

## Does Your Child Have 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.

Healthy kids do well in school! Connecticut's HUSKY Health program, for example, pays for doctor visits (including physical exams), prescriptions, emergency care, vision and dental care, mental health care, special health care needs, and more. It's for children under age 19 in families of all incomes. Nearly 300,000 Connecticut children now have their health care covered by the HUSKY Health program.

There are two parts to the HUSKY Health program for children:

- 1) **HUSKY A** (or Medicaid), for children in families with limited incomes. Parents, relative caregivers, and pregnant women may also be eligible.
- 2) **HUSKY B** (or Children's Health Insurance Program) for children in families with higher incomes.

To apply online, please visit [www.accesshealthct.com](http://www.accesshealthct.com). To apply by phone please call 1-855-805-4325 (TTY: 1-855-789-2428). For general information about HUSKY Health, please visit [www.huskyhealth.com](http://www.huskyhealth.com). You can apply for HUSKY A or HUSKY B any time of the year.

### Access Health CT Enrollment for 2015 begins November 15, 2014 through February 15, 2015.

Unless applying for HUSKY for children/families (Medicaid or CHIP), or HUSKY for low-income adults (Medicaid), most Connecticut residents will have to wait until the next open enrollment period (November 15, 2014 – February 15, 2015) to get health care coverage through Access Health CT. However, you may be able to get coverage earlier. **If you have a "qualifying life event,"** you will get a special enrollment period, (which generally last 60 days from the date of the event). During this time, you can enroll in a health insurance plan through Access Health CT.

#### What is a "Qualifying Life Event"?

Certain life changes, including changes in family size and income, are considered qualifying life events. Examples of qualifying life events include:

- **Getting married** to someone who is already enrolled
- **Having or adopting a child**
- **Permanently moving** to Connecticut from another state
- **Having a change in income or household status that affects** eligibility for tax credits or cost sharing reductions (for those already enrolled)
- **Losing other health coverage** – for example, due to a job loss, divorce, loss of eligibility for Medicaid or CHIP, expiration of COBRA coverage, a health plan being decertified, an employer cancelling health coverage for employees or their beneficiaries, or an employer ceasing their contributions toward such coverage. Note that voluntarily quitting other health coverage or being terminated for not paying your premiums is not considered loss of coverage.

For more information visit [www.accesshealthct.com](http://www.accesshealthct.com) or call 1-855-805-4325.