

Open Enrollment 2025 - Town Hall Q&A

Do the gold plans that customers are being switched to include the same benefits? Do they include vision and/or dental coverage?

All Qualified Health Plans cover the same services. But different plans may have different cost-sharing elements such as deductibles and co-pay amounts. Customers that were automatically moved to a gold plan were moved to a plan that has the most similar cost sharing to the silver plan they were enrolled in for 2024.

Marketplace plans do not offer routine dental and vision benefits for adults but offer routine dental and vision benefits for those under 21. We recommend that you call the insurance carrier to clarify dental and vision benefits for any plan.

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

I have been on a Silver Plan for 2024. My renewal notice lists that I will be renewed into a Gold Plan. Do I need to sign up for the Gold Plan or can I choose something else?

You are not required to stay in the Gold plan you were automatically enrolled in. You can choose a different plan during Open Enrollment. Call us to help you in enroll in a different plan.

The deadlines for changing plans are the same as the general Open Enrollment deadlines. To make sure your new 2025 plan starts on January 1, 2025, make the change before December 15. Changes made between December 16 and January 15 will have a start date of February 1, 2025.

Does the financial help apply to the rest of the plans available?

If you are eligible for Advanced Premium Tax Credits (APTC) and/or Vermont Premium Assistance (VPA), those subsidies can be applied to any Qualified Health Plan to reduce your monthly premium. If you are eligible for Cost Sharing Reduction (CSR), that subsidy can only be applied to Silver level Qualified Health Plans to reduce your out-of-pocket costs.

If you were renewed to a Gold plan, a different Silver plan will not be an option. Gold plans offer an increased actuarial value (a higher percentage of overall costs covered by the insurance company)> It also costs less than the Silver.

➔ **Note** that none of these subsidies can be applied to a Catastrophic Plan or to a dental plan.

We suggest Vermonters consider different plans - SHOP AND COMPARE using the [Plan Comparison Tool](#)

What happens if my income changes during the year?

You need to report any changes to your situation - address, contact information, income and household size. Please call us as soon as those changes happen. If you're receiving subsidies, any change may increase or decrease the subsidies that you receive.

Remember that Advanced Premium Tax Credits (APTC) are resolved when you file your taxes. If you used more premium tax credit than you qualify for, you'll pay the difference with your federal taxes. If you used less, you'll get the difference as a credit. Please be sure to report any changes in your situation – especially income – so that your eligibility is accurate.

Do you have to pay at tax time if you estimate your annual income incorrectly?

When you take premium tax credits before you file your federal income taxes, they are called “[advance premium tax credits](#)”, or APTC. APTC does get resolved when you file and reconcile (by completing form 8962) your taxes. If you used more premium tax credit than you qualify for, you'll pay the difference with your federal taxes. If you used less, you'll get the difference as a credit.

The best practice is to report income to Vermont Health Connect that matches what you will report to the IRS for income in the same year. Be sure to include all income sources such as jobs, self-employment, investments, capital gains, etc.

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.

Is there a chance that rates will go up during 2025 outside of the open enrollment period?

The rates are set for the plan year. You can be confident that the rates you're seeing in the Plan Comparison Tool will stay at those levels for 2025.

I received income from a job through October, and I applied for unemployment insurance at the beginning of November. How does this affect the re-enrollment process? And do I need to call to make this change?

Any changes in a personal/household situation needs to be reported within 30 days. This includes a change in income and unemployment income. When you update your application with Vermont Health Connect, your new eligibility will be determined based on the updated information. Be sure to include start and end dates for all sources of income during the current year. Only report unemployment income when you start receiving it.

Be sure to update your information with Vermont Health Connect again when you have more changes, such as the end of unemployment and start of a new job.

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. This includes 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.

If I need to access healthcare out of Vermont, which insurance company is better - MVP or Blue Cross Blue Shield?

The answer depends on your specific situation including specific providers you need to see, areas you will travel to, etc. Please contact both carriers, let them know you are signing up for coverage through Vermont Health Connect, and talk to them about what their coverage network is like, inside and outside of Vermont. Both health insurance companies can provide more information about how their plans would work for you and your health coverage needs.

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- [MVP Health Care](#): 1-800-348-8515

How do you find an Assister?

An Assister can meet with you in-person to help you apply for coverage and understand your options. Find an Assister near you by searching our list on Vermont Health Care website at <https://info.healthconnect.vermont.gov/find-local-help/find>.

How can I get a price for what insurance would cost before I retire from my job and lose my health care? I called customer service, and they told me I would have to apply online, but at the application tells me I'm not eligible to do this?

The [Plan Comparison Tool](#) can offer a rough estimate, though it is correct that it will be difficult to know your eligibility without a complete application. Loss of employer-sponsored insurance (ESI) may be reported up to 60 days in advance.

You can apply for coverage over the phone at 855-899-9600. You can also get a paper application at the nearest [Economic Services Division District Office](#).

An electronic application is available on the VHC website – see the [How To Apply page](#). If you are able, the application can be printed and mailed to VHC. The application can also be completed electronically and sent to VHC electronically via the Uploader.

You can [work with an Assister](#) to get help completing an application.

Be aware that the online portal does not support advanced reporting in most instances. For advanced reporting of loss of employer-sponsored insurance – such as when one retires – the customer, or the Assister they are working with, need to call.

My husband will retire from his full-time job with benefits for he and I, in June of 2025. He is not eligible for Medicare until October when he turns 65. We will need to enroll in a Vermont Health Connect plan. What do I use as a salary in order to calculate how much of a subsidy we will receive? Or what will a plan cost us?

The income you both report on your application to Vermont Health Connect should be the same as the income you report to the IRS. Sources of income include jobs, retirement income, Social Security, etc. You can estimate what you believe your total income will be for the year. When your income changes significantly you also need to [report those changes](#) to Vermont Health Connect.

I already have insurance from Blue Cross Blue Shield of 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?

There are a few questions to ask yourself in order to move forward. To best determine affordability, you need to include information for BOTH individual and family coverage

- Is the coverage offered by your spouse's employer affordable? Find out [here](#).
- Is the coverage offered by your own employer affordable? Find out [here](#).

If the answer to both the above questions is yes, compare the two coverages to see which is a better fit for your family.

If the answer to both the above questions is no, you may be eligible to receive financial help on Marketplace coverage. If either one of the employers offers affordable insurance, then one or both of them will not qualify.

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.