

Vermont Health Connect: An Overview

Lunchtime Webinar

Thursday, June 20, 2013



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&
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Education and Outreach

Introducing Vermont's Health Benefit Exchange:



Find the plan that's right for you.

Our mission is to provide all Vermonters with the knowledge and tools needed to easily compare and choose a quality, affordable, and comprehensive health plan.

Timeline

Green Mountain
Care
Expanded
Medicaid/Private

Today

Vermont
Health Connect

2014

Green
Mountain Care
(unified
system)

After ACA waiver is available

TODAY – SEPTEMBER 2013

Design of Vermont Health Connect is underway. Updates and information will be available on VermontHealthConnect.gov.

OCTOBER 1, 2013 – MARCH 31, 2014

The first “open enrollment” period when Vermonters can compare plans and select the one that fits their needs and budget.

JANUARY 1, 2014

Health coverage begins for plans purchased through Vermont Health Connect. Starting on this date, Vermont Health Connect will be the only place where individuals and small businesses can get health insurance.



Find the plan that's right for you.

Now is the Time for Health Care Reform

- Health care costs are rising at an unsustainable rate
- More than 200,000 Vermonters are uninsured or underinsured*
- The federal health care reform law provides critical federal funds to help

*Underinsured = deductibles exceed 5% of family's income AND/OR total health care expenses exceed 10% of family income (5% if income below 200% of FPL). In 2014, employer-sponsored coverage is considered "unaffordable" if an employee's premium is more than 9.5% of household income.

How did we get here?

- 20 year history of health reform:
 - Dr. Dynasaur, VHAP, Catamount, etc.
- Federal legislation:
 - Affordable Care Act in 2010
- Vermont legislation:
 - Act 48 in 2011
 - Act 171 in 2012



Vermont Act 48

Three main components:

- **Green Mountain Care Board**
 - To control health care cost growth
- **Vermont Health Benefit Exchange**
 - To allow individuals and businesses to compare health plans and select one that fits their needs and budget
- **Green Mountain Care**
 - To ensure high-quality health coverage for every Vermont resident

Vermonters will:

1

Compare health insurance options

2

Enroll in a health plan

3

Secure financial assistance to help pay for care

Vermont Health Connect:

- Side-by-side comparisons of your health coverage options
- Both private and public plans
- Available to individuals, families and small businesses
- Enrollment starts October 1st for coverage beginning January 1st



Affordable Care Act Changes to the Insurance Market

- Plans must offer 10 categories of essential health benefits
- Individual mandate
- Medicaid expansion
- Guaranteed issue for pre-existing conditions
- Navigator Program
- Tax credits & out of pocket expenditure limits
- Coverage on parents' plan until age 26
- Co-pay free preventive care
- Consumer rebates

Vermont Law Changes to the Insurance Market

- Insurance plans offered to individuals and small businesses in 2014 will *only* be available within the Exchange
- Define small group at 50 full-time employees or fewer (2014-2015)
- Individual and small group markets merged
- Specified role for brokers

Catamount & VHAP

- Both VHAP and Catamount will end on 12/31/13
- Vermonters in these programs will transition based on their income to either Medicaid or a private plan
- Through outreach and noticing individuals will learn about the transition and find support enrolling in a plan

	2012 Population	2014 Migration	
		Medicaid	Private Plans
VHAP	38,602	28,587	10,015
Catamount	11,427	2,294	9,133

How to Enroll



Website

VermontHealthConnect.gov



**Customer Support
Center**



**In-Person Enrollment Assistance
Assister or Broker**

Health Coverage is Standardized

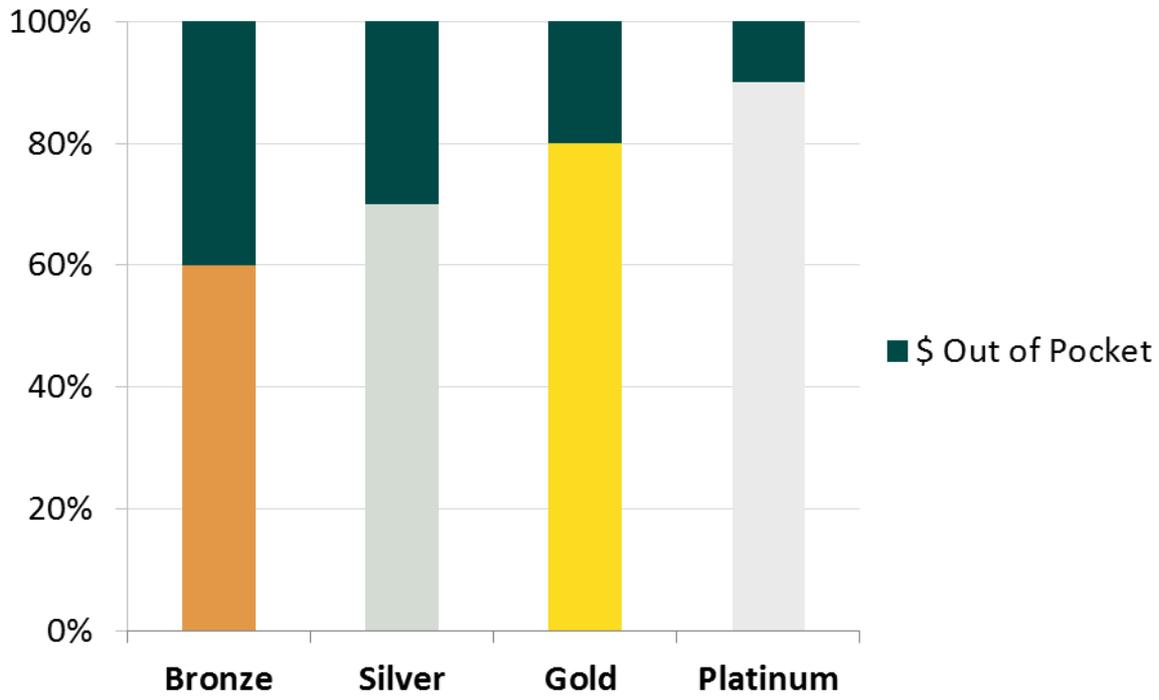
All Plans Offer Standard Benefits

- All plans must have “**essential health benefits**” but the amount that insurance will cover and additional benefits will vary
- The plans offered in the state must be “substantially equal” to this benchmark plan
 - Ambulatory patient services
 - Emergency services
 - Prescription drugs
 - Rehabilitative and habilitative services and chronic disease management
 - Hospitalization
 - Maternity and newborn care
 - Mental health and substance use disorder services, including services behavioral health treatment
 - Laboratory services
 - Preventive and wellness
 - Pediatric services, including oral and vision care

Plans are Offered at Standard Metal Levels

Qualified Health Plans (QHPs) are being developed based on the following “metal levels”:

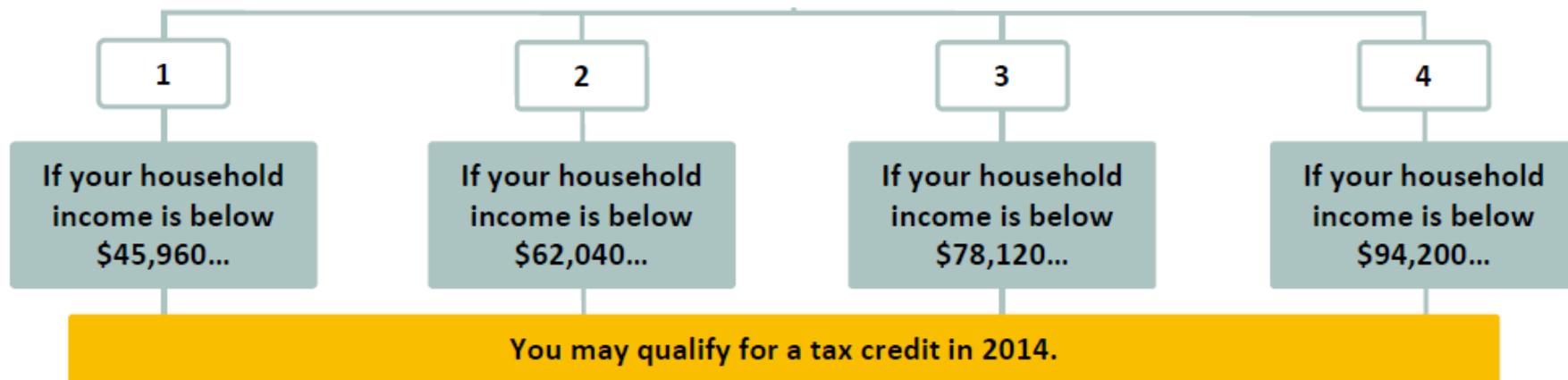
- Bronze
- Silver
- Gold
- Platinum



Financial Help is Available

Individual Tax Credits & State Assistance Make Plans More Affordable

- Those without insurance from an employer may receive financial assistance to help part of their premium for the plan they purchase through Vermont Health Connect.
- Financial help is available to those earning less than 400 percent of the federal poverty level. For individuals and families of 2, 3, 4...



Out-of-Pocket Expenses Are Limited

- Under federal law, there are also limits on how much out-of-pocket expenses an individual or family would be responsible for in plans purchased through Vermont Health Connect.
 - For most Vermonters, total cost-sharing per year (deductibles, co-pays, and co-insurance) is capped at \$6,350 for an individual and \$12,700 for families.
 - For some Vermonters, out-of-pocket expenses may be subsidized further.

Federal Oversight and Timeline

- **October 1, 2013** – open enrollment in Exchange plans begins
- **January 1, 2014** – first plans go into effect
- **March 31, 2014** – the first open enrollment period closes

Introducing Social Media

Vermont Health Connect Social Media



VermontHealthConnect



VThealthconnect



VThealthconnect

Facebook



Find the plan that's right for you

Find the plan that's right for you

Starting October 2013

VermontHealthConnect.gov

Vermont Health Connect
82 likes · 35 talking about this · 0 were here

Government Organization
Vermont Health Connect: where Vermonters can find a health plan that fits their needs & budget. With access to public & private health plans & side-by-side comparisons, all the facts you need are in 1 place. www.VermontHealthConnect.gov

About Photos Likes Map

Now
2013
2012
2011
2010
2006
1993
Started

2 Likes + 1 Share = 234 views



Vermont Health Connect shared a link.
Monday near Burlington

Hey, Vermont small businesses! We're hosting a public forum in Randolph this week just for you. Join us to learn more about upcoming health reforms.
<http://healthconnect.vermont.gov/node/654>

VERMONT HEALTH CONNECT
Find the plan that's right for you.

Small Business Forum (Randolph) | Vermont Health Connect
healthconnect.vermont.gov

Join us to learn more about health reform and the new Vermont Exchange, Vermont Health Connect. Vermont Health

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YouTube

The thumbnail features a green background with a white Vermont Health Connect logo at the top left. The text 'What can I expect in 2014?' is centered in white. Below the text is a silhouette of a forest. The video player interface shows a progress bar at 0:01 / 1:44 and various control icons.

FAQ: What You Can Expect in 2014

VTHealthConnect · 1 video 10 views

0

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Published on Jun 10, 2013
Get answers to some of your most frequently asked questions about Vermont Health Connect and what it means for individuals, families and small businesses across the state.

[Show more](#)

A video player showing a man with short grey hair, Mark Larson, speaking. The text 'Where can I get help?' is overlaid in the top right. Below the video, the text 'Mark Larson, Commissioner Vermont Health Connect' is displayed. The video player interface shows a progress bar at 00:06 and a total duration of -00:54.

Where can I get help?

Mark Larson, Commissioner
Vermont Health Connect

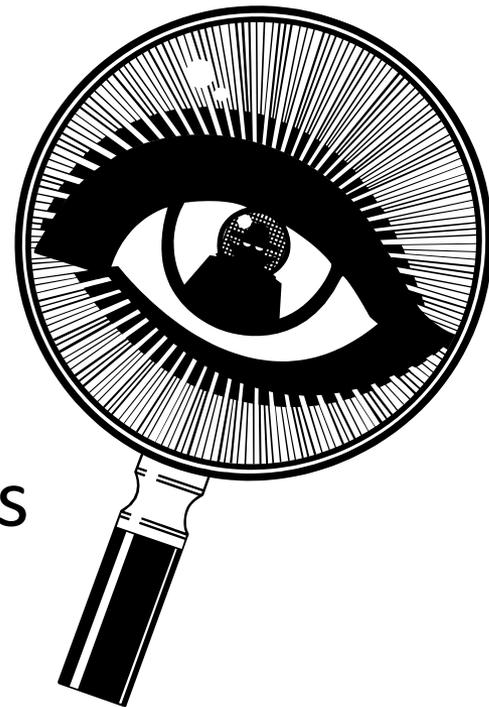
A video player showing a woman with short blonde hair, Nancy Lynch, smiling. The text 'Tell me about the plans...' is overlaid in the top right. Below the video, the text 'Nancy Lynch, Education & Outreach Manager Vermont Health Connect' is displayed. The video player interface shows a progress bar at 00:08 and a total duration of -01:36.

Tell me about the plans...

Nancy Lynch, Education & Outreach Manager
Vermont Health Connect

Keep an eye out for...

- Vermont Health Connect events in your area
 - 7/9 Moretown Town Hall
 - 7/18 Webinar
 - 7/23 Lyndon Town Hall
 - 7/30 Richmond Free Library
- Small Business Estimator
- An introduction to the Navigators



Contact Us

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www.vermonthealthconnect.gov

