



2024 Virtual Broker Training

Access Health Connecticut

Thanks for joining us today!

Please remain muted until we begin our
session in just 5 minutes!



Welcome

- **Microphone**
 - **Mute or unmute yourself in clicking on the participants feature or if you are calling in press *6.**
 - If you are having issue with audio, dial in +1 646 558 8656 (Meeting ID: 893 7519 9752)
- **Participation**
 - We want to hear from you! Please feel free to ask questions in the chat box or directly to us!
 - Please keep your video on- this facilitates communication and helps for better conversation!
- **Please rename yourself to your Full Name, City**
- **For technical assistance you can text Bart 959-282-9459**

Agenda

- **Team Introductions**
- **Policy Changes**
- **Broker Portal Enhancements & Broker 101**
- **Small Business & Dental**
- **OE 11 & 2024 Certification**
- **Marketing & Outreach Updates**

Broker Support Team

Introductions

Debra Eastman

- Enrollment Manager
- Manages the Broker & CAC Support Team



Broker & CAC Support Supervisors

Team Supervisor



Glorivee Garcia

Team Lead



Barton Graham

Support Representatives



Janette Gonzalez



Stephany Manzueta



Alexandra Rivera

2024 'On-Exchange' Plan Offerings for Individual & Small Group Markets

Plan Management – Plan Year 2024
September 2023

Participating 'On-Exchange' Carriers



Anthem Blue Cross and Blue Shield



ConnectiCare Benefits, Inc. (CBI)



ConnectiCare Insurance Company, Inc. (CICI)

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

Plans Offered by Metal Level

QHP (Medical) Plans

Metal Level	Actuarial Value Avg. Amt Plan Pays	Individual Market				Small Group Market	
		Anthem	CBI	CICI	Total	Anthem	Total
Catastrophic	60%	1	1	0	2	0	0
Bronze	60%	5	3	2	10	2	2
Silver	70%	1	1	1	3	2	2
Gold	80%	4	2	1	7	1	1
Platinum	90%	0	0	0	0	0	0
Total		11	7	4	22	5	5

SADP (Dental) Plans

Individual Market		
Anthem	CICI	Total
4	2	6

Renewal Activity & Benefit Highlights

Anthem – Individual QHP

Plan Year 2023 (ALL PLANS)	Issuer Action for Plan Year 2024			Plan Year 2024	
Plan Marketing Name	New Plan	Renew Existing Plan	Dis- continue	Plan Marketing Name	Comments
Catastrophic HMO Pathway Enhanced		X		Catastrophic HMO Pathway Enhanced	
Bronze HMO BlueCare Prime with Added Dental and Vision Benefits		X		Bronze HMO Pathway Enhanced with Added Dental and Vision Benefits	Eliminated BlueCare Prime network
Gold HMO BlueCare Prime with Added Dental and Vision Benefits		X		Gold HMO Pathway Enhanced with Added Dental and Vision Benefits	Eliminated BlueCare Prime network
Silver PPO Standard Pathway		X		Silver PPO Standard Pathway	
Bronze PPO Standard Pathway		X		Bronze PPO Standard Pathway	
Gold PPO Standard Pathway		X		Gold PPO Standard Pathway	
Bronze PPO Standard Pathway for HSA		X		Bronze PPO Standard Pathway for HSA	
Gold PPO Pathway with Added Dental and Vision Benefits		X		Gold PPO Pathway with Added Dental and Vision Benefits	
Bronze PPO Pathway Enhanced Value PCP		X		Bronze PPO Pathway	Plan Name Changed
Bronze HMO Pathway Enhanced Tiered			X	Bronze HMO Pathway Enhanced with Added Dental and Vision Benefits	Mapped to plan with added Adult Dental and Vision
Gold HMO Pathway Enhanced Tiered			X	Gold HMO Pathway Enhanced with Added Dental and Vision Benefits	Mapped to plan with added Adult Dental and Vision
	X			Bronze PPO Pathway with Added Dental and Vision Benefits	
	X			Gold PPO Pathway	

Plan Highlights

- Renewed 9 of their 11 plans. Discontinued 2 and added 2 new plans for 2024.
- Eliminated the “BlueCare Prime” network from two renewing plans.
- Bronze PPO Pathway Enhanced Value PCP plan changed name to Bronze PPO Pathway.
- Discontinued the “Tiered” plans and cross-walked to existing plans with added Adult Dental and Vision.

Benefit Highlights

- All plans include Pediatric Dental.
- Now offers 4 QHP’s with added adult dental and vision coverage. The adult dental coverage provides preventive & diagnostic services only and Adult Vision covers one routine annual exam.
- Elective Abortion coverage is excluded from all ‘Non-Standard’ medical plans.
- Out of country coverage covers emergencies only & no national network.

Renewal Activity & Benefit Highlights

ConnectiCare Benefits, Inc. (CBI) – Individual QHP

Plan Year 2023 (ALL PLANS)	Issuer Action for Plan Year 2024			Plan Year 2024	
Plan Marketing Name	New Plan	Renew Existing Plan	Dis- continue	Plan Marketing Name	Comments
Choice Gold Standard POS		X		Choice Gold Standard POS	
Choice Gold Alternative POS		X		Choice Gold Alternative POS	
Choice Bronze Standard POS		X		Choice Bronze Standard POS	
Choice Bronze Alternative POS with Dental		X		Choice Bronze Alternative POS with Dental	
Choice Bronze Standard POS HSA		X		Choice Bronze Standard POS HSA	
Choice Catastrophic POS with Dental		X		Choice Catastrophic POS with Dental	
Choice Silver Standard POS		X		Choice Silver Standard POS	
Choice Gold Alternative POS with Dental			X	Choice Gold Alternative POS	

Plan Highlights

- CBI renewed 7 of their 8 plans and discontinued 1.
- 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.
- The discontinued Choice Gold Alternative POS with Dental plan has been cross-walked to the existing Choice Gold Alternative POS plan.

Benefit Highlights

- All plans include Pediatric Dental.
- Elective Abortion coverage is included in all medical plans.
- Offers 2 QHP’s with added adult dental and vision coverage. The adult dental coverage provides preventive & diagnostic services only and Adult Vision covers one routine annual exam.
- No out of country coverage & no national network

Renewal Activity & Benefit Highlights

ConnectiCare Insurance Company Inc (CICI) – Individual QHP

Plan Year 2023 (ALL PLANS)	Proposed Issuer Action for 2023 plan in PY2024 (check one)				Plan Year 2024	
	New Plan	Renew Existing Plan	Modify Plan	Discontinue Plan / Map To	Plan Marketing Name	Comments
FlexPOS Platinum Alternative				X		Discontinue, No plan mapping
FlexPOS Gold Standard				X	Value Gold Standard POS	New network for 2024
Compass EPO Gold Alternative				X		Discontinue, No plan mapping
FlexPOS Bronze Standard				X	Value Bronze Standard POS	New network for 2024
FlexPOS Bronze Standard HSA				X	Value Bronze Standard POS HSA	New network for 2024
FlexPOS Silver Standard				X	Choice Silver Standard POS	Standard Plan, moving to CBI Standard Silver plan
	X				Value Silver Standard	New network for 2024

Plan Highlights

- CICI discontinued all 6 of their current plans and created 4 new plans for 2024.
- New plans use the “Value” network, rather than the “Flex” network used for prior CICI plans. The Value network includes providers in CT only.
- The Bronze and Gold Flex plans will be cross-walked to the new Value plans offered by CICI. The Silver Flex plan will be cross-walked to the existing CBI Choice Silver Standard POS plan.
- CICI no longer offers a platinum plan.

Benefit Highlights

- All plans include Pediatric Dental.
- Elective Abortion coverage is included in all medical plans.
- Offers no QHP’s with added adult dental coverage. All plans offer one routine adult vision exam per year.
- No out of country coverage & no national network

Renewal Activity & Benefit Highlights

Anthem – Individual SADP

Plan Year 2023 (ALL PLANS)		Issuer Action for Plan Year 2024			Plan Year 2024	
Plan Marketing Name	New Plan	Renew Existing Plan	Dis- continue	Plan Marketing Name	Comments	
Anthem Dental Family Value		X		Anthem Dental Family Value		
Anthem Dental Family		X		Anthem Dental Family		
Anthem Dental Family Enhanced		X		Anthem Dental Family Enhanced		
Anthem Dental Family Preventive		X		Anthem Dental Family Preventive		

Plan Highlights

- Anthem renewed all 4 of their 2023 plans.

Benefit Highlights

- All plans include Pediatric Dental.
- Plans exclude Orthodontia for adults.

Renewal Activity & Benefit Highlights

CICI – Individual SADP

Plan Year 2023 (ALL PLANS)	Issuer Action for Plan Year 2024			Plan Year 2024	
Plan Marketing Name	New Plan	Renew Existing Plan	Dis- continue	Plan Marketing Name	Comments
ConnectiCare Standard Dental Plan		X		ConnectiCare Standard Dental Plan	
ConnectiCare Basic Dental Plan		X		ConnectiCare Basic Dental Plan	

Plan Highlights

- CICI renewed both 2023 plans.

Benefit Highlights

- All plans include Pediatric Dental.
- Plans exclude Orthodontia for adults.

Renewal Activity & Benefit Highlights

Anthem – Small Group QHP

Plan Year 2023 (ALL PLANS)	Issuer Action for Plan Year 2024			Plan Year 2024	
Plan Marketing Name	New Plan	Renew Existing Plan	Dis- continue	Plan Marketing Name	Comments
Gold Pathway CT PPO		X		Gold Pathway CT PPO	
Silver Pathway CT PPO		X		Silver Pathway CT PPO	
Silver Pathway CT PPO w HSA		X		Silver Pathway CT PPO w HSA	
Bronze Pathway CT PPO w HSA		X		Bronze Pathway CT PPO w HSA	
Bronze Pathway CT PPO		X		Bronze Pathway CT PPO	

Plan Highlights

- Renewed all 5 existing QHPs.

Benefit Highlights

- All plans include Pediatric Dental.
- Elective Abortion coverage is included in all medical plans.
- Includes out of country coverage and a national network

Renewal Activity & Benefit Highlights

Small Group SADP

Plan Highlights

- Anthem has discontinued all SADP offerings in Small Group effective 1/1/24.
- Consumers may purchase an Individual SADP which has the same level of benefit (and same marketing name) as the Small Group plans. Additionally, there are more options for the consumer to select from on the Individual market.

5 Essential Takeaways

- **AHCT Consumer tools**
- **Standard vs. non-standard plans**
- **Pediatric Dental and Vision**
- **Adult Dental and Vision**
- **Preventive services**

2024 Dental Plans

High Level SADP differences

Plan Marketing Name	Adult				Pediatric			
	Routine Dental Services	Basic Services	Major Services	Ortho	Routine Dental Services	Basic Services	Major Services	Ortho
Anthem Dental Family Preventive	Yes	No	No	No	Yes	Yes	Yes	Yes
Anthem Dental Family Value	Yes	Yes	No	No	Yes	Yes	Yes	Yes
Anthem Dental Family	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
Anthem Dental Family Enhanced	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes
ConnectiCare Basic Dental Plan	Yes	No	No	No	Yes	Yes	Yes	Yes
ConnectiCare Standard Dental Plan	Yes	Yes	Yes	No	Yes	Yes	Yes	Yes

Yellow highlight = Standard Plan

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

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

CBI Individual
Medical Plan Docs
NOT AVAILABLE YET

Anthem Individual
Medical Plan Docs
NOT AVAILABLE YET

CICI Individual
Medical Plan Docs
NOT AVAILABLE YET



Anthem Ind Dental Plan Docs.zip

CICI Individual Dental
Plan Docs
NOT AVAILABLE YET

Anthem Small Group Medical – **NOT AVAILABLE YET**

Plan Marketing Name	URL
Gold Pathway CT PPO	https://eoc.anthem.com/eocdps/9UB1SMG01012024
Silver Pathway CT PPO	https://eoc.anthem.com/eocdps/9UDJSMG01012024
Silver Pathway CT PPO w HSA	https://eoc.anthem.com/eocdps/9UAVSMG01012024
Bronze Pathway CT PPO w HSA	https://eoc.anthem.com/eocdps/9UALSMG01012024
Bronze Pathway CT PPO	https://eoc.anthem.com/eocdps/9UB4SMG01012024

Rate Impact

Anthem – Individual QHP

Exhibit A - Non-Grandfathered Rate Changes

Anthem Health Plans, Inc.
Individual

Rates Effective January 1, 2024

HIOS Plan Name	2024 HIOS Plan ID	On/Off Exchange	Metal Level	Network Name	Area(s) Offered	Plan Category	Plan Specific Rate Change (excluding aging) ^{{1},{2}}
Catastrophic HMO Pathway Enhanced	86545CT1230005	On	Catastrophic	Pathway Enhanced	All	Renewing	6.4%
Bronze HMO Pathway Enhanced with Added Dental and Vision Benefits	86545CT1230025	On	Bronze	Pathway Enhanced	All	Renewing	11.1%
Gold HMO Pathway Enhanced with Added Dental and Vision Benefits	86545CT1230027	On	Gold	Pathway Enhanced	All	Renewing	9.6%
Anthem HMO Catastrophic Pathway Enhanced 9450/0%	86545CT1310033	Off	Catastrophic	Pathway Enhanced	All	Renewing	6.2%
Anthem Bronze HMO Pathway Enhanced 6200/12400/40% for HSA	86545CT1310019	Off	Bronze	Pathway Enhanced	All	Renewing	11.3%
Anthem Bronze HMO Pathway Enhanced 8500/50%	86545CT1310055	Off	Bronze	Pathway Enhanced	All	Renewing	5.4%
Anthem Silver HMO Pathway Enhanced 5100/30%	86545CT1310056	Off	Silver	Pathway Enhanced	All	Renewing	10.0%
Anthem Gold HMO Pathway Enhanced 2000/20%	86545CT1310060	Off	Gold	Pathway Enhanced	All	Renewing	11.2%
Bronze PPO Standard Pathway	86545CT1330002	On	Bronze	Pathway	All	Renewing	7.0%
Bronze PPO Standard Pathway for HSA	86545CT1330009	On	Bronze	Pathway	All	Renewing	4.6%
Bronze PPO Pathway	86545CT1330021	On	Bronze	Pathway	All	Renewing	9.2%
Bronze PPO Pathway with Added Dental and Vision Benefits	86545CT1330023	On	Bronze	Pathway	All	New	0.0%
Silver PPO Standard Pathway	86545CT1330001	On	Silver	Pathway	All	Renewing	1.1%
Gold PPO Standard Pathway	86545CT1330003	On	Gold	Pathway	All	Renewing	7.7%
Gold PPO Pathway with Added Dental and Vision Benefits	86545CT1330020	On	Gold	Pathway	All	Renewing	8.4%
Gold PPO Pathway	86545CT1330024	On	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' 2024 plans, non-zero rate increases were calculated based off 2023 terminated plans mapped to them.

Rate Impact

CBI – Individual QHP

Product Name	2023 Premium Rate	2024 Premium Rate	Renewal Rate Change
Choice Gold Standard POS	\$630.11	\$698.53	10.9%
Choice Gold Alternative POS	\$561.53	\$634.60	13.0%
Choice Silver Standard POS	\$461.49	\$514.17	11.4%
Choice Bronze Standard POS	\$423.46	\$462.69	9.3%
Choice Bronze Alternative POS with Dental	\$415.92	\$448.78	7.9%
Choice Bronze Standard POS HSA	\$410.05	\$446.88	9.0%
Choice Catastrophic POS with Dental	\$215.95	\$243.20	12.6%

Rate Impact

CICI – Individual QHP

Product Name	2023 Premium Rate*	2024 Premium Rate	Renewal Rate Change
Choice SOLO POS Coins. \$4,000 ded.	\$504.05	\$581.54	15.4%
Choice SOLO POS HSA Coins. \$3,500 ded.	\$518.88	\$602.34	16.1%
Choice SOLO POS Copay/Coins. \$5,500 30% ded.	\$519.40	\$599.53	15.4%
Choice SOLO POS Copay/Coins. \$6,000 ded.	\$531.59	\$613.32	15.4%
Value Gold Standard POS	\$599.69	\$719.45	20.0%
Value Silver Standard POS	\$483.86	\$540.29	11.7%
Value Bronze Standard POS	\$454.83	\$493.50	8.5%
Value Bronze Standard POS HSA	\$440.43	\$476.65	8.2%

On Exchange
Plans

*Several plans received new HIOS IDs for 2024 due to a change in network. For these plans, the 2023 Premium Rate reflected is for a plan with the same benefits (not necessarily the same HIOS ID).

Rate Impact

Anthem – Individual SADP

Requested Rate Changes

Product – Benefit	2023 Premium	2024 Premium	Percentage Change
Anthem Dental Family – Pediatric Benefit	\$28.87	\$28.87	0.0%
Anthem Dental Family – Adult Benefit	\$38.76	\$38.76	0.0%
Anthem Dental Family Enhanced – Pediatric Benefit	\$32.73	\$32.73	0.0%
Anthem Dental Family Enhanced – Adult Benefit	\$62.34	\$62.34	0.0%
Anthem Dental Family Value– Pediatric Benefit	\$28.87	\$28.87	0.0%
Anthem Dental Family Value– Adult Benefit	\$25.97	\$25.97	0.0%
Anthem Dental Family Preventive– Pediatric Benefit	\$28.87	\$28.87	0.0%
Anthem Dental Family Preventive– Adult Benefit	\$20.62	\$20.62	0.0%

2024 requested rates effective 1/1/2024

Rate Impact

CICI – Individual SADP

Plan	2023 Premium PMPM	2024 Premium PMPM	Percentage Change
ConnectiCare Standard Dental Plan	\$ 66.09	\$ 69.31	4.9%
ConnectiCare Basic Dental Plan	\$ 22.26	\$ 24.17	8.6%

Rate Impact

Anthem - Small Group QHP

Exhibit A - Non-Grandfathered Rate Changes

Anthem Health Plans, Inc.
Small Group

Rates Effective January 1, 2024

HIOS Plan Name	2024 HIOS Plan ID	On/Off Exchange	Metal Level	Network Name	Area(s) Offered	Plan Category	Plan Specific Rate Change (excluding aging) ^{(1),(2)}
Bronze Pathway CT PPO w/HSA	86545CT1260015	On	Bronze	Pathway CT PPO	All	Renewing	7.6%
Bronze Pathway CT PPO	86545CT1260016	On	Bronze	Pathway CT PPO	All	Renewing	3.7%
Silver Pathway CT PPO	86545CT1260013	On	Silver	Pathway CT PPO	All	Renewing	11.7%
Silver Pathway CT PPO w/HSA	86545CT1260014	On	Silver	Pathway CT PPO	All	Renewing	0.0%
Gold Pathway CT PPO	86545CT1260012	On	Gold	Pathway CT PPO	All	Renewing	6.4%
Anthem Bronze Pathway CT PPO 8000/0%/8000 w/HSA	86545CT1300071	Off	Bronze	Pathway CT PPO	All	Renewing	7.8%
Anthem Silver Pathway CT PPO 5000/25%/9000	86545CT1300077	Off	Silver	Pathway CT PPO	All	Renewing	11.0%
Anthem Silver Pathway CT PPO 4000/25%/9000 Value	86545CT1300078	Off	Silver	Pathway CT PPO	All	Renewing	11.6%
Anthem Silver Pathway CT PPO 3200/20%/7000 w/HSA	86545CT1300081	Off	Silver	Pathway CT PPO	All	Renewing	3.0%
Anthem Silver Pathway CT PPO 4000/20%/7000 w/HSA	86545CT1300097	Off	Silver	Pathway CT PPO	All	Renewing	2.4%
Anthem Silver Pathway CT PPO 5000/20%/7000 w/HSA	86545CT1300109	Off	Silver	Pathway CT PPO	All	New	0.0%
Anthem Gold Pathway CT PPO 2000/0%/5000	86545CT1300069	Off	Gold	Pathway CT PPO	All	Renewing	5.8%
Anthem Gold Pathway CT PPO 2000/20%/5000 Value	86545CT1300076	Off	Gold	Pathway CT PPO	All	Renewing	6.4%
Anthem Gold Pathway CT PPO 3000/0%/6000	86545CT1300099	Off	Gold	Pathway CT PPO	All	Renewing	6.0%
Anthem Gold Pathway CT PPO 2000/20%/5500	86545CT1300107	Off	Gold	Pathway CT PPO	All	Renewing	0.1%
Anthem Gold Pathway CT PPO 25/7500	86545CT1300108	Off	Gold	Pathway CT PPO	All	Renewing	2.9%
Anthem Gold Pathway CT PPO 2000NE/20%/5000 w/HSA	86545CT1300110	Off	Gold	Pathway CT PPO	All	New	0.0%
Anthem Platinum Pathway CT PPO 20/2500	86545CT1300072	Off	Platinum	Pathway CT PPO	All	Renewing	1.5%

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' 2024 plans, non-zero rate increases were calculated based off 2023 terminated plans mapped to them.

Training & Noverant

(Learning Management System)

Training Topics

- LMS Certification
- High Level Steps Towards Certification
- Questions About Certification?
- Reminders
- Carrier Information
- Certification Instructions
- Questions?



LMS Certification

Annual Broker Certification will be available online for Open Enrollment 2024. Open Enrollment begins November 1. End date of January 15, 2024, has been confirmed

Please note that you must certify with AHCT in the fall of 2023 for Open Enrollment, in order to write business for 2024 qualified health plans.

As requested by many Brokers, there are two curriculum paths:

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



YOU SPOKE!
WE LISTENED!

High Level Steps Towards Certification

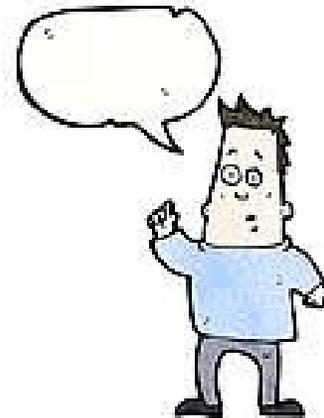
1. Broker agreements are available in the Noverant Learning Management System (LMS).
2. You might have received a “Welcome” email from the AHCT Noverant LMS, which will allow you to access the LMS. The email would be from ahct@noverant.com.
3. Use the link in the email and log into the LMS using your username and password.
4. Make sure your profile information is current.
5. Instructions are in this presentation and can also be found when you first log into the LMS.
6. Read and sign your broker agreement electronically, using your username and password. Once you have signed your agreement and it has been approved, your certification training will be made available.
7. You will then receive a second email from ahct@noverant.com to access your online training. You will generally receive the second email from the LMS within a few business days.
8. We encourage you to complete your certificate training before the start of open enrollment on November 1. The last day to access AHCT certification is November 10, 2023.
9. You must pass the assessment with 80% or better to certify with AHCT. You will be allowed one retake.



Questions About Certification?

If you have questions specific to the annual certification online trainings or your login for the LMS, please email the Learning Center at

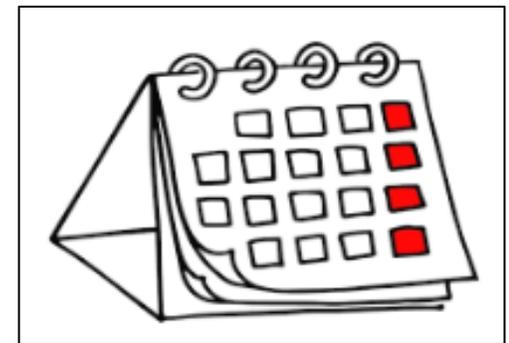
LearningCenter.AHCT@ct.gov



Reminders

- Auto renewals will run late November for both medical and dental. Similar logic is used for medical and dental to determine if an auto renewal can be performed.
- Consumers are allowed to change the plan they selected during the Open Enrollment time frame. They can also add qualifying relatives/household members to the QHP during Open Enrollment.
- Even though Open Enrollment ends in January, applications completed (consumer is enrolled) thru December 15 will receive an effective date of January 1, 2024, and applications completed from December 16 thru January 15 will receive an effective date of February 1, 2024.

If a consumer has a QLE, such as a loss of MEC, the consumer might be eligible for an earlier coverage effective date. For example, Mr. Shoe calls during the month of November to report he is losing his employer sponsored insurance as of November 30. If Mr. Shoe sends in acceptable documents to support the loss of MEC within 30 days, his effective date will be December 1.



Reminders, continued

- Verifications are back (verifications were on hold during the pandemic). Consumers can upload their documents or mail copies of their documents plus the bar code page of the notice to our P.O. Box address. Consumers have 90 days to provide proof, but they should be encouraged to complete this asap to prevent loss of APTC or coverage. Your certification training will provide you with a list of acceptable document types.
- SEP Verifications are different from income, identity, or citizenship verifications. SEP verifications require documents within 30 days and are proof of a qualifying life event. Without proof, enrollment information is not transmitted to the carrier. Documents can be mailed or uploaded. Your certification training will provide you with a list of acceptable document types.



Carrier Information

Health and Dental Exchange Policies		
Anthem	Call: 1- 855-738-6644	Visit: Anthem.com
ConnectiCare Benefits, Inc. & ConnectiCare Insurance Company, Inc.	Call: 1-800-723-2986 for help renewing or shopping for a plan Call: 1-800-251-7722 for member services	Visit: ConnectiCare.com Also, in person at a ConnectiCare center. For locations and hours go to VisitConnectiCare.com

Member Services phone number for Anthem dental plans is (866) 956-8604.
Member Services phone number for ConnectiCare dental plans is 855-999-2329
There are no dental plans for ConnectiCare Benefits, Inc.

Access Health CT

2024 Certification Instructions

How to use the Learning Management System to:



1. Update Profile
2. Review Agreement and Sign Off
3. Complete eLearning
4. Complete Assessment

A sneak preview of the instructions that you will find on your LMS Home Page

LMS Overview

The 2024 Certification requires that you complete your training using the Access Health CT Learning Management System (LMS). At this point in the certification process:

- You should have received a **Welcome Email** with your login information (username and temporary password) for the LMS.
- The **Welcome Email** will have arrived from this address: ahct@noverant.com . If you don't find it in your regular email, look for it in your Junk or Spam folders. If you still can't find it, send an email to: LearningCenter.AHCT@ct.gov
- You can log into the LMS Home Page, (Username and Password are the same that you used to log on) where you will find:
 - ✓ **Agreement** (contract between you and AHCT, you will need to sign this electronically using your LMS Username and Password)
 - ✓ A copy of these instructions
- You will only have access to the Training after you have completed the agreement and the AHCT Broker/CAC Support Team has checked and verified your credentials.

To be certified, you must complete all of the Training and pass the Assessment with a score of 80% or higher.



LMS Login

1. To Login to the LMS enter:
 - **Username** (which is your email address)
 - **Password** (from the email you received)
 - Click **Login**
2. 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.
3. 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

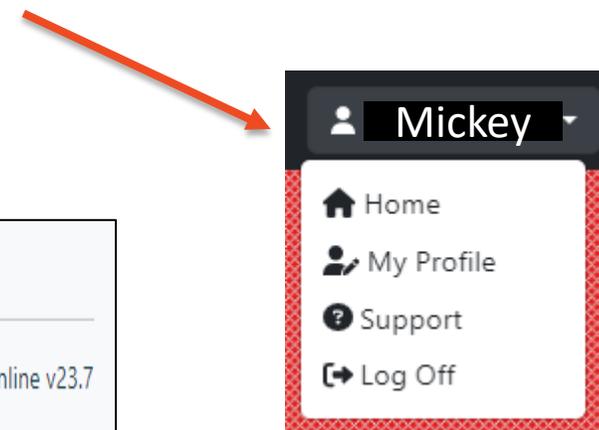
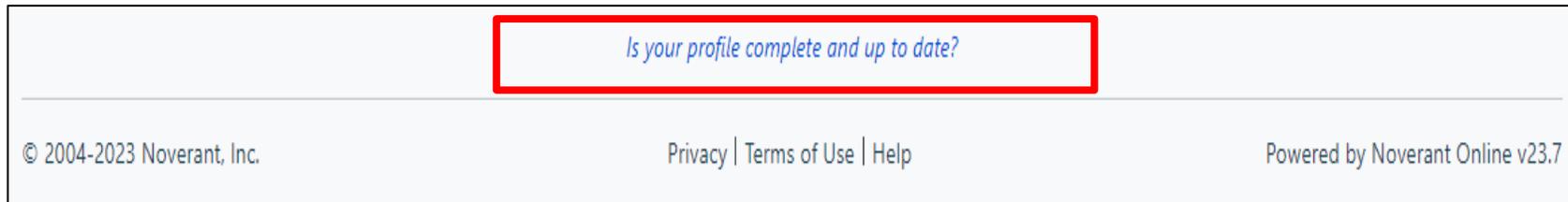
© 2004-2023 Noverant, Inc. Privacy | Terms of Use Help Powered by Noverant Online v23.7

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**.

How to Access Your User Profile

There are two ways to access your **Profile**.

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



How to Update Your User Profile

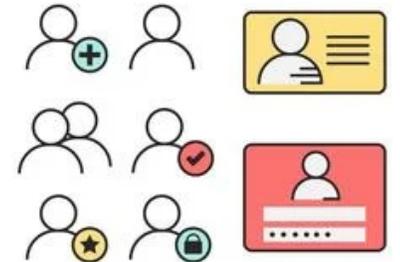
Make sure your User Profile is current and updated.

CACs must make sure the **Company/Agency** is correct and include a **Manager or Supervisor**, if applicable.

Brokers must complete **all** of 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)

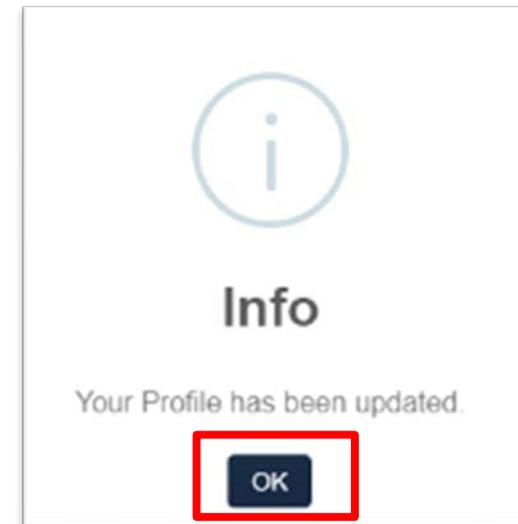


If your email address changes, please change it **prior** to when re-certification starts. This is important as the Welcome email and Instructions are sent to the current email address we have on record.

How to Update Your User Profile, continued

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

1. Verify that all the information is current. Your email address must be your current business or work email address.
2. Once your Profile is updated, click the **Submit** button.
3. Then confirm by clicking the **OK** button.
4. You will be automatically brought back to the home page.



Accessing Your Home Page

You can access your **Home** page from anywhere in the LMS by clicking the tab on the left-hand side of your screen.

The screenshot shows the AHCT Learning Center home page. At the top left, a navigation bar contains a 'Home' tab with a house icon, which is highlighted with a red box and an arrow pointing to the text 'Home'. The main content area features the 'access health CT' logo at the top. Below the logo is a horizontal bar with four buttons: 'Access Health CT', 'Brokers', 'Certified Application Counselors', and 'Small Business'. An arrow points from the text 'Links to additional information. The AHCT button will bring you to the AHCT website.' to the 'Access Health CT' button. Below this bar, the page says 'Welcome to AHCT Learning Center'. There are three green summary cards: 'Total Completions' (36), 'Completions (Past 30 Days)' (1), and 'Expirations (Next 90 Days)' (0). An arrow points from the text 'Required Training' to the 'Required Training' section, which shows '0 Items' and a message: 'You have no incomplete assignments!'. To the right of the summary cards are two blue buttons: 'My Calendar' and 'My Records'. An arrow points from the text 'Training Transcript' to the 'My Records' button. At the bottom of the page, there is a footer with copyright information, privacy/terms links, and a note about the Noverant Online version.

Home

Training status

Required Training

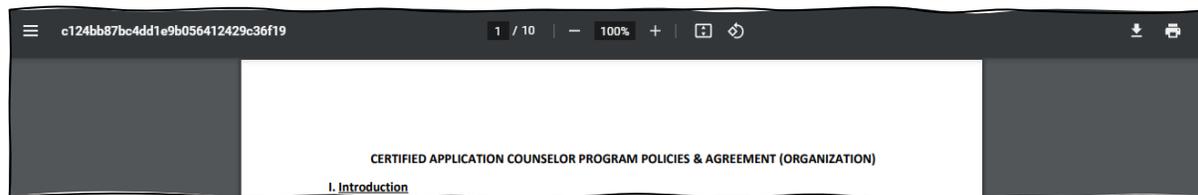
Links to additional information. The AHCT button will bring you to the AHCT website.

Training Transcript

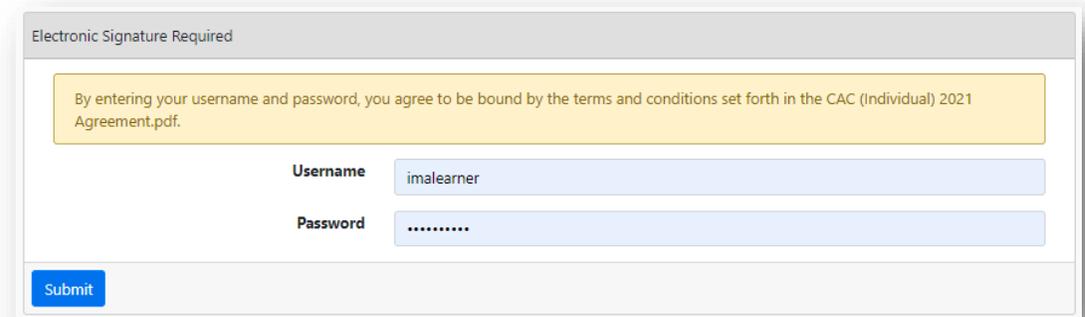
How to Sign the Agreement

To complete your **Agreement**:

1. Click **Open** next to the **2024 Agreement**.
2. The **2024 Agreement** will open in a new window or get downloaded to the lower left corner of your computer.
3. 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**.
4. Click **Submit** if already populated.



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



What's Next?

After signing the agreement, your profile information is verified. Once verified, you will receive another Welcome Email and your training and assessment is added to your account for you to complete.

Brokers who have signed the 2024 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.

Check and update your profile information:

- Valid National Producer Number
- Expiration date
- Appointments with all carriers



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 Complete Your Training

Back at the home page, you will see the **Required Training** that has been assigned to you.

Your training will be a list of items called a curriculum, that can include:

- Documents
- E-Learnings
- Assessments

The screenshot displays a training dashboard. At the top, a grey header bar contains a dropdown menu labeled 'Required Training - 3' and a 'Sort by: Due Date (asc)' dropdown. Below the header, two training items are listed. Each item has a green button on the left (labeled 'View' and 'Details'), a title in the middle, and a due date on the right. The first item is 'Broker Certification Curriculum 2024' with a 'Competency' icon and a yellow 'Sep 12, 2023' badge, with the status 'In Progress'. The second item is 'Broker Certification Assessment 2024' with an 'Assessment' icon and a yellow 'Sep 12, 2023' badge, with the status 'Not Started'.

Begin with the item that has the **earliest due date**.

How to Complete Your Training, continued

1. Click the **Details** or **View** button to bring you to the Curriculum Details page.

The screenshot shows the 'Curriculum Details' page for 'New Broker Curriculum 2021'. The page includes a 'Curriculum Details' tab at the top, which is highlighted with a red box. Below the tab, the following information is displayed:

- 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

At the bottom of the page, there is a 'Sub-Assignments' section with a table of training items. The 'Sub-Assignments' tab is also highlighted with a red box. The table has the following data:

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

The screenshot shows a 'Required Training' listing with a dropdown menu set to 'Required Training - 3' and a 'Sort by: Due Date (asc)' dropdown. The listing contains two items:

- Broker Certification Curriculum 2024** (Competency): Due Date Sep 12, 2023, Status In Progress. A green 'View' button is highlighted with a red box.
- Broker Certification Assessment 2024** (Assessment): Due Date Sep 12, 2023, Status Not Started. A green 'Details' button is highlighted with a red box.

Red arrows point from the 'View' and 'Details' buttons to the 'Curriculum Details' tab in the previous screenshot.

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 in order 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 or click the [help](#) button.

access health CT

LMS Tips and Reminders



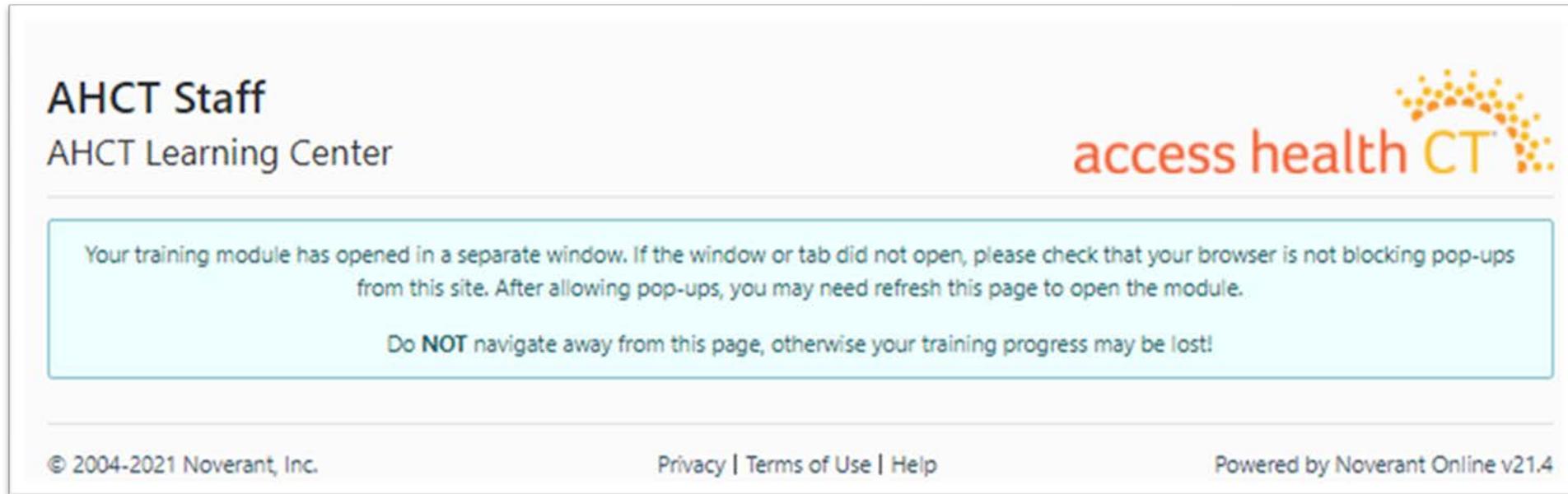
- **Do not select the X on the browser window at any point during the Training modules!**
- To exit properly, click on **Click Here to Exit/Save and Close**, in the upper right-hand corner of the module screen.
- If you need to exit the module early, the LMS will remember where you left off. The status 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 central light blue box contains a warning message: "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!". The footer includes "© 2004-2021 Noverant, Inc.", "Privacy | Terms of Use | Help", and "Powered by Noverant Online v21.4".

AHCT Staff
AHCT Learning Center

access health CT

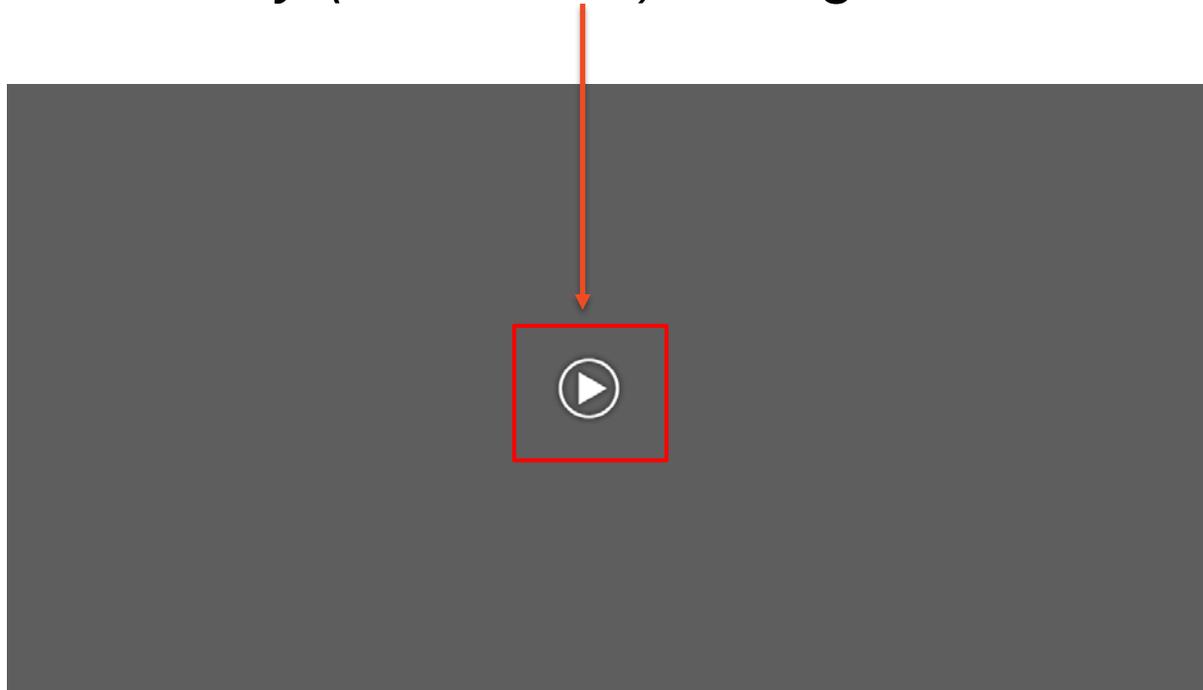
Your training module has opened in a separate window. If the window or tab did not open, please check that your browser is not blocking pop-ups from this site. After allowing pop-ups, you may need refresh this page to open the module.

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

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If you should see this screen...

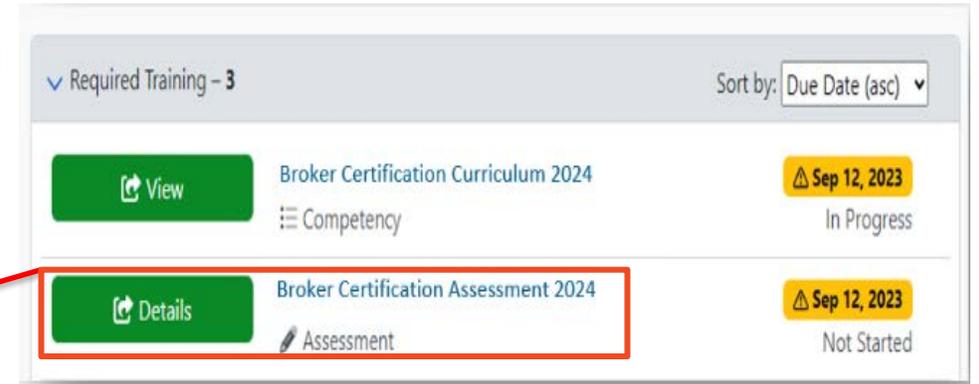
Some modules contain audio, so after clicking **Launch**, you may see a screen that looks like this. Click *Play (arrow icon)* to begin the module.



How to Complete Your Assessment

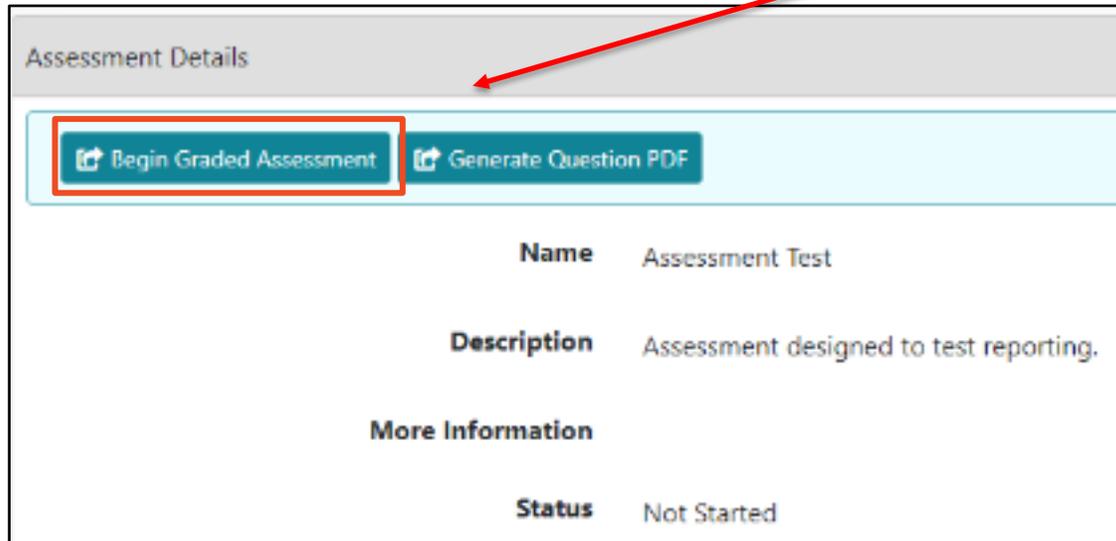
You can begin your **Assessment** after you have completed all the required training.

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



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

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



Assessment Details

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

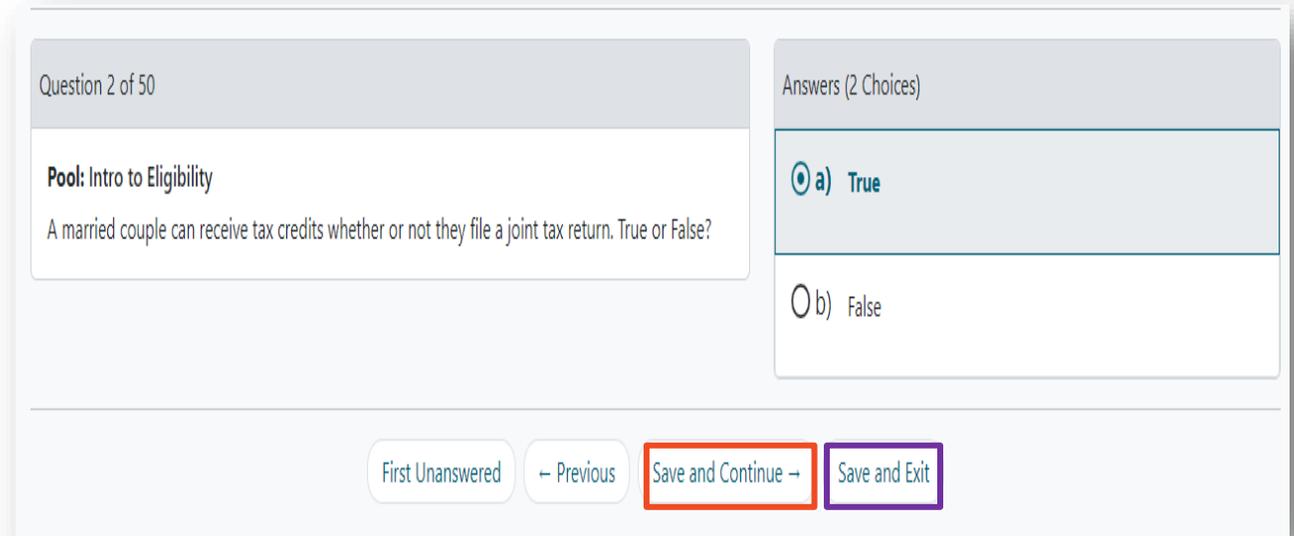
Name	Assessment Test
Description	Assessment designed to test reporting.
More Information	
Status	Not Started

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

All of the training items in the
Curriculum must be completed
to meet the certification
requirements.

How to Complete Your Assessment

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.



The screenshot displays a digital assessment interface. On the left, a question box contains the text: "Question 2 of 50", "Pool: Intro to Eligibility", and "A married couple can receive tax credits whether or not they file a joint tax return. True or False?". On the right, an "Answers (2 Choices)" panel shows two radio button options: "a) True" (which is selected) and "b) False". At the bottom of the interface, a navigation bar includes four buttons: "First Unanswered", "← Previous", "Save and Continue →" (highlighted with a red border), and "Save and Exit" (highlighted with a purple border).

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.

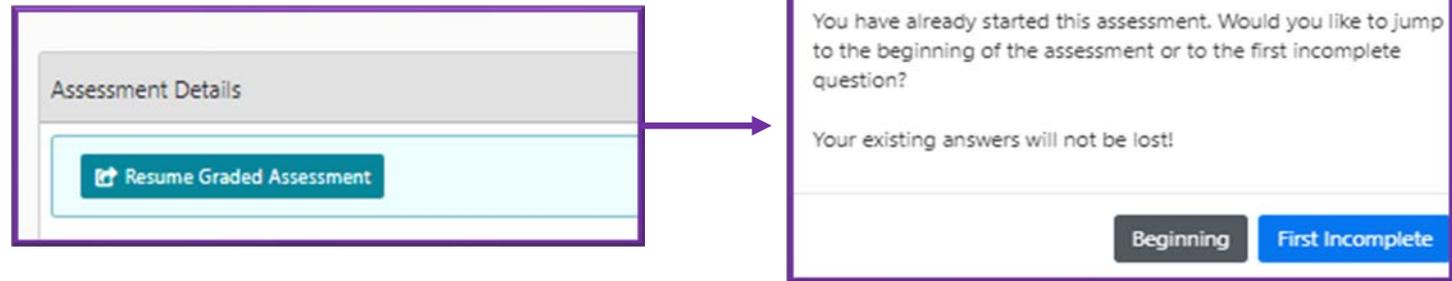
1. Go back to the Home Page to start the curriculum.
2. Click Details or View to take you to the Curriculum Details and Sub-Assignment Page.
3. Look at the incomplete training items that show a status of Not Started or In Progress.
4. Complete those items.
5. Make sure each sub-assignment reads Complete.

The screenshot shows the AHCT Learning Center interface. At the top right is the 'access health CT' logo. Below the header, a pink 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, a card for 'AHCT CRT & 1095 Certification Curriculum 2021' is shown with a 'Details' button and a status of 'In Progress' with a due date of 'Aug 25, 2021'. A red arrow points from the message box to the curriculum card, and another red arrow points from the curriculum card to a 'Sub-Assignments' table.

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	

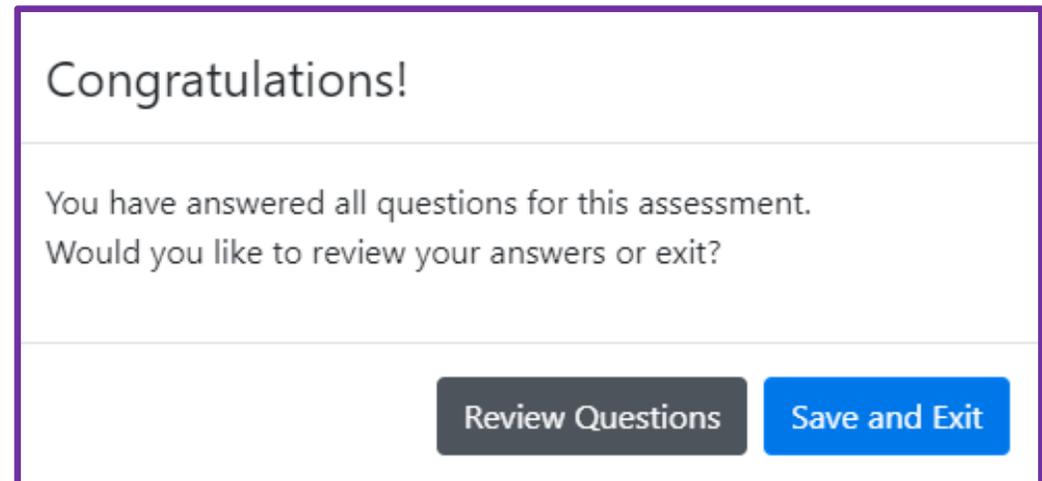
Resume Assessment or Review Questions

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.

Assessment Details

Review Change Grade

Resume Graded Assessment Generate Question PDF Grade

More Information

Status	Complete
Grade	100.0
Passing Score	80.0

1. What does Fred do? [1.0 / 1.0 point]

<input type="radio"/> a) Eat	<input type="radio"/> b) Sleep
<input type="radio"/> c) Play	<input checked="" type="radio"/> d) All of the above

3. What is Fred's birthday? [0.0 / 1.0 point]

<input type="radio"/> a) December 1	<input checked="" type="radio"/> b) December 2
<input type="radio"/> c) December 3	<input type="radio"/> d) December 7

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.

The screenshot shows the 'access health CT' logo at the top. Below it are navigation buttons for 'AHCT', 'BROKER', 'COMMUNITY PARTNERS', and 'SMALL BIZ'. A 'Welcome to AHCT Learning Center' message is followed by a search bar. Three green boxes display statistics: '57 Total Completions', '1 Completions (Past 30 Days)', and '0 Expirations (Past 90 Days)'. On the right, there are buttons for 'My Calendar' and 'My Records', with the latter highlighted in red. Below these are sections for 'Required training - 0 items' and 'Announcements - 0'.

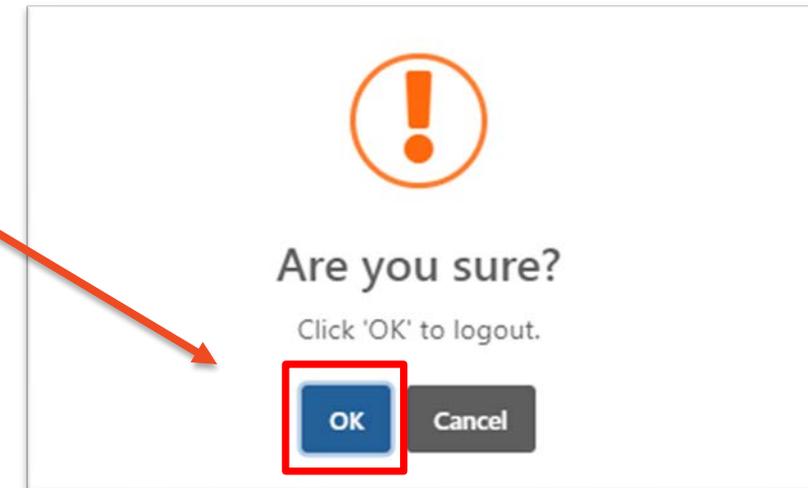
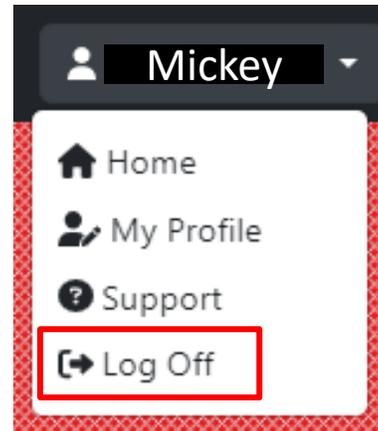
The screenshot shows the 'Transcript' page with a table of records. The table has columns for Type, Name, Revision, Status, Due Date, and Completion Date. The row for 'Call Center Test Only for Certification 2021' is highlighted in light red. An orange arrow from the 'My Records' button in the previous image points to this row.

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 Log Off

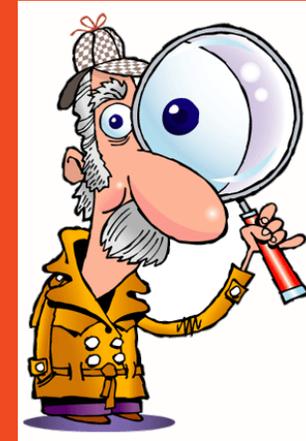
To Log Off the LMS:

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?"



Watch Out for Several LMS Issues

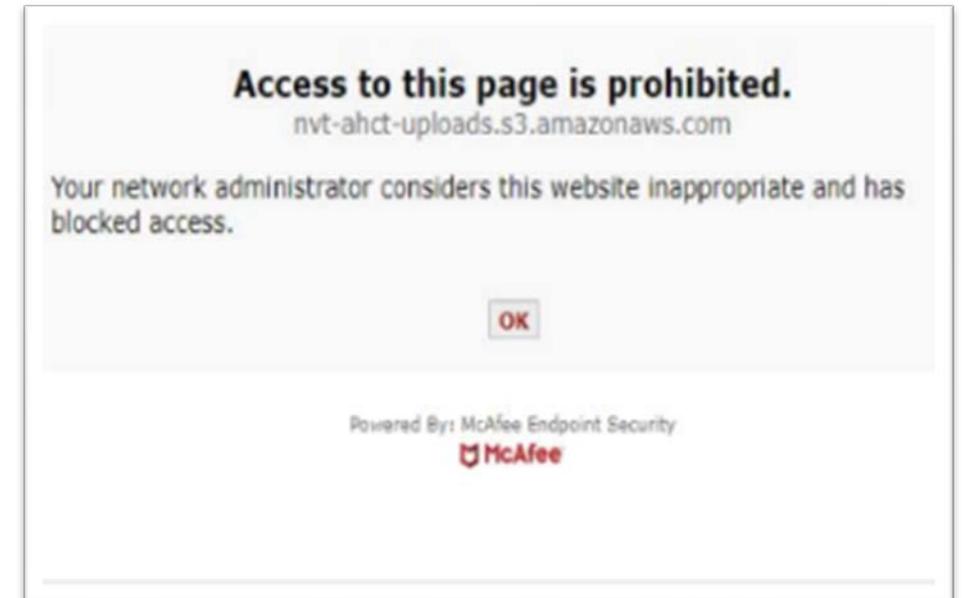
- Issues with Document Downloads
- Unsupported Browser – Internet Explorer
- Course Completion Issue – Gray Screen
- Audio and volume speed may vary depending on your computer system



Issues with Document Downloads

If you get the McAfee error message (example shown on the right), follow the instructions below for how to fix this issue.

1. First, try using a different browser (e.g., If you use Chrome, try Firefox, or Safari)
2. If that doesn't work, you need to open an incognito/ private window in the browser you are using.
3. To get the private window, follow these keystrokes:
 - ❖ **Google Chrome:** Hit [ctrl] + [shift]+ [n] on your keyboard to open a "New Incognito Window".
 - ❖ **Mozilla Firefox:** Hit [ctrl] + [shift] + [p] on your keyboard to open a "New Private Window".
 - ❖ **Safari:** Hit [command] + [shift] + [n] + or [option] + [shift] + [n] on your keyboard to open "New Incognito Window"



Supported Browsers

To navigate the training successfully, we recommend you use the following browsers:

✓ Chrome



✓ Edge



✓ Firefox



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!

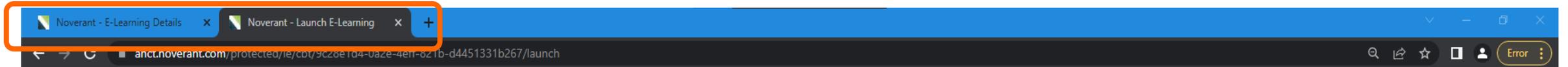
Click on [Click Here to Exit /Save and Close](#) on the upper right corner of the screen to submit your results and close this window.



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”.

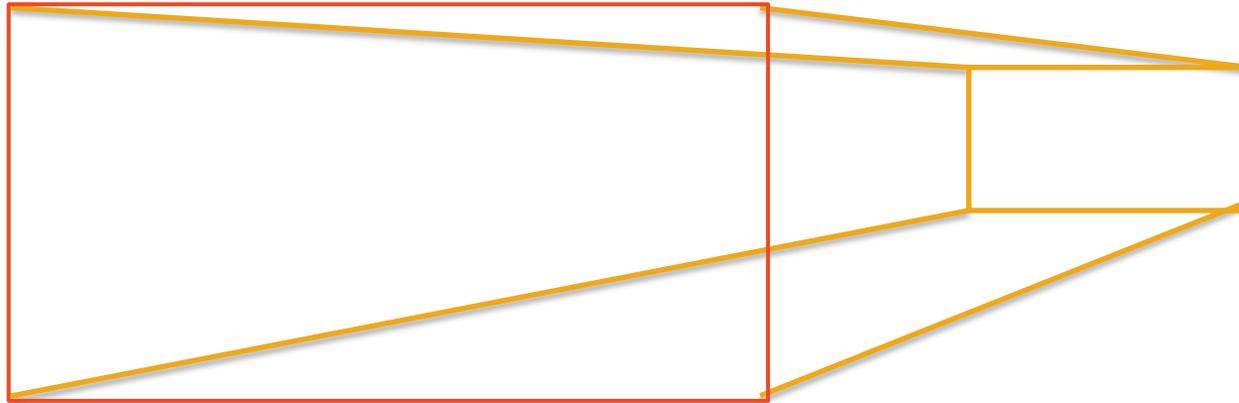


At this point, you can close the browser tab containing the gray screen by clicking on the “X”. (Close the tab named Noverant – Launch E-Learning X)



Course Completion Issue – Gray Screen continued

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



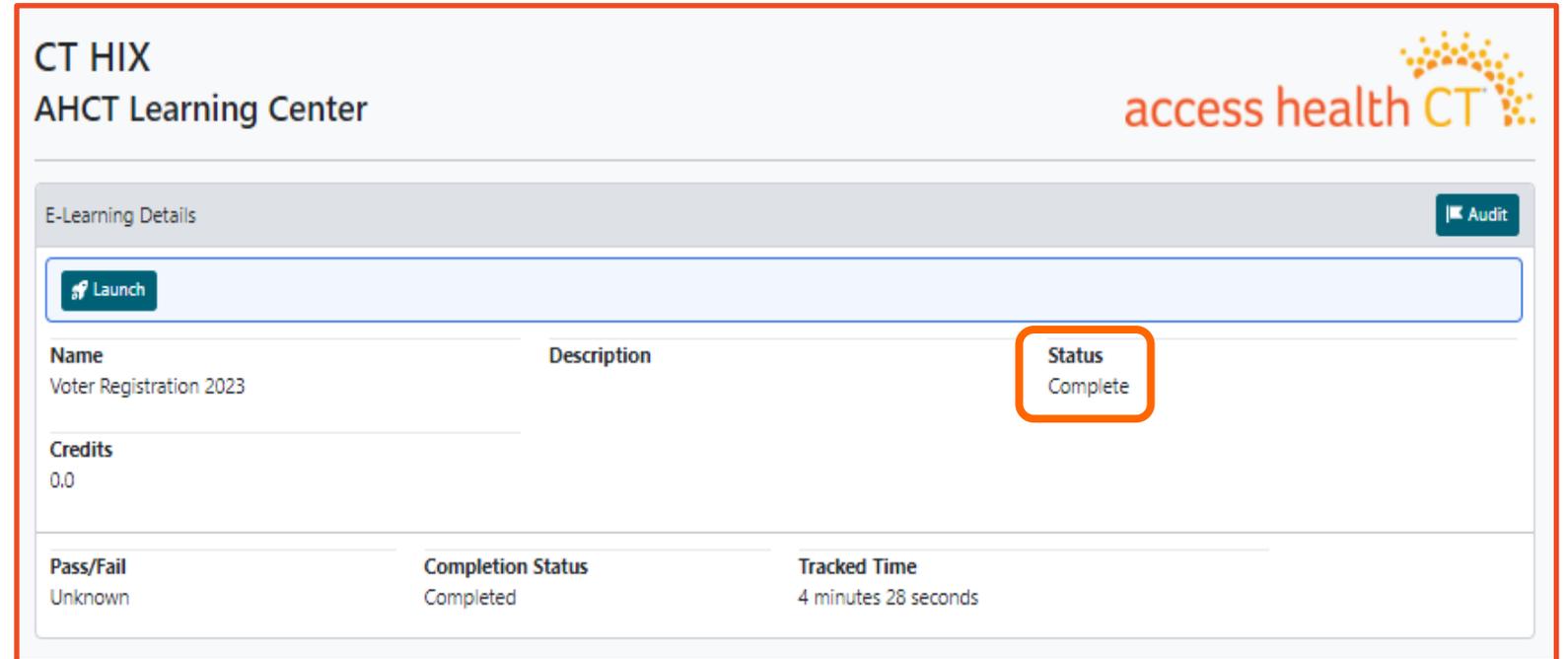
The page will be updating the status of your progress, so don't close it until the status shows complete.

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.



The screenshot shows the 'E-Learning Details' page for the course 'Voter Registration 2023'. The page is titled 'CT HIX AHCT Learning Center' and features the 'access health CT' logo. A 'Launch' button is visible at the top left. The course details are as follows:

Name	Description	Status
Voter Registration 2023		Complete

Additional details include:

Credits	Pass/Fail	Completion Status	Tracked Time
0.0	Unknown	Completed	4 minutes 28 seconds

An orange box highlights the 'Status' field, which shows 'Complete'. Another orange box is located below the screenshot.

*Thank you for attending today's
virtual training!*

Any Questions?



Policy Refreshers

Medicare Populations

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

COBRA Reminders

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

Important notes for those considering COBRA

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

The Covered Connecticut Program

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

Eligibility Requirements:

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.*

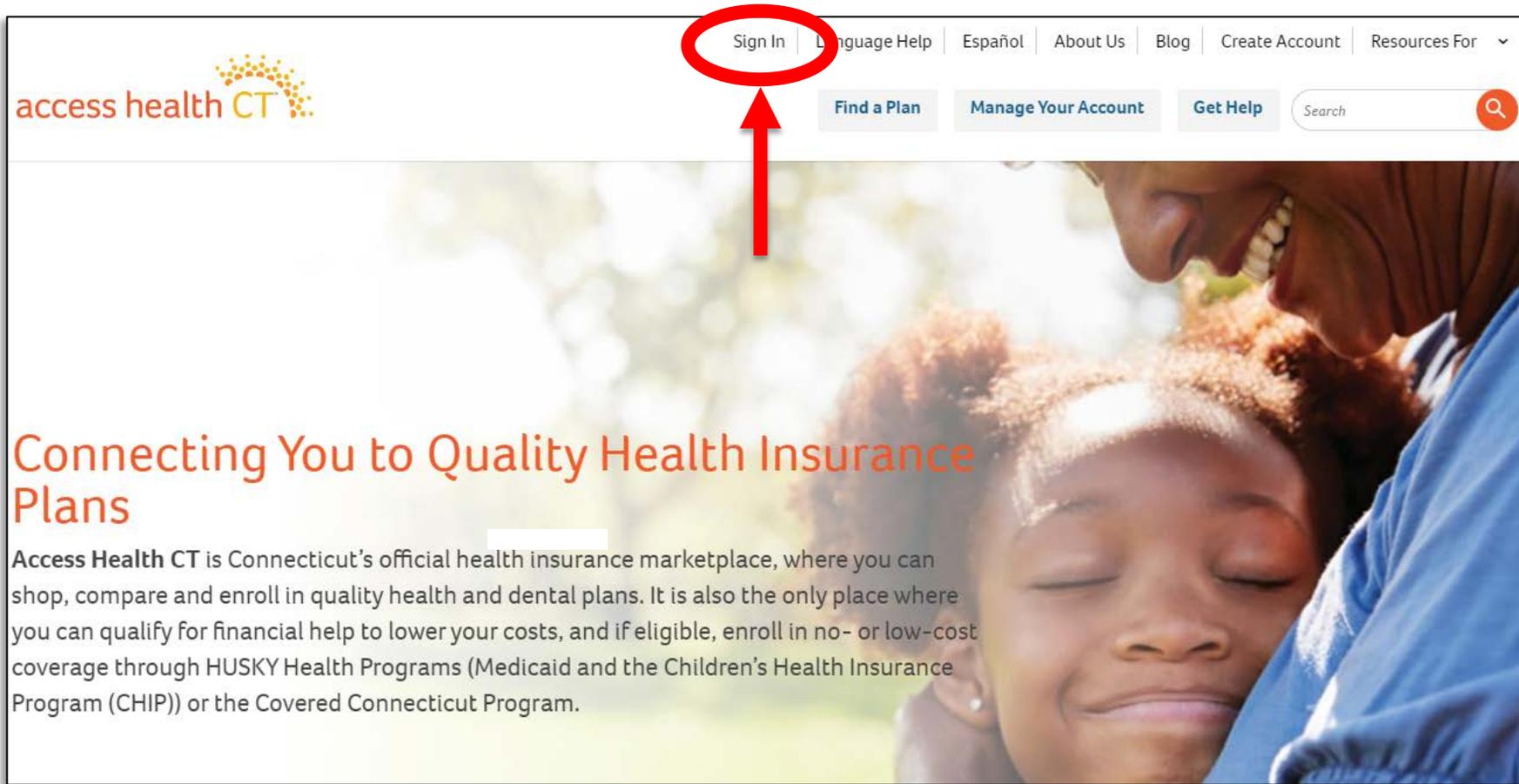
Broker 101

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

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 >

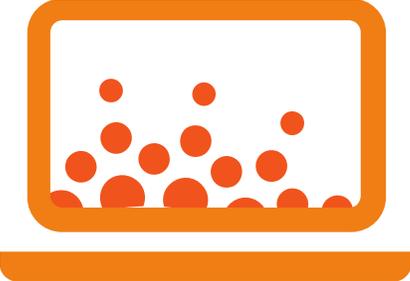
*Fields marked with * are required.*



The image shows a mobile application interface for 'VIP Access'. It displays a 'Credential ID' (VSST50070110) and a 'Security Code' (795823). The security code is circled in red, and a red arrow points from it to the 'Security Code*' input field on the web page. The app also shows a 'Validation & ID Protection' logo at the bottom.



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 shows the Message Center interface. At the top left, there is a navigation bar with 'Account Home' and 'My Clients'. Below this, there is a 'Message Center' section with a search bar and filters for 'Message Type' (set to 'All') and 'Year' (set to '2022'). A table of messages is displayed below the filters. Two dropdown menus are highlighted with green boxes: one for 'Message Type' and one for 'Year'.

Message Type dropdown menu options:

- All
- Notice
- Change History

Year dropdown menu options:

- 2022
- 2021
- 2020
- 2019
- 2018

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: 2024/01/31
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](#)

Keep Your Info
Up to Date!

The Tango Process

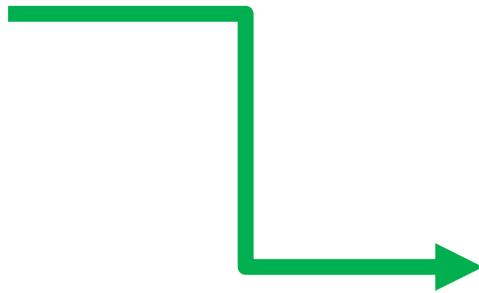


Tango Before Completing an Application

To ensure you receive commission, tango with the consumer **BEFORE**
you complete an application

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 user dashboard. At the top, it says "I want to...". Below this are six tiles: "Apply for Coverage >", "See What I Need to Provide >", "Read My Messages >", "Get My Tax Forms >", "View Application Details >", and "Manage My Assistance >". The "Manage My Assistance >" tile is circled in green. Below these tiles 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 single tile from the dashboard with the text "Find Assistance >" and a small orange horizontal line above it.



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)

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](#)

The Consumer View (part 3)

Account Home > Add Contact Information Live Chat

Add Contact Info

*Fields marked with * are required.*

Please complete the fields below. The Broker will use this information to contact you.

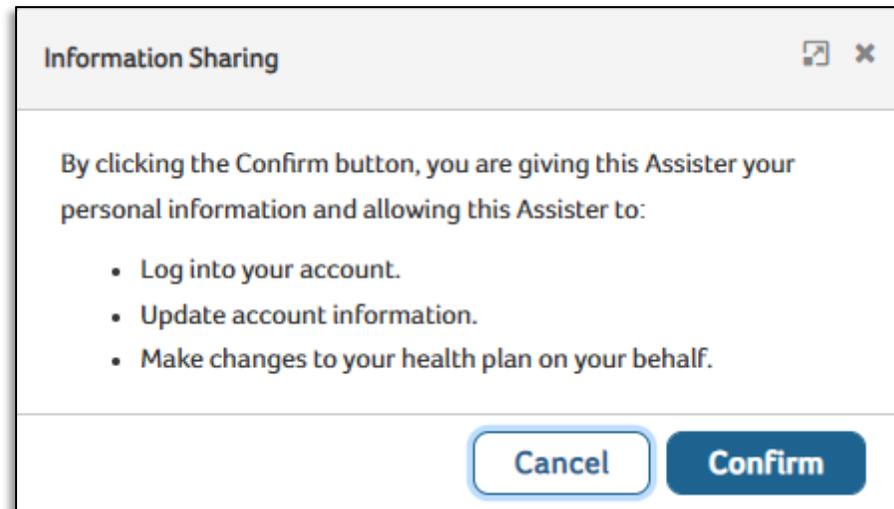
Phone Number*	Phone Type*	E-Mail Address
<input type="text" value="8602418452"/>	<input type="text" value="Work"/>	<input type="text"/>

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

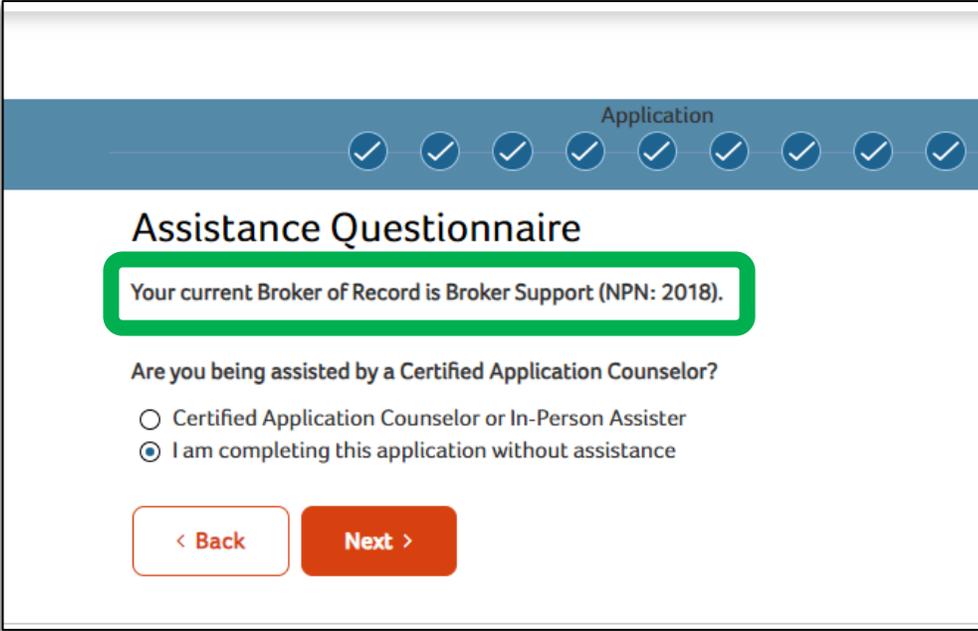
I do not speak the same language as this client

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

Other

Assistance Questionnaire

With system release R39 we implemented a 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.



The screenshot shows a web form titled "Assistance Questionnaire". At the top, there is a progress bar with the word "Application" and ten checkmarks. The main content area contains the following text and options:

Assistance Questionnaire

Your current Broker of Record is Broker Support (NPN: 2018).

Are you being assisted by a Certified Application Counselor?

- Certified Application Counselor or In-Person Assister
- I am completing this application without assistance

At the bottom, there are two buttons: "< Back" and "Next >".

Self Service Client Lists & Commission

Choose Coverage Type

First Name

Last Name

Phone

Active Carrier Enrollment

Email Address

Coverage Type

Application Status

Client Since

9 Found, Displaying 1-9

My Clients

Name	Email	Phone	Client Since	Open Enrollment/Renewal Date	Active Carrier Enrollment ¹²	Application Status	QHP Enrollees	Action
Bill Gates	kc.shailesh01@gmail.com	8606708664	07/19/2020	08/26/2023		Determined		<input type="button" value="Remove"/>
Marlude Pierre-Louis	marludepierrelois@gmail.com		05/14/2020			In Process		<input type="button" value="Remove"/>
Barton Graham	theicarusdescent@gmail.com	8602418452	08/12/2021	11/07/2017		Enrollment Started		<input type="button" value="Remove"/>
Bart Graham		2034908566	08/31/2023	08/26/2023		Enrollment In Progress		<input type="button" value="Remove"/>
TestWarranty ReleaseOne			05/22/2020	06/05/2021		Completed		<input type="button" value="Remove"/>
Unenrolled Account			02/27/2021			Application Not Started		<input type="button" value="Remove"/>
Jim Halpert			10/27/2021			Application Not Started		<input type="button" value="Remove"/>
John Wick			03/15/2023			Application Not Started		<input type="button" value="Remove"/>
Barton Graham			08/26/2023			Application Not Started		<input type="button" value="Remove"/>

Health/Dental

Refine By Carrier & Application Status

Account Home

First Name
Eg: John

Active Carrier Enrollment

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

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

Account Home My Clients

First Name: Eg: John
Last Name: Eg: Smith
Phone: Eg: 888-123-8888
Active Carrier Enrollment
Application Status: Application Not Started

Export Reset Search >

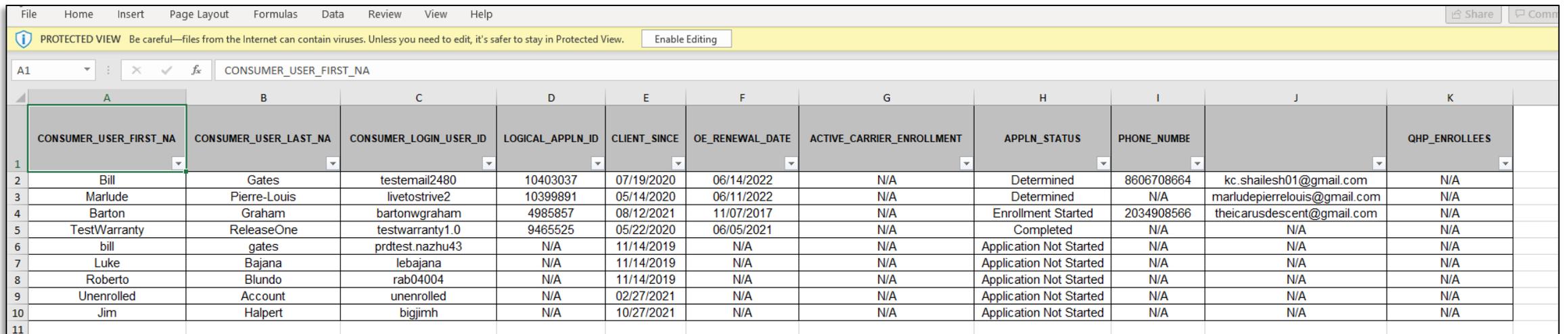
Carrier name is only populated in the event the enrollee is actively enrolled with the carrier and their enrollment is not in a canceled, terminated, or renewed status.

My Clients

Name	Email	Phone	Client Since	Open Enrollment/Renewal Date	Active Carrier Enrollment [?]	Application Status	QHP 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

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.



The screenshot shows an Excel spreadsheet with the following data:

	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											
2	Bill	Gates	testemail2480	10403037	07/19/2020	06/14/2022	N/A	Determined	8606708664	kc.shailesh01@gmail.com	N/A
3	Marlude	Pierre-Louis	livetostrive2	10399891	05/14/2020	06/11/2022	N/A	Determined	N/A	marludepierrelois@gmail.com	N/A
4	Barton	Graham	bartonwgraham	4985857	08/12/2021	11/07/2017	N/A	Enrollment Started	2034908566	theicarusdescent@gmail.com	N/A
5	TestWarranty	ReleaseOne	testwarranty1.0	9465525	05/22/2020	06/05/2021	N/A	Completed	N/A	N/A	N/A
6	bill	gates	prctest.nazhu43	N/A	11/14/2019	N/A	N/A	Application Not Started	N/A	N/A	N/A
7	Luke	Bajana	lebajana	N/A	11/14/2019	N/A	N/A	Application Not Started	N/A	N/A	N/A
8	Roberto	Blundo	rab04004	N/A	11/14/2019	N/A	N/A	Application Not Started	N/A	N/A	N/A
9	Unenrolled	Account	unenrolled	N/A	02/27/2021	N/A	N/A	Application Not Started	N/A	N/A	N/A
10	Jim	Halpert	bigjimh	N/A	10/27/2021	N/A	N/A	Application Not Started	N/A	N/A	N/A
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

Small Business & Dental



Why You Should Choose Access Health CT Small Business

access 
health CT
small business

Flexible Eligibility



- Employers with 50 or fewer full-time equivalent (FTE) employees can obtain coverage through Access Health CT Small Business; sole proprietors cannot obtain coverage.
- Any employer that offers coverage must offer coverage to all full-time employees (employees who work an average of 30 hours per week), additionally, you may choose to offer coverage to part-time employees.

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.
- We also offer plans that provide services not subject to the plan deductible, such as physician office visits or laboratory services.
- You have a choice of 5 plans from Anthem Blue Cross Blue Shield for 2024

Metal Level Plan Types

Metal Level	Plan
Gold	PPO, POS
Silver	PPO, PPO HSA, POS, POS HSA
Bronze	PPO, PPO HSA, POS, POS HSA

Plan Summaries available at 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

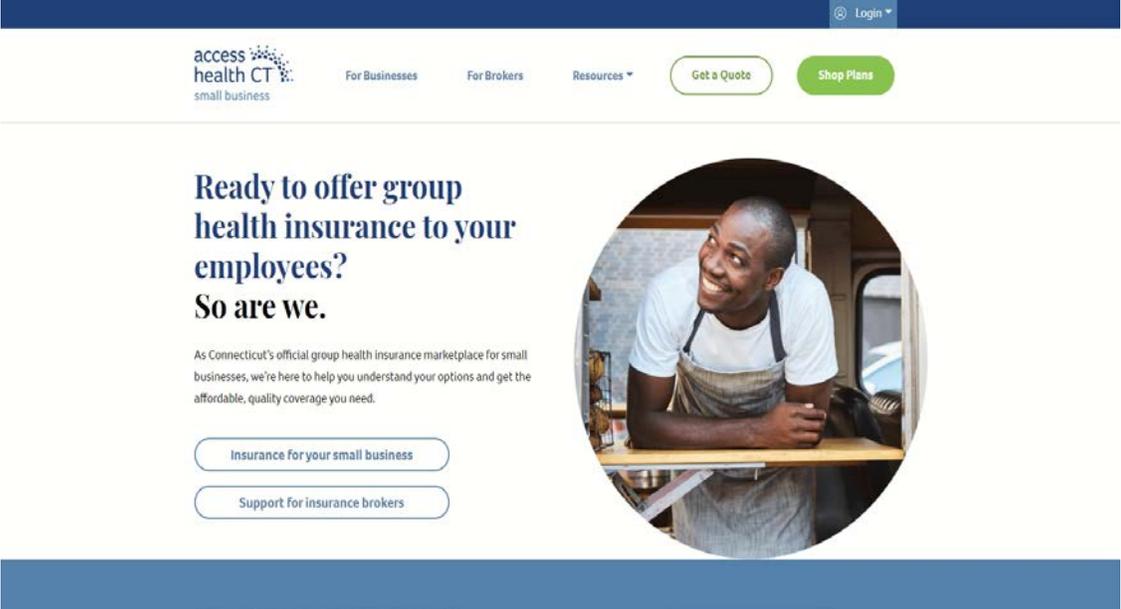
Support for insurance brokers

Simple Enrollment

Enroll online or using a simple paper form

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

For paper application please visit www.accesshealthctsmallbiz.com>Resources



The screenshot shows the homepage of the Access Health CT Small Business website. At the top, there is a dark blue navigation bar with a 'Login' button. Below this is a white header area containing the 'access health CT small business' logo on the left, and navigation links for 'For Businesses', 'For Brokers', and 'Resources' in the center. On the right side of the header are two buttons: 'Get a Quote' and 'Shop Plans'. The main content area features a large circular image of a smiling man in a white t-shirt and apron, leaning on a counter. To the left of the image, the text reads: 'Ready to offer group health insurance to your employees? So are we.' Below this text is a paragraph: '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.' At the bottom of the main content area are two buttons: 'Insurance for your small business' and 'Support for insurance brokers'.

Small Business Tax Credit

Tax credits may be available on your contribution to your 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 \$58,000*

Small Business Healthcare Tax Credit calculator

available

Calculator available on <https://www.healthcare.gov/shop-calculators-taxcredit/>

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



860-241-8445

Email



SHOP.AHCT@ct.gov

To learn more, get a quote
or find a broker, visit:
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.



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 creates a pathway to license brokers 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, pay for state exam and more!

Broker Academy

- Applications will open early next year and in-person classes will start June 3rd.
- Applications MUST be submitted in Paylocity.
- Visit: www.AccessHealthCT.com/Broker-Academy/

Enrollment

OE11 Enrollment Locations

Enrollment Locations:

- **Ferguson Library**

1 Public Library Plaza

Stamford

Monday – Friday 10:00am-6:00pm

- **Raymond Library**

840 Main Street

East Hartford

Monday - Friday 9:00am-5:00pm

Navigator Sites

- Community Renewal Team (CRT) – Hartford
- Community Health Center Association of CT (CHCACT)
Danbury, Willimantic, Norwich, New London
- Greater Bridgeport Area Prevention Program (GBAPP)
Bridgeport
- New Opportunities, Inc (NOI) Waterbury

Enrollment Fairs Statewide

- 13 - OE Fairs M - F 10:00 - 1:00 & 5:00 - 8:00
- 6 - Sa & S 10:00 - 1:00

Enrollment Fairs

- **Open Enrollment**

- We identify the top cities based on uninsured rate, African American & Latino population, and geographic spread the fairs. This list assumes the following things:
- We would have ELs in Stamford & East Hartford
- We will have 4Navigator sites
- We will prioritize top performing sites while ensuring representation in each county.

Questions?

access health CT



AHCT Runs on Dunkin



access health CT

Marketing Updates

Preparing for 2024 Open Enrollment

Ongoing Marketing Efforts

- Medicaid Unwinding
- Covered Connecticut Program
- Qualifying Life Events
- **Key tactics:** direct mail, emails, text messages, one pagers, press releases, social media, toolkit updates

¿Perdió reciente cobertura de Medicaid?
Access Health CT está aquí para ayudarle a encontrar un plan de cobertura de Medicaid que sea de bajo costo o sin costo.

access health CT
Did you recently lose your Medicaid coverage?
Access Health CT is here to help with low or no-cost options.

Uninsured? No longer qualify for HUSKY?
Make sure your family doesn't miss out. There are full coverage options available at little or no cost, and most people qualify for some type of financial help to pay for coverage. Scan the QR code to look at your options right now.

access health CT
1-855-904-2428
www.accesshealthct.com

access health CT
1-855-904-2428
www.accesshealthct.com

Open Immediately

During the pandemic, Connecticut extended health coverage for most Medicaid members even if they no longer qualified. As soon as the federal government calls for Continuous Enrollment, the federal rules have changed. Continuous Enrollment ended March 31, 2023 and the normal process of reviewing households for eligibility has resumed.

Your household's HUSKY Health coverage is under review, and your deadline to renew is at the end of August. Make sure you take action on your HUSKY Health renewal — all now so you have access to health and dental care when you need it the most.

If you no longer qualify for HUSKY Health, and/or you don't have the option to get coverage through your employer, you can shop for health and dental insurance through Access Health CT. There are full coverage options available at little or no cost, and most people qualify for some type of financial help to pay for coverage.

Contact Access Health CT to find out what you may qualify for:

- ✓ Online at www.accesshealthct.com
- ✓ Over the phone at 1-855-904-2428
- ✓ If you are deaf or hearing impaired, you may use the TTY at 1-855-799-2428 or contact us with a relay operator.
- ✓ In person at an Enrollment Location, Enrollment Fair or with an Enrollment Specialist. We even have Certified Brokers who can help you pick a plan for free.

See all the help options available at www.accesshealthct.com/help

Your coverage is under review.
Prior to the COVID-19 pandemic, HUSKY Health clients were evaluated for continued eligibility on a monthly basis. Coverage was ended for individuals who were no longer eligible for the program. During the pandemic, that termination process was paused. That meant that anyone who became eligible for HUSKY Health during the pandemic could remain covered by the program, regardless of whether they continued to meet eligibility requirements or not. The federal government passed legislation, known as the Consolidated Appropriations Act of 2023, that now requires the monthly review of HUSKY Health eligibility to begin again as of March 31. You should have received renewal letters in the mail from the Department of Social Services with instructions by now. You need to update your application through Access Health CT to see if you qualify for HUSKY Health or another program.

AccessHealthCT.com | 1-855-904-2428

access health CT

Get In-Person Help with Enrollment

Ready to find the right plan for you?
When you're working through different options to choose a health or dental insurance plan, it can seem complicated. Don't worry! There is help. If you have questions or you need help reviewing your options and applying for coverage, connect with all of our upcoming Enrollment Fairs or visit an Enrollment Location near you. All help is free!

Enrollment Fair: Meriden
Saturday, June 24
10:00 am - 1:00 pm
Augustine Cultural Center
175 East Main Street
Meriden, CT 06460

Whether you have questions about your eligibility, comparing plans or want to meet a broker, we have you covered. Our team is ready and available to assist you. Reach out to our customer support team via live chat or phone, plan a visit to one of our Enrollment Locations OR register for upcoming events to meet directly with an Enrollment Specialist. Registration, at help is FREE!

- Visit our website at www.accesshealthct.com
- Use our [AccessHealthCT.com Live Chat](https://www.accesshealthct.com/live-chat) feature
- Phone: 1-855-904-2428. We speak over 70 languages. Customers who are deaf or hearing impaired may use TTY at 1-855-799-2428 or call with a relay operator.
- Meet one of our Enrollment Fairs.
- Visit one of our Enrollment Locations or Events.
- Visit a Broker or Enrollment Specialist near you.

Don't miss out on securing this important coverage for you and your family.

Compare Plans
Sign In

There are other in-person help options available. If you need help with your application, we have other options. We're here to help... and all help is FREE!

access health CT

Do You Need Health or Dental Insurance?

Whether you have recently lost your health or dental insurance coverage, you don't have to worry. You can get help. You can get help to choose a health or dental insurance plan through Access Health CT. There are full coverage options available at little or no cost, and most people qualify for some type of financial help to pay for coverage.

Full coverage options are available to help with health and dental care when you need it the most.

Whether you have questions about your eligibility, comparing plans or want to meet a broker, we have you covered. Our team is ready and available to assist you. Reach out to our customer support team via live chat or phone, plan a visit to one of our Enrollment Locations OR register for upcoming events to meet directly with an Enrollment Specialist. Registration, at help is FREE!

- Visit our website at www.accesshealthct.com
- Use our [AccessHealthCT.com Live Chat](https://www.accesshealthct.com/live-chat) feature
- Phone: 1-855-904-2428. We speak over 70 languages. Customers who are deaf or hearing impaired may use TTY at 1-855-799-2428 or call with a relay operator.
- Meet one of our Enrollment Fairs.
- Visit one of our Enrollment Locations or Events.
- Visit a Broker or Enrollment Specialist near you.

Don't miss out on securing this important coverage for you and your family.

Compare Plans
Sign In

access health CT
September 8 at 11:12 PM

Your time may be running out! If you lose Medicaid/HUSKY coverage, you will have up to 120 days to select a plan. Learn what to do to stay covered at [AccessHealthCT.com](https://www.accesshealthct.com).

If you need help with your plan, or enrolling in one, our call center is open on Saturdays from 9 am to 1 pm. Access Health is always here to help you, even on Saturdays!

**Your time may be running out!
Learn what to do to stay covered**

The call center is open on Saturdays from 9 am to 1 pm

access health CT
Connecticut Department of Social Services
Division of Health Services

Open Enrollment 2024

- **Open Enrollment is November 1, 2023 - January 15, 2024**
- **Targeted, customized communications to new & renewing customers**
 - Encourage shopping & comparing plans
 - Steer customers toward “Broker of Record” when possible
 - Connect customers with a Broker or CAC for help
 - Special targets include customers missing out on CSR plans

Tactics During Open Enrollment

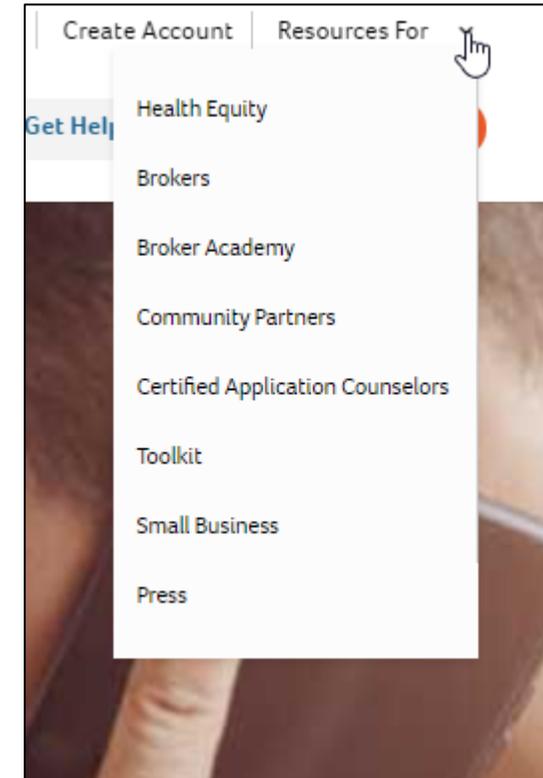
- **Direct Mail**
- **Emails**
- **Texts**
- **Social Media (organic & paid)**
- **Blog Posts**
- **Press Releases / Media**
- **Paid Advertisements (TV, radio, outdoor, etc.)**

Targets for Open Enrollment 2024

- **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 CT residents
 - Leads (captured in digital, email, social, outreach)
 - Incomplete applications
 - Newly eligible (e.g. 26-year old)

Key Broker & CAC Resources

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



From Our Toolkit

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

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

Contact Us

Email Inboxes:

- Broker Support : AHCTbrokersupport@ct.gov
- Broker Registration: BrokerRegistration.AHCT@ct.gov
- Compliance: BrokerCompliance.AHCT@ct.gov

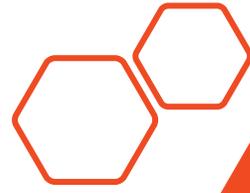
Broker Webpage:

<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!**