

# We are here for you.

Our dedicated team is ready to help brokers and small business owners across Connecticut with all their health insurance coverage needs.

## Find A Broker

Professional advice is just a phone call away. Certified brokers can advise you on plan options and help you choose the best coverage for your business and your employees. And all help is free. Call us at: 860-241-8445

## Get A Quote

Visit [AccessHealthCTSmallBiz.com](https://AccessHealthCTSmallBiz.com) and fill out the form or contact us at [Shop.AHCT@ct.gov](mailto:Shop.AHCT@ct.gov)

## General Questions?

[Shop.AHCT@ct.gov](mailto:Shop.AHCT@ct.gov)  
860-241-8445

# Protect what you care about.



## About Us:

Access Health CT Small Business is a place where individuals, families and small businesses can shop, compare and enroll in quality health plans from brand-name insurance companies. Our mission is to increase the number of insured small businesses in Connecticut with less than 50 employees.





We know how much you care about your business and your employees. We also know how important it is to protect what you care about. And we can help. By making health coverage for small business owners possible.

Health insurance can be complicated. But we make sense of it all. We help you understand your options and provide a choice of health and dental plans, so you can find what works best for you and your employees.

By protecting the health of your employees, you protect the health of your business. Now and for years to come. After all, healthy employees are more productive, appreciative and loyal. But, also, health insurance makes you more competitive in attracting and retaining top talent.

See why we’re different.

Access Health CT Small Business offers unique benefits:

- You control the coverage you offer and how much you pay toward employee premiums
- You can start coverage ANY month of the year
- All plans include prescription drug coverage
- A choice of health and dental plans
- A choice of local or national coverage
- No administration or membership fees

Tax credits protect your bottom line.

Certain small businesses and nonprofit organizations are eligible for tax credits, available only through Access Health CT Small Business. They are based on your contribution to your employees’ premium.

- Small businesses (for-profit) may be eligible for up to 50% in tax credits
- Tax-exempt employers, including nonprofit organizations, may be eligible for up to 35% in tax credits
- Please contact or visit us for additional details

Flexible eligibility

Employers with 50 or fewer full-time equivalent (FTE) employees can get coverage through Access Health CT Small Business. Sole proprietors are not eligible and should enroll for individual or family coverage. Coverage must be offered to all full-time employees (employees who work an average of 30 hours per week); offering coverage for part-time employees is optional.

Ease of plan comparison

Easy plan comparison on AccessHealthCTSmallBiz.com, or email us at shop.ahct@ct.gov

Choice of plan strategies

We offer a choice of plan selection strategies:

- **Vertical Choice:** Access all plans that are available from the insurance company
- **Horizontal Choice:** Access all plans in one metal level, e.g., all Silver Plans
- **Single Choice:** Choose one plan for your group offering
- **Group Dental Plans:** Offers a broad range of covered services and flexible plan options.

More to make life easier.

Choice of plans

Access Health CT Small Business offers 3 metal plans of coverage and a total of 10 plans from Anthem Blue Cross Blue Shield and ConnectiCare for 2021. In addition, there are plans that provide services not subject to the plan deductible, such as physician office visits or laboratory services.

METAL LEVEL	PLAN
GOLD	PPO POS
SILVER	PPO PPO HSA POS POS HSA
BRONZE	PPO PPO HSA POS POS HSA

**Easy Enrollment** As a broker or employer, you can enroll through AccessHealthCTSmallBiz.com or by paper application (available for download).

**Online Support** Our website can help you get a free quote, simplify enrollment, manage your coverage and make changes to your plan.

