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ACCESS HEALTH CT FAQs FOR 2015

Dear Neighbor,

Access Health CT - our state's health insurance marketplace - is open for enrollment now through February 15, 2015. This mailer answers some basic questions about this program so that you and your friends and family can make the best decisions about protecting your health and your wallet.

All the best,

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Permit No. 3937





CAN ANYONE USE ACCESS HEALTH CT?

Almost anyone can use the health insurance marketplace to find and enroll in a plan, although not everyone will qualify for discounted coverage. 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 at **1-855-805-4325** to compare plans, and to find out if you qualify for a discount. 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?

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

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).

**For more information, contact my office or
Access Health CT at 1-855-805-4325,
or visit www.accesshealthct.com**