

Changes to financial help for Access Health CT customers

Financial assistance is still available

Recent federal changes will impact Connecticut residents who enroll in health insurance through Access Health CT. Unless Congress extends some financial help, customers will likely pay more for their health insurance starting January 1, 2026. 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.

Will I still be able to get financial help?

Not all subsidies are expiring. If Congress does not extend the Enhanced Premium Tax Credits, some financial help will still be available for eligible Connecticut residents, but it will be smaller. And some customers may also qualify for no-cost coverage through the Covered CT Program or HUSKY Health, Connecticut's Medicaid and Children's Health Insurance Program (CHIP).

How can I find out if I qualify for financial help?

Beginning October 25, 2025, consumers who want to see how much they can expect to pay for their health insurance starting January 1, 2026, can start shopping and comparing plans anonymously on the Access Health CT website. Visit AccessHealthCT.com and click "Compare Plans." Open Enrollment begins November 1, 2025 and ends January 15, 2026. Current customers will also get a letter in the mail prior to Open Enrollment. The letter will explain the current plan they are enrolled in and what it costs, along with an estimate cost for the same or similar plan next year.

How can I find more information about how to get assistance enrolling in a plan and how I will be impacted by these federal changes?

- Visit **AccessHealthCT.com** and click "Get Help" for a list of places to get free, in-person help.
- If you do not have a broker, find one on the Access Health CT website. Visit **AccessHealthCT.com** and click "Get Help" and "Find Certified Broker." Brokers are free to work with, and they are trained and certified to help you find a plan that works best for you and your family.
- **Call 1-855-805-4325**; help is available in over 100 languages. Customers who are deaf or hearing impaired may use **TTY at 1-855-789-2428** or call a relay operator.
- Customers can also chat live with a customer service representative by clicking the "Live Chat" icon on the website.