

# Access Health CT and COBRA coverage

## About Access Health CT (AHCT)

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.

## About COBRA continuation coverage

The Consolidated Omnibus Budget Reconciliation Act (COBRA) is a federal law that may allow you to temporarily keep your health coverage provided by your group health plan under certain circumstances, such as job loss. If you choose COBRA continuation coverage, you may have to pay 100% of the monthly payments (premium), including the share the employer used to pay, and a small administrative fee.

## Know Your Healthcare Options



If you lose your job, you may have a couple of healthcare options—including COBRA continuation coverage. Make sure you check with Access Health CT before choosing COBRA coverage. **We may offer a better, less expensive choice for you and your family because we are the only place you can get financial help to pay for your health insurance.**

## When You Should Take Action



If your COBRA coverage is running out, you are eligible to enroll in coverage during Open Enrollment **OR** through a Special Enrollment Period.

## Already Enrolled in COBRA coverage?

If you are ending your COBRA coverage early, you are only eligible to enroll during Open Enrollment *unless you have a Qualifying Life Event and are eligible for a Special Enrollment Period*. In other words, you cannot voluntarily terminate your COBRA coverage before it expires and then enroll in Access Health CT outside of Open Enrollment.

If your COBRA costs change because your former employer stops contributing towards the premium and you must pay the full cost, you can enroll through Open Enrollment **OR** through a Special Enrollment Period.

## Have COBRA? Pay attention to the following variables:

1. The end date and cost of your employer-sponsored coverage.
2. The Special Enrollment Period 60 day window to enroll after loss of employer-sponsored coverage.
3. The full price of a COBRA plan compared to a comparable plan with Access Health CT.

# When can I enroll?

Enrolling in or changing your healthcare coverage during the year will depend on your personal situation. There are three distinct opportunities that allow you to enroll in healthcare coverage through Access Health CT (AHCT):

## Open Enrollment

Open Enrollment begins on November 1 of each year.

## Special Enrollment Period

If you or someone in your household has a **Qualifying Life Event (QLE)** during the year, you may be eligible for a Special Enrollment Period. During this time, you can enroll in healthcare coverage through Access Health CT or change your current plan or carrier choice, even outside of the Open Enrollment Period. Visit [AccessHealthCT.com/Special-Enrollment](https://AccessHealthCT.com/Special-Enrollment) for more information.

### Qualifying Life Events include:

- Getting married
- Having or adopting a child
- Moving to Connecticut from another state
- Loss of Minimum Essential Coverage
- Divorce or Legal Separation
- **Job change**
- Aging off parents' plan once reaching 26<sup>th</sup> birthday

### Other Circumstances that are considered Loss of Minimum Essential Coverage

- **Expiration of COBRA continuation coverage**
- No longer eligible for Medicaid/HUSKY
- No longer eligible for Advanced Premium Tax Credits (APTCs) or a Cost-Sharing Reduction (CSR) due to a change in income or household status
- Decertification of employer provided health plan due to non-compliance with Affordable Care Act (ACA) standards
- Cancellation of employer healthcare coverage for employees or their beneficiaries
- Cancellation of employer contributions toward coverage

### How long does the Special Enrollment Period last?

If you have a Qualifying Life Event, your Special Enrollment Period will generally last **60 days** from the date of the event. During this time, you can sign up for healthcare coverage or change your plan if you already have coverage.

## Enroll any time during the year

If you are eligible for federal/state of Connecticut programs or are a member of a federally recognized tribe or ethnic group, you may enroll in health coverage at any point during the year if you need it.

**Medicaid (HUSKY Health) or the Children's Health Insurance Program (CHIP)** If you qualify for Medicaid (Husky A or D) or CHIP (Husky B), you can enroll any time. Find out if you're eligible for these programs by entering your household information, including your projected Modified Adjusted Gross Income (MAGI) at [AccessHealthCT.com](https://AccessHealthCT.com).

**American Indians and Alaska Natives** Members of federally recognized tribes and Alaska Natives can enroll in coverage at any time of the year. They can also change plans or carriers during the year without a Qualifying Life Event.

**Covered Connecticut Program** If you qualify for this program, the state will pay your portion of the monthly payment (premium) and will pay your cost-sharing amounts (deductibles, co-pays, etc.). To see if you qualify, include your most up-to-date household income and contact information in your application at [AccessHealthCT.com](https://AccessHealthCT.com).