



## 2026 Virtual CAC Training

Access Health Connecticut

10/9/2025



# Agenda

## 🔗 Topics We'll Cover Today

- CAC Support Team Introductions
- Federal Changes & Impact to Connecticut Residents
- Plan Management
- Training & Noverant LMS
- CAC 101
- Health Equity & Outreach
- Marketing



# CAC 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

# Federal Changes & Impact to Connecticut Residents

## Federal Changes & Impact to Connecticut Residents

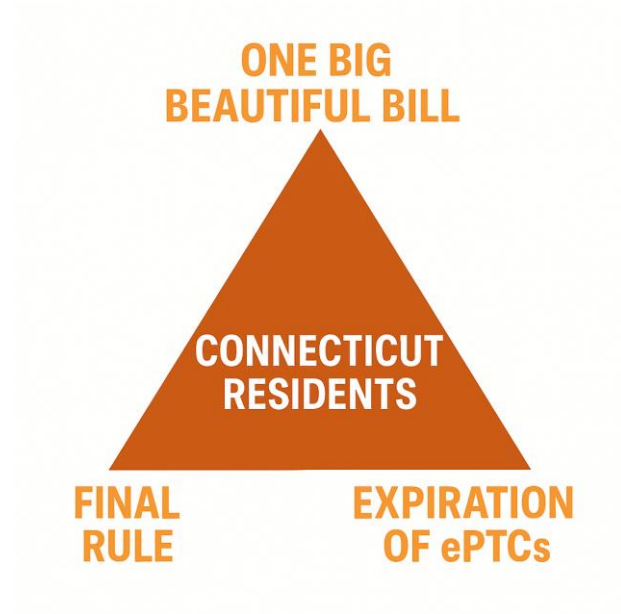
October 2025





# Federal Changes

## ⚡ Federal Changes Overview



### One Big Beautiful Bill Act/HR1

- On July 4, 2025, President Trump signed the One Big Beautiful Bill Act into law.

### Final Rule

- The U.S. Dept. of Health and Human Services issued the Final Rule on Marketplace Integrity and Affordability, published on June 25, 2025

### Likely Expiration of Enhanced Premium Tax Credits

- The American Rescue Plan Act first introduced additional tax credit funding, known as the “enhanced” premium tax credits, and they were extended through the Inflation Reduction Act through Plan Year 2025. They are set to expire December 31, 2025.

### One Big Beautiful Bill – HR1



- Eliminating eligibility for financial assistance for individuals who are lawfully present but ineligible for Medicaid due to immigration status (income below 100% of FPL).

### Final Rule



- Eliminating DACA recipient eligibility, beginning Plan Year 2025.
- Elimination of Special Enrollment Period for customers with Income <150% of the Federal Poverty Level.
- Shortening the 150-day income verification deadline to 90 days.
- **Modifying the verification process to determine eligibility, including income.**
- **Allowing carriers to require satisfying debt for past-due premium.**

### Likely Expiration of ePTCs



- Less financial help for Access Health CT customers receiving tax credits.
- Not **all** financial help (tax credits) will expire.
- Reinstates the “400% Cliff” where customers with income above 400% of the FPL will lose all financial help.
- Increased cost for the state to fund the Covered CT Program.

## Plan Year 2026 Impacts

## ❖ Access Health CT Customer Impact

Access Health CT (AHCT) estimates that the potential expiration of the enhanced Premium Tax Credit amounts, along with the Final Rule and the One Big Beautiful Bill Act, **could possibly lead to 30-35% of the currently enrolled population being uninsured by 2034.**

**There is still financial help available.** Tax credits are going back to pre-COVID rules.



## ❖ Access Health CT Customer Impact

All customers receiving financial assistance for a Qualified Health Plan (QHP) will be impacted by the expiration of enhanced premium tax credits (ePTCs).

**There are currently over 143,000 customers enrolled receiving financial assistance, and over 50,000 of these enrollees are in the Covered CT program.**

**~28,000 customers have annual income over 400% of the Federal Poverty Level and will lose all financial help.**







## ⚡ Access Health CT Customer Impact

Customers who are lawfully present but are ineligible for Medicaid due to immigration status (income below 100% of the FPL) will no longer be eligible for financial assistance for a qualified health plan.

**That is estimated to be ~5,300 customers based on current enrollment.**



## ✦ Access Health CT Customer Impact

Per the Final Rule's new Premium Adjustment Percentage (PAP) methodology, the maximum out-of-pocket amounts could be higher for some plans. Carriers filed a few non-standard plans using the higher maximum out-of-pocket amounts in anticipation of the Rule being finalized with the changed PAP.

**The increased limits represent a 15% increase compared to the 2025 limits.** The AHCT standard plans at Bronze, Silver and Gold all have lower maximum out-of-pocket limits using the original PAP that was in place before the Final Rule was issued in June.



## ⚡ Access Health CT Customer Impact

The Big Beautiful Bill eliminates the repayment caps for excess Advanced Premium Tax Credits (APTCs) starting for tax/plan year 2026, regardless of income level.

Any customers who receive excess APTC amounts for Plan/Tax year 2026 will be responsible for paying the entire amount of excess premium to the IRS when filing return in 2027 for tax year 2026.



### Health Equity & Outreach:

- Community-first, data-driven approach
- 4 new mobile enrollment specialists
- Enrollment Fairs
- Increased Navigator presence, activating trusted sources within the community



### Marketing:

- Clear messaging: 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



### Operations & Tech:

- Increased call center staffing
- Enhanced Interactive Voice Response (IVR) system
- New feature for call center reps to text links to helpful website URLs
- Modifications to the online system

## Action Plan

# 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
<b>Total Plans</b>	<b>10</b>

## ⚡ 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



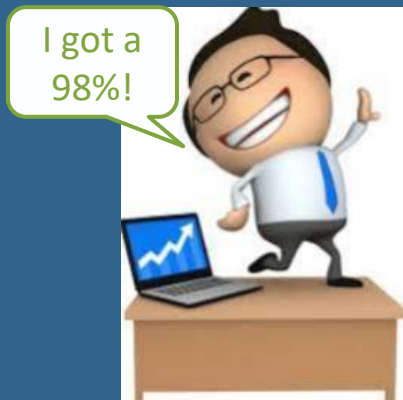
# Training & Noverant LMS

# Certification Instructions for CACs 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 CAC 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 of the 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 assist consumers enrolling during Open Enrollment for 2026 coverage.

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](mailto:LearningCenter.AHCT@ct.gov)



# Steps Towards Certification

1. Your organization will be asked to sign a contract with AHCT. This needs to be completed before you receive your training.
2. In the meantime, your agreement with AHCT is available now in the Learning Management System (LMS).
3. 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](mailto: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](mailto:LearningCenter.AHCT@ct.gov)
4. Use the link in the email and log into the LMS using your username and temporary password that was also 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:  
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**.



# Steps Towards Certification

5. You are now at the LMS Home Page (see the next slide), where you will find under “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.

The screenshot shows the 'access health CT' Learning Center interface. A dark navigation bar at the top contains a 'Home' tab with a house icon, highlighted by a yellow box and an arrow pointing to a 'Home' label. The main content area features the 'access health CT' logo, a red navigation bar with buttons for 'Access Health CT', 'Brokers', 'Certified Application Counselors', and 'Small Business', and a 'Welcome to AHCT Learning Center' section. This section includes three green boxes for 'Total Completions' (36), 'Completions (Past 30 Days)' (1), and 'Expirations (Next 90 Days)' (0). Below these are sections for 'Required Training' (0 items) and 'Announcements' (0). A 'My Transcript' button is also visible. Callouts include 'Training Status' pointing to the 'Required Training' section, 'Required Training' pointing to the 'You have no incomplete assignments!' message, and 'Training Transcript' pointing to the 'My Transcript' button. A large callout on the right points to the red navigation bar, stating: 'Links to additional information. The AHCT button will bring you to the AHCT website.'

# Steps Towards Certification

6. Make sure your profile information is current. Refer to the next couple of slides.  
**CACs, please** make sure the **Company/Agency** is correct and include a **Manager or Supervisor**, if applicable.



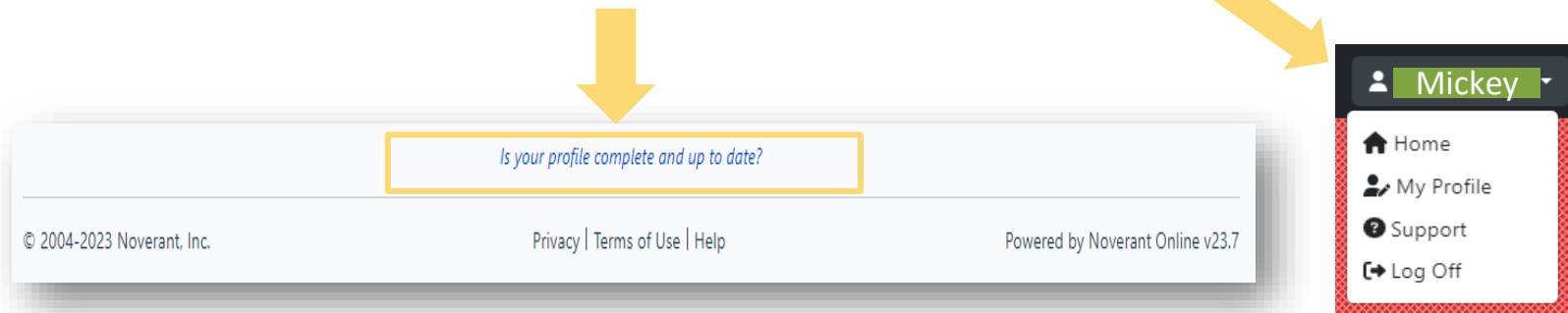
Note: Please make sure your profile is current. We use this data to send you important information or to contact you.

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.

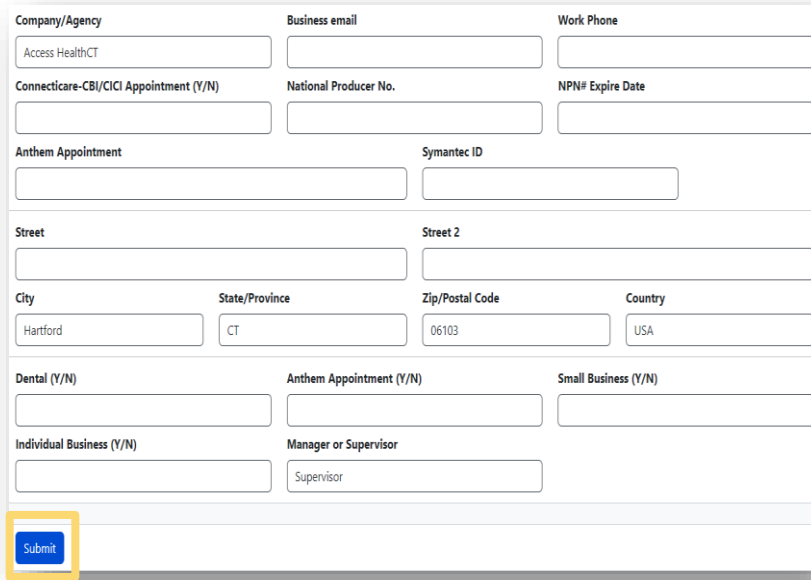
# How to Access Your Profile

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

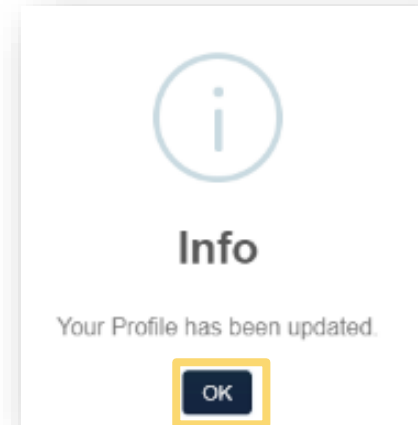


The screenshot shows a profile update form with the following fields:

- 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

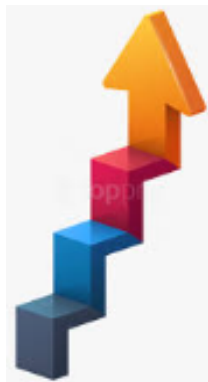
The **Submit** button at the bottom left is highlighted with a yellow box.

- 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

7. Read and sign your CAC 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 **2025 Agreement**.
- b) The **2025 Agreement** will open in a new window or get downloaded to the lower left corner of 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.



The screenshot shows a document titled "access health CT" with a logo of orange dots forming a stylized 'C'. Below the logo, the text reads: "CERTIFIED INDEPENDENT BROKER REGISTRATION AND ACCEPTANCE AGREEMENT". The main body of the document states: "The undersigned Broker seeks to be a certified independent broker of the Connecticut Health Insurance Exchange d/b/a Access Health CT ('AHCT') to enroll Connecticut residents and small employers into qualified health plans ('QHPs') through AHCT's individual health insurance marketplace and/or Small Business Health Options Program ('SHOP'). In connection therewith, the Broker represents and agrees as follows:"

1. **Required Appointments.** The Broker must maintain current appointments with all insurance carriers offering QHPs through AHCT's individual health insurance marketplace and/or SHOP; provided that Brokers that only sell AHCT Small Business group plans through SHOP need be appointed only with those carriers that offer AHCT Small Business group plans.

# Steps Towards Certification

8. Once your organization and you have signed the agreements, your certification training will be made available.
9. You will then receive a second Welcome email from [ahct@noverant.com](mailto: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.
10. 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.
11. You must pass the assessment with 80% or better to certify with AHCT. You will be allowed one retake.





# 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

The screenshot displays a training management interface. At the top, a yellow box highlights the 'Required Training - 2' section header. To the right, a 'Sort by: Due Date (asc)' dropdown is visible. Below the header, there are four filter buttons: 'Overdue' (red), '<10 Days' (yellow), '<30 Days' (green), and '≥30 Days' (dark blue). The main content area lists two training items. The first item, '2025 Existing CCRs Curriculum', is marked 'In Progress' with a green progress bar and a due date of 'Jul 31, 2025'. The second item, 'X Contact Center Existing CCRs Assessment 2025', is marked 'Not Started' with a green progress bar and a due date of 'Jul 31, 2025'. Both items have a 'Details' button to their right. Below the list, a section for 'Optional Training - 0' shows a message: 'You have no optional items!'.

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** or **View** 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 Credits0

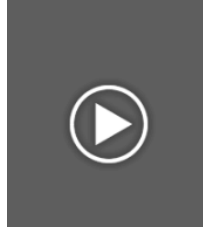
access health CT

Sub-Assignments

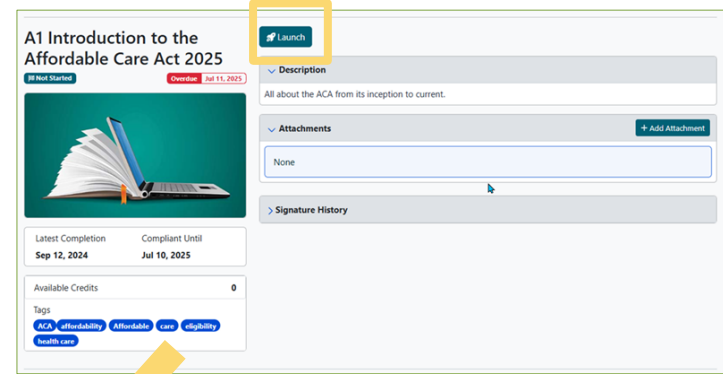
<a href="#">A1 Introduction to the Affordable Care Act 2026</a>	<div><div>Sep 12, 2025</div><div>Not Started</div></div>
<input type="checkbox"/> E-Learning	
<a href="#">A2 Call Center 2026</a>	<div><div>Sep 12, 2025</div><div>Complete</div></div>
<input type="checkbox"/> E-Learning	
<a href="#">A3 CCRs Working with Enrollment Partners 2026</a>	<div><div>Sep 12, 2025</div><div>Not Started</div></div>
<input type="checkbox"/> E-Learning	
<a href="#">B1 Introduction to Health Coverage 2026</a>	<div><div>Sep 12, 2025</div><div>Complete</div></div>
<input type="checkbox"/> E-Learning	
<a href="#">C1 Introduction to Eligibility 2026</a>	<div><div>Sep 12, 2025</div><div>Not Started</div></div>
<input type="checkbox"/> E-Learning	
<a href="#">D1 Introduction to Modified Adjusted Gross Income 2026</a>	<div><div>Sep 12, 2025</div><div>Not Started</div></div>
<input type="checkbox"/> E-Learning	
<a href="#">E1 Citizenship and Immigration 2026</a>	<div><div>Sep 12, 2025</div><div>Not Started</div></div>
<input type="checkbox"/> E-Learning	

# 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.

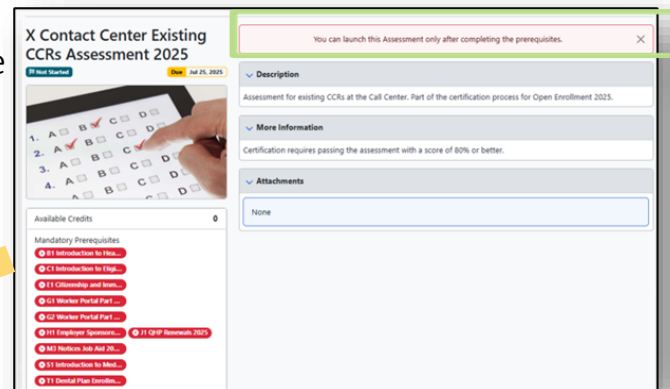
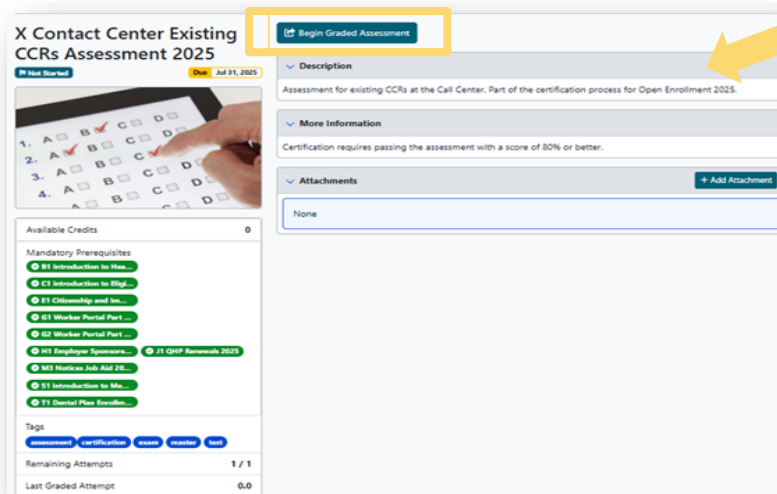


**Note:** If you have any difficulty and need assistance, please send an email to the AHCT Training Department at: [learningcenter.ahct@ct.gov](mailto:learningcenter.ahct@ct.gov) or click the **help** button.

# 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.*

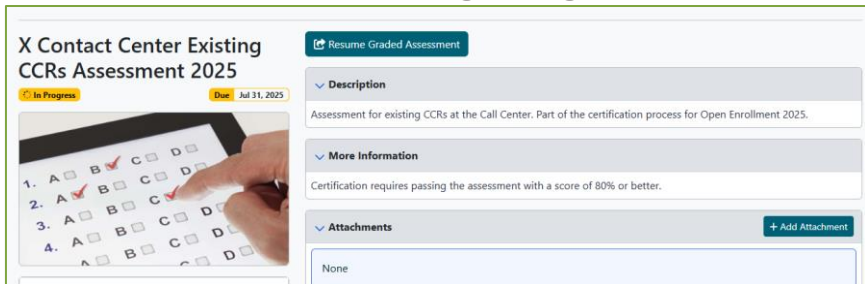
1. Go back to the Home Page to start the curriculum.
2. Click Details or View to take you to the Curriculum Details and Sub-Assignment Page.
3. Look at the incomplete training items that show a status of Not Started or In Progress.
4. Complete those items.
5. Make sure each sub-assignment reads Complete.

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

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

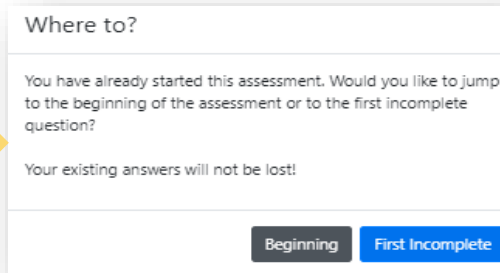
**More Information**

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!

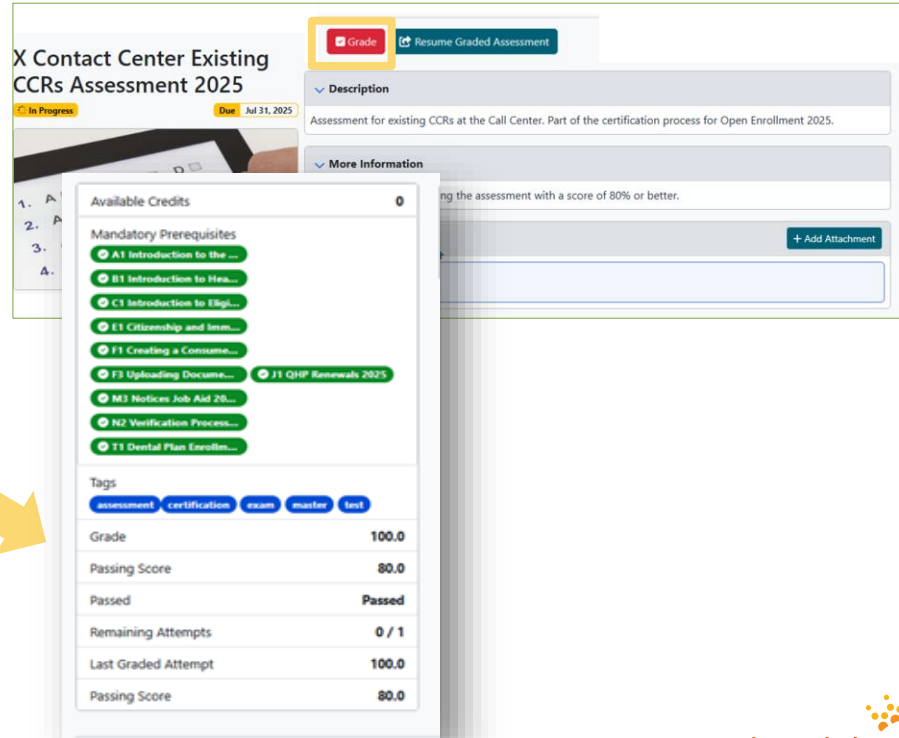
You have answered all questions for this assessment. Would you like to review your answers or exit?

**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 the 'X Contact Center Existing CCRs Assessment 2025' interface. A red 'Grade' button is highlighted with a yellow box. Below it, the 'Description' and 'More Information' sections are visible. A modal window titled 'Available Credits' is open, showing a list of mandatory prerequisites and a table of assessment results. A yellow arrow points from the 'Review' step in the list to the modal window.

**Available Credits**

**Mandatory Prerequisites**

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

**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 Home page dashboard. At the top, there are three green boxes: '49 Total Completions', '49 Completions (Past 30 Days)', and '0 Expirations (Next 90 Days)'. Below these is a 'Required Training - 2' section with a 'Sort by: Due Date (asc)' dropdown. It lists '2025 Existing CCRs Curriculum' (In Progress) and 'X Contact Center Existing CCRs Assessment 2025' (Not Started). To the right, there is a 'My Calendar' button and a 'My Transcript' button, which is highlighted with a yellow box. Below these are 'Announcements - 0' and 'Optional Training - 0' sections. A mouse cursor is pointing at the 'Details' button for the 'X Contact Center Existing CCRs Assessment 2025' item.

The screenshot shows the Transcript page. It has tabs for 'Person Details' and 'Transcript Filter'. Below these is a 'Select Display Fields' section. The 'Transcript' section shows '25 records per page' and a 'Filter:' dropdown. It displays 'Showing 1 to 25 of 55 entries'. The table below lists training items with columns: Type, Name, Revision, Status, Due Date, Completion Date, Files, and Grade.


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!

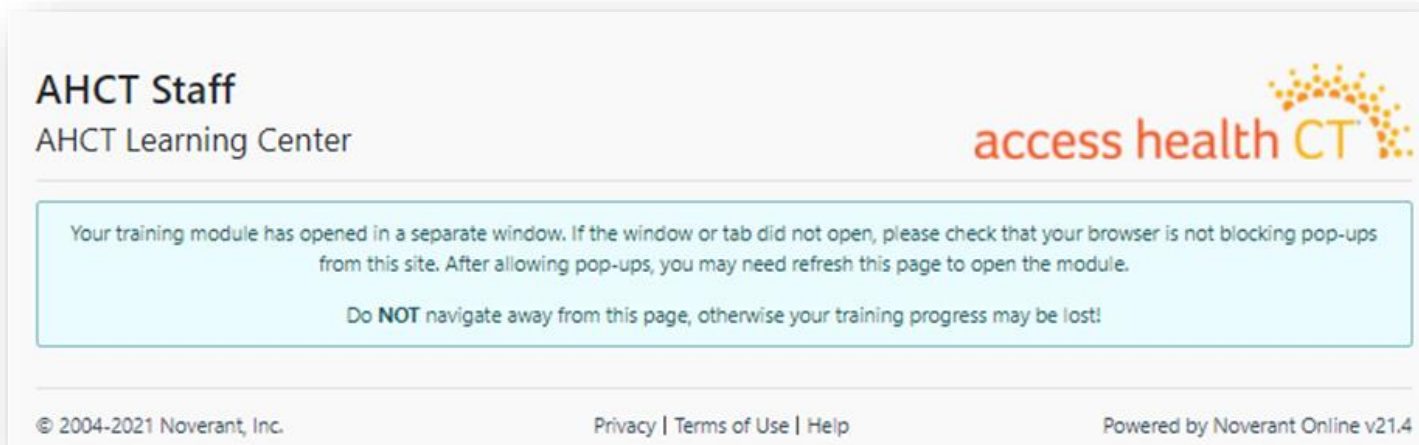


Sub-Assignments		
<b>A1 Introduction to the Affordable Care Act 2026</b>	 E-Learning	 Sep 12, 2025 In Progress
<b>A2 Call Center 2026</b>	 E-Learning	 Sep 12, 2025 Complete
<b>A3 CCRs Working with Enrollment Partners 2026</b>	 E-Learning	 Sep 12, 2025 Not Started
<b>B1 Introduction to Health Coverage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

# If you should see this message...

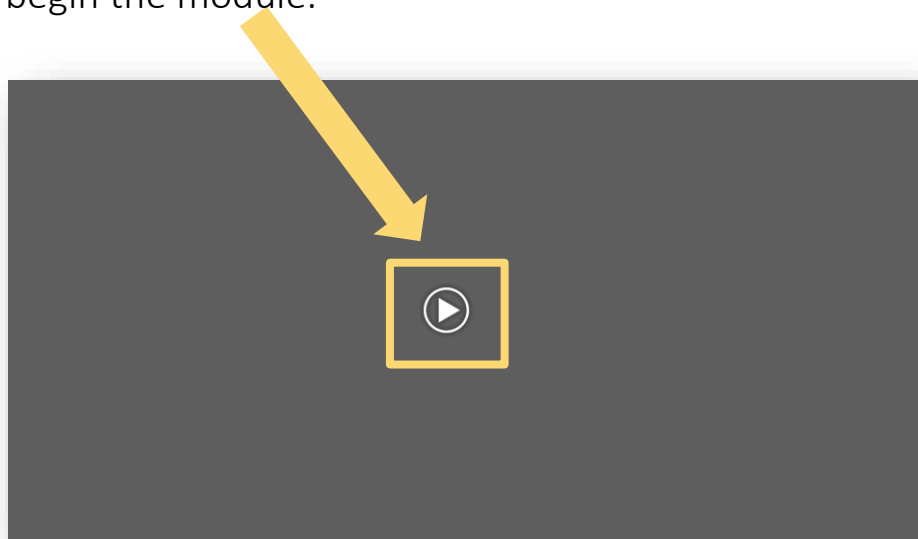
You might see this warning message if your browser is blocking pop-ups from this site.

- ✓ 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...

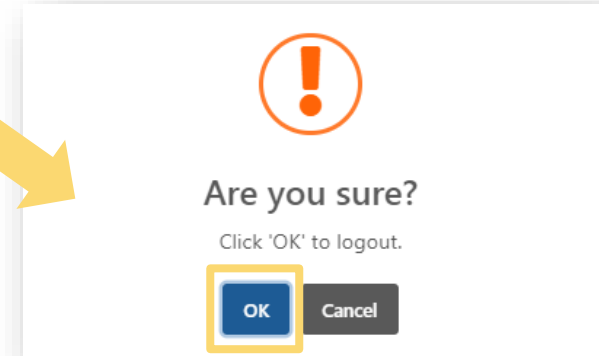
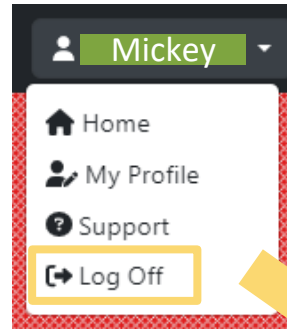
Some modules contain audio, so after clicking **Launch**, you may see a screen that looks like this. Click play (*arrow icon*) to begin the module.



# LMS Log Off

To Log Off the LMS:

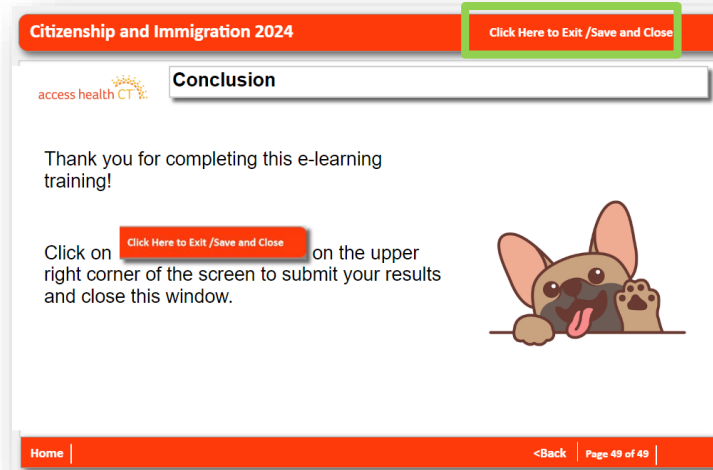
1. Click on the dropdown button on your Username located at the top right-hand corner of the screen.
2. Scroll down and select **Log Off**.
3. Click **OK**, when the system asks, "Are You Sure?"



# 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!

# CAC 101



# The Certification Process

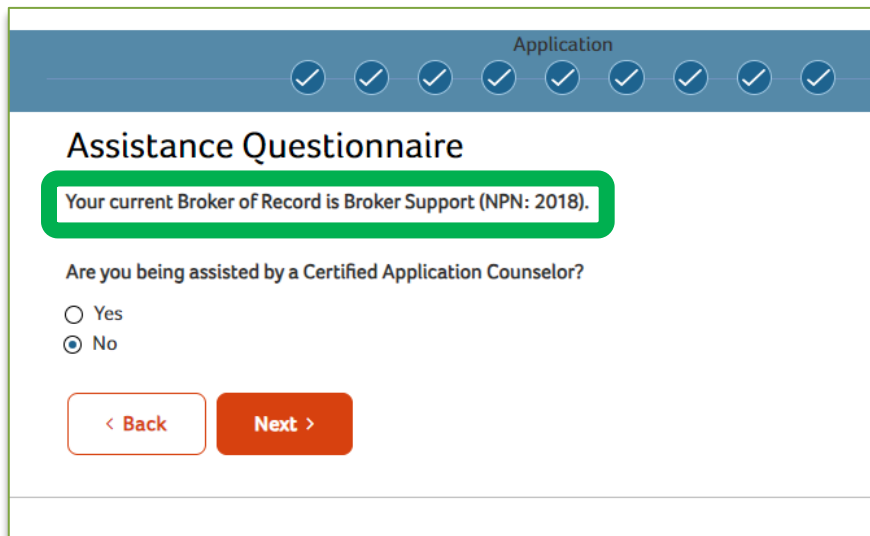
CAC organization agreements are signed first, followed by individual CAC agreements. Once that occurs training is released.

Certification is a coordination of efforts with the AHCT Training department and CAC Support, therefore, it may take a few business days for confirming your credentials and training to be released.



# 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. This Question is **ONLY** used for CAC tracking purposes and will have no impact on the BOR/Client relationship. For CAC's this question will essentially function as it always has. If you at any point need to request a list of consumers you've worked with, please feel free to reach out to us.



The screenshot shows a web application interface for an "Assistance Questionnaire". At the top, a blue header bar contains the word "Application" and a progress indicator consisting of ten blue circles, each with a white checkmark. Below the header, the title "Assistance Questionnaire" is displayed. A green-bordered box highlights the text "Your current Broker of Record is Broker Support (NPN: 2018)". Below this, the question "Are you being assisted by a Certified Application Counselor?" is shown. There are two radio button options: "Yes" (unselected) and "No" (selected). At the bottom, there are two buttons: a white button with a red border labeled "< Back" and a solid red button labeled "Next >".

# Address Updates

It is imperative that you make sure to update your address in Noverant any time there is a change in your work location. We need to maintain accurate and up to date records of all of your information in our systems. If you make an address change in Noverant please also notify us via the CAC Registration Inbox.

[AHCT.CACRegistration@ct.gov](mailto:AHCT.CACRegistration@ct.gov)



# Staffing Changes

You MUST be sure to reach out to the CAC Registration inbox to notify us of any staffing changes within your organizations to keep our records up to date.

[AHCT.CACRegistration@ct.gov](mailto:AHCT.CACRegistration@ct.gov)

# Health Equity & Outreach

# Our Mission

## mission

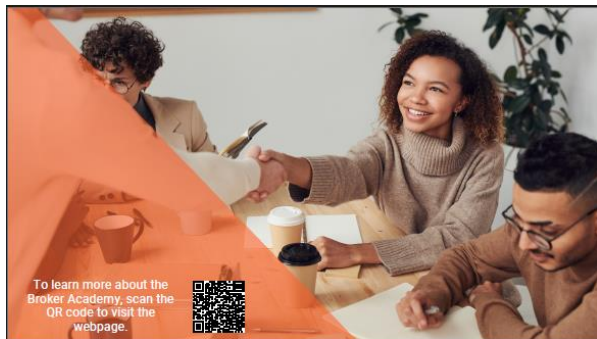
To decrease the number of uninsured residents, improve the quality of healthcare, and reduce health disparities through an innovative, competitive marketplace that empowers consumers to choose the health coverage that gives them the best value.



# 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 questions, email [AHCT.BrokerAcademy@ct.gov](mailto:AHCT.BrokerAcademy@ct.gov)  
Sign up for our newsletters and updates on the Broker Academy webpage.



For more information:

[www.AccessHealthCT.com/Broker-Academy/](http://www.AccessHealthCT.com/Broker-Academy/)



# Enrollment

# Open Enrollment Help

Toolkit – under “Resources For”

Healthy Chats – Bi-monthly

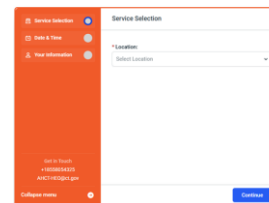
Community Partner Zoom – Monthly

Enrollment Fairs - 23 Enrollment Fairs with Resource Fair

Enrollment Appointment Scheduling

Mobile Enrollment & Outreach Specialists

New email: [ahct.healthequity@ct.gov](mailto:ahct.healthequity@ct.gov)



# 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](http://www.thevillage.org)

**StayWell Health Center**

WHAP Office, 64 Robbins Street

1<sup>st</sup> Fl, Waterbury, Hospital  
Waterbury, CT

[www.staywellhealth.org](http://www.staywellhealth.org)

**Optimus Health Care, Inc.**

805 Atlantic Street, Stamford

[www.optimushealthcare.org](http://www.optimushealthcare.org)

**Greater Bridgeport Area Prevention Program**

1470 Barnum Avenue, Bridgeport

[www.gbapp.org](http://www.gbapp.org)

**United Community and Family  
Services**

47 Town Street, Norwich

[www.ucfs.org](http://www.ucfs.org)

**Hispanic Health Council**

590 Park Street, Hartford

[www.hispanichealthcouncil.org](http://www.hispanichealthcouncil.org)

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

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# 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**

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**Important Message**

access health CT

access health CT

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 health care 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 1-855-789-2128 or contact us at 1-855-732-2428 with a relay operator. We have help available in over 100 languages.

Sincerely,  
The Access Health CT team

[AccessHealthCT.com](#) | 1-855-432-2428

access health CT

**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."



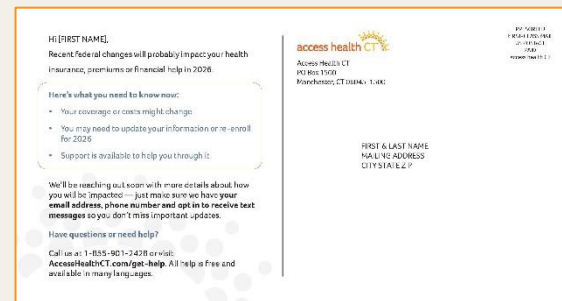
## ❖ How will consumers be informed if enhanced tax credits are renewed/or not renewed?

### 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](https://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:

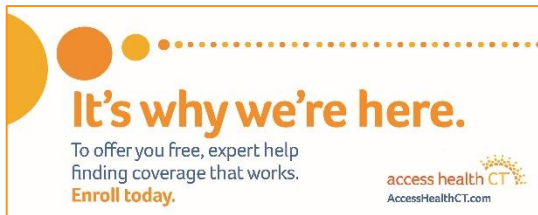
- Dates and deadlines
- Shop and get free help

**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.**

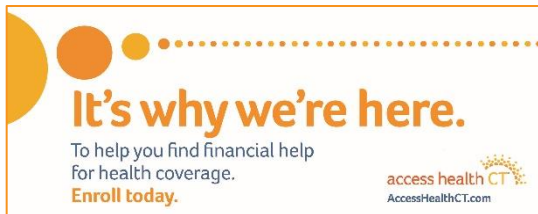
access health CT  
AccessHealthCT.com



**It's why we're here.**

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

access health CT  
AccessHealthCT.com




**It's why we're here.**

To help you find financial help for health coverage.

**Enroll today.**

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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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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.**

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.

access health CT

**Enroll now**



# Open Enrollment Ad Campaign



**Free expert guidance**

access health CT



**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](https://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](https://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**

**Thanks for Joining Us Today!**

**Have a great Open Enrollment!**