State Representative

LONNIE REED

Branford

102nd House District

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Health Care Update

Dear Neighbor,

Due to the passage of the federal Affordable Care Act in 2010, changes will be made to Connecticut's health insurance system on October 1. With this mailer, I wanted to make sure that you had all the facts about the program since they will begin accepting applications soon. For instance, did you know that:

- As of January 1st, you can no longer be denied health insurance because of a pre-existing condition.
- The marketplace is not just for the uninsured. Anyone can shop for name-brand health insurance on Access Health CT's website 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.

If you have any other questions, please don't hesitate to get in touch with me.

Sincerely,

Lonnie Reed

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CONNECTICUT
HOUSE DEMOCRATS

State Representative

LONNIE REED

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 from health insurance carriers. This is happening because the federal health reform law requires that states have a marketplace in place by January 1, 2014. Access Health CT is the only place in Connecticut where people and small businesses can get help 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. Existing users will be notified of the open enrollment period every year.

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 features assistance in many different languages. Call toll-free 855-805-4325. 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?

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 or certain public health care programs.

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:
ww.accesshealthct.com/how-to-save/