

## For Immediate Release

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### **DVHA Launches Tool to Help Vermonters Compare 2018 Health Plans and Save Money** 2018 Open Enrollment Runs from November 1<sup>st</sup> through December 15<sup>th</sup>

WATERBURY, VT – On October 17<sup>th</sup>, state officials announced an online tool that they say will help Vermonters weigh health insurance options and choose the health plan that best fits their medical needs and budget. The 2018 Plan Comparison Tool allows individuals and small business employees to compare at least 24 health plan options not just by monthly premiums and deductible amounts, but also by estimated total annual costs.

Current Vermont Health Connect members aren't required to compare health plans or to take any action at all. As long as they continue to pay their bills, members will automatically be renewed into the 2018 version of their 2017 plan. In past years more than nine out of ten members have gone this route, with only five percent actively deciding to change plans during the last Open Enrollment. However, even if they like their current plan, officials are encouraging them to invest the time into being sure that it's the best option for them.

"Comparison shopping is how Americans try to get the best deal possible for all kinds of consumer choices," said Cory Gustafson, Commissioner of the Department of Vermont Health Access. "This tool makes it easy for Vermonters to do that research and comparison for health insurance."

Vermonters can try out the 2018 Plan Comparison Tool by clicking <https://vt.checkbookhealth.org>. After taking a couple minutes to enter age, income, health status, and expected use of medical services, the anonymous tool tells the user if they qualify for subsidies to lower the cost of coverage. It also presents the estimated total costs of each of the 24+ qualified health plans in a typical year, as well as in a high-use year. The user then has several options for how to sort and screen the results, or to dive into plan details and links to more information on the BlueCross BlueShield of Vermont and MVP Health Care websites.

"Open Enrollment is only six weeks long this year, so we want to make sure that Vermonters have the information they need on Day 1," said Gustafson. "We have the Customer Support Center to help those who want to talk to someone on the phone. We have an Assister Program to help those who want to meet face-to-face with a trained professional in their community. And we have the Plan Comparison Tool for those who want to understand financial help and possible out-of-pockets costs from the comfort of their home or local library."

The online tool was developed by the non-profit Consumers' Checkbook and has won the Robert Wood Johnson Foundation's award for best plan choice tool. This is the third year that Vermont is using the tool.

"This kind of resource is very important because a consumer just can't figure out: is a plan with the \$200 deductible and a \$10,000 out-of-pocket limit better for me than a plan with a \$2,000 deductible and

\$4,000 out-of-pocket limit—and how about differences in co-pays, co-insurance, etc.?” said Robert Krughoff, president of Consumers’ Checkbook. “People don’t know how much various health services cost or their likelihood of needing different services – and even health insurance experts can be hard-pressed to figure out which plan is best without a helpful tool. Vermont Health Connect is a leader in making this help available.”

More than three-quarters of Vermont Health Connect members find that they qualify for subsidies to lower the cost of insurance, with the typical individual receiving \$395 per month toward the insurance plan of their choice. For most uninsured Vermonters, this means it is cheaper to buy health insurance and gain health care than to pay the federal fee for being uninsured and still risk the immense costs that can come from an accident or unexpected illness.

Vermonters who miss the December 15<sup>th</sup> deadline could have to wait until January 2019 to start health coverage, although those who qualify for Medicaid can sign up throughout the year and those who qualify for a Special Enrollment Period generally have 60 days to sign up.

Starting November 1<sup>st</sup>, applicants can sign up in one of four ways: online, by phone, by paper, or with an in-person assister. For more information or to get started, visit <http://VermontHealthConnect.gov> or call 1-855-899-9600.

### **Mark the Calendar!**

November 1<sup>st</sup> – First day to sign up for 2018 health coverage

November 9<sup>th</sup> – Open Enrollment webinars with Department of Vermont Health Access staff and representatives from all three insurance carriers (recordings will then be posted online) – [see options and sign up here](#)

December 15<sup>th</sup> – Last day for individuals to sign up and confirm a qualified health plan

December 26<sup>th</sup> – Due date to pay January 2018 premiums

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