Vermont Health Connect
Grace Period and Reinstatement
For Individuals and Small Businesses

Dana Houlihan, Director of Enrollment
Monday, October 7, 2013
Definitions

**Grace Period:** The period of time after an individual or small business premium payment due date **before** coverage for the individual or small business is terminated.

**Reinstatement:** Re-activating an individual or small business’s health coverage **after** termination for non-payment.
Grace Period By Market Segment: Individuals with APTC

Affordable Care Act Requirement:

- Three months: one month with paid claims + 2 months with pended claims
- VHC Process: follow ACA
Grace Period By Market Segment: Individuals without APTC & Small Businesses

Possible Options for Individual (No APTC) & Small Business:

- No grace period
- One month, with paid claims
- Combination of paid and pended claims, 2 or more months

VHC Proposal for Individual (No APTC) & Small Business:

- One month with paid claims
- Reasons:
  - Provides additional flexibility to individuals and small businesses
  - No additional risk to medical providers or facilities
Provider Notification

The Affordable Care Act requires health plans to notify providers/facilities when an enrollee is in a grace period with pended claims.

Possible Carrier Approaches:

- As happens today, allow providers/facilities to perform pre-service coverage verification through dedicated, private access to website
- Include pend status language in prior approval notices
- Include pend status in response to submitted claims.

VHC Proposal:

- Carriers continue with current notification practices in 2014
Reinstatement of Individuals and Small Businesses

What happens now:
- Each carrier establishes policy

Affordable Care Act Requirement:
- If an individual is terminated, s/he must wait until the next open enrollment period or qualifying event to re-enroll (e.g. economic hardship, newly Medicaid eligible)

Possible Reinstatement Approaches Under VHC:
- No reinstatement following termination for non-payment
- Establish separate reinstatement rules by segment: individual & small business
- Allow unlimited reinstatement opportunities for either segment

Proposed VHC Reinstatement Policy:
- No reinstatement following termination for non-payment – Individual
- Reinstatement for small businesses – limited to two opportunities per year
  - Allowed following full payment of premium due
  - Limited to one month following end of grace period
Feedback and Next Steps

Please send feedback and questions on *Grace Period, Provider Notification, Reinstatement* to:

Hera Bosley ([Hera.Bosley@state.vt.us](mailto:Hera.Bosley@state.vt.us)) at Vermont Health Connect by end of day **Monday, October 14**

**Goal:** finalize policy by November 1.
Medicaid and Exchange Advisory Board

October 7, 2013

Commissioner Mark Larson
Department of Vermont Health Access
Agenda

• Overview
• Day 7 Updates
Our mission is to provide all Vermonters with the knowledge and tools needed to easily compare and choose a quality, affordable, and comprehensive health plan.
Vermonters will:

1. **Compare** health insurance options
2. **Enroll** in a health plan
3. **Secure** financial assistance to help pay for care
How to Enroll

Website
VermontHealthConnect.gov

Customer Support Center
(855)899-9600
Mon – Fri: 8:00am to 8:00pm
Sat: 8:00 to 1:00

In-Person Enrollment Assistance
Navigator or Broker
We’re Open!

• Opened at 9am Tuesday, October 1 – on schedule
• Users signing in and signing up for accounts
• Connected to federal data hub
Vermonters are using VHC

- As of 9:30am today:
  - 40,459 unique website users
  - Just over 2,900 user accounts established
  - We have improved the load time for the front pages of the website, and we continue working to improve overall site performance.
What We’ve Heard & How We’re Responding
Last week – positive feedback

Navigator and health care advocate Peter Sterling talks to Vermonters at DMV about @VTHealthConnect
pic.twitter.com/VnCLLCD2iT

Families Are Enrolling in Vermont Health Connect

SunCommon Our business fully supports this move towards universal healthcare. SunCommon is growing fast and we’re happy to provide our employees and their families with meaningful health insurance. The Vermont Exchange made it easy to compare apples to apples. The day-to-day health expenses for our 30 employees will be less than our current plan, as co-pays will be cheaper. The attractive premium rates mean that we can cover families now too. Coverage for kids until they turn 26. Folks who’ve been sick can’t be denied insurance. We love that so many more Vermonters will get quality health insurance coverage through this new law. Our business is celebrating this important day.

Yesterday at 5:10pm · Unlike · 7

Martha Welch I think it is unrealistic to expect things to go without a glitch, given the volume of those trying to access this today. Give it time. Have patience. Things will be better in the end!
22 hours ago via mobile · Like · 3
Website Performance

• **Feedback:** The website is running slowly.

• **Actions taken:**
  • Thursday: Software configuration implemented to increase processing time for front pages of the website
  • Friday: Additional hardware and software configuration

• **Future Steps:**
  • Ongoing analysis of load time data since implementation of prior steps
Feedback Response

Anonymous Browsing
User Experience
6am – Noon

Response Time (in sec)

6am-7am | 7am-8am | 8am-9am | 9am-10am | 10am-11am | 11am-12am

- 10/3/2013
- 10/4/2013

Hour Interval
Feedback: Some Navigators and brokers unable to log in

Causes:

- Security settings making it difficult to navigate log in
- Response time from federal hub slow at times

Action Steps:

- Provided training materials with suggestions
- Changed settings on time for response
- One on one assistance offered over weekend and throughout day today

Future Steps:

- Retry settings and prevention of user errors
Comparison Display

**Issue:** Deductibles and OOPM are not currently visible

**Action Steps:**

- Application fix has been received and is being tested today
- Fix to deploy Monday or Tuesday night
Carrier Integration

Schedule:

• Premium processing and carrier integration are scheduled to be live on November 1, allowing payment electronically or by check.

Action Steps:

• On Friday, DVHA successfully submitted a scheduled test case to the carriers. The application consisted of an individual application, no dependents. The test identified changes that need to be made. These changes are in progress.

• We remain on schedule for further testing through October.
Looking Ahead

**Individual/Families**
- October – search and compare
- November – pick a plan and enroll
- December – pay your bill
- January – start enjoying new coverage

**Small Businesses**
- October – weigh the options
- November – determine contributions and menu, register, ask employees to enroll
- December – pay your bill
- January – start enjoying new coverage
Outreach:
Public Events by County

**Chittenden:**
- Burlington Health Fair 10/12
- Get Ready! Get Covered! Community Health Resource Night at the Community Health Center of Burlington with Governor Shumlin, Commissioner Larson and Congressman Peter Welch 10/16

**Orleans**
- Public forum at the Greensboro Library 10/22
- Public Forum in Craftsbury 11/10

**Windham**
- Public forum in Wilmington 10/9

**Franklin:**
- Tabling at the Alburgh Flea Market 10/12

**Washington:**
- Public Forum with Representative Poirier 10/17

**Orange:**
- Small Business Forum at Little Rivers Hospital 10/30

**Bennington**
- VBSR Office hours in Bennington 10/8

24
Outreach: Total Number of VHC Events as of October 7

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*Upcoming events do not include events that are still in the planning stages. This category includes presentations, drop-ins, forums and tabling.