VT Rate Tier Definitions - Medical Coverage Only

VT Rate Tier Level | VT Tier Title | Definition: Individual
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Tier I | Single | One person: the subscriber (may be an adult or a child)
Tier II | Couple | Two persons who are married to each other or are in a civil union, according to the rules of Vermont.
Tier III | Household of One or More Children | One adult subscriber and one or more dependent children, up to the age of 26.
Tier IV | Family* | Couple* with one or more dependent children, up to the age of 26.

* As defined in Tier II

NOTES:
- Children age 26 and older may be covered if deemed incapacitated dependents
- Dependent children include: biological children, adopted children, step-children, and children for whom subscriber is legal guardian
- Individual market spouses and/or dependents may enroll in their own unique QHPs (e.g., dad enrolls in BCBS VT Gold and mom enrolls in MVP Bronze)

Important
Catastrophic plans have the potential for significant out-of-pocket costs in addition to the premium. Catastrophic plans can only be purchased by people who are buying plans on their own (not through an employer) and either 1) will be under 30 years old when their plan year begins, OR 2) meet unaffordability or hardship criteria. The second group must start by applying online at VermontHealthConnect.gov, calling toll-free 1-855-899-9600, or filling out the "Application for Health Coverage and Help Paying Costs."

Are you eligible for expanded financial help?
Vermonters in single plans with income up to $105,000 may now qualify for financial help. Those in family plans with income up to $297,000 may too. Vermonters who get financial help can usually save money by getting bronze or silver plans rather than catastrophic. See the Plan Comparison Tool at http://VermontHealthConnect.gov.

Changing Plans
Once confirmed, plan selections cannot be changed until the next open enrollment period, unless someone in your household has a qualifying event, such as a wedding, birth, or new job. If your health coverage is cancelled due to non-payment, you may not be able to get coverage again until the following January.

Footnotes
1. Specialist also includes PT/ST/OT, vision, and any alternative medicine benefits, as appropriate.
2. Hospital Services are Inpatient (including surgery, ICU/NICU, maternity, SNF and MH/SA); Outpatient (including ambulatory surgery centers); and Radiology (MRI, CT, PET).

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