



Health Equity, Outreach and Consumer Experience Advisory Committee



June 4, 2026

Meeting Agenda

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Public Comment

Review and Approval of Minutes

February 26, 2026

Health Equity and Outreach Department Update

What We Offer Community Partners & Agencies



In-Person Enrollment and Education

- Mobile Enrollment Team for on-site support across the state.
- Enrollment help at community hubs and key events during layoffs.
- Free appointment scheduling for consumers with bilingual staff.



Training & Capacity Building

- Free Certified Application Counselor (CAC) training for eligible organizations.
- Monthly Healthy Chat webinars and community partner learning sessions.
- Resources for staff and clients, in multiple formats and languages.
- In-person training and update meetings (quarterly).



Trusted Connections to Broader Help

- Navigators (grant funded organizations) such as nonprofits and health centers.
- Navigators offer help with food, housing, medical care and more. They are also trained in enrollment.
- Designed to reduce gaps in care and support.



Community-Based Workforce Development

- Annual Broker Academy Program trains a diverse group of future licensed health insurance brokers.
- Focused on culturally competent care and increasing access in underserved areas.
- Sign up for updates about the next class.

🔗 Broker Academy Program

Program Milestones (to date)

- 65 students have been accepted
 - Accepted from 28 towns & 5 CT counties
 - Female 71%, Male 15%
 - Access to Kaplan online portal and textbooks
- Preparing for in-person classroom sessions in 2 locations:
 - The Village for Families and Children, Hartford
 - Albertus Magnus College, New Haven
- Two day in-person class will serve as a review and prep session for the state licensing exam.

Program Details recap:

- Program support includes textbooks, a laptop, access to Kaplan online portal, vouchers for state exam.
- 4-month flexible Mentorship Program with an experienced broker.
- Graduation ceremony set for October 23.
- Students who complete all requirements will be invited to Open Enrollment fairs beginning November 1.



www.AccessHealthCT.com/Broker-Academy

🔗 All help is FREE

All help is free, culturally responsive and available in multiple languages.

- In 2025 alone, we collaborated with almost 3,000 partners statewide.
- Find help here: www.accesshealthct.com/get-help/
 - Navigators
 - CAC/Broker Directory
 - Healthy Chat presentations
 - Community Partner trainings
 - Subscribe to our newsletters
 - Community events
- Interested in collaborating?
 - Email: AHCT.HealthEquity@ct.gov

Want to host our Mobile Team?

- Partners can request a mobile team visit or refer clients for appointments.

www.accesshealthct.com/schedule-an-appointment/

**Get In-Person Help
Near You**

Sign up to be notified by email when an Enrollment Fair is in your area.

Sign Up Now!

Service Selection

Service Selection

* Location:

Select Location

Get in Touch
+18558054325
AHCT.HED@ct.gov

Continue

Coordination with Department of Social Services on Implementation of H.R. 1 Requirements (One Big Beautiful Bill Act)

Policy Updates



⚡ Repayment Caps

- The repayment caps for excess Advanced Premium Tax Credits (APTCs) have been removed starting for tax/plan year 2026, regardless of income level, pursuant to H.R.1 passed in 2025.
- Any customers who receive excess APTC amounts for Plan/Tax year 2026 will be responsible for paying the entire amount of excess premium to the IRS when filing return in 2027 for tax year 2026.



⋮ AHCT Outreach Plan

- Ongoing messaging about the change for the repayment caps.
- Letter and email campaign in June.
- Social media posts.
- Blog article on AHCT website.
- Inclusion with OE Campaign messaging.
- Communication to Navigators, CACs, Brokers and Community Organizations to “spread the message.”



Pre-enrollment Verification Requirements

- For Plan Year 2028, H.R.1 requires that exchanges conduct pre-enrollment verification for all enrollees.
- Timing: Exchanges may begin to allow consumers opportunity to verify eligibility beginning August 1, 2027.
- Consumers will no longer be eligible to receive financial help before being verified (except for those enrolling through a Special Enrollment Period for change in family size).
- CMS will be releasing guidance on implementation of this new requirement sometime this summer.

2027 Plan Year Planning/Update

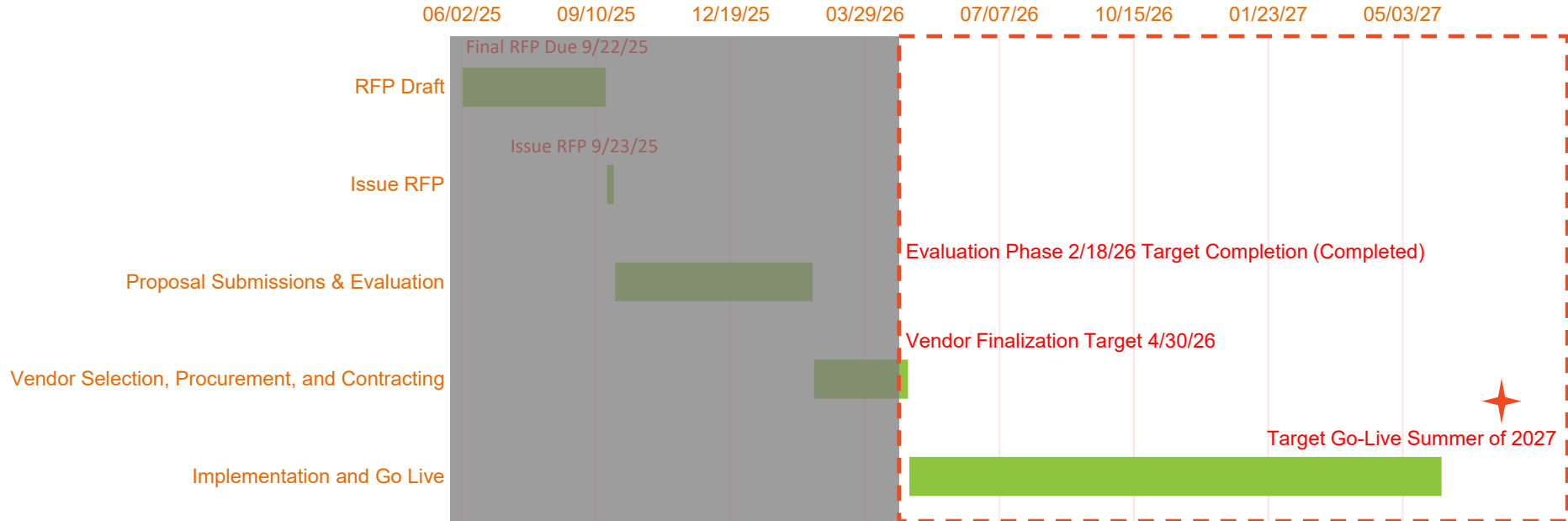
Strategic Initiatives

-Ten Clicks

-BusinessPlus

-H.R. 1 Implementation

10 Clicks Project Timeline



⚡ Implementation

Implementation will kick off in late spring of 2026!

BusinessPlus/ICHRA

- BusinessPlus is now Access Health CT's small business platform for ICHRA, broker support, employer enrollment and future small group strategy.
- We have moved from platform development to market execution through broker training, carrier engagement, employer education and outreach.
- Our next phase is enrollment growth by converting quotes into active groups and building a repeatable sales and service model.
- The new small business ICHRA tax credit can help accelerate adoption by providing eligible employers with up to \$1,000 per covered employee.
- Looking ahead, BusinessPlus will continue to expand through platform enhancements, small group integration, stronger reporting and potential state-based exchange partnerships.



HR1 Financial Help Changes

- Eligibility for APTC/CSR for non-citizens will change for 2027.
- Only lawful permanent residents (green card holders); Cuban-Haitian Entrants pursuant to section of 501(e) of the Refugee Education Assistance Act of 1980; and those residing in the U.S. pursuant to the Compacts of Free Association (COFA) will be eligible.
- All other non-citizens will be eligible to enroll in a QHP but without financial help.

Adjournment

Next Meeting: October 29, 2026