

How to Get Help Paying for Healthcare Coverage

Access Health CT is Connecticut's official health insurance marketplace, where you can shop, compare and enroll in quality healthcare plans; and is the only place where you can qualify for financial help to lower your costs, or be eligible for free or low-cost coverage through HUSKY Health (Medicaid/Children's Health Insurance Program).

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](https://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:

- **Premium Tax Credits (PTC), also called Advanced Premium Tax Credits (APTC)**

These credits can be distributed monthly or when you file your federal income taxes. When used in advance, Premium Tax Credits can help lower your monthly payments (premiums). To qualify, 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 2021 Financial Help

	 Individual	 Family of 2 (no children)	 Family of 4 (no children)
Advanced Premium Tax Credit (APTC)†	MAGI of \$17,608 - \$51,040	MAGI of \$23,791 - \$68,960	MAGI of \$36,156 - \$104,800
Cost-Sharing Reduction (CSR)	MAGI of \$31,900 or less	MAGI of \$43,100 or less	MAGI of \$65,500 or less
HUSKY Health (Medicaid and CHIP)	MAGI of \$17,774 or less*	MAGI of \$24,039 or less*	MAGI of \$36,570 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.

Covid Related: Additional Unemployment & Stimulus



When you apply for healthcare coverage through Access Health CT, we may ask you to provide your current **monthly** and **yearly** income.

When you calculate your monthly and annual (yearly) income, you may need to **include or exclude certain types of benefits you are receiving**, like the COVID economic stimulus payments or unemployment income:

- **Current month's income is used to determine eligibility for Medicaid (known as Husky A and Husky D) and the Children's Health Insurance Program (known as CHIP or Husky B).**
- **Yearly MAGI income is used to determine eligibility for financial help (Premium Tax Credits and Cost Sharing Reductions) for a Qualified Health Plan. Please make sure that you know what to include in your annual MAGI Income.**

Benefit Received	Medicaid/CHIP Monthly Income Calculation	APTC [^] /CSR [^] Annual Income Eligibility
*COVID-related economic stimulus payment	Excluded	Excluded
Federal Pandemic Unemployment Compensation (FPUC)	Excluded**	Included
<ul style="list-style-type: none">• Traditional unemployment• Mixed Earner Unemployment Compensation (MEUC)• Pandemic Emergency Unemployment Compensation (PEUC)• Pandemic Unemployment Assistance (PUA)	Included	Included

*For additional information on IRS stimulus payments: <https://www.irs.gov/coronavirus/economic-impact-payments>

**For additional information on federal unemployment assistance: <https://portal.ct.gov/DOLUI/FPUC>

[^]APTC: Advanced Premium Tax Credit

[^]CSR: Cost-sharing Reduction