



Insurance and Real Estate Meeting

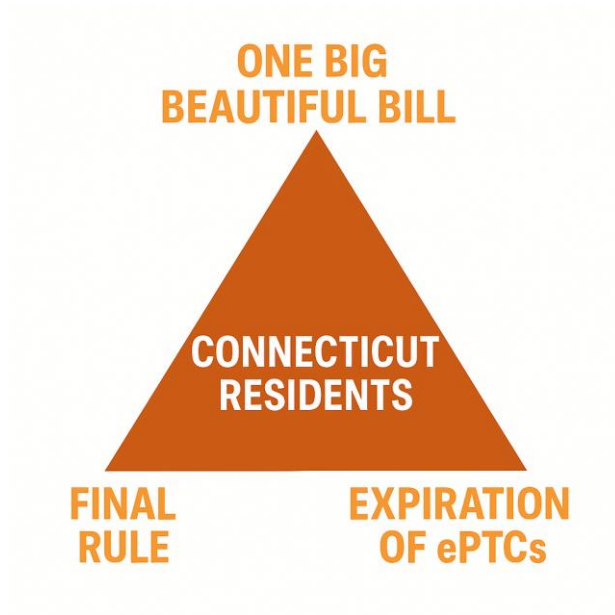
**Federal Changes & Impact to
Connecticut Residents**

September 2025



Federal Changes

🔗 Federal Changes Overview



One Big Beautiful Bill Act/HR1

- On July 4, 2025, President Trump signed the One Big Beautiful Bill Act into law.

Final Rule

- The U.S. Dept. of Health and Human Services issued the Final Rule on Marketplace Integrity and Affordability, published on June 25, 2025

Likely Expiration of Enhanced Premium Tax Credits

- The American Rescue Plan Act first introduced additional tax credit funding, known as the “enhanced” premium tax credits, and they were extended through the Inflation Reduction Act through Plan Year 2025. They are set to expire December 31, 2025.

One Big Beautiful Bill – HR1



- Eliminating eligibility for financial assistance for individuals who are lawfully present but ineligible for Medicaid due to immigration status (income below 100% of FPL).

Final Rule



- Eliminating DACA recipient eligibility, beginning Plan Year 2025.
- Elimination of Special Enrollment Period for customers with Income <150% of the Federal Poverty Level.
- Shortening the 150-day income verification deadline to 90 days.
- **Modifying the verification process to determine eligibility, including income.**
- **Allowing carriers to require satisfying debt for past-due premium.**

Likely Expiration of ePTCs



- Less financial help for Access Health CT customers receiving tax credits.
- **Not *all*** financial help (tax credits) will expire.
- Reinstates the “400% Cliff” where customers with income above 400% of the FPL will lose all financial help.
- Increased cost for the state to fund the Covered CT Program.

Plan Year 2026 Impacts

Access Health CT Customer Impact

Access Health CT (AHCT) estimates that the potential expiration of the enhanced Premium Tax Credit amounts, along with the Final Rule and the One Big Beautiful Bill Act, **could possibly lead to 30-35% of the currently enrolled population being uninsured by 2034.**

There is still financial help available. Tax credits are going back to pre-COVID rules.



Access Health CT Customer Impact

All customers receiving financial assistance for a Qualified Health Plan (QHP) will be impacted by the expiration of enhanced premium tax credits (ePTCs).

There are currently over 142,000 customers enrolled receiving financial assistance, and over 50,000 of these enrollees are in the Covered CT program.

~28,000 customers have annual income over 400% of the Federal Poverty Level and will lose all financial help.





Access Health CT Customer Impact

Customers who are lawfully present but are ineligible for Medicaid due to immigration status (income below 100% of the FPL) will no longer be eligible for financial assistance for a qualified health plan.

That is estimated to be ~5,000 customers based on current enrollment.



Access Health CT Customer Impact

Per the Final Rule's new Premium Adjustment Percentage (PAP) methodology, the maximum out-of-pocket amounts could be higher for some plans. Carriers filed a few non-standard plans using the higher maximum out-of-pocket amounts in anticipation of the Rule being finalized with the changed PAP.

The increased limits represent a 15% increase compared to the 2025 limits. The AHCT standard plans at Bronze, Silver and Gold all have lower maximum out-of-pocket limits using the original PAP that was in place before the Final Rule was issued in June.



Access Health CT Customer Impact

The Big Beautiful Bill eliminates the repayment caps for excess Advanced Premium Tax Credits (APTCs) starting for tax/plan year 2026, regardless of income level.

Any customers who receive excess APTC amounts for Plan/Tax year 2026 will be responsible for paying the entire amount of excess premium to the IRS when filing return in 2027 for tax year 2026.



Health Equity & Outreach:

- Community-first, data-driven approach
- 4 new mobile enrollment specialists
- Enrollment Fairs
- Increased Navigator presence, activating trusted sources within the community



Marketing:

- Clear messaging: what changes apply to customers and what they can do about it (mail, email and text messaging)
- Mass-media campaign
- Message to shop for a plan and to use a broker, for free
- Free help in person, online and over the phone



Operations & Tech:

- Increased call center staffing
- Enhanced Interactive Voice Response (IVR) system
- New feature for call center reps to text links to helpful website URLs
- Modifications to the online system

Action Plan

Questions & Answers

What is the written timeline for communications to consumers?

Federal Changes & Pre-Open Enrollment Customer Communications						
Timing		August	September	Early October	Mid October	Late October
Federal Changes	Federal Changes Postcard*	●				
	Deferred Action for Childhood Arrivals (DACA) Letter		●			
	Federal Changes Detail Letter*			●		
	Elimination of Financial Assistance for Some Immigrants Letter				●	
Impact of ePTC Expiration	Expiration of Enhanced Premium Tax Credits Letter				●	
	400% Cliff Letter				●	
Projection Letter	Insert about Expiration of Enhanced Premium Tax Credits*					●

*Letters received by all customers

What is the message (AHCT/Carriers) to consumers about subsidies?

- **Not all subsidies are expiring – financial help is still available**
- **Shop and compare plans to find the best one for you and your family**
- **Get a broker, for free, and we'll help you find one**
- **Free help is available online, over the phone and in person**

[Click here to see Federal Changes landing page available in English & Spanish](#)



The screenshot shows the Access Health CT website. At the top is a navigation bar with links for Sign In, Language Help, Español, About Us, Blog, Create Account, and Resources For. Below this is a secondary navigation bar with links for Find a Plan, Manage Your Account, Get Help, and a search bar. The main banner features a close-up image of hands clasped together, with the text 'Federal Changes to Health Coverage' overlaid. Below the banner, the heading 'Financial help is still available' is followed by a paragraph explaining that recent federal changes will impact customers, but financial assistance remains available. To the right, under the heading 'What can you do to stay covered in a plan that works best for you and your family?', it states that financial help will still be available for eligible customers. On the left, under the heading 'About the federal changes', it details President Trump's signing of the 'One Big Beautiful Bill Act' on July 4, 2025, and the issuance of the Final Rule on Marketplace Integrity and Affordability on June 25, 2025, noting that some subsidies will expire on December 31, 2025.

Financial help is still available

Recent federal changes will impact customers who enroll in health insurance through Access Health CT (AHCT). We want to help you understand how you will be impacted and what you can do to keep your coverage. 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.

About the federal changes

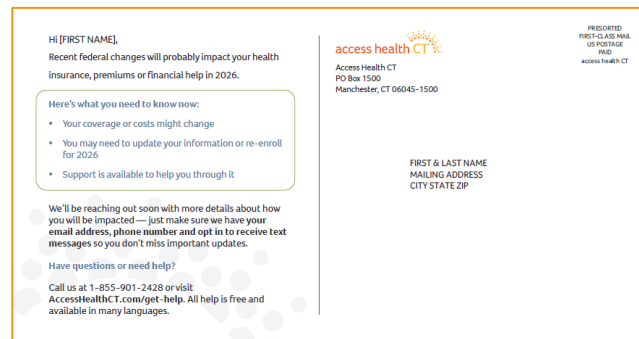
President Trump signed the "One Big Beautiful Bill Act" into law on July 4, 2025. The United States Department of Health and Human Services (HHS) also issued the Final Rule on Marketplace Integrity and Affordability, published on June 25, 2025. And some of the additional subsidies (or tax credits) available to customers over the past several years are set to expire December 31, 2025.

What can you do to stay covered in a plan that works best for you and your family?

Despite all the changes coming, financial help will still be available for eligible customers. We can help you find a health insurance plan that meets your needs and fits your budget, and

How will consumers be informed if [enhanced] subsidies are renewed/or not renewed?

- **Primary message channels:**
 - Direct mail
 - Email and/or SMS if they have opted in to receiving digital communications
 - News features driven by public relations efforts
- **Secondary message channels (that can be updated quickly mid-campaign if enhanced subsidies are extended):**
 - Paid and organic social media
 - Online advertising (paid search, display/native ads)
 - Digital billboards
 - Voiceover edits to TV and radio ads (we are recording alternative voiceovers in case the enhanced subsidies are extended after Open Enrollment starts)



⚙️ What will a consumer see in their January bill?

This is at the discretion of insurance carriers, but customers can anticipate seeing bill as they usually see it.
The bill lists:

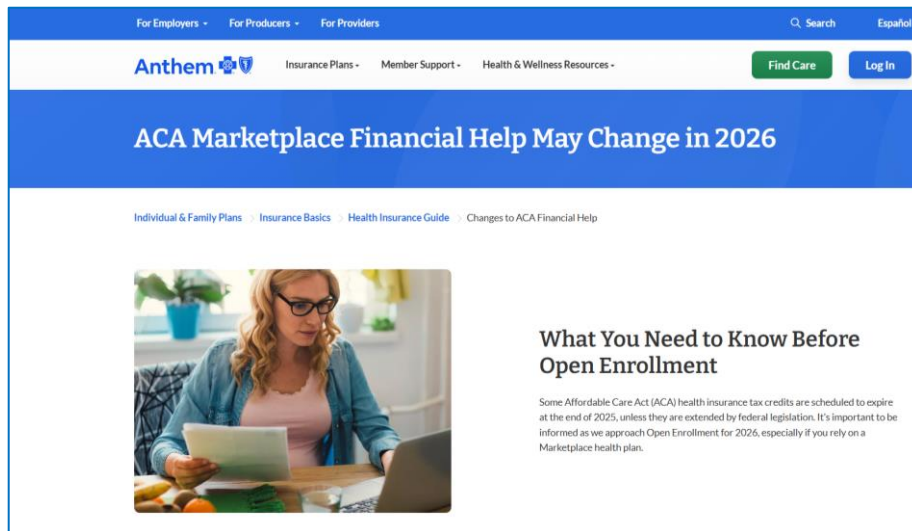
- Total premium
- Subsidy amount if applicable
- And the consumer portion of the premium due.

• What is the role for the broker, call center and carriers in communications?

- **Brokers have an indirect role in communicating the impact of enhanced premium tax credits if they expire.**
 - More specifically, Brokers will work with customers to help them choose the best plan that works for their health needs and their budget.
 - Because an expiration of the enhanced subsidies will impact budget considerations, Brokers are educated about the federal changes so they can explain why costs will be more expensive for plan year 2026.
 - The AHCT training team is hosting webinars this year to educate the Brokers (as well as Certified Application Counselors/CACs, Navigators and Community Partners) on the federal changes, along with enrollment and eligibility system changes.
- **Call center representatives are trained to prepare for Open Enrollment, which includes materials about federal changes.**

What is the role for the broker, call center and carriers in communications?

- **Carriers play an indirect role in communications about the enhanced premium tax credits.**
 - ConnectiCare is informing customers to contact AHCT with any questions.
 - AHCT confirmed Anthem is sending a message in their renewal letters to customers.
 - Anthem also has a public website with more information.
 - You can [view it by clicking here](#).



• Are there required system re-builds?

- **Yes; system changes to support the expiration of the enhanced subsidies are required. They will be implemented in a planned update on October 10.**
 - The first system change is implementing the ceiling for who is eligible for Advanced Premium Tax Credits (APTCs) if the enhanced subsidies expire. Any household with income over 400% of the Federal Poverty Level (FPL) will not be eligible for financial assistance.
 - The second system change would reflect the reduction in subsidies for customers who are still eligible for financial help. If the enhanced premium tax credits expire, the amount of financial assistance will be reduced for those still eligible. This change updates the values for expected contribution as part of the formula for calculating the tax credit.
- **If there is a decision to extend the enhanced subsidies, there will be additional system and operational changes required.**
 - AHCT is prepared to make these changes if and when the enhanced subsidies are extended.
 - We will continue to collaborate with the Carriers to adjust our plans to ensure Connecticut residents have access to all financial help available.

⚡ Are there online subsidy calculators available to model impacts?

Yes; The Open Enrollment “Window Shopping” calculator will be available to customers with 2026 rates the last week of October on the Access Health CT website.

All AHCT customers will receive a “projection letter” in the mail in late October.

- The letter details the plan and costs for which they are currently enrolled.
- It also provides a personalized estimate for the same plan (or the most similar plan if the current plan will not continue to be offered) for the next plan year.

🔗 Are Navigators being trained?

Yes; Navigators (as well as Brokers, Certified Application Counselors (CACs), Community Partners and Call Center Representatives) are always trained and certified before each Open Enrollment Period, including any relevant information for that year.

- **Additional training is provided:**
 - In person during the annual Community Conference, to be hosted October 8.
 - Digitally via webinars and “flash alerts” conducted by the AHCT Training team.
 - Ongoing messaging updates via Broker, CAC and Community Partner newsletters. (Navigators receive the Community Partner newsletter).

Is there a role for brokers?

Brokers have always been an essential part of our strategy for residents who need help choosing a plan. And they will continue to provide these services to Connecticut residents.

Is there a role for carriers?

We collaborate with the Carriers and will continue to do so, and we value their input especially during these challenging times.

⚡ If the state steps in to cover subsidies, how will AHCT provide oversight?

Access Health CT would work to update the system requirements to reflect any changes and communicate to customers as quickly as possible.

AHCT continues to be open to doing what needs to be done to support Connecticut residents, as we always have been.

Q&A