

**State of Vermont**  
**Department of Vermont Health Access**  
312 Hurricane Lane, Suite 201  
Williston VT 05495-2807  
[dvha.vermont.gov](http://dvha.vermont.gov)

[Phone] 802-879-5900  
[Fax] 802-879-5651

*Agency of Human Services*

October 30, 2012

Dawn Horner  
State Officer  
Center for Consumer Information and Insurance Oversight  
Center for Medicare and Medicaid Services  
7501 Wisconsin Avenue  
Bethesda, MD 20801

RE: Risk Adjustment and Reinsurance

Dear Ms. Horner,

The purpose of this letter is to confirm Vermont's decision to utilize federal services for both risk adjustment and reinsurance. After consideration of Vermont's market size and small number of health plans, movement to a single payer system, existing government health insurance programs and other factors, the state has elected to have HHS administer the risk adjustment and reinsurance programs.

Thank you,

Lindsey Tucker  
Deputy Commissioner, Vermont Health Connect

