

2024 Open Enrollment and Vermont Health Connect: Eight Things to Know

Open Enrollment is the time when you can enroll in a new health or dental insurance plan. Or switch the health plan you are on. Vermont Health Connect's Open Enrollment runs from November 1, 2023 – January 15, 2024.

If Vermonters **sign up by December 15** for health and dental insurance, their plan **begins January 1, 2024**. Open Enrollment continues for another month, allowing Vermonters to sign up through January 15, 2024, for insurance that **begins February 1, 2024**.

Learn more about the state's health insurance marketplace by visiting www.VermontHealthConnect.gov, calling the Customer Support Center at 1-855-899-9600, or contacting trained, local professionals to help you through the [Assister program](#).

Here are eight things to know:

1) Eligible Vermonters could get lower-cost health plans. The expanded health insurance subsidies have been immensely helpful for Vermonters. When the subsidies were first expanded, Vermonters saved triple the national average and saw their premiums cut in half. Over 90% of people who are enrolled through the health insurance marketplace qualify for financial help. Thousands of Vermonters now pay less than \$25 a month for coverage through the marketplace.

2) Families or family members with offers of job-based insurance may be eligible for financial help. Eligibility for financial help depends on if the job-based coverage is considered affordable by federal standards. Affordability is determined separately for individual and family coverage. To see whether you are offered job-based coverage that is considered affordable for you and for your family, use this [online tool](#). " Go to <https://bit.ly/VHCaffordable> to learn more.

3) Don't assume your income is too high to get lower costs. Many Vermonters who buy their own health insurance through Vermont Health Connect will continue to get additional financial help to lower their monthly premiums. To help make health plans more affordable, expanded federal tax credits are extended through 2025. For 2024, eligible Vermonters in single plans with incomes up to \$134,000 and those in family plans with incomes up to \$376,000 may qualify for a tax credit. You can use this to lower your monthly premium. But you must sign up through Vermont Health Connect to get this financial benefit.

4) Changing plans may help you save even more. With financial help, some people may get lower premiums AND lower out-of-pocket costs when or if they change plans or metal levels. Want to learn more? Browse plan options and estimate how much you can save using the [Plan Comparison Tool](#). Consider the Enhanced Silver 94, 87, 77, or 73 level plans. Eligible Vermonters can save money with these [cost-sharing reduction plans](#).

5) Read your postal mail – your renewal notice has important information. Do you want to keep the plan you have now? You don't need to do anything. We will sign you up for the same plan you have now for next year. The renewed plan will start January 1, 2024. The help you get depends on the information in your file.

Is your information with Vermont Health Connect up to date? Here's how to check –

- **Online:** Log into your [Vermont Health Connect account](#), and report any changes.
- **Phone:** Call us at 1-855-899-9600.
- **In-person:** Find an [Assister](#) near you.

If not, you could get less in tax credits or pay higher monthly payments. You must tell us about any changes – address, income, household members, dependents, or tax-filing status – to ensure subsidies coming to you are correct.

6) Your neighbors need you to help spread the word. It's a great time to look again at health insurance. Vermont has one of the highest rates in the country for people with health insurance. We accomplished this in part through our strong sense of community. Many Vermonters look out for their families, neighbors, co-workers, and fellow community members. If you share the message about Open Enrollment and the potential financial help, we can give even more Vermonters the opportunity to attain health and well-being without worrying as much about the cost of health insurance.

7) Direct enroll? Transfer your plan to the marketplace today. Do you buy insurance directly from Blue Cross and Blue Shield of Vermont? Or from MVP Health Care? You must [transfer your plan](#) to Vermont Health Connect to get financial help with your health plan. Use the [Plan Comparison Tool](#) to get a quick estimate of possible savings.

8) It's best to sign up as soon as possible! Sign up by December 15 to ease your mind and get full-year coverage that starts January 1, 2024.

Whether you get insurance through the marketplace, are enrolled directly with an insurance company, or don't currently have insurance, find your next steps at www.VermontHealthConnect.gov. Or call 1-855-899-9600.

About Vermont Health Connect, Vermont's health insurance marketplace:

The Department of Vermont Health Access (DVHA), within the State of Vermont's Agency of Human Services, is responsible for administering Vermont's marketplace for health insurance. To learn more, visit the [DVHA website](#) or the [Vermont Health Connect website](#)