



Assistance for Individuals and Families

Let's recap what we've covered so far. **Access Health CT** offers **individuals and families** a way to find out if they are eligible for:

- **Public Health Programs** such as Medicaid (HUSKY A and D) and the Children's Health Insurance Program (CHIP or HUSKY B Band 1 and Band 2).
- **Qualified Health Plans** with possible federal affordability subsidies or assistance that reduces the cost of health insurance coverage and comes in two forms: Advance Premium Tax Credits (APTCs) which lowers premium costs and Cost Sharing Reductions (CSRs) which lowers out-of-pocket costs. There will be more detail on these 2 terms later in this module.
- **Covered Connecticut** - Connecticut residents that meet specific eligibility requirements will pay **\$0** for their health insurance coverage through Access Health CT, thanks to the Covered Connecticut Program created by the State of Connecticut. The Covered Connecticut Program provides **no-cost** Qualified Health Plan insurance coverage, plus **no-cost** Dental Coverage and Non-Emergency Medical Transportation (NEMT) administered by the Connecticut Department of Social Services.
- **Standalone Dental Plan** - will be reviewed in a separate module.

