

Access Health CT - American Rescue Plan Act (ARP)

Access Health CT, Connecticut's official health insurance marketplace under the Patient Protection and Affordable Care Act, is expanding health care access through the implementation of the American Rescue Plan Act (ARP).* These efforts will help CT residents by significantly increasing the financial help for people to get health insurance at **every income level**.**

Congressman Larson's office will share more information as it becomes available.

**The American Rescue Plan Act which President Biden signed into law on March 11, will make health insurance coverage more affordable and accessible for many Connecticut residents during the current health crisis, by virtually eliminating or vastly reducing monthly payments (premiums) for many people with low and moderate incomes who enroll through Access Health CT; and providing new financial help for people with somewhat higher incomes who can face high premiums.*

** **How much will people save?** It will depend on a household's annual income.

- The **average savings** per household will be \$116.05 per month, or \$1,392.57 per year
- **Households over 400%** (\$51,040) of the Federal Poverty Level (FPL), will be newly eligible financial help through Access Health CT and will see an average monthly savings of over \$500 or \$6.2K a year.
- People up to **150% Federal Poverty Level** (\$19,140) can now get silver plans for nearly \$0 premium with vastly reduced deductibles (the amount you pay for covered health care services before your insurance plan starts to pay).
- People who receive **Unemployment Insurance** (UI) benefits at any time in 2021, will be automatically placed in a 133% Federal Poverty Level (\$12,880) and will eligible for a nearly \$0 premium benchmark silver plan with comprehensive cost sharing subsidies this year.
- The number of enrolled **households with nearly \$0 premium** plans will more than double to 33k households.