



The American Rescue Plan Act (ARPA) Improved Access to Affordable Coverage for Thousands of Connecticut Consumers¹

The American Rescue Plan both increased premium assistance and eliminated the cliff at which middle-income Americans no longer qualified for financial assistance.

Unless Congress acts, these needed affordability supports will expire at the end of this year.

ARPA drove record enrollment and lowered costs for the majority of enrollees.

Historic enrollment growth

ARPA's premium support drove Access Health CT's **highest enrollment on record**. 112,634 individuals enrolled in coverage in the recently completed open enrollment season, including 19,295 individuals who newly enrolled in coverage this year.

- This is **an increase of 1.3%** compared to the same period last year.
- This includes approximately 21,000 middle-income individuals,² who for the first time qualified for financial support.

Substantial affordability support

Thanks to ARPA's premium assistance, **annual premium expenses fell by an average of \$1,584 per household** compared to 2021.

In 2022:

- 28% of enrollees will pay <\$10 per month for coverage.
- 32% of enrollees will pay <\$25 per month for coverage.

Affordability enhancements enable greater financial security and health protections for Connecticut's consumers.

Increased purchasing power

Greater affordability enabled many households to "purchase up" in 2022, opting for silver or gold plans that offer better protection from high out-of-pocket costs.

- In 2022, 3,506 individuals elected for a plan at a higher metal tier, including 2,678 individuals who moved from bronze to silver or gold plans, and 618 individuals moved from silver to gold plans.

¹ Factsheet is based on information and data collected from *AccessHealth CT*. Data updated as of March 2, 2022.

² Defined as households >400% of the federal poverty level (FPL) which include individuals making over \$54,360 per year or over \$111,000 for a family of four.

The expiration of ARPA premium affordability measures will dramatically raise premiums, disrupt markets, and increase the number of uninsured, with consumers feeling the impacts as soon as September.

Increased cost to consumers

AccessHealthCT estimates that 65,539 enrollees from Connecticut will see reduced or eliminated financial support without ARPA, with **annual premium spending expected to increase by \$1,584 per household.**

- “Sticker shock” will begin as soon as September 2022, when Connecticut’s consumers begin to receive renewal notices for their insurance coverage.