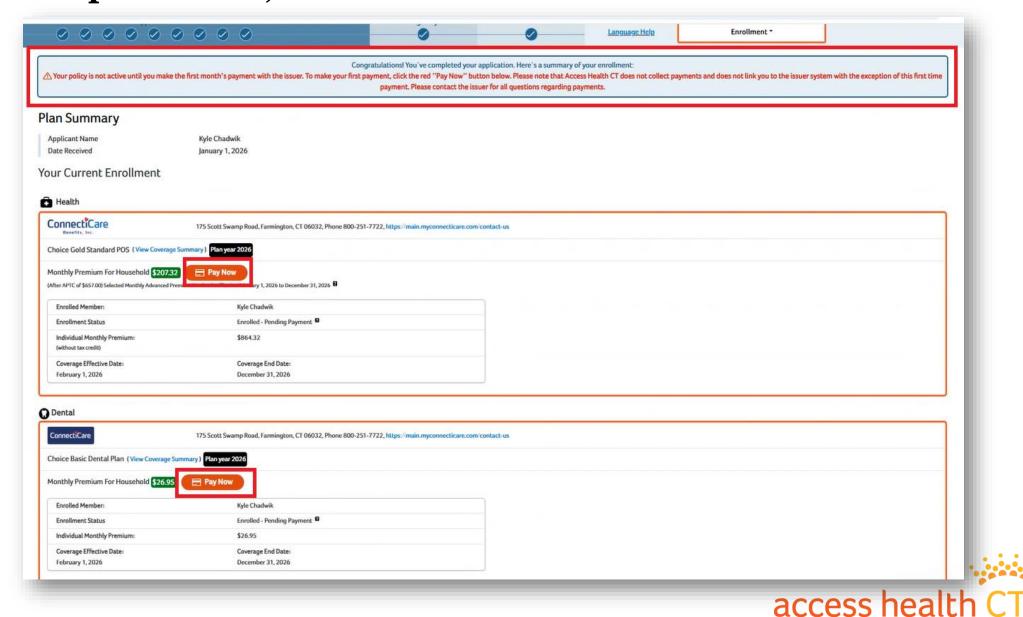
Your policy is not active until you make the first month's payment with the issuer.

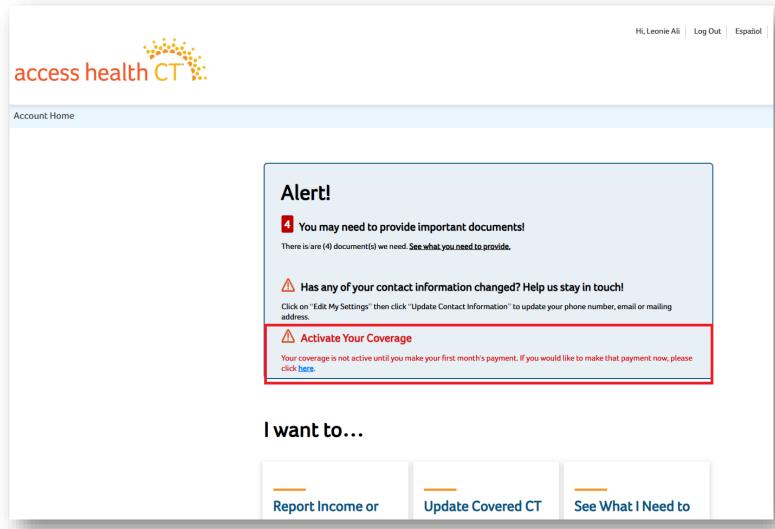
The issuer's online payment system requires an email address. Please provide an email address <u>here</u> for a link to the issuer's payment system.

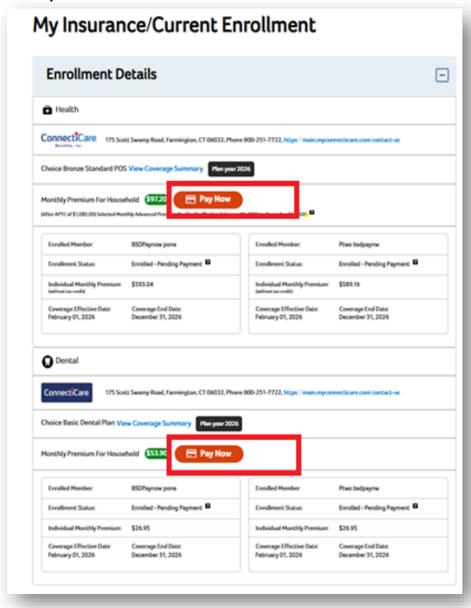
When clicking on the hyperlink the consumer will land on 'Update Contact Information' screen.

Important Takeaway: For this process to work for the consumer, we need their email address. The carrier requires the email to send back a receipt confirmation.

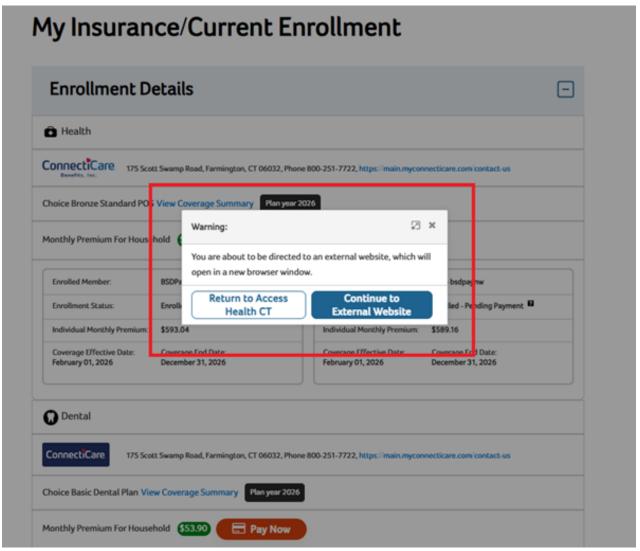


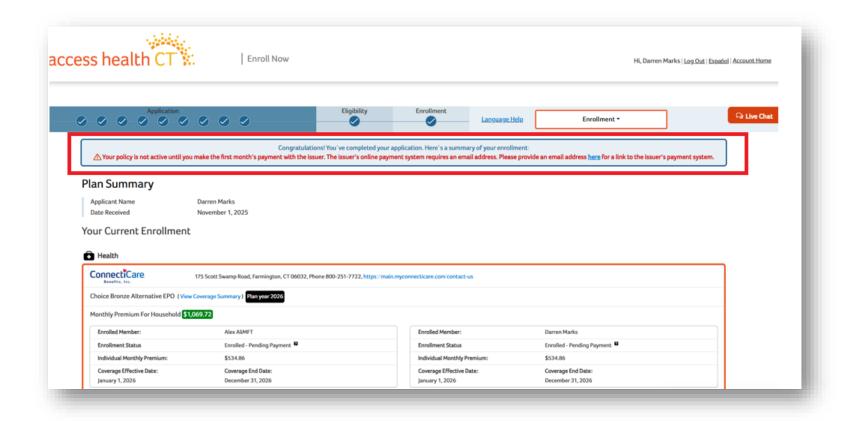


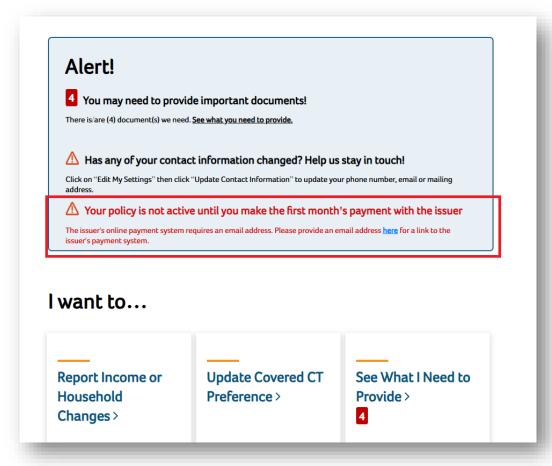


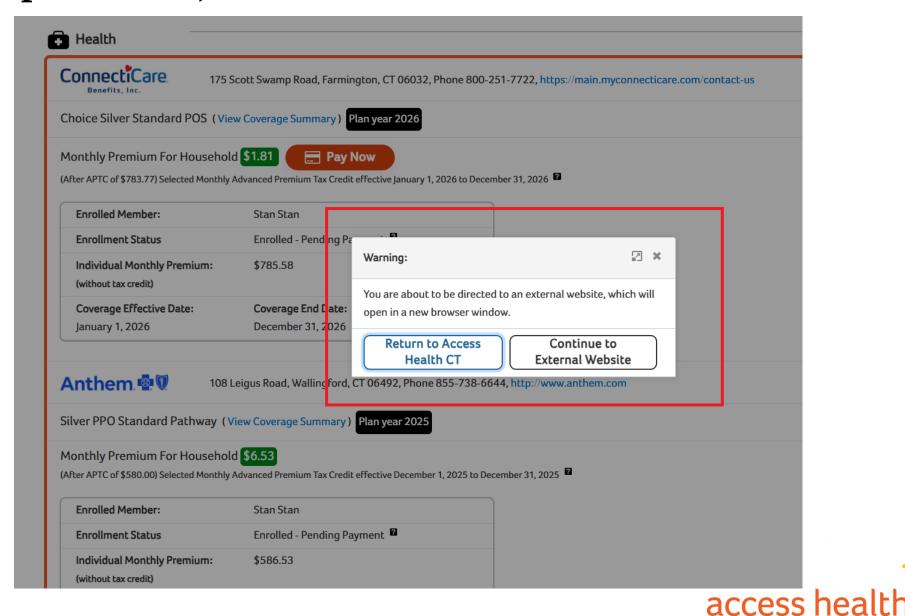






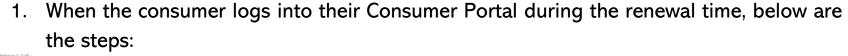


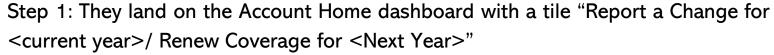




Clicking Proceed to Renewal is not Allowing Consumer to Proceed

HIX will now allow consumers to proceed with the renewal flow in the Consumer Portal when an application is an "Unsubsidized" application or "Subsidized" application and the answers to Covered CT questions are "Null" or "Don't Know".





Step 2: Click on 'Report a Change for current year/ Renew Coverage for next year'.

Step 3: Consumer will land on the 'Covered CT Automatic Enrollment Authorization' page (next slide).

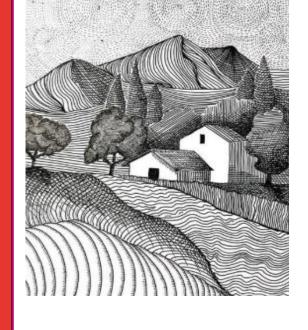
a. If consumer clicks on "Cancel", it will route them back to the 'Account Home Dashboard'. This will not trigger a renewal application.

b. If consumer clicks on "Save and Exit", it will route them back to the 'Account Home Dashboard'. This will not trigger a renewal application.

c. If the "Next" button is clicked, it will land the user on the 'Renew Your Coverage' Information Screen and data will be stored for the latest determined application.

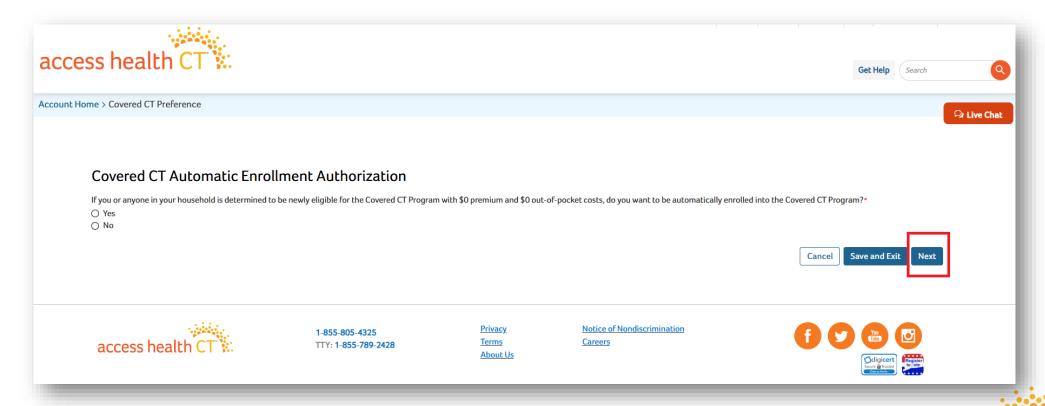
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Note - There is no back button on 'Renew your Coverage' page. Consumer will have to go to the dashboard to update Covered CT preference.



Clicking Proceed to Renewal is not Allowing Consumer to Proceed, continued

- 2. When application is "Subsidized" and the answer to the Covered CT question is "No" or "Yes", when consumer clicks on 'Proceed to Renewal' button on Application Change screen (load Renewal Change) the system will allow consumer to proceed further.
- 3. When application is "Unsubsidized" and when consumer clicks on 'Proceed to Renewal' button on Application Change screen (load Renewal Change) the system will allow consumer to proceed further.



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End Enhance Premium Tax Credit Assessments for 2026

Changes are:

- 1. Households with incomes greater than 400% of the Federal Poverty Level (FPL) will no longer be eligible for premium tax credits starting Plan year 2026.
- 2. The contribution percentages have changed effective January 1, 2026.

Examples of the changes for Hartford residents

Consumer's Income Household of 1, age 62	Monthly APTC for 2025	Monthly APTC for 2026
\$64,000	\$973	none

Consumer's Income Household of 2, both 55	Monthly APTC for 2025	Monthly APTC for 2026
\$85,000	\$1,611	none

Consumer's Income Household of 4, family ages are 37, 34, 10, 4	Monthly APTC for 2025	Monthly APTC for 2026
\$129,000	\$1,063	none



Roll Back Annual Income Verifications to a 90 Day Period

Reasonable Opportunity Period (ROP) for an Annual Income VCL has changed from 150 days (plus 5-day disregard) to 90 days (plus the 5-day disregard). This would be for applications created as of Open Enrollment.

For existing applications existing in system and having a VCL trigger date before go-live, they will follow the current ROP for an Annual Income VCL that is 150 days.

Notice Changes:

- 1. Notices 1302, 1317, 1324, 1325 will be updated to specify 90-day period instead of 150-day for income verification.
- 2. Notice 1325 Notice has been updated to say "This is your Last Reminder" for the households with only open Annual Income VCLs.

Enrollment < 10/10/2025 150-day ROP +5

Enrollment as of or after 10/10/2025 90-day ROP +5



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End APTC Eligibility for Households Under 100% of the FPL

Changes to APTC rules start Plan Year 2026 and will deny APTC for individuals under 100% FPL even if they have been disqualified for Medicaid due to their immigration status (qualified non-citizen or QNC and 5-year bar). Starting Plan Year 2026, APTC will be denied for households under 100% FPL.

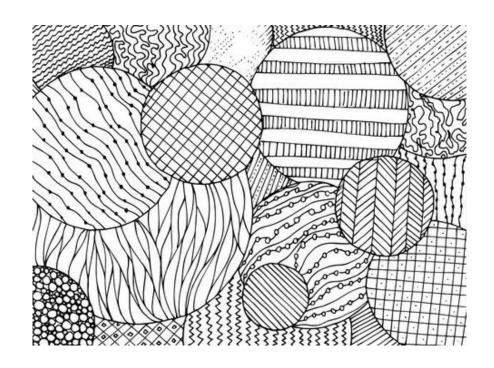
This applies to initial applications, change report applications, and renewals.



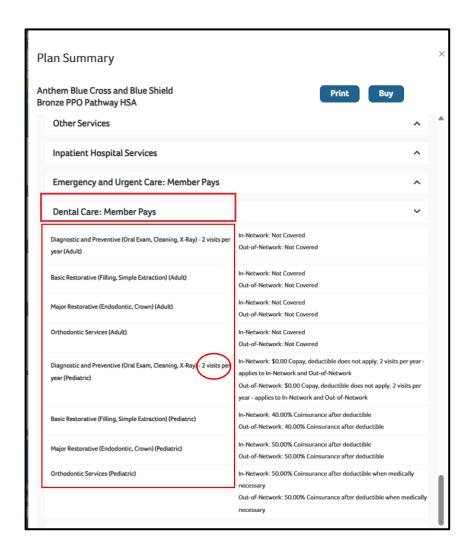
Combine Pediatric and Adult Dental and Vision Tabs Add "2 visits per year" to label

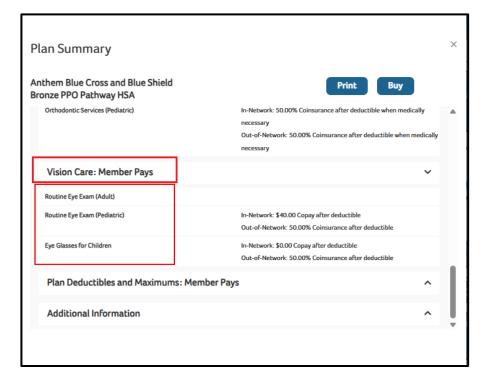
Changes have been made to the Plan Details and Plan Compare screens on the anonymous browsing and shopping flow. This is for both the Worker Portal and the Consumer Portal.

- Adult Dental Care and Pediatric Dental Care will be combined and labeled as "Dental Care: Member Pays."
- Adult Vision Care and Pediatric Vision Care will be combined and labeled as "Vision Care: Member Pays."

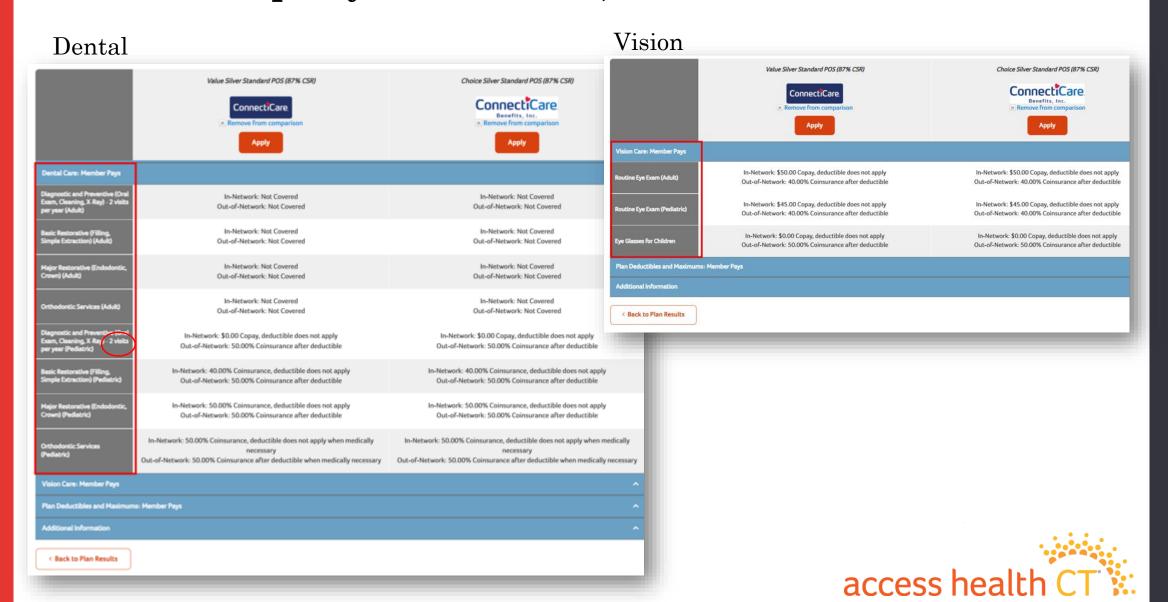


Combine Pediatric and Adult Dental and Vision Tabs Add "2 visits per year" to label, continued





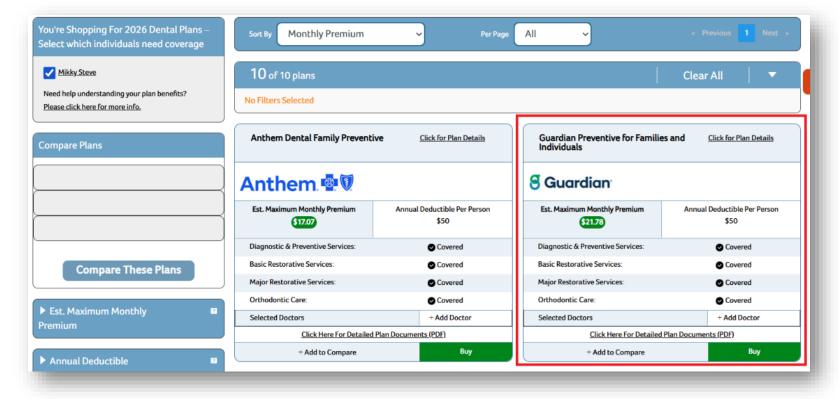
Combine Pediatric and Adult Dental and Vision Tabs Add "2 visits per year" to label, continued



Add New Dental Carrier to the HIX system

Guardian Dental Plan will have all the existing features as the existing Dental plans for other carriers. This will be applicable starting Plan Year 2026 for SE and OE period. This will be in both the Consumer Portal and the Worker Portal.

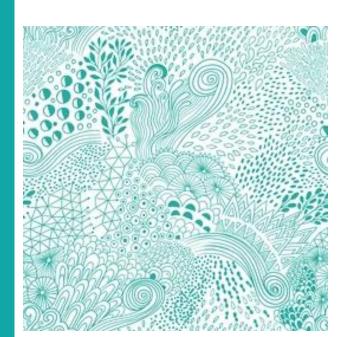




Remove the Expanded Categories of Lawful Presence

The hub will deny APTC eligibility for certain categories of immigrants. HIX will start using the Hub to check for Lawful Presence Verification (LPV). If the Hub returns the value "N" for LPV, they are not eligible for coverage thru the Marketplace. This will go into effect 10/10/2025.

This includes DACA immigrants: they are no longer eligible for QHP and/or APTC and Dental. They were termed in the HIX system 9/30/25. As of 10/10/2025 DACA immigrants will not be eligible for coverage thru the Marketplace.



ICHRA Enhancements #2

Individuals with ICHRA can be either eligible or ineligible for "Qualified Health Plan with Individual Coverage Health Reimbursement Arrangement" for the new year when renewals are run.

Notices 1304 and 1337 will be updated accordingly.



AHCT will allow tax filers (who are primary applicants) to give consent to receiving their 1095-A Form electronically and no longer via mail.

Consumer Portal:

- There will be a new tile "Manage Form 1095-A Consent" on the Consumer Portal Account Home Dashboard (see later slides). The consent tile will display if there is a primary tax filer for the current year.
- After the tile is clicked, a new screen "Manage Form 1095-A Consent" will appear.
- There is an Electronic Form 1095-A Disclosure Statement hyperlink for the consumer to read.
- The consumer can then provide their consent to receiving the 1095-A Form electronically only. They would check off the box and click Confirm. They can request to still receive mailed copies.

• Consents can be withdrawn and provided again as many times as needed by the consumer.



Allow Tax Filers to consent to receiving their 1095A tax

forms electronically, continued

Manage Form 1095-A Consent

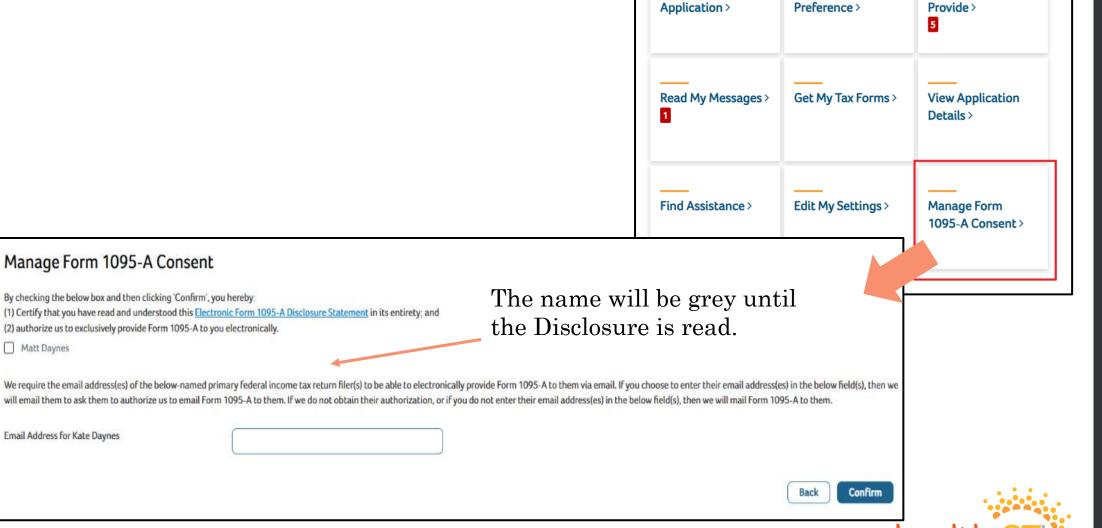
Matt Daynes

Email Address for Kate Daynes

By checking the below box and then clicking 'Confirm', you hereby:

(2) authorize us to exclusively provide Form 1095-A to you electronically.

(1) Certify that you have read and understood this Electronic Form 1095-A Disclosure Statement in its entirety; and



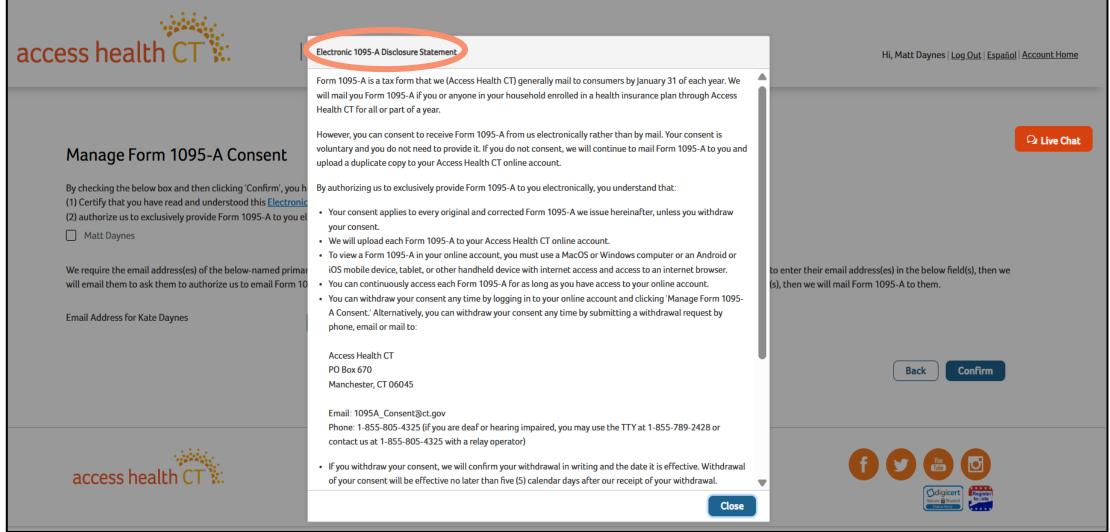
Update Covered CT

Preference >

See What I Need to

Provide >

Continue



The consumer can withdraw their consent or terminate.

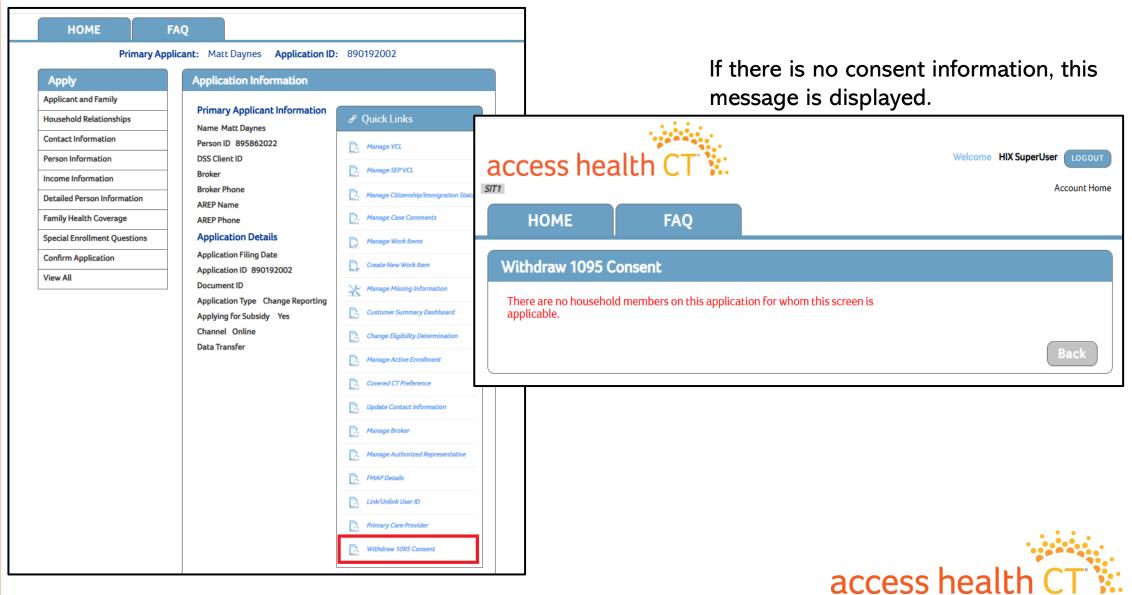
Worker Portal:

- A new quick link, "Withdraw 1095 Consent" will be visible (see later slides).
- If there is no consent information, there will be a message that there are no applicable members.
- If there is consent information, the screen will show the members who have provided their consent to receive the 1095-A Form electronically.
- The Cancel button will not save any changes performed and bring user back to the landing page.
- The Save button will save the Withdrawal Received Date if entered and save the actions made on the screen and bring the user back to the landing page.

Consumer Portal is used for the consent and Worker Portal is used for the consent withdrawal. Release 48 will bring additional updates, processes, and responsibilities.

There is a new notice, 1342, "Confirmation of Withdrawal of Consent to Exclusively Receive Form 1095-A Electronically." It is available in both English and Spanish.

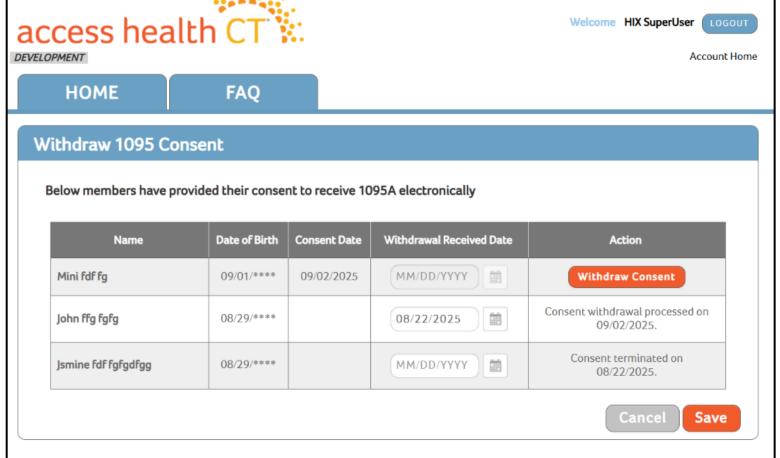
Notice 1342



Consent Date - Latest consent date either through application or Data fix.

Withdrawal Received Date - Editable Date field. Use the existing date validation for this date field.

Action - Clickable 'Withdraw Consent' button or withdrawal text or termination text.



Review

- 1. As of Open Enrollment, consumers can make their initial premium payment to <u>(carrier)</u> through the Consumer Portal.
- 2. In which of the following scenarios will the Pay Now button appear?
 - a) Covered CT
 - b) Enrollment status shows "Confirmed", there is an email address, and premium is greater than \$0
 - c) Enrollment status shows "Initiated", there is an email address, and premium is greater than \$0
 - d) When the amount due is \$0
 - e) No email address
 - f) ICHRA account
- 3. As of January 1, 2026, the enhanced subsidy ends. In other words, there is no APTC for incomes greater than ______% of the FPL.
- 4. As of October 10, the annual income verification period has changed from ____ days to ____ days.
- 5. Our new dental carrier is ______, and those plans will begin with plan year 2026.
- 6. As of MM/DD/YYYY, HIX will no longer allow DACA and other immigration statuses to apply or enroll through AHCT.

Questions?



A Zentangle is a meditative art method that involves drawing simple, repetitive patterns on small paper tiles to create intricate, abstract designs. The process is designed to be relaxing and focus-enhancing, promoting creativity, stress relief, and a sense of calm, with an emphasis on the process rather than a perfect outcome.