

**State of Vermont Department of Vermont Health Access** 280 State Dr. Waterbury, Vermont 05671 *Agency of Human Services* [Phone] 802-879-5900 [Fax] 802-879-5651 **dyha.vermont.gov** 

## MEMORANDUM

## TO:Vermont Health Insurance Brokers and Vermont Health Connect UsersFROM:Adaline Strumolo, Acting CommissionerDATE:July 31, 2024RE:Vermont Health Connect Broker Compensation Schedule

The Department of Vermont Health Access (DVHA) establishes this standard compensation schedule for brokers that provide services to employers, employees, and individuals related to qualified health plans (QHPs) through Vermont Health Connect under 33 V.S.A. §§ 1803 and 1805(17). Under 33 V.S.A. § 1805, fees paid in accordance with this schedule are separate from health plan premiums.

DVHA has the right to hear appeals and set or alter compensation schedules based on complaints from the public regarding the rates that brokers charge. Any person may contact DVHA with questions about brokers or assistance with broker compensation by calling DVHA's Customer Support Center at 1 (855) 554-4488 or emailing Vermont Health Connect at VTHealthConnect@vermont.gov.

DVHA hereby sets the following compensation schedule for brokers:

- 1. The default broker fee is \$20.00 per month for each employee or individual who designates a registered broker and receives assistance in enrolling into a QHP.
- 2. The monthly fee for employers will be based on the number of employees the employer has enrolled.
- 3. Brokers and customers may mutually agree upon a compensation schedule that differs from the compensation schedule set in this notice.
- 4. Brokers shall bill customers directly for the fee set in this schedule or negotiated between the broker and the customer. If brokers provide additional services to a client in addition to QHP assistance, they may bill for QHP assistance in addition to billing for the other services they provide.
- 5. DVHA shall not provide subsidies to any person to assist with purchasing broker services.

DVHA may alter this broker compensation schedule as necessary to ensure that brokers are adequately compensated for their services. The State of Vermont has and will continue to support the broker community and the public by training brokers, providing a dedicated service line for assisters, and fielding VHC staff to help with inquiries from brokers and the public.

We appreciate your assistance and welcome your continued participation with Vermont Health Connect in service to the health insurance needs of Vermonters.

