



Universal Health Care Foundation of Connecticut is an independent, nonprofit, statewide philanthropy based in Meriden. The Foundation supports research-based policy, advocacy and public education that advances the achievement of quality, affordable health care for everyone in the state.

Your support will help us to reach more people. Make your donation today at www.universalhealthct.org

Our Mission

The mission of Universal Health Care Foundation of Connecticut is to serve as a catalyst that engages people and communities in shaping a health system that provides universal access to quality care and promotes health in Connecticut. We believe that health care is a fundamental right and that our work is part of a broader movement for social and economic justice.

290 Pratt Street, Meriden, CT 06450
(203)639-0550 | info@universalhealthct.org
www.universalhealthct.org

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Access Health CT

Connecticut's new insurance marketplace

It's a New Day for Health Care Consumers

Beginning January 1, 2014, Connecticut will launch a consumer-friendly health insurance marketplace, as required under the federal Affordable Care Act (ACA), commonly known as Obamacare. Connecticut's marketplace, Access Health CT, will offer a choice of quality insurance plans to individuals, families and small businesses. The new insurance plans will offer coverage with an enrollment period starting on October 1, 2013. The health care law also makes health insurance more affordable for many consumers by offering up-front discounts to help pay for health insurance coverage.

You Should Know the Basics

Who Can Buy Insurance in Access Health CT?

The new insurance marketplace will be an option to shop for coverage if you:

- ☆ Have no health insurance
- ☆ Are paying too much for your individual insurance plan
- ☆ Do not have affordable insurance coverage through your employer
- ☆ Are a small business owner with fewer than 50 employees

There is no change for those on Medicare. Benefits will remain the same and Access Health CT will not offer Medicare plans or supplements.

How Will Access Health CT Work?

An easy-to-use website will be open to anyone looking to explore health insurance options, whether they are interested in private insurance or may qualify for Medicaid. Consumers will be able to compare the benefits and prices of health plans and choose the plan that's

To learn more go to:

- www.accesshealthct.com
- www.consumerreports.org/cro/2012/06/update-on-health-care-reform/index.htm
- www.healthcare.gov
- www.smallbusinessmajority.org

best for them. When consumers go on the Access Health CT website, they will:

- ☆ Be able to view a range of health plans offered by several private insurance companies, including a new non-profit insurer, HealthyCT
- ☆ Be able to evaluate different tiers of coverage, categorized as bronze, silver, gold and platinum, at a range of out-of-pocket costs
- ☆ Find out if they qualify for Husky (Medicaid) health coverage for low-income residents, including expanded eligibility for individuals earning up to \$15,300 a year

Dental plans will also be offered in Access Health CT.

There will be other ways to enroll, in addition to the website:

- ☆ Enrollment can be done by phone through a toll-free number
- ☆ Free in-person help will be available in locations throughout the state to answer questions and help with the enrollment process
- ☆ Traditional health insurance brokers and agents will continue to serve consumers who choose them
- ☆ Enrollment information will be available in many languages

Who Qualifies for Discounts and Tax Credits?

Many people and small businesses need help affording health coverage. That's why discounts and tax credits will be available to eligible consumers, but only if they purchase insurance through Access Health CT.

Use the calculator at www.accesshealthct.com/how-to-save/ for an estimate on your premium and eligibility for discounts.

- ☆ Discounts to reduce health insurance premiums will be available to many consumers based on income
- ☆ Many consumers will also receive help with copayments and deductibles
- ☆ Small businesses will be eligible for tax credits to help provide coverage to their employees. Tax credits, available now, will increase in 2014

A Goal of Health Coverage for Everyone

In order to meet the goal of coverage for everyone, the health care law says that all individuals must already be covered or purchase health insurance beginning January 1, 2014.

- ☆ Individuals with special financial circumstances will not be required to buy health insurance or pay the penalty (see box to right for more information)
- ☆ Individuals that choose to go without health coverage beginning in 2014 will be levied a modest fee
- ☆ If you are a documented immigrant, here less than five years, you may purchase a health plan in Access Health CT and may qualify for subsidies. This applies even if you do not meet the five year rule test for Medicaid

If you have to spend more than 8 percent of your household income on the least expensive health insurance plan, even after your discount is applied, you won't be required to buy health insurance.