

2023 Open Enrollment Toolkit



Connecticut Health
FOUNDATION

Changing Systems, Improving Lives.

Help spread the word and get people covered!

Having health insurance is key to being able to get health care. Although Connecticut has a low uninsured rate, significant gaps persist, especially for residents of color. Increasing awareness about the options that exist for health coverage in Connecticut can help more people get covered.

Access Health CT, the state's health insurance marketplace, helps people learn about their options for health insurance. This year, the open enrollment window to sign up for health care coverage is November 1st through January 15th. Financial help and some plans are only available through Access Health CT.

Thanks to changes in public policy, there are several options for financial assistance. People who previously decided to forgo coverage because of cost concerns may benefit from taking a second look.

In addition, some residents may be eligible for the Covered Connecticut program, which offers no-cost coverage, including medical and dental benefits and non-emergency medical transportation.

In this toolkit, you'll find:

- Key messages
- Quick links to resources for signing up
- 1-pagers about open enrollment for 2023 and Covered Connecticut
- Social media graphics
- Sample social media posts

The changes that took place in recent years are complicated, and many people haven't heard of terms like "the Inflation Reduction Act" or "Covered Connecticut." We've tried to use clear messages about the coverage options that exist and to explain Covered Connecticut. We hope these messages will be useful to share and help get people covered.

For questions or comments about this year's toolkit, please contact Stephanie Lomangino, communications officer, at: stephanie@cthealth.org.

Key messages

- The open enrollment period to sign up for health insurance through Access Health CT is from November 1, 2022, to January 15, 2023.
- Free help is available by phone, live online chat, and in-person.
- Access Health CT offers many options for health insurance, including plans that offer no-cost coverage as well as financial assistance for those who qualify.
- Covered Connecticut is a no-cost coverage option available to those who qualify. This coverage includes medical and dental insurance, and rides to medical visits.
- Enrollment for both HUSKY and Covered Connecticut is open all year.
- Financial help is widely available. People who previously decided to forgo coverage due to cost might be surprised by the options available now.

Quick links

- Direct people to Access Health CT to compare plans and sign up:
<https://www.accesshealthct.com/annual-open-enrollment/> or call 1-855-805-4325
- To find local assistance in your community:
<https://www.accesshealthct.com/AHCT/official/astSrch/assistSearch>
 - For help completing your application, select find “An Enrollment Specialist (or Certified Applied Counselor)”
 - For help choosing a health care plan, select find “A Certified Broker”
- Work with an in-person navigator to help you enroll in Bridgeport, Danbury, Hartford, Norwich, Waterbury, or Willimantic, or sign up in-person at an enrollment location:
<https://www.accesshealthct.com/enrollment-events/>
- To learn more about Covered Connecticut, visit:
https://help.accesshealthct.com/en_US/covered-connecticut-program

2023 Open Enrollment Toolkit

1-pagers

CLICK ON THE IMAGE TO DOWNLOAD

These are 1-pagers about open enrollment and a new program called Covered Connecticut.

SIGNING UP FOR HEALTH INSURANCE FOR 2023

Open enrollment is a time when people can sign up for health insurance or renew their coverage. Access Health CT's open enrollment period runs from November 1 to January 15. There are many options for health insurance available. Most Connecticut residents will qualify for financial help to lower the cost of these insurance plans. Some customers may even qualify for no-cost coverage.

What to Know About This Year's Open Enrollment

- You can use Access Health CT to apply for private insurance or HUSKY (Medicaid/Children's Health Insurance Program).
- If you are renewing your health insurance, make sure all your financial information is up to date in your Access Health CT account.
- If you qualify for HUSKY, you can enroll during open enrollment or at any time of the year.
- This year, some people will qualify for no-cost coverage through a program called Covered Connecticut. It is only available through Access Health CT.

All Help is Free

- **Live chat**
Visit [AccessHealthCT.com](https://accesshealthct.com) and click on "Live Chat" icon
- **Phone: 1-855-805-4325**
Over 100 languages offered
- **Find brokers or enrollment specialists in your community**
Visit: accesshealthct.com/AHCT/official/astSrch/assistSearch

Coverage Deadlines

For coverage that starts on January 1, enroll by December 15.

For coverage that starts on February 1, enroll by January 15.

Covered Connecticut works differently; if you sign up for this program, your coverage will start the 1st of the month following enrollment.

Enrollment Checklist

Be sure to have:

- Dates of birth for everyone enrolling
- Social Security Numbers for everyone enrolling
- Visa, green card, or immigration documents*
- Most recent W2 and/or Form 1040 and Form 1099*
- Current insurance coverage information
- Paystubs, profit & loss statements, or other employment information to confirm income for everyone in your tax household

*if applicable

For more information, visit:
accesshealthct.com/annual-open-enrollment/



COVERED CONNECTICUT

What is Covered Connecticut?

Covered Connecticut is a new state-funded program that provides no-cost health insurance, dental coverage, and non-emergency medical transportation to eligible Connecticut residents.

Covered Connecticut is offered through Access Health CT. People who are eligible enroll in Covered Connecticut by completing an application through Access Health CT and selecting a plan from Anthem or ConnectiCare.

Enrollment for Covered Connecticut is open all year. Coverage begins on the first of the month following enrollment.

Who qualifies for Covered Connecticut?

Residents who meet the income qualifications and do not qualify for HUSKY are eligible for Covered Connecticut. For a family of four, your household income must be no higher than approximately \$46,000 – but check to see the exact limit.

Visit this website for the exact income guidelines and full list of eligibility requirements:
https://help.accesshealthct.com/en_US/covered-connecticut-program

How can I find help?

Covered Connecticut is a new program. This new information and the eligibility requirements may seem confusing. Access Health CT offers free help to learn more about the options and to sign up for a plan.

- **Live chat**
Visit [AccessHealthCT.com](https://accesshealthct.com) and click on "Live Chat" Icon
- **Phone: 1-855-805-4325**
Over 100 languages offered
- **Find brokers or enrollment specialists in your area**
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Learn more about Covered Connecticut at:

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Shareable graphics

CLICK ON THE IMAGE TO DOWNLOAD



>>CLICK TO DOWNLOAD TWITTER GRAPHICS

>>CLICK TO DOWNLOAD FACEBOOK GRAPHICS

Sample social media posts

- Need health insurance for next year? Open enrollment through @AccessHealthCT starts on November 1 and ends on January 15. Learn more at accesshealthct.com
- Whether you're signing up for health insurance for the first time or renewing your coverage, you have options! Be sure to enroll through @AccessHealthCT by January 15! Learn more and enroll now at accesshealthct.com/annual-open-enrollment
- It's not too late to check your options for health coverage! Check out @AccessHealthCT and sign up by January 15: accesshealthct.com/annual-open-enrollment
- Some CT residents qualify for no-cost coverage through @AccessHealthCT. It's a new program called Covered Connecticut. To learn more, visit: help.accesshealthct.com/en_US/covered-connecticut-program
- Covered Connecticut offers \$0 health coverage, dental coverage, and non-emergency medical transportation to residents who qualify. Learn more at: help.accesshealthct.com/en_US/covered-connecticut-program
- Are you curious about the cost of coverage? Use @AccessHealthCT's calculator to find out. accesshealthct.com/AHCT/official/famInfo/loadFamilyInfo
- Did you know that @AccessHealthCT offers free help to enroll in health insurance? Call 1-855-805-4325, live chat at AccessHealthCT.com, or find a local assister in your community: accesshealthct.com/get-help/
- Looking to get covered, but not sure where to start? @AccessHealthCT offers free help. Call 1-855-805-4325 or visit accesshealthct.com/get-help/
- Looking for in-person help from @AccessHealthCT? Learn more about their navigators and enrollment fairs here: accesshealthct.com/enrollment-events/
- Do you have everything you need to sign up for health insurance through @AccessHealthCT? Have all your documents with you before signing up. See what you need to enroll: accesshealthct.com/annual-open-enrollment/