

Information About Your Fixed Funding Solutions Small Group Plan (for groups with 5-50 employees)

For new business effective Oct. 1, 2023, and forward, and upon renewal for Oct. 2023 and forward.

Your employer’s plan may be different from plans you have had in the past. It is what’s called a “self-insured” plan. That means your employer is paying the costs of claims for covered services. ConnectiCare processes claims for payment but is not responsible for costs. Your employer has stop-loss insurance to protect against high-cost claims.

The plan does not cover all the same services as plans where the insurance company is responsible for the costs (called “fully-insured plans”). Here are some examples of differences between your plan and fully-insured plans in the state of Connecticut.

Services or treatment	With a Fixed Funding Solutions plan
Medically necessary psychological, neuropsychological, or neurobehavioral testing to assess the extent of any cognitive or developmental delays due to chemotherapy or radiation treatment in a child diagnosed with cancer	Not covered
Medically necessary anesthesia for the treatment of dental conditions in an outpatient setting	Not covered
Ostomy equipment and supplies	Not covered
Craniofacial disorder treatment	Not covered
Birth to 3 (early intervention services)	Not covered
Hearing aids	Not covered
Infertility services, including prescription drugs for diagnosis or treatment	Not covered
Infant formulas, food supplements, nutritional supplements, and enteral nutritional therapy	Not covered
Testing for bone marrow	Not covered
Pediatric dental	Not covered
Pediatric vision	Not covered
Gender reassignment surgery and all related services	Not covered
Routine foot care and treatment	Not covered
TMJ disorders	Not covered

For more information

Your employer can provide you with a health plan description. In it you’ll find more details about services that aren’t covered.



Check plan documents for details. The above listing in this section is for informational purposes only and is not an offer of coverage or medical advice. It contains only a partial, general description of certain plan benefits and does not constitute a contract. It is not intended to be an exhaustive comparison of the benefits covered under the plans. While the information presented above was thought to be true at the time the final proposal was presented, it is subject to change without notice. We reserve the right to modify the standard plan designs to respond to the market.