



## 2023 Open Enrollment runs November 1, 2022 - January 15, 2023

During Open Enrollment, Vermonters can sign up for health insurance through Vermont Health Connect—Vermont's health insurance marketplace. This is also the time when existing members can change plans. Many Vermonters who already have Vermont Health Connect 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.

Periodically, Vermont Health Connect must ask if we should continue to automatically renew your financial help. If we don't hear from you, we will renew your coverage, but you won't get financial help to pay for it. If we can't automatically renew your financial help this year, we will send you a letter to let you know. Also, your renewal notice will let you know if the amount of financial help for which you are eligible could change. So please be sure to check your mail! Check your [online account](#) to make sure your address and household information are up to date.

### Key Information:

- **Get Financial help** – Many Vermonters will continue to get additional financial help to lower their monthly premiums; and save on out-of-pocket costs when signing up for these [cost-sharing reduction plans](#). 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 [2023 Plan Comparison Tool](#) Plan Comparison Tool is a great way to get a quick estimate. The tool also helps Vermonters choose a plan that best meets their financial and medical needs. Visit [www.VermontHealthConnect.gov](http://www.VermontHealthConnect.gov) for more information about how to apply and how to get financial help.
- **Dates for Open Enrollment** – Open Enrollment runs from November 1, 2022 to January 15, 2023. Vermonters who sign up or change plans by December 15, 2022, will have insurance start on January 1, 2023. Those who enroll after December 15, 2022, will have a start date of February 1, 2023. Those who miss the deadline may 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](#).
- **Signing up is easy** – Vermonters can enroll or change plans online, by phone, or with one of 100+ Assistors in the state. Assistors usually offer in-person help, but due to COVID-19 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.

### Sign Up Now!

Online: [www.VermontHealthConnect.gov](http://www.VermontHealthConnect.gov)

Phone: 1-855-899-9600

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### Important dates

**Nov 1, 2022** – First day to sign up for new 2023 health coverage, or to change plans

**Dec 15, 2022** – Last day to select a plan for a January 1 start date

**Jan 15, 2023** – Last day to sign up and confirm a qualified health plan for February 1 start date