

Vermont Health Insurance Rate Review: How the Public Can Participate

Medicaid and Exchange Advisory Board
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Ways to Participate

There are many ways to keep informed about specific health insurance rate requests and the health insurance rate review process in general.

You can:

- Get notices of filings
- Attend public hearings
- Submit comments
- Participate as an “Interested Party”
- Participate as a “Friend of the Court”

Notices of Insurance Filings

Any member of the public can sign up to be automatically notified when insurance companies file new rate requests.

How to Sign Up:

- Go to the “View Filings” page of the Vermont Rate Review web site: <http://ratereview.vermont.gov/>
- Click on a specific insurance company’s name under “View Filings” on the left side of the web page.
- Once you are on the page for the specific insurer, click on the link “Subscribe to RSS for this provider.”
- You can repeat this process for as many insurance providers as you wish.

Public Hearings

Members of the public are welcome to attend all rate review hearings.

- The public has the right to comment on a filing at the public hearing for that filing.
- Public hearings are not held for all filings.
- To find out whether a hearing will be held for a filing, click on the insurer's name under "View Filings" on the Vermont Rate Review website:

<http://ratereview.vermont.gov/>

Public Comments

- The Green Mountain Care Board (GMCB) accepts written comments on all filings beginning on the date the filing is posted on the State of Vermont web site and ending on the fifteenth day after the Board posts the Department of Financial Regulation's analysis of the filing.
- The GMCB will review public comments on a rate filings when it makes its decision to approve, modify, or deny the rate request.

How to Comment

- Members of the public may submit comments on specific rate requests or the rate review process in general.
- There are 4 ways to comment:
 1. Online
 2. By mail
 3. By telephone
 4. In person, if a public hearing is held.

Submit a Comment Online

- To submit a general comment, fill out a public comment form on the Rate Review website.
- To submit a comment on a specific rate request, go to the “[View Filings](#)” page of the Vermont Rate Review web site and:
 - click on the insurer’s name under “View Filings” on the left side of the web page
 - click on the filing you wish to comment on
 - click on the “Comment” link

Submit a Comment by Mail, Telephone or at a Public Hearing

When commenting by mail or telephone, be sure to include which rate request you are commenting on.

- Mail your written comments to:
 - Green Mountain Care Board
 - Attention: Rate Review
 - 89 Main Street, 3rd Floor
 - Montpelier, VT 05620
- Call: 1-802-828-2177
- Comment at the public hearing for a filing, if a public hearing is held.

Comment on Current Rate Filings

The Board has received the 2015 proposed rates for health insurance plans offered through **Vermont Health Connect**.

- The public can comment on the proposed rates through August 18, 2014.
- Public hearings on the proposed rates are scheduled for August 12 and 13 in Room 11 of the Statehouse.
- To see the 2015 Vermont Health Connect rate requests and Plain Language Summaries, go to these pages:

Blue Cross Blue Shield: http://ratereview.vermont.gov/rate_review/BCVT-129572217

MVP: http://ratereview.vermont.gov/rate_review/MVPH-129560321

To comment on the requested rates, click the green “comment” button on the bottom right side of the page.

Participate as an Interested Party

- You can participate as an “interested party” if you can show that you will be “substantially and directly affected by the rate request under review.”
- An “interested party:”
 - participates as a party in the case
 - is copied on all non-confidential materials in the case record
 - may appeal the Board’s decision in the case and
 - can receive copies of confidential materials by signing a confidentiality agreement with the Board.

How to Apply for Interested Party Status

An application for interested party status must be submitted in writing and filed with the Board and served on all parties **no later than fifteen days after the date the Board posts the rate request on its website**

The application must:

- provide a detailed statement of the requestor's substantial and direct interest(s) in the proceeding and
- explain how the requestor's interest(s) specifically relate to the rate request under consideration

The GMCB has the power to determine whether an application meets the requirements for interested party status and may deny the application.

Participate as a Friend of the Court

- You can participate as a friend of the court (*amicus curiae*) if you can show that you can offer material assistance to the Board by providing relevant evidence that is different from the evidence that is provided by the other parties.
- A Friend of the Court:
 - is *not* a party to a rate review proceeding
 - will be copied on all non-confidential materials in the rate case
 - can introduce information into the official record for the case
 - can receive copies of confidential materials by signing a confidentiality agreement with the Board

How to Apply for Friend of the Court Status

An application for friend of the court (amicus curiae) status must be submitted in writing and filed with the Board and served on all parties **no later than fifteen days after the date on which the Board posts the rate request on its website**

- The application must provide a detailed statement showing that the applicant will provide non-duplicative evidence relevant to the rate request under consideration
- The Board has the power to determine whether an application meets the requirements for friend of the court (amicus curiae) status and may deny the application.

The Board has the power to determine whether an application meets the requirements for interested party status and may deny the application.

Get Help Participating

- The Office of the Health Care Advocate (HCA) is available to help members of the public with the public comment process, or with applying to be an interested party or friend of the court.
- There is no charge for our services.
- To reach the HCA, call 1-800-917-7787 or visit our website: <http://www.vtlawhelp.org/health>.

Questions?

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