

Covered CT Program

- Some Connecticut residents who meet specific eligibility requirements pay \$0 for their health insurance coverage through Access Health CT, thanks to the Covered CT Program created by the State of Connecticut and administered by the Connecticut Department of Social Services (DSS). The Covered CT Program includes dental benefits and Non-Emergency Medical Transportation.
- If you qualify, the State of Connecticut will pay your portion of the monthly payment (premium) directly to your insurance company (Anthem, ConnectiCare Benefits Inc. or ConnectiCare Insurance Company Inc.) and will also pay for the cost-sharing amounts that you would normally have to pay with a health insurance plan, such as deductibles, copays and coinsurance.

Who qualifies for the Covered CT Program?

You must be a Connecticut resident and you must meet all program eligibility requirements in order to pay \$0 for your health insurance plan. You must:

- Have a household income level up to and including 175% of the Federal Poverty Level (FPL)(see FPL chart below) and be ineligible for Medicaid because of your income. *Medicaid provides comprehensive benefits to those who qualify. Please contact CT DSS for more information.*
- Be eligible for financial help, including Advance Premium Tax Credits (APTCs) and Cost-Sharing Reductions (CSRs) and use 100% of the financial help available to you
- Be enrolled in a Silver-Level Plan and stay enrolled in a Silver Plan.

Federal Poverty Level (FPL) chart:

| Household Size | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
|----------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| 175% FPL | \$27,387.50 | \$37,012.50 | \$46,637.50 | \$56,262.50 | \$65,887.50 | \$75,512.50 | \$85,137.50 | \$94,762.50 |

How can you find out if you are eligible and enroll?

Complete an application at AccessHealthCT.com. If you are already enrolled in Covered CT and remain eligible for the Program, you will continue in the Program for 2026, as long as your selected plan remains available. If you're not already enrolled in the Covered CT Program, Access Health CT will review your application to see if you qualify for the Program and encourage you to enroll by choosing a Silver Plan. Make sure Access Health CT has your most up-to-date household income and contact information. For free help enrolling or to find out if you are eligible for the Program, call the call center at 1-855-805-4325. If you are deaf or hearing impaired, you may use the TTY at 1-855-789-2428 or contact us at 1-855-805-4325 with a relay operator. Visit AccessHealthCT.com/get-help for a full list of hours of operation, holidays and help options.