

ACCESS HEALTH CT

CAN ANYONE USE ACCESS HEALTH CT?

While not everyone will qualify for discounted coverage, almost anyone can use the health insurance marketplace to find and enroll in a plan. If you do not have health insurance in 2015, you may have to pay a fee when you file your tax returns.

HOW DO I SIGN UP?

Go on the website (www.accesshealthct.com) or call Access Health CT to compare the plans, or to find out if you qualify for a discount. (1-855-805-4325) The website or call center can also refer you to a local broker or specially trained assister to provide face to face guidance.

MUST I PURCHASE HEALTH INSURANCE THROUGH ACCESS HEALTH CT?

No, you do not have to purchase health insurance through the marketplace, but it is the only way to qualify for a federal discount.

WHAT ARE MY PLAN OPTIONS?

Access Health CT offers individual insurance policies sold by Anthem, ConnectiCare, HealthyCT, and UnitedHealthcare, as well as the state's HUSKY Health Program.

People with incomes below 400 percent of the poverty level (\$46,680 for an individual or \$95,400 for a family of four) may get a discount on their premiums if they buy coverage through Access Health CT. The discount is actually a federal tax credit that reduces the cost of the premium. Individuals with very low incomes may qualify for the state's HUSKY health insurance program.

WHEN IS THE DEADLINE TO ENROLL?

If you want your coverage to begin on January 1st, you must purchase it by December 15th. You can purchase insurance any time until February 15th but it won't take effect until at least February 1st.

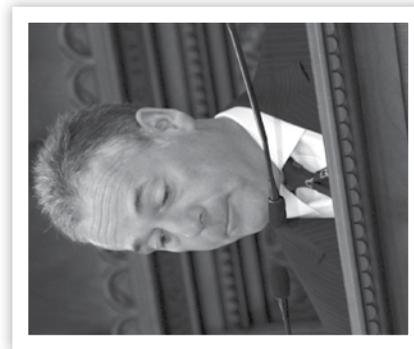
If you miss the February 15th deadline, you will only be able to enroll if you qualify for HUSKY or experience a qualifying event (such as losing your job, getting married, or the birth of a child).

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STATE REPRESENTATIVE

Jeffrey Berger

REPRESENTING WATERBURY | 73RD ASSEMBLY DISTRICT



STATE REPRESENTATIVE JEFFREY BERGER



HELP WITH HEATING COSTS & ACCESS HEALTH CT

Dear Neighbor,

I wanted to make sure those of you who need this information have it. If you don't, please feel free to pass it along to a family who might find it useful. Times are difficult for many of our residents but there is help available. Whether it be programs that keep heating costs low and save energy or Access Health CT for healthcare for those who don't have coverage, we have much to offer in CT.

Sincerely,

A handwritten signature in black ink, appearing to read "J. Berger".



CONNECTICUT ENERGY ASSISTANCE PROGRAM

Connecticut's winter heating assistance program for low-income households pays for most heating sources, including natural gas, electricity, oil, propane, coal, wood and wood pellets.

The exact level of benefits is based on the number of members in the household, the household's income, and whether it is a "vulnerable" household. Households with a lower income will be eligible for a higher amount of assistance.

ARE YOU A HOMEOWNER OR RENTER WHO PAYS SEPARATELY FOR HEAT?

If you live in a **vulnerable household** (one or more members are age 60 or older, have a disability, are under age 6) then you may qualify for up to \$550 in winter heating assistance. If you live in a **non-vulnerable household** you may qualify for up to \$505 in winter heating assistance.

ARE YOUR HEATING COSTS INCLUDED IN YOUR MONTHLY RENT?

You may still be eligible for up to \$80 - \$100 in winter heating assistance depending on the household's income and number of members.

TO APPLY FOR THESE PROGRAMS, SCHEDULE AN APPOINTMENT BY CALLING YOUR LOCAL COMMUNITY ACTION AGENCY OR CONTACTING **2-1-1** INFOLINE OR THE DSS OFFICE OF COMMUNITY SERVICES AT **1-800-842-1132**.

FOR MORE INFO ON THESE AND OTHER STATE-ADMINISTERED PROGRAMS CHECK OUT THE HOUSING/SHELTER TAB AT **WWW.CT.GOV/DSS**

AVOID SHUT OFFS

Most gas and electric utility companies participate in programs for low-income residents who are falling behind on their heating bills, and a Winter Protection Program that may help avoid shutoffs.

FOR MORE INFORMATION, CONTACT YOUR UTILITY COMPANY.

THE WEATHERIZATION ASSISTANCE PROGRAM

If you qualify for the Energy Assistance Program you may also be eligible for the Weatherization Assistance Program that will help conserve energy and lower your household heating bills. This program helps low-income persons minimize energy-related costs and fuel usage in their homes through retrofits and home improvement measures.

Currently, the eligibility is set at 60% of state median income. Priority is given to households with members that are particularly vulnerable, such as the elderly, those with disabilities, families with children and high energy users. For multi-family dwellings, at least two-thirds of the tenants must be income-eligible.



Operation Fuel, Inc.

A network of fuel banks that helps families and small businesses, Operation Fuel is committed to providing assistance to the residents of Connecticut who may have no other option to cover energy costs. While approval is income-based, their private dollars allow them to help anyone in an energy crisis.

FOR MORE INFORMATION, CHECK OUT THEIR WEBSITE AT WWW.OPERATIONFUEL.ORG

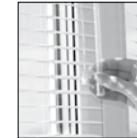


ENERGY SAVING TIPS



TURN DOWN YOUR THERMOSTAT

You can save 5% or more a year by turning your thermostat down 10° to 15° for at least 8 hours a day.



OPEN & CLOSE YOUR BLINDS

Make sure your blinds and curtains are open during the day, allowing sunlight into the house. Close blinds at night in order to trap heat.



WINTERIZE YOUR WINDOWS & DOORS

Use plastic film to cover your windows. Inspect door frames to make sure no drafts are coming into your home.



CHECK YOUR FURNACE

Clean your air filters so that your heating system works more efficiently.



USE YOUR CEILING FAN

Set your fan to blow air towards the ceiling. This will allow even heating in the room.



CONTACT YOUR UTILITY COMPANY

Many offer tips by phone, email or website. Some will send a representative to your home.



GET AN ENERGY AUDIT

Energize CT offers free home energy assessments (audits) for qualified applicants. To learn more, visit www.energizect.com/residents/solutions.



STATE REPRESENTATIVE
Jeffrey Berger

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www.housedems.ct.gov/Berger
1-800-842-8267

FOR MORE HELP PLEASE CONTACT MY OFFICE OR DSS AT WWW.CT.GOV/STAYWARM