

Welcome!

Thank you for joining us. We will begin at **1:05 PM ET.**

- Please keep your audio muted for the duration of the webinar.
- Type any question you may have into your chat box - we will be answering these at the end of the webinar.
- If you are experiencing technical difficulties with your audio, you can call in from your phone to **+1-646-558-8656, 980 8963 8256#**
- The webinar link and presentation will be available online for future reference at <https://learn.accesshealthct.com/community/>

Overview

- **Special Enrollment Periods and Qualifying Life Events**
- **COBRA Coverage versus Access Health CT**
- **Verification Requirements**
- **Website Enhancements**
- **COVID-19 Response**
- **The CARES Act**
- **Available Resources**
- **Q&A**

Qualifying Life Events & Special Enrollment Periods: (Mostly) Business as Usual

- Anyone with a **Qualifying Life Event** can still enroll through a 60-day Special Enrollment Period.
- Qualifying Life Events include things like **losing the coverage you had through a job, spouse or family member, moving to Connecticut, etc.** For a full list of Qualifying Life Events and what documents to satisfy verification requirements, visit [Learn.AccessHealthCT.com/Qualifying-Life-Event](https://www.accesshealthct.com/Qualifying-Life-Event)
- Applicants will still be asked to provide **proof** of their Qualifying Life Event, and most will have just 30 days to submit. However, customers may be given up to 45 days to submit. To avoid confusion, we recommend that customers submit their QLE verification proof **as soon as they are able.**
- **Customers must pay their initial bill to activate coverage.**

Understanding Access Health CT vs. COBRA Coverage

- Make sure to check with Access Health CT **before** choosing COBRA coverage. We may offer a better, less expensive option.
- Voluntary termination of COBRA coverage before it expires **is not** a Qualifying Life Event.
- If a consumer's employer was paying all or a significant portion of their COBRA premium payments for a time and then stops making those payments, the consumer may be able to enroll in a QHP during the Special Enrollment Period.
- **Already have COBRA coverage?** Keep in mind the following:
 - The end date and cost of your employer-sponsored coverage
 - The Special Enrollment Period 60 day window to enroll after loss of employer-sponsored coverage
 - The full price of a COBRA plan compared to a comparable plan with Access Health CT

Verification Requirements

- Some customers may receive a letter stating they have more time to provide verification documents beyond the 90-day deadline with no adverse action taken right now.
- **This hold on 90-day verification requirements is temporary.** New deadlines will be announced once determined.
- **Customers should continue to submit verification documents when they can.** Verifying income is especially important to those who receive tax credits.

Encourage customers to read notices, to log into their online account and to check the My Inbox tab for up-to-date information about requirements, documentation and deadlines.

Website Enhancements

- **Refreshed and responsive design** to accommodate most phones and tablets
- For reference, below are all acceptable devices and browsers that will work with our new responsive design:
 - Laptop:
 - Chrome (75.0.3770.100)
 - Firefox (67.0.4)
 - IE (11.1805.15063.0CO)
 - Edge (40.15063.674.0)
 - MacBook:
 - Safari (13.0.5)
 - iPhone:
 - Safari(12.1)
 - Android phone:
 - Chrome (75.0.3770.100)

Website Enhancements

- Updated language for the identity check within the HIX application -- now directs users to call Access Health CT at 1-855-805-4325 to resolve hard stops, instead of Experian.
- Updated text on the Password Reset Lock page to inform consumers that the lock can be reset using the Forgot Password link. Note: Consumers may be required to wait for a short time to get back into their accounts.
- The 1405 notice language has been updated. The 1405 notice reminds consumers turning age 65 to consider their health care options, as many will become Medicare eligible; consumers cannot remain in a subsidized QHP, if they are eligible for Medicare.
- Added Worker Portal and Consumer Portal tax status validation. For example, if an individual selects "Married Filing Taxes Together," but did not select "Married" as their marital status, they will not be able to proceed with the application. Or, if a consumer selects "Head of Household," as a tax status, and the consumer has no dependents listed on the application, consumer will not be able to proceed without modifying the household or tax status.

COVID-19 Response

- **New Special Enrollment Period for the Uninsured (ended April 17, 2020)**
- **Hold Terminations for Failure to Verify**
- **Provisional Enrollments for Qualifying Life Event (QLE) Special Enrollment Periods (SEPs) -- many consumers were allowed additional time to upload or send in SEP verification documents.**
- **Medicaid/CHIP Extensions/Qualified Health Plan (QHP) Enrollments**
Encourage customers to read notices and log into their online account for up-to-date information about requirements, documentation and deadlines.

CARES Act: Additional Unemployment & Stimulus

Benefit Received	Medicaid/CHIP Monthly Income Calculation	APTC/CSR Annual Income Eligibility
*IRS stimulus checks	Excluded	Excluded
**CARES Act - Additional unemployment	Excluded	Included
Traditional unemployment	Included	Included

**Up to \$1200 for individuals and \$500 dollars for each dependent child*

***Eligible individuals collecting unemployment are entitled to receive an additional \$600 per week. This extra benefit will be available through July 31.*

For additional information on Federal Pandemic Unemployment Compensation: <https://www.ctdol.state.ct.us/fedunemploymentinsprograms.pdf>

Help for Small Businesses

Small Business Administration (SBA) Loan Information

The **C**oronavirus **A**id, **R**elief and **E**conomic **S**ecurity (CARES) Act was signed into law and contains \$376 billion in relief for American workers and small businesses. These funds were allocated to several new temporary programs, most administered by the U.S. Small Business Administration. Some of the most sought-after programs are: Paycheck Protection Program, EIDL loan advance, SBA express bridge loans and SBA debt relief.

Payroll Protection Program Loans

- Who is eligible: Small businesses generally under 500 employees
- Cost: These loans may be forgivable if your small business meets specific requirements
- Size of the loan: Loans can be for up to two months of the average monthly payroll costs for the last year plus an additional 25% of that amount. The amount is subject to a \$10 million cap.

Governor Lamont's 60-day Grace Period for Insurance Premiums - April 1, 2020 – June 1, 2020

- [Executive Order 7S](#) mandates that no Connecticut insurer may lapse or terminate a covered insurance policy because a policyholder does not pay a premium or interest during this time.
- This grace period is not a waiver or forgiveness of the premium. It is only an extension of time in which to pay premiums.

Resources

General Information:

- Learn.AccessHealthCT.com

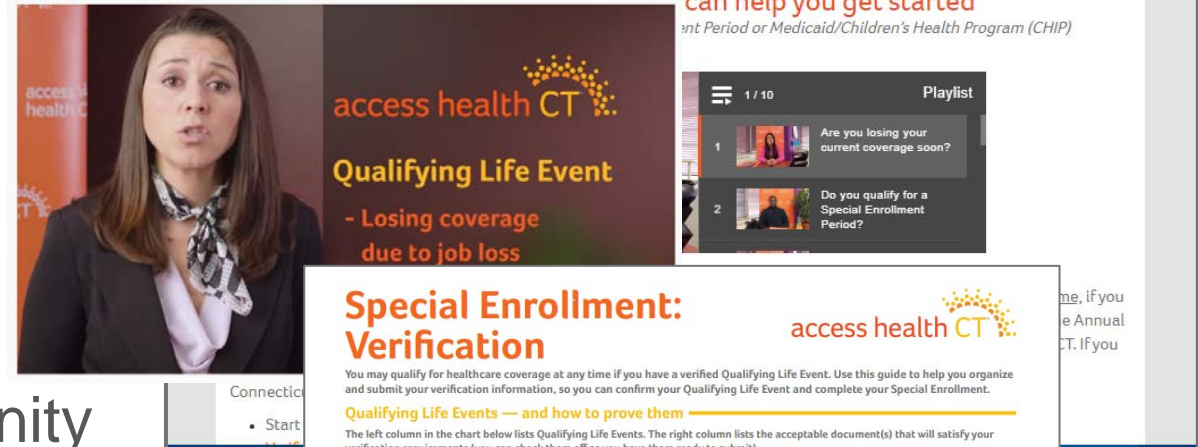
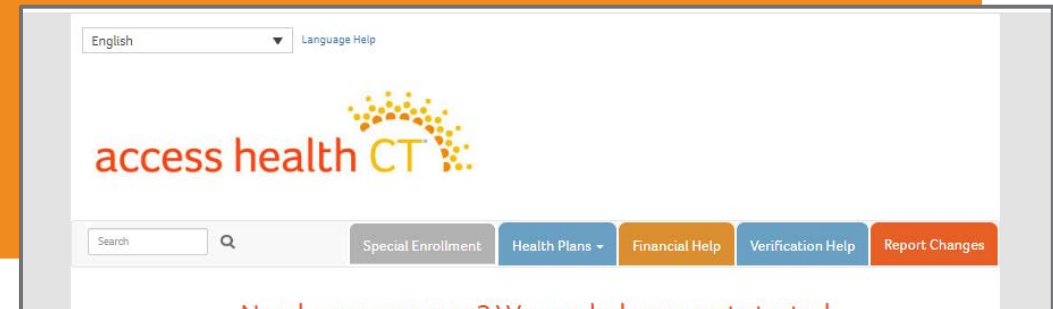
Downloadable Images/Info Sheets:

- Learn.AccessHealthCT.com/Brokers
- Learn.AccessHealthCT.com/Community

Special Enrollment Public Service Announcements

- English: <https://youtu.be/ZJTjWg6OGXc>
- Spanish: <https://youtu.be/4XkXzG3d8zw>

- Follow us @AccessHealthCT



Special Enrollment: Verification

You may qualify for healthcare coverage at any time if you have a verified Qualifying Life Event. Use this guide to help you organize and submit your verification information, so you can confirm your Qualifying Life Event and complete your Special Enrollment.

Qualifying Life Events — and how to prove them

The left column in the chart below lists Qualifying Life Events. The right column lists the acceptable document(s) that will satisfy your verification requirements (you can check them off as you have them ready to submit).

Remember:

- 1) You must start your application with us within 60 days of your Qualifying Life Event.
- 2) You must verify your Qualifying Life Event before your coverage can begin.

Qualifying Life Event	Acceptable Documents
Loss of Minimal Essential Coverage	<input type="checkbox"/> A copy of your coverage termination letter <i>Note: Termination for non-payment of premium cannot be accepted as a loss of minimal essential coverage.</i>
Pregnancy, Birth, Adoption, or Foster Care	<input type="checkbox"/> A letter of Certification of Pregnancy <input type="checkbox"/> A copy of your child's birth certificate <input type="checkbox"/> A copy of adoption confirmation documents <input type="checkbox"/> A copy of foster care confirmation documents
Marriage	<input type="checkbox"/> A copy of your marriage license/certificate AND <input type="checkbox"/> Proof of minimum essential coverage for one day during the 60 days before your marriage (either spouse)
Newly eligible/ineligible for Premium Tax Credits as a result	<input type="checkbox"/> A copy of your divorce decree or other legal decree or court order

Questions?
Thank You & Stay Well!



We will get through this together!