JEXTSTEPS

TOOLS & RESOURCES

for Transitioning to Your Next Job



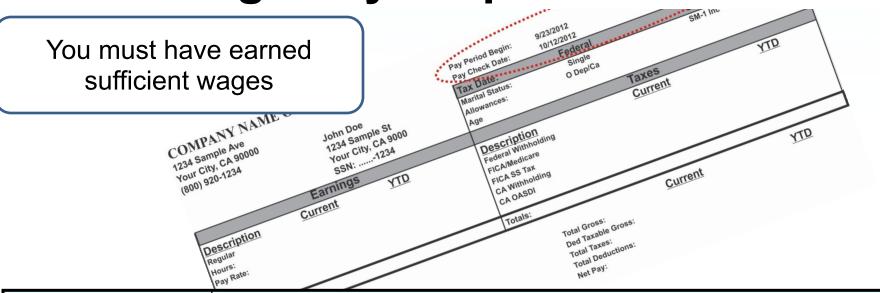
Rapid Response Team Presentation

Rapid Response Team Agenda

- Unemployment Insurance Benefits
- Jobseeker Services
- Training Opportunities for Dislocated Workers
- Health Insurance Options
- Community Support Services



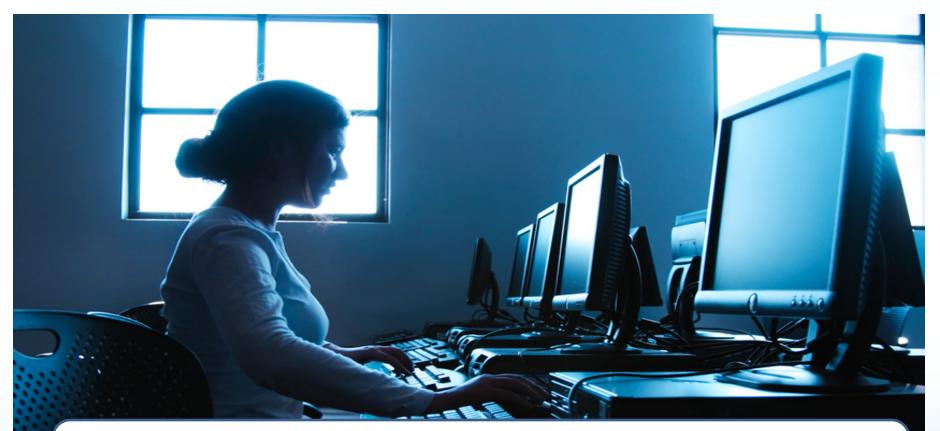
Temporary income while you are between jobs and looking for work



Claim Effective:	Base Period (Wages Used to Establish a Claim):
Jan, Feb, March	Last 3 months of the year before last & first 9 months of last year
Apr, May, June	All 12 months of last year
July, Aug, Sept	Last 9 months of last year and first 3 months of this year
Oct, Nov, Dec	Last 6 months of last year and first 6 months of this year



Be unemployed through no fault of your own



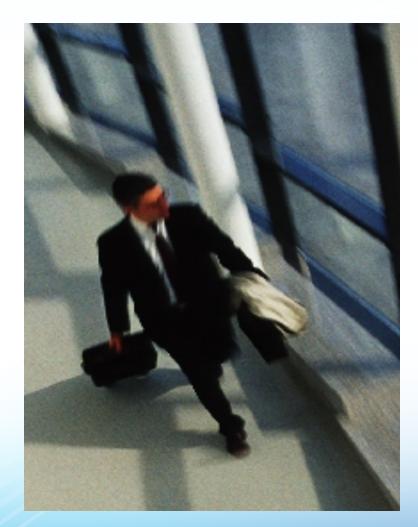
Be able, available, and actively seeking full-time work*

Cloov State of Connecticut				Governor Dannel P. Malloy
		To see all employment de	etails and resumes, job se	ekers and employers, you must registe
CTHires		Username	Password	Sign In
		Not Registered? Forgot	Username and/or Passwo	rd? En Español
	Job Seekers FIND A JOB		oloyers CANDIDATE	
Search		Zip Code or City	Statewide	Search
Search	Enter Keyword			Search
Job Seekers	Enter Keyword	Zip Code or City Q Advanced Search		Search Resources & Services

You must be registered with employment services www.cthires.com

When Can I File a Claim For Unemployment Benefits?

- Once you worked your last day, or if your hours are reduced.
- Your claim is effective the Sunday of the week you file your new claim.



How Do I Apply? Using CTDOL's Online Benefits System www.filectui.com



Please note: the start date for your claim is always on the Sunday of the week when you submit the application for benefits. As a rule, claims are not backdated to your last day of work.

File or Reopen Your Unemployment Claim

NEW!!! - Please select this service to file a

NEW CLAIM or to REOPEN an existing claim.

· Instructions on How to File on CT Direct Benefits Site

PLEASE NOTE: This service does not support

Weekly/Continued Claim filing.

File Your Weekly Claim and Manage Your Unemployment Claim

Use this service for the following:

- File your Weekly/Continued Claim
- Select/Change Direct Deposit or Debit Card
- · Check status of your most recent payment
- View Payment History

Live Chat is currently unavailable due to increased seasonal claim activity to allow DOL staff to process unemployment claims. If you need assistance with your claim, please visit a full service American Job Center. Locations and hours can be found here.

Claimant's Guide to Unemployment Benefits

Effective October 7, 2018, the maximum weekly benefit rate (WBR) will be \$631

QUICK CLICK – Use our Online Assistance Center for help with these topics:

Please allow approximately 3 - 5 business days for requests below to be processed.

Please note: If you have returned to work please stop filing your weekly claim. Please be advised that the week you return to full time work is the week your unemployment must end. If you wish to report your return to work status, please click on the link below entitled "Return to Work Form."

- Address Change Request
- · Missed filing a weekly claim (one week)
- My Unemployment Account is Locked
- File an appeal online
- 1099G Tax Form Requests
- Void 11

- Hearing forms
- Report unauthorized change
- American Job Center information
- Overpayment Assistance
- I live out of Connecticut and need help filing
- Direct Deposit or Debit Card?

Filing a Claim for Benefits – Step 1

Log on to:

www.filectui.com

Click on the Blue Button

- Site available 24 hours a day
- Valid email address required
- Be prepared to answer questions relating to your work history for the past 24 months

File or Reopen Your Unemployment Claim

NEW!!! - Please select this service to file a

NEW CLAIM or to REOPEN an existing claim.

Instructions on How to File on CT Direct Benefits Site

PLEASE NOTE: This service does not support Weekly/Continued Claim filing.

Live Chat

CT Direct Benefits

Welcome to CT Direct Benefits!

Already filed a new claim?

Weekly claims must be filed on the Labor Department's Account Management Portal For weekly claims, a new account - different from the one used to file a new claim - must be created.

Filing a new claim or reopening a claim?

This system will send you **important email confirmations** when the following actions take place: account created; claim submitted; claim processed. If you do not get an email after these steps, check the SPAM or JUNK MAIL folder in your email account.

Live Chat for Questions or Concerns regarding your claim

If you have a question regarding filing a new claim or reopening a claim or a question or concern regarding an existing claim, please click the Live Chat button on the top right corner of the screen. Live Chat is available on Tuesdays and Thursdays from 8:00 to 12:00.

Due to the unemployment rate being very low, no extension of unemployment compensation benefits has been authorized at this time.

Click "Apply for Benefits" to file your new claim for unemployment compensation



Apply for Benefits





Report Dismissal Payments when you file the NEW Claim

	*Did or will you receive severance pay?	
	-None 🗸	
	*Did or will you receive vacation pay on or after your last day of work?	
	-None 🗸	
Other payments	Did or will you receive any other payments upon separation from the employer?	
include:	None 🗸	
Wages in Lieu of Notice	*Reason for Separation from Job	Choose the separation
Holiday Pay	None 🗸	reason that best
Retention Bonus Dismissal Pay	*Is this separation from this employer part of a mass layoff of 20 or more employees who work in	describes your situation.
Personal Time Off	Connecticut?	If you are still employed
	None 🗸	part-time, put Lack of
		Work.

Previous



Benefits are taxable by IRS & State of CT

- Voluntary 13% Withholding 10% Federal 3% State of CT
 - 1099G tax forms can be downloaded from your account in January

For the year

Ua

Filing a Claim for Benefits – Step 2 Selecting a Payment Method





Key Bank Issued Debit Card

Direct Deposit to personal checking or savings account

- You must sign up online to receive payment via direct deposit.
- If you do not sign-up on-line you will receive payment via Debit Card once first payment is authorized.

Filing a Claim for Benefits – Step 2 Selecting a Payment Method

Log on to: <u>www.filectui.com</u>

Click on the Green Button

- Create a User Account separate from the one you created when filing the new claim.
- Have banking information handy.
- You will receive a confirmation letter in the mail.

File Your Weekly Claim and Manage Your Unemployment Claim

Use this service for the following:

- File your Weekly/Continued Claim
- Select/Change Direct Deposit or Debit Card
- Check status of your most recent payment
- View Payment History

Create an Account To Access Direct Deposit, File Weekly Claims, Perform Claim Inquiry

Claimant Information Links

- General UI Eligibility Information
- Claimant's Guide
- Telebenefits Line
- Claimant Help
- Claimant FAQ

Employer Information Links

- Employer's Guide
- Employer Tax Internet Services Listing
- Employer Tax Help
- Employer FAQ

General Site Information

- Hours of Operation
- Contact Us
- Site FAQ

WARNING: USING TABLETS OR SMARTPHONES CAN DELAY PROCESSING AND/OR PAYMENT OF YOUR CLAIM FOR UNEMPLOYMENT BENEFITS. THE USE OF A DESKTOP OR LAPTOP IS RECOMMENDED.

PLEASE NOTE! In order to use this system you must establish an account with a new User ID. To do so, select "Create an Account" from the appropriate menu below.

Account Options			
Employers without an account <u>Create an Account</u> 			
Claimants or Employers with a User ID, please login			
LOGIN			
Employer account options			
Forgot User ID			
Forgot Password			

Claimants must complete filing during the hours of operation in order for your information to be saved. This application will time-out after 10 minutes of inactivity to protect your privacy. This site is best viewed in Internet Explorer 6.0 or higher

Selecting a Payment Method Direct Deposit <u>www.filectui.com</u>



CONNECTICUT DEPARTMENT OF LABOR TAX AND BENEFITS SYSTEM

Eligibility Info. Claimant's Guide Telebenefits Claimant Help FAQS

Main Menu

Change Account Information | Change Password | LOGOUT

Welcome SUSAN FRACASSO Please make a selection. For your own security, please logout when finished using this system.

To file a new claim or to reopen an existing claim, click here

To access your 1099G tax information online, click here

FILE A CONTINUED CLAIM

This section is for filing your Weekly Continued Claim if you are currently claiming unemployment benefits.

PERFORM A CLAIM INQUIRY

This section lets you perform a Continued Claim Inquiry and review your Benefits Payment History. SELECT / MODIFY PAYMENT OPTION



You may use this section to select your payment option. For more information on payment options please visit <u>NoPaperChecksCT.com</u>

Filing a Claim for Benefits – Step 3 Filing Weekly Continued Claims

- You must file a weekly continued claim in order for a payment to be processed
- You will be notified by email as to when to begin filing your first weekly claim
- When filing weekly, you are claiming benefits for the prior week

Filing Weekly Continued Claims



Continued Claims can be filed online:

Sunday: 12 a.m. to 11 p.m. Monday – Friday: 6 a.m. to 8 p.m.

Filing Weekly Continued Claims Online

Log on to: www.filectui.com

Click on the Green Button

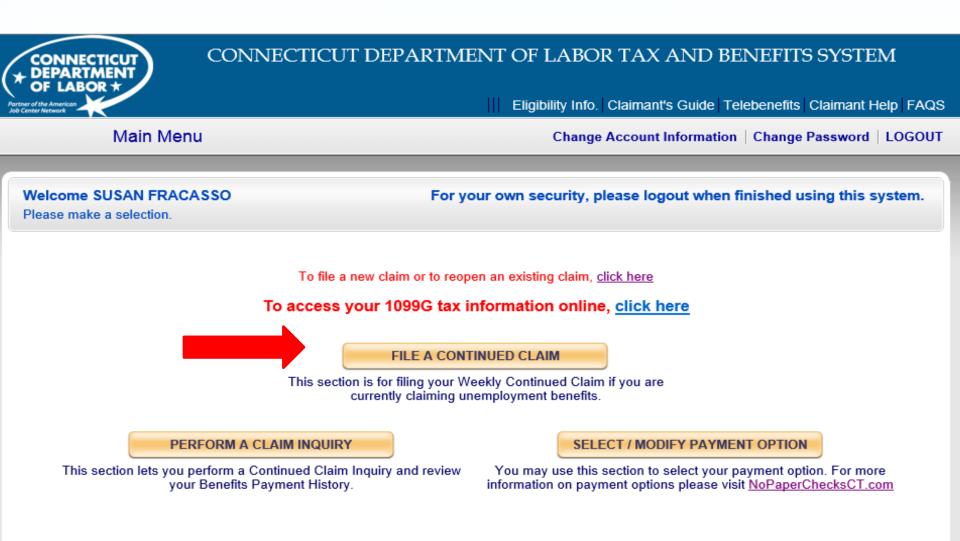
- Log-in with your user name and password
- Be prepared to answer questions regarding your weekly eligibility

File Your Weekly Claim and Manage Your Unemployment Claim

Use this service for the following:

- File your Weekly/Continued Claim
- Select/Change Direct Deposit or Debit Card
- Check status of your most recent payment
- View Payment History
- If you worked at all, you must report your gross earnings and hours worked, even if you have yet to be paid

Filing Weekly Continued Claims Online



Performing a Claim Inquiry On-line

Sunday: 12 a.m. to 11 p.m. Monday – Friday: 6 a.m. to 8 p.m.

To file a new claim or to reopen an existing claim, click here

To access your 1099G tax information online, click here

FILE A CONTINUED CLAIM

This section is for filing your Weekly Continued Claim if you are currently claiming unemployment benefits.

PERFORM A CLAIM INQUIRY

This section lets you perform a Continued Claim Inquiry and review your Benefits Payment History.

SELECT / MODIFY PAYMENT OPTION

You may use this section to select your payment option. For more information on payment options please visit <u>NoPaperChecksCT.com</u>

How Much Will I Receive?

- Base Period = 4 calendar quarters
- WBR = Weekly Benefit Rate (Approximately ½ gross weekly wage)
- 26 weeks of full benefits



52-week benefit year (starts when you file a new claim)

Maximum benefit amount:

(Total unemployment \$ available over a benefit year) WBR x 26 (CT Max. \$649 x 26 = \$16,874)

There are no extensions!

How Much Will I Receive?

\$15 Dependency Allowance up to a maximum of 5 dependents (\$75) Must be the main support Children

- Under 18 or
- Under 21 & a full time student
- Disabled children of any age

Non-working Spouse

 Must live in household, be currently unemployed, not collecting unemployment, and either has not worked in the last 3 months, be pregnant, or have a long-term disability



Reasons Benefits May Be Reduced or Denied

- Dismissal Payments
 - Notice Pay
 - Severance
 - Retention Bonus
 - Vacation/Personal Time
- Other Income
 - Part-time Employment
 - Pensions/Retirement Plans



Payments That May Reduce Benefits: Part-Time Employment

<u>Example:</u>

Weekly Benefit Rate\$300P/T Gross Earnings\$90 $2/3 \times $90 =$ \$60

\$300 (WBR)
<u>- 60</u> (2/3 of P/T Gross)
\$240 (Partial Benefit)

Extends Number of Weeks Benefits to 32.5



Payments That May Reduce Benefits: Pensions

Pension and 401K

- Only payments from employers who contributed to the plan in the past 2 years are deductible
- Deductions from UI benefits begin upon receipt of first payment
- No effect on benefits if rolled over to other qualified plan



Reduction in Benefits Pension Offsets – Lump Sum

Example:

Weekly Benefit Rate \$300 401K lump sum distribution \$50,000 Employer part of the \$50K = \$20,000 Age and sex of worker = 50 year old male Life expectancy of worker = 29 years Prorated Weekly Pension = \$13.62 (\$20,000 /29 year life expectancy/52 weeks) \$300 WBR <u>- 13.62</u> Prorated weekly pension \$286 Adjusted benefit (after rounding) * Extends number of weeks to 27.27



Reduction in Benefits Pension Offsets – Monthly Pension

Example:

PENSIONS

Weekly Benefit Rate\$300Monthly Pension\$500Prorated Weekly Pension\$115.38

\$300.00 WBR
<u>-115.38</u> Prorated weekly pension
\$184.00 Adjusted benefit (after rounding)

* Extends number of weeks to 42.39



Weekly Eligibility Requirements

Be able and available for full-time work*

Make reasonable efforts to find work (Minimum of three employer contacts on two separate days)

File a weekly continued claim



Example: Monthly Work Search Record

Keep track of all your work search efforts

Date of Contact	Employer Name, Address and Telephone Number	Method of Contact (In-person, mail, internet)	Name of Contact Person	Job/Position Applied For	Result of Contact (waiting, pending, not hired, interviewed)

Weekly Eligibility Requirements

You may be selected to participate in a Work Search Audit or a Reemployment Services and Eligibility Assessment (RESEA) at an American Job Center

If selected, provide proof of job search efforts, complete a full CTHires registration, and any other required forms

Participation is a *condition of eligibility* for unemployment benefits



Have a Problem or Question? www.filectui.com



Live Chat is currently unavailable due to increased seasonal claim activity to allow DOL staff to process unemployment claims. If you need assistance with your claim, please visit a full service American Job Center. Locations and hours can be found <u>here.</u>



Claimant's Guide to Unemployment Benefits

Effective October 7, 2018, the maximum weekly benefit rate (WBR) will be \$631

QUICK CLICK – Use our Online Assistance Center for help with these topics:

Please allow approximately 3 – 5 business days for requests below to be processed.

Please note: If you have returned to work please stop filing your weekly claim. Please be advised that the week you return to full time work is the week your unemployment must end. If you wish to report your RTW status, please report to one of our <u>American Job Centers</u> for assistance.

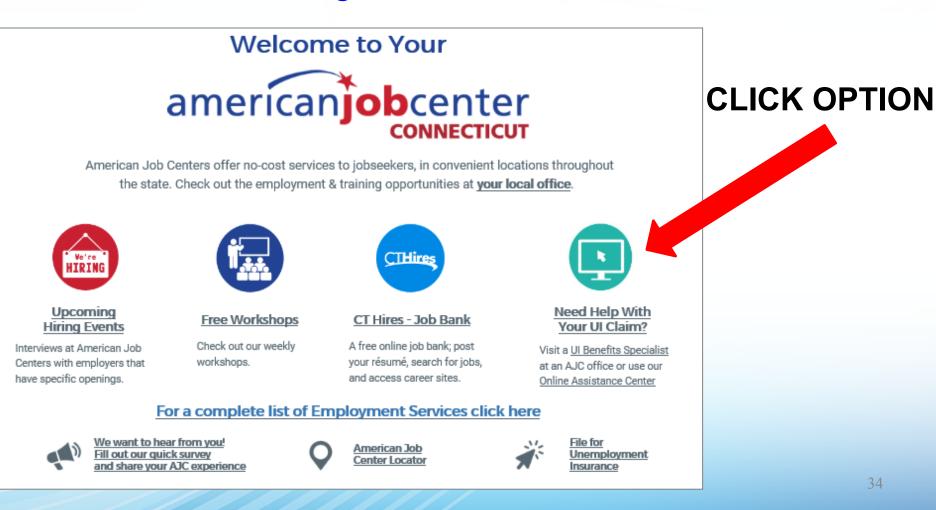
- Address Change Request
- <u>Missed filing a weekly claim</u> (one week)
- My CT Tax and Benefits Account is Locked
- File an appeal online
- <u>1099G Tax Form Requests</u>
- Void 11

- Hearing forms
- <u>Report unauthorized change</u>
- American Job Center information
- Overpayment Assistance
- I live out of Connecticut and need help filing

Next steps after filing your Unemployment Claim

Lost your Debit Card? Call Key Bank Customer Service at 1-866-295-2955

Have a Problem or Question? In-Person Assistance www.jobcenterct.com



American Job Center Services

- Free Job Search Support & Unemployment Insurance Assistance
- Offices throughout the state and country (www.careeronestop.org)
- Services are free of charge and you do not have to be unemployed



American Job Center Locations

Comprehensive Offices

Sites that offer a full range of services

Bridgeport	2 Lafayette Square(GPS Users: 350 Fairfield Avenue)	(203) 455-2700
Hamden	37 Marne Street	(203) 859-3200
Hartford	3580 Main Street	(860) 256-3700
Montville (GPS Users: Uncasville)	601 Norwich-New London Turnpike., Suite 1	(860) 848-5200
New Haven	560 Ella T. Grasso Boulevard	(203) 624-1493
Waterbury	249 Thomaston Avenue	(203) 437-3380
Montville (GPS Users: Uncasville) New Haven	601 Norwich-New London Turnpike., Suite 1 560 Ella T. Grasso Boulevard	(860) 848-5200 (203) 624-1493

Affiliate Offices

Not all services are available at these sites

Ansonia	4 Fourth Street	(203) 397-6647
Bristol	430 North Main Street at Tunxis Community College	(860) 899-3620
Danbury	185 Main Street	(203) 730-0451
Danielson	562 Westcott Road	(860) 774-4077
Derby	101 Elizabeth Street	(203) 734-3443
East Hartford	417 Main Street at Goodwin College	(860) 929-3880
Enfield	170 Elm Street at Asnuntuck Community College	(860) 745-8097
Manchester	893 Main Street	(860) 643-2222
Meriden	87 West Main Street, 2 nd Floor	(203) 238-3688
Middletown	272 South Main Street	(860) 347-7691
New Britain	260 Lafayette Street	(860) 899-3500
New Haven	560 Ella T. Grasso Boulevard	(203) 624-1493
Stamford	141 Franklin Street, 2 nd Floor	(203) 353-1702
Torrington	59 Field Street	(860) 496-3500
Willimantic	1320 Main Street, Tyler Square	(860) 450-7603
Winsted	55 Park Place at Northwestern Community College	(860)

American Job Center Services

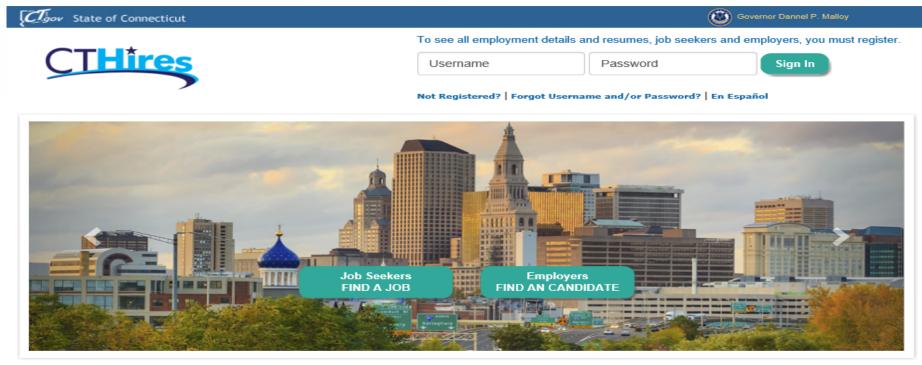






- Computers, Copiers, Mail, Fax, Internet Access, Résumé & Cover Letter Services
- Labor Market Information
- Re-employment Workshops
- Career Counseling & Veteran Services
- Employer Recruitment Events

CTHires <u>www.cthires.com</u> CT's free employment & training site

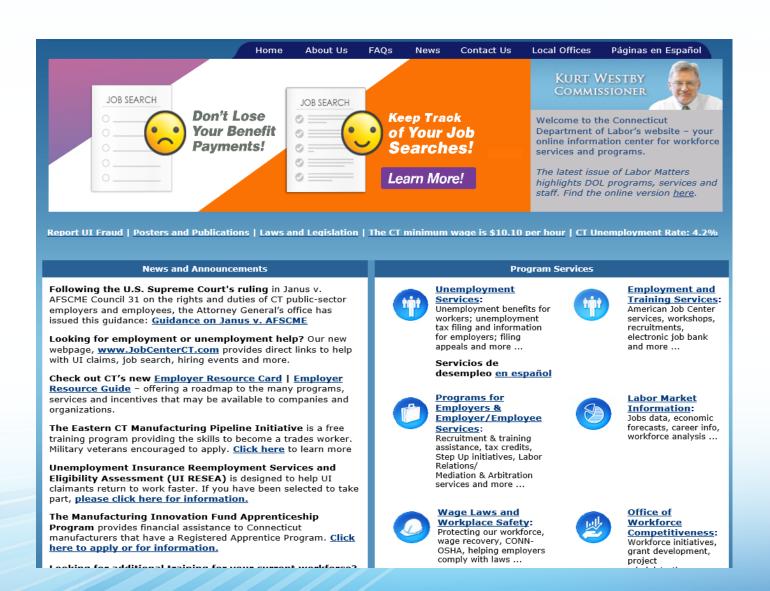




CTHires Personalized Dashboard

 My Individual Workspace My Dashboard 	This page int	My Individual Workspace <u>Christine Flammia</u> troduces you to system features and offers s interests you.		to start customizing the	
How We Can Help You 🛛 🕨					
Directory of Services			?	For a tutorial click the video icor	
My Resources	My Dashboard How We Can Help You D	irectory of Services My Resources			
E Quick Menu Job Search Resumé Builder					
My Portfolio	Get Recruited by 1				
Career Services	We can guide you through the process of creating a professional resumé, setting up automated job searches, and				
Job Seeker Services	contacting potential emplo				
Education Services	- Charles				
Labor Market Services	Services Preview	0000	- Allenand		
Workplace Training	Career Services	I Financial Services	I Job Seeker Service	s 🗵	
Communication Center Appointment Center	Career Explorer Learn what career or type of job b you.	est suits More Financial Service	i O Job Search Find current	t job openings.	
Assistance Center	Career Informer Highlight a specific occupation an detailed information about it.	d display 🕒 Current Events	Resumé Bui Create, stor online.	<u>lder</u> e and update your resumé	
Learning Center	-		2 Virtual Recr		
Customer Satisfaction Survey	More Career Services	Workshop/Training	Create a sys	stem job search alert.	
	My Personal Profile	Meetings	<u>More Job S</u>	Seeker Services 오	
	My Background	Rapid Response	<u>0</u>	148)	

CT Department of Labor: <u>www.ct.gov/dol</u>



THE OFFICE OF APPRENTICESHIP TRAINING



ABOUT CONNECTICUT'S APPRENTICESHIP PROGRAM

Apprenticeship is a paid training program of earning while learning. This on-the-job training, combined with classroom instruction, ensures a well-qualified, job-ready employee. Apprenticeships generally range from one to four years and at completion, the Connecticut Department of Labor's Office of Apprenticeship Training provides a portable training credential. A Registered Apprenticeship program can help employers develop a world-class workforce, enhance productivity, profitability and the bottom line. Hundreds of companies are already benefitting their business by taking advantage of wage subsidies, tuition reimbursements, training scholarships, Step Up training subsidies, and tax credits.

Current Apprentice Job Openings



EMPLOYERS

Hire and train the employees your company needs



APPRENTICES

Interested in on-the-job training and a new career?



GENERAL INFORMATION

Apprenticeship 101 – all the details about CT's program

Labor Market Information



Data is available Statewide and by the following areas:

Connecticut Career Paths 2017. Personal guide to career decision-

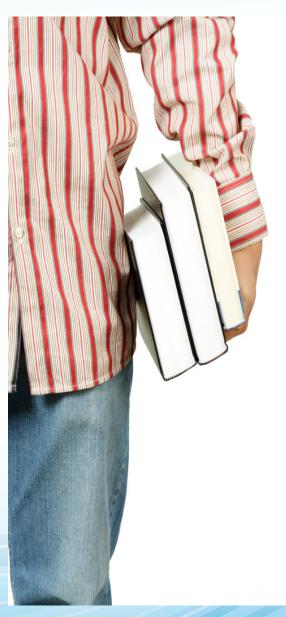
making. Provides the info needed to help learners, from youth to adults, make informed decisions about career choice and preparation. Select by LMA 🗸 Select by WDA 🗸 Select by County 🗸

Workforce Innovation and Opportunity Act (WIOA)

- Goal: Help Dislocated Workers transition to new employment as quickly as possible
- ✓ Federally funded available in every state and U.S. Territory (1-877-US-2JOBS or <u>www.servicelocator.org</u>)
- ✓ No income requirements and *not* an entitlement
- ✓ Starts upon notice of layoff
 if found eligible



WIOA Dislocated Worker Program



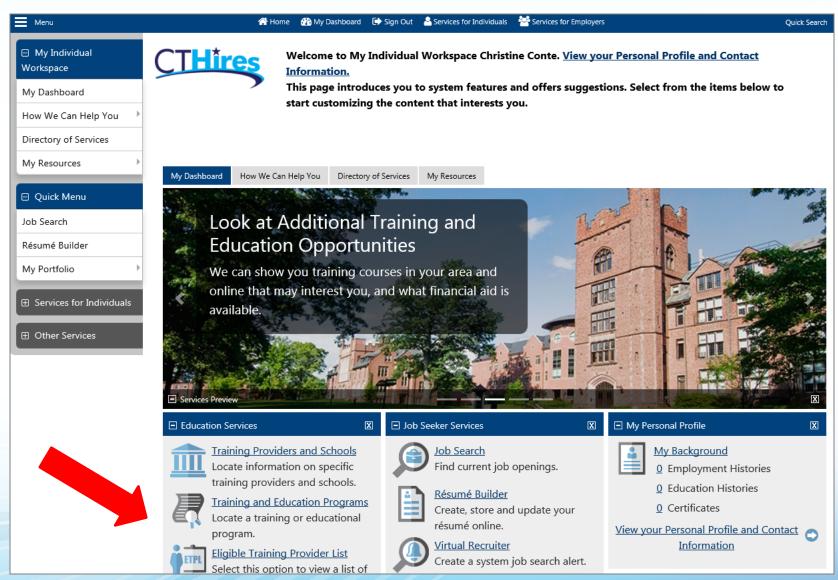
Not an Entitlement

- Must qualify as a Dislocated Worker under the Workforce Innovation and Opportunity Act (WIOA)
- Based on individual need, not income or educational attainment

Types of Services

- Customized Job Search Support
- Classroom Training
 - ✓ WIOA Eligible Training Provider List on *CTHires*
 - Must be <u>pre-approved</u> no reimbursement
 - Funding caps
- On-the-job training

WIOA Eligible Training Provider List on CTHires



Dislocated Worker Approved Training

WEEKLY WORK SEARCH ACTIVITIES WAIVED

Enrolled in training approved and funded under WIOA or TAA.



 You receive an approval of self-paid, full-time training from DOL by completing an approved training questionnaire found under hearing notices on <u>www.filectui.com</u>

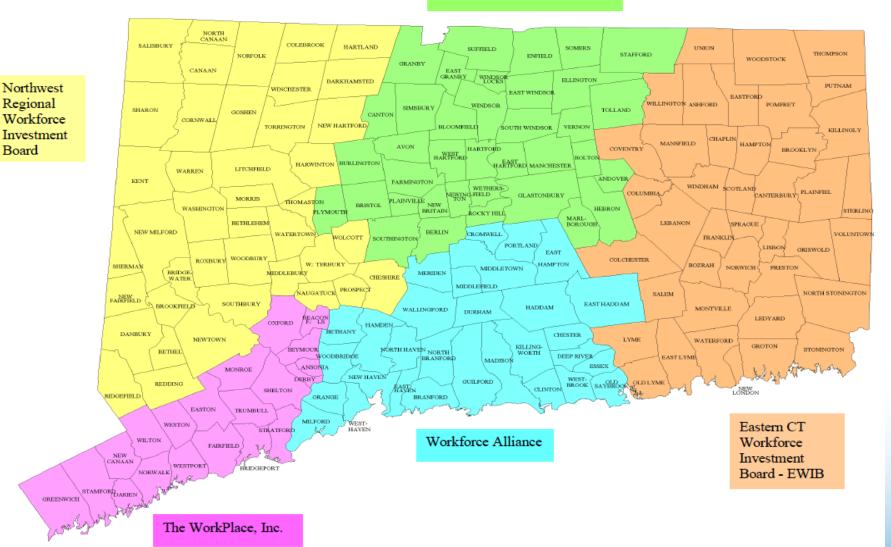
Unemployment limited to **26 full weeks of benefits**, even if in approved training

WIOA Dislocated Worker Program



- 1. Complete A full CTHregistration
- Attend a WIOA orientation/ information session at your local American Job Center
- Complete Dislocated Worker
 Certification and provide necessary documentation

Workforce Development Board Areas



Capital Workforce Partners

American Job Center WIOA Phone Numbers

NORTHWESTERN CONNECTICUT

NORTH CENTRAL CONNECTICUT

Danbury	(203) 730-0451	Bristol	(860) 899-3620
Torrington	(860) 496-3500	East Hartford	(860) 929-3880
Waterbury*	(203) 574-6971	Enfield	(860) 745-8097
		Hartford*	(860) 656-2500
		Manchester	(860) 643-2222
		New Britain	(860) 899-3500

SOUTH CENTRAL CONNECTICUT

EASTERN CONNECTICUT

Hamden*	(203) 859-3200	Danielson	(860) 774-4077
Meriden	(203) 238-3688	Montville*	(860) 848-5240
Middletown	(860) 347-7691	Willimantic	(860) 450-7603
New Haven*	(203) 624-1493		

SOUTHWESTERN CONNECTICUT

Bridgeport*	(203) 333-5129		
Derby; Ansonia	(203) 734-3443; (203) 397-6647		
Stamford	(203) 353-1702		
Outside Bridgeport Calling Area Toll Free 1-866-859-8818			

* Denotes comprehensive American Job Centers

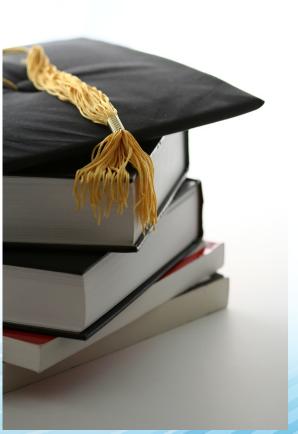
Trade Adjustment Assistance (TAA) <u>www.doleta.gov/tradeact</u>

Provides assistance to workers separated from employment due to foreign competition, such as a shift in production or services to a foreign country or a decline in sales or in production of articles or supply of services.

- Training Opportunities
- Trade Readjustment Allowances (TRA)
- Reemployment Trade Adjustment Assistance (RTAA)
- Job Search Allowances
- Relocation Allowances
- Health Coverage Tax Credit (HCTC)



Office of Higher Education and Board of Regents for Higher Education



- <u>www.ctohe.org</u> or <u>www.ct.edu</u>
- College Degrees and Courses
- Student Financial Aid Information
- Tuition Waivers Veterans & Seniors

Employee Benefits Security Administration

Protects and enforces your rights under ERISA, COBRA, HIPAA

Toll-Free: 1-866-444-3272 or <u>www.dol.gov/agencies</u> <u>ebsa</u>



Health Insurance Special Enrollment Period www.healthcare.gov

HealthCare.gov	Learn	Get Covered	Log in	Español
Individuals & Families Small Businesses	All Topics	~		SEARCH
Glossary				
			FIND PLANS AND PRICE	S
Special Enrollment Period			Answer a few quick ques available health plans ar premiums, including any	nd estimated / savings you qualify
YTweet 11 Image: Like \$ 15 Image: Email Image: Email			for based on your income.	

We'll also tell you your next steps.

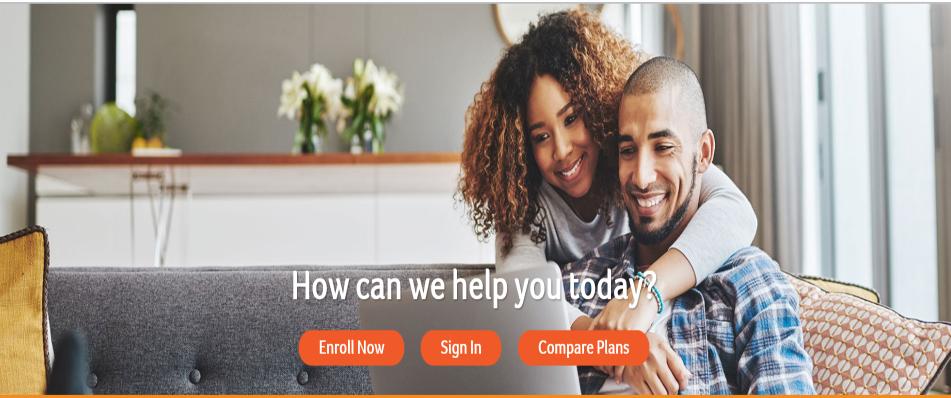
START HERE »

A time outside of the Open Enrollment period during which you and your family have a right to sign up for health coverage. In the Marketplace, you generally qualify for a special enrollment period of 60 days following certain life events that involve a change in family status (for example, marriage or birth of a child) or loss of other health coverage. If you don't have a special enrollment period, you can't buy insurance through the Marketplace until the next Open Enrollment period. Job-based plans generally allow special enrollment periods of 30 days.

COBRA & Special Enrollment in An Affordable Care Act Plan

- You can decline COBRA altogether
 - You'll have 60 days from your last day of coverage to apply through AHCT
- You can accept COBRA for the months that your employer covers the monthly premium
 - You'll have 60 days from the last day of the month of your employer's contribution
 - You also have advance availability you can apply up to 60 days early to avoid a gap in coverage.
- You can keep COBRA beyond your employer's contribution
 - You can apply during the next Open Enrollment, or within 60 days of your COBRA ending.

Health Insurance www.accesshealthct.com 1-855-805-4325



Open Enrollment for 2018 coverage has ended. You may still enroll if you qualify for a Special Enrollment Period or HUSKY. Click Here to learn more or call 1-855-805-4325.

0000



Coverage







Plans





Health

Benefits of Coverage

Medicaid/ Children's

55

Financial Help Through ACCESS HEALTH CT www.accesshealthct.com 1-855-805-4325

- There are two ways you can get help paying for coverage
- Advance Payment Premium Tax Credits
 - Reduce your monthly bill
- Cost-Sharing Reductions
 - Reduce out-of-pocket expenses like deductibles or copays
 - Available at the Silver level for those who qualify
- AHCT uses your projected annual income to determine if you qualify for financial help





Financial Help Income Guidelines For ACCESS HEALTH CT

Income Guidelines for 2020 Financial Help

	Individual	Family of 2 (no children)	Family of 4 (no children)
Advanced Premium Tax Credit (APTC)*	MAGI of \$17,236 - \$49,960	MAGI of \$23,336 - \$67,640	MAGI of \$35,535 - \$103,000
Cost-Sharing Reduction (CSR)	MAGI of \$31,225 or less	MAGI of \$42,275 or less	MAGI of \$64,375 or less
HUSKY Health (Medicaid and CHIP)	MAGI of \$17,236 or less*	MAGI of \$23,336 or less*	MAGI of \$35,535 or less*

*Even if your income is higher than this amount, you may still qualify for Medicaid coverage depending on your household situation. For more information, please contact us.

Important note: If your household income changes during the year, your financial help can change too. Be sure to report all changes to your household income to Access Health CT within 30 days. If you fail to report income changes to us, you may have to repay to the IRS some or all of the APTC you received when you file your federal income taxes.

*If you qualify for Husky Health, you do not qualify for APTC.

AccessHealthCT.com | Follow us on: 🚹 💟 🛗 🖸

General Health Insurance Questions www.ct.gov/oha 1-866-466-4446



WHAT'S THE OFFICE OF THE HEALTHCARE ADVOCATE?

If you need healthcare or healthcare coverage or have problems with your coverage and don't know where to turn, please call us. The Office of the Healthcare Advocate (OHA) is an independent agency here to help you understand what options you have, how to get and fight for your healthcare coverage, including coverage for mental health or substance use treatment, and to make sure you get covered for your healthcare needs.

OHA is YOUR advocate. Our only interest is consumers.

Our services are free and confidential and provided in real time. 1.866.466.4446

What People Say About OHA

Watch testimonials here:

IEWS

Tuesday, May 08, 2018

Essential Health Benefits Protected

General Assembly Passes Key Consumer Protection

Wednesday, September 20, 2017

<u>"Connecticut Speaks Out on</u> <u>Healthcare Costs" Public Meeting</u> <u>Series: Share the Story of Your</u> <u>Challenge Affording Healthcare</u>

Tell your story and impact policy change to make healthcare more affordable

Thursday, March 30, 2017

Office of Healthcare Advocate Saves \$11 million for Consumers in 2016



OHA Videos on YouTube -- click on the image above



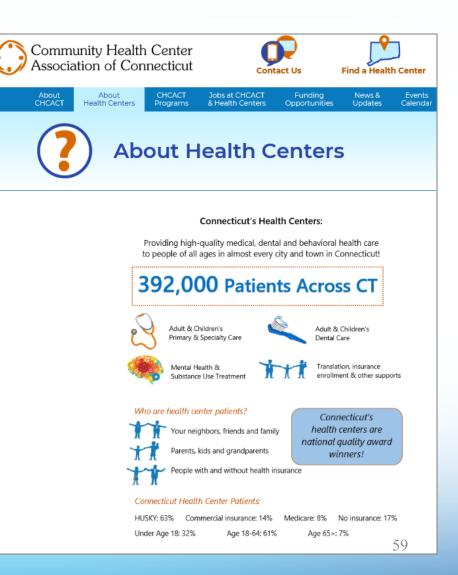


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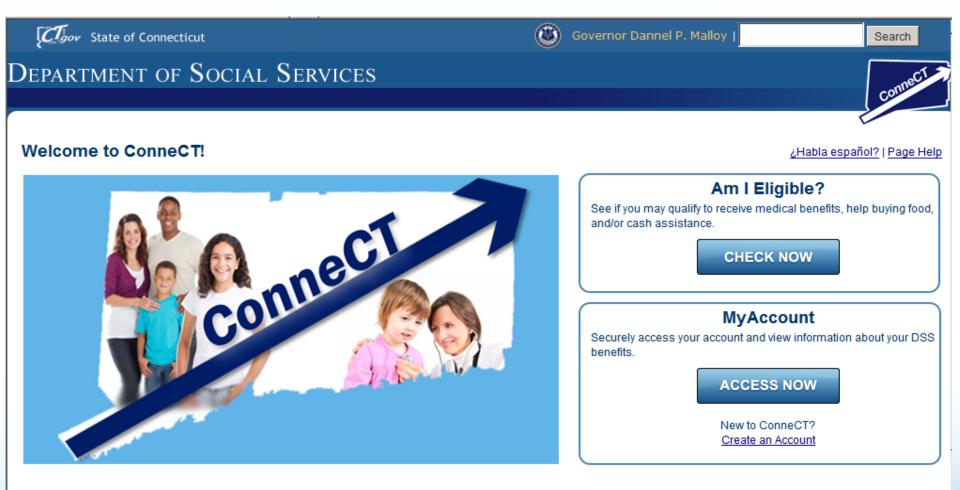
Federally Qualified Health Centers www.chcact.org

Provide <u>medical</u>, <u>dental</u> and <u>behavioral health</u> services to people regardless of:

- Age
- Insurance
- Immigration Status
- Ability to Pay



Department of Social Services www.connect.ct.gov



About ConneCT

ConneCT is the easy way to get information about your benefits and other DSS programs

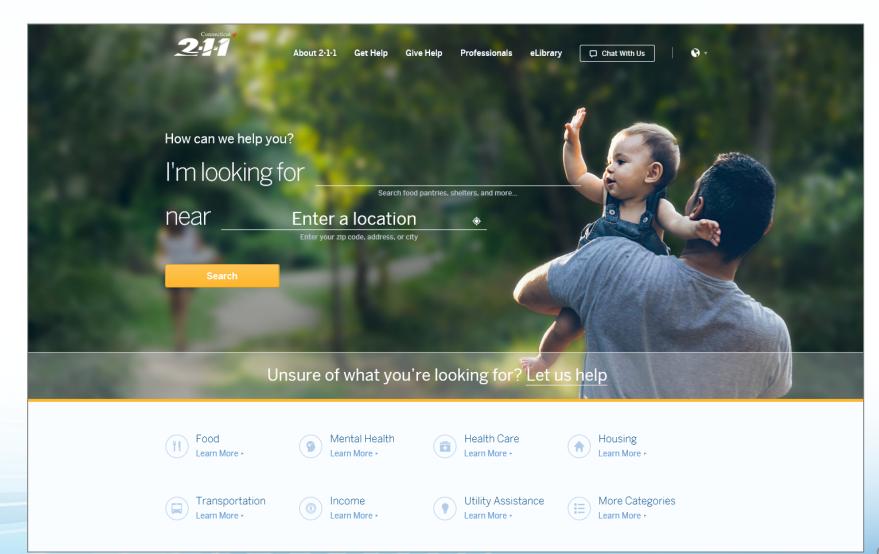
Get Applications and Forms

DSS applications and forms are available online.

Frequently Asked Questions

Find answers to the most commonly asked questions about ConneCT

Support Services www.211ct.org



Community Services Representatives

Safety net in time of need with confidential referral to community services



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Greg Vavrek JJD United Labor Agency <u>www.ctula.org</u> 272 South Main St. Middletown, CT 06457 (860) 347-8060

Katherine Mamed JJD United Labor Agency <u>www.ctula.org</u> 56 Town Line Rd. Rocky Hill, CT 06067 860-258-6640 x-224 Emmett Burton Lourdes Gonzalez JJD United Labor Agency www.ctula.org 22 Orange Street Hartford, CT 06106 (860) 727-9301

Kimberly Keane JJD United Labor Agency www.ctula.org 83 Prospect Street Waterbury, CT 06702 (203) 755-8745

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