



# Access Health Connecticut

CAC Virtual Training 2024

# 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 +1 646 931 3860 (Meeting ID: 853 3677 4669)
- **Participation**
  - We want to hear from you! Please feel free to ask questions in the chat box below or directly to us!
  - Keep your video on- this facilitates communication and helps for better conversation!
- **Rename yourself to your Full Name, City**
- **For technical assistance you can text Bart 959-282-9459**

# Agenda

- Meet the team
- Plan Management
- Noverant LMS
- Policy Changes
- Outreach & Marketing Updates
- Resources
- Q & A

# CAC Support Team

## Introduction

# 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  
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
<b>Total</b>		<b>11</b>	<b>7</b>	<b>4</b>	<b>22</b>	<b>5</b>	<b>5</b>

## SADP (Dental) Plans

Individual Market		
Anthem	CICI	Total
4	2	6

# Types of Plans Offered

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

## Standardized Plans

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

## Non-Standardized Plans

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

# Renewal Activity & 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.

# Training & Noverant

(Learning Management System)

# Training Topics

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

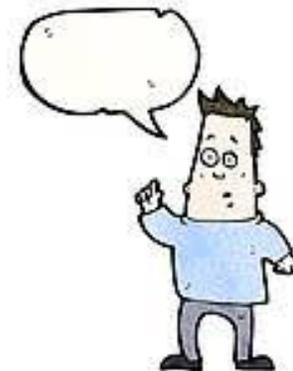


# LMS Certification

Annual CAC 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 assist consumers in 2024 with enrollment.

If you have questions specific to the annual certification online trainings or your login for the LMS, please email the Learning Center at [LearningCenter.AHCT@ct.gov](mailto:LearningCenter.AHCT@ct.gov).



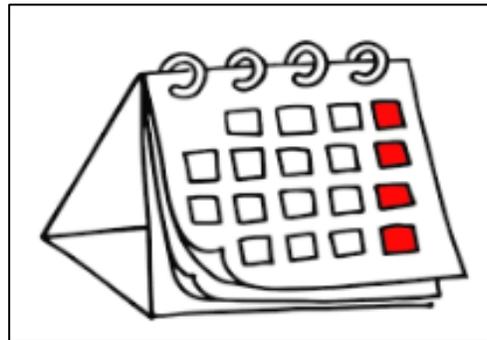
# High Level Steps Towards Certification

1. Your organization will be asked to sign a contract with AHCT.
2. In the meantime, your agreement with AHCT will be available September 25 in the Noverant Learning Management System (LMS).
3. You will receive a “Welcome” email from the AHCT Noverant LMS, which will allow you to access the LMS. The email would be from [ahct@noverant.com](mailto:ahct@noverant.com).
4. Use the link in the email and log into the LMS using your username and password.
5. Instructions are in this presentation and can also be found when you first log into the LMS.
6. Make sure your profile information is current.
7. Read and sign your CAC agreement electronically, using your username and password.
8. Once your organization and you have signed the agreements, your certification training will be made available.
9. You will then receive a second email from [ahct@noverant.com](mailto:ahct@noverant.com) to access your online training.
10. 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.
11. You must pass the assessment with 80% or better to certify with AHCT. You will be allowed one retake.



# 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.
- QHP applications completed (consumer is enrolled) thru December 15 will receive an effective date of January 1, 2024. QHP 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 will receive 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](mailto: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](mailto: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

**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

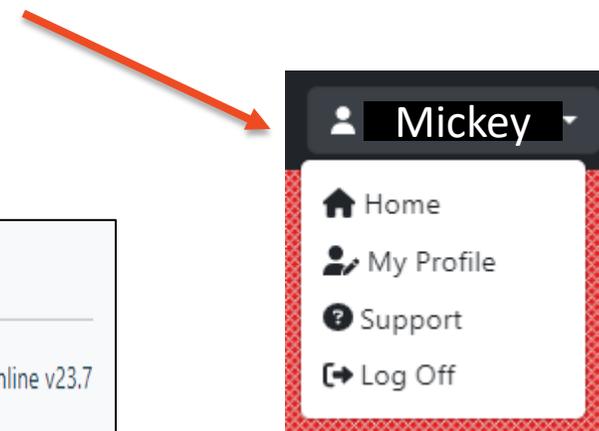
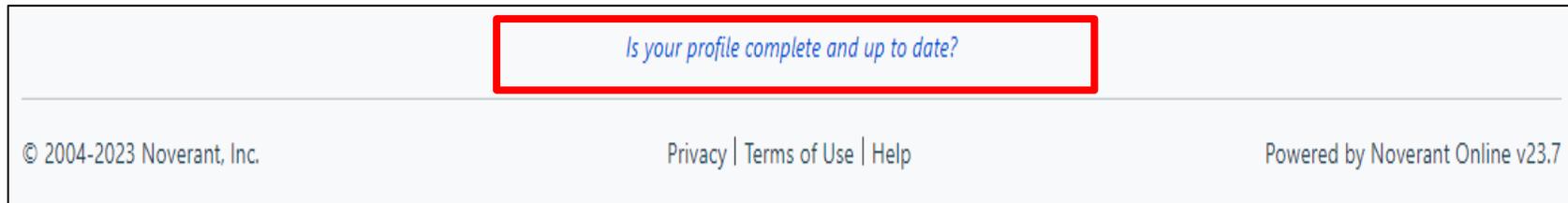
© 2004-2023 Noverant, Inc. Privacy | Terms of Use Help Powered by Noverant Online v23.7

**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.

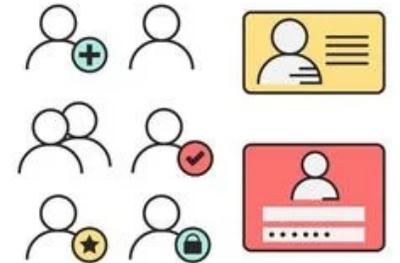


# How to Update Your User Profile

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.

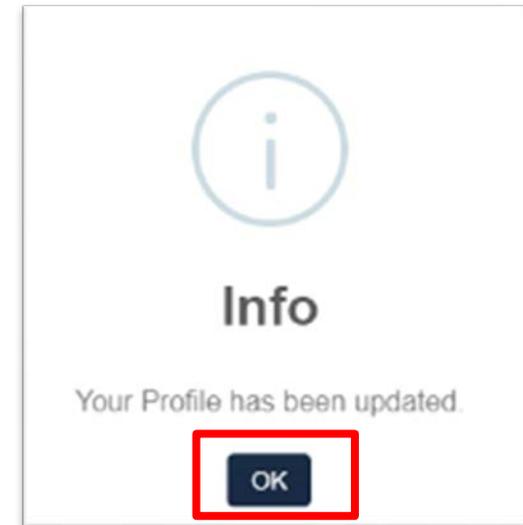
If your email address changes, please change it ***prior*** to when re-certification starts. This is important as the Welcome email and Instructions are sent to the current email address we have on record.



# 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 'Home' tab is highlighted with a red box and an arrow pointing to the text 'Home'. Below this, three red arrows point to the '36 Total Completions' widget, the 'Required Training - 0 Items' section, and the 'My Records' button. On the right side, two red arrows point to the navigation buttons ('Access Health CT', 'Brokers', 'Certified Application Counselors', 'Small Business') and the 'My Records' button. The page content includes the AHCT logo, a navigation bar with buttons for 'Access Health CT', 'Brokers', 'Certified Application Counselors', and 'Small Business', a 'Welcome to AHCT Learning Center' message, and several data widgets: 'Total Completions' (36), 'Completions (Past 30 Days)' (1), 'Expirations (Next 90 Days)' (0), 'My Calendar', 'My Records', 'Required Training - 0 Items' (with a message 'You have no incomplete assignments!'), and 'Announcements - 0' (with 'No Current Announcements'). The footer contains copyright information, privacy/terms links, and version information.

Home

Training status

Required Training

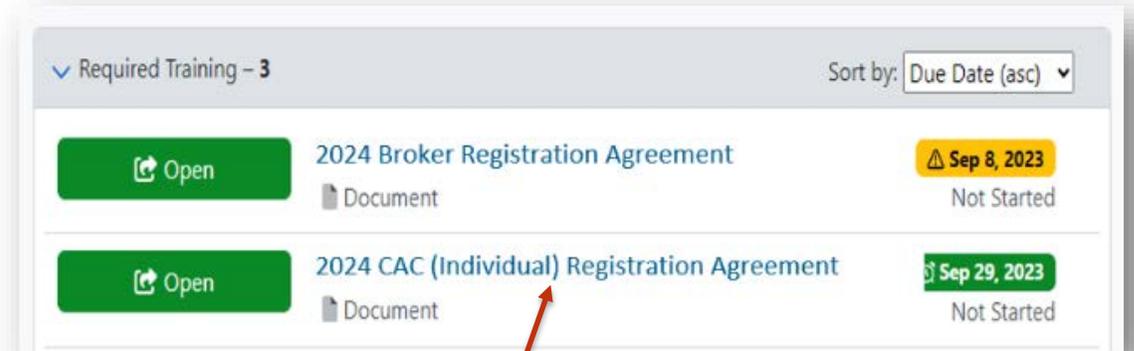
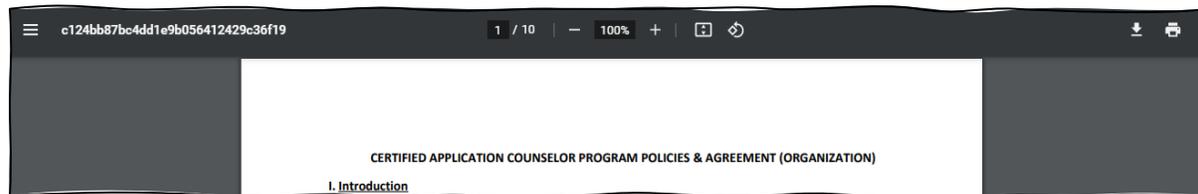
Links to additional information. The AHCT button will bring you to the AHCT website.

Training Transcript

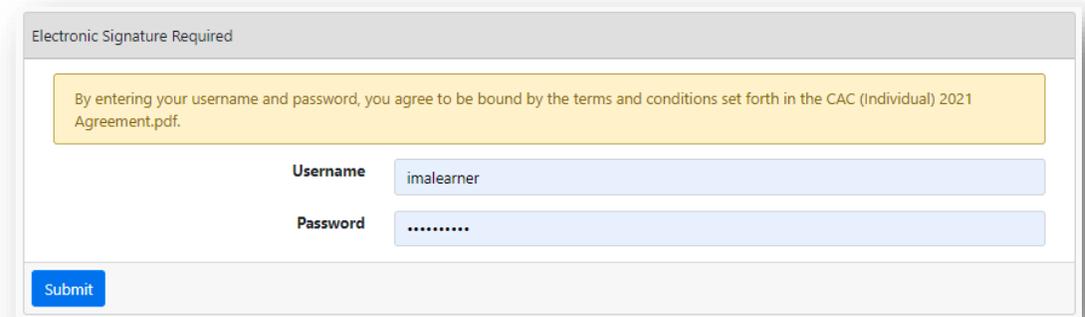
# How to Sign the Agreement

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.

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

# What's Next?

You will receive another Welcome Email when your training and assessment is added to your account for you to complete.

## **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

Required Training - 3		Sort by: Due Date (asc) ▼
<a href="#">View</a>	Broker Certification Curriculum 2024 Competency	⚠ Sep 12, 2023 In Progress
<a href="#">Details</a>	Broker Certification Assessment 2024 Assessment	⚠ Sep 12, 2023 Not Started

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

# How to Complete Your Training, continued

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

**Curriculum Details**

**Name** New Broker Curriculum 2021

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

**More Information**

**Status** Not Started

**Total Credits** 0.0

**Sub-Assignments**

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

Required Training - 3

Sort by: Due Date (asc)

<b>View</b>	Broker Certification Curriculum 2024	⚠ Sep 12, 2023 In Progress
<b>Details</b>	Broker Certification Assessment 2024	⚠ Sep 12, 2023 Not Started

2. Scroll down to the **Sub-Assignments** listing.
3. Your training items will be listed in the order that they should be completed.
4. Click on the [blue link](#) for the first E-Learning item.

# How to Complete Your Training, continued

5. On the **E-Learning Details** page, click **Open** or **Launch** to launch the module. Note that the learning module will open in a separate window. You may need to enable pop-ups on your browser 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](mailto:learningcenter.ahct@ct.gov) or click the [help](#) button.

access health CT

# LMS Tips and Reminders



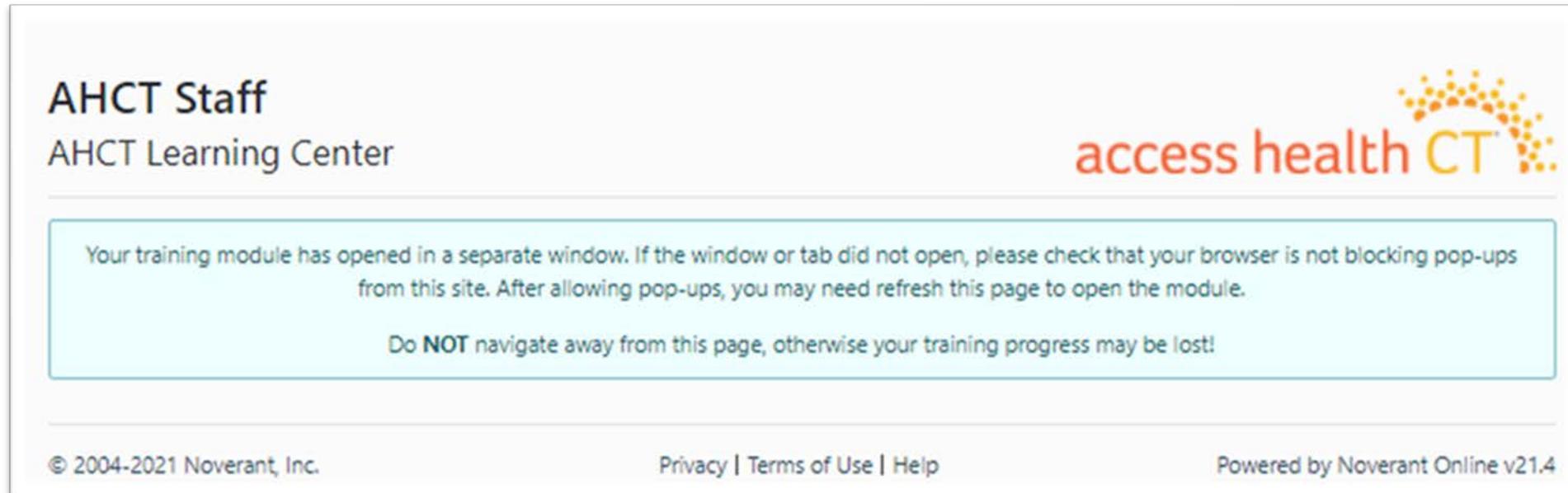
- **Do not select the X on the browser window at any point during the Training modules!**
- To exit properly, click on **Click Here to Exit/Save and Close**, in the upper right-hand corner of the module screen.
- If you need to exit the module early, the LMS will remember where you left off. The status 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.

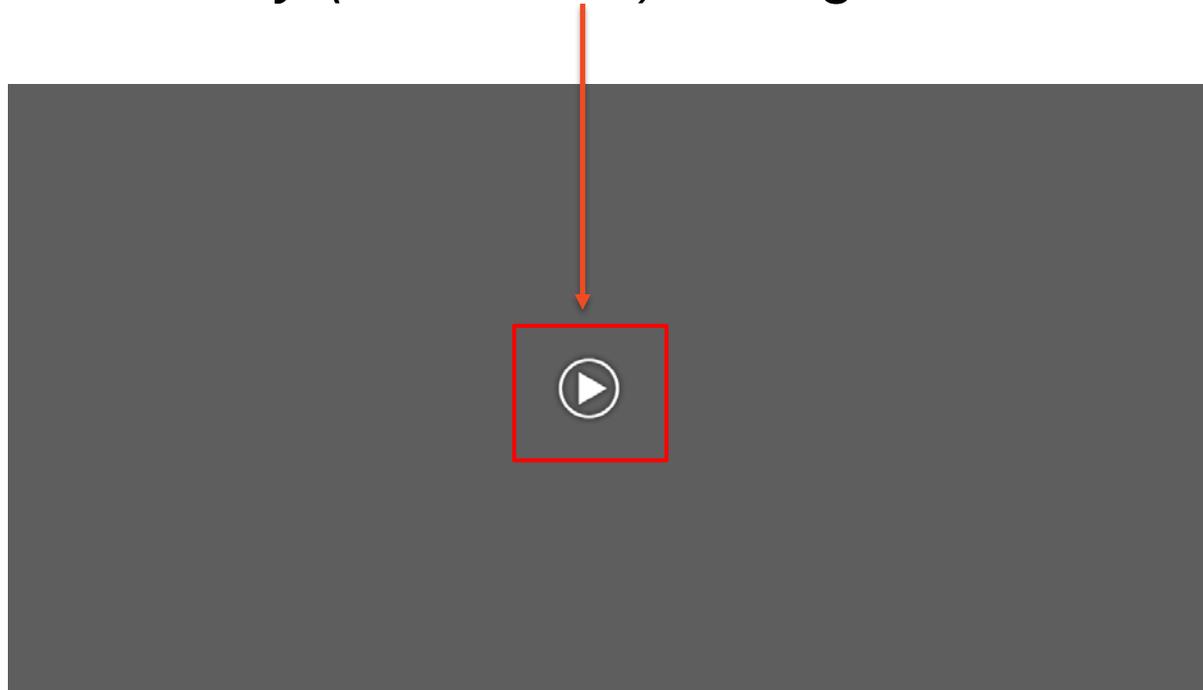
- ✓ Check to see if the module opened in a new window. If so, continue training in new window.
- ✓ Check that your browser is not blocking pop-ups from this site. If so, change settings to allow pop-ups.
- ✓ You may need to refresh the page to open the module.



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 the following text: "Your training module has opened in a separate window. If the window or tab did not open, please check that your browser is not blocking pop-ups from this site. After allowing pop-ups, you may need refresh this page to open the module. Do NOT navigate away from this page, otherwise your training progress may be lost!". At the bottom, there is a footer with "© 2004-2021 Noverant, Inc.", "Privacy | Terms of Use | Help", and "Powered by Noverant Online v21.4".

# If you should see this screen...

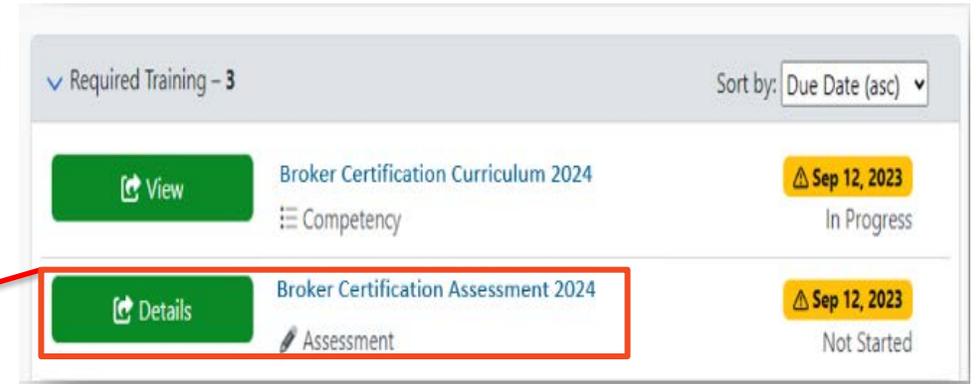
Some modules contain audio, so after clicking **Launch**, you may see a screen that looks like this. Click *Play (arrow icon)* to begin the module.



# How to Complete Your Assessment

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

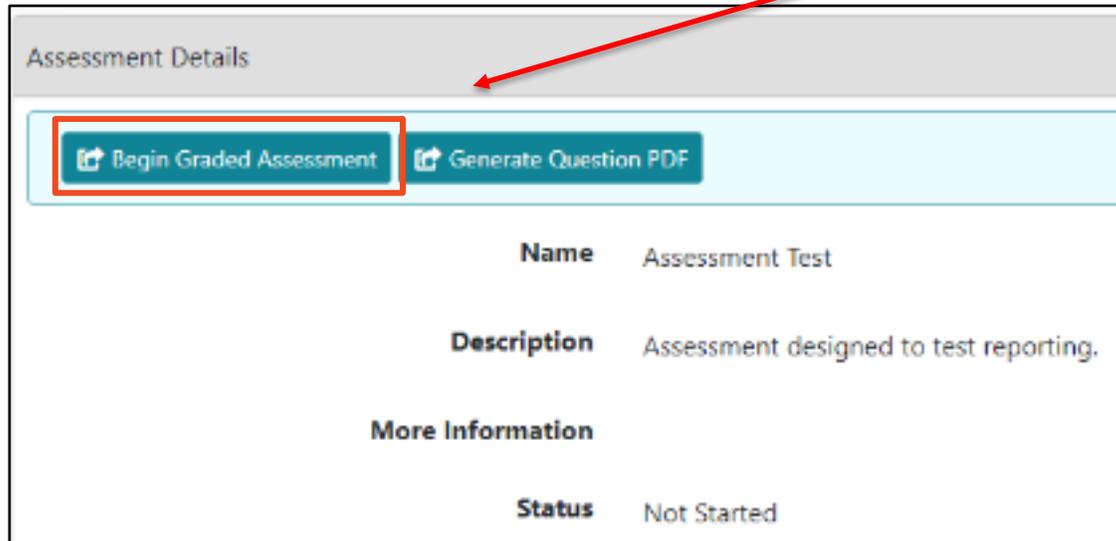
1. Click **Details** to go into the assessment.
2. From the Assessment Details page, select **Begin Graded Assessment**.



Required Training - 3

Sort by: Due Date (asc)

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



Assessment Details

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

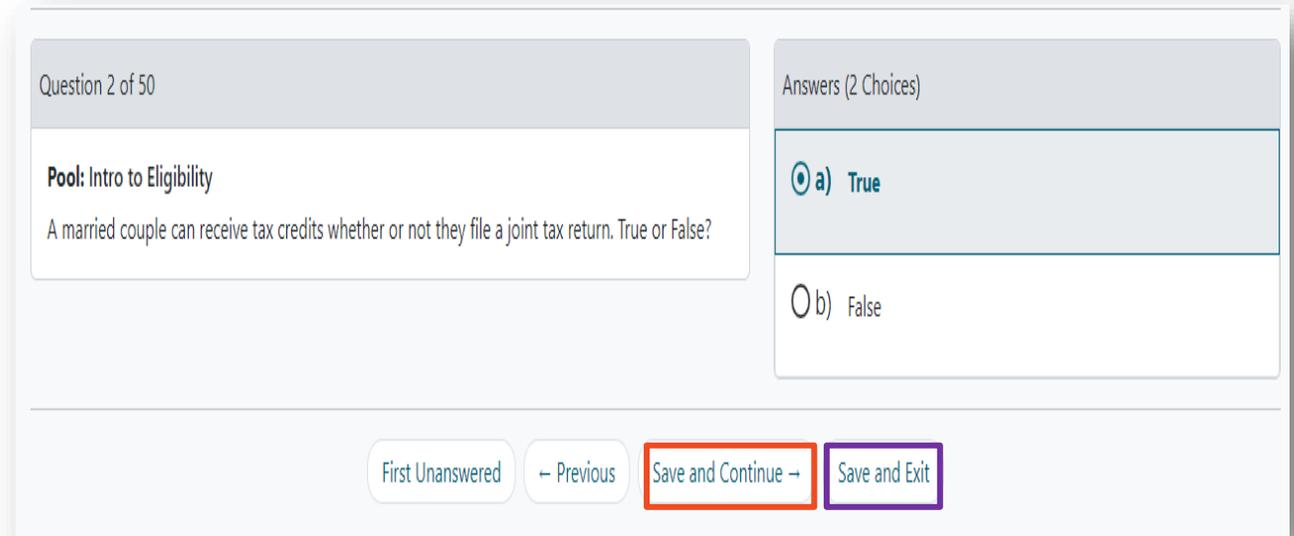
<b>Name</b>	Assessment Test
<b>Description</b>	Assessment designed to test reporting.
<b>More Information</b>	
<b>Status</b>	Not Started

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

All 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 contains five 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.

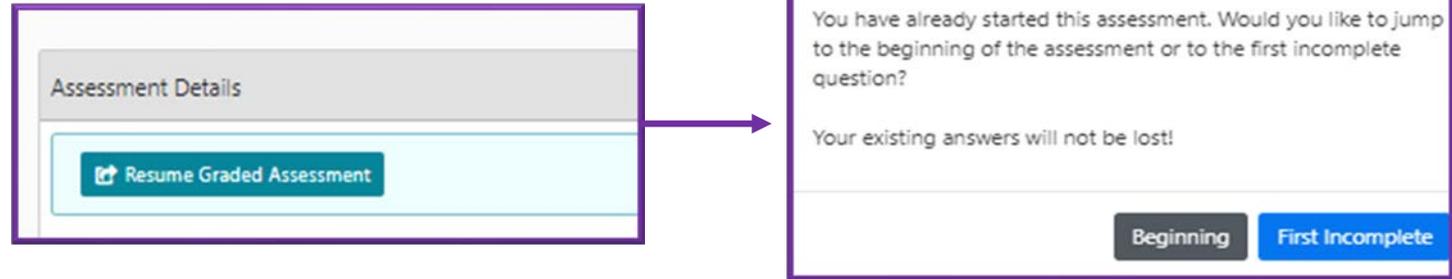
1. Go back to the Home Page to start the curriculum.
2. Click Details or View to take you to the Curriculum Details and Sub-Assignment Page.
3. Look at the incomplete training items that show a status of Not Started or In Progress.
4. Complete those items.
5. Make sure each sub-assignment reads Complete.

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 prerequisite message to this curriculum card. Below the curriculum card, a 'Sub-Assignments' table is displayed with an 'Actions' button. The table lists several assignments with their status and due dates.

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

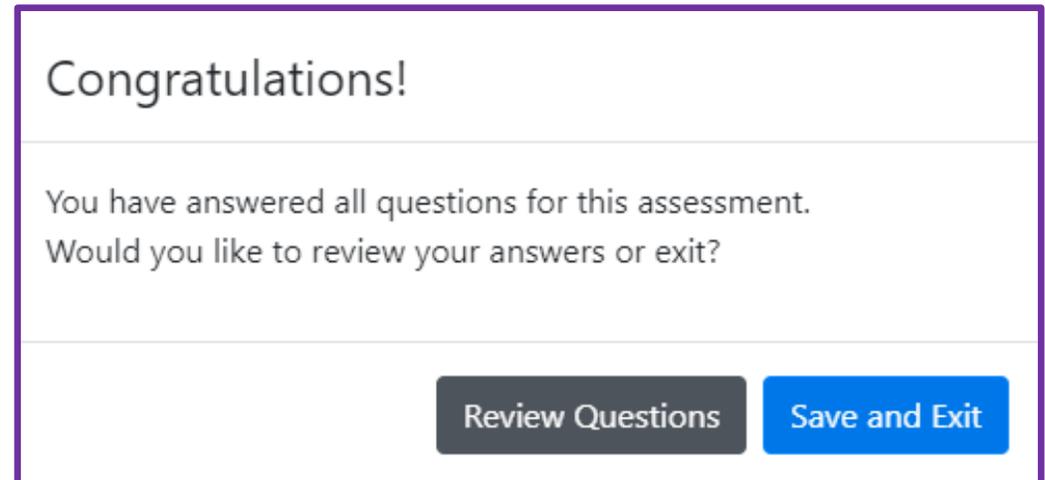
# Resume Assessment or Review Questions

If you need to return to finish the assessment, click **Resume Graded Assessment** and choose where to restart. It could be back to the **Beginning** or the **First Incomplete**.



When you have answered all the questions you can **Save and Exit** or **Review Questions**. If you want to review your answers you must do so before you click Save and Exit.

Click **Save and Exit** if you have completed all the questions in your assessment! Now let's get your grade.



# How to Obtain Your Assessment Grade

1. Select **Grade** to see your overall score. In this example, the learner got a 100%.
2. Select **Review** to see the answers you provided during the assessment. You will only be able to do this step **IF** you passed or received the final grade.

Assessment Details

Assessment Details

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', 'ENROLL', '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'.

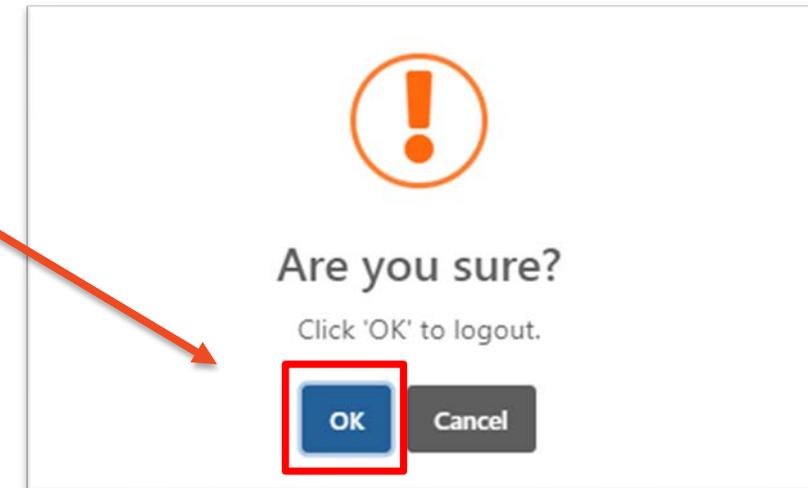
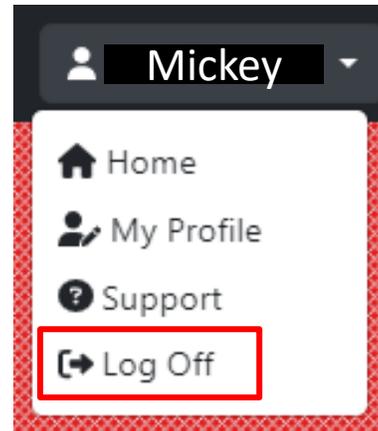
The Transcript page displays a table with columns: Type, Name, Revision, Status, Due Date, and Completion Date. The table contains several rows of assessment records. The row for 'Call Center Test Only for Certification 2021' is highlighted in light red. An orange arrow from the 'My Records' button in 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

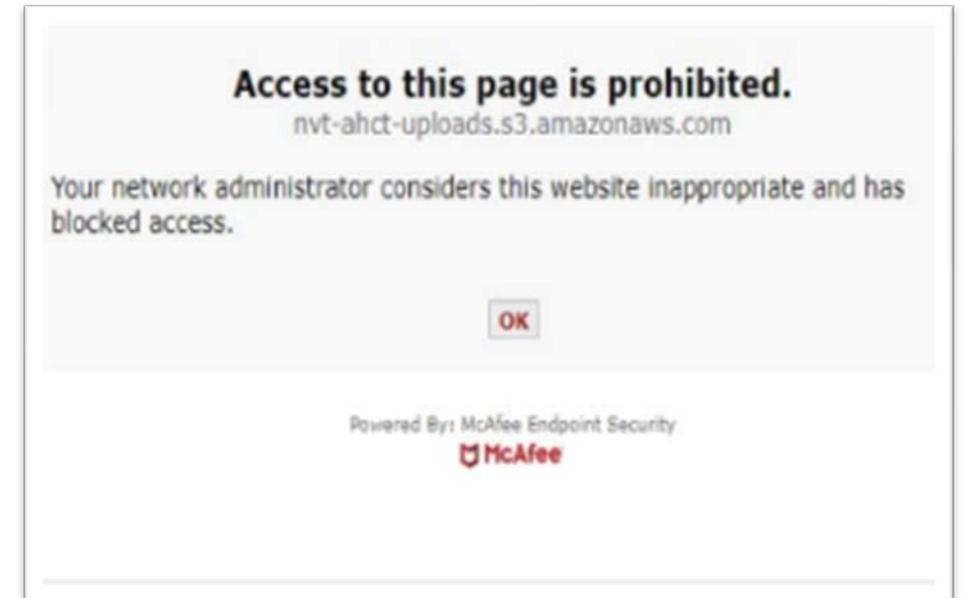
- Issues with Document Downloads
- Unsupported Browser – Internet Explorer
- Course Completion Issue – Gray Screen
- Audio and volume speed may vary depending on your computer system



# 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



✓ Safari



# 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!

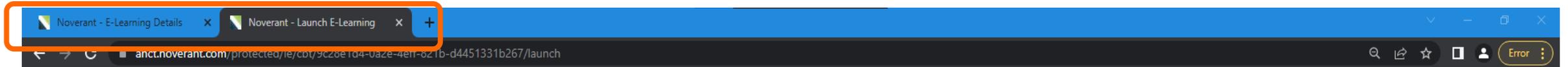
Click on [Click Here to Exit /Save and Close](#) on the upper right corner of the screen to submit your results and close this window.



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”.

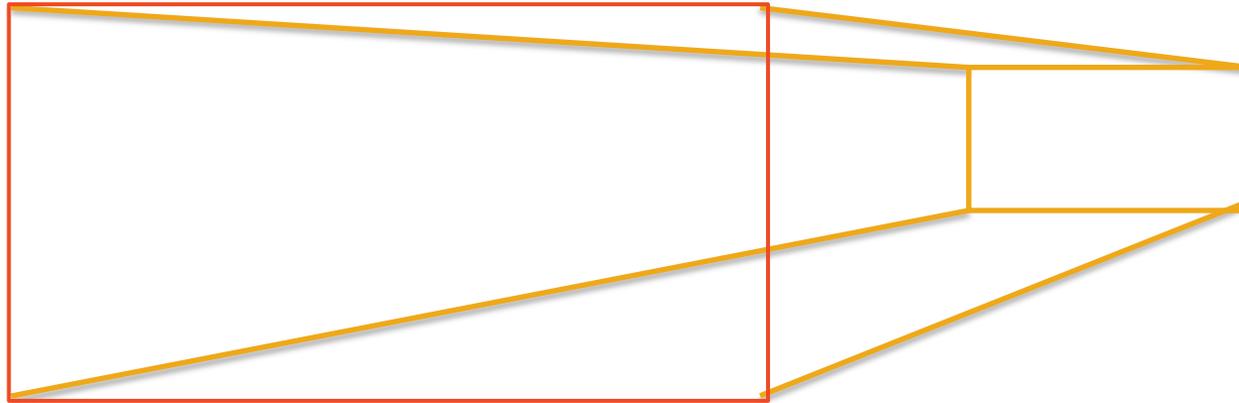


At this point, you can close the browser tab containing the gray screen by clicking on the “X”. (Close the tab named Noverant – Launch E-Learning X)



# Course Completion Issue – Gray Screen continued

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



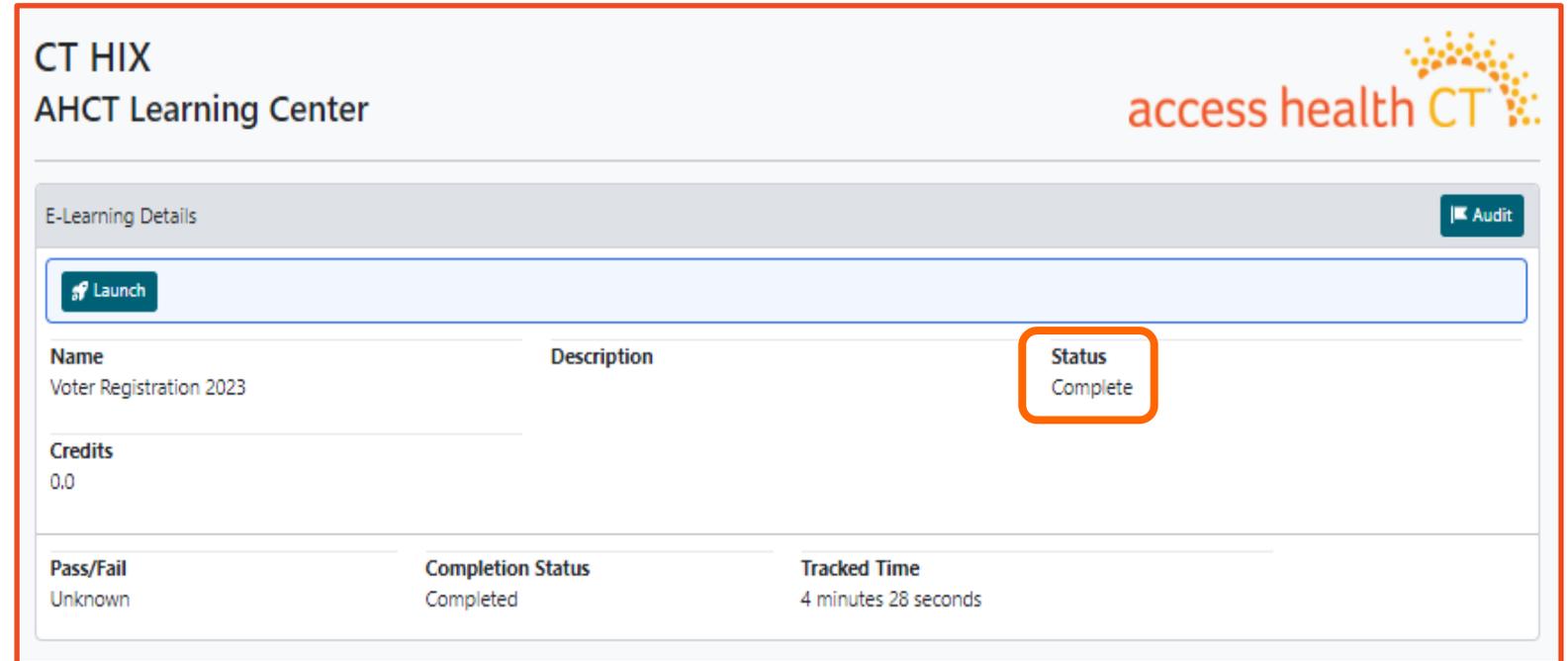
The page will be updating the status of your progress, so don't close it until the status shows complete.

# 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

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:

Parents/caretakers, and their tax dependents who:

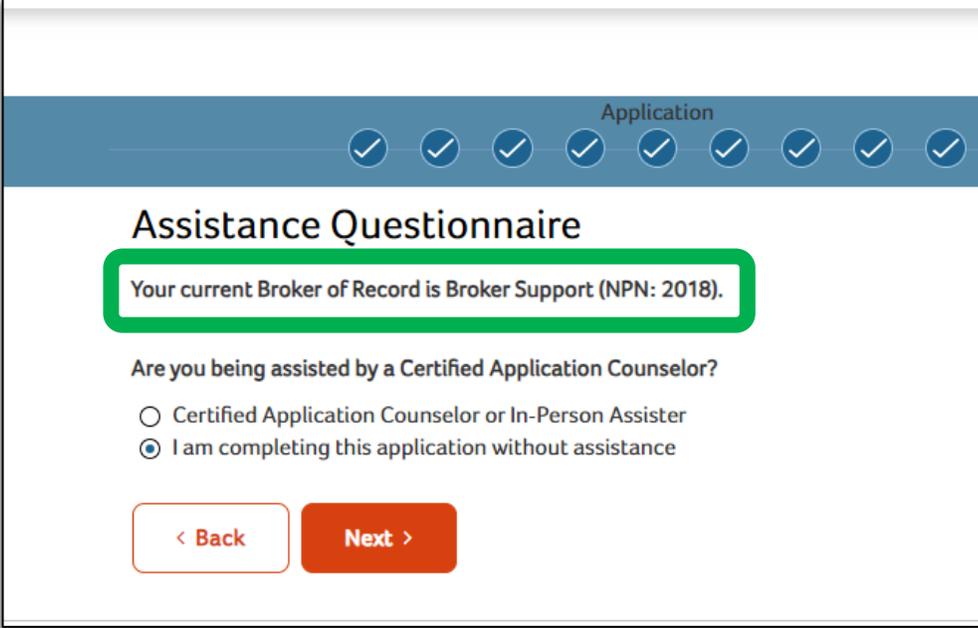
1. Have a household annual income that is up to or equal to 175% of the Federal Poverty Level (FPL)
2. Be eligible for APTCs and Cost Sharing Reductions
3. Use 100% of their APTCs and CSRs along with the expanded American Rescue Plan financial assistance
4. Be enrolled in a Silver Level Plan

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

# CAC 101

# Assistance Questionnaire

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. This Question is now only used for CAC tracking purposes and will have no impact on the BOR/Client relationship. For CAC's this question will essentially function as it always has. If you at any point need to request a list of consumers you've worked with, please feel free to reach out to us.



The screenshot shows a web application interface for an "Assistance Questionnaire". At the top, a blue progress bar labeled "Application" contains ten circular icons, each with a white checkmark, indicating that all steps in the process are complete. Below the progress bar, the title "Assistance Questionnaire" is displayed. A green rectangular box highlights the text: "Your current Broker of Record is Broker Support (NPN: 2018)". Below this, the question "Are you being assisted by a Certified Application Counselor?" is followed by two radio button options: "Certified Application Counselor or In-Person Assister" (which is unselected) and "I am completing this application without assistance" (which is selected). At the bottom of the form, there are two buttons: a white button with a red border labeled "< Back" and a solid red button labeled "Next >".



# Staffing Changes

**Please be sure to reach out to the CAC Registration inbox to notify us of any staffing changes within your organizations to keep our records up to date.**

**[AHCT.CACRegistration@ct.gov](mailto:AHCT.CACRegistration@ct.gov)**

# Health Equity

# Our Mission

## mission

To decrease the number of uninsured residents, improve the quality of healthcare, and reduce health disparities through an innovative, competitive marketplace that empowers consumers to choose the health coverage that gives them the best value.



# 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/](http://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 una opción de cobertura de salud a un costo menor o sin costo.

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 run out. There are full coverage options available at \$0, or no cost, and most people qualify for some type of financial help to pay for coverage.

Open Immediately  
access health CT

During the pandemic, Connecticut extended health coverage for most Medicaid members even if they no longer qualified, a process the federal government calls 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 \$0 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 [AccessHealthCT.com](https://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.

See all the help options available at [AccessHealthCT.com/help](https://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

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. Help is always here to be. If you have questions or you need help reviewing your options and applying for coverage, connect with one of our upcoming Enrollment Fairs or call 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 specialist for financial help, 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 [AccessHealthCT.com](https://www.accesshealthct.com)

• Use our [AccessHealthCT.com](https://www.accesshealthct.com/help) "Ask Us Chat" tool

• 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.

• Call a Member 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 the location closest to you is convenient for you, we have other options. We're here to help... and all help is FREE!

Do You Need Health or Dental Insurance?

Whether you have recently lost your health or dental insurance coverage, you don't qualify for HUSKY Health, 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 \$0 or no cost, and most people qualify for some type of financial help to pay for coverage.

Add me now you have access to health and dental care when you need it the most.

Whether you have questions about your eligibility, comparing plans or want to meet a specialist for financial help, 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 [AccessHealthCT.com](https://www.accesshealthct.com)

• Use our [AccessHealthCT.com](https://www.accesshealthct.com/help) "Ask Us Chat" tool

• 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.

• Call a Member or Enrollment Specialist near you.

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

Compare Plans  
Sign In

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  
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!

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

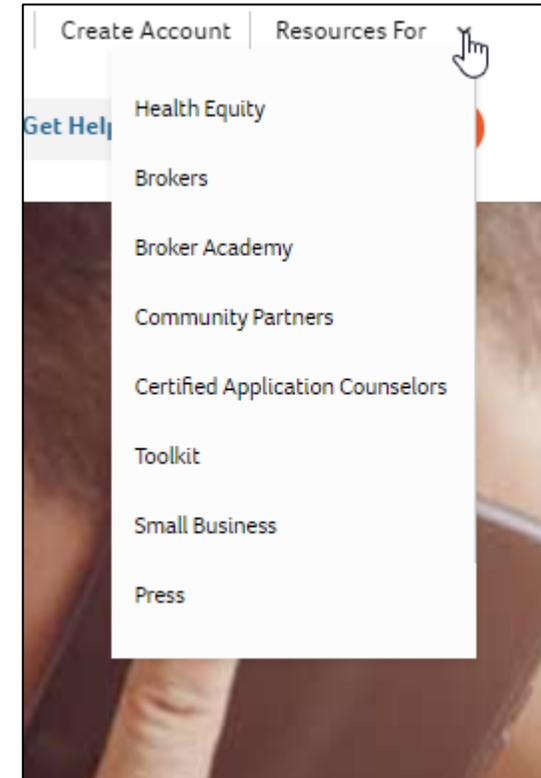
- **Direct Mail**
- **Emails**
- **Texts**
- **Social Media (organic & paid)**
- **Blog Posts**
- **Press Releases / Media**
- **Paid Advertisements (TV, radio, outdoor, etc.)**

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



# From Our Toolkit

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

# From Our Toolkit, cont'd

### What do I need to enroll?

Get organized by checking off each item. For more information about what you need to provide, visit [AccessHealthCT.com/enrollment-help](https://AccessHealthCT.com/enrollment-help).

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

**How do I enroll?**

Shop, Compare and Enroll: [AccessHealthCT.com](https://AccessHealthCT.com)  
Phone: 1-855-805-4325

Head Brokers, Enrollment Specialists or In-Person Help: [AccessHealthCT.com/enrollment-help](https://AccessHealthCT.com/enrollment-help)  
Visit [AccessHealthCT.com/enrollment-help](https://AccessHealthCT.com/enrollment-help) for a full list of hours of operation, holidays and help options. We're here to help...and, all help is FREE.

### Kisa mwen bezwen pou m enskri?

Kive oganize li w fache chak atik. Pou plis enfòmasyon sou sa ou bezwen bay, vizite [AccessHealthCT.com/enrollment-help](https://AccessHealthCT.com/enrollment-help).

- Nimewo Sekirite Sosyal pou tout mèmbran fanmi ki bezwen pwoteksyon
- Sitwayon ou estati imigrasyon ak sètifika natiralizasyon ouwa nimewo dokiman imigrasyon, si ka apliyab
- Deklarasyon tax pou ane anvan yo, pou estime revni angaj ki modifiye siplemant (MAGI)
- Enfòmasyon sou pajan yo ak dènye chèk salè ouwa deklarasyon pwofit ak lòt dokiman pou siplemant (MAGI)
- Enfòmasyon sou kouverti sante sante rive pou pou mwen plan sante sante aktyèl ki kouvri mèmbran fanmi ou, ak enfòmasyon sou plan sante sante an patwon pou ki mèmbran ouwa mwenp moun bay ou ka apliyab

**Kouman pou mwen enskri?**

Achete, Compare an Enroll: [AccessHealthCT.com](https://AccessHealthCT.com)  
Telefon: 1-855-805-4325

Jwenn enfòmasyon, Espesyalis Enrolman ouwa Ed Anplwaye: [AccessHealthCT.com/enrollment-help](https://AccessHealthCT.com/enrollment-help)  
Vizite [AccessHealthCT.com/enrollment-help](https://AccessHealthCT.com/enrollment-help) pou jwenn plan la kòmple pou operasyon, jou ferye ak opsyon lòt. Nou la pou ou...and, tout ed se GRATIS.

### Do you still qualify for HUSKY Health? Complete your renewal to find out.

At Access Health CT, we're here to help you renew your HUSKY Health insurance. To get started, visit [AccessHealthCT.com](https://AccessHealthCT.com) or call 1-855-805-4325 to update your address, phone number, email, and other information. You will be notified when your HUSKY renewal is due.

When it's your time for renewal, we will use your information to see if you still qualify for HUSKY. If you qualify, you may be automatically re-enrolled.

If you do not qualify, you can choose new coverage through Access Health CT. You will have up to 120 days from the date your HUSKY ends to enroll in new coverage.

But don't wait until your HUSKY ends. Shop during your renewal period to be sure you have coverage when you need it. We're here to help and can even see if you qualify for financial help. Start at [AccessHealthCT.com](https://AccessHealthCT.com). Take action today to stay covered tomorrow.

Call Center Hours:  
Monday-Friday 8am-6pm  
Saturday 9am-1pm  
Scan to get started.

Connecticut Department of Social Services

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### Covered Connecticut Program

Some Connecticut residents who meet specific eligibility requirements are paying \$0 for their health insurance coverage through Access Health CT, thanks to the Covered Connecticut Program created by the State of Connecticut and administered by the Department of Social Services. The Covered Connecticut Program now includes dental benefits and non-emergency medical transportation.

If you qualify, the State of Connecticut will pay your portion of the monthly payment (premium) directly to your insurance company ( Anthem or ConnectCare) and will also pay for the cost-sharing amounts that you would normally have to pay with a health insurance plan, such as deductibles, co-pays, co-insurance, and maximum out-of-pocket costs.

**Who qualifies for the Covered Connecticut Program?**

- You must be a Connecticut resident and you must meet all program eligibility requirements in order to pay \$0 for your health insurance plan. You must:
  - Have a household income up to and including 175% of the Federal Poverty Level (FPL) and not qualify for Medicaid because of income (see FPL chart below)
  - Be eligible for financial help, including Advance Premium Tax Credits (APTCs) and Cost-Sharing Reductions (CSR) and be enrolled in a Silver-Level Plan

**Federal Poverty Level (FPL) chart:**

Household Size	1	2	3	4	5	6	7	8
175% FPL	\$23,792.50	\$32,042.50	\$45,302.50	\$48,362.50	\$58,022.50	\$65,082.50	\$73,342.50	\$81,602.50

**How can you find out if you are eligible and enroll?**

Complete an application at [AccessHealthCT.com](https://AccessHealthCT.com). If you're already enrolled in the Covered Connecticut Program, Access Health CT will automatically update your account. If you're not already enrolled in the Covered Connecticut Program, Access Health CT will review your application to see if you qualify for the Covered Connecticut Program and automatically enroll any eligible customers. Make sure Access Health CT has your most up-to-date household income and contact information. For free help enrolling or to find out if you are eligible for the program, call the call center at 1-855-805-4325. If you are deaf or hearing impaired, you may use the TTY at 1-855-789-2428 or contact us with a relay operator. Visit [AccessHealthCT.com/get-help](https://AccessHealthCT.com/get-help) for a full list of hours of operation, holidays and help options.

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Connecting you to quality health insurance plans.

### Co jest wymagane do zapisów?

Przygotuj się, udokumentuj, skopiuj, wnieś. Więcej informacji o tym, co należy przedstawić, można znaleźć na stronie [AccessHealthCT.com/enrollment-help](https://AccessHealthCT.com/enrollment-help).

- Numery ubezpieczeń społecznych dla wszystkich członków rodziny potrzebujących ubezpieczenia
- Informacje o obywatelstwie lub statusie imigracyjnym oraz świadectwo naturalizacji lub numer dokumentu imigracyjnego, jeśli dotyczy
- Deklaracje podatkowe za poprzednie lata w celu oszacowania rocznego przychodu (MAGI) i informacji o poprzednim zatrudnieniu i wypłatach z tytułu świadczeń emerytalnych i emerytalnych świadczeniach w celu oszacowania rocznego przychodu (MAGI)
- Informacje o ubezpieczeniach zdrowotnych, takie jak numery polis dla wszystkich aktualnych planów ubezpieczeniowych, informacje o ubezpieczeniach zdrowotnych pracodawcy oraz informacje o planach ubezpieczeniowych pracodawcy, do których Ty lub ktoś inny z Twojej gospodarstwa domowego może się kwalifikować

**Jak się zapisać?**

Kup, porównaj i zapisz się: [AccessHealthCT.com](https://AccessHealthCT.com)  
Telefon: 1-855-805-4325

Znajdź pośredniczkę, specjalistę ds. zapisów lub bezpośrednią pomoc: [AccessHealthCT.com/enrollment-help](https://AccessHealthCT.com/enrollment-help)  
Widzi na stronie [AccessHealthCT.com/enrollment-help](https://AccessHealthCT.com/enrollment-help) aby zobaczyć pełną listę godzin otwarcia, bieżące oraz dostępne formy pomocy. Skuteczny pomocnik...i cała pomoc jest BEZPŁATNA.

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### ¿Qué necesito para inscribirme?

La lista está a continuación. Para más información acerca de lo que debes que proporcionar, visita [AccessHealthCT.com/enrollment-help](https://AccessHealthCT.com/enrollment-help).

- Número de Seguro Social de todos los miembros de la familia que necesitan cobertura
- Ciudadanía o estatus migratorio y certificado de naturalización o número del documento de inmigración, si procede
- Declaraciones de impuestos de años anteriores, para calcular sus ingresos brutos Ajustados (MAGI) en inglés
- Información del empleador y cheques de pago recientes o declaración de ganancias y pérdidas de los impuestos por cuenta propia, para calcular su MAGI
- Información de cobertura del cuidado de la salud como los números de pólizas de cualquier plan de seguro de salud actual o cubiertas de salud, así como información sobre planes de salud patrocinados por el empleador para los cuales sea elegible o si cualquier miembro de su familia.

**¿Cómo me inscribo?**

Kup, compare y inscríbete: [AccessHealthCT.com](https://AccessHealthCT.com)  
Teléfono: 1-855-805-4325

Encuentra a un agente de seguros y especialistas de inscripción: [AccessHealthCT.com/enrollment-help](https://AccessHealthCT.com/enrollment-help)  
Visita [AccessHealthCT.com/enrollment-help](https://AccessHealthCT.com/enrollment-help) para obtener una lista completa de horas de operación, días festivos y opciones de ayuda.

Estamos aquí para ayudarte... ¡y todo lo ayuda es GRATIS!

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### Czy kwalifikujesz się jeszcze do HUSKY Health? Aby to sprawdzić, odnow pakiet.

W Access Health CT, jesteśmy po to, aby pomóc Ci odnowić swój pakiet ubezpieczeniowy HUSKY Health. Aby rozpocząć, odwiedź stronę [AccessHealthCT.com](https://AccessHealthCT.com) lub zadzwoń pod numer 1-855-805-4325, aby zaktualizować swój adres, numer telefonu, adres e-mail oraz inne informacje. Zostaniesz powiadomiony/a o terminie odnowienia.

Kiedy nadchodzi czas na odnowienie, wykorzystamy Twoje dane, aby sprawdzić czy wciąż kwalifikujesz się do HUSKY. Jeśli kwalifikujesz się, zostanie automatycznie zapisany/a.

Jeśli nie kwalifikujesz się, możesz wybrać nowe ubezpieczenie za pośrednictwem Access Health CT. W ciągu 120 dni od daty zakończenia ubezpieczenia HUSKY będziesz mieć czas na zapisanie się do nowego ubezpieczenia.

Nie czekaj, aż wygaśnie Twoje ubezpieczenie HUSKY. Dołączaj zakupów w czasie trwania okresu odnowienia, aby mieć pewność, że masz ochronę, kiedy tylko jej potrzebujesz. Znajdź specjalistę ds. zapisów lub bezpośrednią pomoc, aby sprawdzić, czy kwalifikujesz się do ubezpieczenia pomocy finansowej. Widzi na [AccessHealthCT.com](https://AccessHealthCT.com).

Podaj swój adres i dane, aby być gotowym na odnowienie. Wejdź na [AccessHealthCT.com](https://AccessHealthCT.com) lub zadzwoń pod numer 1-855-805-4325, aby zaktualizować swój adres, numer telefonu, adres e-mail oraz inne informacje. Zostaniesz powiadomiony/a o terminie odnowienia.

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See other resources at [AccessHealthCT.com/toolkit](https://AccessHealthCT.com/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

# Call Center Hours

## Hours of Operation for Open Enrollment

- Mon–Friday: 8am-8pm
- Saturday: 9am-3pm Selected Saturdays
- Sunday: Closed

**1-855-805-4325**

# How to reach us

## Email Inboxes:

- IRD inbox: [IRD.Outreach@ct.gov](mailto:IRD.Outreach@ct.gov)
- CAC Registration: [AHCT.CACRegistration@ct.gov](mailto:AHCT.CACRegistration@ct.gov)

## CAC Webpage:

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

# Q & A Segment





**Thank you for  
joining!**