HEALTH COVERAGE MAP
AS OF 1ST QUARTER 2018
PUBLISHED JULY 11, 2018

Health Coverage in Vermont*

More than one out of three Vermonters are covered by a health plan that is administered and/or certified by the Department of Vermont Health Access (DVHA).

*Estimates of insurance coverage have been compiled from multiple sources and should be viewed as an example of relative scale, not absolute values.

A Closer Look – Qualified Health Plans (Individuals and Small Groups) and Medicaid*

As of March 2018, more than 242,000 Vermonters received health coverage through Medicaid or a qualified health plan (QHP). An additional 18,000 received other Medicaid benefits.

Enrolled through:

- State of Vermont: 209,226
- Carriers: 51,114
- Non-MAGI*: 44,751
- MAGI*: 164,475
- Off-exchange
- SHOP*

Qualified Health Plan
78,709

Medicaid Health Coverage
163,366

Other Medicaid Benefits
18,265

Notes:
March 2018 Medicaid enrollment as of May 14, 2018. MAGI includes dual members eligible for both MAGI and Medicaid. MCA Children includes Non-MCA Children, Underinsured, and SHOP. "Other" includes Healthy Vermonters, Healthy Care, FSHIP, and other programs. State of Vermont qualified health plan enrollment as of May 14, 2018. Carrier enrollment as of carriers' MAGI as of 5/15/18 and MVBP’s as of 5/17/18.
A Closer Look – Individuals in Qualified Health Plans

As of March 2018, two out of three Vermonters in the individual market received federal premium tax credits to lower their monthly insurance costs. Many also received additional financial help to further reduce premium and out-of-pocket costs from the State and/or federally required benefits. To qualify, they can’t have another offer of affordable coverage, must enroll in a metal level plan, and must meet income guidelines.

Vermont Premium Assistance (VPA)

- Bronze, Gold, Platinum
- Silver

Federal advance payments of premium tax credits (APTC)

- Income <= 300% FPL
  - 18,727
  - $5.5M (66.4M)
- Income <= 300% FPL
  - 14,659
  - Silver Plan, Income <= 300% FPL
  - $12.9M ($12.4M)
  - 12,274
  - Federal Cost-Sharing Reductions (CSR)
  - Silver 94
  - $6.385
  - $17M ($11.6M)
  - Silver 21
  - $2.385

- Income <= 400% FPL
  - 22,663
  - $87.2M ($85.6M)

- Income <= 400% FPL
  - Choose to receive some or all of tax credit in advance (as opposed to after filing federal taxes)

Key

- Members as of March 2018
- Estimate for Calendar Year 2018 (2017)
- Notable eligibility criteria

Nearly three in five individuals are covered by a silver plan, while one in five is in bronze and one in five is in either gold or platinum.

- Metal level distribution has been fairly consistent for the last five years, with a slow migration from gold/platinum toward silver.

- Metal level distribution is not even across age and income brackets as health status and subsidies impact plan selection.
  - Older members (55-64) are three times more likely than younger members (26-34) to be in a gold or platinum plan, while younger members are much more likely to be in a bronze or catastrophic plan.

- Nearly nine in ten individuals with income under 200% FPL enroll in a silver plan to take advantage of significant cost-sharing reductions, while unsubsidized members with incomes over 400% FPL are more evenly distributed across metal levels.