



Finding Assistance with Healthcare Coverage

FY2018 Updates and Priorities

The In-Person Assister (IPA) Program of the Department of Vermont Health Access's Health Access Eligibility and Enrollment Unit (DVHA-HAEEU) serves as a cornerstone of a five-year effort to help Vermonters understand, and enroll in, the health coverage that best meets their families' needs and budget. The program fosters collaboration between the state's health insurance marketplace and community organizations and has helped Vermont dramatically reduce its uninsured rate. Paired with Vermont Health Connect's (VHC) Customer Support Center and self-service tools, the IPA Program provides an additional option of support to Vermonters who may have encountered barriers to enrollment in healthcare coverage.

As the State enters fiscal year 2018, here are five key points to understand about the IPA Program:

- 1) **Self-service tools will empower an increasing number of Vermonters to access and take control of their own health coverage.** When seeking help, Vermonters are first offered advice for accessing their account online, using the VHC Portal. If the member has difficulty going online or prefers not to do so, VHC's Customer Service Center can also provide help over the phone.
- 2) **Assisters will continue to provide support to Vermonters for whom self-service is not feasible.** The IPA Program is strong and continues to expand. The number of Assisters stationed across the state has increased more than 50% in the last two years. With more than 150 Certified Application Counselors (CAC) and Navigators throughout Vermont, the IPA Program is well-positioned to serve Vermonters who experience the greatest barriers to healthcare coverage.
- 3) **The IPA Program will continue to evolve.** Due to both financial constraints and growing recognition of the far-reaching value of in-person assistance, the IPA Program has changed significantly over the last four years. In 2014 and 2015, it consisted primarily of grant-funded Navigators who helped tens of thousands of Vermonters enroll in the State's marketplace. In 2017 and 2018, it is comprised largely of non-funded CACs who serve their own organizations' clients. Their organizations benefit from ensuring that their members have health coverage.
- 4) **Training will be expanded to assist Vermonters who are aged, blind or have disabilities.** In past years, Assister certification has focused on qualified health plans and income-based Medicaid. This year the training will evolve with the program to better assist Vermonters who may experience a barrier to enrollment and appropriate coverage, particularly the aged and those with disabilities.
- 5) **Collaboration with other healthcare stakeholders will provide an array of options for those seeking assistance.** DVHA-HAEEU has collaborated with DCF-ESD to develop a back-up option for 202MED applicants who wanted in-person assistance. In addition, the local Agencies on Aging and Senior Health Insurance Program offices will continue to assist Vermonters who are submitting a 202MED application, or who may need assistance with Medicare. The IPA Program Manager continues to build relationships with other healthcare stakeholders which have mutual clients who are seeking healthcare coverage.

If stakeholders encounter an organization that could benefit from collaboration with the Assister Program, please contact IPA Program Manager Victoria Jarvis at Victoria.Jarvis@vermont.gov.