



# 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 of all incomes. Approximately 300,000 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 women may also be eligible.
- II. **HUSKY B** (or Children’s Health Insurance Program) - For children in families with higher incomes.

**You can apply for 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 (TTY: 855-789-2428)**
- 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 have to wait until the next Open Enrollment period (**November 1, 2020 - December 15, 2020**) to get healthcare coverage through Access Health CT. You may be able to get coverage earlier if you have a **Qualifying Life Event** OR if you qualify for Medicaid (HUSKY A or D) or CHIP (HUSKY B).

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



Loss of Minimal Essential Coverage



Newly eligible/ineligible for Premium Tax Credits as a result of Divorce, or other Legal Decree or Court Order



Marriage

**> Loss of Coverage Due to Other Circumstances:**



Permanent move to Connecticut

- Expiration of COBRA
- No longer eligible for HUSKY Health
- No longer eligible for an Advance Premium Tax Credit (APTC) or a Cost-Sharing Reduction (CSR)
- Change in citizenship or lawful presence status



Pregnancy, birth, adoption or foster care

**For More Information, Visit [Learn.AccessHealthCT.com/Special](https://Learn.AccessHealthCT.com/Special)**