

8 Things to Know about

FULL-COST INDIVIDUAL DIRECT ENROLLMENT



What is Full-Cost Individual Direct Enrollment?

- “Direct Enrollment” refers to the process of signing up for health insurance through an insurance carrier, rather than through Vermont Health Connect.
- “Individual” refers to the fact that this process is for individuals and families who are buying insurance on their own, not through an employer.
- “Full-Cost” means that Vermonters who choose to direct enroll cannot receive financial help to reduce the cost of monthly premiums and/or out-of-pocket costs. If a Vermonter wants to apply for financial help, they must enroll or renew through Vermont Health Connect.

What are Eight Things I Should Know about Full-Cost Individual Direct Enrollment?

1. Both Blue Cross Blue Shield of Vermont (BCBSVT) and MVP Healthcare (MVP) will offer Full-Cost Individual Direct Enrollment for calendar year 2016.
2. Full-Cost Individual Direct Enrollment customers cannot apply for Advanced Premium Tax Credit (APTC), Vermont Premium Assistance (VPA), or Cost-Sharing Reductions (CSR) through either the state or federal government.
3. Full-Cost Individual Direct Enrollment does not include Medicaid or Dr. Dynasaur.
4. Full-Cost Individual Direct Enrollment customers will be billed directly by the carrier.
5. A customer who receives APTC through Vermont Health Connect in 2015, but decides to direct enroll with a carrier for 2016, will not receive tax credits in 2016.
6. A customer wishing to direct enroll for January 2016 can contact BCBSVT or MVP to apply prior to December 15 for January 1 coverage. Customers can authorize BCBSVT or MVP to terminate their coverage through Vermont Health Connect as of the end of 2015.
7. A customer can switch from Full-Cost Individual Direct Enrollment back to a Qualified Health Plan through Vermont Health Connect only during Open Enrollment or during a Special Enrollment Period (if they qualify for one).
8. When a customer switches from Full-Cost Individual Direct Enrollment to Vermont Health Connect, and chooses a plan with the same carrier, any payments toward deductibles and other out-of-pocket costs will be carried over for that calendar year.

Need help?

Call 1-855-899-9600 (toll-free) or visit <http://VermontHealthConnect.gov>