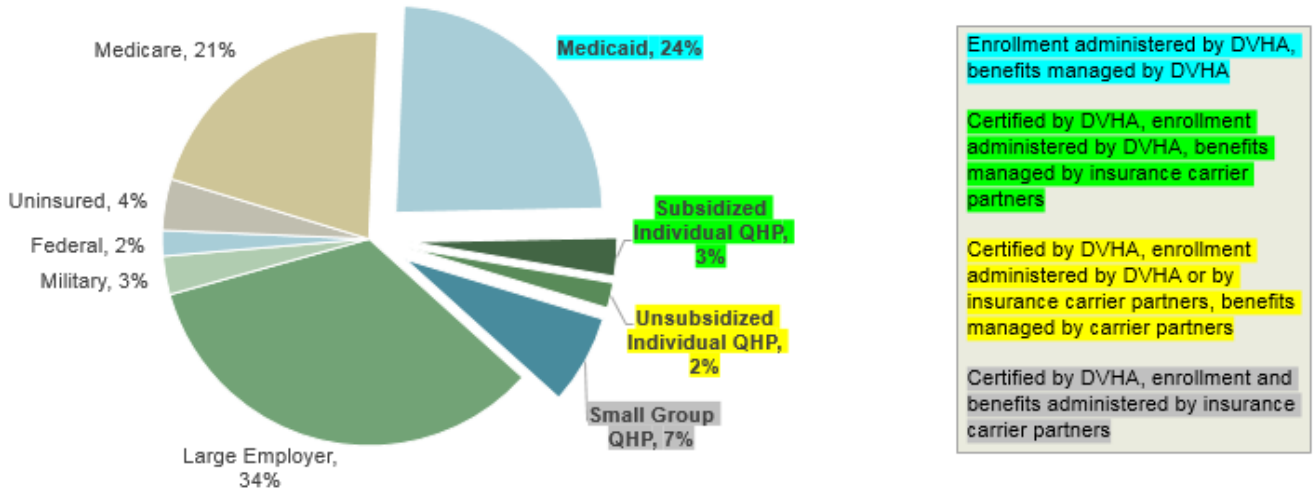


Health Coverage in Vermont*

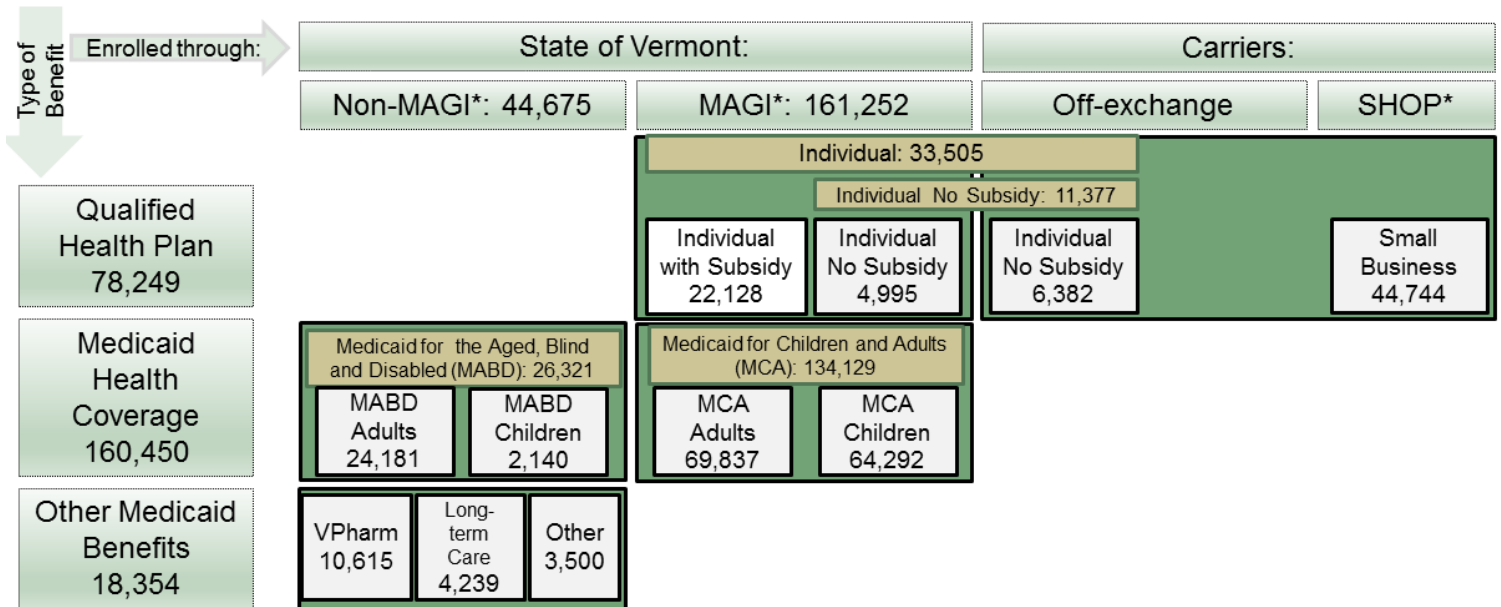


More than one out of three Vermonters are covered by a health plan that is administered and/or certified by the Department of Vermont Health Access (DVHA).

* 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*

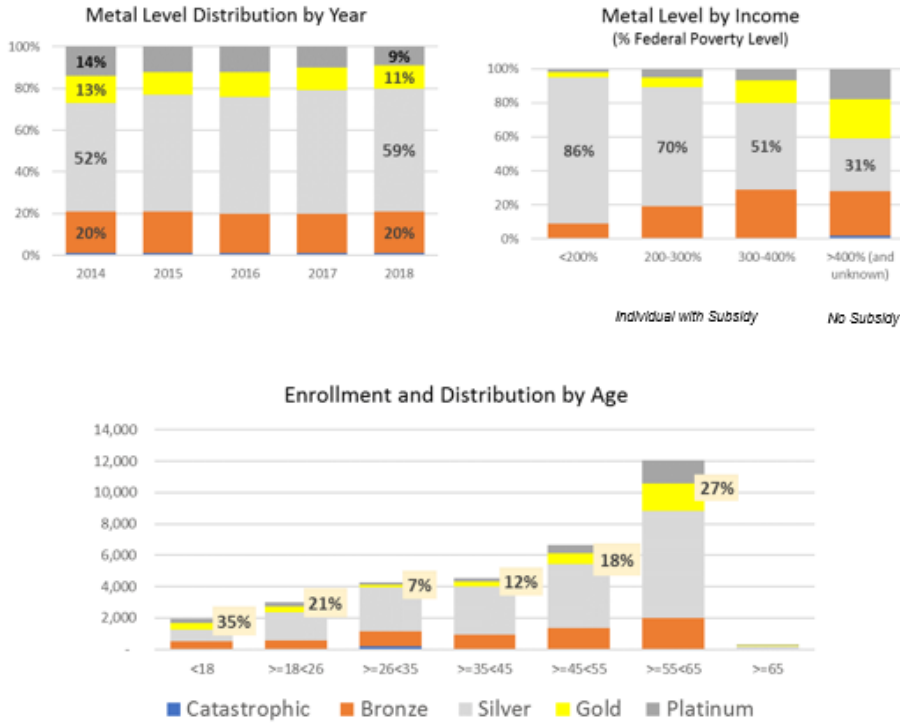
As of June 2018, nearly 239,000 Vermonters received health coverage through Medicaid or a qualified health plan (QHP). An additional 18,000 received other Medicaid benefits.



* Modified Adjusted Gross Income (MAGI) is a tax-based measure of income used by the Affordable Care Act to determine eligibility and benefit amounts for premium tax credits and for Medicaid for Children and Adults (MCA). Previous eligibility standards, now called "Non-MAGI," are still used to determine eligibility for Medicaid for the Aged, Blind and Disabled (MABD) and other Medicaid benefits. "SHOP" is the Small Business Health Options Program, aka the small business health exchange.

Notes: June 2018 Medicaid enrollment as evaluated August 2018. MABD includes duals, members eligible for both MABD and Medicare. MCA Children includes Non-ABD Children, Underinsured, and SCHIP. "Other" includes Healthy Vermonters, Ladies First, FITP, and other programs. State of Vermont qualified health plan from DVHA's enrollment reports as of 6/30/18. Carrier direct enrollment as reported by carriers (MVP as of 6/15/18 and BCBSVT as of 6/30/18).

A Closer Look – Individuals in Qualified Health Plans



- 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.
- Over the last five years, metal level distribution has slowly migrated from gold/platinum toward silver.
- Metal level distribution is not even across age and income brackets as health status and subsidies impact plan selection.
- 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.
- Nearly three times as many older Vermonters (55-64) are covered by individual qualified health plans as younger Vermonters (26-34). More than one in four (27%) older members are in a gold or platinum plan, compared to one in fourteen (7%) younger members.

A Closer Look – Individuals in Qualified Health Plans with Subsidies

As of June 2018, two out of three Vermonters in the individual market received federal premium tax credits to lower their monthly insurance costs. Many also received financial help to further reduce premium and out-of-pocket costs from the State and/or through 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.

