

Covered CT Program

Covered CT

Some Connecticut residents that meet specific eligibility requirements are paying \$0 for their health insurance coverage, thanks to the new **Covered CT Program** created by the State of Connecticut. The Covered CT Program provides health insurance coverage, dental coverage and Non-Emergency Medical Transportation (NEMT) administered by the Connecticut Department of Social Services. This Program is for residents between the ages of 19–64.

Want to see if you qualify? Complete an application with Access Health CT [online](#) or with some [free help](#).

For eligible Connecticut residents enrolled in the Covered CT Program, the State of Connecticut pays the customer's portion of the monthly payment (premium) directly to their insurance company (Anthem, ConnectiCare Benefits, Inc. and ConnectiCare Insurance Company, Inc.) and also pays for the cost-sharing amounts (deductibles, co-pays, [co-insurance](#) and maximum [out-of-pocket costs](#)) that customers would typically have to pay with a health insurance plan.

Residents must meet the following requirements to participate in the Covered CT Program:

- Have a household income up to and including 175% of the Federal Poverty Level (FPL) and don't qualify for [Medicaid](#) due to income*
- Be eligible for financial help, including Advance Premium Tax Credits (APTC) and Cost-Sharing Reductions (CSRs), and use 100% of the financial help available to you
- Enroll and remain enrolled in a Silver Plan for the duration of the plan year

*If your household income makes you eligible for HUSKY Health/[Medicaid](#), you are not eligible for the Covered CT Program. [Medicaid](#) provides comprehensive benefits, please contact the Connecticut Department of Social Services for more information.

Income Guidelines for 2026 Coverage (For applications submitted on or after December 1, 2025)

Household Size	1	2	3	4	5	6	7	8
Ineligible for HUSKY/ Medicaid and have household income up to and including 175% FPL	\$27,387.50	\$37,012.50	\$46,637.50	\$56,262.50	\$65,887.50	\$75,512.50	\$85,137.50	\$94,762.50

How to Enroll in the Covered CT Program

Complete an application at [AccessHealthCT.com](#) and we will let you know if you qualify for the Covered CT Program. You can also call our call center for free enrollment and eligibility help at 1-855-805-4325. If you are deaf or hearing impaired, you may use the TTY at 1-855-789-2428 or contact us at 1-855-805-4325 with a relay operator.

Already enrolled through Access Health CT?

If you are enrolled in a Qualified Health Plan through Access Health CT, you can update your application with any recent changes to your household information. You may qualify if your household income or home address has changed since you enrolled.

FREQUENTLY ASKED QUESTIONS

If I am already paying a very low premium, should I take any action?

Probably. Many customers are already enrolled in plans that cost nearly \$0 per month. But, with the Covered CT Program, they may be eligible for a plan with no premium (monthly payment) and no out-of-pocket expenses (what you pay for a covered healthcare service).

Am I eligible if my income isn't the same every month?

Yes. The Covered CT Program income requirements are based on annual income, so you will need to estimate what your total annual household income will be for the year. If you experience a significant change in household income after you enroll, you must report it to Access Health CT immediately.

What types of health care or services will be covered through this program?

- All health care and services must be medically necessary and covered by the health insurance plan to be paid by the State of Connecticut.
- Please visit the Department of Social Services website for more information about [Dental](#) and [Non-Emergency Medical Transportation](#) benefits.

Will eligible customers really have \$0 premium and \$0 cost-sharing plans through the Covered CT Program?

Yes! The State of Connecticut will pay the customer portion of the premium (monthly payment) and all out-of-pocket expenses (what you pay for a covered healthcare service) that customers were previously responsible for paying under their health insurance plan through Access Health CT. There will also be dental benefits and Non-Emergency Medical Transportation benefits included at no additional cost.

I am comparing plans and the plans do not show \$0 premium and \$0 cost sharing. Why is this?

When shopping for a plan, please be sure to:

1. Complete your application
2. Make sure you are eligible for the "Covered Connecticut Program" on the Eligibility Determination screen
3. Select a Silver Plan
4. Select 100% of the Advance Premium Tax Credits (APTCs).

After completing these steps, you will see the premium of the Silver Plan update to \$0 on your plan purchase summary.

Please note, you will also see an alert at the top of your screen during Silver Plan and APTC selection informing you of your potential eligibility for the Covered CT Program, even though you have already confirmed your eligibility for the Program on the Eligibility Determination screen; please disregard this message and continue Silver Plan and APTC selection to complete enrollment into the Covered CT Program.

Is this financial help available only through Access Health CT?

Yes. This is the reason we encourage everyone to take a look at plans available through Access Health CT, even if you already have other health insurance coverage.

How do I estimate my household income?

Please include all estimated income and disclose any unemployment benefits.

Should I contact a [broker](#) or my [broker](#)?

If you want advice about whether to change plans or for selecting a plan if you are new to Access Health CT, you should speak to your [broker](#) to review your options and your needs. If you do not have a [broker](#) you can find one [here](#).

If eligible customers do not elect to use all Advanced Premium Tax Credits (APTCs) available to them, will they still benefit from the Covered CT Program?

No. Customers who want to participate in the Covered CT Program must elect to use all APTCs available to them. Depending on the customer's current application status and preferences, they may not have elected to use all APTCs available to them. Access Health CT will communicate with customers who have not updated their accounts but may benefit from the Covered CT Program.

Do I need to verify any of my household information after I enroll?

Maybe. Access Health CT attempts to verify all reported information with third-party sources. If we are unable to verify some of your information, we will contact you to request verification of such information. You should always make sure you have accurately listed your annual household income and that you provide verification documentation, if requested, to make sure you receive the correct amount of financial assistance throughout the year. Always remember to make updates to your household income and other information right away if there are any changes during the year.

Are American Indians and Alaska Natives eligible for the Covered CT Program?

Yes.

When can Covered CT Program participants expect new identification card(s)?

You will get two identification cards after enrolling in the Covered CT Program.

You can expect a new identification card from your insurance company about one week after enrollment. Contact your insurance company if you need a temporary card before you receive the new insurance card. If you are charged for any cost-sharing while seeking medical care or services, or visiting a pharmacy, you can contact your insurance company to submit a reimbursement request.

In addition, the Connecticut Department of Social Services will send an identification card to Covered CT Program participants for their Dental and NEMT benefits approximately two weeks after enrollment.

What if I enroll in the Covered CT Program but I already paid my premium (monthly payment) to my insurance company for the next month?

Your insurance company will reimburse you.

Can I be reimbursed for premium (monthly payment) or cost-sharing amounts (deductibles, co-pays, co-insurance and maximum out-of-pocket costs) I incurred before I was enrolled in the Covered CT Program?

No. You are still responsible for any balances due for premiums, care or services received before you enroll in the Covered CT Program.

What else should I keep in mind?

Application details like household size and estimated income will impact the financial help you may be eligible for through Access Health CT. It is important to report any changes as soon as possible.

Remember that updates to your application could result in changes to the type of coverage you may select.

How do I use dental benefits after I enroll?

Please visit the [Department of Social Services website](#) for more information about dental benefits, including details on benefits and how to find a provider.

How do I access Non-Emergency Medical Transportation after I enroll?

Please visit the [Department of Social Services website](#) for more information about Non-Emergency Medical Transportation (NEMT) benefits.

Is this answer helpful?

Yes >

No >

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1-855-805-4325 (Main Number and relay operators)
TTY 1-855-789-2428 (For deaf or hearing impaired callers)

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