



ENROLLMENT IS OPEN: ACCESS HEALTH CT

ACT NOW TO SECURE NEW HEALTH

COVERAGE FOR 2014

Dear CT Pre-Existing Condition Insurance Plan Member,

About one month ago, you received a notice with important information about your health coverage. It also included information about Access Health CT, the Health Insurance Marketplace—a new way to find health coverage that meets your needs and fits your budget. You can view the first notice at www.ctpreexistingconditionplan.com.

Your CT Pre-Existing Condition Insurance Plan (CTPCIP) coverage ends December 31, 2013. CT PCIP won't pay for any services you get as of January 1, 2014. You must enroll in a new health plan for next year to avoid a gap in coverage after your PCIP coverage ends and your new coverage begins.

Act now! Access Health CT open enrollment started on October 1. If Access Health CT is the right choice for you, you must apply for and enroll in a new health plan by December 15, 2013 to have health coverage on January 1, 2014. CT PCIP members will not be automatically enrolled in health coverage through the Access Health CT.

When the Affordable Care Act (ACA) was signed into law in 2010, it created PCIP as a temporary program until new health coverage options become available on January 1, 2014. On January 1, the law says that health insurance companies can no longer deny you coverage or charge you more because of your health condition. For you, that means more options for health coverage. Visit www.AccessHealthCT.com to compare plans offered by health insurance companies in your state, to apply, and enroll. When you apply for coverage through Access Health CT, you can ask for help lowering your costs, find out if you're eligible for a new tax credit that can be used right away to lower your monthly premium. Or, you may also find out if you're eligible for cost-sharing reductions on out-of-pocket costs, or for programs like Medicaid (HUSKY Health) or the Children's Health Insurance Program (CHIP).

Enrolling in a health plan offered through Access Health CT is just one option. You can still buy coverage directly from a licensed health insurance company, or enroll in an employer-based plan if it's offered to you. **If you don't enroll in coverage outside of Access Health CT, or complete an application by December 15, you may have a gap in coverage.** Your

coverage effective date will depend on when you enroll in a new health plan and make your first premium payment.

What does Access Health CT insurance cover?

Other than some plans that cover only dental benefits, all plans offered through the Access Health CT will include coverage of the following essential health benefits:

- Ambulatory patient services (outpatient care you get without being admitted to a hospital)
- Emergency services
- Hospitalization
- Maternity and newborn care (care before and after your baby is born)
- Mental health and substance use disorder services, including behavioral health treatment (this includes counseling and psychotherapy)
- Prescription drugs
- Rehabilitative and habilitative services and devices (services and devices to help people with injuries, disabilities, or chronic conditions gain or recover mental and physical skills)
- Laboratory services
- Preventive and wellness services and chronic disease management
- Pediatric services

Plans may offer additional coverage. You'll see exactly what each plan offers when you compare them side-by-side at www.AccessHealthCT.com. You can compare your coverage options based on price, benefits, and out-of-pocket costs *before* you apply.

What kind of help can I get when I compare plans and apply?

AccessHealthCT.com is easy to use. It guides you through the application process, and you won't be asked about your medical history. You'll also find:

- Helpful tools, information about health insurance basics, and answers to frequently-asked questions about getting coverage and help paying for it.
- A live chat feature with a trained professional in English or Spanish to get your questions answered about health coverage.
- A plan finder tool to help you search for other health coverage outside of Access Health CT. From the www.HealthCare.gov homepage, enter "plan finder 2013" in the Search field.
- Translation services if you need help in a language other than English. To talk to an interpreter, call the Access Health Contact Center at 1-855-805-4325. TTY users should call 1-855-789-2428. Trained Customer Service representatives are available around the clock, 7 days a week.

- WWW.cuidadodesalud.gov, the Spanish-language version of Healthcare.gov, is also accessible from www.HealthCare.gov; just select “Español” on any page.

Can I get in-person help with my questions about Access Health CT?

No matter where you live, you can get in-person help choosing and applying for new coverage through Access Health CT.

There will be people trained and certified to work with you to prepare an application and determine if you’re eligible for financial help to lower your costs, and help you enroll in coverage. These professionals complete extensive training on how to serve all consumers, including those with disabilities or those who don’t speak English well. Their services are free.

Licensed health insurance agents and brokers can also provide professional advice to people applying for a health plan offered through the Marketplace, if state law permits. Their services may not be free. Agents and brokers can help you determine if you’re eligible to enroll in a qualified health plan, apply for premium tax credits and cost-sharing reductions, compare plans, and enroll in coverage. They will be paid by insurers and might not represent all plans offered in the Marketplace.

Where can I find help?

Visit www.AccessHealthCT.com to find application assisters in your area. You can search by city and state or zip code to see a list of local organizations with contact information and types of help offered.

Your next steps

Open enrollment through Access Health CT is happening right now. This enrollment period ends on March 31, 2014. Remember, if Access Health CT is the right choice for you, you must apply for and enroll in a new health plan by December 15, 2013, to have health coverage on January 1.

Visit www.AccessHealthCT.com and create your personal account, or call the Access Health CT Contact Center to get started.

PCIP will not pay for any services you get as of January 1, 2014, so don’t wait!

THANK YOU

**CT Pre-Existing Condition Insurance Plan
CT Department of Social Services**