State Representative

FRANK N. NICASTRO SR.

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Health Care update

Dear Neighbor,

Since the passage of the Federal Affordable Healthcare Act, CONNECTICUT WAS REQUIRED TO CREATE ITS OWN HEALTHCARE EXCHANGE, which will be called Access Health CT. Enrollment will begin this October 1st.

- You can no longer be denied health insurance because of a pre-existing condition.
- A young adult who was previously served by their parents' insurance, but will lose it at age 26, may shop for replacement insurance under Access Health CT.
- The marketplace is not just for the uninsured. Any person or small business can shop for name-brand health insurance on Access Health CT's website (www.accesshealthct.com) if they do not already have affordable health care coverage.
- You can get FREE help getting more information, deciding what option is best for you and filling out paperwork.

Sincerely,

Frank N. Nicastro Sr.

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State Representative

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What Is Access Health CT?

Access Health CT is Connecticut's new health insurance marketplace/health care exchange. It offers individuals, families and small employers a range of qualified health care coverage options. The Federal health reform law requires that states have a marketplace open by January 1, 2014. Access Health CT is the only place in Connecticut where people and small businesses can get assistance with their health insurance costs, if they qualify. It's worth checking out whether you or your small business qualifies, otherwise you may be subject to a tax if you don't have health insurance.

When Can I Enroll In Access Health CT?

The first open enrollment period begins October 1, 2013 and ends March 31, 2014. Like other insurance programs, there will be an annual open enrollment period going forward.

Will This Really Be Affordable Coverage?

Access Health CT will make quality health insurance plans available at the lowest possible cost. Competition between insurance companies in this new marketplace will help keep costs down. Also, many people will qualify for assistance, or may qualify for public health care programs at low or no cost.

How Do I Find A Plan, Apply & Enroll Through Access Health CT?

The quickest way is to use their website (www.accesshealthct.com), where you can see if you qualify for assistance or certain public health care programs, compare available health plans, and complete a single application that may be used to apply for any plan or program. You may also apply over the phone – their call center offers assistance in many different languages. Until October 1, you can call 860-757-5300. After open enrollment begins, they will have a readily available 1-800 number. You can also apply through insurance brokers and local community partners who have been trained and certified by Access Health CT.

Can Anyone Use Access Health CT?

Yes, Access Health CT was created to make health care coverage accessible to all Connecticut residents who do not already have access to affordable health care coverage through another source. While not everyone will be able to get assistance to pay for health insurance through Access Health CT, almost anyone can use the health insurance marketplace to find and enroll in a plan.

For more facts about the health care laws take this quiz:
www.accesshealthct.com/mythfactquiz

To find out how much you can save, check out their calculator:
www.accesshealthct.com/how-to-save