



Access Health Connecticut

CAC Virtual Training 2025

Agenda

- Team Introductions
- Plan Management
- Training & Noverant LMS
- Policy Changes & Updates
- Health Equity & Outreach
- Marketing
- Resources
- Q & A

CAC Support Team

Introduction

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

2025 'On-Exchange' Plan Offerings for Individual & Small Group Markets

Plan Management
September 2024

2025 Plan Year Overview

Qualified Health Plans (QHP)



- Preventive services are at no cost to the consumer.
- Pediatric Dental and Vision benefits are included in all medical plans.
- If a plan marketing name includes “dental” and/or “vision”, it also includes adult dental and/or vision coverage. **Note** - all CBI & CICI plans include adult vision.
- Many plans offer commonly used services before the deductible. This means the consumer only has to pay the copay or coinsurance amount and doesn’t have to meet the deductible first to use this benefit.

Metal Level	Individual Market				Small Group Market	
	Anthem	CBI	CICI	Total	Anthem	Total
Catastrophic	1	1	0	2	0	0
Bronze	5	3	2	10	2	2
Silver	1	1	1	3	2	2
Gold	4	2	1	7	1	1
Platinum	0	0	0	0	1	1
Total	11	7	4	22	6	6

Types of Insurance Plans Offered

Health Maintenance Organization (HMO): You are required to utilize doctors within the specified network and must select a primary care physician (PCP). Referrals are required to see a specialist. Only covers emergency services when out-of-network.

Point of Service (POS): You are required to utilize doctors within the specified network and will be required to select a primary care physician (PCP). Referrals may be required to see a specialist. Out-of-network doctors are covered at a higher copay or coinsurance amount.

Exclusive Provider Organization (EPO): You are required to utilize doctors within the specified network but generally networks are more expansive than an HMO network. They may or may not require referrals from a primary care physician. Only covers emergency services when out-of-network.

Preferred Provider Organization (PPO): This plan offers in and out-of-network coverage. Out-of-network doctors are covered at a higher copay or coinsurance amount. It allows you to see specialists and out-of-network doctors without a referral.

Individual QHPs

- HMO
- POS
- PPO

Small Group QHPs

- PPO

Individual SADPs

- PPO

Types of Plans Offered

Standard vs. Non-Standard Plans – What is the difference?

Standardized Plans

- Cost sharing amounts are set by the Board of Directors.
- Metal levels are Bronze, Silver & Gold.
- All have “Standard” included in the Marketing Plan Name.
- Individual Market only, all Carriers must offer these plans before they can offer a Non-standard plan.
- Are the same plan of benefits across all carriers.
- Difference in price may be driven by network composition, drug formularies, book of business utilization (carrier claim data/experience)

Non-Standardized Plans

- No set list of benefit cost sharing amounts
- Just like the Standard plans, non-standard plans must follow all State, Federal and AHCT requirements
- Carriers are encouraged to offer non-standardized plans in all markets and metal level in effort to provide a broad choice of products to CT consumers.
- Plans can offer in-network benefits only, tiered or narrow networks

Renewal Activity & Highlights

Anthem – Individual QHP

Plan Year 2024 (ALL PLANS)	Issuer Action for Plan Year 2025	Plan Year 2025	
2024 Plan Marketing Name	Renewal Action	2025 Plan Marketing Name	Comments
Catastrophic HMO Pathway Enhanced	Renew Plan	Catastrophic HMO Pathway Enhanced	
Bronze HMO Pathway Enhanced with Added Dental and Vision Benefits	Renew Plan	Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits	"Added" was removed from plan name
Catastrophic HMO Pathway Enhanced	Cross Walk	Bronze HMO Pathway Enhanced with Added Dental and Vision Benefits	For aged out Catastrophic members only
Gold HMO Pathway Enhanced with Added Dental and Vision Benefits	Renew Plan	Gold HMO Pathway Enhanced with Adult Dental and Vision Benefits	"Added" was removed from plan name
Silver PPO Standard Pathway	Renew Plan	Silver PPO Standard Pathway	
Bronze PPO Standard Pathway	Renew Plan	Bronze PPO Standard Pathway	
Gold PPO Standard Pathway	Renew Plan	Gold PPO Standard Pathway	
Bronze PPO Standard Pathway for HSA	Renew Plan	Bronze PPO Standard Pathway HSA	"For" was removed from plan name
Gold PPO Pathway with Added Dental and Vision Benefits	Renew Plan	Gold PPO Pathway with Adult Dental and Vision Benefits	"Added" was removed from plan name
Bronze PPO Pathway	Plan Modified	Bronze PPO Pathway HSA	Plan modified to be HSA compliant, note name change
Bronze PPO Pathway with Added Dental and Vision Benefits	Renew Plan	Bronze PPO Pathway with Adult Dental and Vision Benefits	"Added" was removed from plan name
Bronze PPO Pathway	Cross Walk	Bronze PPO Pathway with Adult Dental and Vision Benefits	Membership to be moved to Bronze PPO Pathway with Adult Dental and Vision Benefits
Gold PPO Pathway	Renew Plan	Gold PPO Pathway	

Highlights

- Renewed all 2024 plans, making significant plans modification to one plan.
- Mapping age outs from Catastrophic plan to Bronze HMO Pathway Enhanced with Added Dental and Vision Benefits.
- Modified the Bronze PPO Pathway plan to be HSA compliant; changing the member cost share amounts and now all services are subject to the deductible.
- Mapping all current membership in Bronze PPO Pathway plan to Bronze PPO Pathway with Adult Dental and Vision Benefits.
- All plans with “Added Dental and Vision” in plan marketing name is a limited adult benefit.
- All plans include Pediatric Dental, including dentally necessary Orthodontia.
- Elective Abortion coverage is included under the Standard plans.
- Out of country coverage covers emergencies only.
- No national network.

Renewal Activity & Highlights

ConnectiCare Benefits, Inc. (CBI) – Individual QHP

Plan Year 2024 (ALL PLANS)	Issuer Action for Plan Year 2025	Plan Year 2025	
2024 Plan Marketing Name	Renewal Action	2025 Plan Marketing Name	Comments
Choice Gold Standard POS	Renew Plan	Choice Gold Standard POS	
Choice Gold Alternative POS	Renew Plan	Choice Gold Alternative POS	
Choice Bronze Standard POS	Renew Plan	Choice Bronze Standard POS	
Choice Bronze Alternative POS with Dental	Renew Plan	Choice Bronze Alternative POS with Dental	
Choice Bronze Standard POS HSA	Renew Plan	Choice Bronze Standard POS HSA	
Choice Catastrophic POS with Dental	Renew Plan	Choice Catastrophic POS with Dental	
Choice Silver Standard POS	Renew Plan	Choice Silver Standard POS	
Choice Catastrophic POS with Dental	Cross Walk	Choice Bronze Standard POS HSA	For aged out Catastrophic members only

Highlights

- CBI renewed all 7 of their existing plans.
- All plans offer the “Choice” network. The network includes providers primarily in the state of CT but does include some providers in border states of MA and RI.
- Mapping age outs from Catastrophic plan to Choice Bronze Standard POS HSA.
- All plans include Pediatric Dental, including dentally necessary Orthodontia.
- All plans include Adult Vision coverage. This covers one routine annual exam.
- Offers 2 QHP’s with added adult dental coverage. The adult dental coverage provides preventive & diagnostic services only.
- Elective Abortion coverage is included in all medical plans.
- Out of country coverage covers emergencies only.
- No national network.

Renewal Activity & Highlights

ConnectiCare Insurance Company Inc (CICI) – Individual QHP

Plan Year 2024 (ALL PLANS)	Issuer Action for Plan Year 2025	Plan Year 2025	
2024 Plan Marketing Name	Renewal Action	2025 Plan Marketing Name	Comments
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

- CICI renewed all 4 of their current plans for 2025.
- All plans offer the “Value” network. The Value network includes providers in CT only.
- All plans include Pediatric Dental, including dentally necessary Orthodontia.
- All plans include Adult Vision coverage. This covers one routine annual exam.
- Elective Abortion coverage is included in all medical plans.
- Out of country coverage covers emergencies only.
- No national network.

2025 Plan Year Overview

Stand-Alone Dental Plans (SADP)



- Dental plans can be purchased with or without purchasing a medical plan.
- All plans include Pediatric Dental benefits. This includes coverage for:
 - **Diagnostic & Preventive Services**
 - **Basic Service**
 - **Major services**
 - **Orthodontic Services**
- Plans offer different levels of “Adult” benefits to meet consumer needs.
 - All plans include **Diagnostic & Preventive Services**.
 - Some plans also include coverage for **Basic Services** or **Basic and Major Services**.
 - **Orthodontic Services** for Adults is not covered.

Pediatric Dental benefits are also included in the medical plans offered on the exchange.

Reminder: Some medical plans include Diagnostic & Preventive Services for Adults.

Diagnostic & Preventive Services – Oral Exams, X-Rays & Cleanings

Basic Services – Filings and Simple Extractions

Major Services – Surgical Extractions, Root Canal, Crowns, and Dentures

Individual Market		
Anthem	CICI	Total
4	2	6

Renewal Activity & Highlights

Anthem – Individual SADP

Plan Year 2024 (ALL PLANS)	Issuer Action for Plan Year 2025	Plan Year 2025	
2024 Plan Marketing Name	Renewal Action	2025 Plan Marketing Name	Comments
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

- Anthem renewed all plans.
- All plans include Pediatric Dental.
- All plans exclude Orthodontia for adults.
- Out of Country covered services are reimbursed as out-of-network benefits.
- National network applies.

Renewal Activity & Highlights

CICI – Individual SADP

Plan Year 2024 (ALL PLANS)	Issuer Action for Plan Year 2025	Plan Year 2025	
2024 Plan Marketing Name	Renewal Action	2025 Plan Marketing Name	Comments
ConnectiCare Standard Dental Plan	Renew Plan	ConnectiCare Standard Dental Plan	
ConnectiCare Basic Dental Plan	Renew Plan	ConnectiCare Basic Dental Plan	

Highlights

- CICI renewed both 2024 plans.
- All plans include Pediatric Dental.
- Plans exclude Orthodontia for adults.
- No national network.
- No out of country coverage.

Consumer Portal Enhancements “Compare these Plans”

Every consumer should use this view when shopping for a plan. It can compare up to three plans at a time and identifies which services are “Pre-Deductible”.

Comparison views have been enhanced for the 2025 shopping experience. It now includes 27 most frequently utilized services to better assist consumers when making plan selections during open enrollment.

Users can select the “^” to expand or contract the drop down of services for that specific category.

Plan Overview			
Estimated Monthly Premium	\$820.52		
Health Care Provider	Search Providers		Search
Plan Type	HMO		PPO
Plan Level	<input checked="" type="radio"/> METAL LEVEL: Bronze		<input type="radio"/> METAL LEVEL: Bronze
Overall Plan Rating	★★★★★ Show More >		★★★★★ Show More >
Provider Office Visits: Member Pays			
Outpatient Diagnostic Services: Member Pays ^			
Prescription Drugs - 1 Month Supply from a Participating Retail Pharmacy: Member Pays ^			
Outpatient Rehabilitative and Habilitative Services ^			
Other Services			
Inpatient Hospital Services	Provider Office Visits: Member Pays ^		
Emergency and Urgent Care: Member Pays	<input checked="" type="checkbox"/> Preventive Care/ Screening/ Immunization (Annual Check Up)	In-Network: \$0.00 Copay, deductible does not apply	In-Network: \$0.00 Copay, deductible does not apply Out-of-Network: 50.00% Coinsurance, deductible does not apply
Pediatric Dental Care: Member Pays	Well Baby Visits and Care	In-Network: \$0.00 Copay, deductible does not apply	In-Network: \$0.00 Copay, deductible does not apply Out-of-Network: 50.00% Coinsurance, deductible does not apply
Adult Dental Care: Member Pays	<input checked="" type="checkbox"/> Primary Care Visit (To Treat an Illness or Injury)	In-Network: \$70.00 Copay, deductible does not apply	In-Network: \$70.00 Copay, deductible does not apply Out-of-Network: 50.00% Coinsurance after deductible
Pediatric Vision Care: Member Pays	<input checked="" type="checkbox"/> Specialist Visit	In-Network: \$90.00 Copay after deductible	In-Network: \$90.00 Copay after deductible Out-of-Network: 50.00% Coinsurance after deductible
Adult Vision Care: Member Pays	Mental/ Behavioral Health Office Visit	In-Network: \$90.00 Copay after deductible	In-Network: \$90.00 Copay after deductible Out-of-Network: 50.00% Coinsurance after deductible
Plan Deductibles and Maximums: Member Pays	Substance Use Disorder Office Visit	In-Network: \$90.00 Copay after deductible	In-Network: \$90.00 Copay after deductible Out-of-Network: 50.00% Coinsurance after deductible
Additional Information			

Essential Takeaways

- **AHCT Consumer Tools allow consumers to check if their providers and prescribed medications are In-Network, as well as a “Total Cost Estimate” based on estimated usage of the plan.**
 - It is recommended that consumers also check with their Carrier directly to ensure their provider is In-Network. Carrier provider websites are updated more frequently than the AHCT system.
- **Additional services such as Adult Dental and Vision Benefits are included in some medical plans.**
- **Consumer plan displays have been updated to offer consumers more information during the plan selection process.**
- **Clarifying language is included to help consumers clearly identify services that can be obtained before the deductible.**

Training & Noverant

(Learning Management System)

2025 CAC Virtual Training Certification for Open Enrollment 2025

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 2025. Open Enrollment begins November 1 and ends January 15, 2025.

The 2025 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 2024 to assist consumers enrolling during Open Enrollment for 2025 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



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 (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
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 **Login**
- 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 Online - Enterprise

access health CT

Username:
Forgot Username?

Password:
Forgot Password?

Login

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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 **Help**.

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 AHCT Learning Center home page. At the top left, a 'Home' tab is highlighted with a green box and an arrow pointing to the text 'Home'. The main content area features the 'access health CT' logo, a 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 cards: 'Total Completions' (36), 'Completions (Past 30 Days)' (1), and 'Expirations (Next 90 Days)' (0). Below these are sections for 'Required Training' (0 items), 'Announcements' (0), 'My Calendar', and 'My Records'. A green arrow points from the 'Required Training' text to the 'Required Training' section. Another green arrow points from the 'Training Transcript' text to the 'My Records' button. At the bottom, there is a footer with copyright information, privacy/terms links, and the Noverant Online version number.

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

Training Transcript

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.



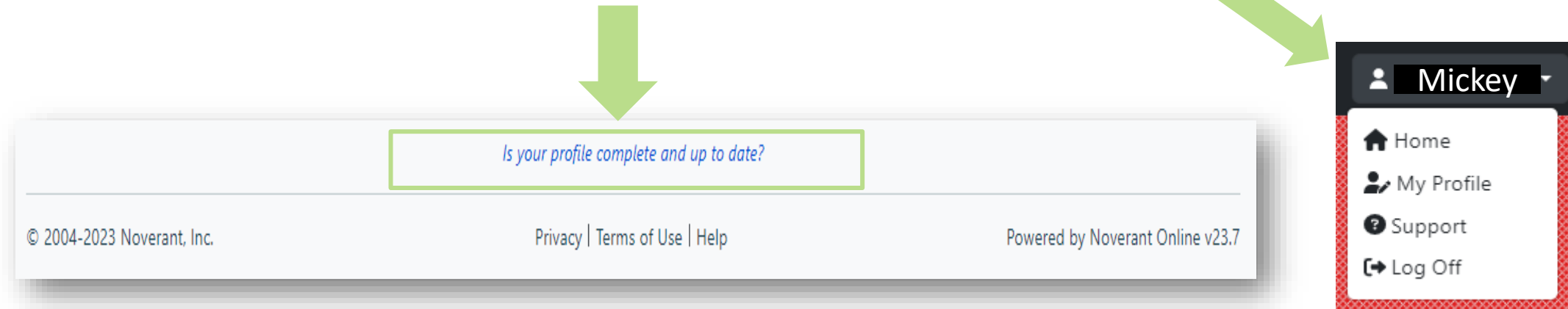
Note: Please make sure your profile is current. We use this data to send you important information or to contact you.

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**.

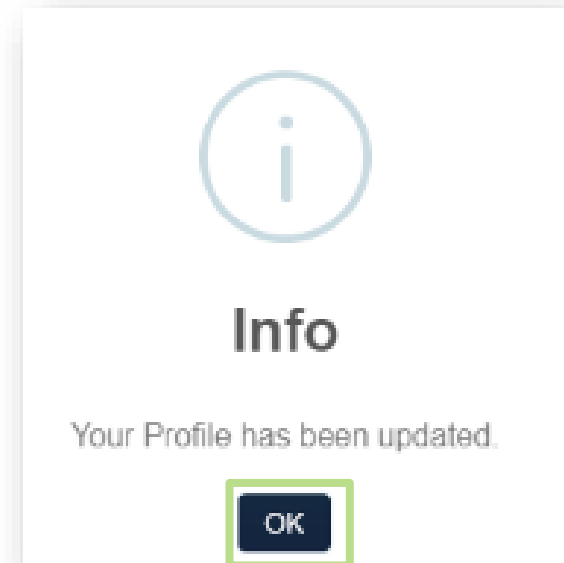
- At the top right-hand corner there is a drop down below your name, or
- There is a link at the bottom of the LMS home page.



How to Update Your Profile

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

- 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.



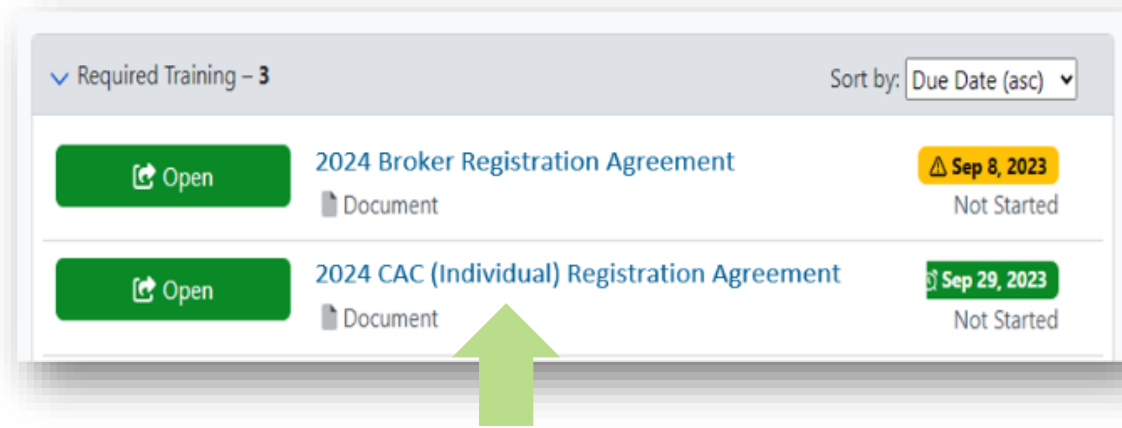
IMPORTANT!

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

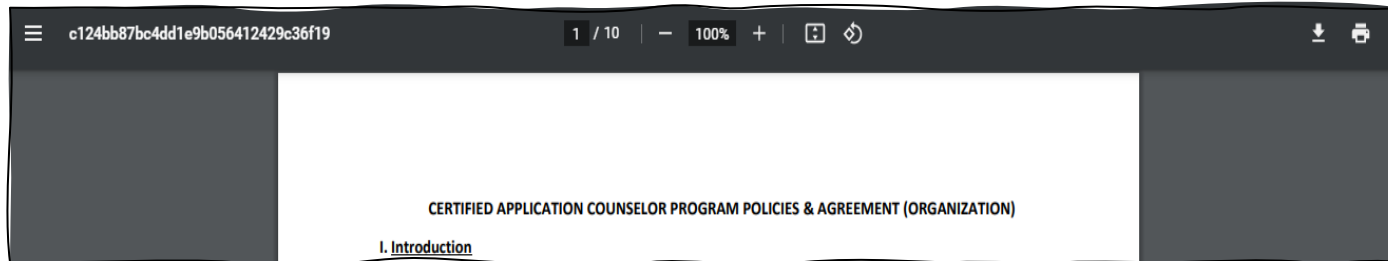
How to Sign the Agreement

To complete your **Agreement**:

- Click **Open** next to the **2025 Agreement**.
- The **2025 Agreement** will open in a new window or get downloaded to the lower left corner of your computer.
- 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**.
- Click **Submit** if already populated.



Depending on your role, you will see the document specific to your role.



The screenshot shows the 'Electronic Signature Required' page. It contains a yellow warning box with the text: 'By entering your username and password, you agree to be bound by the terms and conditions set forth in the CAC (Individual) 2021 Agreement.pdf.' Below the warning box are two input fields: 'Username' with the value 'imalearner' and 'Password' with masked characters. A blue 'Submit' button is located at the bottom left of the form.

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 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, 2024.
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 shows a user interface for training management. At the top, there is a header 'Required Training - 3' with a dropdown arrow, and a 'Sort by: Due Date (asc)' dropdown menu. Below this, there are two training items listed in a table-like format:

Item Name	Competency	Due Date	Status
Broker Certification Curriculum 2024	Competency	Sep 12, 2023	In Progress
Broker Certification Assessment 2024	Assessment	Sep 12, 2023	Not Started

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.

Curriculum Details

Name New Broker Curriculum 2021

Description Curriculum aimed at independent brokers who are new to AHCT.

More Information

Status Not Started

Total Credits 0.0

Sub-Assignments Actions

Type	Name	Status	Due Date
E-Learning	A1 Introduction to the Affordable Care Act 2021	Not Started	Sep 26, 2021
E-Learning	A2 Call Center 2021	Not Started	Sep 26, 2021
E-Learning	C Introduction to Eligibility 2021	Not Started	Sep 26, 2021
E-Learning	D Introduction to Modified Adjusted Gross Income 2021	Not Started	Sep 26, 2021
E-Learning	E Citizenship and Immigration 2021	Not Started	Sep 26, 2021

Required Training - 3 Sort by: Due Date (asc)

[View](#) **Broker Certification Curriculum 2024** ⚠ Sep 12, 2023
Competency In Progress

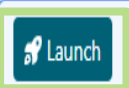
[Details](#) **Broker Certification Assessment 2024** ⚠ Sep 12, 2023
Assessment Not Started

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.

How to Complete Your Training, continued

5. On the **E-Learning Details** page, click **Open** or **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.
6. Click **Start** to begin the training item.
7. You will find Navigation instructions on the second page of every module.

E-Learning Details

 Launch

Name	Description	Status
Escalations Urgent Medical Issues and Privacy Incidents 2024		Not Started

Available Credits
0.0

Escalations, Urgent Medical Issues and Privacy Incidents 2024

Please make sure your audio is on.

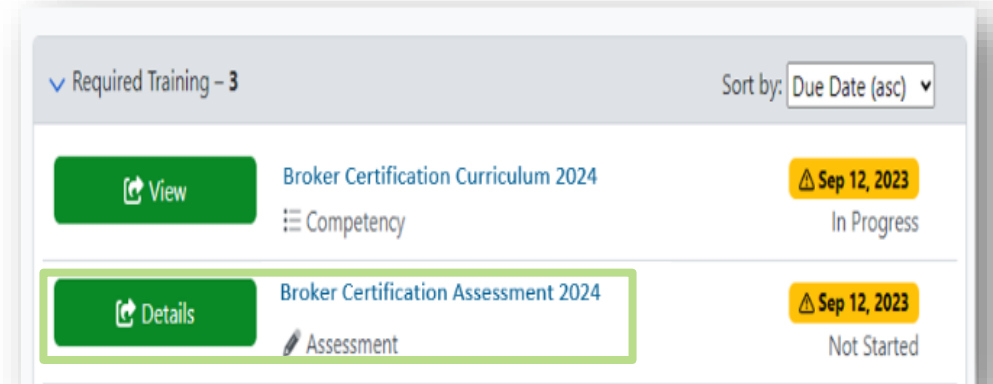
access health CT

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

How to Complete Your Assessment

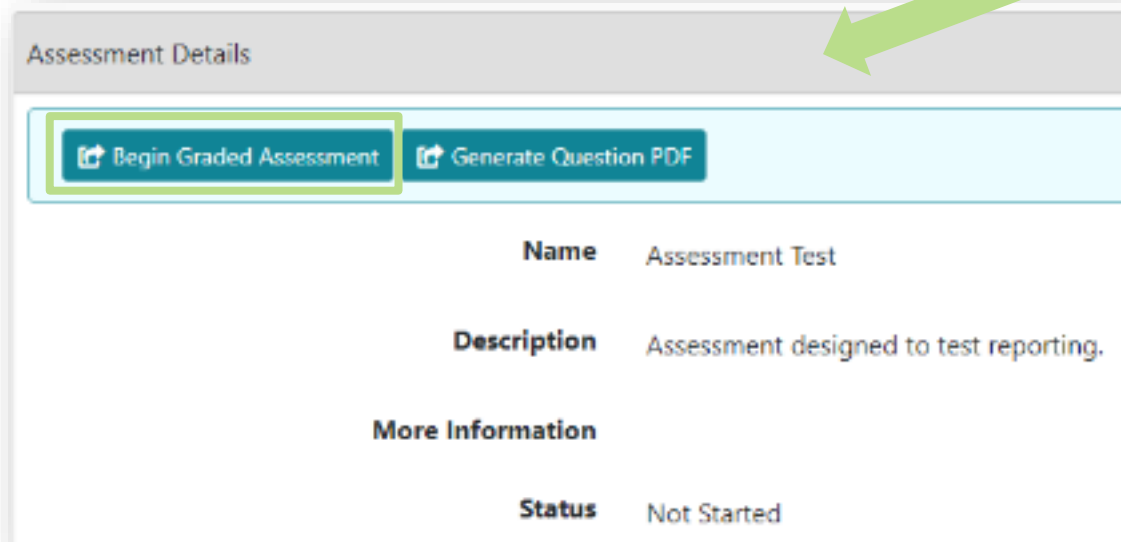
You can begin your **Assessment** after you have completed **all** the required training.

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



Required Training - 3 Sort by: Due Date (asc) ▼

View	Broker Certification Curriculum 2024 Competency	⚠ Sep 12, 2023 In Progress
Details	Broker Certification Assessment 2024 Assessment	⚠ Sep 12, 2023 Not Started



Assessment Details

[Begin Graded Assessment](#) [Generate Question PDF](#)

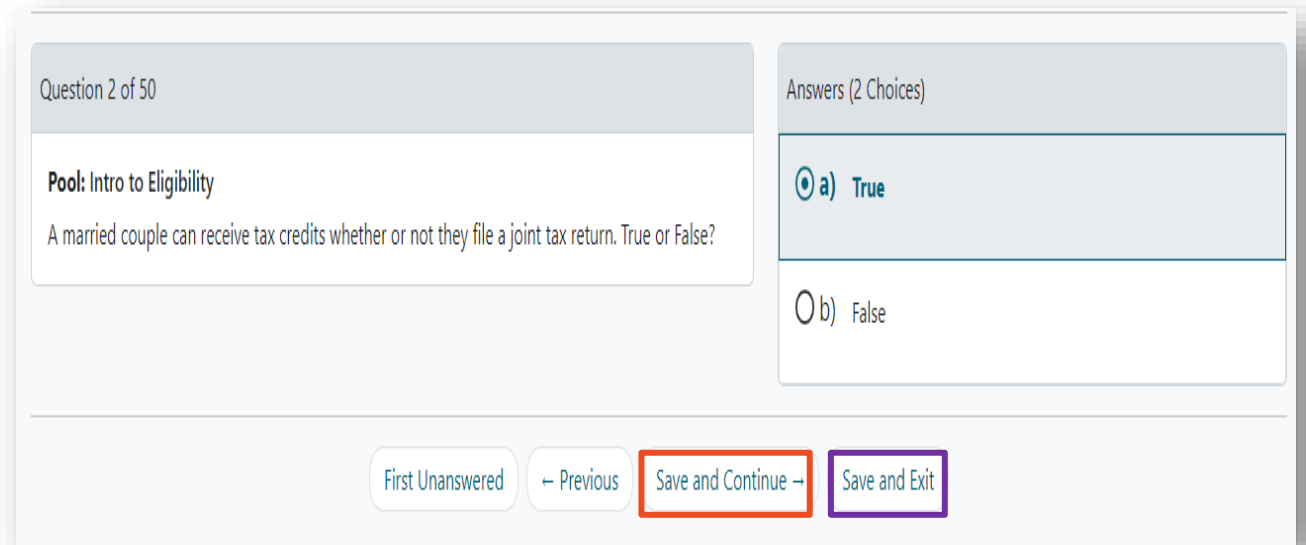
Name	Assessment Test
Description	Assessment designed to test reporting.
More Information	
Status	Not Started

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.



Question 2 of 50

Pool: Intro to Eligibility

A married couple can receive tax credits whether or not they file a joint tax return. True or False?

Answers (2 Choices)

a) True

b) False

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

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.

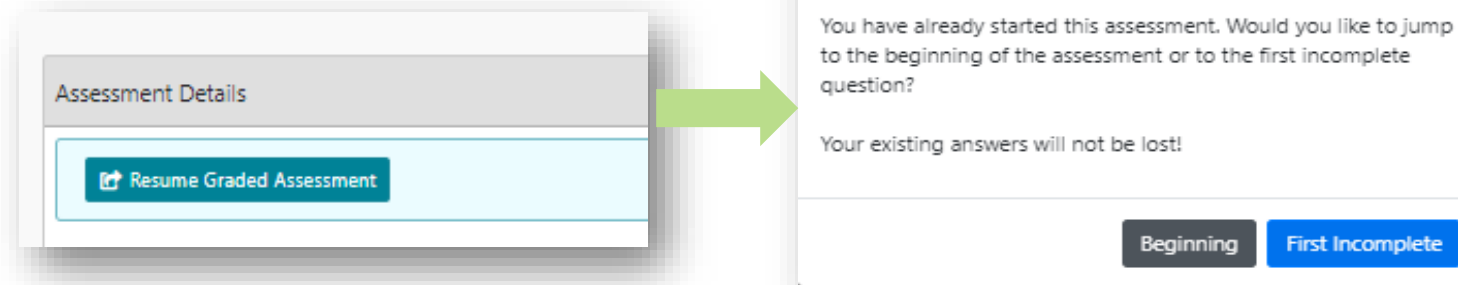
1. Go back to the Home Page to start the curriculum.
2. Click Details or View to take you to the Curriculum Details and Sub-Assignment Page.
3. Look at the incomplete training items that show a status of Not Started or In Progress.
4. Complete those items.
5. Make sure each sub-assignment reads Complete.

The screenshot shows the AHCT Learning Center interface. At the top right is the 'access health CT' logo. A red message box states: 'You have not completed the following prerequisites for this assessment: R1 Voter Registration for the Call Center 2021, C Introduction to Eligibility 2021, U1 EDI File 2021, U3 Grace Periods Cancellations and Effective Dates 2021, U5 AAIR Training 2021, D Introduction to Modified Adjusted Gross Income 2021, U2 WP Advanced Training Admin Tool Part 1 2021. You can Begin Graded Assessment only after completing the prerequisites.' Below this is a card for 'AHCT CRT & 1095 Certification Curriculum 2021' with a 'Details' button and a 'Curriculum Details' link. A date badge shows 'Aug 25, 2021' and the status 'In Progress'. A table titled 'Sub-Assignments' lists training items with their status and due dates.

Type	Name	Status	Due Date
E-Learning	R2 Voter Registration 2021	Not Started	Sep 12, 2021
E-Learning	S Introduction to Medicare 2021	Not Started	Sep 12, 2021
E-Learning	B Introduction to Health Insurance 2021	In Progress	Sep 12, 2021
E-Learning	A1 Introduction to the Affordable Care Act 2021	Complete	
E-Learning	A2 Call Center 2021	Complete	
E-Learning	C Introduction to Eligibility 2021	Complete	

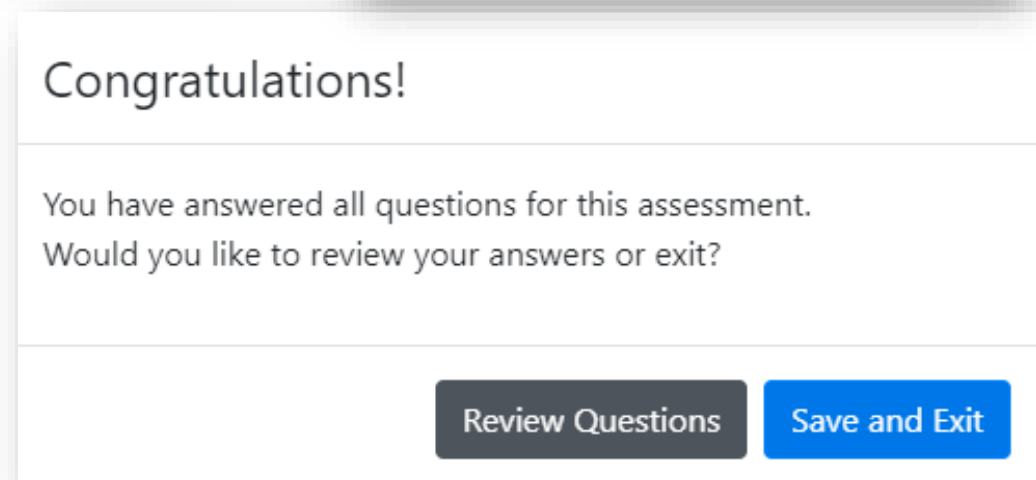
Resume Assessment or Review Questions

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**.



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.



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.

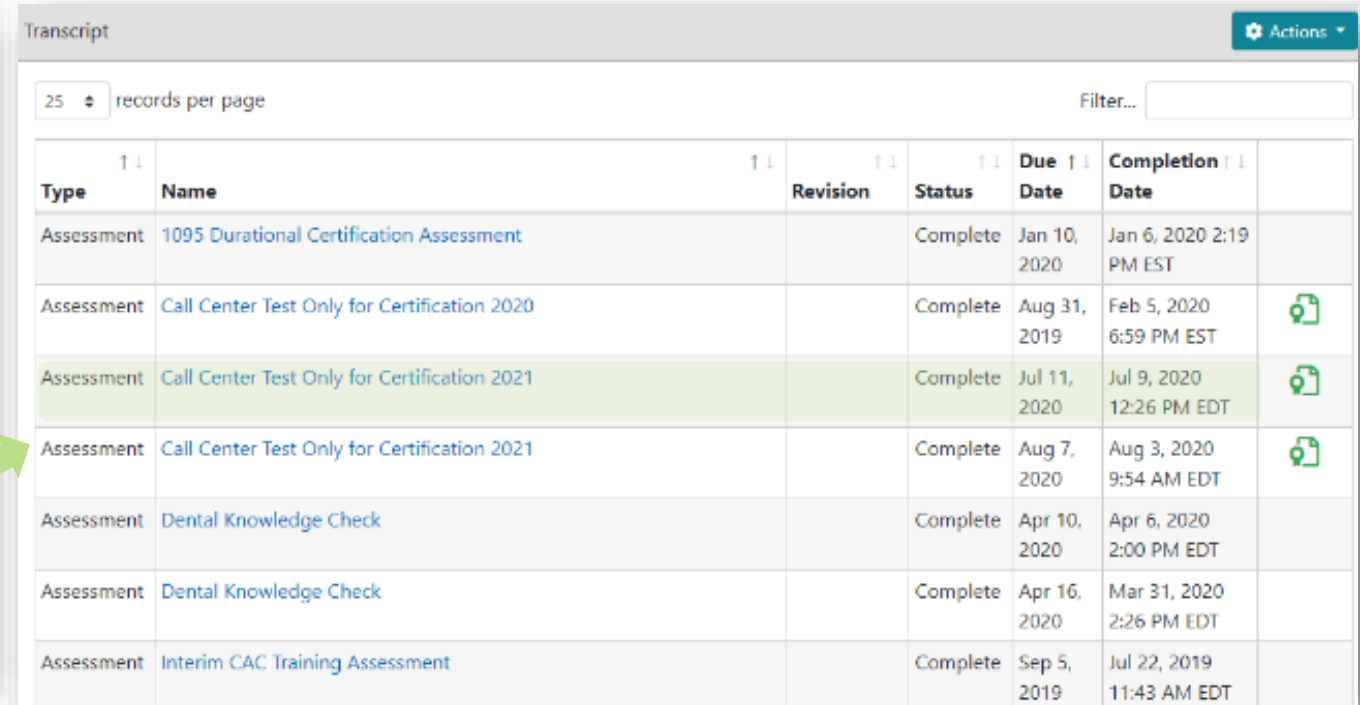
The screenshot shows the 'Assessment Details' page. At the top, there are two buttons: 'Review' (highlighted with a green box) and 'Change Grade'. Below these, there are three more buttons: 'Resume Graded Assessment', 'Generate Question PDF', and 'Grade' (highlighted with a red box). A green arrow points from the 'Grade' button to a table below. The table has the following data:

More Information	
Status	Complete
Grade	100.0
Passing Score	80.0

The screenshot shows two assessment questions. The first question is '1. What does Fred do? [1.0 / 1.0 point]' with four radio button options: a) Eat, b) Sleep, c) Play, and d) All of the above. The 'All of the above' option is selected and highlighted with a blue box. The second question is '3. What is Fred's birthday? [0.0 / 1.0 point]' with four radio button options: a) December 1, b) December 2, c) December 3, and d) December 7. The 'December 2' option is selected and highlighted with a red box.

Accessing Your Transcript

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



Type	Name	Revision	Status	Due Date	Completion Date	
Assessment	1095 Durational Certification Assessment		Complete	Jan 10, 2020	Jan 6, 2020 2:19 PM EST	
Assessment	Call Center Test Only for Certification 2020		Complete	Aug 31, 2019	Feb 5, 2020 6:59 PM EST	
Assessment	Call Center Test Only for Certification 2021		Complete	Jul 11, 2020	Jul 9, 2020 12:26 PM EDT	
Assessment	Call Center Test Only for Certification 2021		Complete	Aug 7, 2020	Aug 3, 2020 9:54 AM EDT	
Assessment	Dental Knowledge Check		Complete	Apr 10, 2020	Apr 6, 2020 2:00 PM EDT	
Assessment	Dental Knowledge Check		Complete	Apr 16, 2020	Mar 31, 2020 2:26 PM EDT	
Assessment	Interim CAC Training Assessment		Complete	Sep 5, 2019	Jul 22, 2019 11:43 AM 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!

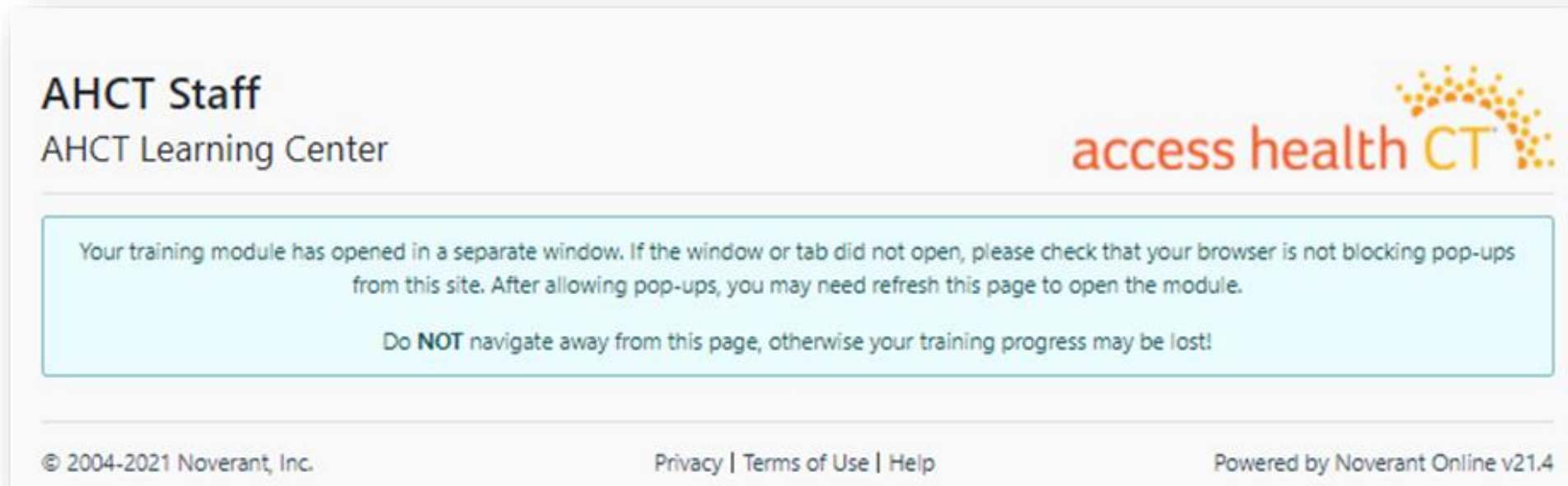


Sub-Assignments				Actions
Type	Name	Status	Due Date	
E-Learning	R2 Voter Registration 2021	Not Started	Sep 12, 2021	
E-Learning	S Introduction to Medicare 2021	Not Started	Sep 12, 2021	
E-Learning	B Introduction to Health Insurance 2021	In Progress	Sep 12, 2021	
E-Learning	A1 Introduction to the Affordable Care Act 2021	Complete		
E-Learning	A2 Call Center 2021	Complete		
E-Learning	C Introduction to Eligibility 2021	Complete		

If you should see this message...

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

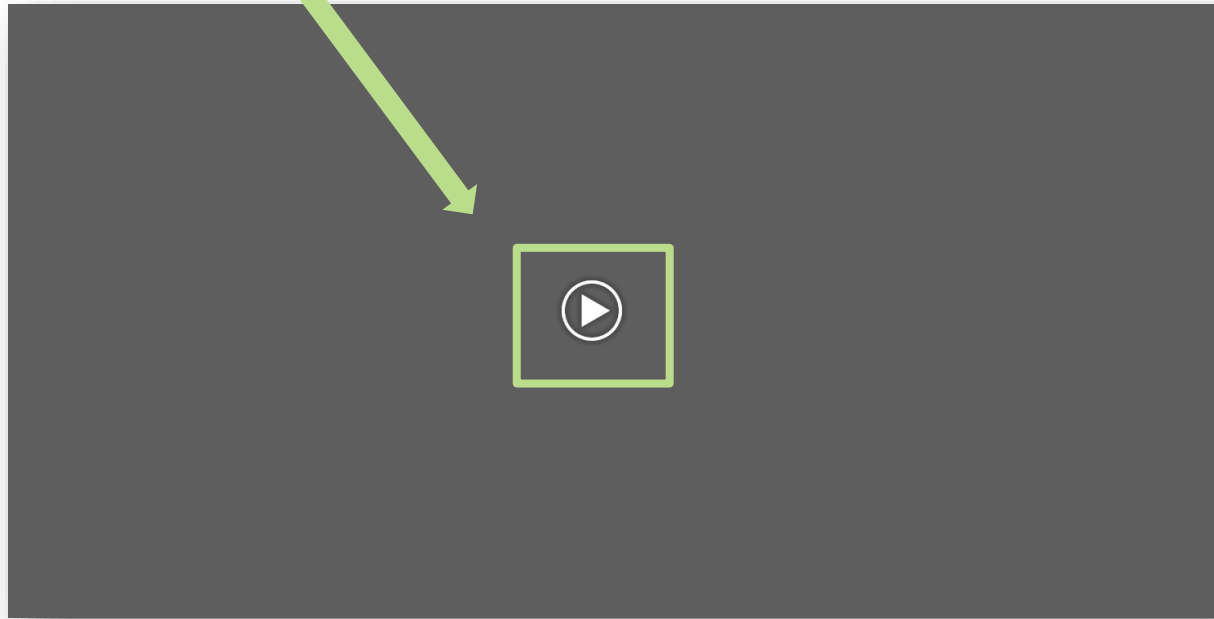
- ✓ Check to see if the module opened in a new window. If so, continue training in new window.
- ✓ Check that your browser is not blocking pop-ups from this site. If so, change settings to allow pop-ups.
- ✓ You may need to refresh the page to open the module.



The screenshot shows a web page header for "AHCT Staff" and "AHCT Learning Center" on the left, and the "access health CT" logo on the right. A light blue box in the center contains the following text: "Your training module has opened in a separate window. If the window or tab did not open, please check that your browser is not blocking pop-ups from this site. After allowing pop-ups, you may need refresh this page to open the module. Do NOT navigate away from this page, otherwise your training progress may be lost!". At the bottom of the page, there is a footer with "© 2004-2021 Noverant, Inc.", "Privacy | Terms of Use | Help", and "Powered by Noverant Online v21.4".

If you should see this screen...

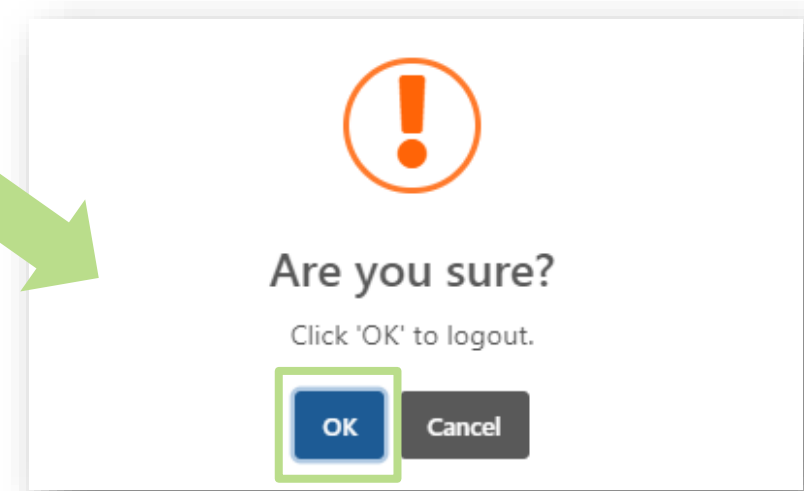
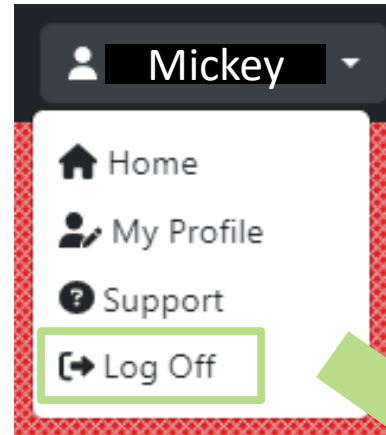
Some modules contain audio, so after clicking **Launch**, you may see a screen that looks like this. Click *Play (arrow icon)* to begin the module.



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?”



Possible LMS Issues



- Course Completion Issue – Gray Screen
- If you have any difficulty running the elearning, please contact LearningCenter AHCT < LearningCenter.AHCT@ct.gov >

Course Completion Issue – Gray Screen

On the last page, click on


Click Here to Exit/Save and Close.

Citizenship and Immigration 2024 [Click Here to Exit /Save and Close](#)

access health CT **Conclusion**

Thank you for completing this e-learning training!

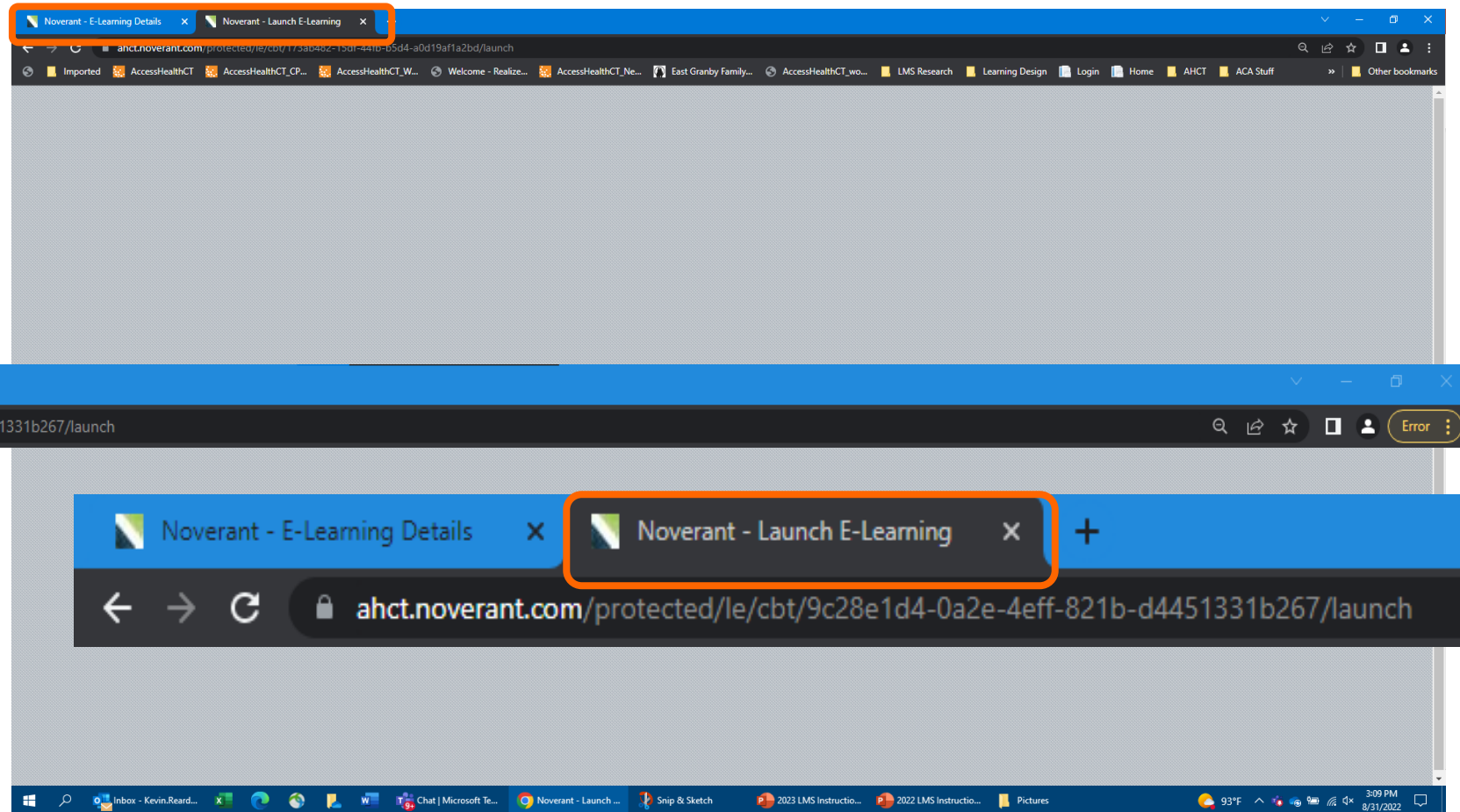
Click on [Click Here to Exit /Save and Close](#) on the upper right corner of the screen to submit your results and close this window.



Home | [<Back](#) | Page 49 of 49

Course Completion Issue – Gray Screen continued

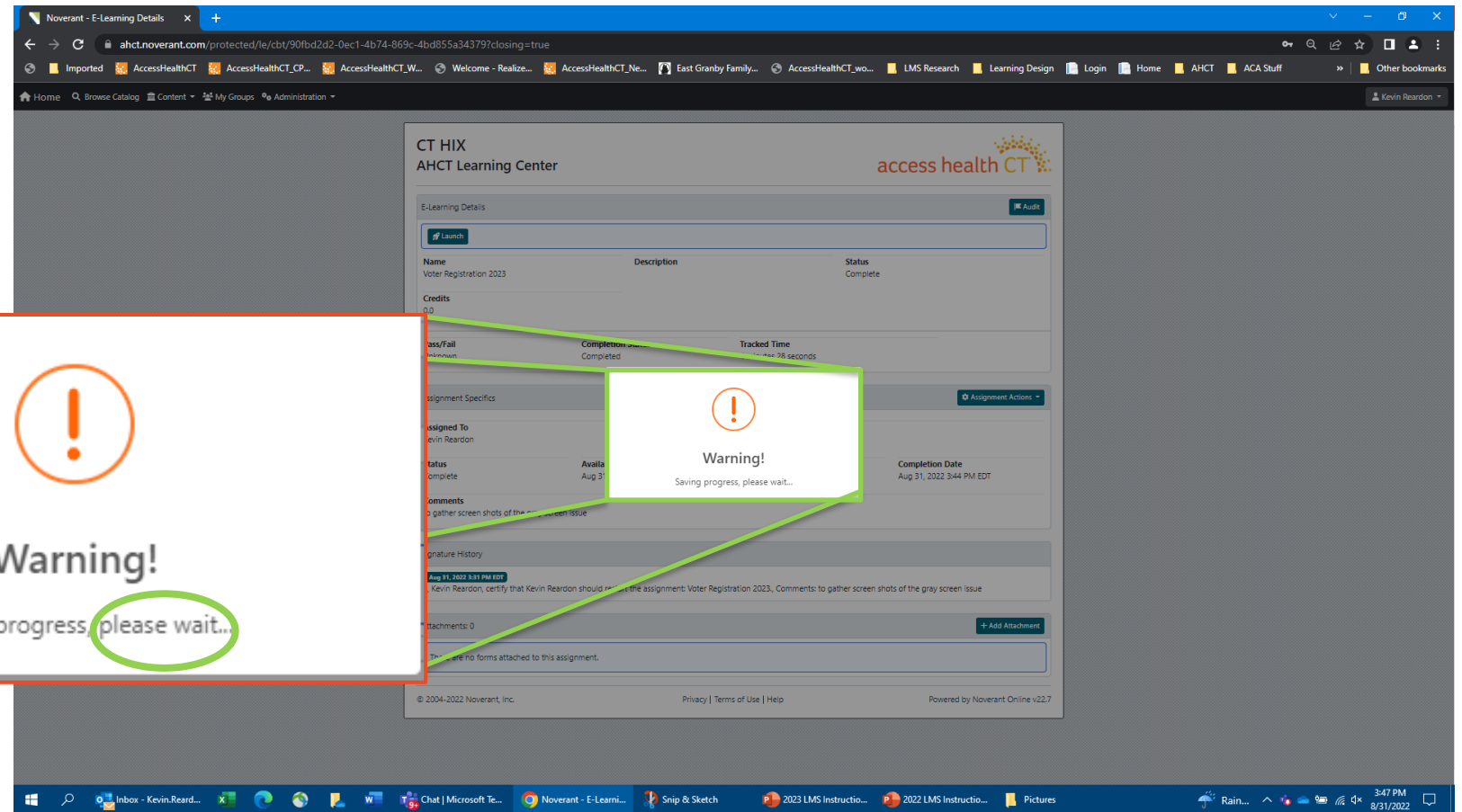
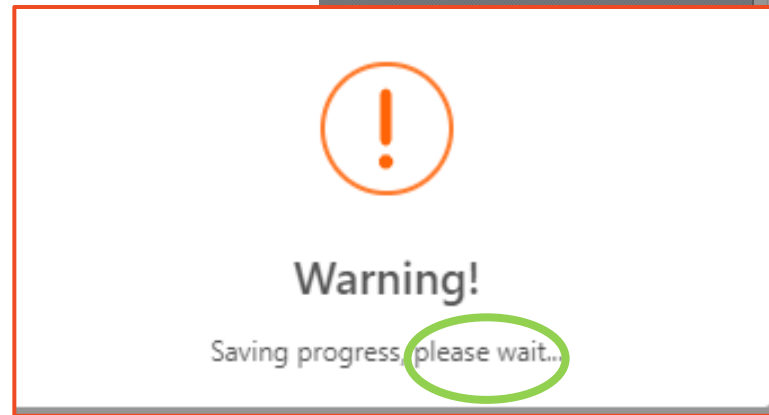
You may be taken to a blank screen that looks like this after clicking on “Click Here to Exit/Save and Close”.



At this point, you can close the browser tab containing the gray screen by clicking on the “X”. (Close the tab named Noverant – Launch E-Learning X)

Course Completion Issue – Gray Screen continued

The gray screen will close, and you'll next see the E-Learning Details page.



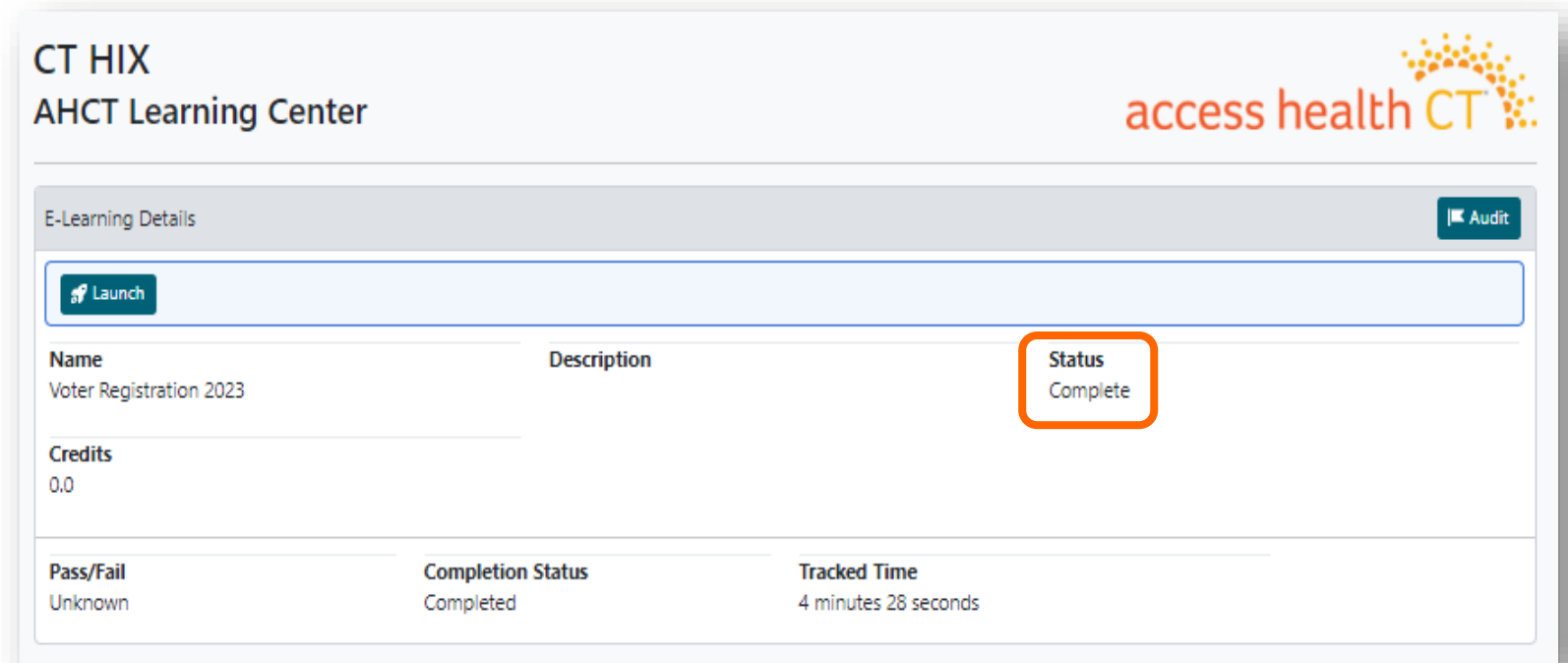
The page will be updating the status of your progress, so don't close it until the status shows complete.

Course Completion Issue – Gray Screen continued

After updating your progress, the LMS brings you back to the E-Learning Details page for the module you just completed.

Make note of the change in the Status to “Completed”.

Click on the “Home” button (the top left corner of the screen) to return to your account home page.



CT HIX
AHCT Learning Center

access health CT

E-Learning Details Audit

Launch

Name	Description	Status	Credits	Pass/Fail	Completion Status	Tracked Time
Voter Registration 2023		Complete	0.0	Unknown	Completed	4 minutes 28 seconds

Home

Reminder from Training about CoveredCT

Couple of Facts about CoveredCT

- ✓ An SEP, or Qualify Life Event, is not needed to enroll into Covered CT. If eligible, consumers can enroll into CoveredCT outside of Open Enrollment.
- ✓ A consumer ineligible for Medicare at 65 (due to immigration status or not meeting requirements) can enroll in a QHP, if eligible, but they cannot enroll in Covered CT.
- ✓ To be eligible for CoveredCT, the consumer must:
 - Be a CT resident
 - Be between the ages of 19 to 64
 - Have a household income up to and including 175% of the FPL
 - Be ineligible for HUSKY due to income
- ✓ If eligible for Covered CT, the consumer must:
 - Enroll in a Silver-Level Plan
 - Use 100% of APTCs (they will receive Cost-Sharing Reductions)
- ✓ In addition to the health insurance benefits of a Silver Level Health Plan, CoveredCT:
 - Has no health insurance premium payment
 - Has no cost sharing to pay
 - Offers Non-Emergency Medical Transportation
 - Includes a no cost Dental plan



Reminder from Training about CoveredCT, continued

Sample CoveredCT ID Card



Will CoveredCT end? All we know at this point is Federal Funding that supports CoveredCT is slated to expire at the end of 2025 unless Congress and the President extend the funding.

Any Questions?



Policy Refreshers & Updates

HUSKY A Parents/Caretakers Relatives FPL Reduction

Beginning October 1, 2024, all new applicants for HUSKY A - Parent/Caretaker Relative coverage will be assessed at the new income limit. If over income for HUSKY A – Parent/Caretaker Relative coverage, eligible individuals will be offered the opportunity to enroll in Covered Connecticut, APTC/CSR and QHP. How will this legislation affect Parents and Caretaker Relatives that are already enrolled?

- Current HUSKY A – Parents and Caretaker Relatives whose verified household income exceeds the new income limit due to earnings from employment will qualify for up to an additional 12 months of Medicaid coverage starting October 1, 2024. This coverage is called HUSKY A - Transitional Medical Assistance (TMA).
- Current HUSKY A - Parents and Caretaker Relatives whose income is only from spousal support and exceeds the new income limit will be eligible for up to one year of HUSKY A - Extended Medical Assistance (EMA).

- TMA/EMA provides coverage up to 12 months, regardless of further increases in income, as long as the youngest minor dependent in the home is under 19 years old.
- All individuals that qualify for TMA/EMA will be sent a notice from the Department of Social Services (DSS) and AHCT. There will also be other outreach campaigns occurring including text messaging and communications from Community Partners.
- Current HUSKY A - Parents and Caretaker Relatives whose household income exceeds the new income limit and have NO earnings from employment and/or no spousal support, do NOT qualify for TMA/EMA. These individuals will be notified of their disenrollment from HUSKY A coverage and provided with information about obtaining other health coverage, including enrolling in Covered Connecticut, APTC/CSR and QHP through Access Health CT.

New Special Rule for Loss of Medicaid or CHIP Coverage

As of August 1, 2024, HIX will allow consumers or their dependent(s), who had a loss of Medicaid or CHIP, 90 days to enroll in a QHP (if eligible). If a member lost HUSKY coverage and is eligible for a QHP (with or without APTCs or CSR), the QHP effective date will be the first of the month following enrollment.

For example, Fred lost his HUSKY coverage at the end of May. He calls July 20th, so his QHP will start August 1.*

*Request for an effective date the first of the month of enrollment must be made within the first 5 business days of the month. If within the 5 days, escalate the request. So, if Fred wanted a July 1st date, he should have called no later than July 5th. Since he called on July 20th, he is not eligible for a July 1st effective date.

Future Mid-Month MEC Loss of Coverage to Start with First of the Month of Coverage Loss

The system is now able to grant coverage from the beginning of the month in which coverage was lost if these conditions are met:

- Loss of MEC/ESI is reported to end in the middle of a month that has not begun
- Plan was selected prior to that month beginning.

Dental will follow the same rules.

Example 1:

Initial Application submitted on 03/25/2025

- Single Household
- Income is attested as \$55,000/year
- Loss of MEC date of 04/15/2025
- With the change, applicant would be able to enroll into APTC with coverage dates as 4/01/2025 – 12/31/2025.
- Notices are sent and Loss of MEC SEP VCL is opened

Deferred Action for Childhood Arrivals (DACA)

- DACA is an immigration policy that allows some individuals with unlawful presence in the United States who were brought to the U.S. as children, to receive a renewable two-year period of deferred action from deportation and become eligible for a work permit.
- A DACA recipient would have a category code of “C33” to be used for employment authorization.
- Effective November 1, 2024, DACA recipients will be able to enroll in a QHP with or without APTCs.

Important Exception: CHIP Unborn Child / HUSKY B Prenatal coverage will be considered by the HIX system for pregnant individuals with DACA or other undocumented status.

HIX will determine eligibility.

Medicare Populations

- **The highest percentage of AHCT's QHP enrollment is made up of adults age 55-64**
- **Things to note about QHP enrollment and Medicare coverage:**
 1. AHCT will not automatically terminate QHP when someone becomes eligible for Medicare
 2. Once Medicare eligible, no longer eligible for APTCs
 3. Exchange qualified health plans are not Medicare supplements. Medicare eligible clients may be better served by Medicare supplement plans.

COBRA Reminders

- Employees who are losing coverage through their employer are usually offered COBRA coverage
- Access Health CT is an option for these employees (SEP)
- AHCT Training Dept. offers presentations to organizations as an option to learn more about what's offered through AHCT

Important notes for those considering COBRA

- Know the deadlines and when to enroll
- Understand the full cost of COBRA before enrolling (without employer contributions)
- Consider options on Exchange before taking COBRA

The Covered Connecticut Program

- Beginning July 1, 2021 and again revised July 1, 2022, Some Connecticut residents that meet specific eligibility requirements are paying \$0 for their health insurance coverage, thanks to the new Covered Connecticut Program created by the State of Connecticut. The Covered Connecticut Program provides health insurance coverage, dental coverage and Non-Emergency Medical Transportation (NEMT) administered by the Connecticut Department of Social Services.
- For eligible Connecticut residents enrolled in the Covered Connecticut Program, the State of Connecticut pays the customer's portion of the monthly payment (premium) directly to their insurance company (Anthem, ConnectiCare Benefits, Inc. and ConnectiCare Insurance Company, Inc.) and also pays for the cost-sharing amounts (deductibles, co-pays, co-insurance and maximum out-of-pocket costs) that customers would typically have to pay with a health insurance plan.

Eligibility Requirements:

Parents/caretakers, and their tax dependents who:

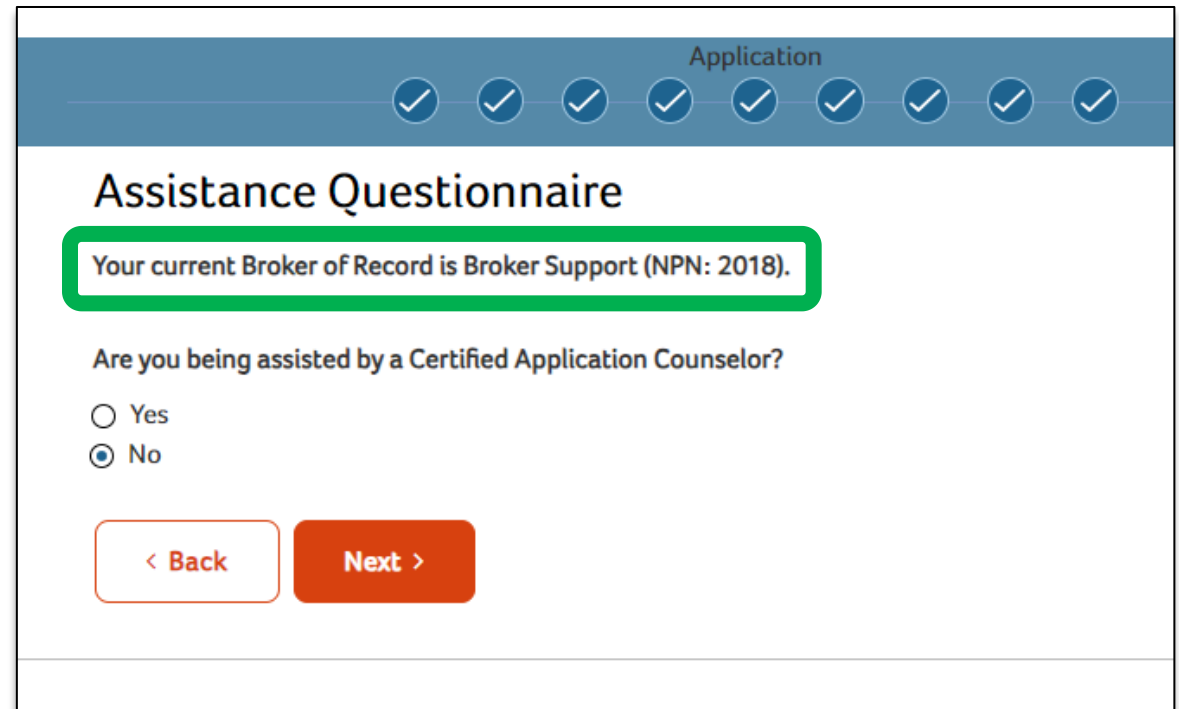
1. Have a household annual income that is up to or equal to 175% of the Federal Poverty Level (FPL)
2. Be eligible for APTCs and Cost Sharing Reductions
3. Use 100% of their APTCs and CSRs along with the expanded American Rescue Plan financial assistance
4. Be enrolled in a Silver Level Plan

**If household income makes consumers eligible for HUSKY Health/Medicaid, they will not be able to enroll in the Covered Connecticut Program.*

CAC 101

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 form titled "Assistance Questionnaire" within an "Application" context. At the top, a progress bar consists of ten blue circles with white checkmarks. The main content area features a green-bordered box containing 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 displayed. Two radio button options are provided: "Yes" (unselected) and "No" (selected). At the bottom of the form, there are two buttons: a white button with a red border labeled "< Back" and a solid red button labeled "Next >".

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



Staffing Changes

Please 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

Health Equity

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.

access health  CT

access health  CT



Broker Academy Overview

- As part of our mission-driven approach to reduce health disparities, Access Health CT **seeks to drive change within underserved communities** by creating a Broker Academy Program — a training for individuals from historically underserved communities.
- The Program will create a pathway to license 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 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.**

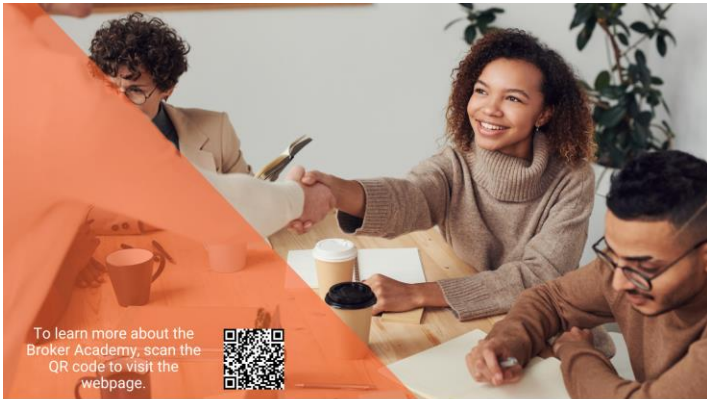
Broker Academy

Make a difference!

Improve the health and well-being of your community while earning income by becoming a licensed Health & Life Insurance Broker.

- Free Kaplan Training
- 5-month flexible mentorship with an experienced Broker
- Professional Development
- Program Support – books, laptop, vouchers for state exam and more!
- Sign Up at our webpage for email list

Broker Academy



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



For more information:

www.AccessHealthCT.com/Broker-Academy/

The Broker Academy

access health CT

Training Class dates for 2024 TBD
5 day 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 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.

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.

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

Enrollment

Open Enrollment - Free In Person Help

- **Enrollment Locations**

- Raymond Library, East Hartford, M-F, 9:30a-4:30p
- Ferguson Library, Stamford, M-F, 10:30a-5:30p



- **Enrollment Fairs**

24 Open Enrollment Fairs with Resource Fair attached

Located in all Counties

*More info will be sent out shortly



Find Us at:

- <https://www.accesshealthct.com/enrollment-events/>
- [Google - Eventbrite, Access Health CT](#)

We're Here to Help

Meet our Navigator partners offering year-round enrollment support

Community Renewal Team
330 Market Street, Hartford
CRTCT.org

Cornell Scott-Hill Health Center
400-428 Columbus Avenue
New Haven, CT 06519
cornellscott.org

New Opportunities, Inc.
232 N Elm Street, Waterbury
NEWINCOPP.org

Greater Bridgeport Area Prevention Program
1470 Barnum Avenue, Bridgeport
GBAPP.org

Community Health Center Association of CT
Generations, Willimantic and UCFS, Norwich
CHCACT.org

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

access health CT



Questions?



AHCT Runs on Dunkin



access health CT

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Marketing Updates

Preparing for 2025 Open Enrollment

Ongoing Marketing Efforts

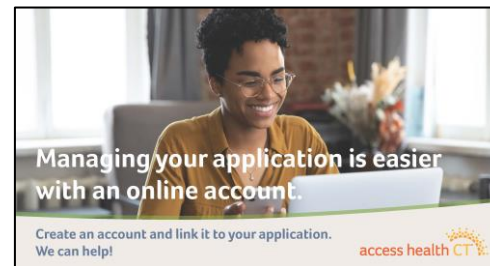
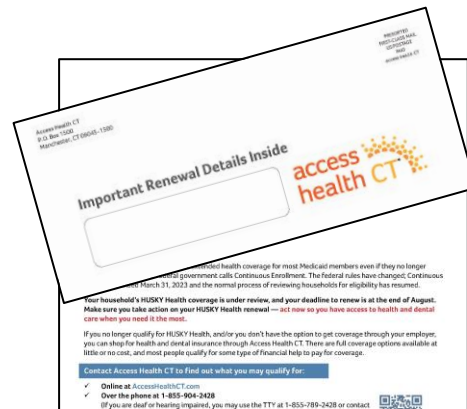
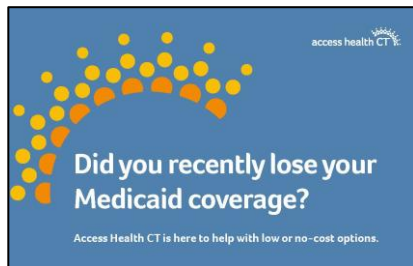
- **Increase Brand Awareness**
- **Enhance Customer Experience**
- **Drive Enrollment**

Content Calendar, FY2025

Campaign/Activation	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
Medicaid Unwind												
Did you know?												
Open Enrollment Prep (Get ready/checklist)												
Hispanic Heritage Month												
Open Enrollment (OE)												
DACA												
How to Use Your Plan												
Life Changes. Stay Covered. (Special Enrollment Period (SEP)/QLE)												
Black History Month												
Covered Connecticut Program												

Open Enrollment 2025

- Targeted, customized communications to new & renewing customers
 - Encourage shopping & comparing plans
 - Push customers to “Broker of Record” or to “Find Broker”
 - Make digital connections with customers (email, SMS/text, paperless)
 - Special targets include customers missing out on Cost-Sharing Reduction (CSR) plans



Tactics During Open Enrollment

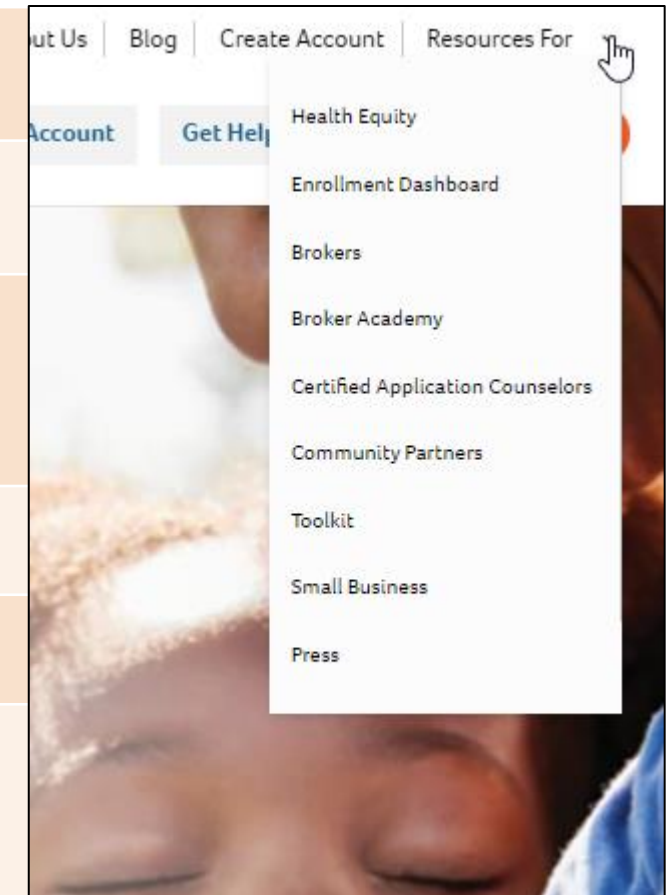
- Direct Mail
- Emails
- Texts
- Collateral to support in-person outreach
- Knowledge Base articles
- Social Media (organic & paid)
- Blog Posts
- Press Releases / Media
- Paid Advertisements (TV, radio, outdoor, etc.)
- ***Coming Soon*** Library of Videos, 5 English & 5 Spanish (ex: *How to Reset Your Password*)

Targets for Open Enrollment 2025

- **Retention:**
 - Retain current customers with health and/or dental plans
 - Engage & retain Certified Brokers, CACs and Community Partners
- **Acquisition:**
 - Former customers
 - Former HUSKY Health customers (Unwind)
 - Uninsured / under-insured / underserved CT residents
 - Leads (captured in digital, email, social, outreach)
 - Incomplete applications
 - Newly eligible (ex: DACA recipients, 26-year-olds)

Key Broker & CAC Resources

Broker Page	AccessHealthCT.com/brokers
CAC Page	AccessHealthCT.com/certified-application-counselors
Knowledge Base	AccessHealthCT.com and click Ask a Question under Get Help <i>-OR-</i> Type a question in the search bar at AccessHealthCT.com
Toolkit	AccessHealthCT.com/toolkit
Blog	AccessHealthCT.com/blog
Email Newsletters	*Ask the Broker / CAC Support Team*



From Our Toolkit

- The toolkit is your one-stop shop for marketing content
- We keep our toolkit updated with the latest talking points, one pagers and more
- Visit AccessHealthCT.com/toolkit or find it on our homepage at AccessHealthCT.com under *Resources For > Toolkit*

From Our Toolkit, cont'd

What do I need to enroll?

Get organized by checking off each item. For more information about what you need to provide, visit AccessHealthCT.com/enroll.

- Social Security numbers for all family members who need coverage
- Citizenship or immigration status and certificate of naturalization or immigration document number, if applicable
- Tax returns for previous years, to estimate annual Modified Adjusted Gross Income (MAGI)
- Employer information and recent paychecks or profit and loss statement (if self-employed), to estimate annual MAGI
- Healthcare coverage information for any current health insurance plans covering members of your household, and information about employer-sponsored health plans for which you or anyone in your household may be eligible

How do I enroll?

Shop, Compare and Enroll: AccessHealthCT.com
Phone: 1-855-805-4325

Find Brokers, Enrollment Specialists or In-Person Help: AccessHealthCT.com/help

Visit AccessHealthCT.com/help for a full list of hours of operation, holidays and help options. We're here to help, and all help is FREE.

Kisa mwen bezwen pou m enskri?

Rive gatanize li w lichek chak atik. Pou plis enfòmasyon sou sa ou bezwen bay, vizite AccessHealthCT.com/enroll.

- Nimewo Sekirite Sosyal pou tout moun nan fanmi ki bezwen proteksyon
- Sitwayon ouwa estati imigrasyon ak sitwayon ouwa estati dokiman imigrasyon, si ka apliyab
- Deklarasyon tax pou ane anvan yo, pou estime revni anjeli ki modifiye ajisteman (MAGI)
- Enfòmasyon sou travay yo ak detay chik sèl ouwa deklarasyon pouwo ak jèt sa travay enplwayab, pou estime MAGI anjeli
- Enfòmasyon sou kouwoù ouwa sante tankou nimewo pouwo pou rekòt plan sante sanse atajè ki kouvri moun lòd yo, ak enfòmasyon sou plan sante pasyon an patwaye pou ki moun ouwa rekòt moun lòd yo ka atajè

Kouman pou mwen enskri?

Achete, Kompare ak Enskri: AccessHealthCT.com
Tèlèfon: 1-855-805-4325

Jwenn Kouwoù, Espesyalis Enskripsyon ouwa Ed Anplwayab: AccessHealthCT.com/help

Vizite AccessHealthCT.com/help pou jwenn yon lis langajè li operasyon, jou ferye ak opyon id.

Nou la pou ede... a tout lid sa GRATIS.

Healthcare Coverage for Deferred Action for Childhood Arrival (DACA) Recipients

Starting November 1, 2024, DACA recipients will be able to get health insurance coverage through state-based marketplaces. This change in the law means DACA recipients living in Connecticut can apply for health and/or dental insurance plans offered through Access Health CT. DACA recipients are not eligible to enroll in regular Medicaid health programs. Those include Medicaid and the Children's Health Insurance Program (CHIP).

Here is what you need to know:

- DACA recipients may be eligible for financial help to pay for the cost of their health insurance.
- Eligibility for financial help is based on where you live, your income and how many people are in your household.
- All members of your tax household should be included in your enrollment application.
- Only those with a legal immigration status are eligible to receive health or dental coverage through Access Health CT. Statusing November 1, that includes DACA recipients.
- Financial help is not available based on cost of domestic partner.

Enrollment for DACA recipients living in Connecticut begins November 1, 2024.

- Anyone who becomes a DACA recipient will qualify for a 60-day Special Enrollment Period (SEP). The SEP starts on the day you are granted deferred action.

DACA recipients can enroll online, over the phone or in person.

- Enroll online at AccessHealthCT.com or by phone at 1-855-805-4325.
- Enrollment help is available over the phone in more than 100 languages.
- If you are deaf or hearing impaired, you may use TTY: 1-855-399-2428 or contact us at 1-855-805-4325 with a relay operator.
- Find us in:

Cobertura de salud para beneficiarios de la Acción Diferida para la Llegada Infantil (DACA en inglés)

A partir del 1 de noviembre de 2024, los beneficiarios de la Acción Diferida para la Llegada Infantil (DACA en inglés), podrán obtener cobertura de salud a través de los mercados estatales. Este cambio en la ley significa que los beneficiarios de la Acción Diferida para la Llegada Infantil (DACA en inglés) que viven en Connecticut podrán solicitar planes de salud y/o planes de seguros dentales a través de Access Health CT. Los beneficiarios de la Acción Diferida para la Llegada Infantil (DACA) no son elegibles para inscribirse en los programas regulares de Medicaid Health. Estos incluyen Medicaid y el Programa de Seguro Médico para Niños (CHIP) en inglés.

Esto es lo que necesitan saber:

- Los beneficiarios de DACA podrán ser elegibles para recibir ayuda financiera para pagar el costo de su seguro de salud.
- La elegibilidad para recibir ayuda financiera se basa en donde vive, sus ingresos y cuántas personas hay en su hogar.
- Todos los miembros de su grupo familiar fiscal deben estar incluidos en el solicitud de inscripción.
- Solo aquellos que tengan un estatus migratorio legal serán elegibles para recibir cobertura de salud o dental a través de Access Health CT a partir del 1 de noviembre, que incluye a los beneficiarios de DACA.
- La ayuda financiera no está disponible para cubrir el costo de los planes dentales.
- La inscripción para los beneficiarios de DACA que viven en Connecticut comienza el 1 de noviembre de 2024.
- Cualquier persona que sea o convierta en beneficiario de DACA, califican para un período de inscripción especial (SEP) en inglés de 60 días. El período de inscripción especial (SEP) será a partir del día en que le sea revocada la acción diferida.
- Los beneficiarios de DACA pueden inscribirse en línea, por teléfono o en persona.
- Inscribirse en línea en AccessHealthCT.com o por teléfono al 1-855-805-4325.
- Si es sordo o tiene problemas de audición, puede usar el TTY llamando al 1-855-399-2428 o comunicarse con nosotros al 1-855-805-4325 a través de un operador de telecomunicaciones.
- Encuentre eventos de inscripción en persona en AccessHealthCT.com haciendo clic en "Opciones Ayuda".

Revisión de información sobre DACA, visitando AccessHealthCT.com.

Medios de contacto: encontrar especialistas de inscripción: AccessHealthCT.com/help

Co jest wymagane do zapisów?

Przygotuj się, udokumentuj każdy punkt. Więcej informacji o tym, co należy podać można znaleźć na stronie AccessHealthCT.com/enroll.

- Numery ubezpieczenia społecznego dla wszystkich członków rodziny potrzebujących ubezpieczenia
- Informacje o obywatelstwie lub statusie imigracyjnym oraz świadectwo naturalizacji lub numer dokumentu imigracyjnego, jeśli dotyczy
- Deklaracje podatkowe za poprzednie lata w celu oszacowania rocznego przybliżonego i średniorocznego dochodu, kwoty lang. Modified Adjusted Gross Income (MAGI)
- Informacje o pracodawcy i ostatnich wypłatach lub zestawienie zysków i strat w przypadku samozatrudnienia w celu oszacowania rocznego MAGI
- Informacja o ubezpieczeniu zdrowotnym, takie jak numery polis dla wszystkich aktualnych planów ubezpieczenia zdrowotnego, ubezpieczeń członków gospodarstwa domowego oraz informacje o planach zdrowotnych sponsorowanych przez pracodawcę, do których Ty lub ktośkolwiek w Twoim gospodarstwie domowym może się kwalifikować

Jak się zapisać?

Age, compare and enroll: AccessHealthCT.com
Telefon: 1-855-805-4325

Znajdź pośredników, specjalistów ds. zapisów lub bezpośrednią pomoc: AccessHealthCT.com/help

Wizyt na stronie AccessHealthCT.com/help, aby zobaczyć pełną listę godzin otwarcia, święta oraz dostępne formy pomocy.

Skutymy pomóc... a całej pomocy jest BEZPŁATNA.

¿Qué necesito para inscribirme?

La lista está a continuación. Para más información acerca de lo que debes que proporcionar, visita AccessHealthCT.com/enroll.

- Número de Seguro Social de todos los miembros de la familia que necesitan cobertura
- Ciudadanía o estado migratorio y certificado de naturalización o número del documento de inmigración, si procede
- Declaraciones de impuestos de años anteriores, para calcular su Ingreso Bruto Ajustado Modificado (MAGI en inglés)
- Información del empleador y cheques de pago recientes o declaración de ganancias y pérdidas por cada año de ingreso, para calcular su MAGI
- Información de cobertura del cuidado de la salud como los números de pólizas de cualquier plan de seguro de salud actual que cubra a su familia, del como información sobre planes de salud patrocinados por el empleador para los cuales son elegibles tu o cualquier miembro de la familia.

¿Cómo me inscribo?

Para buscar, comparar e inscribirte: AccessHealthCT.com
Teléfono: 1-855-805-4325

Encuentra a agentes de seguros y especialistas de inscripción: AccessHealthCT.com/help

Visita AccessHealthCT.com/help para obtener una lista completa de horas de operación, días feriados y opciones de ayuda.

Estamos aquí para ayudarte... y toda la ayuda es GRATIS.

MILES AWAY, YET WORLDS APART

Born on the same day, the life experiences of Marcus and Tyler are dramatically different.

WEST HARTFORD: 91.0% White, 0.2% Black, 5.1% Hispanic
TYLER

HARTFORD: 4.9% White, 59.7% Black, 34.3% Hispanic
MARCUS

✗ DOB DEC 31 2020

Marcus reaches his first birthday, despite facing a higher infant mortality rate than Tyler.

Both boys develop asthma, but attendance is a challenge for Marcus (24.18% Absenteeism Rate vs 5.94%) as his asthma is untreated.

Both try out for football. With untreated asthma, Marcus is cut. This, plus few healthy food options (2.60 x Higher Food Insecurity Rate), contribute to his increasing weight.

Despite his attendance, Marcus works hard to graduate on time, as does Tyler.

Both boys dream of college, but Marcus can't afford it and, due to health-related absenteeism, his GPA is too low for scholarships.

Without a degree, Marcus's opportunities are limited. His low-paying job has no benefits and just covers rent and inexpensive, processed food.

Both reach 50, but Marcus spends it in the ER. He learns he'll need medications, which he can't really afford.

Marcus continues to struggle and dies as a result of diabetes at age 68.

Given life expectancy rates, Tyler goes on to live well into his 80s.

13.4 x Higher Infant Mortality Rate

36.0% Rate of Obesity vs 26.1%

77.86% Earn a High School Diploma vs 97.57%

7.51% Earn a Bachelor's Degree vs 80.2%

13.6% Diagnosed with Diabetes vs 8.8%

29.2 x Higher Uninsured Rate

Life Expectancy: 86.2 (Tyler), 68.9 (Marcus)

Median Earnings: \$96,000 (Tyler), \$31,000 (Marcus)

Questions? Ideas?

- **How can we help you to serve our customers?**
- **What information are you lacking?**
- **Do you have ideas for an event or partnership?**

Share your input with the Broker/CAC Support team!

Follow and Share @AccessHealthCT



Resources

Call Center Hours

Hours of Operation for Open Enrollment

- Mon–Friday: 8am-7pm
- Saturday: 9am-3pm all Saturdays throughout OE12
- Sunday: Closed

1-855-805-4325

How to reach us

Email Inboxes:

- IRD inbox: IRD.Outreach@ct.gov
- CAC Registration: AHCT.CACRegistration@ct.gov

CAC Webpage:

<https://www.accesshealthct.com/certified-application-counselors/>

Q & A Segment





**Thank you for
joining!**