



**Connecticut Medical Assistance Program**  
Policy Transmittal 2022-40

Provider Bulletin 2022-56  
July 2022

Deidre S. Gifford, MD, MPH, Commissioner

Effective Date: July 1, 2022  
Contact: See Below

**TO: All Providers**

**RE: Covered CT Program**

The Connecticut Department of Social Services (DSS) is pleased to announce the Covered CT program. Covered CT is a program that covers out of pocket costs, non-emergency medical transportation (NEMT) and dental services for certain income-eligible individuals who purchase coverage through Access Health. In partnership with the Office of Health Strategy and federal Medicaid Partners (pending approval) DSS is responsible for covering these costs resulting in zero out-of-pocket coverage for eligible individuals.

Covered CT was established in accordance with state law in sections 15 through 19 of Public Act 21-2 of the June 2021 special session, as amended by section 252 of Public Act 22-118. DSS submitted a demonstration waiver under section 1115 of the Social Security Act to the U.S. Centers for Medicare and Medicaid Services for the purpose of receiving federal funds to support the Covered CT program. While the waiver remains under federal review, the state has implemented the dental and NEMT benefits starting July 1, 2022, using state-only funds. The intent of this program is to help close the health insurance affordability gap in a cost-effective manner for low-income individuals who earn too much to qualify for Medicaid but not enough to afford coverage through the state's health insurance marketplace, Access Health CT (AHCT).

The program is available for parents, caretaker relatives, and adults (ages 19 to 64) with a household income above the limit for

Medicaid but not more than 175% of the federal poverty level. Covered CT is administered by DSS in consultation with the state Office of Health Strategy (OHS), AHCT, and the Connecticut Insurance Department.

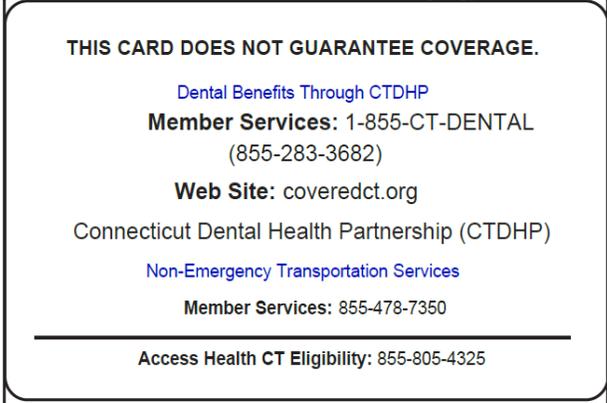
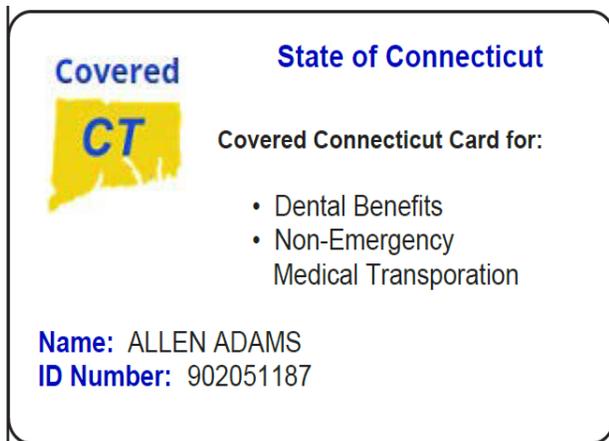
The Covered CT program provides individuals who are enrolled in a Qualified Health Plan (QHP) at a silver level of coverage through AHCT with dental care and NEMT services, administered through the Connecticut Medical Assistance Program (CMAP). The dental and NEMT benefits under Covered CT are comparable to the benefits under Connecticut Medicaid (HUSKY A, C and D). The annual \$1,000 dental maximum applies to Covered CT members over the age of 21; please review provider bulletin [PB 2017-81](#) for the details regarding this limit, which may be exceeded by prior authorization based on medical necessity but only if the member and provider follow the required procedures.

To be on Covered CT, qualified individuals must enroll in a silver level QHP through AHCT. This silver level QHP (plus federal subsidies and Covered CT) covers the medical benefit, premiums, and cost sharing amounts, as well as some dental and some NEMT services in certain situations. The majority of dental and NEMT services will be covered under CMAP (as part of Covered CT). Dental providers should check with the member's QHP to determine if the QHP covers dental before providing services. The provider should bill the QHP and not CMAP

for dental and NEMT services covered by the QHP.

Enrolled Covered CT members will receive their dental benefits through the Connecticut Dental Health Partnership (CTDHP). Enrolled Covered CT members will receive their NEMT benefits through CMAP’s NEMT broker, which is currently Veyo. Members will have an ID number as well as a **distinct Covered CT member ID card**. A sample card is provided below. Eligibility verification can be confirmed through the CMAP Automated Eligibility Verification System (AEVS), Automated Voice Response System (AVRS), or [www.ctdssmap.com](http://www.ctdssmap.com) Web site. The Automated Eligibility Verification System (AEVS) will return the following response for clients eligible for this new program: “Covered CT-Limited Benefit.” Providers should check member eligibility on the date services are rendered.

**Covered CT members who have questions regarding their eligibility status should contact AHCT at 1-855-805-4325.**



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