

# Housekeeping

- **We will be sharing information on screen during the webinar**
  - On your computer: You can adjust your view options by clicking the small grey icon on the top right-hand side of your screen
  - On the Zoom app: You can switch screens or change your view by using your fingers to scroll back and forth
- **If you are having issues with audio, dial in by phone:**
  - (646) 558-8656
  - Meeting ID: 81371664957#



*AHCT Webinar for December 17, 2020*

# 2021 Open Enrollment Extension

December 16, 2020- January 15, 2021

# Impact of 2021 Open Enrollment Extension

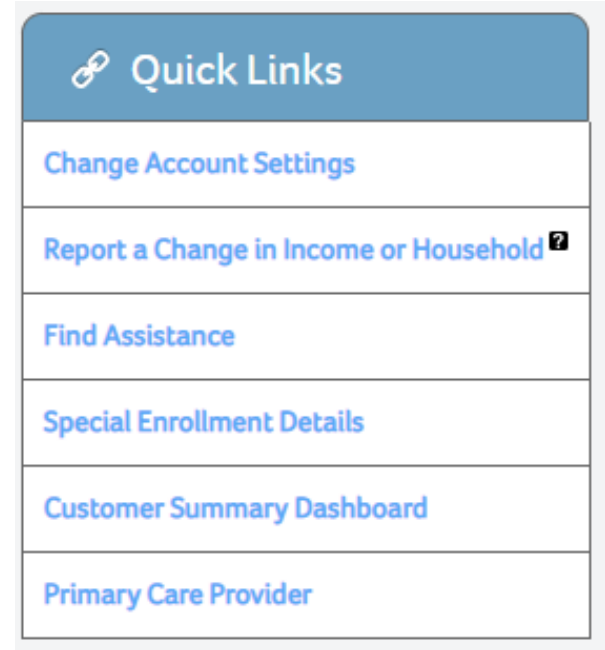
- More time to shop!
- Switching 2021 plan selection
- Important to know for enrollments from 12/16 – 1/15:
  - If a person enrolls in a new plan after December 15, 2021, then the coverage for that plan will start February 1, 2021.
  - If a customer has already enrolled in a 2021 plan through Access Health CT and would like to pick a new plan that begins February 1, 2021, then the customer must pay the January monthly bill (premium) for the current plan selection. See example below:

Plan A	Plan B										
Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
\$150	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100

# Processing Changes: Customers with ACTIVE 2021 Coverage

To begin a new plan selection for a customer that already has active 2021 coverage:

- Select “Report A Change in Income or Household” from Quick Links
- Submit Application



# Processing Changes: Customers with Active 2021 Coverage

**Reason for Changes**

**Which type of change do you want to report (check all that apply)?**  
*When reporting a change, you may be expected to navigate through additional screens in the application in order to capture all updated information.*

- Add or remove household member
- Change home address for primary applicant
- Change home address for other existing household member
- Change American Indian or Alaskan Native status
- Change citizenship or immigration status
- Change Pregnancy status
- Change relationships between existing household members
- Change tax filing status
- Change household income or deductions
- Gain or loss of public or employer sponsored minimum essential coverage
- I am or one of my dependents is an American Indian or Alaskan Native and wish to open a monthly Special Enrollment Period

If you wish to report other change types, please contact the Access Health CT call center at: 1-855-805-HEALTH (1-855-805-4325). TTY users should call 1-855-789-2428.

< Back   Next >

## Select an option:

- Reason for change
- Click NEXT
- Submit Changes

# Processing Changes: Customers with Active 2021 Coverage

**Eligibility Determination**

**Eligibility Determination**

Hector Morales , Age 39

Program	Status	Eligibility Start Date	Eligibility End Date	Select
HUSKY D - Adult	Ineligible			
	Explanation Individual had not been lawfully present in the United States for 7 years (42 CFR 431.406(a)(2)(ii))			
Qualified Health Plan with Cost Sharing Reduction (CSR)	Eligible	01/01/2019		<input checked="" type="checkbox"/>
	Explanation Hector Morales household is projected to be eligible to receive up to \$233 in advanced premium tax credits per month. You may be able to apply some or all of this amount towards the monthly premium for the Qualified Health Plan (QHP) you select. In addition, Hector Morales household is also eligible for a cost sharing reduction silver plan that, if chosen, may offer substantially more benefits than a regular silver plan at no extra premium cost.			
Qualified Health Plan	Eligible	01/01/2019		<input type="checkbox"/>
	Explanation Hector Morales is eligible to purchase a Qualified Health Plan (QHP) through Access Health CT.			

Delia Morales , Age 28

Program	Status	Eligibility Start Date	Eligibility End Date	Select
HUSKY D - Adult	Ineligible			
	Explanation Individual did not request health coverage.			
Qualified Health Plan	Ineligible			
	Explanation Individual did not request health coverage.			

## Review Eligibility Determination

- Select Desired option
- Proceed to next screen

# Processing Changes: Customers with Active 2021 Coverage

**Next Steps**

1. Complete Eligibility Determination	• You have completed Access Health CT eligibility application
2. Confirm changes for QHP for 2019	• Confirm changes in Qualified Health Plan (QHP) enrollment for coverage year(s) 2019
3. Shop for QHP for 2019	• Review and Compare available Qualified Health Plans (QHP) • Select QHP for eligible household members • Review and confirm QHP selection between November 1, 2018 and December 15, 2018

**Medicaid/CHIP Enrollment**  
If you enroll in Medicaid or CHIP, you do not need to pick a plan. After confirming enrollment in Medicaid/CHIP the Department of Social Services (DSS) will send you an identification card in 30 days. If you have selected HUSKY B - CHIP Band 2 you must pay a premium to complete your enrollment. You will receive an invoice from the HUSKY Health Program within 30 days.

**QHP Enrollment**  
If you enrolled during a Special Enrollment Period, your enrollment in a QHP will not be complete until you provide documents that prove you or a member of your household's qualifying life event. After confirming your selection, the health insurance carrier will contact you to confirm your selected health insurance plan. Your enrollment will not be completed until premium payment is received by the carrier. If you have been notified that you need to provide additional verification documents, they must be submitted to Access Health CT within 90 days. Failure to provide verification documents may result in loss of coverage.

**For All Enrollments**  
If you have been notified that you need to provide additional verification documents, they must be submitted to Access Health CT within 90 days. Failure to provide verification documents may result in loss of coverage.

Next >

## Enrollment disclaimers


- Review with Client
- Proceed to “NEXT”



# Processing Changes: Customers with Active 2021 Coverage

**Final Confirmation**

Please review and confirm the changes to your existing Qualified Health Plan (QHP)<sup>®</sup> enrollment.

Current Enrollment				
Plan	Enrolled Member(s)	Coverage period	Individual Monthly Premium	Est. Maximum Monthly Premium for Household
 Bronze PPO Standard Pathway X for HSA <a href="#">View Plan Summary</a>	Gary Perrella	Effective Date: January 1, 2019	\$973.77	\$973.77
Selected Monthly Advanced Premium Tax Credit <sup>®</sup> effective January 1, 2019 to December 31, 2019: \$967.25 Maximum Monthly Advanced Premium Tax Credit: \$967.25				

I wish to remain in my currently selected Qualified Health Plan (QHP) for 2019 and do not wish to shop for a different plan.

Based on your MAGI income projection and household size, you are eligible for a maximum total of \$11628.00 per year in tax credit. Based on your plan selection and enrollment details, the maximum monthly amount of the tax credit you may apply towards the selected QHP's premiums is \$967.25. This amount can be applied directly to your monthly premium now to lower your monthly payments, or you may be able to receive some or all of this amount when you file your taxes. You may use the slider below to select how much of your advance tax credit you would like to receive each month.

**Important:** If your actual annual income could be higher than what you listed in your application, you may want to select a smaller amount than the maximum monthly amount. This may help keep you from using more advance tax credit than you are allowed.

## Next steps

- Review current enrollment
- Uncheck the box

# Processing Changes: Customers with Active 2021 Coverage


Receive \$0 towards my monthly premium. Receive \$967.25 towards my monthly premium.

Estimated Maximum Monthly Premium: \$6.52  
Your selected advance premium tax credit: \$967.25  
Annual Eligible advance premium tax credit: \$11607.00

The maximum amount of the tax credit you may apply towards the QHP premium depends on the monthly premium of the selected QHP. The maximum tax credit amount you can apply for your selected plan cannot exceed the monthly premium. You have \$21.00 of your maximum tax credit remaining. If you have applied the maximum tax credit amount for your selected plan, this remaining amount may be forfeited. If you have not applied the maximum amount for your selected plan, some or all of your remaining maximum tax credit may be paid to you when you file your federal income taxes.

I have read and understood the above [Disclaimer](#)

### Previous Enrollment

Plan	Enrolled Member(s)	Coverage period	Individual Monthly Premium	Est. Maximum Monthly Premium for Household
 Bronze PPO Standard Pathway X for HSA <a href="#">View Plan Summary</a>	Gary Perrella	Effective Date: January 1, 2019 End Date: December 31, 2019	\$973.77	\$973.77
Selected Monthly Advanced Premium Tax Credit effective January 1, 2019 to December 31, 2018 : \$967.25 Maximum Monthly Advanced Premium Tax Credit: \$967.25				

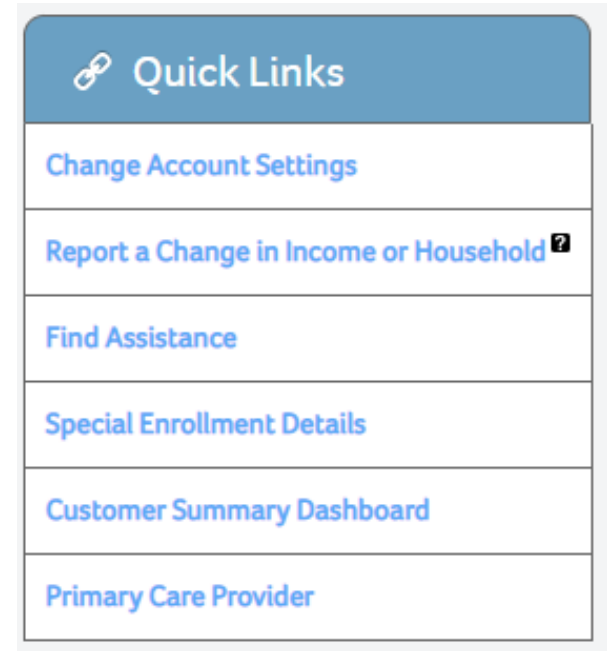
## Reminders:

- Slider Scale
- Disclaimer Checkbox
- “CONFIRM”

# Processing Changes: Customers WITH Active 2020 coverage and WITHOUT Active 2021 Coverage

To begin a plan selection for a customer that has active 2020 coverage and does not have active 2021 coverage:

- Select “Report A Change in Income or Household” from Quick Links
- Submit Application (same as previous)



# Processing NEW Customer/Application WITHOUT Active 2021 Coverage

To begin a new application for a new customer who does not have active 2021 coverage:

- Create an Online Account
- Select “Enroll in Coverage”
- Submit Application

*\*Important: Confirm application and/or online account does not already exist before creating a new one\**

The image shows a screenshot of the access health CT website. The top navigation bar includes links for 'Create Account', 'Sign In', 'Ajuda com o idioma', and 'Español'. A search bar is located to the right of these links. Below the search bar are links for 'Learn More' and 'Find Help', and a 'Live Chat' button. The main content area features a large image of a family with the text 'Connecting you to quality health insurance plans. How can we help you today?' and buttons for 'Enroll Now', 'Sign In', and 'Compare Plans'. On the right side, there is a 'Quick Links' menu with the following items: 'Change Account Settings', 'Report a Change in Income or Household', 'Enroll in Coverage' (circled in red), 'Find Assistance', 'Special Enrollment Details', 'Customer Summary Dashboard', 'Primary Care Provider', and 'Verification Document Information'.

# Impact to Brokers & CACs:

- Any 2021 Plan Selections made during Extension will have a **February 1, 2021 Effective Date**
- Commissions **will be paid** during Extension
- **Ongoing promotion** of 2021 Open Enrollment thru 1/15

Enrollment Services Support Team ready to help  
[AHCTbrokersupport@ct.gov](mailto:AHCTbrokersupport@ct.gov)

# Here to help enroll in-person safely

## Enrollment Locations

333 State Street, **Bridgeport**

1 Liberty Square, **New Britain**

110 Prospect Street, **Stamford**

541 Eastern Point Road, **Groton**

**Open Weekdays Dec. 17 – Jan. 15**

9am – 4:30pm

By Appointment Only

**Closed Dec. 25 – Jan. 1**

Closing at 12pm on Dec. 24 & Dec. 31

For appointments visit: [Learn.AccessHealthCT.com/FindUs](https://www.accesshealthct.com/FindUs)

# Here to help enroll virtually

## Virtual Enrollment Fairs

Wednesday, **Jan. 6**

Thursday, **Jan. 7**

Monday, **Jan. 11**

Tuesday, **Jan. 12**

Thursday, **Jan. 14**

Friday, **Jan. 15**

**5pm – 8pm**  
**By Appointment Only**

For appointments visit: [Learn.AccessHealthCT.com/FindUs](https://www.accesshealthct.com/FindUs)

# Here to help enroll by phone

## Call Center Hours

**Dec. 16 – Jan. 14**  
**Monday – Friday, 8am – 6pm**

**Saturday, Dec. 19**

**9am – 3pm**

**Christmas Eve, Dec. 25**

**8am – 12n**

**Christmas Day, Dec. 26**

**CLOSED**

**New Year's Eve, Dec. 31**

**8am – 12n**

**New Year's Day, Jan. 1**

**CLOSED**

**Saturday, Jan. 2 & Jan. 11**

**9am – 3pm**

**Friday, Jan. 15**

**8am – 8pm**



# Questions?

**Thank You**