

# Open Enrollment

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**November 1, 2023**

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The Mission of the Department of Vermont Health Access is to improve the health and well-being of Vermonters by providing access to quality health care cost-effectively.



~~Medicaid: State-funded health insurance for eligible people in need of financial support.~~



**Qualified Health Plans:** insurance plans that you purchase through Vermont Health Connect and are administered by Blue Cross Blue Shield, MVP Health Care and/or Northeast Delta Dental.

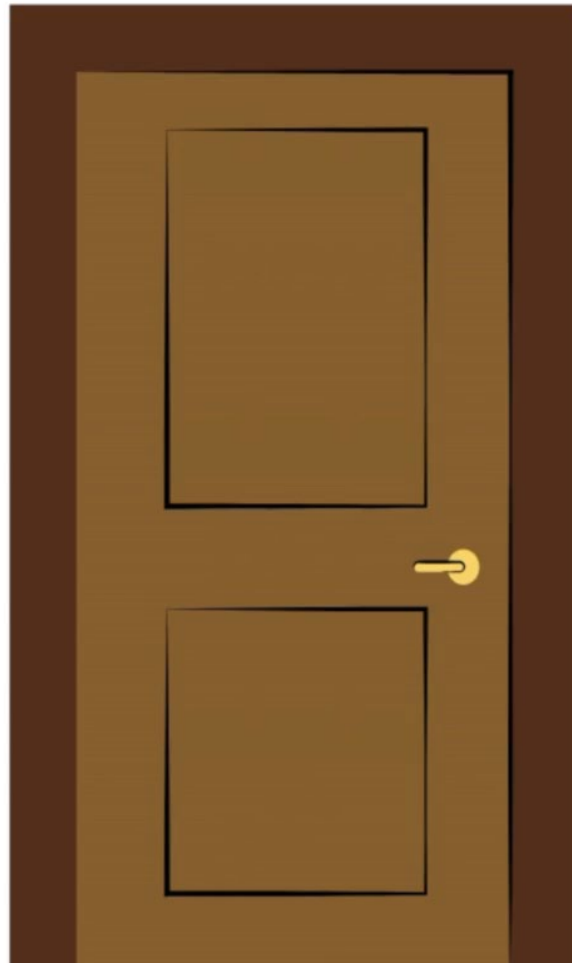
# Why Get a Qualified Health Plan?

5

1. Not eligible for Medicaid (or another Government-funded insurance plan)
2. No access to another insurance option. Or their other option is unaffordable.



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## Open Enrollment

When the doors to **enroll** or **change** your insurance plan swing wide open for a limited time.

# Why Does Open Enrollment Exist?

7



To ensure insurance remains affordable.

For overall health and well-being



# Why is Open Enrollment Important?

8

**It only happens once a year.**

If you miss it, you might have to wait another full year to get the best insurance plan for you.





# Important Dates

9

**November 1, 2023**

Open Enrollment **STARTS**

**December 15, 2023**

**Enroll by 12/15** if you want your insurance to start on January 1.

**January 15, 2024**

**LAST DAY** of Open Enrollment

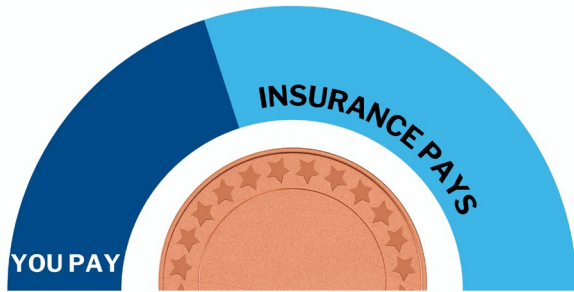
# Finding the Right Plan for You

# Available Plans

11

Monthly Premium \$

## Bronze



You pay **40%**  
Insurance pays **60%**

Monthly Premium \$\$

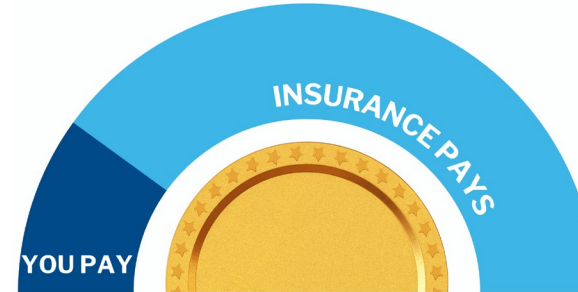
## Silver



You pay **30%**  
Insurance pays **70%**

Monthly Premium \$\$\$

## Gold



You pay **20%**  
Insurance pays **80%**

Monthly Premium \$\$\$\$

## Platinum



You pay **10%**  
Insurance pays **90%**

There are a variety of health care plans available in Vermont, each designed to meet different levels of need. These plans come in what we call "metal levels," They don't refer to the quality of care you receive. Instead, the level you choose is all about how you and the insurance company split the cost of your care.



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## Premiums

Premiums are like your monthly subscription fee for health insurance.

## Deductibles

Deductibles are the amount you pay for covered health care services before your insurance plan starts to kick in and cover costs.

## Copayments

Copayments are fixed amounts you pay for services, such as doctor visits or prescriptions after you've met your deductible.

# The Plan Comparison Tool

13



Watch this video on the VHC website at --

<https://info.healthconnect.vermont.gov/compare-plans/plan-comparison-tool>

## 1. Premium Tax Credits (PTC)

- In advance, so you pay less each month for your health insurance premium;
- At the end of the year when you file your taxes; or
- Part in advance, and part at the end of the year when you file taxes.

## 2. Cost-sharing reductions

## 3. Vermont Premium Assistance

## Income + Household Size



# How to Enroll?

16

Go to: [VermontHealthConnect.gov](https://VermontHealthConnect.gov)

The screenshot shows the Vermont Health Connect website. At the top left is the logo with the text "VERMONT HEALTH CONNECT" and the tagline "Find the plan that's right for you." To the right are links for "Languages" and "Contact Us" with phone numbers: Call 855-899-9600 and TTY/TDD 888-834-7898. A navigation menu includes "How to Apply", "How to Pay", "Compare Plans", "Report a Change", "Find Local Help", "Learn More", "About Us", and a highlighted "Log In" button with a mouse cursor pointing to it. Below the navigation is a green banner that reads "WELCOME TO VERMONT HEALTH CONNECT VERMONT'S HEALTH INSURANCE MARKETPLACE". Underneath is a video player with the text "Medicaid renewals are happening now" and a red play button icon. The video background features a woman with glasses and a red vertical overlay.



# Other ways to Enroll

17



Paper



Phone  
1-855-899-9600



In-Person

- **How do I find out if a plan covers my medical needs or prescriptions?**
  - Plan Comparison Tool
  - Insurance Carriers
- **What if I end up needing insurance outside of Open Enrollment?**
  - Special Enrollment Periods
- **How do I manage my financial assistance?**
  - Tell us about any changes to your information.



## Online

[VermontHealthConnect.gov/Learn-More](https://VermontHealthConnect.gov/Learn-More)

## Facebook

Vermont Health Connect

## X (Twitter) or YouTube

@VTHealthConnect





Open Enrollment is  
November 1, 2023 – January 15, 2024



**Financial Help** is available!



Use the **Plan Comparison Tool**  
to estimate financial help and browse plans.



**Vermont Health Connect is here to help:**  
1-855-899-9600 or at [VermontHealthConnect.gov](https://VermontHealthConnect.gov)

# Thank you

21

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**Vermont Health Connect Customer Service:**  
1-855-899-9600

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**For more education and to apply online:**  
[VermontHealthConnect.gov](https://VermontHealthConnect.gov)

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**With questions about this presentation:**  
[AHS.VTHealthConnect@Vermont.gov](mailto:AHS.VTHealthConnect@Vermont.gov)

