



## **For Small Businesses: Updated Vermont Health Connect Information**

**Last updated: December 2, 2013**

Vermont Health Connect recently announced that small businesses that have selected health insurance plans through Vermont Health Connect will have their current 2013 plans extended until the premium processing and payment functions for small businesses are operational (up to March 31, 2014), ensuring continuous coverage for employees.

This announcement affects only those small businesses and their employees who have signed up for health coverage through Vermont Health Connect online, on the phone, with an Assister or through a paper application. This does not affect small businesses that have already elected to extend their 2013 coverage, drop health insurance coverage, or directly enroll through an insurance carrier into a Vermont Health Connect plan; nor does it impact or those small businesses that have had their current carrier map them to a Vermont Health Connect plan.

The following Q&A is intended to answer common questions you may have. If you have other questions please call our toll-free small business hotline at 1-855-499-9800 or send an email to [vthealthconnect@state.vt.us](mailto:vthealthconnect@state.vt.us).

### **Q&A - Small Employers**

#### **I have selected plans through Vermont Health Connect and offered my employees the full menu of plan options; how does this announcement affect my employees?**

Your current 2013 health plan for your employees will be extended up to March 31, 2014 until the small business premium processing and payment functions of Vermont Health Connect are available. Once those functions are available, your employees' choices for 2014 Vermont Health Connect coverage will be honored and new plans will begin. Please encourage your employees to complete the plan selection process if they have not already done so. You will be notified as soon as the premium processing and payment functions are available, no later than March 1, 2014 for coverage April 1, 2014.

#### **What will happen to the deductible and out of pocket limits for the extension period? Will my employees be credited for any use of deductible or out of pocket expenses during the period of extension?**

On January 1, 2014, the deductible and out of pocket amounts for your 2013 health plan will reset to zero, as they would at the beginning of any plan year. If your employees have selected the same carrier for their 2014 Vermont Health Connect plan, any deductible and out of pocket amounts accumulated from January 1, 2014 until the end of the extension period will apply to their 2014 Vermont Health Connect plan.

**I have elected to offer Dental Insurance to my employees for 2014, what does this mean for them?**

Your employees will be enrolled in their dental plan selection and you will be billed directly by Delta Dental.

**Who should I call with questions around the extension of my 2013 plan?**

Contact your insurance carrier directly.

Blue Cross Blue Shield: 1-800-255-4550, [www.BCBSVT.com/exchangebenefits](http://www.BCBSVT.com/exchangebenefits)

MVP Health Care: 1-888-687-9872, [www.DiscoverMVP.com](http://www.DiscoverMVP.com)

**Will my billing cycle change if my plan is extended?**

No. Billing for January will follow the same schedule you currently have with your insurance carrier.

**I am offering coverage for the first time through Vermont Health Connect. What are my options?**

You should immediately inform your employees that their Vermont Health Connect plan start date has been delayed. However, they will not have a gap in coverage. The employee then has two choices for this interim period between January 1 and up to March 31:

1. Contact their carrier and extend their current individual plan up through March 31, 2014.
2. Enroll now through Vermont Health Connect as an individual/family. They can enroll on-line at [Vermonthealthconnect.gov](http://Vermonthealthconnect.gov) or by phone by calling our toll-Free Customer Support Center at 1-855-899-9600.

**I'm a sole-proprietor with no employees; does this impact me?**

Due to changes in federal law, most sole-proprietors will no longer purchase health insurance as a business in 2014. Rather, you will purchase individual or family coverage. This applies to sole-proprietors without employees or whose only employee is a spouse.

While your situation is different from a small business, you also have the option to extend your current health coverage plan. You should have received a notice from your insurance carrier explaining your options in early November. If you did not respond, your current 2013 insurance plan has already been extended through March 31, 2014. You can enroll in an individual or family plan through Vermont Health Connect prior to December 23rd for coverage that takes effect on January 1, or any time thereafter to obtain your new coverage. To ensure you obtain coverage effective April 1, 2014 and avoid a lapse in coverage, you must enroll no later than March 15<sup>th</sup>, 2014.