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Department of Vermont Health Access

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Vermont Health Connect Announces Final Plans for Health Insurance Marketplace

Vermonters can now view plans and premiums at VermontHealthConnect.gov

WINOOSKI, VT – Vermont Health Connect announced today the health insurance plans available to Vermonters through the health insurance marketplace starting this October. The plans give Vermonters a range of meaningful health coverage choices at premiums that are comparable to those available in the market today. Through Vermont Health Connect, Vermonters will be able to compare up to 18 plans and premiums side-by-side and, for many, have access to financial help to lower the cost of the plans.

“I am very pleased that Vermont is the first state in the nation to finalize both its premiums and its choices for its health insurance marketplace,” said Governor Peter Shumlin. “We are committed to bringing Vermonters a clear, affordable way to choose health insurance this fall.”

“All health insurance plans offered through Vermont Health Connect are designed to meet the needs of individuals, families and small business owners across the state,” said Mark Larson, Commissioner of the Department of Vermont Health Access. “Vermonters have been asking about what they should expect, and we are pleased to provide individuals and small businesses the time to review their options between now and the start of open enrollment this October.”

The plans are offered at four levels: Platinum, Gold, Silver, and Bronze. The levels vary in the amount of premium versus out-of-pocket costs, and those purchasing as individuals and employees alike may pick the plan that best meets their medical needs and budget. All plans offer the same quality benefits, including preventive care, mental health services, and dental and vision coverage for children. The lowest rates, before financial help is applied, for individual monthly premiums at each of these levels average to: \$347.80 for Bronze, \$426.35 for Silver, \$505.45 for Gold and \$588.55 for Platinum. Also through Vermont Health Connect, catastrophic plans are available to some people under 30 years old, and adults can purchase Delta Dental benefits.

The average single Vermonter making \$35,000 per year would qualify for financial assistance and pay about \$230 per month for a Bronze plan. A family of three making \$60,000 per year would qualify for financial assistance and pay about \$340 per month for a Bronze family plan.

David Crosby, Executive Vice President of MVP Commercial Business, said, “We are happy to be part of the State of Vermont’s quest to transform the currently fragmented health care delivery system to one that is seamless and organized around preventive health and community systems. The work we have done in Vermont to support health improvement, access and affordability will allow MVP to become an integral part of the health care solution throughout the State.”

“We are very pleased that our Exchange products and prices have now been finalized,” said Don George, President and CEO of Blue Cross and Blue Shield of Vermont. “Our goal was to assure that Vermont’s small businesses and individuals have a strong choice of Blue Cross and Blue Shield of Vermont health care coverage options available to them through Vermont Health Connect. Now, we look forward to working with the state and with others over the next few months to explain those options and assist businesses and individuals in this important transition to a new way of purchasing health care coverage.”

For the first time, starting this October Vermonters will be able to go to one place to compare plans side-by-side, determine if they are eligible for public plans and, for many, access financial help to lower the cost of their plans. Assistance is available on-line, by phone, or in-person for Vermonters who want support selecting a plan that best meets their unique medical needs and budget.

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