

It's Here! Connecticut's Affordable Health Care

Updated January 2010



Governor
M. Jodi Rell

A Quick Guide to Charter Oak

Benefits package includes:

- Preventive care office visits (i.e., annual physical): 100% covered;
- Primary care office visits with \$25 co-pay;
- Specialist office visits with \$35 co-pay;
- Ambulance: 100% covered in emergencies;
- Emergency room: \$100 co-pay (waived if emerg.);
- Prescription medication: three-tiered co-pay as low as \$10; \$7,500 annual benefit limit;
- Durable medical equipment: no co-pay, \$4,000 annual limit;
- Behavioral health services provided through Charter Oak Behavioral Health, \$25 - \$35 co-pay;
- Outpatient rehab.: \$35 co-pay, 30 visits per year;
- Maternity: pre- and post-natal care, 100% covered;
- Outpatient surgical: at least 80% covered after deductible met *;
- Outpatient Lab and Radiology: at least 80% covered after deductible met *;
- Inpatient hospital: at least 90% covered after deductible met *;
- Inpatient rehab./skilled nursing: 14 days/year, at least 80% covered after deductible met *;
- Total annual benefit \$100,000; total lifetime benefit \$1 million (after minimum 10 years membership in plan)

*Enrollee's cost for this service is, at **maximum**, the **deductible** amount **plus** 'co-insurance' amount combined. The maximum co-insurance amount is equal to the enrollee's deductible.

For the first time, health coverage access for adults of all incomes

Whether you believe health insurance is a right or a privilege, there's no arguing that it is a necessity. But for many Connecticut residents – employees of small businesses, people between jobs, young graduates, early retirees – affordable health coverage has been out of reach. All that is changing with the Charter Oak Health Plan.

For the first time, Connecticut adults who aren't lucky enough to get health insurance on the job will have access to decent, affordable coverage. As proposed by Governor M. Jodi Rell and approved by the General Assembly, Charter Oak offers coverage to the uninsured and to many adults experiencing financial hardship in paying unaffordable, non-group premiums on their own.

The State of Connecticut is contracting with three private insurers – Aetna Better Health, AmeriChoice by United Healthcare, and Community Health Network of Connecticut – to coordinate benefits and medical providers.

When you join Charter Oak, you'll select one of these insurers and participating doctors. Your monthly premium and annual deductible will depend on your household income (see chart on reverse side). Individual premiums range from \$93 to \$296, and annual deductibles range from \$150 to \$900.

It's important to note that Charter Oak will cover enrollees with pre-existing medical conditions.

What's the best way to get more information and apply for Charter Oak health coverage? Call our toll-free customer service center at 1-877-77-CTOAK (1-877-772-8625). Or visit our website at www.charter oakhealthplan.com. Welcome!

Charter Oak Income Guidelines

| Family Size | | | | | | | |
|---------------------|---------------------|---------------------|---------------------|---------------------|----------------------|------------------------|--------------------------|
| 1 | 2 | 3 | 4 | 5 | 6 | Charter Oak Premium | Charter Oak Deductible * |
| Under \$16,245 | Under \$21,855 | Under \$27,465 | Under \$33,075 | Under \$38,685 | Under \$44,295 | \$93/mo Per ind. | \$150 Ind. \$300 Family |
| \$16,245 - \$20,035 | \$21,855 - \$26,954 | \$27,465 - \$33,873 | \$33,075 - \$40,792 | \$38,685 - \$47,711 | \$44,295 - \$54,630. | \$124/mo Per ind. | \$200 Ind. \$350 Family |
| \$20,035 - \$25,450 | \$26,954 - \$34,239 | \$33,873 - \$43,028 | \$40,792 - \$51,817 | \$47,711 - \$60,606 | \$54,630 - \$69,395 | \$184/mo Per ind. | \$400 Ind. \$600 Family |
| \$25,450 - \$32,490 | \$34,239 - \$43,710 | \$43,028 - \$54,930 | \$51,817 - \$66,150 | \$60,606 - \$77,370 | \$69,395 - \$88,590 | \$213/mo Per ind. | \$750 Ind. \$1400 Family |
| Over \$32,490 | Over \$43,710 | Over \$54,930 | Over \$66,150 | Over \$77,370 | Over \$88,590 | \$293/mo max. per ind. | \$900 Ind. \$1750 Family |

Income Guidelines effective February 1, 2010

Depending on your income, you may be eligible for a reduced premium and deductible as a Charter Oak member. This chart will give you an indication of the cost. Uninsured adults of all incomes from age 19 through age 64 can join Charter Oak. Insured adults may be accepted in cases of financial hardship. Our customer service representatives can provide details on requesting an exception.

* Deductible applies only to inpatient hospital, outpatient surgical, inpatient rehabilitation/skilled nursing, outpatient radiology & lab.

A first in the future of health care

Connecticut's Charter Oak Health Plan is a pioneering strategy to bring affordable group health insurance rates to uninsured individuals. To achieve this, Charter Oak balances a credible health benefits package with reasonable costs for enrollees.

Depending on enrollees' choice of our three participating insurers, the maximum premium is \$296. In addition, the Governor and legislature appropriated \$11 million to reduce the cost for modest-income enrollees (see chart above). Charter Oak coverage is available for as low as \$93 per month, \$150 annual

deductible, \$150 annual co-insurance for some services, plus co-payments.

Note on the waiting period

By statute, Charter Oak enrollees cannot have been covered by health insurance during the past six months. However, applicants can request an exception to this waiting period for such factors as job loss, financial hardship or loss of HUSKY Plan eligibility due to age or income. Our customer service representatives will provide details on requesting an exception.

Applying for Charter Oak

- 1 Fill out the Charter Oak Quick-Start Application. You can download it from www.charteroakhealthplan.com, or call 1-877-77-CTOAK.
- 2 Send the signed application to our customer service center at the PO box listed on the application.
- 3 You'll be notified by mail of your premium and deductible cost estimate, along with an enrollment form to join one of three Charter Oak health plans. We may also ask you some follow-up questions.
- 4 Insurance coverage will begin on the 1st of a month, depending on the timeframe of application filing, processing, and health plan selection by the applicant. You will receive written notification of when your coverage starts.
- 5 Customer service and support is available at 1-877-77-CTOAK (Monday - Thursday, 9 a.m. to 8 p.m.; Friday 9 a.m. to 6 p.m.; and Saturday, 10 a.m. to 2 p.m.).

For an application, call:

1-877-77-CT-OAK

or visit:

www.charteroakhealthplan.com