

## Open Enrollment Town Hall Q&A

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### **If I just lost my job and don't know if I will be qualifying for unemployment, how should I fill out the income question on the registration application?**

On the application, you would need to report what your current income is for the year. You also need to report the start and end dates of employment as well as the salary/wages received during that time. Unemployment income would not need to be added to the application until you receive it. So, if you do not have it right now, you wouldn't add it. Then when/if you do start receiving it, you would need to call Vermont Health Connect to report the change in income and add it at that time.

### **I already have insurance from BCBS Vermont through my spouse's employer. Now I need to compare whether switching to my insurance will be beneficial or not. How do I find out? Can anybody advise?**

There are a few questions to ask yourself in order to move forward.

1. Is the coverage offered by your spouse's employer affordable? Find out [here](#).
2. Is the coverage offered by your own employer affordable? Find out [here](#).
3. If the answer to both of the above questions is yes, compare the two coverages to see which is a better fit for your family.
4. If the answer to the above questions is no, you may be eligible to receive financial help on Marketplace coverage. Call the customer service hotline at 1-855-899-9600 to speak with a representative today.  
⇒ If you prefer to speak to someone in-person about your options, contact an Assister today! Find one near you [here](https://info.healthconnect.vermont.gov/find-local-help/find) (<https://info.healthconnect.vermont.gov/find-local-help/find>).

Most importantly, you should not drop your current coverage before you are certain of what the costs are, and how the coverage compares.

### **What happens if anticipated income qualifies for a cost sharing reduction silver plan but then income ends up increasing during the course of the year?**

It is possible for a customer to move between cost-sharing reduction (CSR) levels. Most importantly, all changes need to be reported within 30 days. If you remain in the same plan through the same insurance company, the out-of-pocket costs will transfer to the new CSR level. Out-of-pocket costs are NOT carried over if the customer changes plans or carriers.

### **How do you find an Assister?**

Find an Assister near you by searching our list on Vermont Health Care website at <https://info.healthconnect.vermont.gov/find-local-help/find>.

**If I just lost my job on 10/31 along with my health insurance, are there any options for emergency coverage for November and December until January arrives and/or can you recommend strategies to get temporary coverage?**

The loss of Minimum Essential Coverage (MEC) opens what's called a Special Enrollment Period (SEP). SEPs allow you to enroll into a health plan on the Marketplace outside of Open Enrollment. Submit an application at [www.VermontHealthConnect.gov](http://www.VermontHealthConnect.gov) or call our customer service line at 1-855-899-9600 to see what options exist for your specific scenario.

**Is it possible to prepay a few months of premiums in December in the case that income and cash flow might be better than in 2024?**

This is a question for the individual insurance company. Vermont Health Connect does not handle premium payments. It remains important to report those income changes to VHC during the year so that available financial assistance can be applied to help with the premium payments.

- [Blue Cross and Blue Shield of Vermont](#): 1-888-320-9798
- [MVP Health Care](#): 1-800-348-8515

**If you are off payroll for around 2 weeks for personal reasons, does it impact your insurance coverage?**

This depends on where your insurance comes from. If your coverage comes from a Marketplace plan through Vermont Health Connect, yes, your coverage would be uninterrupted. If your coverage is from an employer sponsored plan, you would need to verify with your employer whether your coverage would be impacted.

**If the tool indicates I qualify for a Silver 77 plan, must I select that or can I choose a lower premium plan?**

No. You can choose any of the options offered through the Plan Comparison Tool. The PCT will also show you the premium for each plan at the different medal levels. And, if you are eligible for [financial help](#), it will recalculate the premium and make plans more affordable.

The VHC Silver plan premiums remain the same whether or not you enroll in an Enhanced Silver plan (Silver 94, 87,77, or 73) or a Silver 70 plan. The benefit of an [enhanced Silver plan](#) is that it lowers the amount of money you pay out-of-pocket for medical care, including:

- Lower deductibles (you pay less money out of pocket before your plan starts to pay for covered services)
- Lower co-pays (you pay less money when you go to the doctor or fill a prescription)
- Lower max-out-of-pocket limits (you pay less money out of pocket over the plan year)

## **Do you have to pay at tax time if you estimated less or more?**

When you take premium tax credits before you file your federal income taxes, they are called “[advance premium tax credits](#)”, or APTC. Estimating your income in advance can be tricky—especially if your income changes during the year. If your total yearly income at the end of the year is more than you expected, you may have to pay back some or all of your advanced premium tax credits when you file your federal income taxes. If your income is less than expected, and/or you did not use all of your APTC, you can take the remaining credit when filing taxes.

For more, go to the Vermont Health Connect website <https://info.healthconnect.vermont.gov/learn-more/filing-taxes/income-reporting-and-advanced-premium-tax-credits-aptc-repayment> or call us at 1-855-899-9600.