



2025 Open Enrollment runs November 1, 2024 - January 15, 2025

During Open Enrollment, Vermonters can enroll in health insurance through Vermont Health Connect (VHC)—Vermont’s health insurance marketplace. It’s also the time when existing members can change plans. Vermonters who already have VHC coverage will be automatically renewed into the same plan or a similar plan.

This year, thanks to extra financial help, Vermonters can continue to get lower monthly bills. Most Vermonters who have been getting financial help will get more in 2025. The additional financial help can be applied to a plan at any metal level. Usually, monthly premium costs increase with each metal level (Bronze, Silver, Gold, Platinum). In 2025, premiums for Gold Plans will cost less per month than those for Silver Plans. We ask Vermonters to think about their healthcare costs. It pays to **SHOP AND COMPARE** using the Plan Comparison Tool. Find the plan that’s best for you.

Open Enrollment is also a great time for each Vermont household to review and update their household information in their account at www.VermontHealthConnect.com. Information such as changes in income or household size is used to determine the level of financial help with health care costs.

As always, check your mail for notices from Vermont Health Connect and bills from the insurance company.

What to know:

- **Signing up is easy** – Vermonters can enroll or change plans online, by phone, or with one of 100+ Assisters in the state. Assisters usually offer in-person help, so [find an Assister near you](#) to make an appointment.
- **Get Financial help** – For many Vermonters, financial help – including premium tax credits and [cost-sharing reductions](#) – may be available. These benefits can help lower monthly premiums and save on out-of-pocket costs. The expanded health insurance subsidies have been immensely helpful for Vermonters. Over 90% of people who are enrolled through the health insurance marketplace qualify for financial help. Many have seen their premiums cut in half. Thousands of Vermonters now pay less than \$25 a month for coverage through the marketplace. How much can you save?
- **Use the Plan Comparison Tool** – Not sure if you can get financial help? The [Plan Comparison Tool](#) is a great way to get a quick estimate. The tool helps Vermonters choose a plan that best meets their financial and medical needs. Visit www.VermontHealthConnect.gov for more information on how to apply and how to get financial help.
- **Dates for Open Enrollment** – Open Enrollment runs from November 1, 2024, to January 15, 2025. Vermonters who sign up or change plans by December 15, 2024, will have insurance start on January 1, 2025. Those who enroll after December 15, 2024, will have a start date of February 1, 2025. **Important!** Those who miss the deadline will most likely have to wait until the next Open Enrollment to sign up for health insurance.
- **Direct enrollment** - Vermonters who don’t qualify for financial help can call [Blue Cross and Blue Shield of Vermont](#) or [MVP Health Care](#) to enroll directly. However, Vermonters who enroll directly with their insurance company can’t get financial help—even with a qualifying income. Vermonters who want financial help must enroll through Vermont Health Connect to get it.

Important dates

- **December 15, 2024** – Last day to select a plan for a **January 1 start date**
- **January 15, 2025** – Last day to sign up AND confirm a qualified health plan for **February 1 start date**

Sign Up Now!

Online: www.VermontHealthConnect.gov

Phone: 1-855-899-9600

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