

FOR IMMEDIATE RELEASE

Department of Vermont Health Access

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Four Days Left to Sign Up for 2017 Health Coverage through Vermont Health Connect

Vermonters who don't qualify for subsidies can direct enroll through Blue Cross or MVP by same deadline

WATERBURY, VT – Department of Vermont Health Access (DVHA) officials reminded Vermonters of a key health insurance deadline coming up on January 31st. Tuesday is the last day of Open Enrollment and, for most people, the last chance to sign up for health coverage until 2018.

Open Enrollment is a time for new members to sign up for health and dental plans for the coming year. It is also a time for current members to compare their existing health plan to other options. Those who qualify for subsidies can sign up online or by phone with Vermont Health Connect. Those who don't qualify for subsidies can streamline the process by direct enrolling with Blue Cross Blue Shield of Vermont (BCBSVT) or MVP Health Care (MVP) and establishing a single point of contact with their insurance carrier.

More than three-quarters of Vermont Health Connect members find that they qualify for subsidies to lower the cost of insurance, with the typical individual receiving nearly \$380 per month toward the insurance plan of their choice. For most uninsured Vermonters, this means it is cheaper to buy health insurance and gain health care than to pay the federal fee for being uninsured and still risk the immense costs that can come from an accident or unexpected illness.

The income eligibility threshold for subsidies is 400 percent of the Federal Poverty Level (FPL), meaning that an individual earning up to \$47,520 or a family of four earning up to \$97,200 will usually qualify for lower premiums and/or out-of-pocket costs.

DVHA noted that call volumes and wait times typically increase as deadlines approach, and the last two days of Open Enrollment are typically two of the busiest of the year.

“This has been the smoothest Open Enrollment yet, with call wait times that are about one-fifth of last year’s,” said DVHA Commissioner Cory Gustafson. “We have all hands on deck for a strong finish, but there’s no getting around call volume spikes at the deadline. We strongly encourage members who have questions that aren’t related to Open Enrollment to wait until late next week to call. We encourage members with online accounts to use self-service options. And we encourage members and applicants who don’t qualify for subsidies to direct enroll through a carrier.”

Vermonters will find at least 20 options for qualified health plans from BCBSVT and MVP. Those who aren’t sure which plan is the best fit for their family’s needs and budget can find help online as well as over the phone.

Vermont Health Connect’s free 2017 Plan Comparison Tool has already had over 25,000 visits since its launch in late October. The anonymous online tool allows customers to compare plans not just by

monthly premiums and deductible amounts, but also by estimated total annual costs. In addition, for the nearly four out of five customers who qualify for financial help to make health insurance more affordable, the tool estimates their subsidy based on their annual income. Vermonters can try it out by clicking on “Decision Tools” at VermontHealthConnect.gov.

After taking a couple minutes to enter age, income, health status, and expected use of medical services for all family members, the site presents the plan options in order of estimated total costs, lowest to highest. Users then have several options for sorting the results, or they can click on links to plan details and additional information on insurance carrier websites.

Vermonters who would prefer to talk to a live person about their options can call Vermont Health Connect’s toll-free Customer Support Center at 855-899-9600 from 8am-8pm Monday through Friday. Applicants who miss Tuesday’s deadline will be able to sign up for coverage if they are eligible for Medicaid or if they have a qualifying event, such as losing employer-sponsored insurance or getting married.

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