

# COVERED CT: IMPACT OF MARKETPLACE CHANGES

October 1, 2025





50,184 members enrolled in Covered CT.



32% of the total CT marketplace enrollment.



35% of marketplace enrollees that receive subsidies are enrolled in Covered CT.

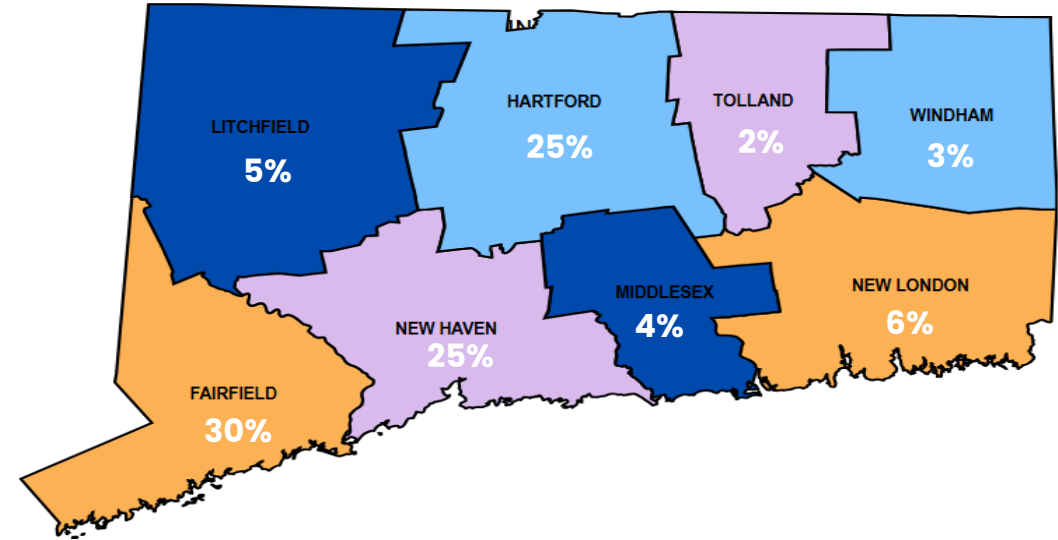


59% are women.  
41% are men.



58% are between the ages of 19-44.  
42% are between the ages of 45-64.

## Enrollment Distribution by County

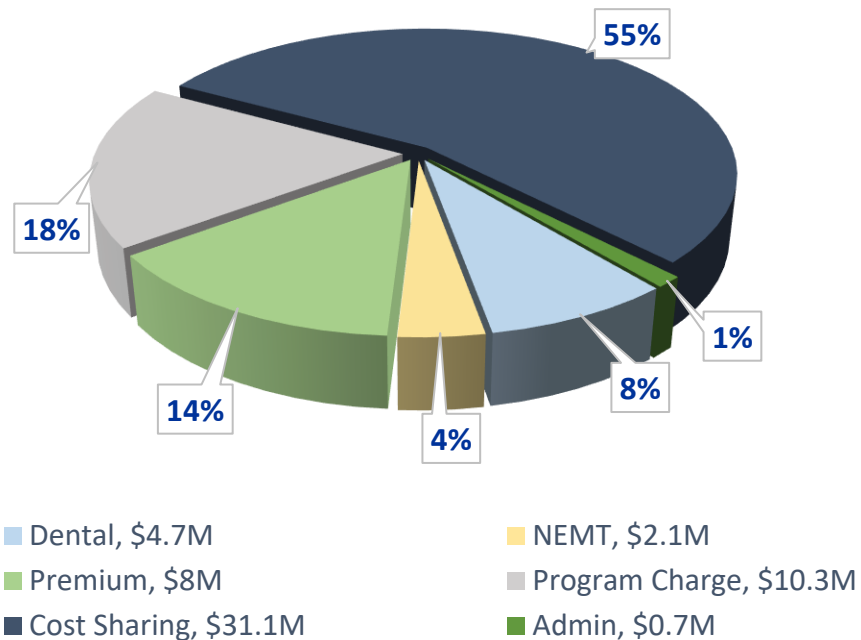


## Enrollment Distribution by FPL

FPL Tier	2025 Family of 4 Income Range	% Enrollees
<138%	Less than \$44,367	35%
138-150%	\$44,367 – \$48,225	17%
>150-175%	\$48,226 – \$56,262	44%
175+%	\$56,263	2%

FPL Tier <138% is comprised of members who have immigration statuses that qualify for QHPs but not Medicaid (42%); qualify for QHPs but not Medicaid due to different ways income is calculated (57%); age out of Medicaid but do not have enough work credits to qualify for Medicare (1%). FPL Tier >175+% is comprised of members that have multiple plan qualifications (e.g., children are eligible for HUSKY A or B and parents qualify for a QHP with Advanced Premium Tax Credits (APTCs))


SFY 2025 Total Spend: **\$56.9M Gross**,  
**\$28.5M State**



**Gross Per Member Per Month (PMPM) Cost: \$113**



## Anticipated Cost of the Expiration of Enhanced Premium Tax Credits (PTCs)

Member Payment as a Percent of Income			
Federal Poverty Level	Current		Effective 1/1/2026
139% - 150%	0%		3.1% - 4.1%
150% - 200%	0% - 2%		4.1% - 6.5%

- The Inflation Reduction Act extended enhanced premium subsidies through calendar year 2025. Starting January 1, 2026, the premium subsidies will be reduced to the original ACA levels.
- The average Covered CT premium will increase by an additional 3.7% of their income or \$71 per month. This cost will be passed onto the Covered CT program.

State Fiscal Year	Gross Budget Impact	State Budget Impact
SFY 2026	\$14,400,000	<b>\$7,200,000</b>
SFY 2027	\$45,500,000	<b>\$22,750,000</b>

\*Based on 2025 enrollment and premium trends

Change	Effective Date	Impact
End of coverage for Deferred Action for Childhood Arrivals (DACA).	August 25, 2025	<ul style="list-style-type: none"> <li>Currently <b>144</b> DACA recipients are enrolled in Covered CT.</li> </ul>
<p>Lawfully present non-citizens who are ineligible for Medicaid because of their immigration status (such as green card holders in their first 5 years of US residence), will no longer be eligible for Premium Tax Credits (PTCs).</p> <p>They can still enroll in a QHP without PTCs.</p>	January 1, 2026	<ul style="list-style-type: none"> <li>Currently approximately <b>5,300</b> lawfully present non-citizens are enrolled in Covered CT with income below 100% FPL.</li> </ul>
Marketplaces must determine an applicant ineligible for PTCs if the applicable tax filer did not file or filed but did not reconcile past APTCs for one tax year.	<p>Plan Year 2026</p> <p><b>Implementation Currently Stayed</b></p>	<ul style="list-style-type: none"> <li>To qualify for Covered CT, potential enrollees must qualify for PTCs.</li> <li>Impact to enrollment.</li> </ul>
<p>Requirement to submit income verification if there is no tax data available.</p> <p>People will be required to submit income verification if they attest to income that would make them eligible for PTC, but federal databases show income &lt;100% FPL.</p>	<p>August 25, 2025</p> <p><b>Implementation Currently Stayed</b></p>	<ul style="list-style-type: none"> <li>Likely decrease in marketplace enrollment due to failure to complete verification process.</li> </ul>