



STATE OF CONNECTICUT

DEPARTMENT OF SOCIAL SERVICES
OFFICE OF THE COMMISSIONER

Deidre S. Gifford, MD, MPH
Commissioner

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Submitted Via Email to: 1115DemoRequests@cms.hhs.gov

April 1, 2022

Ms. Judith Cash, Director
State Demonstrations Group
Centers for Medicare & Medicaid Services
Center for Medicaid & CHIP Services
7500 Security Boulevard
Baltimore, MD 21244

**RE: Connecticut's Submission of Covered Connecticut (Covered CT) Demonstration
Waiver Pursuant to Section 1115 of the Social Security Act**

Dear Ms. Cash:

The State of Connecticut Department of Social Services (DSS), Connecticut's single state Medicaid agency, submits the enclosed application for a demonstration waiver pursuant to section 1115 of the Social Security Act (Demonstration) for the Covered Connecticut (Covered CT) program. The intent of this Demonstration is to help close the health insurance affordability gap in a cost-effective manner for low-income individuals who earn too much to qualify for Medicaid but not enough to afford coverage through the state's health insurance marketplace, Access Health CT. This Demonstration is the result of a collaborative effort among various state partners, including DSS, the Office of Health Strategy, Access Health CT, and the Connecticut Insurance Department.

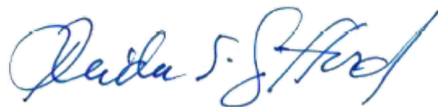
Specifically, this Demonstration will provide eligible individuals with free qualified health plan (QHP) coverage available through Access Health CT. The State will directly reimburse the plan for the monthly premium and the cost-sharing amounts that the enrollee would normally have to pay, such as out-of-pocket costs for deductibles, copays, and coinsurance. Enrollees will also receive free dental care and non-emergency medical transportation (NEMT) services, comparable to the benefits under Connecticut Medicaid and provided through the Medicaid delivery and payment system. No cost-sharing requirements will apply to benefits provided under the Demonstration. Federal approval of the Demonstration will enable the state to receive federal financial participation (FFP) for the state's costs of paying for the premiums, cost-sharing amounts, dental care, and NEMT services.

This Demonstration will be available to parents and caretaker relatives, and their tax dependents under age 26, and childless adults ages 19 to 64 who have income that is above the Medicaid limit but does not exceed 175% of the federal poverty level (FPL). Enrollees must enroll in a silver-level QHP available through Access Health CT using federal premium subsidies and cost-sharing reductions.

Pursuant to 42 C.F.R. § 431.408, the state completed the required public process for the Demonstration, as described and documented in the appendix to the Demonstration. The state published abbreviated public notice in the Connecticut Law Journal, which is the state's register, on February 8, 2022 and posted full public notice on the DSS website for a written public comment period that began on February 8, 2022 and ended on March 11, 2022, which was more than 30 days. DSS held two electronic public hearings, one hosted by the state's legislatively established Medical Assistance Program Oversight Council on February 10, 2022 and another hosted by DSS on February 16, 2021. DSS received three written comments and also received verbal comments during the public hearings, which are summarized in the responses to comments included in the appendix to the Demonstration. In accordance with the process set forth in the state's approved tribal consultation SPA, the state sent notice of this Demonstration to Connecticut's two federally recognized Indian tribes on February 3, 2022. The tribal representatives did not send any comments on this SPA. This Demonstration does not have a unique or particular impact, nor a direct effect on tribal members, tribes, or tribal health programs or organizations.

If you have any questions, please contact William Halsey, Interim Director, Division of Health Services, at William.Halsey@ct.gov. Thank you.

Sincerely,



Deidre S. Gifford, MD, MPH
Commissioner

Cc: Angela Garner, CMS
Eli Greenfield, CMS
Tonya Moore, CMS
Danielle Daly, CMS
Stefanie Vance, CMS
Paula Kazi, CMS
Marie DiMartino, CMS
Jeffrey Beckham, Acting Secretary, Office of Policy and Management (OPM)

*Ms. Judith Cash, Director, State Demonstrations Group, CMCS, CMS
Connecticut's Submission of Section 1115 Demonstration Waiver for Covered Connecticut
April 1, 2022*

Victoria Veltri, Executive Director, Office of Health Strategy
James Michel, Executive Director, Access Health CT
Andrew M. Mais, Commissioner, Connecticut Insurance Department (CID)
Kathleen Brennan, Deputy Commissioner, DSS
Michael Gilbert, Deputy Commissioner, DSS
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