

ATTENTION

Personal Care Attendants (PCAs) and Direct Support Professionals (DSPs)

If you do not have health insurance and would like access to the premium assistance contribution you must provide a [HUSKY](#) and [Covered CT](#) denial letter.

If you need a denial letter to qualify for premium assistance contribution, follow these steps:

- Step 1:** Call Access Health at [1-855-805-4325](tel:1-855-805-4325) or go to www.accesshealthct.com
The application you submit for health insurance here will assess your eligibility for Medicaid (HUSKY), Covered CT, or a plan on the Health Insurance Exchange.
** When applying be sure to check the box or indicate that you would like to apply for financial assistance, this will ensure you are reviewed for all of the available health insurance groups mentioned above.*
Checklist of information you will need to apply:
- **Date of Birth** and **social security** number for all family members that need coverage.
 - **Projected Annual income** (include upcoming bonuses or raises and income from all sources not just your PCA work).
- Step 2:** If you **are** eligible for Medicaid (HUSKY) or Covered CT, you **are not** eligible for the Premium Assistance Contribution benefit.
- If you are **NOT** eligible for Medicaid or Covered CT, **save the denial letter.**
- You will use the denial letter as part of your application for the Premium Assistance Contribution Benefit when the application is available.
- Step 3:** Submit the enclosed/attached application to the Fiscal Intermediary (Allied or Sunset Shores). In order to receive the first payment, **you must submit your applications** with attached denial letters **no later than February 24th, 2023** in order to receive the funds by March 13th, 2023. This benefit payment will be included as part of your paycheck.
- Step 4:** **Return to the Health Insurance Exchange by Calling Access Health** at [1-855-805-4325](tel:1-855-805-4325) or going to www.accesshealthct.com to purchase the plan that is right for you. Once you pay the first month's premium, your health insurance will go into effect in accordance with the timeline shared by the insurance company.

******* *Access Health CT is exploring the option of a Special Enrollment Period for eligible PCAs to use the new premium stipend after the January 15, 2023 deadline to purchase affordable healthcare on the exchange. When details become available, they will be communicated with the union prior to the end of regular enrollment.*



IMPORTANT MESSAGE REGARDING ELIGIBILITY FOR Health Insurance Premium Assistance for PCA's and DSPs

Personal Care Attendants and Direct Support Professionals (PCA/DSP) may be eligible for additional funds which can be used to help purchase health insurance, to defray the cost of health-related expenses such as: co-pays, prescriptions, deductibles, or to offset other expenses. Article 13A of the Collective Bargaining Agreement (CBA), titled Premium Assistance Contributions received approval by the federal Center for Medicaid and Medicare Services (CMS) on 12/16/22. PCAs and DSPs should prepare to meet the eligibility requirements to qualify for the benefit. **The eligibility requirements are included below.**

- (1) A PCA/DSP must be actively employed by and worked for a minimum of 6 months under each individual consumer employer that benefits are being applied for.
- (2) proof that the PCA/DSP does not have medical coverage
 - a. For example, through another job or through a spouse
- (3) And proof that the PCA/DSP has applied for and been denied coverage through both Medicaid (HUSKY) & Covered CT.

The Premium Assistance Contribution will provide up to an annual maximum of \$5000 and is calculated at 6% of the PCA/DSPs total wages earned over the previous 6 months of active employment per each individual consumer-employer.

- If a PCA/DSP has not worked a full 6 months, then a PCA will not be eligible until a full six (6) months has been worked.
- If the PCA/DSP is active or eligible for Medicaid (HUSKY) or Covered CT they are **not eligible** for the benefit.

The Fiscal Intermediaries will be administering this benefit on behalf of the Department of Social Services and Department of Developmental Services. See attached application (Sunset) or refer to the online fillable form (Allied) for submission process. Employers of Record are encouraged to share information about this benefit with their PCA/DSPs. The Medicaid (HUSKY) and Covered CT denial letters must be submitted to the Fiscal Intermediary (FI) as part of the PCA/DSP's application package.

Similar to the CT Paid leave benefits, the PCA Workforce Council is not the administrator for Medicaid or Covered CT, and PCA/DSPs should direct their eligibility questions regarding Covered CT to Access Health CT, the State's Health Insurance Exchange, by calling [1-855-805-4325](tel:1-855-805-4325), or through e-mail or live chat by going to <https://www.accesshealthct.com/get-help/>. Medicaid information can be found at <https://www.connect.ct.gov/access/jsp/access/Home.jsp>.