

# Covered CT Program

# Covered CT Program

- Passed as part of the budget implementer – June Special Session, P.A. 21-2
- Sections 15-19
  - Charges OHS with administering the Covered CT Program in consultation with DSS, CID and AccessHealthCT
  - Builds off ARPA – more on that later
  - Effective 7/1/21 - provides free, comprehensive healthcare coverage to parents/caretaker relatives and tax dependents with incomes above 160% FPL, up to and including 175% FPL
  - Effective on and after 7/1/22 – expands free, comprehensive healthcare coverage, including Medicaid dental and non-emergency medical transportation benefits, to all adults with incomes up to and including 175% FPL.

# Covered CT Program

- Eligibility
  - Have a household annual income that is greater than 160%, and up to and including 175% of the Federal Poverty Level (FPL) - see chart below
  - **For FY 22 and after**, have at least one dependent child in the household under age 19; Children aged 18 must be a full-time student in secondary school
  - Be eligible for Advance Premium Tax Credits (APTCs) and Cost Sharing Reductions (CSRs)
  - Use 100% of Advance Premium Tax Credits (APTCs) and Cost Sharing Reductions (CSRs) available to them, along with the expanded American Rescue Plan (ARP) financial assistance
  - Be enrolled in an eligible **Silver Level** Plan

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## Income Guidelines

Household Size	1	2	3	4	5	6	7	8
160%	\$20,416	\$27,584	\$34,752	\$41,920	\$49,088	\$56,256	\$63,424	\$70,592
175%	\$22,330	\$30,170	\$38,010	\$45,850	\$53,690	\$61,530	\$69,370	\$77,210

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<b>Currently enrolled customers</b>	<p><b>If you are enrolled in a Bronze, Gold or Catastrophic plan, you must:</b></p> <ul style="list-style-type: none"><li>•Make plan changes to select an eligible <b>Silver Level</b> Plan by August 15, 2021</li></ul> <p><b>If you are enrolled in an eligible Silver Level Plan but DO NOT use all financial help available, you must update your application to use:</b></p> <ul style="list-style-type: none"><li>•100% of the APTCs and CSRs available to you <b>and</b></li><li>•The expanded American Rescue Plan (ARP) financial assistance</li></ul> <p><b>If you meet all Covered Connecticut Program requirements:</b></p> <ul style="list-style-type: none"><li>•No action needed from you. We are updating your application, so you get full access to the savings from this program</li></ul> <p>•<b>New insurance cards</b> will be re-issued by your insurance company. If you need to access your benefits before you receive your new card(s) from <a href="#">your insurance company</a>, please contact them directly for a temporary or digital card</p> <p>•<b>You will no longer receive monthly premium bills unless there is a balance due</b></p> <p>•<b>If you are charged for healthcare or services by a provider or pharmacy on or after July 1, 2021</b>, contact your insurance company to submit a reimbursement request</p>	<p><b>How to review your current health plan information, premium amount, and financial help:</b></p> <ul style="list-style-type: none"><li>•<a href="#">Sign in</a> and view your <i>Customer Summary Dashboard</i></li></ul> <p><b>How to get free help:</b></p> <ul style="list-style-type: none"><li>•Contact your Broker, or</li><li>•Call us at 1-855-805-4325 Monday – Friday from 8 a.m. to 5 p.m. If you are deaf or hearing impaired, you may use TTY at 1-855-789-2428 or call a relay operator</li></ul> <p><b>How to make plan changes:</b></p> <ul style="list-style-type: none"><li>•Call us at 1-855-805-4325 Monday – Friday from 8 a.m. to 5 p.m. If you are deaf or hearing impaired, you may use TTY at 1-855-789-2428 or call a relay operator</li></ul>
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# Covered CT Program – Key Q & A

**Will eligible customers really have \$0 premium and \$0 cost-sharing plans through the Covered Connecticut Program?**

- Yes! The State of Connecticut will pay the customer portion of the premium (monthly payment) and all out-of-pocket expenses (what you pay for a covered healthcare service) that customers were previously responsible for paying under their health insurance plan through Access Health CT.

**Is the newly available financial help offered only through Access Health CT?**

- Yes. This is the reason why many who buy plans “off-exchange” or are uninsured/underinsured should come and shop, compare and enroll as the newly available financial help is available only through the marketplace.

# Covered CT – Key Q & A

**If eligible customers do not elect to use all APTCs available to them, will they still benefit from the Covered Connecticut Program?**

- No. Customers that want to participate in the Covered Connecticut Program must elect to use all APTCs available to them. Depending on the customer's current application status and preferences, they may not have elected to use all APTCs available to them. Access Health CT will communicate with customers who have not updated their accounts but may benefit from the Covered Connecticut Program changes.

**If I am already paying a very low premium, should I take any action?**

- Probably. Many customers are already enrolled in plans that cost nearly \$0 per month. But with the Covered Connecticut Program, they may be eligible for a plan with no premium (monthly payment) and no out-of-pocket expenses (what you pay for covered healthcare services).

**Can I still qualify if my income isn't the same every month?**

- Yes. The Covered Connecticut Program income requirements are based on annual income, which must be greater than 160%, and up to and including 175%, of the FPL. If you experience a change in income, you must report it immediately.

[More info at:](#)

[Covered Connecticut Program - Access Health CT](#)