



# Does Your Family Need Health Insurance?

**Connecticut offers low-cost or free coverage!**

Dear Parent/Guardian,

Is your child protected by health insurance? If not, your school and the State of Connecticut want to help. Connecticut’s HUSKY Health program, for example, pays for doctor visits (including physical exams), prescriptions, emergency care, vision and dental care, mental healthcare, special healthcare needs and more. It’s for children under age 19 in families under specific income limits. Approximately 360,000 Connecticut children now have their healthcare covered by the HUSKY Health program. **There are two parts to the HUSKY Health program for children:**

- I. **HUSKY A** (or Medicaid) - For children in families with limited income. Parents, relative caregivers and pregnant individuals may also be eligible.
- II. **HUSKY B** (or Children’s Health Insurance Program) - For uninsured children in families with higher incomes. Pregnant individuals who do not qualify for Medicaid due to immigration status may qualify for HUSKY B-Prenatal Care.

## You can apply for and enroll in HUSKY A or HUSKY B any time of the year.

- To apply **online**, please visit [AccessHealthCT.com](https://AccessHealthCT.com)
- To apply by **phone**, please call **855-394-2428** (If you are deaf or hearing impaired, you may use the TTY at 1-855-789-2428 or contact us with a relay operator.)
- For general information about HUSKY Health, please visit [www.ct.gov/Husky](http://www.ct.gov/Husky)

**Your child needs YOU to stay healthy, too!**  
 When you apply for HUSKY Health for your child, see what Access Health CT has to offer you.

Most Connecticut residents can enroll at any time, so you should not wait to apply if you need healthcare coverage. Some coverage options require that you enroll during an Open Enrollment Period (usually November 1–January 15) or a Special Enrollment Period (SEP) if you have a Qualifying Life Event (see below for more information).

There are now more no-cost coverage options available, including the new Covered Connecticut Program. The best way to see what you qualify for is to contact Access Health CT today.

### What is a Qualifying Life Event? Qualifying Events include:



Losing your coverage due to job change/loss



Marriage



Permanent move to Connecticut



Pregnancy, birth, adoption or foster care



Change in tax dependent status as a result of Divorce, or other Legal Decree or Court Order



Newly eligible/ineligible for Premium Tax Credit (a type of financial help) due to a change in income

### Loss of Coverage Due to Other Circumstances:

- Losing coverage you had through your spouse or parent
- Expiration of COBRA
- No longer eligible for HUSKY Health
- No longer eligible for Cost-Sharing Reduction Plan (a type of financial help)

For More Information, visit [AccessHealthCT.com](https://AccessHealthCT.com)