

# 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 In Your Area

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

## Supporting CT small businesses and the people behind them.

Quality, affordable group health insurance.



## About Us:

At Access Health CT Small Business, individuals, families and small businesses can shop, compare and enroll in quality health plans. Our goal is to increase the number of insured residents by making group health insurance possible for small business owners and their 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. We can help—by making health insurance for small business owners and their employees possible.**

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

Choosing to offer health insurance to your employees makes you more competitive in attracting and retaining top talent. 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.

## See why we're different.

### Access Health CT Small Business offers unique benefits:

- Contribution can be set as a percentage (0-100%) or as a set dollar amount
- 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
- No administration or membership fee
- All plans cover preventive care, immunizations and screenings at no cost to members
- All plans include pediatric dental and vision coverage
- All plans include routine eye exams for adults

### Tax credits protect your bottom line

Certain small businesses and nonprofit organizations with fewer than 25 full time equivalent (FTE) employees may be eligible for the Small Business Health Tax Credit, if they enroll in group health insurance through Access Health CT Small Business. The amount of the tax credit is determined by your contribution to your employees' premiums.

- 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 call us at 860-241-8445 or email us at Shop.AHCT@ct.gov for additional details

### Flexible eligibility

Employers with 50 or fewer full-time equivalent (FTE) employees can get coverage through Access Health CT Small Business. 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. Sole proprietors are not eligible and should enroll for individual or family coverage at AccessHealthCT.com or by calling 1-855-805-4325.

### Ease of plan comparison

Employers can compare our plans by visiting AccessHealthCTSmallBiz.com, or email us at Shop.AHCT@ct.gov

### Choice of plan strategies

We provide employers with the flexibility to offer all available plans or a single plan to the entire group. This flexibility empowers employers to select the option that best suits the needs of their employees.

## More to make life easier.

### Choice of plans

Access Health CT Small Business offers 4 metal levels of coverage from Anthem Blue Cross Blue Shield for 2025. In addition, there are plans that provide in-network services not subject to the plan deductible, such as physician office visits and prescription drugs.

METAL LEVEL	PLAN
PLATINUM	PPO
GOLD	PPO
SILVER	PPO PPO HSA
BRONZE	PPO PPO 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.

