



2024 Open Enrollment runs November 1, 2023 - January 15, 2024

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

This year, VHC is asking its enrolled customers to check their [online account](#) and **update their information** as soon as possible. Information such as changes in income or household size is used to determine the level of financial help with health care costs. If this information is not up to date, it could mean Vermonters may be getting less tax credits, paying higher monthly payments, or owe money to the IRS at tax time. It’s a great time for each Vermont household to review the information in their account at www.VermontHealthConnect.com. After a plan is renewed, VHC will send a notice showing the amount a financial help for the next year. So please be sure to check your mail!

What to know:

- **Get Financial help** – For many Vermonters, financial help – including premium tax credits and [cost-sharing reductions](#) – may be available. Both benefits can help lower monthly premiums and save on out-of-pocket costs. The expanded health insurance subsidies have been immensely helpful for Vermonters. Over 90% of people who are enrolled through the health insurance marketplace qualify for financial help. Many have seen their premiums cut in half. Thousands of Vermonters now pay less than \$25 a month for coverage through the marketplace. How much can you save? Financial help is based on household income and size.
- **Use the Plan Comparison Tool** – Not sure if you can get financial help? The [Plan Comparison Tool](#) is a great way to get a quick estimate. The tool helps Vermonters choose a plan that best meets their financial and medical needs. Visit www.VermontHealthConnect.gov for more information on how to apply and how to get financial help.
- **Dates for Open Enrollment** – Open Enrollment runs from November 1, 2023, to January 15, 2024. Vermonters who sign up or change plans by December 15, 2023, will have insurance start on January 1, 2024. Those who enroll after December 15, 2023, will have a start date of February 1, 2024. **Important!** Those who miss the deadline will most likely have to wait until the next Open Enrollment to sign up for health insurance. Outside of this period, you can sign up for coverage only if you are eligible for a special enrollment period. Take a look at our qualifying [Life Events Chart](#) for more information on special enrollment eligibility.
- **Signing up is easy** – Vermonters can enroll or change plans online, by phone, or with one of 100+ Assisters in the state. Assisters usually offer in-person help, but may offer meetings online or by phone as well. [Find an Assister near you](#) to make an appointment.
- **Direct enrollment** - Vermonters who don’t qualify for financial help can call [Blue Cross and Blue Shield of Vermont](#) or [MVP Health Care](#) 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.

Important dates

- **November 1, 2023** – First day to sign up for new 2024 health coverage, or to change plans
- **December 15, 2023** – Last day to select a plan for a January 1 start date
- **January 15, 2024** – Last day to sign up AND confirm a qualified health plan for February 1 start date

Sign Up Now!

Online: www.VermontHealthConnect.gov

Phone: 1-855-899-9600

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