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Department of Vermont Health Access

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Premium Processing and Payment Functions to be Deployed for Individuals and Families

WINOOSKI, VT – The Department of Vermont Health Access (DVHA) today announced that premium processing and payment functions to allow individuals and families to enroll in coverage selected through Vermont Health Connect (VHC) will be deployed overnight for a Tuesday launch. Because testing of those functions for small businesses is ongoing, current 2013 plans for employers that have signed up with VHC will be extended into 2014 to ensure there will be no lapse in coverage.

The deployment of premium processing and payment functions for individuals and families will commence at 5:00 p.m. this evening. The VHC website will be unavailable for applications and plan selection during the deployment, which is expected to last until late Tuesday morning. Once completed, invoices will be mailed beginning later this week to those individuals and families who have selected plans through VHC. Invoices will be sent in batches and those bills will need to be paid by check no later than January 7th for coverage beginning January 1st. VHC will not accept credit card payment until security testing of those specific functions is completed.

To date, nearly 7,000 Vermont individuals and families have selected plans through VHC.

“I am very glad we have now reached a point where we can launch payment processing and enrollment for the thousands of individual Vermonters who have so far selected plans through Vermont Health Connect,” said DVHA Commissioner Mark Larson. “We have worked hard to improve the usability of the website and get Vermonters signed up, so that we can deliver on the promise of Vermont Health Connect, allowing thousands to shop for and enroll in health plans that fit their needs.”

Premium processing and payment functions for small businesses are still in testing. Therefore, small businesses and their employees who have selected health coverage through VHC will have their current coverage extended into 2014 at 2013 premium rates until the VHC payment function for small businesses is operational. Deductibles and out of pocket costs on extended plans will reset at the beginning of the year, as normal, and any expenditure will be credited to an employee’s new VHC plan in 2014 as long as the carrier remains the same.

This will affect approximately 1,400 small businesses who have signed up for health coverage through VHC online, over the phone, with an Assister or through a paper application; these businesses employ approximately 13,400 individuals. This does not affect small businesses that have already elected to extend their 2013 coverage or directly enroll through an insurance carrier into a VHC plan, or those small businesses that chose to have their carrier map them to a VHC plan that most closely resembles their current coverage offering.

Commissioner Larson continued, "Our top priority remains ensuring that no Vermonter has a lapse in coverage. We know Vermont employers are extremely busy, and we don't want a situation where they are under a tight timeline to receive and pay their premiums for January 1st. By extending current plans for those employers that have signed up through Vermont Health Connect for January 1st coverage, we will be able to provide some peace of mind for small businesses and their employees as we continue to work to ensure the website meets their needs."

"We understand that the launch of VHC has caused uncertainty for small businesses in Vermont," said Don George, president and CEO of Blue Cross-Blue Shield of Vermont. "The employees of BCBSVT remain committed to our mission to see Vermonters through this challenging time and to doing everything we can to assist them."

"MVP Health Care has worked closely with the state to identify a transitional process that will ensure continuity of coverage for small employer groups in Vermont," said William Little, Vice President of Vermont, MVP Health Care. "We are committed to helping individuals and small groups understand the recent changes and their options while the State continues to enhance the Vermont Health Connect website functionality. We will continue to work collaboratively with the State during this transitional period to ensure the best outcome for our customers."

If small business owners have questions about the extension of their 2013 plan, they should contact their insurance carrier directly.

Commissioner Larson and Deputy Commissioner Lindsey Tucker will hold a media briefing to answer questions about today's announcement at 11 a.m. today. Department of Financial Regulation Commissioner Susan Donegan and Department of Information and Innovation Commissioner Richard Boes will join the briefing via conference call. The briefing will take place at the DVHA office in Winooski (10 East Allen St.). To call into the briefing, dial (877) 273-4202 passcode: 1557082.

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