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Vermont Health Connect
February 19, 2015

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Vermont Health Connect Announces Special Enrollment Opportunity
Vermonters Impacted by Federal Penalty Can Sign Up for 2015 Health Insurance

WINOOSKI, VT – Vermont Health Connect announced today that some Vermonters who missed this year's Open Enrollment still have an opportunity to apply for 2015 health coverage. Specifically, Vermonters who don't have health insurance and learn about the new Shared Responsibility Payment when they file their 2014 taxes now have a chance to avoid paying the full federal fee next year.

"Our goal is to help as many Vermonters find quality health coverage as possible," said Lawrence Miller, Chief of Health Care Reform. "When our federal partners expressed an openness to providing this enrollment flexibility, we jumped at the opportunity. Our insurance issuers, Blue Cross and Blue Shield of Vermont and MVP Health Care, were also supportive – and we thank them for that."

Vermonters who are impacted by the federal fee should call Vermont Health Connect's Customer Support Center at 1-855-899-9600 (toll-free). They must apply and select a plan within 60 days from the date they discovered they would be subject to the federal Shared Responsibility Payment, but no later than May 31. Coverage will be effective as of the 1st of the month following plan selection.

"This is the first year that Americans can incur a tax penalty for not having health insurance under the Affordable Care Act," said Miller. "It would be awful for a Vermont family to have to pay a fee of several hundred dollars or more, and then have to pay 100 percent of their medical care on top of that, just because they didn't know the penalty existed. Thankfully, they now have a chance to avoid most of the fee."

The Shared Responsibility Payment is the greater of 1% of household income or \$95 per person for Americans who didn't have health insurance in 2014. This year, the penalty increases to the greater of 2% of household income or \$325 per person. Because the payment is determined by the number of months an individual is uninsured, a Vermonter who applies for coverage this spring will likely still owe a penalty next year, but it will be only a fraction of the full year's penalty.

In addition to avoiding the federal fee, most Vermont Health Connect applicants qualify for financial help to make coverage more affordable. Vermonters who have experienced a qualifying life event that impacts their health insurance, and those Vermonters who qualify for Medicaid or Dr. Dynasaur, can also apply at this time. More information is available at <http://info.healthconnect.vermont.gov/QualifyingEvents>. Vermont Health Connect's Customer Support Center is open 8am – 8pm Monday through Friday and 8am – 1pm on Saturday at 1-855-899-9600 (toll-free).

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