

## Option 1: Early Childhood Education (ECE) Worker Individual Market Subsidy

In this scenario, Early Childhood Education (ECE) professionals who work at ABC Childcare are eligible for a subsidy to help them purchase an individual health insurance plan through Access Health CT.



**ECE Employee**



**ABC Childcare**



**Access Health CT**

**ECE Employee** receives an email from **ABC Childcare** informing them they are now eligible for a subsidy to help them purchase health insurance. **Access Health CT** holds in-person informational sessions to help them get ready to enroll. They visit **AccessHealthCT.com** where they learn about the health plans they can enroll in and the financial help they can use to lower their costs. They compare plans and can find a Certified Broker who can offer them free expert advice to choose a plan.

**ECE Employee** completes their application through **AccessHealthCT.com** and enters their income and their employer information to enroll in a health plan. They will receive their ECE subsidy as a payment made directly to their insurance company to lower their monthly bill. They are also eligible for Premium Tax Credits from the federal government to reduce their costs even more.

**ABC Childcare** is pleased to know that their employees have quality health insurance without having to raise their prices for families in order to help their employees afford coverage.

With this option, Access Health CT will ...

- Make changes to its integrated eligibility system to allow eligible ECE workers to apply for the subsidy. A data source from the Office of Early Childhood (OCE) will be needed to verify employment eligibility.
- Handle the administrative function to receive funds from the Endowment to then transfer the subsidy funds to the insurance companies on a periodic basis.
- Provide all necessary reporting to state agencies.

Access Health CT will also work with the Office of Early Childhood and the Advisory Committee and community partners to make sure all eligible ECE workers are aware of the opportunity to use financial help to get health insurance.

## Option 2: Small Group Health Insurance

In this scenario, ABC Childcare sets up Small Group Health Insurance to offer to their ECE employees. Their employees receive a subsidy to help lower their portion of the costs.



**ECE Employee**



**ABC Childcare**



**Access Health CT**

**ABC Childcare** contacts **Access Health CT** to help them set up Small Group Health Insurance because they have fewer than 50 employees. **Access Health CT's** Enrollment Specialists walk them through the process and help them review their options. Through **Access Health CT's** Small Business Health Options Program (SHOP), **ABC Childcare** can either select a specific plan for their employees or allow them to choose from one or more of the available SHOP plan options.

**ABC Childcare** contributes toward the cost of **ECE Employee's** plan premium. They deduct a portion of **ECE Employee's** paycheck to pay for their portion of the premium. **ECE Employee** is eligible for the ECE subsidy to help reduce how much they owe toward the plan's cost. **ABC Childcare** sends their premium portion and the amounts deducted from employee paychecks to **Access Health CT's SHOP**. **Access Health CT** adds the ECE subsidy amounts and sends the full payment to the insurance company on behalf of **ABC Childcare**.

With this option, Access Health CT will ...

- Make changes to its SHOP enrollment platform to allow eligible ECE workers to apply for the subsidy. A data source from the Office of Early Childhood (OCE) will be needed to verify eligibility.
- Handle the administrative function to receive funds from the Endowment to then transfer the subsidy funds to the insurance companies.
- Provide all necessary reporting to state agencies and employers.

Access Health CT will also work with the Office of Early Childhood and community partners to make sure all eligible ECE workers are aware of the financial help which can lower their portion of the premium costs.

## Option 3: Individual Coverage Health Reimbursement Arrangement (ICHRA)

In this scenario, ABC Childcare sets up an Individual Coverage Health Reimbursement Arrangement (ICHRA). They contribute a set amount toward each Early Childhood Education (ECE) employee's health insurance premium costs. The contribution amounts are applied along with their subsidy toward a plan from the Individual Marketplace.



**ECE Employee**



**ABC Childcare**



**Access Health CT**

**ABC Childcare** establishes an Individual Coverage Health Reimbursement Arrangement (ICHRA) for their employees. They contact **Access Health CT** and use the **BusinessPlus Portal** to set up and manage their ICHRA. **Access Health CT** experts are there to help them create the arrangement, with no administration fee, and decide how much they are going to contribute toward their employee plans. **Access Health CT** lets **ABC Childcare** know they can apply for a two-year state tax credit for using an ICHRA through **Access Health CT**.

**ABC Childcare**, with the help of **Access Health CT**, lets **ECE Employee** know they have a company contribution and subsidy money which they can use to help them purchase the health insurance plan that works best for them from the Individual Marketplace. **ECE Employee** uses their **BusinessPlus** account to compare their options. **Access Health CT** combines the contributions from **ABC Childcare**, the subsidy amounts and the payments **ECE Employee** makes and sends the total premium amount to the insurance company each month.

### With this option, Access Health CT will ...

- Make changes to its BusinessPlus platform to allow eligible ECE workers to apply for the subsidy. A data source from the Office of Early Childhood (OCE) will be needed to verify eligibility.
- Handle the administrative function to receive funds from the Endowment to then transfer the subsidy funds to the insurance companies.
- Provide all necessary reporting to state agencies and employers.

Access Health CT will also work with OCE and community partners to make sure all eligible ECE workers are aware of the financial help which can lower their portion of the premium costs.