



2022 Open Enrollment Runs November 1, 2021 - January 15, 2022

During Open Enrollment, Vermonters can sign up for health insurance through Vermont Health Connect—Vermont’s health insurance marketplace. This is also the time when existing members can change plans. Many Vermonters who already have Vermont Health Connect coverage will be automatically renewed into the same plan—so if you don’t want to switch plans, all you have to do is keep paying your bills* on time and your coverage will update automatically.

***IMPORTANT! For 2022, you will pay the insurance company directly.** Customers who get health insurance from Blue Cross, MVP Health Care®, and/or Delta Dental will pay them directly for your 2022 monthly payments. This will start when you receive your first 2022 health insurance premium bill. Remaining payments for 2021 plans should still be made to Vermont Health Connect.

Periodically, Vermont Health Connect must ask if we should continue to automatically renew your financial help. Many Vermonters have reached their previously stated preference, which means we must ask you if we should keep renewing your financial help. If we don’t hear from you, we will renew your coverage, but you won’t get financial help to pay for it. If we can’t automatically renew your financial help this year, we will send you a letter to let you know—so please be sure to check your mail!

Key Information:

- 1) **Financial help** – Many Vermonters can get financial help to lower monthly premiums and/or out-of-pocket costs. *New in 2021!!* The American Rescue Plan gives an even bigger health insurance discount than in years past. Many Vermonters can now get financial help who could not in the past. And many Vermonters who make less pay much less! How much can you save? Eligibility is based on household income and size. For example—in plan year 2022 members in family plans with incomes up to nearly \$300,000 may qualify for lower costs. Members in single plans with incomes up to \$105,000 may too.
- 2) **Extended Open Enrollment** – Open Enrollment has been extended this year and will run from November 1, 2021 to January 15, 2022. Vermonters who sign up or change plans by December 15 will have a start date of January 1. Those who enroll after December 15, 2021 may have a February 1, 2022 start date. Those who miss the deadline may have to wait until the next Open Enrollment to sign up for health insurance.
- 3) **Same place** – Vermonters can enroll or change plans online, by phone, or with one of 100+ Assistors in the state. Due to COVID-19, some assistors may only offer meetings online or by phone. [Please call your assister’s office to make an appointment.](#)
- 4) **Direct enrollment** - Vermonters who don’t qualify for financial help can call BCBSVT or MVP to enroll directly and establish a single point of contact. However, Vermonters who enroll directly with their insurance company, can’t get financial help—even with a qualifying income. Vermonters who want financial help must enroll through Vermont Health Connect to get it.
- 5) **Plan Comparison Tool** – Not sure if you can get financial help? The Plan Comparison Tool is a great way to get a quick estimate. Visit VermontHealthConnect.gov, select “Compare Plans” on the left navigation pane, and then follow the link for the 2022 Plan Comparison Tool.

Sign Up Now!

Online: VermontHealthConnect.gov
Phone: 1-855-899-9600

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Mark the Calendar:

Nov 1 – First day to sign up for new 2022 health coverage, or to change plans

Dec 15 – Last day to select a plan for a January 1 start date

Jan 15, 2022 – Last day to sign up and confirm a qualified health plan