



## 2026 Virtual Broker Training

Access Health Connecticut



10/7, 10/9, &  
10/10/2025

# Agenda

## 🔗 Topics We'll Cover Today

- **Broker Support Team Introductions**
- **Plan Management**
- **Training & Noverant LMS**
- **Broker Portal Enhancements & Broker 101**
- **Small Business & ICHRA**
- **Health Equity & Outreach**
- **Marketing**



# Broker Support Team

Introductions

# Debra Eastman

Enrollment Manager

- Manages the Broker & CAC Support Team



# Broker & CAC Support Supervisors

**Team Supervisor**



**GiGi Garcia**

**Team Lead**



**Barton Graham**

# Support Representatives



**Janette  
Gonzalez**



**Stephany  
Manzueta**



**Alexandra Rivera**

# Plan Management

# On-Exchange Plan Offerings for Individual & Small Group

Plan Year 2026  
Plan Management, October 2025

## 2026 Participating Health and Dental Carriers

### Individual Health Issuers



### Small Group Health Issuers



### Individual Dental Issuers



## ⚡ Plan Types and Health Plans Offered

**Health Maintenance Organization (HMO):** Must select a primary care physician (PCP) and utilize in-network doctors. Referrals are required to see a specialist.

**Point of Service (POS):** May be required to select a primary care physician (PCP) and referrals may be required to see a specialist. Out-of-network doctors are covered at a higher copay or coinsurance amount.

**Preferred Provider Organization (PPO):** PCP selection and referrals are not required. Out-of-network doctors are covered at a higher copay or coinsurance amount.

Catastrophic	60%	2	0
Bronze	60%	10	2
Silver	70%	3	2
Gold	80%	7	1
Platinum	90%	0	1

- Preventive services are at no cost to the consumer.
- Pediatric Dental benefits are included in MOST health plans.
- If a plan marketing name includes “dental” and/or “vision”, it is referring to “Adult Coverage”.

## ∴ Plan Types and Dental Plans Offered

All Dental plans offered are **Preferred Provider Organization (PPOs)**, offering In and Out-of-Network coverage. Out-of-network doctors are covered at a higher copay or coinsurance amount.

**Plans offer different levels of “Adult” benefits to meet consumer needs.**

- All plans include **Diagnostic & Preventive Services**.
- Consumers can purchase plans that also include:
  - **Basic Services** or
  - **Basic and Major Services**.
- **Orthodontic Services** for Adults is not covered.

**Diagnostic & Preventive Services** – Oral Exams, X-Rays & Cleanings  
**Basic Services** – Filings and Simple Extractions  
**Major Services** – Surgical Extractions, Root Canal, Crowns, and Dentures

- Pediatric Dental is included in ALL dental plans.
- Pediatric coverage includes the three benefits listed under the Adult coverage, plus Orthodontic Services.
- Dental plans can be purchased with or without purchasing a medical plan and by Medicare eligible/enrolled individuals.
- CT law extends pediatric dental to dependent under the age of 26.

Dental Plans Adult Coverage Level	Individual Market
Preventive Care Only	3
Preventive & Basic Restorative	2
Preventive, Basic & Major Restorative	5
<b>Total Plans</b>	<b>10</b>

## ⚡ What is a Standard plan?

### A Standard plan:

- Offers consistent benefits/cost sharing amounts across all carriers.
- Is available under all metal levels.
- Includes “Standard” in the plan name.
- Only applies to Individual health and dental plans.



**Differences** will be in monthly premiums, provider network, and drug formularies.





## ⚡ Important Takeaways

### Before selecting a Health plan:

- Confirm providers & pharmacies are In-Network.
- Confirm prescription drugs are covered.
- Identify if the plan offers commonly used services **before** the deductible.
  - If it does, this means you do not need to meet the deductible first. You will only have to pay the copay or coinsurance amount for that service.
- Be aware that not all health plans include Pediatric Dental in 2026.
- If **Dental** or **Vision** is included in the marketing name, this is referencing adult coverage, not pediatric.

# Renewal Activity & Highlights

## Anthem - Individual Health Plans

Plans Marketing Name All Plans offered in 2025	Issuer Renewal Action for 2026	Plan Marketing Name All Plans offer in 2026	Notes
	New	Bronze HMO Pathway Enhanced	Excludes Pediatric Dental
Catastrophic HMO Pathway Enhanced	Renew Plan	Catastrophic HMO Pathway Enhanced	
Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits	Renew Plan	Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits	
Bronze PPO Standard Pathway	Renew Plan	Bronze PPO Standard Pathway	
Bronze PPO Standard Pathway HSA	Renew Plan	Bronze PPO Standard Pathway HSA	
Silver PPO Standard Pathway	Renew Plan	Silver PPO Standard Pathway	
Gold HMO Pathway Enhanced with Adult Dental and Vision Benefits	Renew Plan	Gold HMO Pathway Enhanced with Adult Dental and Vision Benefits	
Gold PPO Pathway with Adult Dental and Vision Benefits	Renew Plan	Gold PPO Pathway with Adult Dental and Vision Benefits	
Gold PPO Standard Pathway	Renew Plan	Gold PPO Standard Pathway	
Catastrophic HMO Pathway Enhanced	Crosswalk - Catastrophic Age Outs	Bronze HMO Pathway Enhanced	
Bronze PPO Pathway with Adult Dental and Vision Benefits	Crosswalk - New HIOS ID	Bronze PPO Pathway with PreventiveRx HSA	Excludes Pediatric Dental
Bronze PPO Pathway HSA	Crosswalk - New HIOS ID	Bronze PPO Pathway with PreventiveRx HSA	Excludes Pediatric Dental
Gold PPO Pathway	Crosswalk - New HIOS ID	Gold PPO Pathway	Excludes Pediatric Dental

### Highlights

- New Bronze HMO plan excludes Pediatric Dental.
- Enrollees in discontinued plans have been mapped to a new plan.
- Health plans with “Dental and Vision” in plan name is referring to adult benefits only, not pediatric coverage.
- Pediatric Dental coverage has been removed from some health plans.
- Elective Abortion coverage is included under the Standard plans only.

## Renewal Activity & Highlights

### Anthem – Small Group Health Plans

Gold Pathway CT PPO	Renew Plan	Gold Pathway CT PPO	
Silver Pathway CT PPO	Renew Plan	Silver Pathway CT PPO	
Silver Pathway CT PPO w HSA	Renew Plan	Silver Pathway CT PPO w HSA	
Bronze Pathway CT PPO w HSA	Renew Plan	Bronze Pathway CT PPO w HSA	
Bronze Pathway CT PPO	Renew Plan	Bronze Pathway CT PPO	
Platinum Pathway CT PPO	Renew Plan	Platinum Pathway CT PPO	

### Highlights

- All health plans include:
  - Pediatric Dental, including dentally necessary Orthodontia;
  - Adult Vision Care;
  - Elective Abortion coverage.

## 🔗 Renewal Activity & Highlights

### Anthem - Individual Dental Plans

Anthem Dental Family Value	Renew Plan	Anthem Dental Family Value	
Anthem Dental Family	Renew Plan	Anthem Dental Family	
Anthem Dental Family Enhanced	Renew Plan	Anthem Dental Family Enhanced	
Anthem Dental Family Preventive	Renew Plan	Anthem Dental Family Preventive	

#### Highlights

- All dental plans include Pediatric Dental, including dentally necessary Orthodontia.
- All dental plans exclude Orthodontia for adults.

## Provider Networks - Anthem

### Health - Individual and Small Group

- PPO & HMO Networks are Statewide.
- Pharmacy network **includes** CVS, Wal-Mart, Costco, and most independent pharmacies.
- Pharmacy network **excludes** Walgreens, Walgreens-owned pharmacies, and some independents.
- Plans with vision utilize Anthem's Blue View Vision network.
- Out of country coverage covers emergencies only.
- HMO plans cover emergencies/urgent services when out-of-network.

### Dental - Individual

- Network is National.
- Out of Country covered services are reimbursed as out-of-network benefits.

# Renewal Activity & Highlights

## ConnectiCare Benefits, Inc. (CBI) – Individual Health Plans

Choice Gold Standard POS	Renew Plan	Choice Gold Standard POS	
Choice Bronze Standard POS	Renew Plan	Choice Bronze Standard POS	
Choice Bronze Standard POS HSA	Renew Plan	Choice Bronze Standard POS HSA	
Choice Silver Standard POS	Renew Plan	Choice Silver Standard POS	
Choice Catastrophic POS with Dental	Renew Plan	Choice Catastrophic POS with Dental and Vision	Added Adult Vision
Choice Bronze Alternative POS with Dental	Renew Plan	Choice Bronze Alternative POS with Dental and Vision	Added Adult Vision
Choice Gold Alternative POS	Crosswalk - New HIOS ID	Choice Gold Alternative POS	Same plan
Choice Catastrophic POS with Dental	Crosswalk - Catastrophic Age Outs	Choice Bronze Standard POS HSA	

### Highlights

- All health plans include:
  - Pediatric Dental, including dentally necessary Orthodontia;
  - Adult Vision coverage;
  - Elective Abortion coverage.
- Health plans with “Dental and Vision” in plan name is referring to adult benefits only, not pediatric coverage.

## Provider Networks - ConnectiCare Benefits, Inc. (CBI)

### Health - Individual

- Network is Statewide.
- Pharmacy network includes over 65,000 retail pharmacies, including CVS and Walgreens.
- New for 2026 –
  - Home delivery of prescriptions will be available through CVS Caremark.
  - Vision services are managed by VSP.
  - Delta Dental replaced Healthplex
  - Out of country coverage for emergencies is no longer covered.

## 🔗 Renewal Activity & Highlights

### ConnectiCare Insurance Company Inc (CICI) – Individual Health Plans

Plans Marketing Name All Plans offered in 2025	Issuer Renewal Action	Plan Marketing Name All Plans offer in 2026	Notes
Value Gold Standard POS	Renew Plan	Value Gold Standard POS	
Value Silver Standard POS	Renew Plan	Value Silver Standard POS	
Value Bronze Standard POS	Renew Plan	Value Bronze Standard POS	
Value Bronze Standard POS HSA	Renew Plan	Value Bronze Standard POS HSA	

#### Highlights

- All health plans include:
  - Pediatric Dental, including dentally necessary Orthodontia;
  - Adult Vision coverage;
  - Elective Abortion coverage.

## ☀️ Renewal Activity & Highlights

### ConnectiCare Insurance Company Inc (CICI) – Individual Dental Plans

ConnectiCare Standard Dental Plan	Renew Plan	ConnectiCare Standard Dental Plan	
ConnectiCare Basic Dental Plan	Renew Plan	ConnectiCare Basic Dental Plan	

#### Highlights

- All plans include Pediatric Dental, including dentally necessary Orthodontia.
- Plans exclude Orthodontia for adults.

# Provider Networks - ConnectiCare Insurance Company Inc (CICI)

## Health - Individual

- Network is Statewide.
- Pharmacy network includes over 65,000 retail pharmacies, including CVS and Walgreens.
- New for 2026 –
  - Home delivery of prescriptions will be available through CVS Caremark.
  - Vision services are managed by VSP.
  - Delta Dental replaced Healthplex
  - Out of country coverage for emergencies is no longer covered.

## Dental - Individual

- Delta Dental replaced Healthplex
- Network is Statewide.
- No out of country coverage.

## Renewal Activity & Highlights

### Guardian– Individual Dental Plans

Plans Marketing Name All Plans offered in 2025	Issuer Renewal Action	Plan Marketing Name All Plans offer in 2026	Notes
	New	Guardian Essentials for Families and Individuals	
	New	Guardian Preventive Plus for Families and Individuals	
	New	Guardian Preventive for Families and Individuals	
	New	Guardian Standard for Families and Individuals	

#### Highlights

- All plans include Pediatric Dental, including dentally necessary Orthodontia.
- Plans exclude Orthodontia for adults.

#### Provider Network

- National network.
- No out of country coverage.

# Pricing

Anthem Individual Plans	Metal Type	Renewal Rate Change
Catastrophic HMO Pathway Enhanced	Catastrophic	7.2%
Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits	Bronze	8.2%
Bronze PPO Standard Pathway HSA	Bronze	13.3%
Bronze PPO Standard Pathway	Bronze	14.7%
Silver PPO Standard Pathway	Silver	15.1%
Gold HMO Pathway Enhanced with Adult Dental and Vision Benefits	Gold	11.3%
Gold PPO Pathway with Adult Dental and Vision Benefits	Gold	11.8%
Gold PPO Standard Pathway	Gold	6.1%
Bronze PPO Pathway with PreventiveRx HSA	Bronze with	New
Bronze HMO Pathway Enhanced	Bronze	New
Gold PPO Pathway	Gold	New

CBI Individual Plans	Metal Type	Renewal Rate Change
Choice Catastrophic POS with Dental and Vision	Catastrophic	6.3%
Choice Bronze Standard POS	Bronze	5.4%
Choice Bronze Standard POS HSA	Bronze	17.1%
Choice Bronze Alternative POS with Dental and Vision	Bronze	10.4%
Choice Silver Standard POS	Silver	25.6%
Choice Gold Standard POS	Gold	3.5%
Choice Gold Alternative POS	Gold	New

Anthem Small Group Plans	Metal Type	Renewal Rate Change
Bronze Pathway CT PPO	Bronze	5.1%
Bronze Pathway CT PPO w/HSA	Bronze	10.8%
Silver Pathway CT PPO	Silver	13.2%
Silver Pathway CT PPO w/HSA	Silver	11.8%
Gold Pathway CT PPO	Gold	11.7%
Platinum Pathway CT PPO	Platinum	6.5%

CICI Individual Plans	Metal Type	Renewal Rate Change
Value Bronze Standard POS	Bronze	1.1%
Value Bronze Standard POS HSA	Bronze	12.3%
Value Silver Standard POS	Silver	22.7%
Value Gold Standard POS	Gold	2.9%

D  
E  
N  
T  
A  
L

Anthem Dental Family	Pediatric	\$ 31.76	\$ 31.76	0.0%
Anthem Dental Family	Adult	\$ 34.88	\$ 34.01	-2.5%
Anthem Dental Family Value	Pediatric	\$ 31.76	\$ 31.76	0.0%
Anthem Dental Family Value	Adult	\$ 24.80	\$ 23.56	-5.0%
CICI Standard Dental Plan	Pediatric	\$ 71.32	\$ 60.17	-15.6%
CICI Standard Dental Plan	Adult	\$ 71.32	\$ 62.53	-12.3%

Plan Name		Fairfield	Hartford	Litchfield	Middlesex	New Haven	New London	Tolland	Windham
Guardian Essentials for Families and Individuals	Pediatric	\$ 36.06	\$ 34.15	\$ 29.82	\$ 37.58	\$ 33.93	\$ 31.58	\$ 33.02	\$ 31.51
Guardian Essentials for Families and Individuals	Adult	\$ 34.07	\$ 32.27	\$ 28.18	\$ 35.51	\$ 32.06	\$ 29.84	\$ 31.20	\$ 29.77
Guardian Preventive Plus for Families and Individuals	Pediatric	\$ 36.06	\$ 34.15	\$ 29.82	\$ 37.58	\$ 33.93	\$ 31.58	\$ 33.02	\$ 31.51
Guardian Preventive Plus for Families and Individuals	Adult	\$ 25.55	\$ 24.20	\$ 21.14	\$ 26.63	\$ 24.05	\$ 22.38	\$ 23.40	\$ 22.33
Guardian Preventive for Families and Individuals	Pediatric	\$ 36.06	\$ 34.15	\$ 29.82	\$ 37.58	\$ 33.93	\$ 31.58	\$ 33.02	\$ 31.51
Guardian Preventive for Families and Individuals	Adult	\$ 23.00	\$ 21.78	\$ 19.03	\$ 23.97	\$ 21.65	\$ 20.14	\$ 21.06	\$ 20.10
Guardian Standard Plan for Families and Individuals	Pediatric	\$ 46.95	\$ 44.46	\$ 38.82	\$ 48.93	\$ 44.17	\$ 41.11	\$ 42.99	\$ 41.02
Guardian Standard Plan for Families and Individuals	Adult	\$ 73.57	\$ 69.69	\$ 60.85	\$ 76.68	\$ 69.23	\$ 64.44	\$ 67.38	\$ 64.29

# Plan Information

## 🔗 Plan Information Quiz

How do you find plans with less out-of-pocket costs for your consumers?

**Answer:** Look for services where the deductible does not apply!

We have created useful documents for you to compare plans. All services not subject to the deductible have been highlighted for easy identification.

Is Pediatric Dental included in all plans for 2026?

**Answer:** No

If the plan marketing name includes Dental or Vision, who does this coverage apply to?

**Answer:** Adults only

Is it possible to have duplicate dental coverage?

**Answer:** Yes. Always confirm if adult/pediatric dental is also included within the medical plan before enrolling in a

## 🔗 Plan Information Quiz

If a consumer requires care from a specific provider; what should you have them do before enrolling in a plan?

**Answer:** check the Carrier's website to confirm physician participation.

Are Medicare eligible consumers allowed to purchase a Stand-Alone Dental Plan?

**Answer:** Yes! Being Medicare eligible does not make you ineligible for dental plans offered through the exchange.

When shopping for a plan, should consumers only focus on deductibles and monthly premiums?

**Answer:** While both are important, a consumer should also consider how they will utilize healthcare during the year. Selecting a plan with a higher monthly premium but with commonly used services that are pre-deductible could be a better option. We strongly recommend looking at the total healthcare costs (monthly premiums + cost share amounts + applicability of deductible + deductible amount.

## Plan Documents by Metal Level

2026 Individual Bronze Health Plans	Carrier Name	All Issuers Standard Plan*	All Issuers Standard Plan*	Anthem	Anthem	Anthem	CBI
	Plan Name	Anthem Bronze PPO Standard Pathway; CBI Choice Bronze Standard POS; CICI Value Bronze Standard POS	Anthem Bronze PPO Standard Pathway HSA; CBI Choice Bronze Standard POS HSA; CICI Value Bronze Standard POS HSA	Bronze PPO Pathway with Preferred Provider Network	Bronze HMO Pathway Enhanced with Adult Dental and Vision Benefits	Bronze HMO Pathway Enhanced	Choice Bronze Alternative POS with Dental and Vision
	Plan Type	**	**	PPO	HMO	HMO	POS
	Services Covered Out-of-Network?	Yes	Yes	No	No	No	Yes
Office Visits	Preventive Care - (Annual Check Up)	\$0.00 Copay, deductible does not apply					
	Well Baby Visits and Care	\$0.00 Copay, deductible does not apply					
	Primary Care Visit (To Treat an Illness or Injury)	\$50.00 Copay, deductible does not apply	20.00% Coinsurance after deductible	\$0.00 Copay after deductible	\$70.00 Copay, deductible does not apply	\$70.00 Copay, deductible does not apply	\$50.00 Copay, deductible does not apply
	Specialist Visit	\$70.00 Copay after deductible	20.00% Coinsurance after deductible	\$100.00 Copay after deductible	\$90.00 Copay after deductible	\$90.00 Copay after deductible	\$70.00 Copay after deductible
	Mental/Behavioral Health Office Visit	\$50.00 Copay, deductible does not apply	20.00% Coinsurance after deductible	25.00% Coinsurance after deductible	\$90.00 Copay after deductible	\$90.00 Copay after deductible	\$50.00 Copay, deductible does not apply
Substance Use Disorder Office Visit	\$50.00 Copay, deductible does not apply	20.00% Coinsurance after deductible	25.00% Coinsurance after deductible	\$90.00 Copay after deductible	\$90.00 Copay after deductible	\$50.00 Copay, deductible does not apply	
Labs & Radiology	Advanced Radiology (CT/PET Scans, MRIs)	\$75.00 Copay after deductible	20.00% Coinsurance after deductible	25.00% Coinsurance after deductible	\$75.00 Copay after deductible	\$75.00 Copay after deductible	45.00% Coinsurance after deductible
	Laboratory Services	\$20.00 Copay, deductible does not apply	20.00% Coinsurance after deductible	25.00% Coinsurance after deductible	\$20.00 Copay after deductible	\$20.00 Copay after deductible	\$25.00 Copay after deductible
	Non-Advanced Radiology (X-rays and Diagnostic)	\$40.00 Copay after deductible	20.00% Coinsurance after deductible	25.00% Coinsurance after deductible	\$40.00 Copay after deductible	\$40.00 Copay after deductible	45.00% Coinsurance after deductible
	Mammography Ultrasound (Non-preventive)	\$20.00 Copay after deductible	20.00% Coinsurance after deductible	25.00% Coinsurance after deductible	\$20.00 Copay, deductible does not apply	\$20.00 Copay, deductible does not apply	45.00% Coinsurance after deductible
Drugs	Tier 1 - Generic Drugs	\$15.00 Copay, deductible does not apply	20.00% Coinsurance after deductible	\$30.00 Copay after deductible	\$20.00 Copay, deductible does not apply	\$20.00 Copay, deductible does not apply	\$30.00 Copay, deductible does not apply
	Tier 2 - Preferred Brand Drugs	\$50.00 Copay, deductible does not apply	25.00% Coinsurance after deductible	25.00% Coinsurance after deductible	\$75.00 Copay, deductible does not apply	\$75.00 Copay, deductible does not apply	\$100.00 Copay after deductible

# Training & Noverant LMS



# AGENDA

- All about Annual Certification
- Steps and instructions to complete Certification
- How to use the Learning Management System (LMS) to:
  - Update Profile
  - Review Agreement and Sign Off
  - Complete eLearning
  - Complete Assessment



# Annual Certification

Annual Broker Certification is now available online for Open Enrollment 2026. Open Enrollment begins November 1 and ends January 15, 2026.

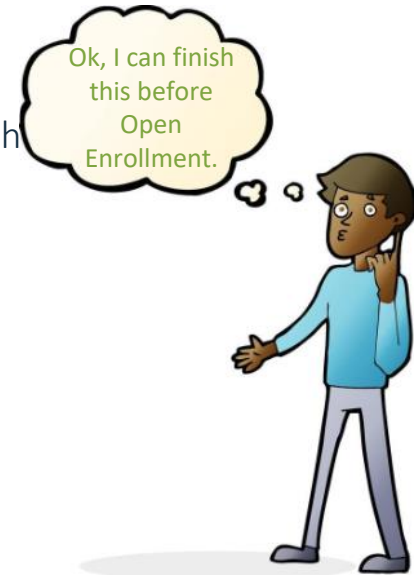
The 2026 Certification requires that you complete your training using the Access Health CT Learning Management System (LMS). To be certified, you must complete all the assigned Training and pass the Assessment with a score of 80% or higher.

Please note that you must certify with AHCT in the Fall of 2025 to write business for 2026 Qualified Health Plans and Dental Plans.

There are 2 paths of certification for Brokers:

- Brokers who are certifying for the 4<sup>th</sup> consecutive year or more will receive a condensed curriculum.
- Brokers who are certifying for the 3<sup>rd</sup> year or less and Broker Academy participants will receive the full broker curriculum.

If you have questions specific to the annual certification online trainings or your login for the LMS, please email the Learning Center at [LearningCenter.AHCT@ct.gov](mailto:LearningCenter.AHCT@ct.gov).



# Steps Towards Certification



1. Your agreement with AHCT is available now in the Learning Management System (LMS).
2. You should have received a “Welcome” email from our LMS, which will allow you to access the LMS. The email would be from [ahct@noverant.com](mailto:ahct@noverant.com) (Noverant is the company name of our LMS.) You might want to check your Junk or Spam folders. If you still can’t find it, send an email to [LearningCenter.AHCT@ct.gov](mailto:LearningCenter.AHCT@ct.gov).
3. Use the link in the email and log into the LMS using your username and temporary password that was provided in the email. See the next slide.

# LMS Login

- a) To Login to the LMS enter:
- **Username** (which is your email address)
  - **Password** (from the email you received)
  - Click **Sign In**
- b) Use the **Forgot Password?** link to receive a new password, if:
- You forgot your password,
  - Your password has expired, or
  - You never received a temporary password.
- c) You will be prompted to create a new password and login with the new password.

AHCT Learning Center  
Noverant LMS - Enterprise

access health CT

Username:  
helga.mckinley@ct.gov

Forgot Username:

Password:  
\*\*\*\*\*

Forgot Password?

Sign In

© 2004-2025 Noverant, Inc. Privacy | Terms of Use | Support Powered by Noverant Online 25.6

**Note:** Click the link to review the **Privacy/Terms of Use** policies.

If you run into an issue or need assistance with logging into the system, click **Support**.

# Steps Towards Certification

4. You are now at the LMS Home Page (see the next slide), where you will find “Required Training”:

- ✓ Agreement – the contract between you and AHCT. You will need to sign this electronically using your LMS Username and Password.
- ✓ A copy of these instructions.



# Accessing Your Home Page

You can access your **Home** page from anywhere in the LMS by clicking the tab on the left-hand side of your screen.

The screenshot shows the AHCT Learning Center interface. At the top left, a 'Home' tab is highlighted with a yellow box. Below it, a 'Home' label points to the tab. The main content area features the 'access health CT' logo and a navigation bar with buttons for 'Access Health CT', 'Brokers', 'Certified Application Counselors', and 'Small Business'. A callout box points to these buttons, stating: 'Links to additional information. The AHCT button will bring you to the AHCT website.' Below the navigation bar, the page displays 'Welcome to AHCT Learning Center' and several performance metrics: '36 Total Completions', '1 Completions (Past 30 Days)', and '0 Expirations (Next 90 Days)'. A callout box points to the '36 Total Completions' metric, stating: 'Training Status'. Below the metrics, there is a 'Required Training' section with a callout box pointing to it, stating: 'Required Training'. The 'Required Training' section shows '0 Items' and a message: 'You have no incomplete assignments!'. To the right, there are buttons for 'My Calendar' and 'My Transcript'. A callout box points to the 'My Transcript' button, stating: 'Training Transcript'. At the bottom of the page, there is a footer with copyright information: '© 2004-2021 Noverant, Inc.', 'Privacy | Terms of Use | Help', and 'Powered by Noverant Online v21.4'.

# Steps Towards Certification

5. Make sure your profile information is current. Refer to the next couple of slides.

**Brokers** must complete **all** the following fields to receive certification training:

- National Producer No. (NPN)
- NPN Expire Date (MM/DD/YYYY)
- Symantec ID (if you had one previously)
- Answer Yes/No if you have current Carrier Appointments
- Answer Yes/No in the appropriate fields to indicate which Plan you will be selling:

**Individual Business, Small Business and/or Dental** (complete all that apply)

Note: Please make sure your profile is current. We use this data to send you important information or to contact you.

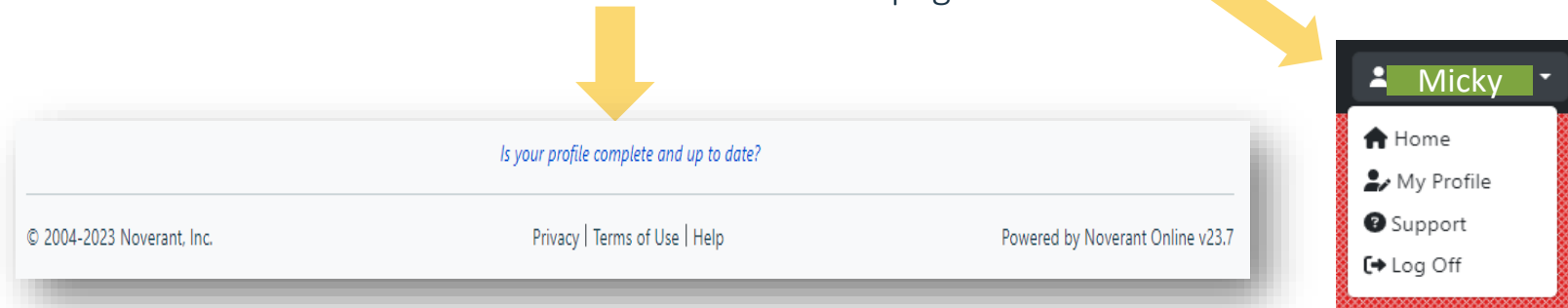
If your email address changes, please change it prior to recertification. This is important, as the Welcome Email and Instructions are sent to the current email address we have on record.



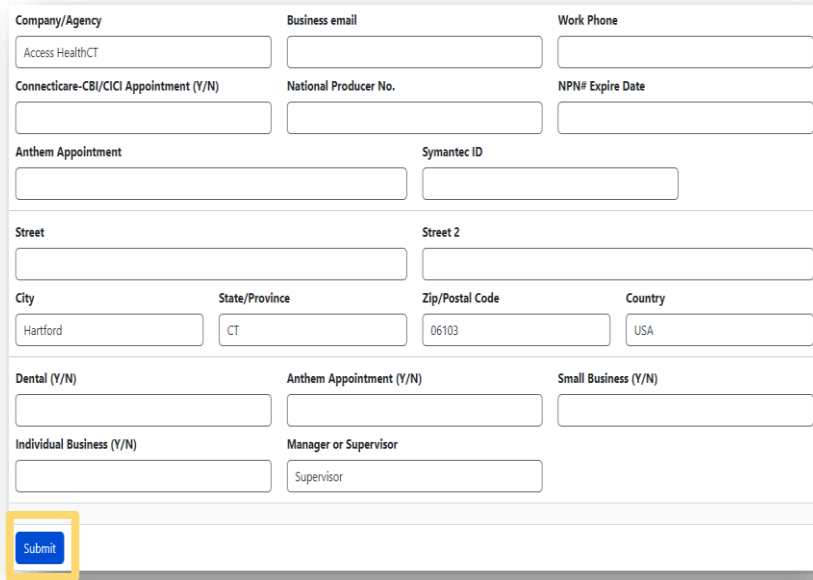
# How to Access Your Profile

There are two ways to access your **Profile**.

- At the top right-hand corner there is a drop down below your name, or
- There is a link at the bottom of the LMS home page.



# How to Update Your Profile

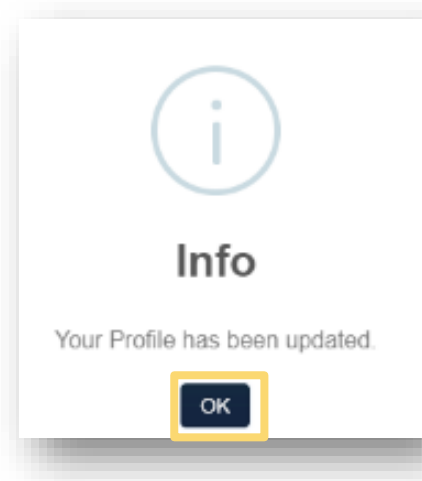


The screenshot shows a profile update form with the following fields:

- Company/Agency: Access HealthCT
- Business email: [Empty]
- Work Phone: [Empty]
- Connecticare-CBI/CICI Appointment (Y/N): [Empty]
- National Producer No.: [Empty]
- NPN# Expire Date: [Empty]
- Anthem Appointment: [Empty]
- Symantec ID: [Empty]
- Street: [Empty]
- Street 2: [Empty]
- City: Hartford
- State/Province: CT
- Zip/Postal Code: 06103
- Country: USA
- Dental (Y/N): [Empty]
- Anthem Appointment (Y/N): [Empty]
- Small Business (Y/N): [Empty]
- Individual Business (Y/N): [Empty]
- Manager or Supervisor: Supervisor

The **Submit** button at the bottom left is highlighted with a yellow box.

- Verify that all the information is current. Your email address must be your current business or work email address.
- Once your Profile is updated, click the **Submit** button.
- Then confirm by clicking the **OK** button.
- You will be automatically brought back to the Home page.



# Steps Towards Certification

6. Read and sign your Broker agreement electronically, using your username and password. See the next slide.



## **IMPORTANT!**

**Note: After the agreement sign off is completed, please continue with this PowerPoint presentation to learn more about how to finish your AHCT certification.**

To complete your **Agreement**:

- a) Click **Open** next to the **2026 Agreement**.
- b) The **2026 Agreement** will open in a new window, or you can select to have it downloaded to your computer.
- c) Read and close the agreement. You will be brought to the **Electronic Signature Required** page. Type in your Username (email address) and Password. Click **Submit**.
- d) Click **Submit** if already populated.



# Steps Towards Certification

7. Once you have signed the agreement and *AHCT Broker Support Team has checked and verified your profile and credentials*, your certification training will be made available.
8. You will then receive a second Welcome email from [ahct@noverant.com](mailto:ahct@noverant.com) to access your online training. Your training and assessment have been added to your account for you to complete. See the next slides.
9. We encourage you to complete your certificate training before the start of open enrollment on November 1. The last day for AHCT certification is December 31, 2025.
10. You must pass the assessment with 80% or better to certify with AHCT. You will be allowed one retake.

**Note: Brokers who have signed the 2026 Agreement but have not met all the requirements will not have access to the training and the assessment. You will be contacted if any information is missing.**

# How to Complete Your Training

Back at the home page, you will see the Required Training that has been assigned to you.

Your training will be a list of items called a curriculum, that can include:

- Documents
- E-Learnings
- Assessments

The screenshot displays a training dashboard interface. At the top, there is a section for 'Required Training - 2' with a dropdown arrow on the left and a 'Sort by: Due Date (asc)' dropdown on the right. Below this, there are four filter buttons: 'Overdue' (red), '<10 Days' (yellow), '<30 Days' (green), and '≥30 Days' (blue). The main content area lists two items under the 'Required Training' section:

Item Name	Status	Due Date	Action
2025 Existing CCRs Curriculum	In Progress	Jul 31, 2025	Details
X Contact Center Existing CCRs Assessment 2025	Not Started	Jul 31, 2025	Details

Below the required training section is a section for 'Optional Training - 0' with a dropdown arrow on the left. A light green box below this section contains the text: 'You have no optional items!'.

Begin with the item that has the **earliest due date**. The **Assessment** is the last item to complete.

# How to Complete Your Training, continued


1. Click the Details button to bring you to the Curriculum Details page.
2. Scroll down to the **Sub-Assignments** listing.
3. Your training items will be listed in the order that they should be completed.
4. Click on the [blue link](#) for the first E-Learning item.

CT HIX  
AHCT Learning Center

access health CT

### Mobile Enrollment & Outreach Specialist (MEOS)

In Progress Due Sep 12, 2025



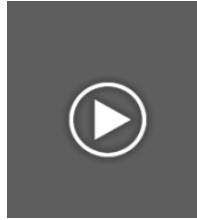
Available Credits

#### Sub-Assignments

<a href="#">A1 Introduction to the Affordable Care Act 2026</a>	<span>Sep 12, 2025</span>
<input type="checkbox"/> E-Learning	Not Started
<a href="#">A2 Call Center 2026</a>	<span>Sep 12, 2025</span>
<input type="checkbox"/> E-Learning	Complete
<a href="#">A3 CCRs Working with Enrollment Partners 2026</a>	<span>Sep 12, 2025</span>
<input type="checkbox"/> E-Learning	Not Started
<a href="#">B1 Introduction to Health Coverage 2026</a>	<span>Sep 12, 2025</span>
<input type="checkbox"/> E-Learning	Complete
<a href="#">C1 Introduction to Eligibility 2026</a>	<span>Sep 12, 2025</span>
<input type="checkbox"/> E-Learning	Not Started
<a href="#">D1 Introduction to Modified Adjusted Gross Income 2026</a>	<span>Sep 12, 2025</span>
<input type="checkbox"/> E-Learning	Not Started
<a href="#">E1 Citizenship and Immigration 2026</a>	<span>Sep 12, 2025</span>
<input type="checkbox"/> E-Learning	Not Started

# How to Complete Your Training, continued

5. On the E-Learning Details page, click **Launch** to launch the module. Note that the learning module will open in a separate window. You may need to enable pop-ups on your browser to open the module. Or you may need to tap the arrow.



6. Click **Start** to begin the training item.
7. You will find Navigation instructions on the second page of every module.

A1 Introduction to the Affordable Care Act 2025

Not Started Overdue Jul 11, 2025

Latest Completion: Sep 12, 2024 | Compliant Until: Jul 10, 2025

Available Credits: 0

Tags: ACA, affordability, Affordable, care, eligibility, health care

**Note:** If you have any difficulty and need assistance, please send an email to the AHCT Training Department at: [learningcenter.ahct@ct.gov](mailto:learningcenter.ahct@ct.gov) or click the **help** button.

Introduction to the Affordable Care Act 2025

Please make sure your audio is on.

Start

access health CT

# How to Complete Your Assessment

You can begin your **Assessment** after you have completed **all** the required training.

1. Click **Details** to go into the assessment.
2. From the Assessment Details page, select **Begin Graded Assessment**.

**X Contact Center Existing CCRs Assessment 2025**  
Not Started | Due Jul 21, 2025

**Begin Graded Assessment**

**Description**  
Assessment for existing CCRs at the Call Center. Part of the certification process for Open Enrollment 2025.

**More Information**  
Certification requires passing the assessment with a score of 80% or better.

**Attachments**  
None

**Available Credits**  
0

**Mandatory Prerequisites**

- 01 Introduction to Med...
- 01 Introduction to Epi...
- 01 Citizenship and Im...
- 01 Worker Portal Part...
- 02 Worker Portal Part...
- 01 Employee Spomen...
- 01 QIP Renewal 2025
- 03 History Job Aid 20...
- 01 Introduction to Me...
- 01 Dental Plan Enrollm...

**Tags**  
assessment certification exam monitor test

**Remaining Attempts** 1 / 1  
**Last Graded Attempt** 0.0

**X Contact Center Existing CCRs Assessment 2025**  
Not Started | Due Jul 21, 2025

**Description**  
Assessment for existing CCRs at the Call Center. Part of the certification process for Open Enrollment 2025.

**More Information**  
Certification requires passing the assessment with a score of 80% or better.

**Attachments**  
None

**Available Credits**  
0

**Mandatory Prerequisites**

- 01 Introduction to Med...
- 01 Introduction to Epi...
- 01 Citizenship and Im...
- 01 Worker Portal Part...
- 02 Worker Portal Part...
- 01 Employee Spomen...
- 01 QIP Renewal 2025
- 03 History Job Aid 20...
- 01 Introduction to Me...
- 01 Dental Plan Enrollm...

**Do not click the button,  
Generate Question PDF!**

All the training items in the Curriculum must be completed to meet the certification requirements.

# How to Complete Your Assessment, continued

3. Read each question carefully.
4. Answer each question by clicking on the button next to the answer you choose.
5. Click **Save and Continue** to go to the next question.
6. Click **Save and Exit** when:
  - You need to stop and continue at a different time, or
  - You have answered all the questions, and you are finished.

**CT HIX**  
AHCT Learning Center

access health CT

**Question 2 of 75**

**Pool: Notices**  
AHCT sent a notice to Jacque, a QHP consumer, to let him know he is about to turn 65 years old and may be eligible for \_\_\_\_\_. The notice is sent about a month ahead of his birthday.

**Answers (3 Choices)**

a) Medicaid

b) QHP with APTC and CSR

c) Medicare

First Unanswered   ← Previous   **Save and Continue →**   **Save and Exit**

Questions

Complete   Incomplete

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48
49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72
73	74	75																					

# Why did I receive a prerequisite message?

It means you have not completed all the Required Training, and you cannot start the Assessment. Some training items have Prerequisites attached and must be completed prior to moving on to the next item. You cannot start the Assessment without completing the Prerequisites. You have not completed the entire curriculum if you have not completed **all** the training items. *Please note, prerequisites are limited to ten items, you may have more eLearnings to complete in your curriculum.*

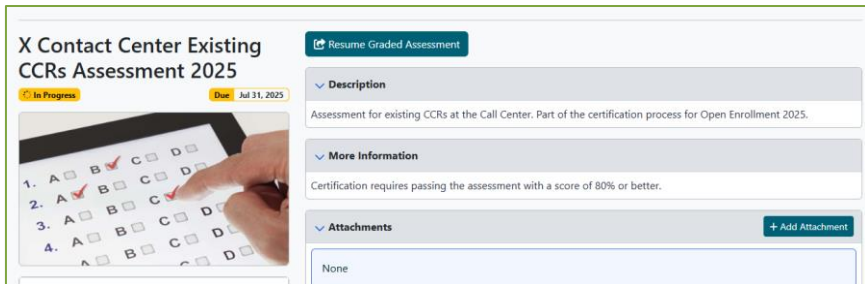
1. Go back to the Home Page to start the curriculum.
2. Click Details or View to take you to the Curriculum Details and Sub-Assignment Page.
3. Look at the incomplete training items that show a status of Not Started or In Progress.
4. Complete those items.
5. Make sure each sub-assignment reads Complete.

You have not completed the following prerequisites for this Assessment:  
**N2 Verification Process for CP Users 2025**

<b>G3 Multiple Initial Applications Basic 2025</b> E-Learning	Not Started
<b>H1 Employer Sponsored Insurance 2025</b> E-Learning	Complete
<b>J1 QHP Renewals 2025</b> E-Learning	Complete
<b>L2 Special Enrollment Period Overview Consumer Portal 2025</b> E-Learning	Not Started
<b>L3 Acceptable Verifications Special Enrollment Period Document...</b> Document	Complete

# Resume Assessment or Review Questions

If you need to return to finish the assessment, click **Resume Graded Assessment** and choose where to restart. It could be back to the **Beginning** or the **First Incomplete**.



**X Contact Center Existing CCRs Assessment 2025**  
In Progress Due Jul 31, 2025

**Resume Graded Assessment**

**Description**  
Assessment for existing CCRs at the Call Center. Part of the certification process for Open Enrollment 2025.

**More Information**  
Certification requires passing the assessment with a score of 80% or better.

**Attachments** + Add Attachment  
None

Where to?

You have already started this assessment. Would you like to jump to the beginning of the assessment or to the first incomplete question?

Your existing answers will not be lost!

Beginning

First Incomplete

When you have answered all the questions you can **Save and Exit** or **Review Questions**. If you want to review your answers you must do so before you click **Save and Exit**.

Click **Save and Exit** if you have completed all the questions in your assessment! Now let's get your **grade**.

Congratulations!

You have answered all questions for this assessment. Would you like to review your answers or exit?

Review Questions

Save and Exit

# How to Obtain Your Assessment Grade

1. Select **Grade** to see your overall score. In this example, the learner got a 100%.
2. Select **Review** to see the answers you provided during the assessment. You will only be able to do this step **IF** you passed or received the final grade.

The screenshot displays a course page for 'X Contact Center Existing CCRs Assessment 2025'. A red box highlights the 'Grade' button. A pop-up window shows the assessment results:

- Available Credits: 0
- Mandatory Prerequisites: A1 Introduction to the..., B1 Introduction to Hen..., C1 Introduction to Eligi..., E1 Citizenship and Imm..., F1 Creating a Consume..., F3 Uploading Docume..., J1 QHP Renewals 2025, M3 Notices Job Aid 20..., N2 Verification Process..., T1 Dental Plan Enrollm...
- Tags: assessment, certification, exam, master, test
- Grade: 100.0
- Passing Score: 80.0
- Passed: Passed
- Remaining Attempts: 0 / 1
- Last Graded Attempt: 100.0
- Passing Score: 80.0

A yellow arrow points from the 'Grade' button in the background to the 'Grade' field in the pop-up window.

# Accessing Your Transcript

Click on the **My Transcript** button on the Home page, to view your **Transcript**. Your **Transcript** shows the status of all the required training.

The screenshot shows a dashboard with several key metrics: 49 Total Completions, 49 Completions (Past 30 Days), and 0 Expirations (Next 90 Days). Below these are sections for Required Training (2 items) and Optional Training (0 items). The 'My Transcript' button is highlighted with a yellow box, and a yellow arrow points from it to the transcript view.

The screenshot shows the Transcript view with a table of training items. The table has columns for Type, Name, Revision, Status, Due Date, Completion Date, Files, and Grade. The first item is 'X Contact Center Existing CCRs Assessment 2025' with a status of 'In Progress'. Other items are 'Complete'.

Type	Name	Revision	Status	Due Date	Completion Date	Files	Grade
Assessment	X Contact Center Existing CCRs Assessment 2025		In Progress	Jul 31, 2025			0
E-Learning	A1 Introduction to the Affordable Care Act 2025		Complete	Jun 30, 2025	Jun 11, 2025 9:37 AM EDT		
E-Learning	A2 Call Center 2025		Complete	Jun 30, 2025	Jun 11, 2025 9:43 AM EDT		
E-Learning	A3 CCRs Working with Enrollment Partners 2025		Complete	Jun 30, 2025	Jun 11, 2025 4:19 PM EDT		
E-Learning	B1 Introduction to Health Coverage 2025		Complete	Jun 30, 2025	Jun 11, 2025 10:20 AM EDT		
E-Learning	C1 Introduction to Eligibility 2025		Complete	Jun 30, 2025	Jun 11, 2025 10:33 AM EDT		
E-Learning	D1 Introduction to Modified Adjusted Gross Income 2025 Final		Complete	Jun 30, 2025	Jun 11, 2025 10:54 AM EDT		
E-Learning	E1 Citizenship and Immigration 2025		Complete	Jun 30, 2025	Jun 11, 2025 12:43 PM EDT		
E-Learning	F1 Creating a Consumer Portal Account 2025		Complete	Jun 30, 2025	Jun 11, 2025 1:50 PM EDT		

# LMS Tips and Reminders



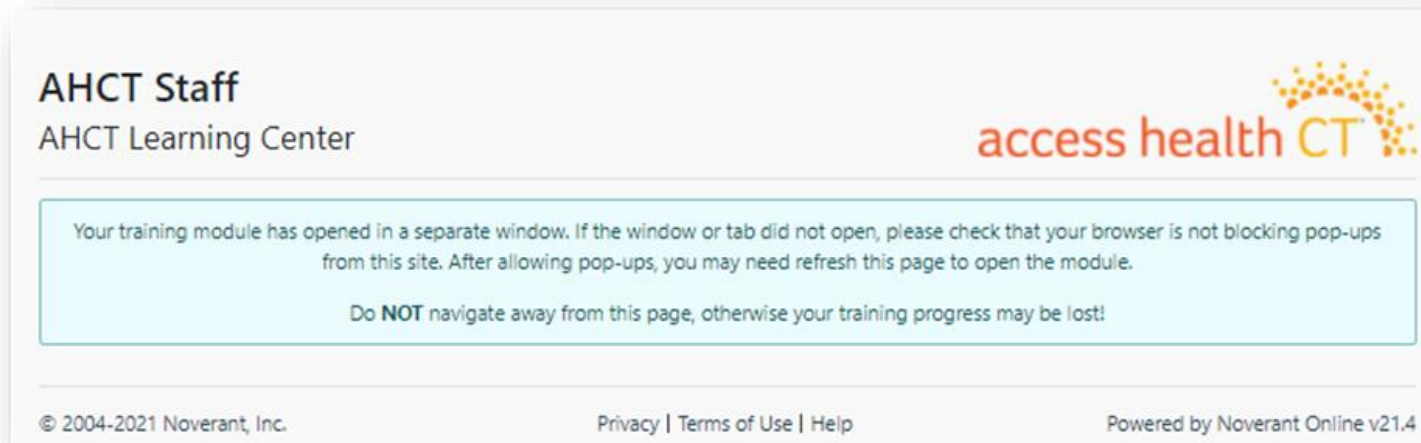
- **Do not select the X on the browser window** at any point during the Training modules!
- To exit properly, click on **Click Here to Exit/Save and Close**, in the upper right-hand corner of the module screen.
- If you need to exit the module early, the LMS will remember where you left off. The status column will show “In Progress”. When you return to the module, you will continue from the last completed page.
- Knowledge Checks are only practice questions; your answers are not recorded.
- **Return to Home to continue and follow previous instructions.** Make sure to complete all the sub-assignments located under each curriculum heading.
- Open the sub-assignments (modules) that have the status of **Not Started**.
  - **Prerequisite Not Met** indicates that another module needs to be completed.
  - **Complete** means it is done!

Sub-Assignments	
<b>A1 Introduction to the Affordable Care Act 2026</b> E-Learning	 Sep 12, 2025 In Progress
<b>A2 Call Center 2026</b> E-Learning	 Sep 12, 2025 Complete
<b>A3 CCRs Working with Enrollment Partners 2026</b> E-Learning	 Sep 12, 2025 Not Started
<b>B1 Introduction to Health Coverage 2026</b> E-Learning	 Sep 12, 2025 Complete
<b>C1 Introduction to Eligibility 2026</b> E-Learning	 Sep 12, 2025 Not Started
<b>D1 Introduction to Modified Adjusted Gross Income 2026</b> E-Learning	 Sep 12, 2025 Not Started

# If you should see this message...

You might see this warning message if your browser is blocking pop-ups from this site.

- ✓ Check to see if the module opened in a new window. If so, continue training in new window.
- ✓ Check that your browser is not blocking pop-ups from this site. If so, change settings to allow pop-ups.
- ✓ You may need to refresh the page to open the module.



The screenshot shows a web page header for "AHCT Staff" and "AHCT Learning Center" on the left, and the "access health CT" logo on the right. Below the header is a light blue warning box with the following text: "Your training module has opened in a separate window. If the window or tab did not open, please check that your browser is not blocking pop-ups from this site. After allowing pop-ups, you may need refresh this page to open the module. Do NOT navigate away from this page, otherwise your training progress may be lost!". At the bottom of the page, there is a footer with "© 2004-2021 Noverant, Inc.", "Privacy | Terms of Use | Help", and "Powered by Noverant Online v21.4".

**AHCT Staff**  
AHCT Learning Center

access health CT

Your training module has opened in a separate window. If the window or tab did not open, please check that your browser is not blocking pop-ups from this site. After allowing pop-ups, you may need refresh this page to open the module.

Do **NOT** navigate away from this page, otherwise your training progress may be lost!

© 2004-2021 Noverant, Inc. Privacy | Terms of Use | Help Powered by Noverant Online v21.4

# If you should see this screen...

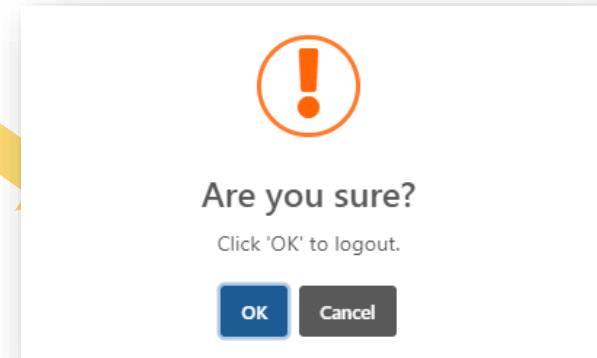
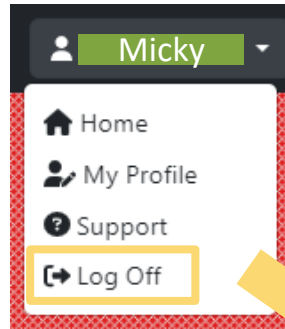
Some modules contain audio, so after clicking **Launch**, you may see a screen that looks like this. Click play (*arrow icon*) to begin the module.



# LMS Log Off

To Log Off the LMS:

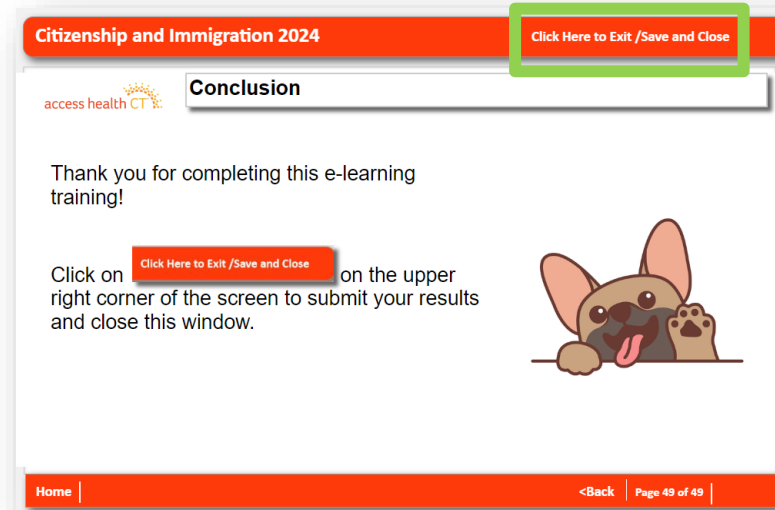
1. Click on the dropdown button on your Username located at the top right-hand corner of the screen.
2. Scroll down and select **Log Off**.
3. Click **OK**, when the system asks, “Are You Sure?”



# One more thing...

Always make sure on the last page of an eLearning is to hit the “Click Here to Exit/Save and Close.”

This will register the eLearning you just reviewed as completed.



You have completed the LMS Instructions!  
Good Luck With Your Certification Training!

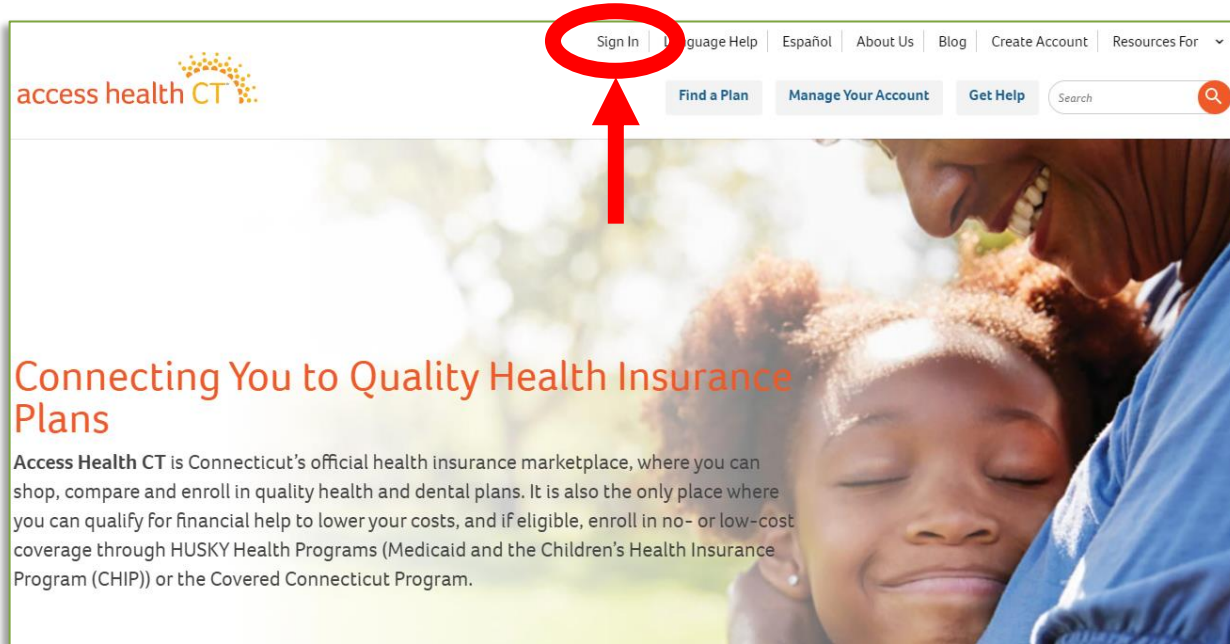
**CONGRATULATIONS!**

# Broker Portal Enhancements & Broker 101

**Broker Portal Basics**  
**The Tango Process**  
**Self Service Client Lists**  
**Commission**

# Broker Portal Basics

# Logging into the Portal (part 1)



The screenshot shows the top navigation bar of the Access Health CT website. The 'Sign In' link is circled in red, and a red arrow points to it from below. Other navigation links include 'Language Help', 'Español', 'About Us', 'Blog', 'Create Account', and 'Resources For'. Below the navigation bar are buttons for 'Find a Plan', 'Manage Your Account', and 'Get Help', along with a search bar. The main content area features a large image of a smiling woman and child, with the heading 'Connecting You to Quality Health Insurance Plans' and a paragraph of text.

access health CT

Sign In | Language Help | Español | About Us | Blog | Create Account | Resources For

Find a Plan | Manage Your Account | Get Help | Search

## Connecting You to Quality Health Insurance Plans

Access Health CT is Connecticut's official health insurance marketplace, where you can shop, compare and enroll in quality health and dental plans. It is also the only place where you can qualify for financial help to lower your costs, and if eligible, enroll in no- or low-cost coverage through HUSKY Health Programs (Medicaid and the Children's Health Insurance Program (CHIP)) or the Covered Connecticut Program.



[www.accesshealthct.com](http://www.accesshealthct.com)

access health CT

# Logging into the Portal (part 2)

Hi, Broker Support | Log Out | About Us | Blog | Resources For ▾

access health CT

Get Help Search

Live Chat

### Security Code

How would you like to receive the Security Code

- Send to Email
- Send by SMS
- Send by Voice Call

The pass code will be sent to your mobile at

Security Code\*

Validate >

*Fields marked with \* are required.*

VIP Access

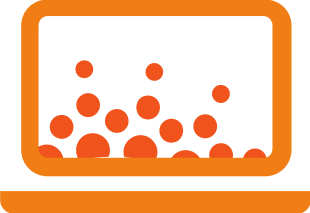
Credential ID  
VSS7000000

Security Code 04  
**795823**

Validation & ID Protection

'VIP Access' installation instructions can be found [Here](#) as well as in the Resources section of the Broker website.

# Account Home



Account Home My Clients

**Message Center** [View More](#)

Message	Date Received
Your password has been reset	08/16/2022
Your password has been reset	08/04/2022
Barton Graham has been accepted as a client	06/29/2022
Barton Graham has requested assistance	06/29/2022
Barton Graham has ended your assistance relationship	06/23/2022

**Quick Links**

- [Change Account Settings](#)
- [My Clients](#)

**Announcements**

There are no announcements

**Client Partnership Requests**

Person	Email	Date	Phone	Client Status	Action
There are no new requests					

# Message Center – View More

The screenshot displays the Message Center interface. At the top left, there is a navigation bar with 'Account Home' and 'My Clients'. Below this, there are links for 'Back to Account Home' and a welcome message. The main content area features a 'Message Center' section with a search bar, a 'Message Type' dropdown menu (set to 'All'), and a 'Year' dropdown menu (set to '2022'). A 'Search' button is located to the right of the filters. Below the filters is a table of messages with columns for 'MESSAGE', 'DATE RECEIVED', 'MESSAGE TYPE', 'VIEW', and 'LANGUAGE'. The table contains several rows of messages, all with 'Change History' as the message type. Two green callout boxes highlight the 'Message Type' and 'Year' dropdown menus. The 'Message Type' dropdown shows options for 'All', 'Notice', and 'Change History'. The 'Year' dropdown shows options for '2022', '2021', '2020', '2019', and '2018'. At the bottom of the table, there is a pagination control showing '1' and '2'.

MESSAGE	DATE RECEIVED	MESSAGE TYPE	VIEW	LANGUAGE
Your password has been reset	August 16, 2022	Change History		
Your password has been reset	August 04, 2022	Change History		
Barton Graham has been accepted as a client	June 29, 2022	Change History		
Barton Graham has requested assistance	June 29, 2022	Change History		
Barton Graham has ended your assistance relationship	June 23, 2022	Change History		
Barton Graham has been accepted as a client	June 22, 2022	Change History		
Barton Graham has requested assistance	June 22, 2022	Change History		
Your password has been reset	May 26, 2022	Change History		
Your contact information has been updated	March 05, 2022	Change History		
Your contact information has been updated	March 05, 2022	Change History		

# Change Account Settings

Account Home My Clients

Back to Account Home

### Personal Information

**General**  
User Name: bsupport  
Password: \*\*\*\*\*  
[Change Password](#)  
[Change Security Question\(s\)](#)

**Language**  
Preferred Language: English  
Go Paperless:  Yes  No

**Assistance Offered**  
 In-Person  Email  Phone

**Language(s) Spoken**  
[Change Language\(s\)](#)  
Accepting New Customers?\*:  Yes  No

**Certification Information**  
Certification Number: 2018  
Certification Status: Active  
Start Date: 2018/11/28  
End Date: 2021/11/31  
Account Number: 2018

**Contact Information**  
Website:  
Work: 280 Trumbull st, Hartford, Connecticut 06103  
Mailing: 380 Trumbull 15fl, Hartford, Connecticut 06103  
Email: AHCTbrokersupport@ct.gov  
Preferred Phone Number: 860-241-8452  
Organization: Access Health Ct

**Update Contact Information**  
Provides Assistance for Special Enrollments?\*:  Yes  No

Update

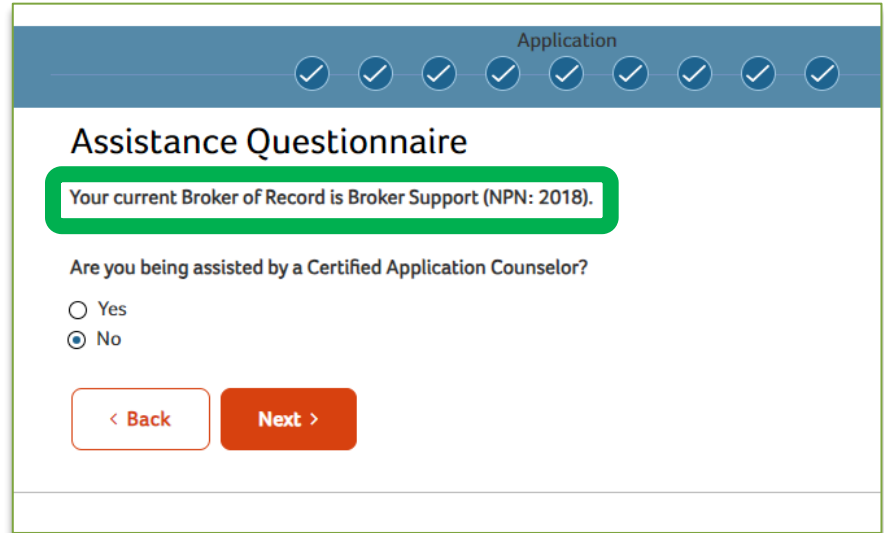
You can find your Account status here. Currently, if you are in any other status besides 'Active' you will not be able to be searched under 'Get Help'

Keep Your Info  
Up to Date!

# Assistance Questionnaire

We implemented another change to the assistance question which will help to reduce the number of commission issues being seen within the system. If you are properly Tangoed to your client, you will see your name and NPN listed at the top of this page and can simply click 'Next.' If you do NOT see your name, you will have to go back and complete the Tango. This Question is only used for CAC tracking purposes (NOT commission) and will have no impact on the BOR/Client relationship.

Brokers CANNOT enter their NPN on this screen



The screenshot shows a web application interface for an "Assistance Questionnaire". At the top, there is a blue header bar with the word "Application" and a progress indicator consisting of ten blue circles with white checkmarks. Below the header, the title "Assistance Questionnaire" is displayed. A green-bordered box highlights the text: "Your current Broker of Record is Broker Support (NPN: 2018)". Below this, the question "Are you being assisted by a Certified Application Counselor?" is shown with two radio button options: "Yes" (unselected) and "No" (selected). At the bottom, there are two buttons: a white button with a red border labeled "< Back" and a solid red button labeled "Next >".

# Broker Changes Within an Agency

When requesting a change from one broker to another (for any reason) within an agency, please immediately contact Broker Support at [AHCT.Brokersupport@ct.gov](mailto:AHCT.Brokersupport@ct.gov)

# The Tango Process



# Tango Before Enrolling in Coverage

To ensure you receive commission, tango with the consumer BEFORE you Enroll a member in a plan

# The Consumer Account Home

Here you can view the consumer's enrollment history in the same Dashboard Format that was previously shown directly on the Account Home Page, as well as view and update PCP Information when applicable.

**I want to...**

<a href="#">Apply for Coverage &gt;</a>	<a href="#">See What I Need to Provide &gt;</a>	<a href="#">Read My Messages &gt;</a>
<a href="#">Get My Tax Forms &gt;</a>	<a href="#">View Application Details &gt;</a>	<a href="#">Manage My Assistance &gt;</a>
<a href="#">Edit My Settings &gt;</a>		

**Additional Actions**

- [View Enrollment History](#)
- [View My Primary Care Provider](#)

Before a consumer has Tangoed, this tile will read "Find Assistance"

[Find Assistance >](#)

# The Get Help Tool

## Assistance Search

Please enter information below to find an individual who can assist you.

### I need...

- Help from an Enrollment Specialist (Certified Application Counselor) to answer my questions and help me enroll.
- A Certified Broker to help me select a health care plan for me and/or my family.

Zip Code

Eg: 06101

Within Miles

5

Last Name

Eg: Smith

Organization Name

-- Any --

Language Preference

-- Any --

Town/City

-- Any --

If you need immediate help, please contact the Call Center at: 1-855-805-4325. Individuals with a hearing disability, please call the TTY line at: 1-855-789-2428.

If you need assistance in a language other than English, you may contact us at the number above.

< Back

Search >

# The Consumer View (part 1)

## Search Results

### NEED HELP CHOOSING A PLAN?


Our Certified Brokers can help you choose a private health plan (also known as Qualified Health Plan) at no cost. Simply call 1-855-805-4325.

 Live Chat

- For additional help from Certified Brokers, please see the list below.

1 Found, Displaying 1-1

« Previous **1** Next »

Search Results							
Name	Organization Name	Assistance Offered	Contact Information	Spoken Language(s)	Accepting New Customers?	Provides Assistance for Special Enrollments?	Action
Access Health	Access Health Ct	In Person	280 Trumbull st Hartford 06103  (860) 757-1605		YES	YES	

« Previous **1** Next »

If you need immediate help, please contact the Call Center at: 1-855-805-4325. Individuals with a hearing disability, please call the TTY line at: 1-855-789-2428.

If you need assistance in a language other than English, you may contact us at the number above.

 Back

# The Consumer View (part 2)

## If there is no current Broker

Confirm your request

Name: Access Health  
Organization: Access Health Ct  
Address: 280 Trumbull st, , Hartford, 06103  
Website:  
Email:  
Phone: (860) 757-1605

[Go Back](#) [Confirm](#)

## If a new Broker is selected

Confirm Broker Change

You currently have a Broker associated with your account. Please click "Confirm" only if you wish to remove and replace your current Broker with the new Broker.

**Current Broker**  
Name: Broker Support  
Organization: Access Health CT  
Address: 280 Trumbull st, Hartford, 06103  
Website:  
Email: [AHCTbrokersupport@ct.gov](mailto:AHCTbrokersupport@ct.gov)  
Phone: (860) 241-8452

**New Broker**  
Name: Bart Graham  
Organization:  
Address: 280 Trumbull St, Hartford, 06103  
Website:  
Email: [bwgAHCTtest@gmail.com](mailto:bwgAHCTtest@gmail.com)  
Phone: (860) 241-8452

[Go Back](#) [Confirm](#)

## If the same Broker is selected

Confirm Broker Change

This is already your current Broker.

[Cancel](#)

# The Consumer View (part 3)

Account Home > Add Contact Information [Live Chat](#)

## Add Contact Info

Please complete the fields below. The Broker will use this information to contact you. *Fields marked with \* are required.*

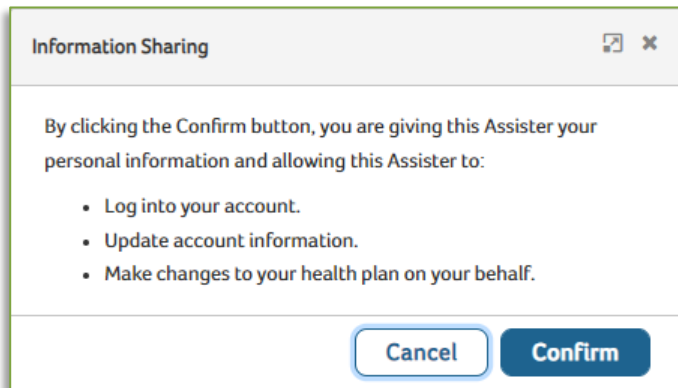
Phone Number\*  Phone Type\*  E-Mail Address

**Note:** If you have a current application, we used the contact information on file. Any updates made here will not be reflected in your account.

If you need immediate assistance with your application, please contact the call center at: 1-855-805-4325. Individuals with a hearing disability may contact the Call Center via the TTY line at: 1-855-789-2428.

[< Back](#) [Submit >](#)

# The Consumer View (part 4)



# Broker Action - Accept

Client Partnership Requests					
Person	Email	Date	Phone	Client Status	Action
Barton Graham		09/12/2022	(860) 241-8432	Enrollment Started	<input type="button" value="Accept"/> <input type="button" value="Decline"/>

# Broker Action- Decline

## Decline Request

Please provide the reason(s) why you are unable to partner with Barton Graham at this time.

Reason:\*

Select an Option

Comments:\*

Select an Option

Select an Option

Client is geographically distant from my location

Unable to take on new clients

I do not speak the same language as this client

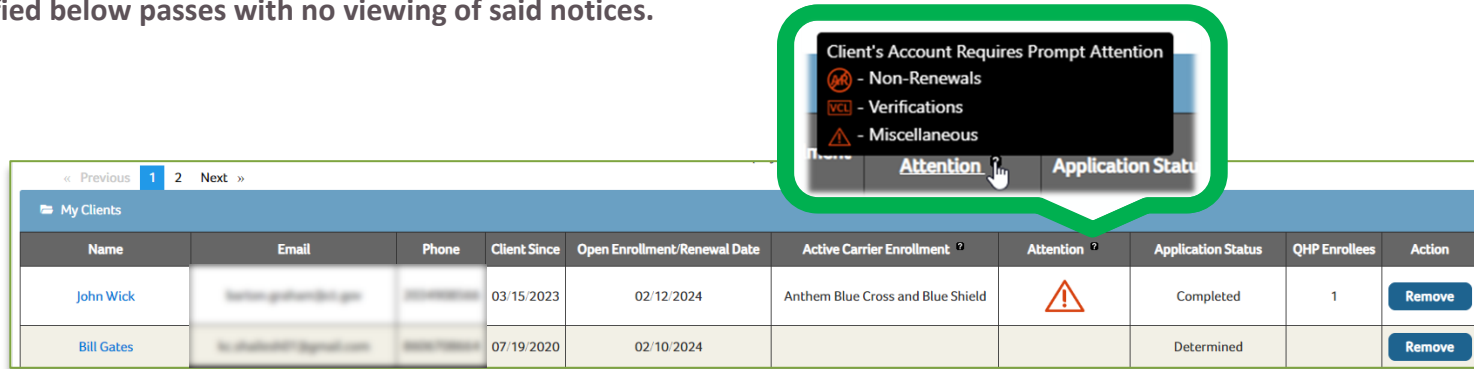
This client has special (disability) needs that I can't serve

Other

# Self Service Client Lists & Commission

# The Attention Column

You will see new symbols in your 'My Clients' list when your clients receive any of a number of different "actionable" notices, which indicate that this consumer needs to take some kind of action on their account. These icons will persist here until the Broker navigates to the consumer's Message Center of their online account to view any of these notices, or if the period specified below passes with no viewing of said notices.



The screenshot shows a table titled "My Clients" with columns: Name, Email, Phone, Client Since, Open Enrollment/Renewal Date, Active Carrier Enrollment, Attention, Application Status, QHP Enrollees, and Action. Two rows are visible: John Wick and Bill Gates. John Wick's Attention column contains a red warning triangle icon. A tooltip is displayed over the Attention column header, listing "Client's Account Requires Prompt Attention" with sub-items: "AR - Non-Renewals", "VCL - Verifications", and "Miscellaneous".

Name	Email	Phone	Client Since	Open Enrollment/Renewal Date	Active Carrier Enrollment	Attention	Application Status	QHP Enrollees	Action
John Wick			03/15/2023	02/12/2024	Anthem Blue Cross and Blue Shield	⚠️	Completed	1	Remove
Bill Gates			07/19/2020	02/10/2024			Determined		Remove

Client Since	Open Enrollment/Renewal Date	Active Carrier Enrollment	Attention	Application Status
01/16/2024	03/11/2024		AR	Completed
01/11/2024	12/17/2024		VCL	Submitted
01/11/2024	12/17/2024		⚠️	Submitted

# The Attention Column (part 2)

## Attention Icon Descriptions and Durations:



The Non-Renewal Icon signifies when a plan was projected to be auto renewed, but then failed the auto renewal process (including Medicaid). [60 days]



The VCL Icon signifies when a member of the household is being asked to provide verification of some kind whether that be income, immigration or other. [90 days]



The Miscellaneous Icon will be present when a member of the household receives an 'actionable notice' of any other kind that doesn't fall into the other categories. [90 days]

# Sort Your Clients

All My Clients column headers are clickable and sortable

My Clients										
Name	Email	Phone	Client Since	Open Enrollment/Renewal Date	Active Enrollment	Attention	Application Status	Active Enrollees	Action	

1	
Name	
Bill Gates	
Glorivee Machado	
Marlude Pierre-Louis	
Barton Graham	
Bart Graham	
TestWarranty ReleaseOne	
John Wick	
bill gates	
Luke Bajana	
Roberto Blundo	

2	
bill gates	
Barton Graham	
Barton Graham	
Bart Graham	
Bill Gates	
Glorivee Machado	
Jim Halpert	
John Wick	
Luke Bajana	
Marlude Pierre-Louis	

3	
Unenrolled Account	
TestWarranty ReleaseOne	
Roberto Blundo	
Marlude Pierre-Louis	
Luke Bajana	
John Wick	
Jim Halpert	
Glorivee Machado	
Bill Gates	
Bart Graham	

1. Initial results are auto-sorted based on column data.
2. Upon the first click, text columns should display alphabetically, a-z, A to Z, special characters.
3. Subsequent clicks should again re-sort in the opposite manner based on column data as applicable.

# Choose Coverage Type

Account Home My Clients

First Name  
Eg: John

Active Enrollment

Application Status

Coverage Type

All

All

Health

Dental

Eg: 888-123-8888

Coverage Type

All

Export Reset Search >

20 Found, Displaying 1-10

Health/Dental/All

My Clients

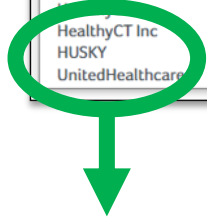
Name	Email	Phone	Client Since	Open Enrollment/Renewal Date	Active Enrollment	Attention	Application Status	Active Enrollees	Action
bill gates	bill.gates@gmail.com	888-123-8888	07/19/2020				In Process		Remove
Glorivee Machado		888-123-8888	10/12/2023	03/27/2025			Enrollment Started		Remove
Marlude Pierre-Louis	marlude.pierre-louis@gmail.com	888-123-8888	05/14/2020	05/08/2025			Enrollment In Progress		Remove
Barton Graham		888-123-8888	08/12/2021				In Process		Remove
TestWarranty ReleaseOne			05/22/2020	06/05/2021			Completed		Remove
Krishna Teja Thati	krishna.teja.thati@gmail.com	888-123-8888	12/27/2024				In Process		Remove
bill gates			11/14/2019				Application Not Started		Remove
Luke Bajana			11/14/2019				Application Not Started		Remove
Roberto Blundo			11/14/2019				Application Not Started		Remove
Unenrolled Account			02/27/2021				Application Not Started		Remove

# Refine By Carrier & Application Status

Active Enrollment

▼

- Anthem Blue Cross and Blue Shield
- ConnectiCare Benefits Inc
- ConnectiCare Benefits, Inc.
- ConnectiCare Insurance Company, Inc.
- HealthyCT Inc
- HUSKY**
- UnitedHealthcare



**Brokers can now select HUSKY to view all of their clients who are enrolled in Medicaid.**

Account Home

First Name  
Eg: John

Active Carrier Enrollment  
▼

Application Status  
▼

- Application Not Started
- Cancelled
- Completed
- Denied
- Determined
- Enrollment In Progress
- Enrollment Started
- Inactive
- In Process
- Partially Enrolled
- Submitted

Name	Email	Phone
------	-------	-------



# Export Your Own Client Lists

Carrier name is only populated in the event the enrollee is actively enrolled with the carrier and their enrollment is not in a canceled, terminated, or renewed status.

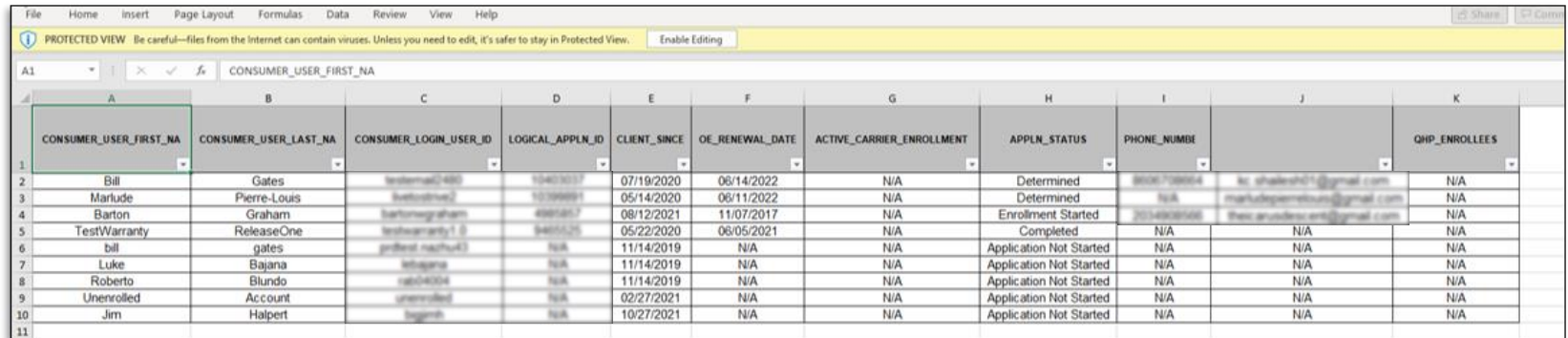
Active Carrier Enrollment

Application Status

Name	Email	Phone	Client Since	Open Enrollment/Renewal Data	Active Enrollment	Attention	Application Status	Active Enrollees	Action
bill gates			11/14/2019				Application Not Started		Remove
Luke Rajana			11/14/2019				Application Not Started		Remove
Roberto Blundo			11/14/2019				Application Not Started		Remove
Unenrolled Account			02/27/2021				Application Not Started		Remove
Jim Halpert			10/27/2021				Application Not Started		Remove
Barton Graham			08/26/2023				Application Not Started		Remove

# Example of the Exported Client List

Client lists will export as excel spreadsheets with any filters you may have selected. You can save as many copies as needed with any different filter settings as you'd like.



The screenshot shows an Excel spreadsheet with the following data:

	A	B	C	D	E	F	G	H	I	J	K
	CONSUMER_USER_FIRST_NAME	CONSUMER_USER_LAST_NAME	CONSUMER_LOGIN_USER_ID	LOGICAL_APPLN_ID	CLIENT_SINCE	OE_RENEWAL_DATE	ACTIVE_CARRIER_ENROLLMENT	APPLN_STATUS	PHONE_NUMBE		QHP_ENROLLEES
1											
2	Bill	Gates	testuser2480	10401017	07/19/2020	06/14/2022	N/A	Determined	800-710808	bc_shahen01@gmail.com	N/A
3	Marlude	Pierre-Louis	testuser2	1039991	05/14/2020	06/11/2022	N/A	Determined	N/A	marludepierre@gmail.com	N/A
4	Barton	Graham	testwarranty	4881017	08/12/2021	11/07/2017	N/A	Enrollment Started	201-660-0100	testwarranty@gmail.com	N/A
5	TestWarranty	ReleaseOne	testwarranty1	9410125	05/22/2020	06/05/2021	N/A	Completed			N/A
6	bill	gates	testuser2480	N/A	11/14/2019	N/A	N/A	Application Not Started	N/A	N/A	N/A
7	Luke	Bajana	testuser	N/A	11/14/2019	N/A	N/A	Application Not Started	N/A	N/A	N/A
8	Roberto	Blundo	testuser	N/A	11/14/2019	N/A	N/A	Application Not Started	N/A	N/A	N/A
9	Unenrolled	Account	unrolled	N/A	02/27/2021	N/A	N/A	Application Not Started	N/A	N/A	N/A
10	Jim	Halpert	testuser	N/A	10/27/2021	N/A	N/A	Application Not Started	N/A	N/A	N/A
11											

# Commission

Please reach out to the Carriers for commission related issues.

Any commission concerns returned from the carrier unresolved, please reach out to the Broker Support Team IMMEDIATELY.

For commission related issues please sent requests to

[AHCTbrokersupport@ct.gov](mailto:AHCTbrokersupport@ct.gov)

# Resources

# Contact Us

Please reach out to the Carriers for commission related issues.

Any commission concerns returned from the carrier unresolved, please reach out to the Broker Support Team IMMEDIATELY.

For commission related issues please sent requests to

[AHCTbrokersupport@ct.gov](mailto:AHCTbrokersupport@ct.gov)

# Call Center Hours

## Hours of Operation for Open Enrollment

- Monday – Friday: 8am-7pm
  - Saturday: 9am-3pm all Saturdays throughout OE13
  - Sunday: Closed
- These hours will vary dependent upon holidays, etc. Please watch your bi-weekly newsletter for updates.*

**1-855-805-4325**

# Small Business



# Why You Should Choose Access Health CT Small to enroll your Small Business

access  
health CT  
small business

# Getting certified with SHOP

1. Must be appointed with Anthem
2. Must have an active License/NPN
3. Complete and Submit broker deposit form
4. SELL!!!



## Broker Commission Direct Deposit Authorization Form

Access Health CT Small Business pays broker commission payments via direct deposit. Brokers/Agents authorize Access Health CT Small Business to deposit commission payments directly into their checking accounts by Electronic Funds Transfer (EFT).

1. Complete this Authorization Form
2. Attach a voided check – Not a deposit slip
3. Submit completed form and voided check to the address below

### Please read and sign before completing and submitting

I hereby authorize Access Health CT Small Business to deposit payment of my monthly commission owed me by initiating credit entries to my accounts at the financial institution (hereinafter "Bank") indicated on this form. Further, I authorize Bank to accept and to credit any credit entries indicated by Access Health CT Small Business to my accounts. In the event that Access Health CT Small Business deposits funds erroneously into my account, I authorize Access Health CT Small Business to debit my account for an amount not to exceed the original amount of the erroneous credit. This authorization is to remain in full force and effect until Access Health CT Small Business and Bank have received written notice from me of its termination in such time and in such manner as to afford Access Health CT Small Business and Bank reasonable opportunity to act on it.

Broker/Agency Name (as it appears on checking account) with TIN NUMBER:		
Broker/Agency Address:		
City:	State:	Zip Code:
Broker NPN ID # and Agency TIN#		



# Quoting Made Easy



- Complete group census sheet
- Email to shop department
- Receive quote SAME DAY

access  
health CT  
small business

#### Census Instructions

1. Provide First/Last name of Employee and dependents. Please label as the following (Employee, Spouse, Child)
2. Provide Business address and zip code (rates are based on age of applicants and county in which business is incorporated in)
3. Please Separate families, with blank row
4. Provide contribution amount (if applicable) Small groups are not required to contribute to employee plans. Employers can contribute 0-100% or set a defined dollar amount. (ex. 50% to all plans or 50% to lowest cost plan; or \$100 to all employees)
5. Please return census to: [Kayla.Henderson@ct.gov](mailto:Kayla.Henderson@ct.gov) or [860-757-6853](tel:860-757-6853)

BUSINESS NAME: \_\_\_\_\_

ZIP CODE: \_\_\_\_\_

CONTRIBUTION: \_\_\_\_\_

PAY SCHEDULE: EX. (Bi Weekly): \_\_\_\_\_

Note: Please separate families with a blank row

First Name	Last Name	Member type: (Emp, Spouse, Child)	Date of Birth

Kay Henderson  
(Previously Rotondo)  
Small Group/ Product Development/ Broker Support/ Broker Advisor  
Phone: 860-757-6853  
Work Cell: 959-206-6395  
Email: [Kayla.Henderson@CT.Gov](mailto:Kayla.Henderson@CT.Gov)

access  
health CT  
small business

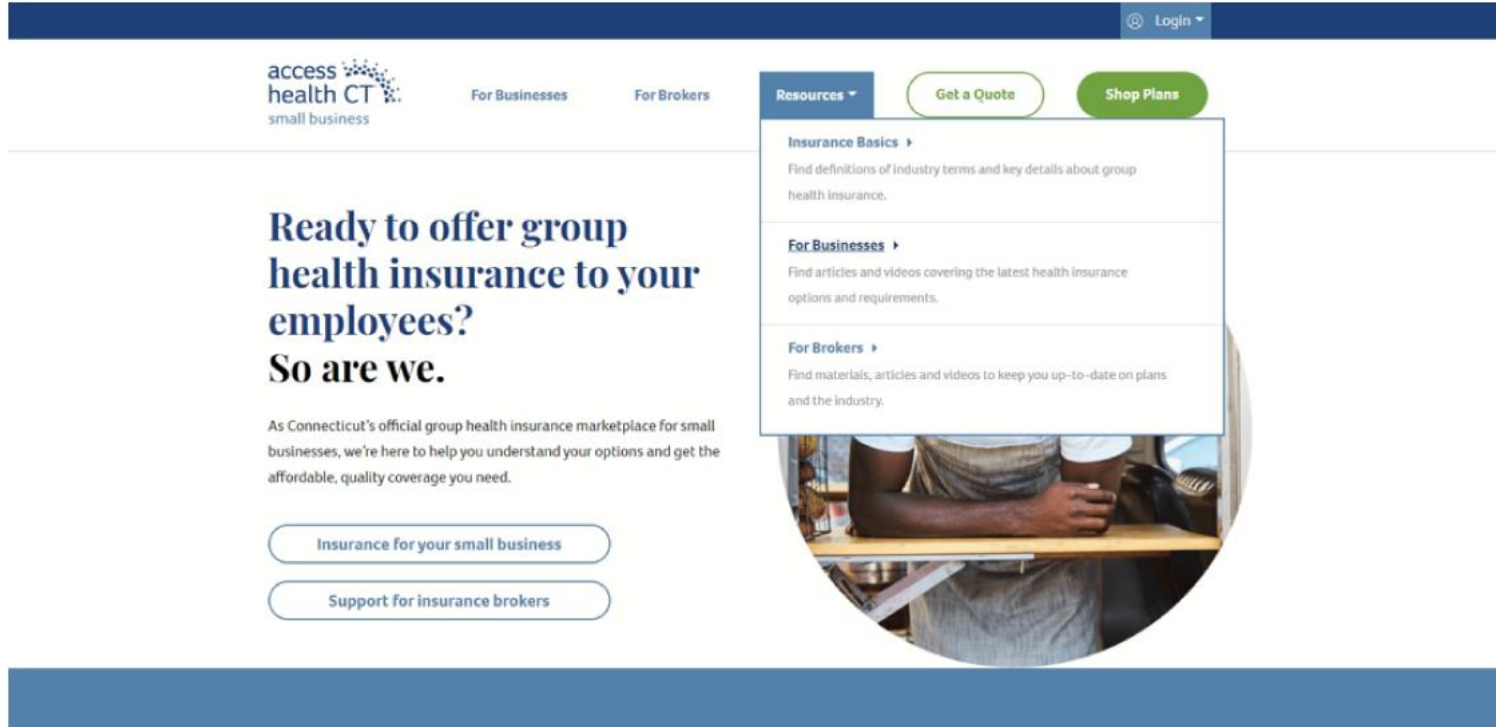
# Ease of Comparison

- Access Health CT Small Business offers multiple metal levels of coverage and a variety of plans, including Health Savings Account (HSA) plan design options. [How to set up an HSA \(Health Savings Account\) | HealthCare.gov](#)
- We also offer plans that provide services not subject to the plan deductible, such as physician office visits or laboratory services.
- You have the option to pick one plan for your group or you can offer all 6 available plans
- If the offered plans are considered unaffordable to any of the employees, we can also look at our individual plans to help serve the group as a whole. [Affordable coverage - Glossary | HealthCare.gov](#)
- Quotes will be generated to cater group requests

## Metal Level Plan Types

Metal Level	Plan
Platinum	PPO
Gold	PPO
Silver	PPO, PPO HAS
Bronze	PPO, PPO HSA

# Plan Summaries available at [www.accesshealthctsmallbiz.com](http://www.accesshealthctsmallbiz.com)



access health CT  
small business

For Businesses For Brokers

Resources [Get a Quote](#) [Shop Plans](#)

**Insurance Basics** ▶  
Find definitions of industry terms and key details about group health insurance.

**For Businesses** ▶  
Find articles and videos covering the latest health insurance options and requirements.

**For Brokers** ▶  
Find materials, articles and videos to keep you up-to-date on plans and the industry.

## Ready to offer group health insurance to your employees? So are we.

As Connecticut's official group health insurance marketplace for small businesses, we're here to help you understand your options and get the affordable, quality coverage you need.

[Insurance for your small business](#)

[Support for insurance brokers](#)

# Simple Enrollment

## Enroll online, using a simple paper form or fillable PDF

Access Health CT Small Business uses universal enrollment forms. You will also receive an itemized bill.

For paper application please visit

### WWV Employer Group Application

This checklist will help you to ensure that all information needed to process your application is included with this application.

#### Employer Checklist

- Employer Data
- Primary Contact Data
- Employer Data/Primary Contact Info Signature
- Group Plan Selection Information
- Broker Information (if applicable)
- Employer Electronic Funds Transfer Information

#### Who is your employer?

Employer Name & Address	
Employer Phone Number ( ) -	Plan Selection

#### STEP 1 I am interested in Access Health CT Small Business coverage from this employer

*1. First Name, Middle Name, Last Name, & Suffix		*2. Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Married <input type="checkbox"/> Widowed	
*3. Social Security Number / /	*4. Date of Birth (mm/dd/yyyy)	*5. Sex <input type="checkbox"/> Male <input type="checkbox"/> Female	
*6. Home Address (leave blank if you don't have one)			
*7. City	*8. State	*9. Zip Code	10. County
11. Mailing Address (if different than above)			12. Apartment or Suite Number
13. City	14. State	15. Zip Code	16. County
*17. Email Address			
*19. Phone Number <input type="checkbox"/> Cell <input type="checkbox"/> Home <input type="checkbox"/> Work ( ) -			
20. Notices will be sent electronically. <input type="checkbox"/> Check here if you also want to get paper notices by mail.			
21. Preferred spoken language (if not English)			
22. If Hispanic/Latino, ethnicity (OPTIONAL- Check all that apply.) <input type="checkbox"/> Mexican <input type="checkbox"/> Mexican American <input type="checkbox"/> Chicano/a <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other			
23. Race (OPTIONAL - check all that apply.) <input type="checkbox"/> White <input type="checkbox"/> Black or African American <input type="checkbox"/> Indian or Alaska Native <input type="checkbox"/> Filipino <input type="checkbox"/> Vietnamese <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Asian <input type="checkbox"/> Indian <input type="checkbox"/> Korean <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Samoan <input type="checkbox"/> Chinese <input type="checkbox"/> Other Pacific Islander <input type="checkbox"/> Other			

## What if my group asks about the Small Business Tax Credit?

Tax credits may be available on the group's contribution to the employees' premium:

- **Small Business:** up to a 50% tax credit
- **Non-Profit Organizations:** up to a 35% tax credit

Credits are only available for health plans purchased through Access Health CT.

To qualify, your small business must:

- Have fewer than 25 full-time equivalent (FTE) employees.\*
- Contribute at least 50% of each employee's insurance premium.
- Pay an average annual wage of less than \$56,000\*

# If you have more questions about the tax credit here is another resource

Calculator available on [SHOP Tax Credit Estimator | HealthCare.gov](#)

## Small Business Health Care Tax Credit Estimator

Step 1: Are you a tax-exempt employer?

The credit is refundable for tax-exempt employers, but is limited to the amount of the tax-exempt employer's payroll taxes withheld during the calendar year.

YES, I'M A TAX-EXEMPT EMPLOYER

NO, I'M NOT A TAX-EXEMPT EMPLOYER

Step 2: How many of your employees work 40 hours or more a week?

Full-time employees are employees who worked or who you expect to work the equivalent of 40 hours a week for 52 weeks (for a total of 2,080 hours each).

Full-time Employees

Find out [who should and shouldn't be included](#).

Step 3: How many hours will your part-time employees work during the applicable year?

Hours for part-time employees who worked or you expect to work less than 40 hours per week, but more than 120 days per year.

Part-time hours

If you're unsure of the number of part-time employee hours, use this [part-time employee worksheet](#) to enter hours for each employee.

# Dedicated Customer Service Support

## Phone



Shop department - 860-241-8445

Kay - 959-206-6395

## Email



[SHOP.AHCT@ct.gov](mailto:SHOP.AHCT@ct.gov)

[Kayla.Henderson@CT.Gov](mailto:Kayla.Henderson@CT.Gov)

To learn more, get a quote  
or need to certify, visit:  
[AccessHealthCTSmallBiz.com](https://AccessHealthCTSmallBiz.com)

# ICHRA

# Access Health CT BusinessPlus

access health CT   
BusinessPlus 

access health CT 

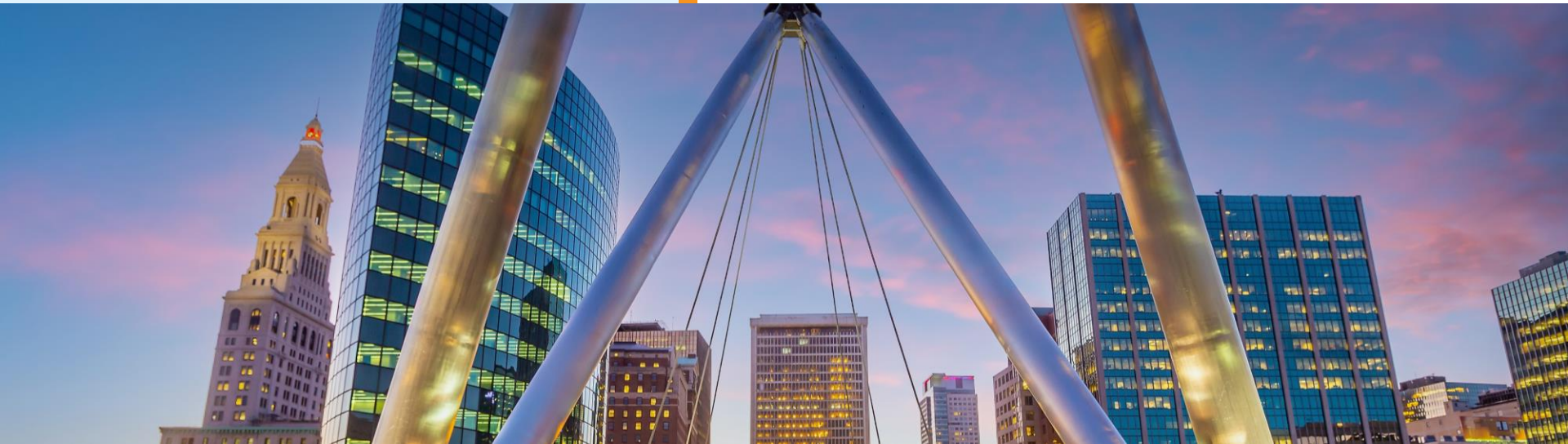
# Access Health CT BusinessPlus

BusinessPlus: Smarter Benefits, Greater Flexibility.



# What is the Access Health CT BusinessPlus Platform?

The Access Health CT BusinessPlus platform is your home for managing health benefits, including Individual Coverage Health Reimbursement Arrangements (ICHRAs), small group, dental, and individual plans. Whether you're a broker, employer, or employee, BusinessPlus offers an intuitive and efficient way to set up, administer, and manage health benefits.



# Why choose the Access Health CT BusinessPlus Platform?

**For brokers,** BusinessPlus reduces administrative burdens by offering automated tools for setting up contributions, managing employee census data, and tracking enrollments. Less time spent on manual tasks means more time for growing your business.

**For employers,** BusinessPlus provides the flexibility to offer benefits that meet the diverse needs of each workforce. With an ICHRA managed through the BusinessPlus platform, employers can define a health care budget with ease by setting contribution amounts for each employee class. BusinessPlus allows employers to control costs while providing tailored benefits that fit the company's financial goals.



Introduction to

# Individual Coverage HRA (ICHRA)

- ICHRA (Individual Coverage Health Reimbursement Arrangement) is an employer-funded health benefit that uses the business' pre-tax dollars to distribute to their team, as tax-free reimbursement for employees' individual health insurance premiums.
- Provides an alternative to traditional group health insurance plans.
- Employees can choose any ACA-compliant individual health plan that fits their needs.



# Employer Benefits

- **Flexible:** Employers set their own reimbursement limits and eligibility criteria.
- **Cost Control:** Predictable budgeting
- **No Participation Requirements:** No minimum employee enrollment needed.
- **Compliance:** Meets ACA employer mandate requirements when designed correctly. Large groups 50+ will need to meet the affordability factor. Groups 1-50 will base affordability on their structure.
- **Attract & Retain Talent:** Provides employees with more personalized health coverage options.



# Employee Benefits

- **Choice & Flexibility:** Employees select the individual health plan that fits their needs.
- **Portability:** Coverage remains with the employee even if they leave the company.
- **Tax-Free Contribution:** Employer contributions are not subject to payroll taxes.
- **No Forced Plans:** Employees are not locked into a one-size-fits-all group plan.



# Broker Benefits

- **Broker of Record Advantage:** Brokers will be the official Broker of Record (BOR) for all groups they enroll, ensuring long-term client relationships and renewal commissions.
- **Streamlined Quoting & Enrollment:** Easily generate quotes and enroll small groups efficiently.
- **Increased Sales Opportunities:** Access a growing market of businesses transitioning from traditional group plans to ICHRA.
- **Customized Plan Options:** Tailor recommendations for employers based on their specific budget and employee needs.
- **Enhanced Client Retention:** Provide flexible solutions that improve employee satisfaction and reduce turnover.
- **Simplified Compliance & Administration:** Tools to ensure employers meet ACA requirements while reducing administrative burdens.
- **Competitive Advantage:** Stay ahead of the market by leveraging technology-driven solutions to expand your book of business.

# Compliance and Requirements for ICHRA

- Employers must provide a formal written notice to employees about ICHRA.
- Employees must enroll in an ACA-compliant individual health plan.
- Employers can set different reimbursement rates based on employee classes.
- Cannot be offered alongside a traditional group health plan to the same class of employees.
- Must comply with ACA affordability rules for large employers.





# Important Information & Dates

Additional Broker Launch events and trainings are being scheduled. Stay tuned for more information coming soon!

**Thursday, October 16 · 9am - 12pm EDT**  
**Courtyard by Marriott Shelton**  
**780 Bridgeport Avenue Shelton, CT 06484**

**To be invited click request tickets...**

<https://www.eventbrite.com/e/access-health-ct-businessplus-broker-training-session-tickets-1712209798599?aff=oddtcreator>



**Thank you &  
Next Steps**

**For more information visit:**

**[www.accesshealthct.com/businessplus](http://www.accesshealthct.com/businessplus)**

**Call us anytime:**

**860-241-8445**

**Email:**

**[Shop.ahct@ct.gov](mailto:Shop.ahct@ct.gov)**

# Health Equity & Outreach

# Our Mission

## mission

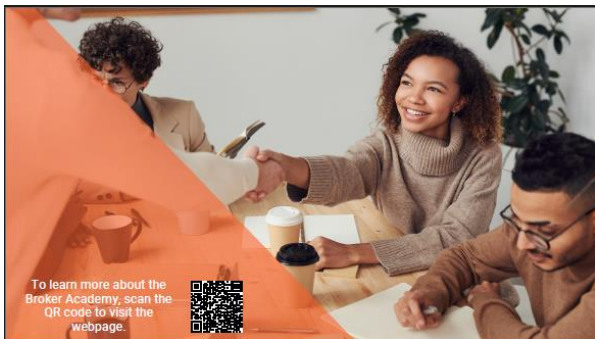
To decrease the number of uninsured residents, improve the quality of healthcare, and reduce health disparities through an innovative, competitive marketplace that empowers consumers to choose the health coverage that gives them the best value.



# Broker Academy Overview

- As part of its mission-driven approach to reduce health disparities, Access Health CT **seeks to drive change within underserved communities** through its Broker Academy Program — a training program for individuals from historically underserved communities.
- The Program will create a pathway to licensed health insurance brokers (independent) by recruiting from, and building the skillsets of, those who live and work in underserved communities throughout Connecticut.
- By **activating members of these communities to become licensed health insurance brokers**, AHCT can build trust and rapport by meeting members of the community where they are.
- The **objective is to reduce the uninsured rate and address health disparities in the State of Connecticut.**

# Broker Academy



To learn more about the Broker Academy, scan the QR code to visit the webpage.



For more information:  
[www.AccessHealthCT.com/Broker-Academy/](http://www.AccessHealthCT.com/Broker-Academy/)

## The Broker Academy

access health CT

### Training Class dates for 2026 TBD

Mandatory in-person class\* (may be modified).  
Flexible schedule for the remainder of the Program

#### Minimum requirements to apply:

- 18 years or older
- High school diploma or GED
- 1-3 recommendation letters
- Community service experience
- Preference will be given to applicants who reside or work in underserved areas

As part of our mission-driven approach to reduce health disparities, Access Health CT seeks to drive change within communities in need by creating a Broker Academy Program - a free training program for candidates to become licensed insurance brokers (producers).

The Program aims to help reduce health disparities and uninsured rates by embedding a network of trusted health coverage experts in Connecticut's traditionally hardest-to-reach communities.

Start a new career while making a difference in your community.

#### Program Details:



##### Free Training

Access Health will cover the cost of training and exam.



##### Mentorship Program

Students will have access to an experienced broker mentor to provide guidance through the mentorship portion of the Program.



##### Program Support

Access Health will provide all resources throughout the Program and continued support after graduation.

For questions, email [AHCT.BrokerAcademy@ct.gov](mailto:AHCT.BrokerAcademy@ct.gov)  
Sign up for our newsletters and updates on the Broker Academy webpage.



# Enrollment

# Open Enrollment Help

Toolkit – under “Resources For”

Healthy Chats – Bi-monthly

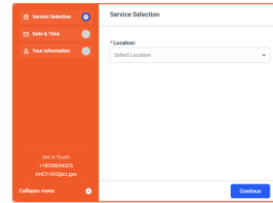
Community Partner Zoom – Monthly

Enrollment Fairs - 23 Enrollment Fairs with Resource Fair

Enrollment Appointment Scheduling

Mobile Enrollment & Outreach Specialists

New email: [ahct.healthequity@ct.gov](mailto:ahct.healthequity@ct.gov)



# Navigators

Customers can contact our Navigators for year-round enrollment assistance - most agencies also offer various support with housing, food, behavioral health and more!

**The Village for Families and Children**

450 Church Street, Hartford CT

[www.thevillage.org](http://www.thevillage.org)

**StayWell Health Center**

WHAP Office, 64 Robbins Street  
1<sup>st</sup> Fl, Waterbury, Hospital  
Waterbury, CT

[www.staywellhealth.org](http://www.staywellhealth.org)

**Optimus Health Care, Inc.**

805 Atlantic Street, Stamford

[www.optimushealthcare.org](http://www.optimushealthcare.org)

**Greater Bridgeport Area Prevention Program**

1470 Barnum Avenue, Bridgeport

[www.gbapp.org](http://www.gbapp.org)

**United Community and Family Services**

47 Town Street, Norwich

[www.ucfs.org](http://www.ucfs.org)

**Hispanic Health Council**

590 Park Street, Hartford

[www.hispanichealthcouncil.org](http://www.hispanichealthcouncil.org)

For more details visit: <https://www.accesshealthct.com/enrollment-events/>

Follow and Share  
@AccessHealthCT



# Marketing



# Marketing Updates

Preparing for 2026 Open Enrollment

October 2025





### Year-round Marketing & Communications:

- Special Enrollment Periods & Qualifying Life Events
- Covered CT Program
- DRS “Check the Box” campaign
- Lead generation campaign
- Broker matchmaking



### Federal Changes & Pre-Open Enrollment:

- Landing page to educate consumers & stakeholders
- Direct-to-consumer communications to customers
- Stakeholder communications



### Open Enrollment 2026:

- Clear messaging on what changes apply to customers and what they can do about it (mail, email and text messaging)
- Mass-media campaign
- Message to shop for a plan and to use a broker, for free
- Free help in person, online and over the phone

# Sample 2025 Marketing & Communications

**Moving to Connecticut? Here's How to Enroll in Health and Dental Coverage through Access Health CT**




If you're moving to Connecticut and you don't have health or dental coverage, or if you're unsatisfied with your current coverage, you may qualify for health and dental coverage through Access Health CT (AHCCT), AHCCT is the state's official health insurance marketplace. We can help you find and enroll in coverage that fits your needs and budget.

**When Can You Enroll?**

**Access Health CT**  
July 3, 2025

Some Connecticut residents that meet specific eligibility requirements are paying \$0 for their health insurance coverage, thanks to the Covered CT Program... See more



**Eligible CT residents can obtain no-cost health and dental coverage through the Covered CT Program.**

Like Comment Share

**Access Health CT**  
July 11, 2025

Did you know... If you qualify for the Covered CT Program, Medicaid, or the Children's Health Insurance Program (CHIP) or if you are an American Indian or Alaska Native... See more

**Did You Know...?**

Some CT residents can enroll in a health or dental plan outside of the Open Enrollment Period.

access health CT

Like Comment Share

**Access Health CT**  
July 10, 2025

**Mensaje Importante**

**Important Message**

access health CT

**access health CT**

Dear #FirstMovers,

Confused by health insurance? A Certified Broker can help you make sense of it. According to our records, you don't have a Certified Broker assigned to your account, that means you're missing out on free help and advice from an expert.

A health insurance broker is someone who helps you compare plans and choose the right health or dental plan for you. They can also help you renew your coverage for next year or resolve verification requirements. For free.

Now it's your time to fix it. A Certified Broker can begin building a relationship, so they can truly understand your healthcare needs and become a trusted resource for you. Choose the steps below to connect with a Certified Broker or call us for help.

July 4, 2025

1. Sign in to your Access Health CT account. From your Account Home, click "Find Assistance."
2. Find a Certified Broker. Select the second option for "A Certified Broker to help me select a health care plan for me and/or my family." Then check the box for "Accepting New Customers." You can search for Brokers by name, ZIP Code and language(s) spoken.
3. Connect with your new Certified Broker. Click "Select" to choose a Broker and provide your contact information so your new Broker can get in touch with you.

We are here to help, and all help is free. Visit [AccessHealthCT.com/help](https://AccessHealthCT.com/help) or call 1-855-432-2428. If you are deaf or hearing impaired, you may use 1-877-211-8375-789-2125 or connect at 1-855-72-2428 with a relay operator. We have help available in over 500 translated languages.

Sincerely,  
The Access Health CT Team  
AccessHealthCT.com | 1-855-432-2428

**1. Inicie sesión en su cuenta.** Visite [AccessHealthCT.com](https://AccessHealthCT.com) y haga clic en "Buscar Asistencia."

**2. Encuentre un agente.** Seleccione la segunda opción para "Un agente certificado para ayudarme a elegir un plan de salud para mí y/o mi familia." Marque la casilla de verificación "Aceptar nuevos clientes."


**3. Conéctese con su nuevo agente de seguros certificado.** Haga clic en "Seleccionar" para elegir a un agente certificado que se especialice en proporcionar información de contacto para que su nuevo agente pueda contactarlo con usted.

Estamos aquí para ayudarle, y todo lo ayuda es gratuito. Visite [AccessHealthCT.com/como/obtener-ayuda](https://AccessHealthCT.com/como/obtener-ayuda) o llame al 1-855-432-2428. Si es sordo(a) o tiene problemas de audición, puede usar el TTY 1-877-211-8375-789-2125 o comunicarse con un operador de 1-855-72-2428 con un intérprete de idiomas. Tenemos ayuda disponible en más de 500 idiomas.

Sinceramente,  
El equipo de Access Health CT  
AccessHealthCT.com | 1-855-432-2428

**access health CT**

**We're Here to Help**



Hello Customer,

**Confused by health insurance? A Certified Broker can help you make sense of it.**

According to our records, you don't have a Certified Broker assigned to your account. That means you're missing out on free help and advice from an expert.

A health insurance broker is someone who helps you compare plans and choose the right health or dental plan for you. They can also help you renew your coverage for next year or resolve verification requirements. For free.

Now is a great time to find a Certified Broker and begin building a relationship, so they can truly understand your healthcare needs and become a trusted resource and advocate. Follow the steps below to connect with a Certified Broker or call us for help.

- 1 Sign in to your Access Health CT account. Visit [AccessHealthCT.com](https://AccessHealthCT.com) and sign in to your account. From your Account Home, click "Find Assistance."
- 2 Find a Certified Broker. Select the second option for "A Certified Broker to help me select a health care plan for me and/or my family."

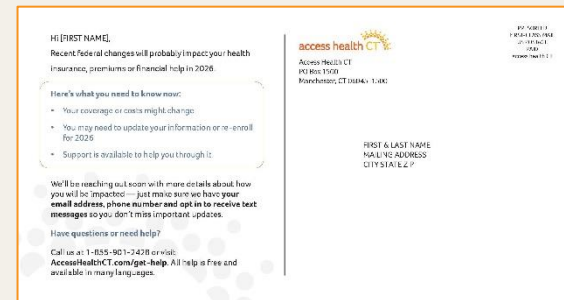
## ❖ How will consumers be informed if enhanced tax credits are renewed/ or not renewed?

### Primary message channels:

- Direct mail
- Email and/or SMS if they have opted in to receiving digital communications
- News features driven by public relations efforts

### Secondary message channels (that can be updated quickly mid-campaign if enhanced subsidies are extended):

- Paid and organic social media
- Online advertising (paid search, display/native ads)
- Digital billboards
- Voiceover edits to TV and radio ads (we are recording alternative voiceovers in case the enhanced subsidies are extended after Open Enrollment starts)



## 🔗 Messaging about Federal Changes

- Not all subsidies are expiring – financial help is still available
- Shop and compare plans to find the best one for you and your family
- Get a broker, for free, and we'll help you find one
- Free help is available online, over the phone and in person
- Visit [AccessHealthCT.com/federal-changes](https://AccessHealthCT.com/federal-changes)



The screenshot shows the top navigation bar of the Access Health CT website with links for Sign In, Language Help, Español, About Us, Blog, Create Account, and Resources For. Below the navigation is a search bar with 'Find a Plan', 'Manage Your Account', and 'Get Help' buttons. The main banner features a photograph of hands clasped together and the headline 'Federal Changes to Health Coverage'. Below the banner, there are two columns of text. The left column is titled 'Financial help is still available' and discusses the impact of federal changes and the availability of assistance. The right column is titled 'What can you do to stay covered in a plan that works best for you and your family?' and discusses the availability of financial help for eligible customers.

access health CT

Sign In | Language Help | Español | About Us | Blog | Create Account | Resources For

Find a Plan | Manage Your Account | Get Help | Search

### Federal Changes to Health Coverage

#### Financial help is still available

Recent federal changes will impact customers who enroll in health insurance through Access Health CT (AHCT). We want to help you understand how you will be impacted and what you can do to keep your coverage. The most important thing to know is that Access Health CT is here to help you, financial assistance is still available, and you can get free help to keep the coverage you and your family need to stay healthy.

#### About the federal changes

President Trump signed the "One Big Beautiful Bill Act" into law on July 4, 2025. The United States Department of Health and Human Services (HHS) also issued the Final Rule on Marketplace Integrity and Affordability, published on June 25, 2025. And some of the additional subsidies (or tax credits) available to customers over the past several years are set to expire December 31, 2025.

#### What can you do to stay covered in a plan that works best for you and your family?

Despite all the changes coming, financial help will still be available for eligible customers. We can help you find a health insurance plan that meets your needs and fits your budget, and

# Pre-OE Communications Schedule

Federal Changes & Pre-Open Enrollment Customer Communications						
Timing		August	September	Early October	Mid October	Late October
Federal Changes	Federal Changes Postcard*	●				
	Deferred Action for Childhood Arrivals (DACA) Letter		●			
	Federal Changes Detail Letter*			●		
	Elimination of Financial Assistance for Some Immigrants Letter				●	
Impact of ePTC Expiration	Expiration of Enhanced Premium Tax Credits Letter				●	
	400% Cliff Letter				●	
Projection Letter	Insert about Expiration of Enhanced Premium Tax Credits*					●

# 🔗 Open Enrollment 2026

## Overall Outlook

- More customers are enrolled through Access Health CT now than ever before.
- Federal changes are coming to health insurance, premiums and financial help which may cause uncertainty for consumers.
- Enhanced premium tax credits are set to expire on December 31, 2025.

## Open Enrollment Messaging for Consumers

- Not all subsidies are expiring — financial help is still available.
- Shop and compare plans to find the best one for you and your family.
- Get a broker, for free, and we'll help you find one.
- Free help is available online, over the phone and in person.

# 🔗 Open Enrollment Advertising

## Core audiences:

- Uninsured/underinsured
- Current customers
- “400% Cliff” customers

## Core messages:

- Dates and deadlines
- Shop and get free help

**Media mix:** Zip Code level targeting & traditional placements

**Timing:** End of October 2025 through January 15, 2026



# Open Enrollment Ad Campaign

**It's why we're here.**

To offer you free, expert help finding coverage that works.

**Enroll today.**




**It's why we're here.**

To help you enroll in health and dental coverage by **December 15.**




**It's why we're here.**

To help you enroll in health and dental coverage by **December 15.**



**It's why we're here.**


To help you find financial help for health coverage.

**Enroll today.**





**It's why we're here.**

To help you enroll in health and dental coverage by **January 15.**

**It's why we're here.**

To offer you free, expert help




**It's why we're here.**

To help you enroll in health and dental coverage by **December 15.**




**It's why we're here.**

To help you enroll in health and dental coverage by **January 15.**




**It's why we're here.**

To help you find financial assistance for health coverage.




# Open Enrollment Ad Campaign



**Free expert guidance**

access health CT



**It's why we're here.**  
To help you enroll in health and dental coverage.

Count on our free, expert guidance — online, in person, through licensed certified brokers and over the phone — to help you find a plan that works for you and your family.

We can also help you maximize the financial assistance you qualify for, now that some federal financial help is no longer available.

We're here to help you discover the peace of mind that comes with knowing you have health and dental coverage.

**Open Enrollment is going on now.**  
Enroll by December 15 for coverage that begins January 1.  
Enroll by January 15 for coverage that begins February 1.

Learn more, explore your options and enroll at [AccessHealthCT.com](https://AccessHealthCT.com).

access health CT



**It's why we're here.**  
To help you enroll in health and dental coverage.

Count on our free, expert guidance — online, in person, through licensed certified brokers and over the phone — to help you find a plan that works for you and your family.

We can also help you maximize the financial assistance you qualify for, now that some federal financial help is no longer available.

We're here to help you discover the peace of mind that comes with knowing you have health and dental coverage.

**Open Enrollment is going on now.**  
Enroll by December 15 for coverage that begins January 1.  
Enroll by January 15 for coverage that begins February 1.

Learn more, explore your options and enroll at [AccessHealthCT.com](https://AccessHealthCT.com).

access health CT



**It's why we're here.**  
To help you enroll in health and dental coverage.

Count on our free, expert guidance — online, in person, through licensed certified brokers and over the phone — to help you find a plan that works for you and your family.

We can also help you maximize the financial assistance you qualify for, now that some federal financial help is no longer available.

We're here to help you discover the peace of mind that comes with knowing you have health and dental coverage.

**Open Enrollment is going on now.**  
Enroll by December 15 for coverage that begins January 1.  
Enroll by January 15 for coverage that begins February 1.

Learn more, explore your options and enroll at [AccessHealthCT.com](https://AccessHealthCT.com).

access health CT

## • Open Enrollment Tactics

- Direct Mail
- Emails
- Texts
- Collateral to support in-person outreach
- Knowledge Base articles
- Social Media (organic & paid)
- Blog Posts
- Press Releases / Media
- Paid Advertisements (TV, radio, outdoor, etc.)
- Library of Videos in English and Spanish (ex: *How to Find a Broker, How to Reset Your Password*)

# Reminders

## 🔗 Toolkit & Newsletters

- The toolkit is your one-stop shop for marketing content. We restructured and streamlined the toolkit this year, and we are open to feedback on how our partners are utilizing it.

Visit [AccessHealthCT.com/toolkit](https://AccessHealthCT.com/toolkit) or find it on our homepage under *Resources For > Toolkit*.

- Newsletters are the best way to stay updated on customer communications, new blog posts and knowledge base articles. We share copies of these in your biweekly newsletter when possible.



**Follow and Share  
@AccessHealthCT**



# Q & A Segment

**Thanks for Joining Us Today!**

**Have a great Open Enrollment!**