

Important news about your HealthyCT plan

HealthyCT is leaving the Connecticut insurance marketplace

HealthyCT will stop selling new health plans and renewing plans after July 1, 2016. **But you'll still be covered.** AHCT Small Business is here to make sure you and your employees have affordable, quality coverage going forward.

Let Access Health CT Small Business help with information, answers and options

When it comes time to renew your coverage, you will need to pick a new insurance company. **If you decide to renew with Anthem or UnitedHealthcare, your transition to the new company will be simple.** We have Brokers and staff ready to remove the hassle, answer your questions, and help you enroll.

Get the facts, know your options

The chart below shows your choices. What you can do depends on your **renewal date**. Make sure you read through the next page, and mark your calendar for our upcoming HealthyCT Customer Meeting.

IF		THEN
Your renewal date already fell between January 1, 2016 and July 1, 2016 . . .		You can stay with HealthyCT coverage through the end of your plan year.
Your renewal date falls between August 1, 2016 and December 1, 2016 . . .		You can move to Anthem or UnitedHealthcare and keep your policy for 12 months through to your next renewal date.
Your renewal date is January 1, 2017 or after . . .		You can renew with Anthem.

Turn Over for
More Details



Stay with Access Health CT Small Business

We understand how important good healthcare coverage is to your business. You have a responsibility to your employees and AHCT has a responsibility to you.

YOU SHOULD KNOW...	ACTION
 You are still covered	Your coverage still stays the same. Plus, there will be no changes in how claims are handled, customer service or other business with HealthyCT. Just a reminder: You will need to continue to pay premiums on time to keep your HealthyCT coverage until it's time to renew.
 You have choices	You can move to an Anthem or UnitedHealthcare plan in 2016. Both companies are large, experienced leaders in health benefits. You'll have a choice of plans, including HMO, PPO, POS and HSA options. What's more, you will be able to choose a coverage level that's different from your current level.
 You have help to move	If you renew with a new carrier, there's help. The AHCT Small Business team and your broker will make your move easy. There's no paperwork to deal with. All of your enrollment information will carry over to the new plan electronically.
 Keep your tax credit	Stay enrolled with AHCT Small Business and you can continue to claim a Federal Tax Credit, if you qualify*. There's good news for non-profits, too. Even if your group has no taxable income, you may be able to receive the credit as a refund. Learn more: 1-855-762-4928.

* To qualify for a tax credit, you must have fewer than 25 full-time employees, pay an average salary of under \$50,000 and pay at least 50% of each employee's premium. Employers may only claim the tax credit for 2 consecutive tax years.

LEARN MORE AT THE CUSTOMER MEETING

Join AHCT Small Business for a meeting on July 27. You'll learn more about the HealthyCT change and how you can move to a new plan. You can ask questions and get answers from our team. Attend in person, via conference call or via webinar.

- **What:** **Online Webinar**
- **Date:** **Wednesday, July 27**
- **Time:** **1:30 PM EST**
- **RSVP:** <http://ahctsmallbusinessupdatejuly27.eventbrite.com>