



The American Rescue Plan Act

The American Rescue Plan (ARP) Act of 2021, signed into law on March 11, will make health insurance coverage more affordable and accessible for many Connecticut residents during the current health crisis. The new law:

- gives residents of the state of Connecticut an additional \$85 million per year to help ensure that healthcare coverage remains affordable
- will allow more than half of Access Health CT's current customers to pay under \$16/month for their household's health insurance
- virtually eliminates or vastly reduces monthly payments (premiums) for many people with low and moderate incomes who enroll through Access Health CT
- makes more than 40,000 uninsured CT residents eligible for affordable coverage*
- means all eligible Connecticut residents will have at least one health plan option that costs no more than 8.5% of their annual income

How much will people save?

The **average savings** per household will be \$116.05 per month, or \$1,392.57 per year. For example, let's say a 45-year-old person has a 44-year-old spouse and they live in Hartford County. Here's what they would pay for the lowest cost silver plan available to them through Access Health CT under this new law.

Income	Monthly Household Premium before ARP	Monthly Household Premium after ARP	Annual Medical Deductible per Individual
\$25,860	\$10	\$10	\$0
\$34,480	\$51	\$10	\$650
\$43,100	\$163	\$10	\$3,950
\$43,101	\$163	\$10	\$4,300
\$69,000	\$749	\$353	\$4,300
\$169,589	\$749	\$749	\$4,300
Unemployment Insurance Income in 2021		\$10	\$0

Enhanced subsidies for unemployed individuals:

Taxpayers who receive unemployment insurance during 2021 may be eligible to receive additional amounts for premium tax credits. They may also be eligible for cost sharing reductions, which could mean \$0 deductible for medical and prescription drugs, and low copays and coinsurance amounts for services and supplies.

Find more information about this new law here:

https://help.accesshealthct.com/en_US/885658-american-rescue-plan

*<https://www.hhs.gov/about/news/2021/03/12/fact-sheet-american-rescue-plan-reduces-health-care-costs-expands-access-insurance-coverage.html>

Important notes about availability:

- Offered only through Access Health CT as Connecticut's official health insurance exchange.
- This new help is available starting **May 1**.
Access Health CT will be updating the Advanced Premium Tax Credit amounts and supporting the changes for those eligible for unemployment insurance benefits in June.
- Access Health CT can help small employers (50 employees and fewer) understand their options.
- Financial help will be available through 2022.