



## Access Health CT: Connecticut Health Insurance Exchange

Categories : [Health Care Payment Assistance/Health Insurance](#), [Health Issues](#)

Access Health CT (also known as the Connecticut Health Insurance Exchange) was created by the Connecticut Legislature in 2011 established to satisfy the requirements of the federal Patient Protection and Affordable Care Act. The Affordable Care Act (ACA) is a federal law that requires most United States citizens and legally documented United States residents to have health insurance.

### What is Access Health CT?

Access Health CT is a new marketplace that offers individuals, families, and small employers a range of qualified, approved health insurance plans from brand-name carriers.

Access Health CT now allows consumers to speak with a call center representative by dialing, 1-855-909-2428, to receive information on choices about their health care coverage options. Access Health CT will also coordinate eligibility and enrollment with state Medicaid and Children's Health Insurance Programs.

For more information on Connecticut's program, go to [www.AccessHealthCT.com](http://www.AccessHealthCT.com).

Access Health CT's list of Enrollment Fairs, can be found at: [learn.accesshealthct.com/locations](http://learn.accesshealthct.com/locations)

### Additional Information:

- The federal website at [www.healthcare.gov](http://www.healthcare.gov) provides more information on what the new law means to you and other basic information.
- For other health care related topics and how the new law may affect Medicare and Medicaid, visit the Kaiser Family Foundation website at [www.kff.org](http://www.kff.org)
- Families USA has consumer [fact sheets](#) to help consumers make informed decisions about choosing the health plan that's right for them:
  - Understanding the Differences between Platinum, Gold, Silver, and Bronze Plans
  - Choosing the Health Plan That's Right for You
  - Choosing a Health Plan That You Can Afford

Connecticut residents can continue to visit with Certified Application Counselors, at various locations throughout the state, listed at <http://learn.accesshealthct.com/locations/>. New applicants enrolling in Medicaid (HUSKY) and the Children's Health Insurance Plan (CHIP), can apply year round.

Also, individuals who experience a "Special Enrollment Qualifying Life Event", which include the following, can enroll anytime:

- birth
- adoption
- women first learn pregnant
- death of a member of the household
- marriage
- loss of current health coverage
- or loss or reduction in employer insurance
- new legal CT resident or United States residency



- or United States lawful presence

If anyone in your household enrolled in a health plan through the Health Insurance Marketplace will get a Form 1095-A each year— Health Insurance Marketplace Statement. You'll get it in the mail by early February. Use it to file your federal income tax return.

- **Errors on Form 1095-A:** When you get Form 1095-A, make sure the information matches your records. Check things like coverage start and end dates and the number of people in your household. If you think anything's wrong contact, Access Health CT.

**\*\*If you had health coverage from another source:** If you had health coverage from another source, like a job, Medicare, Medicaid, or a plan you bought outside the Marketplace:

- You'll report this simply by checking a box on your federal income tax form
- You won't have to fill out any additional tax forms
- You won't get a Form 1095-A.

**\*\*If you don't have health coverage,** one of the following will apply to you:

- You'll qualify for a health coverage exemption.
- You'll pay a fee when you file your federal income tax return

For more detailed information on Fees & Exemptions, visit the [HealthCare.gov website](#)

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SOURCE: Access Health CT website; HealthCare.gov website; Kaiser Family Foundation; U.S. Centers for Medicare & Medicaid Services; Families USA Fact Sheets; USA Today

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