

How to Get Help Paying for Healthcare Coverage

Access Health CT is a place where individuals, families and small businesses can shop, compare and enroll in quality healthcare plans from brand-name insurance companies. And it's the only place where you could qualify for financial help, to lower your costs. When you provide your personal financial and household information, including your **Modified Adjusted Gross Income (MAGI)**, we will see if you qualify for financial help. To understand what we accept as proof of income, visit [Learn.AccessHealthCT.com/Income](https://www.AccessHealthCT.com/Income)

How to calculate your MAGI



* For additional information for calculating MAGI visit: www.IRS.gov/Publications/P17

Steps to getting financial help:

- 1 Determine your MAGI for the year in which you need coverage.
- 2 Provide your MAGI to Access Health CT.

We will review it and tell you if you qualify for financial help, which could be:

• Advanced Premium Tax Credit (APTC)

An APTC lowers your monthly payment (or premium). It is sent directly to your insurance company from the federal government.

To qualify for an APTC, you:

- ▶ Cannot be eligible for other affordable healthcare coverage through your employer or a government program, such as Medicaid
- ▶ Must be a Connecticut resident and a citizen or lawful resident of the United States, and not in prison (other than pending final disposition of charges)
- ▶ Must enroll in coverage through Access Health CT
- ▶ Must have household income that falls within the MAGI range described in the chart below

• Cost-Sharing Reduction (CSR)

Cost-Sharing Reduction lower the amount you pay out-of-pocket for deductibles, coinsurance and copayments when you get medical services. If you qualify for CSR, you must enroll in a Silver level plan to get these lower costs.




• Free or low-cost HUSKY Health programs: Medicaid and the Children's Health Insurance Program (CHIP)*

Medicaid offers free or low-cost healthcare coverage if your household meets the income requirements described in the chart below, and you are:

- ▶ Currently pregnant
- ▶ A single Connecticut resident who has no children, or who has children age 19 or older
- ▶ Parents or caregivers of Medicaid-eligible children
- ▶ A Medicaid-eligible child (under 19)

*The Children's Health Insurance Program (CHIP) offers free or low-cost healthcare coverage for children (up to age 19) of adults with income that meets the requirements described in the chart below.

Income Guidelines for 2020 Financial Help

	 Individual	 Family of 2 (no children)	 Family of 4 (no children)
Advanced Premium Tax Credit (APTC)*	MAGI of \$17,236 - \$49,960	MAGI of \$23,336 - \$67,640	MAGI of \$35,535 - \$103,000
Cost-Sharing Reduction (CSR)	MAGI of \$31,225 or less	MAGI of \$42,275 or less	MAGI of \$64,375 or less
HUSKY Health (Medicaid and CHIP)	MAGI of \$17,608 or less*	MAGI of \$23,791 or less*	MAGI of \$36,156 or less*

*Even if your income is higher than this amount, you may still qualify for Medicaid coverage depending on your household situation. For more information, please contact us.

Important note: If your household income changes during the year, your financial help can change too. Be sure to report all changes to your household income to Access Health CT within 30 days. If you fail to report income changes to us, you may have to repay to the IRS some or all of the APTC you received when you file your federal income taxes.

*If you qualify for Husky Health, you do not qualify for APTC.

MAGI of \$35,535 or less*

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