

Vermont Health Connect Grace Period and Reinstatement For Individuals and Small Businesses

**Dana Houlihan, Director of Enrollment
Monday, October 7, 2013**

Definitions



Grace Period: The period of time after an individual or small business premium payment due date **before** coverage for the individual or small business is terminated.

Reinstatement: Re-activating an individual or small business's health coverage **after** termination for non-payment.

Grace Period By Market Segment: Individuals with APTC



Affordable Care Act Requirement:

- Three months: one month with paid claims + 2 months with pended claims
- VHC Process: follow ACA

Grace Period By Market Segment: Individuals without APTC & Small Businesses



Possible Options for Individual (No APTC) & Small Business:

- No grace period
- One month, with paid claims
- Combination of paid and pended claims, 2 or more months

VHC Proposal for Individual (No APTC) & Small Business:

- One month with paid claims
- Reasons:
 - Provides additional flexibility to individuals and small businesses
 - No additional risk to medical providers or facilities

Provider Notification

The Affordable Care Act requires health plans to notify providers/facilities when an enrollee is in a grace period with pended claims.

Possible Carrier Approaches:

- As happens today, allow providers/facilities to perform pre-service coverage verification through dedicated, private access to website
- Include pend status language in prior approval notices
- Include pend status in response to submitted claims.

VHC Proposal:

- Carriers continue with current notification practices in 2014

Reinstatement of Individuals and Small Businesses

What happens now:

- Each carrier establishes policy

Affordable Care Act Requirement:

- If an individual is terminated, s/he must wait until the next open enrollment period or qualifying event to re-enroll (e.g. economic hardship, newly Medicaid eligible)

Possible Reinstatement Approaches Under VHC:

- No reinstatement following termination for non-payment
- Establish separate reinstatement rules by segment: individual & small business
- Allow unlimited reinstatement opportunities for either segment

Proposed VHC Reinstatement Policy:

- No reinstatement following termination for non-payment – Individual
- Reinstatement for small businesses – limited to two opportunities per year
 - Allowed following full payment of premium due
 - Limited to one month following end of grace period

Feedback and Next Steps

Please send feedback and questions on *Grace Period, Provider Notification, Reinstatement* to:

Hera Bosley (Hera.Bosley@state.vt.us) at Vermont Health Connect by end of day **Monday, October 14**

Goal: finalize policy by November 1.

Medicaid and Exchange Advisory Board

October 7, 2013

Commissioner Mark Larson

Department of Vermont Health Access

Agenda



- Overview
- Day 7 Updates

Our mission is to provide all Vermonters with the knowledge and tools needed to easily compare and choose a quality, affordable, and comprehensive health plan.

Vermonters will:

1

Compare health insurance options

2

Enroll in a health plan

3

Secure financial assistance to help pay for care

How to Enroll



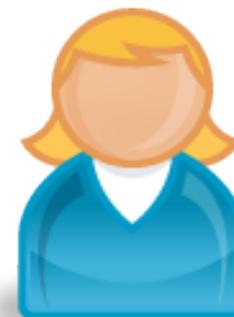
Website

VermontHealthConnect.gov



Customer Support Center

(855)899-9600



In-Person Enrollment Assistance

Navigator or Broker

Mon – Fri: 8:00am to 8:00pm

Sat: 8:00 to 1:00

Day 7 Updates

We're Open!

- Opened at 9am Tuesday, October 1 – on schedule
- Users signing in and signing up for accounts
- Connected to federal data hub



The screenshot shows the Vermont Health Connect website homepage. At the top, there is a navigation bar with the Vermont Health Connect logo on the left, and links for 'Need in-person help?', 'Need help?', and 'Contact us'. Below the navigation bar is a main heading 'FIND YOUR HEALTH PLAN.' followed by three large, colorful buttons with images and text: 'Are you looking for coverage for yourself or your family?', 'Are you getting health insurance through your job?', and 'Employers, are you planning to offer health insurance?'. Each button has a 'Start Here' link. Below these buttons are three smaller sections: 'WELCOME' with a description of the service, '2014 Health Plans' with a link to learn more, and 'Looking for something else?' with a list of links to other resources.

VERMONT HEALTH CONNECT
Find the plan that's right for you.

Need in-person help? Find an [Assister](#) in your community

Need help? Call 855-839-9600 TTY/TDD: 888-634-7898

Contact us

Help Center Health Plans About VHC News & Events Assister Login Logout

FIND YOUR HEALTH PLAN.

Are you looking for coverage for yourself or your family? [Start Here](#)

Are you getting health insurance through your job? [Start Here](#)

Employers, are you planning to offer health insurance? [Start Here](#)

WELCOME

Vermont Health Connect is a new way for individuals, families, and small businesses to find health insurance plans that fit their needs and their budget. Both private and public plans are available with a simple, clear list of services. There's no guesswork about what's covered. Many Vermonters will get financial help to lower their costs, either through their employer's contribution or through a tax credit, so it's worth

2014 Health Plans
Learn more about the [private](#) and [public](#) plans and what they cover.

GreenMountainCare
MEDICAID AND DR. DYNASUR

Looking for something else?

- [Green Mountain Care, Medicaid, Dr. Dynasaur](#)
- [Other public programs and benefits](#)
- [How to apply for an exemption](#)

Vermonters are using VHC



- As of 9:30am today:
 - 40,459 unique website users
 - Just over 2,900 user accounts established
 - We have improved the load time for the front pages of the website, and we continue working to improve overall site performance.

What We've Heard & How We're Responding

Last week – positive feedback



Find the plan that's right for you.

Families Are Enrolling in Vermont Health Connect



Andrew Stein
@andrewcstein



Navigator and health care advocate Peter Sterling talks to Vermonters at DMV about @VThealthconnect
pic.twitter.com/VnCLLCD2iT

Reply Retweeted Favorite More



SunCommon Our business fully supports this move towards universal healthcare. SunCommon is growing fast and we're happy to provide our employees and their families with meaningful health insurance. The Vermont Exchange made it easy to compare apples to apples. The day-to-day health expenses for our 30 employees will be less than our current plan, as co-pays will be cheaper. The attractive premium rates mean that we can cover families now too. Coverage for kids until they turn 26. Folks who've been sick can't be denied insurance. We love that so many more Vermonters will get quality health insurance coverage through this new law. Our business is celebrating this important day.

Yesterday at 5:10pm · Unlike · 7



Martha Welch I think it is unrealistic to expect things to go without a glitch, given the volume of those trying to access this today. Give it time. Have patience. Things will be better in the end!

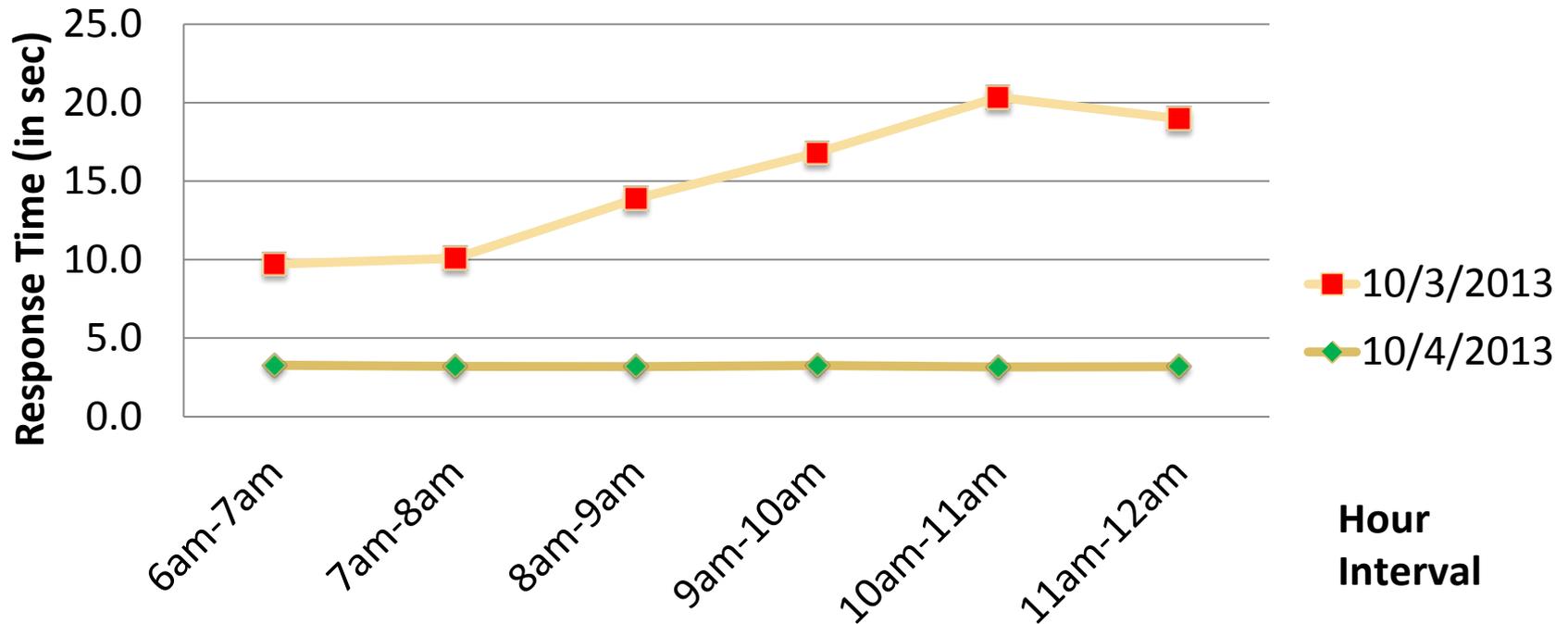
22 hours ago via mobile · Like · 3

Website Performance

- **Feedback:** The website is running slowly.
- **Actions taken:**
 - Thursday: Software configuration implemented to increase processing time for front pages of the website
 - Friday: Additional hardware and software configuration
- **Future Steps:**
 - Ongoing analysis of load time data since implementation of prior steps

Feedback Response

Anonymous Browsing User Experience 6am – Noon



Navigator/Broker Log In



Feedback: Some Navigators and brokers unable to log in

Causes:

- Security settings making it difficult to navigate log in
- Response time from federal hub slow at times

Action Steps:

- Provided training materials with suggestions
- Changed settings on time for response
- One on one assistance offered over weekend and throughout day today

Future Steps:

- Retry settings and prevention of user errors

Comparison Display



Issue: Deductibles and OOPM are not currently visible

Action Steps:

- Application fix has been received and is being tested today
- Fix to deploy Monday or Tuesday night

Carrier Integration



Schedule:

- Premium processing and carrier integration are scheduled to be live on November 1, allowing payment electronically or by check.

Action Steps:

- On Friday, DVHA successfully submitted a scheduled test case to the carriers. The application consisted of an individual application, no dependents. The test identified changes that need to be made. These changes are in progress.
- We remain on schedule for further testing through October.

Looking Ahead



Individual/Families

- October – search and compare
- November – pick a plan and enroll
- December – pay your bill
- January – start enjoying new coverage

Small Businesses

- October – weigh the options
- November – determine contributions and menu, register, ask employees to enroll
- December – pay your bill
- January – start enjoying new coverage

Outreach: Public Events by County



Chittenden:

Burlington Health Fair 10/12

Get Ready! Get Covered! Community Health
Resource Night at the Community Health Center
of Burlington with Governor Shumlin,
Commissioner Larson and Congressman Peter
Welch 10/16

Orleans

Public forum at the Greensboro Library 10/22
Public Forum in Craftsbury 11/10

Windham

Public forum in Wilmington 10/9

Franklin:

- Tabling at the Alburgh Flea Market 10/12

Washington:

- Public Forum with Representative Poirier
10/17

Orange:

- Small Business Forum at Little Rivers
Hospital 10/30

Bennington

- VBSR Office hours in Bennington 10/8

Outreach: Total Number of VHC Events as of October 7



	Small Business	General/Forum	Webinar/Presentation	Upcoming*	Total
Addison	0	8	2	0	10
Bennington	2	3	2	1	8
Caledonia	1	11	0	2	14
Chittenden	5	25	13	16	59
Essex	0	0	0	0	0
Franklin	2	2	1	8	13
Grand Isle	0	1	0	2	3
Lamoille	2	2	9	2	15
Orange	2	5	0	5	12
Orleans	0	1	4	4	9
Rutland	4	4	2	1	11
Washington	8	14	9	15	46
Windham	2	3	1	5	11
Windsor	4	4	2	3	13
Totals	32	83	45	64	224

*Upcoming events do not include events that are still in the planning stages. This category includes presentations, drop-ins, forums and tabling.