

## 2021 Open Enrollment Runs November 1st - December 15th

During Open Enrollment, Vermonters can sign up for health insurance through Vermont Health Connect—Vermont’s health insurance marketplace. This is also the time when existing members can change plans. Many Vermonters who already have Vermont Health Connect coverage will be automatically renewed into the same plan—so if you don’t want to switch plans, all you have to do is keep paying your bills on time and your coverage will update automatically.

Periodically, Vermont Health Connect must ask if we should continue to automatically renew your financial help. In 2020, many Vermonters are at the end of their first five years of coverage, which means we must ask you if we should keep renewing your financial help. If we don’t hear from you, we will renew your coverage, but you won’t get financial help to pay for it. If we can’t automatically renew your financial help this year, we will send you a letter to let you know—so please be sure to check your mail!

### Key Features:

- 1) Same time - Open Enrollment runs from November 1 to December 15, just like last year. Vermonters who sign up or change plans will have a start date of January 1. Those who miss the deadline could have to wait until January 2022 to get health insurance.
- 2) Same place – Vermonters can enroll or change plans online, by phone, or with one of 200 in-person assisters in the state. Due to COVID-19, some assisters may only offer meetings online or by phone. Please call your assister’s office to make an appointment.
- 3) Financial help – Many Vermonters can get financial help to lower monthly premiums and/or out-of-pocket costs. Eligibility is based on household income and size. For example—in plan year 2021, the income limit for single Vermonters is \$51,040 and the income limit for a family of four is 104,800.
- 4) Direct enrollment - Vermonters who don’t qualify for financial help can call BCBSVT or MVP to enroll directly and establish a single point of contact. 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.
- 5) Plan Comparison Tool – Not sure if you can get financial help? The Plan Comparison Tool is a great way to get a quick estimate. Visit VermontHealthConnect.gov on the internet and click on “Decision Tools”, then follow the link for the 2021 Plan Comparison Tool.

### Sign Up Now!

Online: VermontHealthConnect.gov

Phone: 1-855-899-9600

### Mark the Calendar:

November 1<sup>st</sup> – First day to sign up for new 2021 health coverage, or to change plans

December 15<sup>th</sup> – Last day to sign up and confirm a qualified health plan

December 26<sup>th</sup> – Payment due to activate 2021 coverage

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