



2025 Virtual Broker Training

# Access Health Connecticut

# Agenda

- **Team Introductions**
- **Plan Management**
- **Training & Noverant LMS**
- **Policy Changes & Updates**
- **Broker Portal Enhancements & Broker 101**
- **Small Business & Dental**
- **Health Equity & Outreach**
- **Marketing**

# Broker 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**

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

Plan Management – Plan Year 2025  
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
<b>Total</b>	<b>11</b>	<b>7</b>	<b>4</b>	<b>22</b>	<b>6</b>	<b>6</b>



# Services Pre-Deductible

Service	All Carriers				CBI	CBI	Anthem	Anthem	Anthem	Anthem	Anthem	Anthem						
	Individual - Standard Plans				Individual - Non Standard Plans								Anthem					
	Bronze	Bronze HSA	Silver	Gold	Choice Bronze Alternative POS with Dental	Choice Gold Alternative POS	Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits	Bronze PPO Pathway HSA	Bronze PPO Pathway with Adult Dental and Vision Benefits	Gold HMO Pathway Enhanced with Adult Dental and Vision Benefits	Gold PPO Pathway with Adult Dental and Vision Benefits	Gold PPO Pathway	Bronze Pathway CT PPO	Bronze Pathway CT PPO w/ HSA	Silver Pathway CT PPO	Silver Pathway CT PPO w/ HSA	Gold Pathway CT PPO	Platinum Pathway CT PPO
Preventative Care Office Visit	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
PCP Visit	✓		✓	✓	✓	✓		✓	✓	✓				✓		✓	✓	✓
Specialist			✓	✓		✓			✓	✓				✓		✓	✓	✓
Mental Health	✓		✓	✓	✓	✓								✓		✓	✓	✓
Advanced Radiology			✓	✓		✓								✓		✓	✓	✓
Laboratory	✓		✓	✓		✓								✓		✓	✓	✓
Non-Advanced Radiology						✓								✓		✓	✓	✓
RX Tier 1	✓		✓	✓	✓	✓		✓	✓	✓	✓	✓		✓		✓	✓	✓
RX Tier 2	✓			✓		✓		✓	✓	✓	✓	✓		✓		✓	✓	✓
RX Tier 3				✓		✓		✓	✓	✓	✓	✓		✓		✓	✓	✓
RX Tier 4									✓	✓				✓		✓	✓	✓
PT/OT and Speech			✓	✓					✓	✓				✓		✓	✓	✓
Outpatient Surgical Center														✓		✓	✓	✓
Inpatient Hospital Services						✓												✓
ER				✓														✓
Urgent Care	✓		✓	✓	✓	✓			✓	✓				✓		✓	✓	✓
<b>Deductibles per Member (In-Network only)</b>																		
Plan Deductible	\$ 6,550	\$ 6,500	\$ 5,000	\$ 1,300	\$ 7,000	\$ 2,000	\$ 7,000	\$ 6,000	\$ 7,000	\$ 2,000	\$ 2,000	\$ 2,000	\$ 9,000	\$ 8,000	\$ 4,500	\$ 3,500	\$ 1,500	\$ -
Separate Prescription Drug Deductible	N/A	N/A	\$ 250	\$ 50	N/A	\$ 75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

✓ = Deductible does not apply (pre-deductible)

# 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.

# Renewal Activity & Highlights

## Anthem – Small Group 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
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	
	New	Platinum Pathway CT PPO	

### Highlights

- Anthem consolidated on and off exchange plans for 2025. All plans but Bronze Pathway CT PPO have been mapped to a new HIOS Id.
- Added a Platinum plan for 2025.
- All plans include Pediatric Dental.
- All plans include Adult Vision
- Elective Abortion coverage is included in all 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

# 2025 Individual Dental Plans

## High Level Plan Differences

Plan Marketing Name	Deductible Individual/Family Max	Adult				Pediatric			
		Diagnostic and Preventive Services	Basic Restorative Services	Major Restorative Services	Ortho	Diagnostic and Preventive Services	Basic Restorative Services	Major Restorative Services	Ortho
Anthem Dental Family Preventive	\$50(\$150 family max) Combined INN and OON deductible	✓				✓	✓	✓	✓
Anthem Dental Family Value	\$50(\$150 family max) Combined INN and OON deductible	✓	✓			✓	✓	✓	✓
Anthem Dental Family	\$50(\$150 family max) Combined INN and OON deductible	✓	✓	✓		✓	✓	✓	✓
Anthem Dental Family Enhanced*	\$60(\$180 family max) ** Combined INN and OON deductible	✓	✓	✓		✓	✓	✓	✓
ConnectiCare Basic Dental Plan	\$50(\$150 family max) ** Separate INN and OON deductible	✓				✓	✓	✓	✓
ConnectiCare Standard Dental Plan*	\$60(\$180 family max) ** Separate INN and OON deductible	✓	✓	✓		✓	✓	✓	✓

\*AHCT Standard plan

\*\* Diagnostic and Preventive Services (INN only) are pre-deductible



# 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	<a href="#">Search Providers</a>		
Plan Type	HMO	PPO	
Plan Level	<input checked="" type="radio"/> METAL LEVEL: Bronze <input type="radio"/> METAL LEVEL: Bronze		
Overall Plan Rating	★★★★★ <a href="#">Show More &gt;</a>		
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 <div style="float: right;">^</div>		
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.**

# Resources

# Plan and Rate Resources

[https://portal.ct.gov/cid/Consumer-Resource-Library/Insurance-Rate-Filing/Health-Insurance-Rate-Filings-and-Decisions?language=en\\_US](https://portal.ct.gov/cid/Consumer-Resource-Library/Insurance-Rate-Filing/Health-Insurance-Rate-Filings-and-Decisions?language=en_US)

This public website may be used to evaluate carrier filings submitted to the CID. Within the submission, proposed benefits and rate information for medical plans can be found within the following:

- **Initial Filing** (Proposed benefits and rates (pre-CID approval))
- **Final Filing** (Approved benefits and rates (CID approved)) – typically available early to mid-September

**URL to AHCT Standard Plan documents:**

<https://agency.accesshealthct.com/healthplaninformation>

# Status of Carrier Plan Documents

Anthem Individual  
Medical Plan Docs  
**NOT AVAILABLE YET**

CBI Individual  
Medical Plan Docs  
**NOT AVAILABLE YET**

CICI Individual  
Medical and Dental  
Plan Docs  
**NOT AVAILABLE YET**



Anthem Dental Plans.zip

## Anthem Small Group QHP

Plan Marketing Name	URL
Platinum Pathway CT PPO	<a href="https://eoc.anthem.com/dpsdeeplink/deepLink/PlatinumPathwayCTPPO/8BFA/English/DG166705498235">https://eoc.anthem.com/dpsdeeplink/deepLink/PlatinumPathwayCTPPO/8BFA/English/DG166705498235</a>
Gold Pathway CT PPO	<a href="https://eoc.anthem.com/dpsdeeplink/deepLink/GoldPathwayCTPPO/80CW/English/DG166705498233">https://eoc.anthem.com/dpsdeeplink/deepLink/GoldPathwayCTPPO/80CW/English/DG166705498233</a>
Silver Pathway CT PPO	<a href="https://eoc.anthem.com/dpsdeeplink/deepLink/SilverPathwayCTPPO/80CU/English/DG166705498231">https://eoc.anthem.com/dpsdeeplink/deepLink/SilverPathwayCTPPO/80CU/English/DG166705498231</a>
Silver Pathway CT PPO w HSA	<a href="https://eoc.anthem.com/dpsdeeplink/deepLink/SilverPathwayCTPPOwHSA/80D1/English/DG166705498234">https://eoc.anthem.com/dpsdeeplink/deepLink/SilverPathwayCTPPOwHSA/80D1/English/DG166705498234</a>
Bronze Pathway CT PPO w HSA	<a href="https://eoc.anthem.com/dpsdeeplink/deepLink/BronzePathwayCTPPOwHSA/80CD/English/DG166705498232">https://eoc.anthem.com/dpsdeeplink/deepLink/BronzePathwayCTPPOwHSA/80CD/English/DG166705498232</a>
Bronze Pathway CT PPO	<a href="https://eoc.anthem.com/dpsdeeplink/deepLink/BronzePathwayCTPPO/80CY/English/DG166705498230">https://eoc.anthem.com/dpsdeeplink/deepLink/BronzePathwayCTPPO/80CY/English/DG166705498230</a>

# Carrier Provider Networks



## QHP

CT Pathway: <https://www.anthem.com/find-care/?alphaprefix=VHA>

CT Pathway Enhanced: <https://www.anthem.com/find-care/?alphaprefix=VHC>

## SADP

<https://www.anthem.com/health-insurance/provider-directory/searchcriteria?planstate=CT&plantype=DENTAL&planname=Dental+Prime>



## QHP

<https://www.connecticare.com/ahct/choice>



## QHP

<https://www.connecticare.com/ahct/value>

## SADP

<https://yourdentalportal.com/sbd/dental?brand=healthplex>



# Rate Impact

## Anthem – Individual QHP

### Exhibit A - Non-Grandfathered Rate Changes

Anthem Health Plans, Inc.  
Individual

Rates Effective January 1, 2025

HIOS Plan Name	2025 HIOS Plan ID	On/Off Exchange	Metal Level	Network Name	Area(s) Offered	Plan Category	Plan Specific Rate Change (excluding aging) <sup>(1),(2)</sup>
Catastrophic HMO Pathway Enhanced	86545CT1230005	On	Catastrophic	Pathway Enhanced	All	Renewing	9.7%
Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits	86545CT1230025	On	Bronze	Pathway Enhanced	All	Renewing	4.9%
Gold HMO Pathway Enhanced with Adult Dental and Vision Benefits	86545CT1230027	On	Gold	Pathway Enhanced	All	Renewing	17.8%
Anthem Catastrophic HMO Pathway Enhanced 9200/0%	86545CT1310033	Off	Catastrophic	Pathway Enhanced	All	Renewing	9.1%
Anthem Bronze HMO Pathway Enhanced 6000/12000/40% HSA	86545CT1310019	Off	Bronze	Pathway Enhanced	All	Renewing	9.0%
Anthem Bronze HMO Pathway Enhanced 8500/50%	86545CT1310055	Off	Bronze	Pathway Enhanced	All	Renewing	8.9%
Anthem Silver HMO Pathway Enhanced 4000/30%	86545CT1310056	Off	Silver	Pathway Enhanced	All	Renewing	7.7%
Anthem Gold HMO Pathway Enhanced 2000/10%	86545CT1310060	Off	Gold	Pathway Enhanced	All	Renewing	11.3%
Bronze PPO Pathway HSA	86545CT1330021	On	Bronze	Pathway	All	Renewing	4.3%
Bronze PPO Standard Pathway HSA	86545CT1330009	On	Bronze	Pathway	All	Renewing	6.8%
Bronze PPO Standard Pathway	86545CT1330002	On	Bronze	Pathway	All	Renewing	4.4%
Bronze PPO Pathway with Adult Dental and Vision Benefits	86545CT1330023	On	Bronze	Pathway	All	Renewing	4.7%
Silver PPO Standard Pathway	86545CT1330001	On	Silver	Pathway	All	Renewing	4.6%
Gold PPO Pathway with Adult Dental and Vision Benefits	86545CT1330020	On	Gold	Pathway	All	Renewing	17.9%
Gold PPO Standard Pathway	86545CT1330003	On	Gold	Pathway	All	Renewing	6.7%
Gold PPO Pathway	86545CT1330024	On	Gold	Pathway	All	Renewing	18.0%
Anthem Bronze PPO Pathway 8000/0% HSA	86545CT1340020	Off	Bronze	Pathway	All	New	0.0%
Anthem Silver PPO Pathway 4000/20% HSA	86545CT1340021	Off	Silver	Pathway	All	New	0.0%
Anthem Gold PPO Pathway 2000/10%	86545CT1340022	Off	Gold	Pathway	All	New	0.0%

**NOTES:**

{1} Plan level increases in rates do not include demographic changes in the population.

{2} Plan level rate increases were developed in accordance to URR Instructions. For 'New' 2025 plans, non-zero rate increases were calculated based off 2024 terminated plans mapped to them.

# Rate Impact

## CBI – Individual QHP

Product Name	2024 Premium Rate	2025 Premium Rate	Renewal Rate Change
Choice Gold Standard POS	\$698.53	\$732.55	4.9%
Choice Gold Alternative POS	\$634.60	\$666.08	5.0%
Choice Silver Standard POS	\$514.17	\$539.54	4.9%
Choice Bronze Standard POS	\$462.69	\$493.32	6.6%
Choice Bronze Alternative POS with Dental	\$448.78	\$472.27	5.2%
Choice Bronze Standard POS HSA	\$446.88	\$467.10	4.5%
Choice Catastrophic POS with Dental	\$243.20	\$253.28	4.1%
Weighted Average Rate Change (using projected 2025 membership by plan):			5.1%

# Rate Impact

## CICI – Individual QHP

Product Name	2024 Premium Rate*	2025 Premium Rate	Renewal Rate Change
Choice SOLO POS Coins. \$4,000 ded.	\$581.54	\$669.63	15.1%
Choice SOLO POS HSA Coins. \$3,500 ded.	\$602.34	\$667.66	10.8%
Choice SOLO POS Copay/Coins. \$5,500 30% ded.	\$599.53	\$682.51	13.8%
Choice SOLO POS Copay/Coins. \$6,000 ded.	\$613.32	\$685.31	11.7%
Value Gold Standard POS	\$719.45	\$808.68	12.4%
Value Silver Standard POS	\$540.29	\$607.67	12.5%
Value Bronze Standard POS	\$493.50	\$563.88	14.3%
Value Bronze Standard POS HSA	\$476.65	\$533.99	12.0%

On Exchange  
Plans

**Weighted Average Rate Change (using projected 2025 membership by plan):**

**12.5%**

# Rate Impact

## Anthem – Individual SADP

### Requested Rate Changes

<b>Product – Benefit</b>	<b>2024 Premium</b>	<b>2025 Premium</b>	<b>Percentage Change</b>
Anthem Dental Family – Pediatric Benefit	\$28.87	\$31.76	10.0%
Anthem Dental Family – Adult Benefit	\$38.76	\$34.88	-10.0%
Anthem Dental Family Enhanced – Pediatric Benefit	\$32.73	\$36.00	10.0%
Anthem Dental Family Enhanced – Adult Benefit	\$62.34	\$57.98	-7.0%
Anthem Dental Family Value– Pediatric Benefit	\$28.87	\$31.76	10.0%
Anthem Dental Family Value– Adult Benefit	\$25.97	\$24.80	-4.5%
Anthem Dental Family Preventive– Pediatric Benefit	\$28.87	\$31.76	10.0%
Anthem Dental Family Preventive– Adult Benefit	\$20.62	\$18.97	-8.0%

2025 requested rates effective 1/1/2025

# Rate Impact

## CICI – Individual SADP

<b>Plan</b>	<b>2024 Premium PMPM</b>	<b>2025 Premium PMPM</b>	<b>Percentage Change</b>
ConnectiCare Standard Dental Plan	\$ 69.31	\$ 71.32	2.9%
ConnectiCare Basic Dental Plan	\$ 24.17	\$ 24.82	2.7%

# Rate Impact

## Anthem - Small Group QHP

### Exhibit A - Non-Grandfathered Rate Changes

Anthem Health Plans, Inc.  
Small Group

Rates Effective January 1, 2025

HIOS Plan Name	2025 HIOS Plan ID	On/Off Exchange	Metal Level	Network Name	Area(s) Offered	Plan Category	Plan Specific Rate Change (excluding aging) <sup>(1),(2)</sup>
Bronze Pathway CT PPO	86545CT1260016	On	Bronze	Pathway CT PPO	All	Renewing	11.0%
Bronze Pathway CT PPO w/HSA	86545CT1300071	On	Bronze	Pathway CT PPO	All	Renewing	8.7%
Silver Pathway CT PPO w/HSA	86545CT1300081	On	Silver	Pathway CT PPO	All	Renewing	3.6%
Silver Pathway CT PPO	86545CT1300077	On	Silver	Pathway CT PPO	All	Renewing	13.0%
Gold Pathway CT PPO	86545CT1300069	On	Gold	Pathway CT PPO	All	Renewing	9.5%
Platinum Pathway CT PPO	86545CT1300072	On	Platinum	Pathway CT PPO	All	Renewing	6.6%
Anthem Bronze Century Preferred PPO 86545CT1300117	86545CT1300117	Off	Bronze	Century Preferred	All	Non-	0.0%

# 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

# Training & Noverant

(Learning Management System)



# 2025 Broker 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 Broker 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 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 write business for 2025 Qualified Health Plans.

There are 2 paths of certification for Brokers:

- Brokers who are certifying for the 4<sup>th</sup> consecutive year or more will receive a condensed curriculum
- Brokers who are certifying for the 3<sup>rd</sup> year or less and Broker Academy participants will receive the full broker curriculum

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 agreement with AHCT is available now in the Learning Management System (LMS).
2. 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)
3. 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

4. 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. A navigation bar at the top left contains a 'Home' tab with a house icon, highlighted by a green box and an arrow pointing to the label 'Home'. The main content area features the 'access health CT' logo at the top, followed by a row of four buttons: 'Access Health CT', 'Brokers', 'Certified Application Counselors', and 'Small Business'. Below this is a 'Welcome to AHCT Learning Center' section with three green cards: 'Total Completions' (36), 'Completions (Past 30 Days)' (1), and 'Expirations (Next 90 Days)' (0). To the right are two teal buttons: 'My Calendar' and 'My Records', with an arrow pointing to 'My Records' and the label 'Training Transcript'. Below the cards is a 'Required Training' section showing '0 Items' and a message 'You have no incomplete assignments!'. To the right is an 'Announcements' section showing '0' items and 'No Current Announcements'. The footer contains copyright information, privacy/terms links, and version information.

Home

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

Training Status

Required Training

Training Transcript

# Steps Towards Certification

5. Make sure your profile information is current. Refer to the next couple of slides.

**Brokers** must complete **all** the following fields to receive certification training:

- National Producer No. (NPN)
- NPN Expire Date (MM/DD/YYYY)
- Symantec ID (if you had one previously)
- Answer Yes/No if you have current Carrier Appointments
- Answer Yes/No in the appropriate fields to indicate which Plan you will be selling:

**Individual Business, Small Business and/or Dental** (complete all that apply)

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

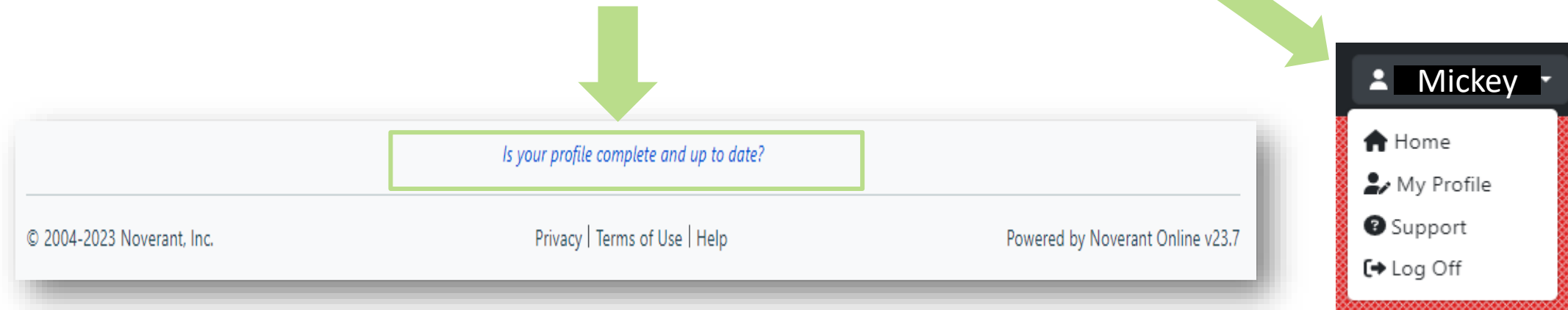
If your email address changes, please change it ***prior*** to recertification. This is important, as the Welcome Email and Instructions are sent to the current email address we have on record.



# 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.

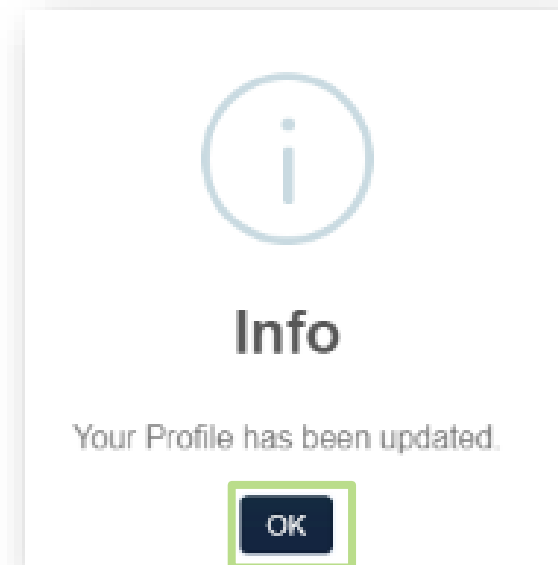




# How to Update Your Profile

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

6. Read and sign your Broker agreement electronically, using your username and password. See the next slide.



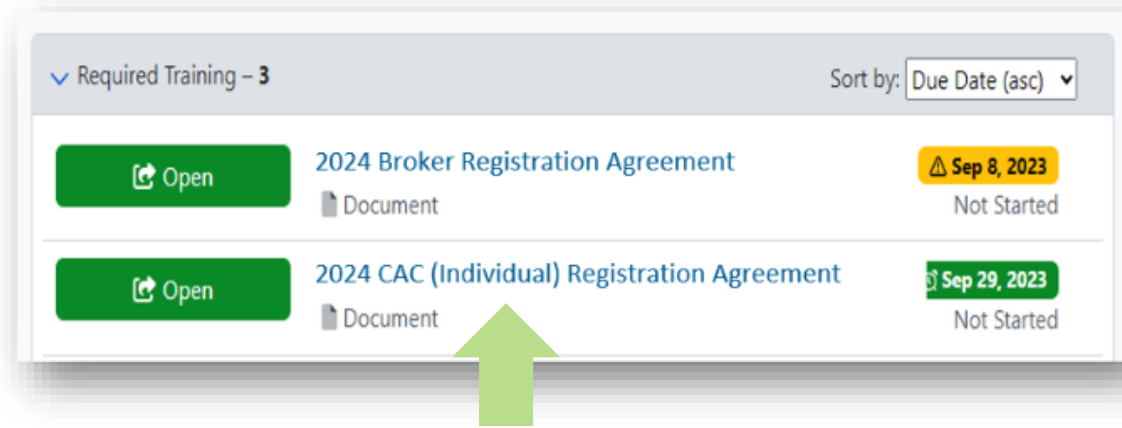
## IMPORTANT!

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

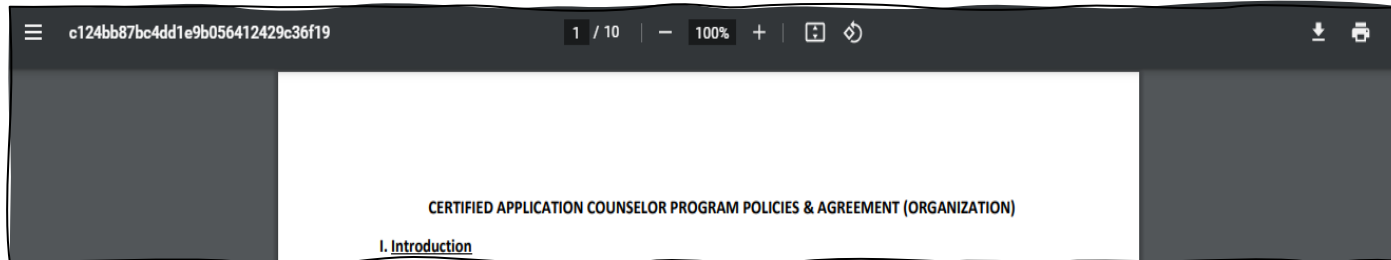
# How to Sign the Agreement

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.

A screenshot of the "Electronic Signature Required" page. It features 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 this are two input fields: "Username" with the value "imalearner" and "Password" with a masked value ".....". A blue "Submit" button is located at the bottom left.

# Steps Towards Certification

7. Once you have signed the agreement and AHCT Broker Support Team has ***checked and verified your profile and credentials***, your certification training will be made available.
8. 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.
9. We encourage you to complete your certificate training before the start of open enrollment on November 1. To receive 12 full months of commission please complete certification by December 31, 2024.
10. You must pass the assessment with 80% or better to certify with AHCT. You will be allowed one retake.

Note: Brokers who have signed the 2025 Agreement but have not met all the requirements will not have access to the training and the assessment. You will be contacted if any information is missing.

# 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

Required Training - 3

Sort by: Due Date (asc)

<a href="#">View</a>	Broker Certification Curriculum 2024 Competency	⚠ Sep 12, 2023 In Progress
<a href="#">Details</a>	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**

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

Required Training - 3

Sort by: Due Date (asc)

**View** Broker Certification Curriculum 2024 **Sep 12, 2023**  
Competency In Progress

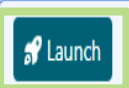
**Details** Broker Certification Assessment 2024 **Sep 12, 2023**  
Assessment Not Started

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.



**Start**

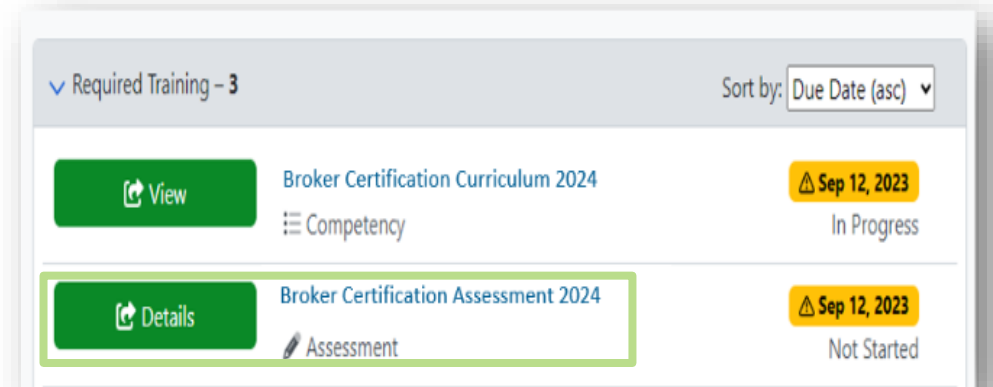
access health CT

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

# How to Complete Your Assessment

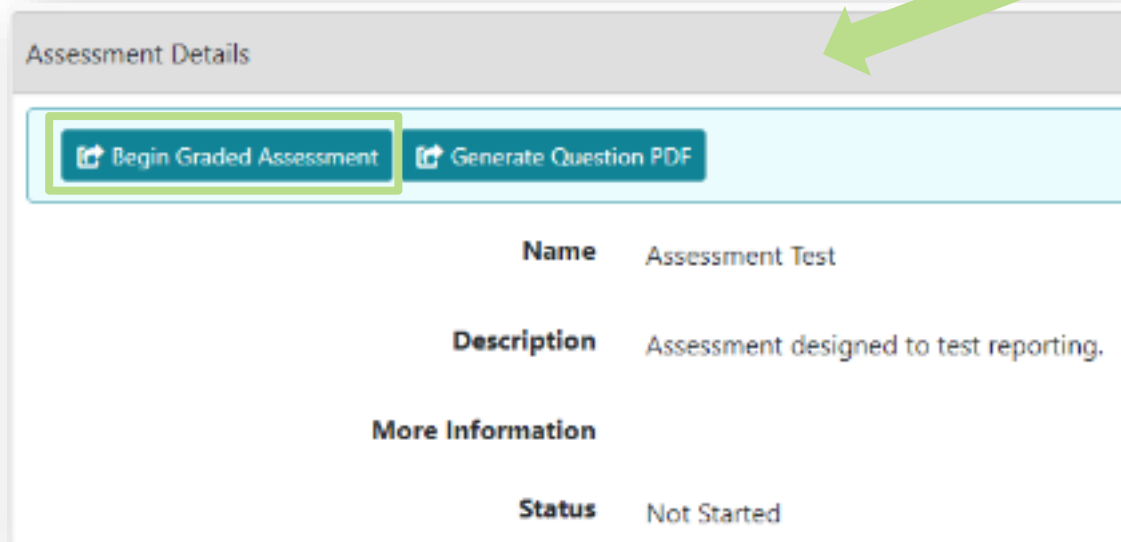
You can begin your **Assessment** after you have completed **all** the required training.

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



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

<a href="#">View</a>	Broker Certification Curriculum 2024 Competency	⚠ Sep 12, 2023 In Progress
<a href="#">Details</a>	Broker Certification Assessment 2024 Assessment	⚠ Sep 12, 2023 Not Started



Assessment Details

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

<b>Name</b>	Assessment Test
<b>Description</b>	Assessment designed to test reporting.
<b>More Information</b>	
<b>Status</b>	Not Started

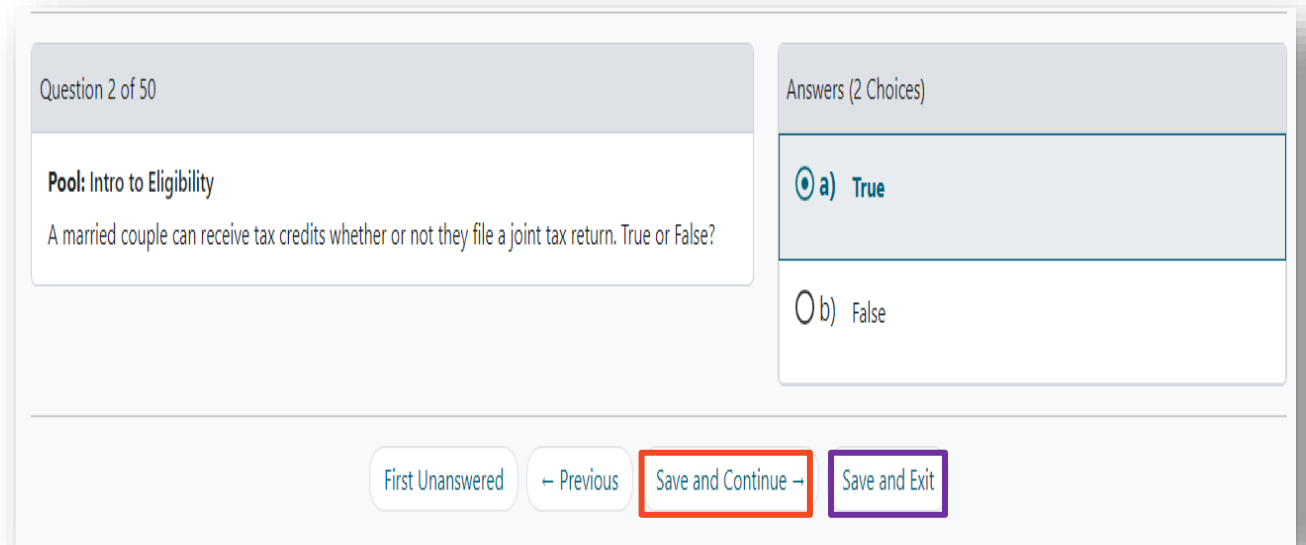
Do **not** click the button, Generate Question PDF!

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.

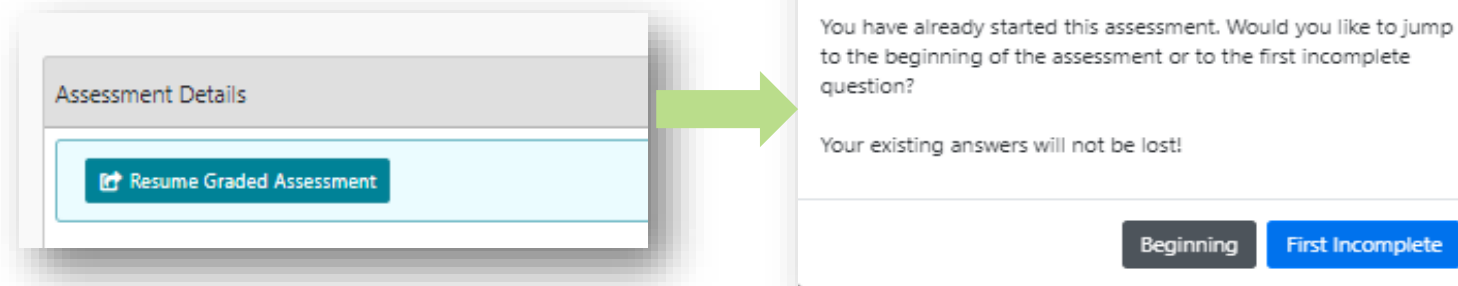
1. Go back to the Home Page to start the curriculum.
2. Click Details or View to take you to the Curriculum Details and Sub-Assignment Page.
3. Look at the incomplete training items that show a status of Not Started or In Progress.
4. Complete those items.
5. Make sure each sub-assignment reads Complete.

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 status of 'In Progress' with a due date of 'Aug 25, 2021'. A 'Sub-Assignments' table is shown below, listing various 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	

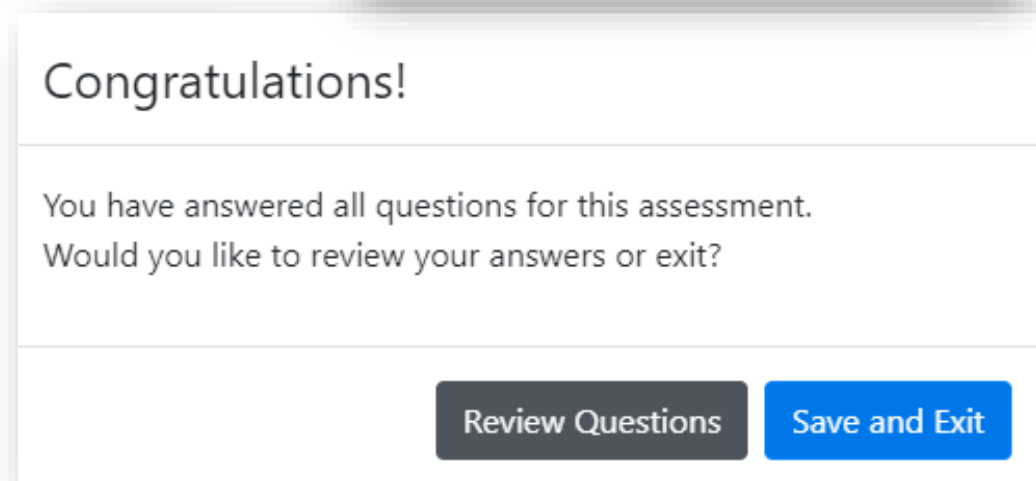
# Resume Assessment or Review Questions

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' (with a magnifying glass icon) and 'Change Grade' (with a checkmark icon). Below these, there are three more buttons: 'Resume Graded Assessment' (with a refresh icon), 'Generate Question PDF' (with a document icon), and 'Grade' (with a checkmark icon). The 'Grade' button is highlighted with a red border. Below the buttons, there is a section titled 'More Information' with the following details:

Status	Complete
Grade	100.0
Passing Score	80.0

A green arrow points from the 'Grade' button to the 'Grade' field in the 'More Information' section.

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

# 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.

Transcript

25 records per page Filter...

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!

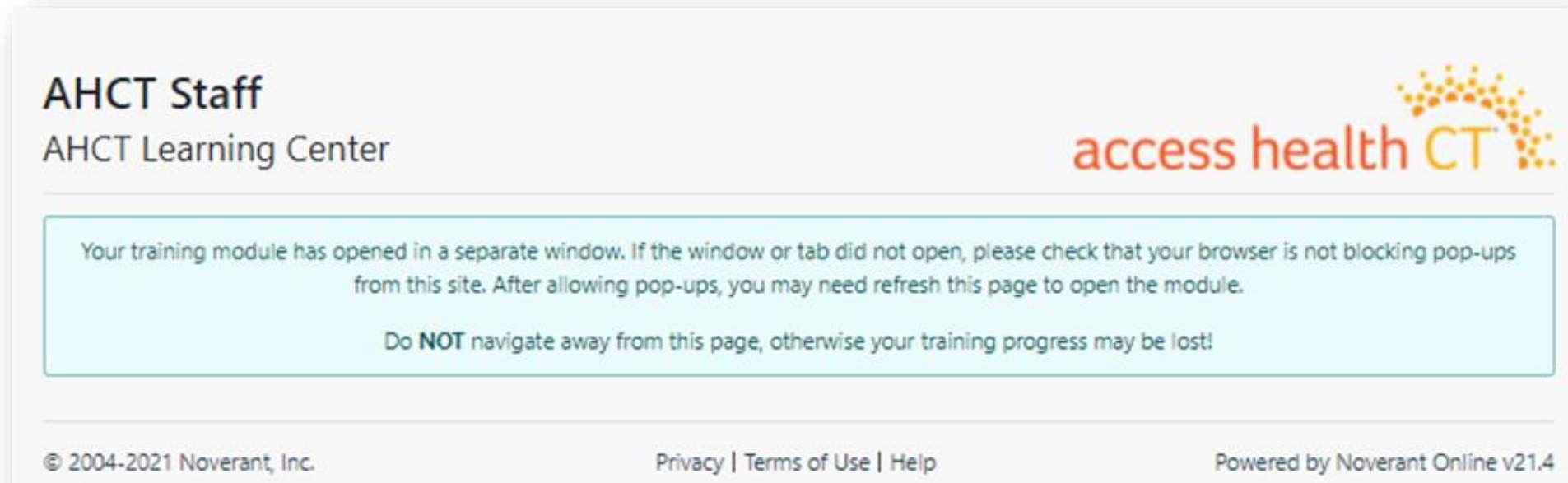


Type	Name	Status	Due Date
E-Learning	R2 Voter Registration 2021	Not Started	Sep 12, 2021
E-Learning	S Introduction to Medicare 2021	Not Started	Sep 12, 2021
E-Learning	B Introduction to Health Insurance 2021	In Progress	Sep 12, 2021
E-Learning	A1 Introduction to the Affordable Care Act 2021	Complete	
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, there is a footer with "© 2004-2021 Noverant, Inc.", "Privacy | Terms of Use | Help", and "Powered by Noverant Online v21.4".

**AHCT Staff**  
AHCT Learning Center

access health CT

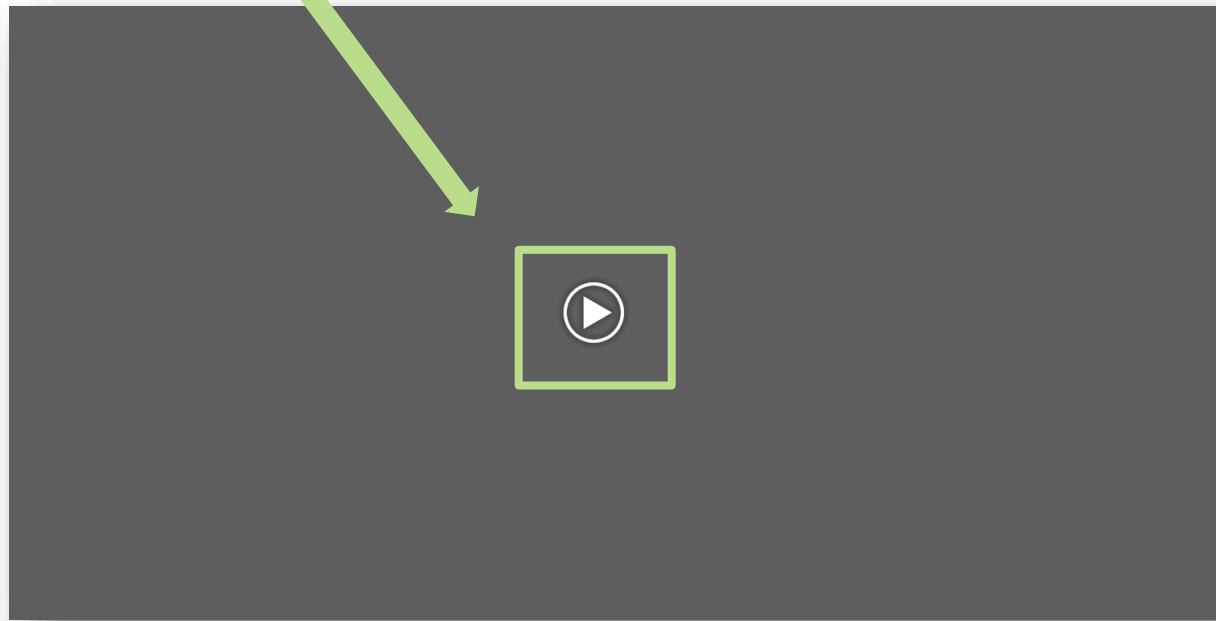
Your training module has opened in a separate window. If the window or tab did not open, please check that your browser is not blocking pop-ups from this site. After allowing pop-ups, you may need refresh this page to open the module.

Do **NOT** navigate away from this page, otherwise your training progress may be lost!

© 2004-2021 Noverant, Inc.      Privacy | Terms of Use | Help      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.

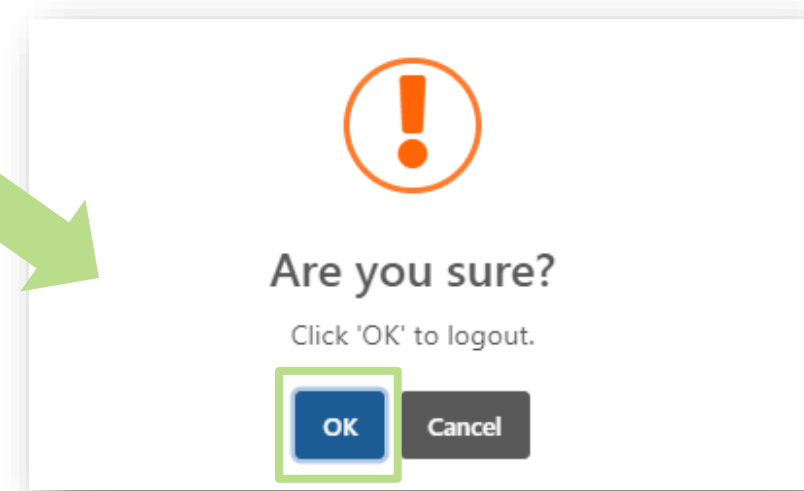
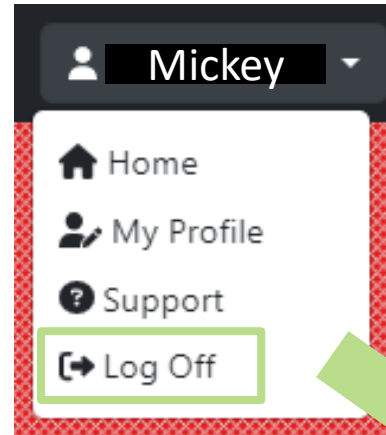




# LMS Log Off

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](mailto: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!

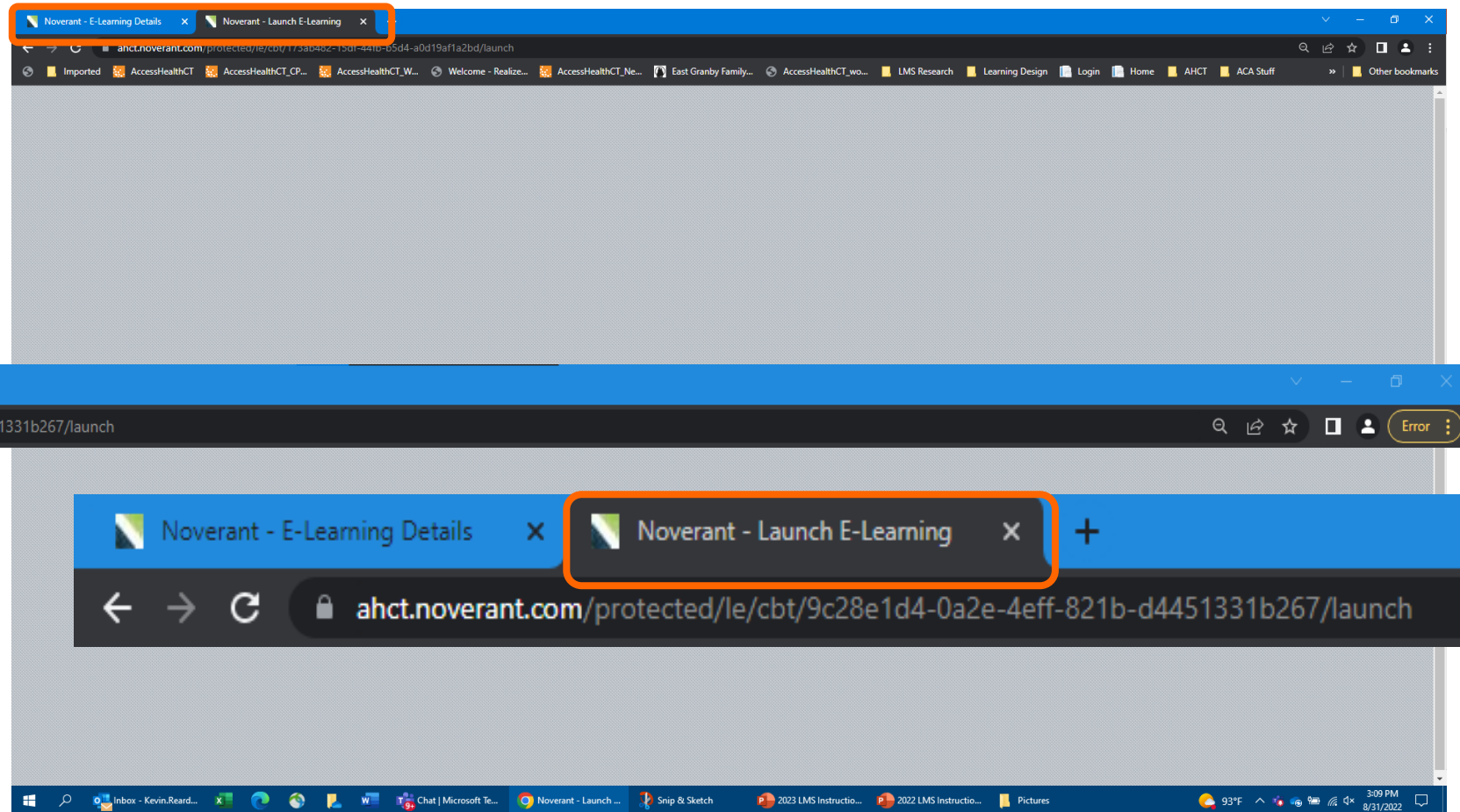
Click on [Click Here to Exit /Save and Close](#) on the upper right corner of the screen to submit your results and close this window.



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

# Course Completion Issue – Gray Screen continued

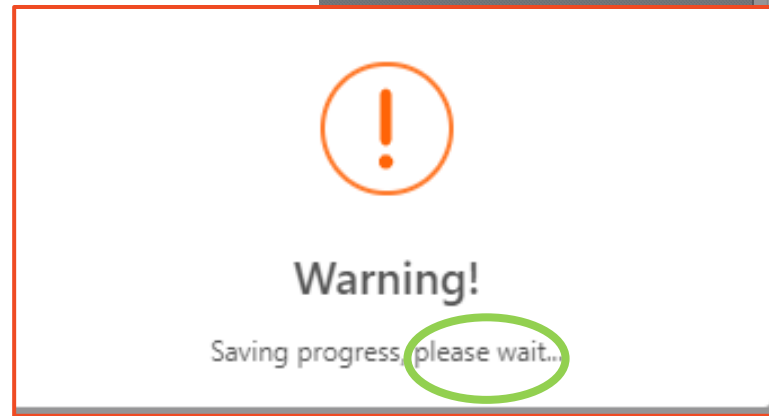
You may be taken to a blank screen that looks like this after clicking on “Click Here to Exit/Save and Close”.



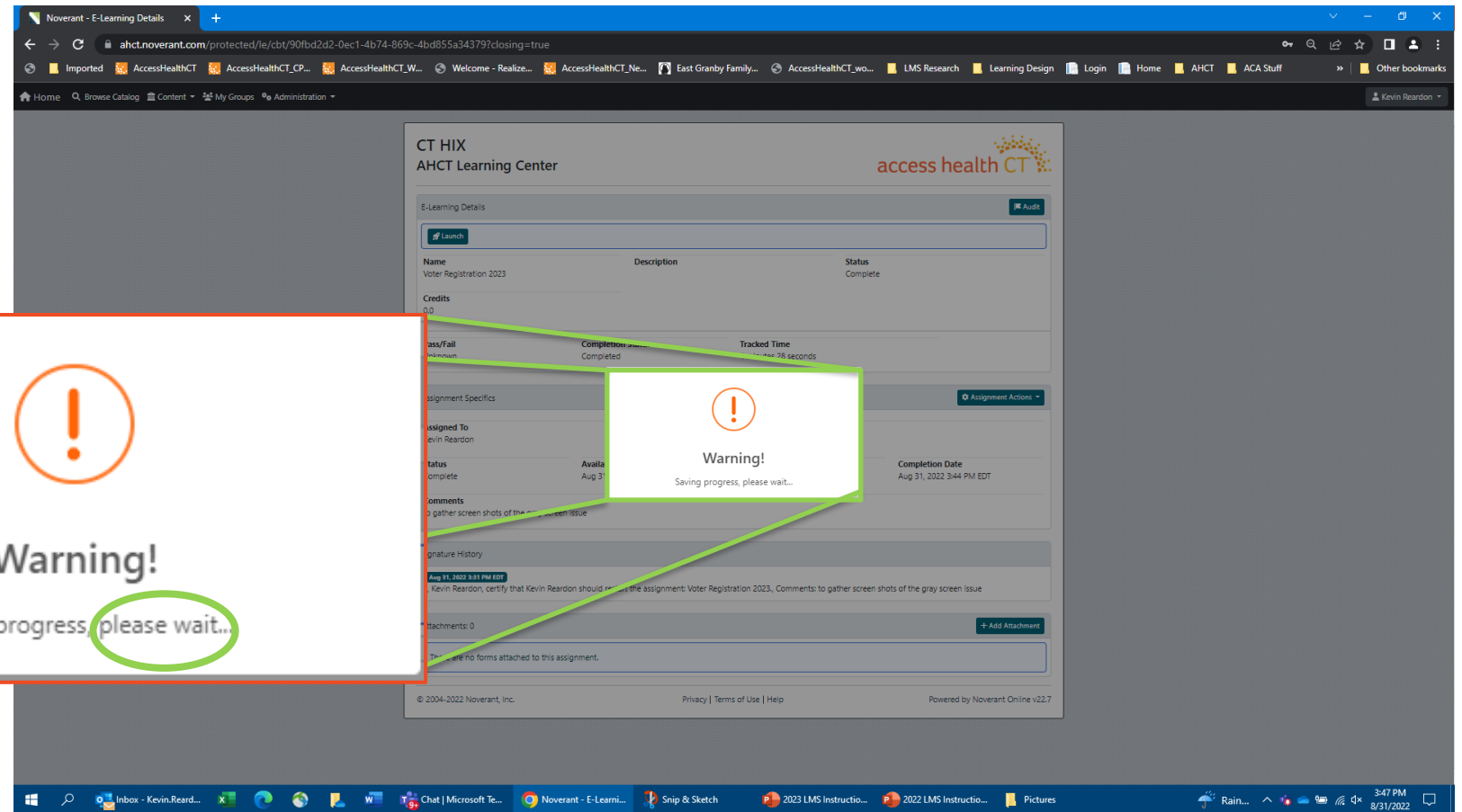
At this point, you can close the browser tab containing the gray screen by clicking on the “X”. (Close the tab named Noverant – Launch E-Learning X)

# 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.

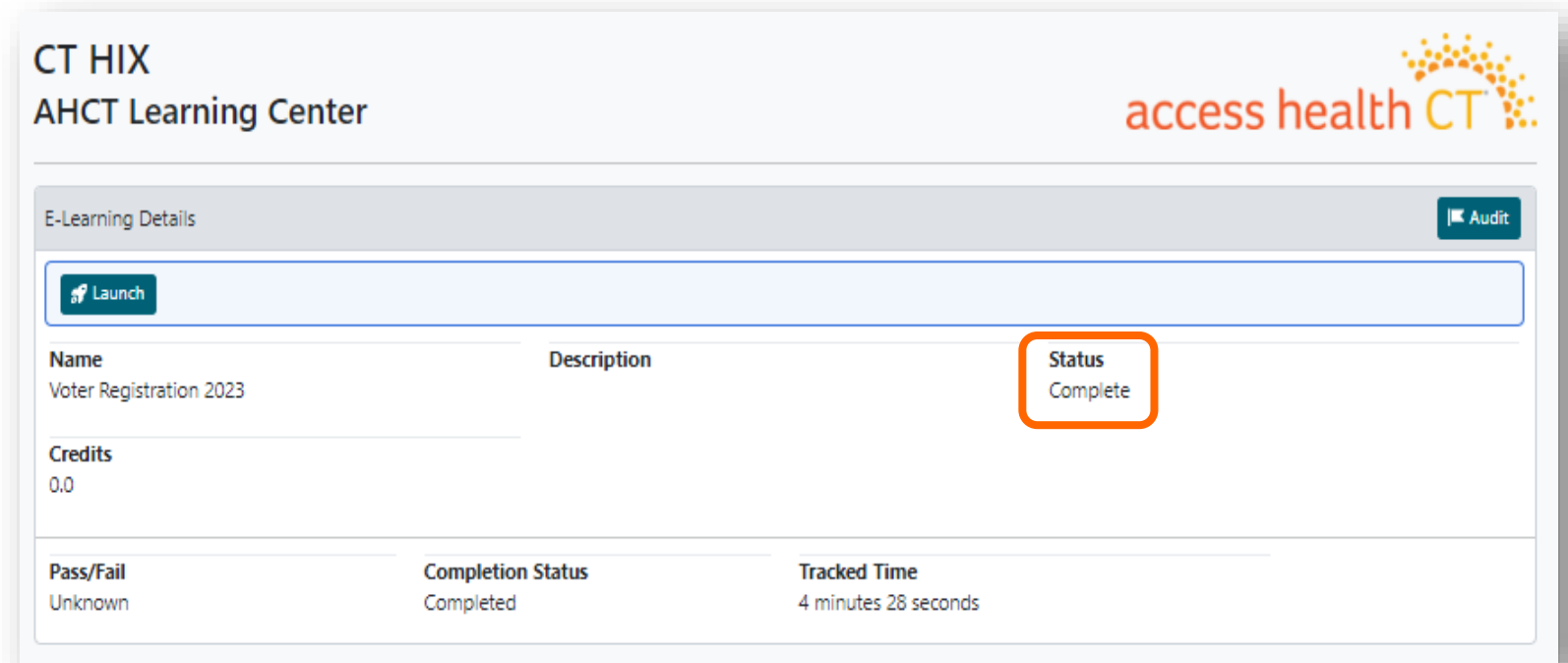


# Course Completion Issue – Gray Screen continued

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, members are *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:

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.*

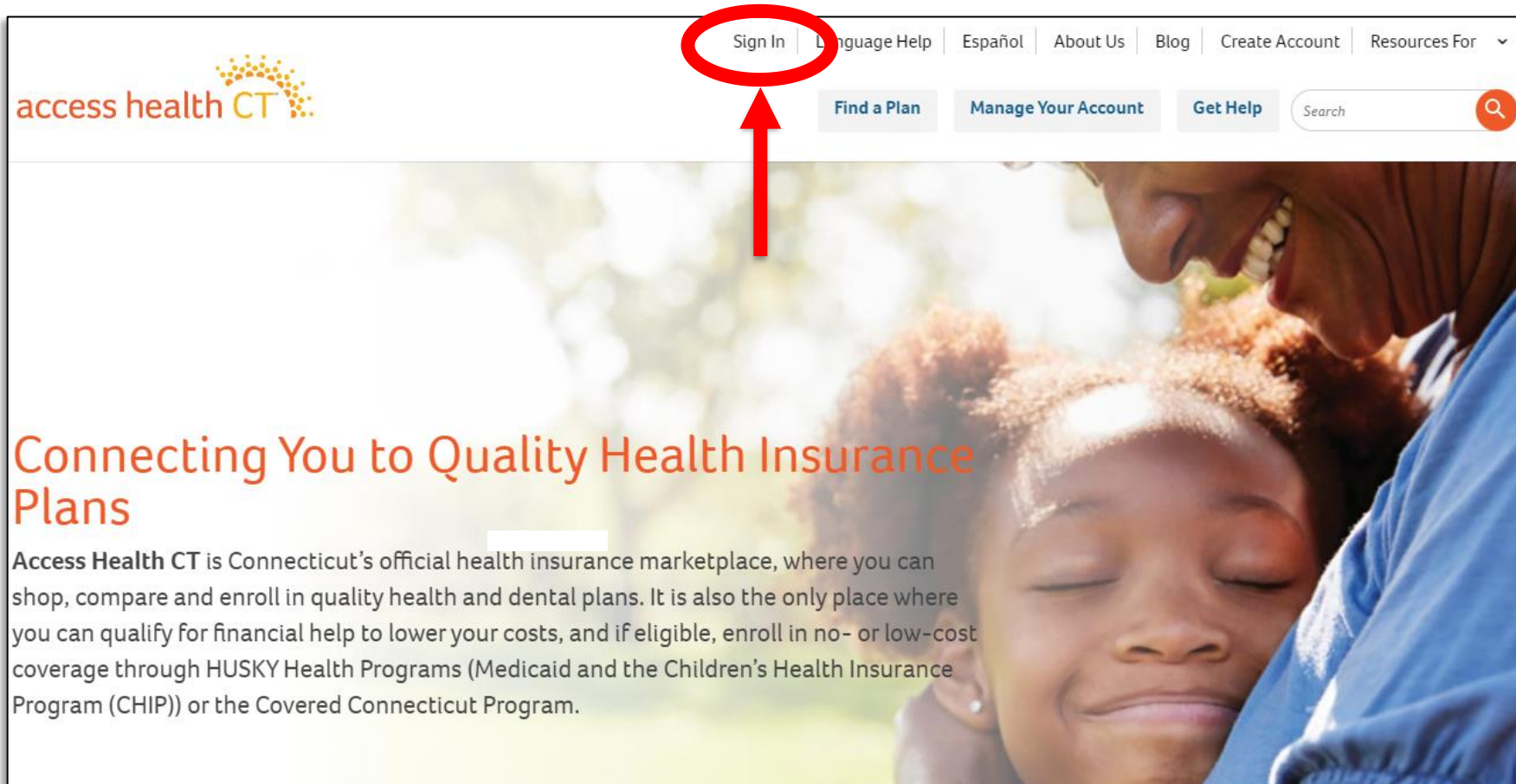
# Broker 101

# Broker 101

- **Broker Portal Basics**
- **The Tango Process**
- **Self Service Client Lists**
- **Commission**

# Broker Portal Basics

# Logging into the Portal (part 1)



The screenshot shows the top navigation bar of the Access Health CT website. The 'Sign In' link is circled in red, and a red arrow points to it from below. Other navigation links include 'Language Help', 'Español', 'About Us', 'Blog', 'Create Account', and 'Resources For'. Below the navigation bar are buttons for 'Find a Plan', 'Manage Your Account', and 'Get Help', along with a search bar. The main content area features a large image of a woman smiling and holding a young girl, with the text 'Connecting You to Quality Health Insurance Plans' and a paragraph describing the service.

access health CT

Sign In | Language Help | Español | About Us | Blog | Create Account | Resources For

Find a Plan | Manage Your Account | Get Help | Search

## Connecting You to Quality Health Insurance Plans

Access Health CT is Connecticut's official health insurance marketplace, where you can shop, compare and enroll in quality health and dental plans. It is also the only place where you can qualify for financial help to lower your costs, and if eligible, enroll in no- or low-cost coverage through HUSKY Health Programs (Medicaid and the Children's Health Insurance Program (CHIP)) or the Covered Connecticut Program.

[www.accesshealthct.com](http://www.accesshealthct.com)

# Logging into the Portal (part 2)

Hi, Broker Support | Log Out | About Us | Blog | Resources For ▾

access health CT

Get Help Search

Live Chat

### Security Code

How would you like to receive the Security Code


- Send to Email
- Send by SMS
- Send by Voice Call

The pass code will be sent to your mobile at

Security Code\*

Validate >

*Fields marked with \* are required.*

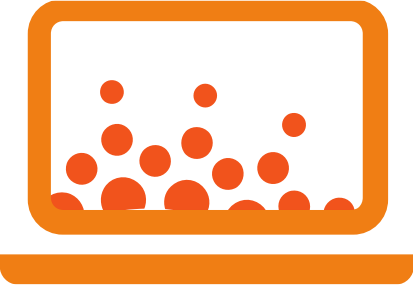


VIP Access	
Credential ID	VSST50070110
Security Code	795823

Validation & ID Protection



# Account Home



Account Home My Clients

**Message Center** View More

Message	Date Received
Your password has been reset	08/16/2022
Your password has been reset	08/04/2022
Barton Graham has been accepted as a client	06/29/2022
Barton Graham has requested assistance	06/29/2022
Barton Graham has ended your assistance relationship	06/23/2022

**Quick Links**

- [Change Account Settings](#)
- [My Clients](#)

**Announcements**

There are no announcements

**Client Partnership Requests**

Person	Email	Date	Phone	Client Status	Action
There are no new requests					

# Message Center – View More

The screenshot displays the Message Center interface. At the top, there is a navigation bar with 'Account Home' and 'My Clients'. Below this, a dropdown menu is open, showing options: 'All', 'Notice', and 'Change History'. This dropdown is highlighted with a green border. Below the navigation bar, there is a search bar and a 'Search' button. The main content area is a table with columns: MESSAGE, DATE RECEIVED, MESSAGE TYPE, VIEW, and LANGUAGE. The table contains several rows of messages, all with 'Change History' as the message type. A second dropdown menu is open over the 'Year' column, showing options: 2022, 2022, 2021, 2020, 2019, and 2018. This dropdown is also highlighted with a green border. The table has a pagination bar at the bottom showing '1' and '2'.

MESSAGE	DATE RECEIVED	MESSAGE TYPE	VIEW	LANGUAGE
Your password has been reset	August 16, 2022	Change History		
Your password has been reset	August 04, 2022	Change History		
Barton Graham has been accepted as a client	June 29, 2022	Change History		
Barton Graham has requested assistance	June 29, 2022	Change History		
Barton Graham has ended your assistance relationship	June 23, 2022	Change History		
Barton Graham has been accepted as a client	June 22, 2022	Change History		
Barton Graham has requested assistance	June 22, 2022	Change History		
Your password has been reset	May 26, 2022	Change History		
Your contact information has been updated	March 05, 2022	Change History		
Your contact information has been updated	March 05, 2022	Change History		



# Change Account Settings

Account Home My Clients

[Back to Account Home](#)

## Personal Information

**General**  
User Name: bsupport  
Password: \*\*\*\*\*  
[Change Password](#)  
[Change Security Question\(s\)](#)

**Language**  
Preferred Language: English  
Go Paperless:  Yes  No

**Assistance Offered**  
 In-Person  Email  Phone

**Language(s) Spoken**  
[Change Language\(s\)](#)  
Accepting New Customers?:  Yes  No

**Certification Information**  
Certification Number: 2018  
Certification Status: Active  
Start Date: 2018/11/28  
End Date: 2018/11/31  
Account Number: 2018

**Contact Information**  
Website:  
Work: 280 Trumbull st, Hartford, Connecticut 06103  
Mailing: 380 Trumbull 15fl, Hartford, Connecticut 06103  
Email: AHCTbrokersupport@ct.gov  
Preferred Phone Number: 860-241-8452  
Organization: Access Health Ct

[Update Contact Information](#)

Provides Assistance for Special Enrollments?:  Yes  No

[Update](#)

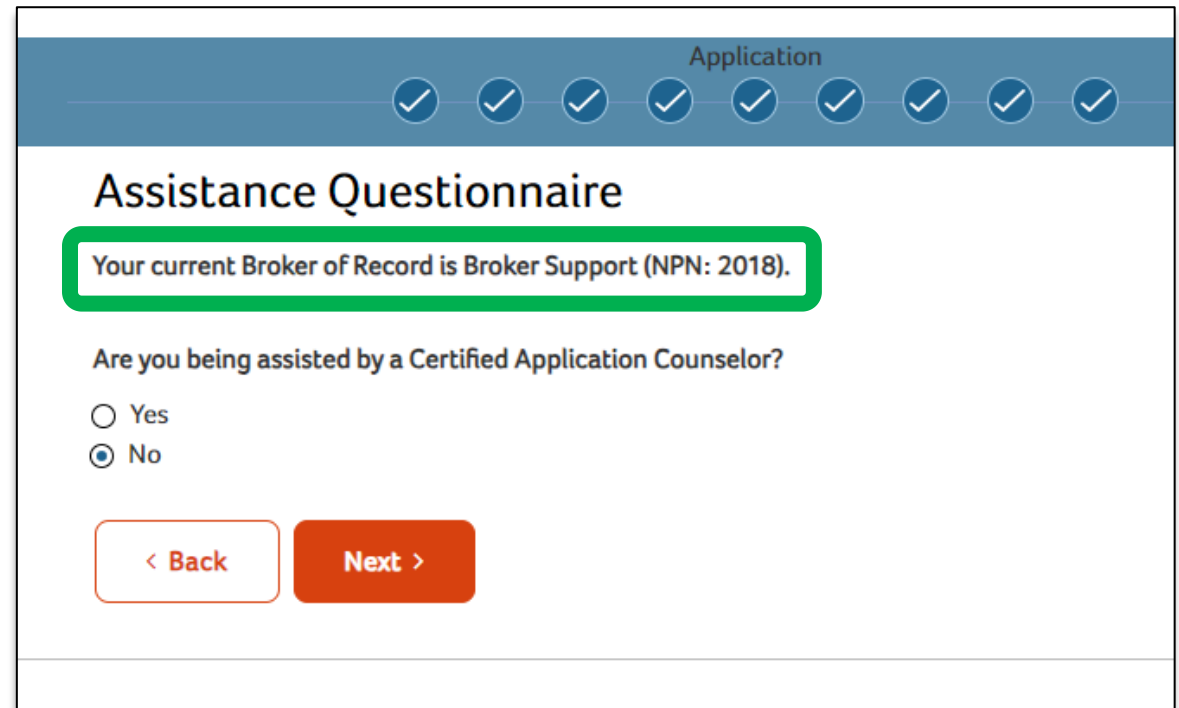
You can find your Account status here. Currently, if you are in any other status besides 'Active' you will not be able to be searched under 'Get Help'

**Keep Your Info  
Up to Date!**

# 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. If you are properly Tangoed to your client, you will see your name and NPN listed at the top of this page and can simply click 'Next.' If you do NOT see your name, you will have to go back and complete the Tango. This Question is only used for CAC tracking purposes (NOT commission) and will have no impact on the BOR/Client relationship.

Brokers CANNOT enter their NPN on this screen



The screenshot shows a web application interface for an "Assistance Questionnaire". At the top, there is a blue header bar with the word "Application" and a progress indicator consisting of ten blue circles with white checkmarks. 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 with 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 >".

# Broker Changes Within an Agency

When requesting a change from one broker to another (for whatever reason) within an agency the following steps need to take place:

1. The agency drafts a letter to each affected client, letting them know of the change in brokers.
2. The letter should include a place for the client to agree, sign and date the letter and return to agency.
3. The agency then submits the letters to the [AHCT.Brokersupport@ct.gov](mailto:AHCT.Brokersupport@ct.gov) mailbox.
4. AHCT will notify the agency/new Broker once the change has taken place.

# The Tango Process

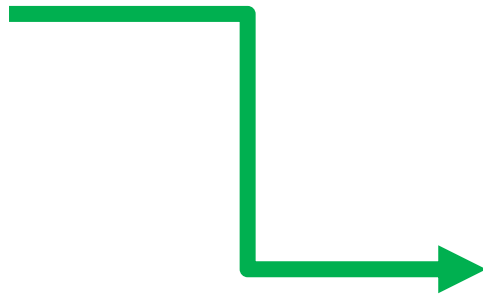


# Tango Before Enrolling in Coverage

To ensure you receive commission, tango with the consumer **BEFORE**  
you Enroll a member in a plan

# The Consumer Account Home

Here you can view the consumer's enrollment history in the same Dashboard Format that was previously shown directly on the Account Home Page, as well as view and update PCP Information when applicable.



A screenshot of a dashboard section titled "I want to...". It contains a grid of seven tiles: "Apply for Coverage &gt;", "See What I Need to Provide &gt;", "Read My Messages &gt;", "Get My Tax Forms &gt;", "View Application Details &gt;", "Manage My Assistance &gt;", and "Edit My Settings &gt;". A green circle highlights the "Manage My Assistance &gt;" tile, with a green arrow pointing from it to the right. Below the grid is a section titled "Additional Actions" with two links: "View Enrollment History" and "View My Primary Care Provider".

Before a consumer has Tangoed, this tile will read "Find Assistance"

A screenshot of a single tile with a white background and a thin black border. It features a horizontal orange line at the top, followed by the text "Find Assistance &gt;" in blue.



# The Get Help Tool

## Assistance Search

Please enter information below to find an individual who can assist you.

### I need...

- Help from an Enrollment Specialist (Certified Application Counselor) to answer my questions and help me enroll.
- A Certified Broker to help me select a health care plan for me and/or my family.

Zip Code

Eg: 06101

Last Name

Eg: Smith

Language Preference

-- Any --

Within Miles

5

Organization Name

-- Any --

Town/City

-- Any --

If you need immediate help, please contact the Call Center at: 1-855-805-4325. Individuals with a hearing disability, please call the TTY line at: 1-855-789-2428.  
If you need assistance in a language other than English, you may contact us at the number above.

< Back

Search >

# The Consumer View (part 1)

## Search Results

### NEED HELP CHOOSING A PLAN?

Our Certified Brokers can help you choose a private health plan (also known as Qualified Health Plan) at no cost. Simply call 1-855-805-4325.


 Live Chat

- For additional help from Certified Brokers, please see the list below.

1 Found, Displaying 1-1

« Previous **1** Next »

### Search Results

Name	Organization Name	Assistance Offered	Contact Information	Spoken Language(s)	Accepting New Customers?	Provides Assistance for Special Enrollments?	Action
Access Health	Access Health Ct	In Person	280 Trumbull st Hartford 06103  (860) 757-1605		YES	YES	

« Previous **1** Next »

If you need immediate help, please contact the Call Center at: 1-855-805-4325. Individuals with a hearing disability, please call the TTY line at: 1-855-789-2428.

If you need assistance in a language other than English, you may contact us at the number above.

[< Back](#)



# The Consumer View (part 2)

## If there is no current Broker

Confirm your request

Name:	Access Health
Organization:	Access Health Ct
Address:	280 Trumbull st, , Hartford, 06103
Website:	
Email:	
Phone:	(860) 757-1605

[Go Back](#) [Confirm](#)

## If a new Broker is selected

Confirm Broker Change

You currently have a Broker associated with your account. Please click "Confirm" only if you wish to remove and replace your current Broker with the new Broker.

<b>Current Broker</b>	
Name:	Broker Support
Organization:	Access Health CT
Address:	280 Trumbull st, Hartford, 06103
Website:	
Email:	<a href="mailto:AHCTbrokersupport@ct.gov">AHCTbrokersupport@ct.gov</a>
Phone:	(860) 241-8452
<b>New Broker</b>	
Name:	Bart Graham
Organization:	
Address:	280 Trumbull St, Hartford, 06103
Website:	
Email:	<a href="mailto:bwgAHCTtest@gmail.com">bwgAHCTtest@gmail.com</a>
Phone:	(860) 241-8452

[Go Back](#) [Confirm](#)

## If the same Broker is selected

Confirm Broker Change

This is already your current Broker.

[Cancel](#)

# The Consumer View (part 3)

Account Home > Add Contact Information Live Chat

## Add Contact Info

Please complete the fields below. The Broker will use this information to contact you. *Fields marked with \* are required.*

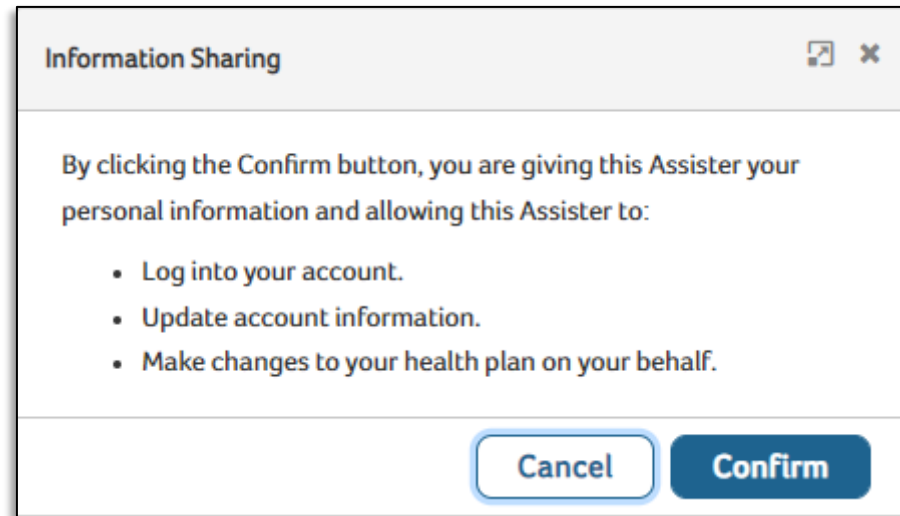
Phone Number\*  Phone Type\*  E-Mail Address

**Note:** If you have a current application, we used the contact information on file. Any updates made here will not be reflected in your account.

If you need immediate assistance with your application, please contact the call center at: 1-855-805-4325. Individuals with a hearing disability may contact the Call Center via the TTY line at: 1-855-789-2428.

[< Back](#) [Submit >](#)

# The Consumer View (part 4)



# Broker Action - Accept

Client Partnership Requests					
Person	Email	Date	Phone	Client Status	Action
Barton Graham		09/12/2022	860-241-8452	Enrollment Started	<input type="button" value="Accept"/> <input type="button" value="Decline"/>

# Broker Action- Decline

## Decline Request

Please provide the reason(s) why you are unable to partner with Barton Graham at this time.

Reason:\*

Select an Option

Comments:\*

Select an Option

Select an Option

Client is geographically distant from my location

Unable to take on new clients

I do not speak the same language as this client

This client has special (disability) needs that I can't serve

Other

# Self Service Client Lists & Commission

# The Attention Symbol

You will see a symbol in your 'My Clients' list when your clients receive any of a number of different "actionable" notices, such as requested verifications and auto renewals that were unable to be processed or when someone is about to turn 65. When any of these notices are sent to the consumer, you will see an "Attention" symbol in a new column in your 'My Clients' list. This will alert you that this client requires some kind of action on their account. This symbol will be visible for up to 90 days or until you visit the consumer's Inbox to view the notice(s) that will explain what is required.

« Previous **1** 2 Next »

My Clients

Name	Email	Phone	Client Since	Open Enrollment/Renewal Date	Active Carrier Enrollment <sup>?</sup>	Attention <sup>?</sup>	Application Status	QHP Enrollees	Action
John Wick	barton.graham@ct.gov	2034908566	03/15/2023	02/12/2024	Anthem Blue Cross and Blue Shield		Completed	1	<a href="#">Remove</a>
Bill Gates	kc.shailesh01@gmail.com	8606708664	07/19/2020	02/10/2024			Determined		<a href="#">Remove</a>

Client Since	Open Enrollment/Renewal Date	Active Carrier Enrollment <sup>?</sup>	Attention <sup>?</sup>	Application Status
01/16/2024	03/11/2024			Completed
01/11/2024	12/17/2024			Submitted
01/11/2024	12/17/2024			Submitted

# Sort Your Clients

All My Clients column headers are now clickable and sortable

My Clients									
Name	Email	Phone	Client Since	Open Enrollment/Renewal Date	Active Enrollment ?	Attention ?	Application Status	Active Enrollees	Action
1	Name								
	Bill Gates								
	Glorivee Machado								
	Marlude Pierre-Louis								
	Barton Graham								
	Bart Graham								
	TestWarranty ReleaseOne								
	John Wick								
	bill gates								
	Luke Bajana								
	Roberto Blundo								
2	bill gates								
	Barton Graham								
	Barton Graham								
	Bart Graham								
	Bill Gates								
	Glorivee Machado								
	Jim Halpert								
	John Wick								
	Luke Bajana								
	Marlude Pierre-Louis								
3	Unenrolled Account								
	TestWarranty ReleaseOne								
	Roberto Blundo								
	Marlude Pierre-Louis								
	Luke Bajana								
	John Wick								
	Jim Halpert								
	Glorivee Machado								
	Bill Gates								
	Bart Graham								

1. Initial results are auto-sorted based on column data.
2. Upon the first click, text columns should display alphabetically, a-z, A to Z, special characters.
3. Subsequent clicks should again re-sort in the opposite manner based on column data as applicable.



# Choose Coverage Type

Account Home My Clients

First Name  
Eg: John

Active Enrollment

Application Status

Coverage Type

All

All

Health

Dental

Eg: 888-123-8888

Coverage Type

All

Export Reset Search >

13 Found, Displaying 1-10 **Health/Dental/All**

« Previous 1 2 Next »

My Clients

Name	Email	Phone	Client Since	Open Enrollment/Renewal Date	Active Enrollment	Attention	Application Status	Active Enrollees	Action
Bill Gates	kc.shailesh01@gmail.com	8606708664	07/19/2020	08/29/2024			Enrollment In Progress		Remove
Glorivee Machado		8603317977	10/12/2023	12/19/2023	HUSKY		Completed	2	Remove
Marlude Pierre-Louis	marludepierrelois@gmail.com		05/14/2020				In Process		Remove
Barton Graham	theicarusedescent@gmail.com	8602418452	08/12/2021	02/10/2024			Enrollment Started		Remove
Bart Graham		2034908566	08/31/2023	02/10/2024			Determined		Remove
TestWarranty ReleaseOne			05/22/2020	06/05/2021			Completed		Remove
John Wick	barton.graham@ct.gov	2034908566	03/15/2023	08/17/2024			Enrollment Started		Remove
bill gates			11/14/2019				Application Not Started		Remove
Luke Bajana			11/14/2019				Application Not Started		Remove
Roberto Blundo			11/14/2019				Application Not Started		Remove

« Previous 1 2 Next »

# Refine By Carrier & Application Status

Active Enrollment

▼

- Anthem Blue Cross and Blue Shield
- ConnectiCare Benefits Inc
- ConnectiCare Benefits, Inc.
- ConnectiCare Insurance Company, Inc.
- HealthyCT Inc
- HUSKY**
- UnitedHealthcare

Brokers can now select HUSKY to view all of their clients who are enrolled in Medicaid.

Account Home

First Name

Eg: John

Active Carrier Enrollment

▼

Application Status

▼

- Application Not Started
- Cancelled
- Completed
- Denied
- Determined
- Enrollment In Progress
- Enrollment Started
- Inactive
- In Process
- Partially Enrolled
- Submitted

Name	Email	Phone
------	-------	-------



# Export Your Own Client Lists

Carrier name is only populated in the event the enrollee is actively enrolled with the carrier and their enrollment is not in a canceled, terminated, or renewed status.

Name	Email	Phone	Client Since	Open Enrollment/Renewal Date	Active Enrollment	Attention	Application Status	Active Enrollees	Action
bill gates			11/14/2019				Application Not Started		Remove
Luke Bajana			11/14/2019				Application Not Started		Remove
Roberto Blundo			11/14/2019				Application Not Started		Remove
Unenrolled Account			02/27/2021				Application Not Started		Remove
Jim Halpert			10/27/2021				Application Not Started		Remove
Barton Graham			08/26/2023				Application Not Started		Remove

# Example of the Exported Client List

Client lists will export as excel spreadsheets with any filters you may have selected. You can save as many copies as needed with any different filter settings as you'd like.

	A	B	C	D	E	F	G	H	I	J	K
	CONSUMER_USER_FIRST_NA	CONSUMER_USER_LAST_NA	CONSUMER_LOGIN_USER_ID	LOGICAL_APPLN_ID	CLIENT_SINCE	OE_RENEWAL_DATE	ACTIVE_CARRIER_ENROLLMENT	APPLN_STATUS	PHONE_NUMBE		QHP_ENROLLEES
1	Bill	Gates	testemail2480	10403037	07/19/2020	06/14/2022	N/A	Determined	8606708664	kc.shailesh01@gmail.com	N/A
2	Marlude	Pierre-Louis	livetostrive2	10399891	05/14/2020	06/11/2022	N/A	Determined	N/A	marludepierrelois@gmail.com	N/A
3	Barton	Graham	bartonwgraham	4985857	08/12/2021	11/07/2017	N/A	Enrollment Started	2034908566	theicarusdescent@gmail.com	N/A
4	TestWarranty	ReleaseOne	testwarranty1.0	9465525	05/22/2020	06/05/2021	N/A	Completed	N/A	N/A	N/A
5	bill	gates	prctest.nazhu43	N/A	11/14/2019	N/A	N/A	Application Not Started	N/A	N/A	N/A
6	Luke	Bajana	lebajana	N/A	11/14/2019	N/A	N/A	Application Not Started	N/A	N/A	N/A
7	Roberto	Blundo	rab04004	N/A	11/14/2019	N/A	N/A	Application Not Started	N/A	N/A	N/A
8	Unenrolled	Account	unenrolled	N/A	02/27/2021	N/A	N/A	Application Not Started	N/A	N/A	N/A
9	Jim	Halpert	bigjimh	N/A	10/27/2021	N/A	N/A	Application Not Started	N/A	N/A	N/A
10											
11											

# Commission

- Please reach out to the Carriers for commission related issues.
- Any commission concerns returned from the carrier please reach out to the Broker Support Team IMMEDIATELY.

For commission related issues please sent requests to

[AHCTbrokersupport@ct.gov](mailto:AHCTbrokersupport@ct.gov)

# Small Business & Dental



# Why You Should Choose Access Health CT Small to enroll your Small Business

access  
health CT  
small business

# Getting certified with SHOP

1. Must be appointed with Anthem
2. Must have an active License/NPN
3. Complete and Submit broker deposit form
4. SELL!!!

## Broker Commission Direct Deposit Authorization Form



Access Health CT Small Business pays broker commission payments via direct deposit. Brokers/Agents authorize Access Health CT Small Business to deposit commission payments directly into their checking accounts by Electronic Funds Transfer (EFT).

1. Complete this Authorization Form
2. Attach a voided check – Not a deposit slip
3. Submit completed form and voided check to the address below

### Please read and sign before completing and submitting

I hereby authorize Access Health CT Small Business to deposit payment of my monthly commission owed me by initiating credit entries to my accounts at the financial institution (hereinafter "Bank") indicated on this form. Further, I authorize Bank to accept and to credit any credit entries indicated by Access Health CT Small Business to my accounts. In the event that Access Health CT Small Business deposits funds erroneously into my account, I authorize Access Health CT Small Business to debit my account for an amount not to exceed the original amount of the erroneous credit. This authorization is to remain in full force and effect until Access Health CT Small Business and Bank have received written notice from me of its termination in such time and in such manner as to afford Access Health CT Small Business and Bank reasonable opportunity to act on it.

Broker/Agency Name (as it appears on checking account) with TIN NUMBER:		
Broker/Agency Address:		
City:	State:	Zip Code:
Broker NPN ID # and Agency TIN#		





# Quoting Made Easy



- Complete group census sheet
- Email to shop department
- Receive quote SAME DAY



**Census Instructions**

1. Provide First/Last name of Employee and dependents. Please label as the following (Employee, Spouse, Child)
2. Provide Business address and zip code (rates are based on age of applicants and county in which business is incorporated in)
3. Please Separate families with blank row
4. Provide contribution amount (if applicable) Small groups are not required to contribute to employee plans. Employers can contribute 0-100% or set a defined dollar amount. (ex. 50% to all plans or 50% to lowest cost plan; or \$100 to all employees)
5. Please return census to: [Kayla.Henderson@ct.gov](mailto:Kayla.Henderson@ct.gov) or [860-757-6853](tel:8607576853)

**BUSINESS NAME:** \_\_\_\_\_

**ZIP CODE:** \_\_\_\_\_

**CONTRIBUTION:** \_\_\_\_\_

**PAY SCHEDULE:** EX. (Bi Weekly): \_\_\_\_\_

**Note: Please separate families with a blank row**

First Name	Last Name	Member type: (Emp, Spouse, Child)	Date of Birth

Kay Henderson  
 (Previously Rotondo)  
 Small Group/ Product Development/ Broker Support/ Broker Advisor  
 Phone: 860-757-6853  
 Work Cell: 959-206-6395  
 Email: [Kayla.Henderson@CT.Gov](mailto:Kayla.Henderson@CT.Gov)



# Ease of Comparison

- Access Health CT Small Business offers multiple metal levels of coverage and a variety of plans, including Health Savings Account (HSA) plan design options. [How to set up an HSA \(Health Savings Account\) | HealthCare.gov](#)
- We also offer plans that provide services not subject to the plan deductible, such as physician office visits or laboratory services.
- You have the option to pick one plan for your group or you can offer all 6 available plans
- If the offered plans are considered unaffordable to any of the employees, we can also look at our individual plans to help serve the group as a whole. [Affordable coverage - Glossary | HealthCare.gov](#)
- Quotes will be generated to cater group requests

## Metal Level Plan Types

Metal Level	Plan
Platinum	PPO
Gold	PPO
Silver	PPO, PPO HAS
Bronze	PPO, PPO HSA

# Plan Summaries available at [www.accesshealthctsmallbiz.com](http://www.accesshealthctsmallbiz.com)

access health CT small business

For Businesses For Brokers

Resources

Get a Quote Shop Plans

**Insurance Basics** ▶  
Find definitions of industry terms and key details about group health insurance.

**For Businesses** ▶  
Find articles and videos covering the latest health insurance options and requirements.

**For Brokers** ▶  
Find materials, articles and videos to keep you up-to-date on plans and the industry.

## Ready to offer group health insurance to your employees? So are we.

As Connecticut's official group health insurance marketplace for small businesses, we're here to help you understand your options and get the affordable, quality coverage you need.

Insurance for your small business

Support for insurance brokers

# Simple Enrollment

Enroll online, using a simple paper form or a fillable PDF

Access Health CT Small Business uses universal enrollment forms. You will also receive an itemized bill.

For paper application please visit [www.accesshealthctsmallbiz.com](http://www.accesshealthctsmallbiz.com)>Resources

## Employer Group Application

This checklist will help you to ensure that all information needed to process your application is included with this application.

### Employer Checklist

- Employer Data
- Primary Contact Data
- Employer Data/Primary Contact Info Signature
- Group Plan Selection Information
- Broker Information (if applicable)
- Employer Electronic Funds Transfer Information

### Who is your employer?

Employer Name & Address	
Employer Phone Number ( ) -	Plan Selection

### STEP 1

I am interested in Access Health CT Small Business coverage from this employer

*1. First Name, Middle Name, Last Name, & Suffix		*2. Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Married <input type="checkbox"/> Widowed	
*3. Social Security Number / /	*4. Date of Birth (mm/dd/yyyy)	*5. Sex <input type="checkbox"/> Male <input type="checkbox"/> Female	
*6. Home Address (leave blank if you don't have one)			
*7. City	*8. State	*9. Zip Code	10. County
11. Mailing Address (if different than above)			12. Apartment or Suite Number
13. City	14. State	15. Zip Code	16. County
*17. Email Address			
*19. Phone Number <input type="checkbox"/> Cell <input type="checkbox"/> Home <input type="checkbox"/> Work ( ) -			
20. Notices will be sent electronically. <input type="checkbox"/> Check here if you also want to get paper notices by mail.			
21. Preferred spoken language (if not English)			
22. If Hispanic/Latino, ethnicity (OPTIONAL- Check all that apply.) <input type="checkbox"/> Mexican <input type="checkbox"/> Mexican American <input type="checkbox"/> Chicano/a <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other			
23. Race (OPTIONAL - check all that apply.) <input type="checkbox"/> White <input type="checkbox"/> Black or African American <input type="checkbox"/> Indian or Alaska Native <input type="checkbox"/> Filipino <input type="checkbox"/> Vietnamese <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Asian <input type="checkbox"/> Indian <input type="checkbox"/> Korean <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Samoan <input type="checkbox"/> Chinese <input type="checkbox"/> Other Pacific Islander <input type="checkbox"/> Other			

# What if my group asks about the Small Business Tax Credit?

Tax credits may be available on the group's contribution to the employees' premium:

- **Small Business:** up to a 50% tax credit
- **Non-Profit Organizations:** up to a 35% tax credit

- *The small business owner's and immediate family members annual wages are not included in the average wage. Please refer to IRS FORMS 8941 (for profit) IRS FORM 990-T (tax exempt)*

Credits are only available for health plans purchased through Access Health CT. To qualify, your small business must:

- Have fewer than 25 full-time equivalent (FTE) employees.\*
- Contribute at least 50% of each employee's insurance premium.
- Pay an average annual wage of less than \$56,000\*

# If they have more questions about the tax credit here is another resource

Calculator available on [SHOP Tax Credit Estimator | HealthCare.gov](#)

## Small Business Health Care Tax Credit Estimator

Step 1: Are you a tax-exempt employer?

The credit is refundable for tax-exempt employers, but is limited to the amount of the tax-exempt employer's payroll taxes withheld during the calendar year.

[YES, I'M A TAX-EXEMPT EMPLOYER](#)

[NO, I'M NOT A TAX-EXEMPT EMPLOYER](#)

Step 2: How many of your employees work 40 hours or more a week?

Full-time employees are employees who worked or who you expect to work the equivalent of 40 hours a week for 52 weeks (for a total of 2,080 hours each).

Full-time Employees

Find out [who should and shouldn't be included](#).

Step 3: How many hours will your part-time employees work during the applicable year?

Hours for part-time employees who worked or you expect to work less than 40 hours per week, but more than 120 days per year.

Part-time hours

If you're unsure of the number of part-time employee hours, use this [part-time employee worksheet](#) to enter hours for each employee.

# Dedicated Customer Service Support

## Phone



Shop department - 860-241-8445

Kay - 959-206-6395

## Email



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

[Kayla.Henderson@CT.Gov](mailto:Kayla.Henderson@CT.Gov)

To learn more, get a quote  
or need to certify, visit:  
[AccessHealthCTSmallBiz.com](https://AccessHealthCTSmallBiz.com)

access   
health CT  
small business



# 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.**

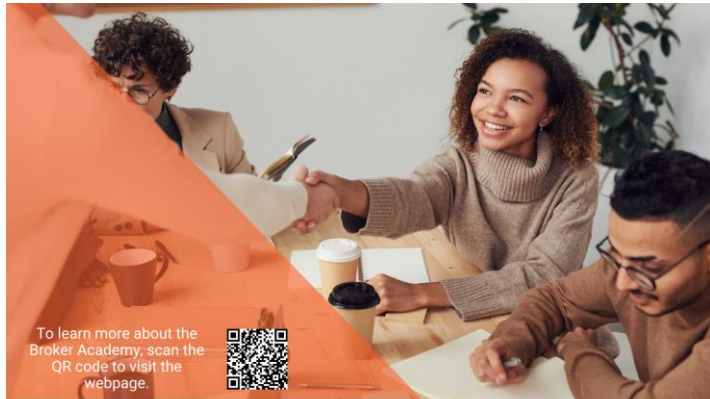
# Broker Academy

## 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



For more information:

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

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.

**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.

For questions, email [AHCT.BrokerAcademy@ct.gov](mailto: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

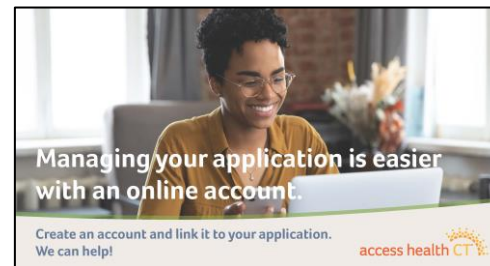
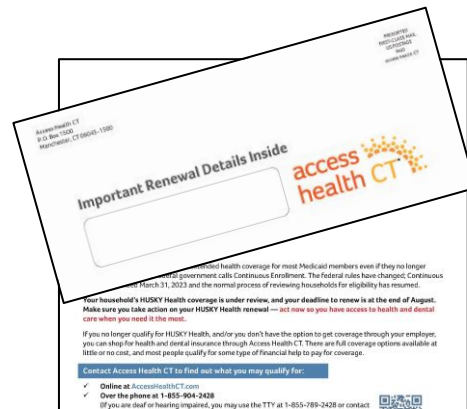
- **Increase Brand Awareness**
- **Enhance Customer Experience**
- **Drive Enrollment**

# 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

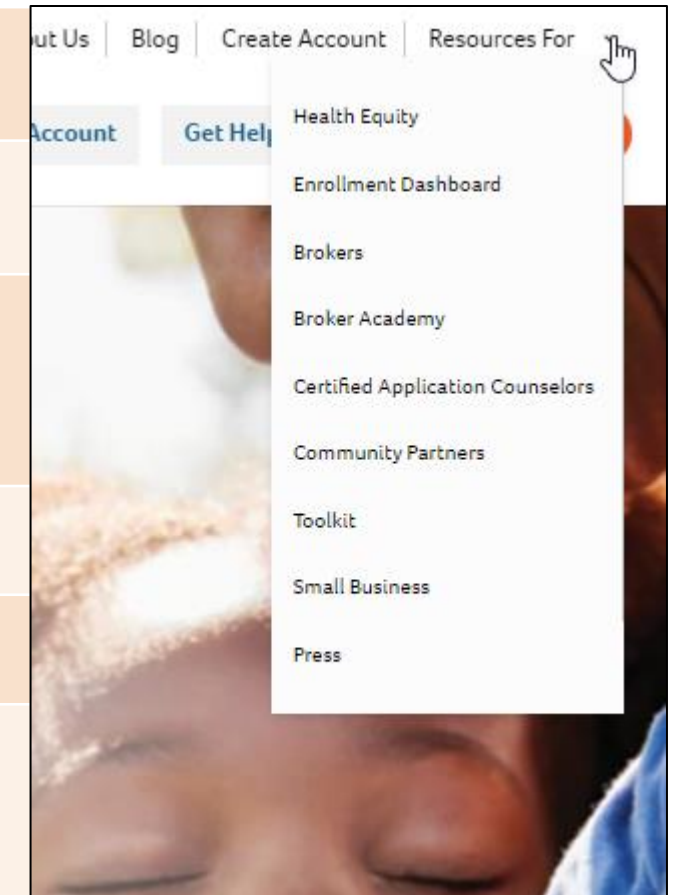
- Direct Mail
- Emails
- Texts
- Collateral to support in-person outreach
- Knowledge Base articles
- Social Media (organic & paid)
- Blog Posts
- Press Releases / Media
- Paid Advertisements (TV, radio, outdoor, etc.)
- **\*Coming Soon\*** Library of Videos, 5 English & 5 Spanish (ex: *How to Reset 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	<a href="https://AccessHealthCT.com/brokers">AccessHealthCT.com/brokers</a>
CAC Page	<a href="https://AccessHealthCT.com/certified-application-counselors">AccessHealthCT.com/certified-application-counselors</a>
Knowledge Base	<a href="https://AccessHealthCT.com">AccessHealthCT.com</a> and click <b>Ask a Question</b> under Get Help -OR- Type a question in the search bar at <a href="https://AccessHealthCT.com">AccessHealthCT.com</a>
Toolkit	<a href="https://AccessHealthCT.com/toolkit">AccessHealthCT.com/toolkit</a>
Blog	<a href="https://AccessHealthCT.com/blog">AccessHealthCT.com/blog</a>
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](https://AccessHealthCT.com/toolkit) or find it on our homepage at [AccessHealthCT.com](https://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](https://www.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 like policy numbers 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](https://www.accesshealthct.com)  
Phone: 1-855-805-4325

Find Brokers, Enrollment Specialists or In-Person Help: [AccessHealthCT.com/help](https://www.accesshealthct.com/help)

Visit [AccessHealthCT.com/help](https://www.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.

### Co jest wymagane do zapisów?

Przygotuj się, udokumentuj, kładź porządek. Więcej informacji o tym, co należy podać można znaleźć na stronie [AccessHealthCT.com/enrollment](https://www.accesshealthct.com/enrollment).

- Numery ubezpieczenia społecznego dla wszystkich członków rodziny potrzebujących ubezpieczenia
- Informacja o obywatelstwie lub statusie imigracyjnym oraz świadectwo naturalizacji lub numer dokumentu imigracyjnego, jeśli dotyczy
- Deklaracje podatkowe za poprzednie lata w celu oszacowania rocznego przychodu (MAGI)
- Informacja 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 obejmujących członków gospodarstwa domowego oraz informacje o planach ubezpieczenia zdrowotnego pracodawcy, dla których Ty lub ktośkolwiek w Twoim gospodarstwie domowym może się kwalifikować

**Jak się zapisać?**

Na stronie: [www.accesshealthct.com](https://www.accesshealthct.com)  
Telefon: 1-855-805-4325

Znajdź przedstawicieli, specjalistów ds. zapisów lub bezpośrednią pomoc: [AccessHealthCT.com/help](https://www.accesshealthct.com/help)

Wejdź na stronę [AccessHealthCT.com/help](https://www.accesshealthct.com/help), aby zobaczyć pełną listę godzin otwarcia, święta oraz dostępne formy pomocy.

Skuteczny pomocnik... a także pomoc! Jest BEZPŁATNY!

### Kisa mwen bezwen pou m'enskrri?

Rive sipantize li w tcheke chak afa. Pou pli enfòmasyon sou sa ou bezwen bay, vizite [AccessHealthCT.com/enrollment](https://www.accesshealthct.com/enrollment) help.

- Nimewo Sekirite Sosyal pou tout moun nan fanmi ki bezwen pwoteksyon
- Sitwayon ouwa estati imigrasyon ou sitilwa natiralizasyon ouwa nimewo dokiman imigrasyon, si ka aplikab
- Deklarasyon taks pou ane anvan yo, pou estime revni anjwèl ki modifiye ajistman (MAGI)
- Enfòmasyon sou pasapò yo ak atizaj chak salè ouwa deklarasyon pouwòl ak jèt ki travayè empatyan, pou estime MAGI anjwèl
- Enfòmasyon sou kouwoùt ouwa sante tankou nimewo polis pou rekòt plan asyans sante ajwèl ki kouvri moun lakay ou, ak enfòmasyon sou plan sante pasapò an patwon pou ki kouvriman ouwa rekòt moun lakay ou ka sijib

**Kouman pou mwen enskrri?**

Achiz, Kompare ak Enskri: [AccessHealthCT.com](https://www.accesshealthct.com)  
Telefon: 1-855-805-4325

Jwenn Kouwoùt, Espesyalis Enfòmasyon ouwa EE Anpatwon: [AccessHealthCT.com/help](https://www.accesshealthct.com/help)

Vizite [AccessHealthCT.com/help](https://www.accesshealthct.com/help) pou jwenn yo li langaj li operasyon, pou fèye ak opinyon id.

Nou la pou ede... a tout li se GRATIS!

### ¿Qué necesito para inscribirme?

La lista está a continuación. Para más información acerca de lo que necesitamos, visita [AccessHealthCT.com/enrollment](https://www.accesshealthct.com/enrollment) para ver el ítem.

- 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) anjwèl
- Información del empleador y cheques de pago recientes o declaración de ganancias y pérdidas (en caso de trabajo por cuenta propia), 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](https://www.accesshealthct.com)  
Teléfono: 1-855-805-4325

Encuentra a agentes de seguros y especialistas de inscripción: [AccessHealthCT.com/help](https://www.accesshealthct.com/help)

Visita [AccessHealthCT.com/help](https://www.accesshealthct.com/help) para obtener una lista completa de horas de operación, días feriados y opciones de ayuda.

Estamos aquí para ayudarte... y todo lo ayuda es 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. Starting November 1, that includes DACA recipients.
- Financial help is not available if you are not a DACA recipient.

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](https://www.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: 1-855-393-2428 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 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 necesitas 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 su 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.

- Cualquiera que se convierta en beneficiario de DACA, calificará 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 otorgada la acción diferida.

Los beneficiarios de DACA pueden inscribirse en línea, por teléfono o en persona.

- Inscribirse en línea en [AccessHealthCT.com](https://www.accesshealthct.com) o por teléfono al 1-855-805-4325.
- La ayuda para la inscripción está disponible por teléfono en más de 100 idiomas.
- Si se vuelve a tener problemas de audición, puede usar el TTY llamando al 1-855-393-2428 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](https://www.accesshealthct.com) haciendo clic en "Opciones Ayuda".

### 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.

Life Expectancy: Tyler 86.2, Marcus 68.9

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

Diagnosed with Diabetes: Marcus 13.6% vs Tyler 8.9%

Rate of Obesity: Marcus 36.0% vs Tyler 26.3%

Earn a High School Diploma: Marcus 77.6% vs Tyler 97.5%

Earn a Bachelor's Degree: Marcus 7.51% vs Tyler 48.2%

Higher Infant Mortality Rate: Marcus 1.8x vs Tyler

Higher Uninsured Rate: Marcus 13.4x vs Tyler

Higher Uninsured Rate (AD): Marcus 36.0% vs Tyler 26.3%

Higher Uninsured Rate: Marcus 28.2x vs Tyler

# 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**

# Contact Us

## Email Inboxes:

- Broker Support : [AHCTbrokersupport@ct.gov](mailto:AHCTbrokersupport@ct.gov)
- Broker Registration: [BrokerRegistration.AHCT@ct.gov](mailto:BrokerRegistration.AHCT@ct.gov)
- Compliance: [BrokerCompliance.AHCT@ct.gov](mailto:BrokerCompliance.AHCT@ct.gov)

## Broker Webpage:

<https://www.accesshealthct.com/brokers>

# Quick Links

- [The Covered CT Program](#)
- [The Broker Academy](#)
- [Non-Emergency Medical Transportation \(NEMT\)](#)
- [Symantec VIP Soft Token Installation Guide](#)



# Q & A Segment





**Thank you for  
joining!**