

## For Immediate Release

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### **Vermont Health Connect's 2018 Open Enrollment Off to a Smooth Start** Record Use for Plan Comparison Tool, Call Center Open an Extra Hour

WATERBURY, VT – Vermont's health insurance marketplace kicked off Open Enrollment yesterday as expected. New applicants were able to create accounts, apply for financial help, and enroll in 2018 health plans. Current members with online accounts were able to log in, report household changes, view 2018 health plan costs, and decide if they want to change health plans. In addition, Vermonters who prefer phones experienced short waits, as more than nine out of ten (91%) calls were answered in under 40 seconds. State officials expect Vermont to maintain one of the lowest uninsured rates in the country in 2018.

Here are 11 fast facts about Open Enrollment:

#### **1. Deadline is December 15<sup>th</sup>**

This year's Open Enrollment started November 1<sup>st</sup> and runs until December 15<sup>th</sup>, which is shorter than in past years. Vermonters who miss the December 15<sup>th</sup> deadline could have to wait until 2019 to start health coverage.

#### **2. Three Ways to Sign Up**

Vermonters who qualify for subsidies have three ways to apply with Vermont Health Connect: online (<http://VermontHealthConnect.gov>), by phone (toll-free: 855-899-9600), or with one of more than 150 [in-person assisters](#) located across the state.

#### **3. Unsubsidized Vermonters have a Fourth Way to Sign Up**

Vermonters whose household incomes are too high to qualify for financial help have the additional option of enrolling directly with Blue Cross Blue Shield of Vermont (BCBSVT) or MVP Health Care (MVP) and establishing a single point of contact with their insurance carrier.

#### **4. Customer Support Center Open an Extra Hour**

The Customer Support Center, which is normally open weekdays 8am to 5pm throughout the year, will be open 8am to 6pm for Open Enrollment. Members with online accounts can generally access their accounts 20 hours per day.

#### **5. More Plan Options than Ever Before**

Most Vermonters will find 24 options for qualified health plans – including four new bronze choices – from BCBSVT and MVP, as well as a dental plan from Northeast Delta Dental (NEDD). Vermonters who are under 30 years old have the option of choosing a catastrophic plan from either carrier in addition to the 24 other options. Most current members will be able to find a 2018 health plan at the same metal level they had in 2017 for about the same, or less, premium that they paid in 2017. Before changing plans, they should evaluate the plan details and decide based on expected total costs, not just the premium.

#### **6. Record Use for Plan Comparison Tool**

Vermont Health Connect's [Plan Comparison Tool](#), which can help individuals and small business employees determine the best plans for their families' needs and budgets, was used 938 times on November 1<sup>st</sup> and has been used more than 5,000 times since the launch of the 2018 tool two weeks ago. The interactive site allows Vermonters to compare plans not just by monthly premiums and deductible amounts, but also by estimated total annual costs based on the age and health status of each household member. Wednesday's volume set a record for the tool, surpassing the 729 times that

the 2017 tool was used on the last day of last year's Open Enrollment. Wednesday's usage was a 45% increase over the first day of Open Enrollment last year.

### **7. Most Members Qualify for Financial Help to Lower the Cost of Premiums**

More than four out of five Vermonters who apply for coverage through Vermont Health Connect qualify for federal premium tax credits and/or state subsidies to lower their monthly premiums. [Income thresholds](#) vary by household size, going up to about \$48,000 for an individual, \$65,000 for a two-person household, and \$98,000 for a family of four. The amount of financial help varies by household income, with Vermont Health Connect's typical individual member having an annual income just over \$25,000 and receiving nearly \$400 per month toward the 2018 insurance plan of their choice. Couples and families generally receive more.

### **8. Enhanced Silver Plans Allow Income-Qualifying Vermonters to Pay Lower Out-of-Pocket Costs**

A hot topic in the national news the last few weeks, Enhanced Silver plans with cost-sharing reductions are indeed available to income-qualifying Vermonters in 2018. [Income thresholds](#) vary by household size, going up to about \$36,000 for an individual, \$49,000 for a two-person household, and \$74,000 for a family of four. The amount of financial help varies by household income but, generally speaking, Enhanced Silver plans allow Vermonters to get a plan with a lower deductible and maximum out-of-pocket—like gold and platinum plans offer—while paying only the silver monthly premium. The most generous Enhanced Silver level—available to Vermonters with incomes just over the Medicaid threshold—offers six plan choices, including Standard plans with deductibles lowered from \$2,600 to \$150 and maximum out-of-pockets lowered from \$6,800 to \$800. Vermonters at this income level also have the option of choosing Enhanced Silver plans with \$0 deductibles.

### **9. Current Members will be Automatically Renewed**

Existing members who want to stay in the same plan can simply continue to pay their bills on time and will automatically be renewed into the 2018 version of their current plan. Members who have set up automatic payments through their bank or credit union are reminded to update their payments to reflect the 2018 premium amount.

### **10. Affordability Estimator Available to Employees with Expensive and Inadequate Health Plans**

Vermonters who receive an offer of employer-sponsored insurance generally don't qualify for financial help through the state's health insurance marketplace. However, if that health plan fails to meet the federal government's definitions of adequate and affordable, then the employee can turn down the offer of coverage and apply for financial help. Vermont Health Connect offers an [Affordability Estimator](#) to help Vermonters determine whether they might qualify.

### **11. Webinars to be Held on November 9th**

Vermonters who want more information can sign up for one of two November 9<sup>th</sup> webinars that will be hosted by Department of Vermont Health Access staff along with representatives of Blue Cross Blue Shield of Vermont, MVP Health Care, and Northeast Delta Dental (MVP). Sign-up links are now available for both a [webinar for Vermonters who buy health coverage as individuals and are interested in learning about financial help](#), as well as a [webinar for Vermonters who get coverage through a small business](#), or are otherwise not interested in learning about the financial help that is available to income-qualifying individuals. This second webinar will spend less time on financial help and more time on health savings accounts (HSAs).

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