

2022 Open Enrollment through Vermont Health Connect – Nine Things to Know

Open Enrollment is the time when you can enroll in a new health or dental plan, or switch plans. Vermont Health Connect's Open Enrollment starts November 1, 2021. Vermonters can learn about our state's health insurance marketplace by visiting vermonthealthconnect.gov/, calling the [Customer Support Center](#), or contacting trained, local professionals to help them through the [Assister program](#).

Here are nine things to know:

1) It's best to sign up by December 15. From November 1 – December 15, 2021, Vermonters can sign up for health and dental insurance that **begins January 1, 2022**. This year, an extension allows Vermonters to sign up between December 16, 2021 – January 15, 2022, for insurance that **begins February 1, 2022**.

2) Who you pay your monthly health insurance payment to is changing. You will stop making a monthly payment to Vermont Health Connect when you get your first 2022 insurance bill. You will start to pay your [insurance company](#) directly. You will get your first 2022 bill in December 2021 from your insurance company. Until the first 2022 insurance bill arrives, customers should keep sending their payments to Vermont Health Connect.

3) Don't assume your income is too high to get lower costs. The [American Rescue Plan Act](#) gives more financial help to people who buy their own health insurance. For 2022, Vermonters in single plans with incomes up to \$105,000 and those in family plans with incomes up to \$297,000 may qualify for a tax credit. Members can use this tax credit to lower their monthly bills. But they must sign up through Vermont Health Connect to get a tax credit.

4) Changing plans may help you save even more. With financial help, some people can get lower premiums AND lower out-of-pocket costs when they change plan designs or metal levels. Want to learn more? Browse plan options and estimate how much you can save using the [Plan Comparison Tool](#).

5) Direct enroll? Transfer your plan to the marketplace today. Do you buy insurance directly from Blue Cross and Blue Shield of Vermont? Or from MVP Health Care? You must [transfer your plan](#) to Vermont Health Connect to get tax credits.

6) Vermonters who previously weren't eligible for financial help could see their monthly bills cut in half. Before the American Rescue Plan Act, a Vermonter earning \$52,000 didn't qualify for financial help. The lowest-cost plan would have cost them \$491 per month. For 2022, they can get this same plan for \$190 – less than half as much!

7) Vermonters who got unemployment benefits in 2021 may want to change plans. The American Rescue Plan Act's income-based expanded premium tax credits will continue into 2022. However, special help for people who got unemployment benefits in 2021 is ending.

When you shop or reenroll, your financial help will be based on projected household income for 2022. Look at the [Plan Comparison Tool](#) to see which plans may have the lowest costs.

8) It's important to read your postal mail – your renewal notice has important information.

Do you want to keep the plan you have now? You don't need to do anything. We will sign you up for the same plan you have now. The renewed plan will start January 1. The help you get depends on the information in your file. Is your information with Vermont Health Connect up-to-date? If not, you could get less tax credits or pay higher monthly payments. You must tell us about any changes – address, income, persons in the household, dependents, or tax-filing status – to ensure subsidies coming to you are counted.

9) Your neighbors need you to help spread the word: it's a great time to look again at health insurance. Vermont has one of the highest rates in the country for having health insurance. We accomplished this through our strong sense of community. Vermonters look out for their families, neighbors, co-workers, and fellow community members. If you share the message about Open Enrollment and the potential financial help, we can give even more Vermonters the opportunity to attain health and well-being without worrying as much about the cost of health insurance.

Whether you get insurance through the marketplace, are enrolled directly with an insurance company, or don't currently have insurance, find your next steps at <http://VermontHealthConnect.gov>. Or call 1-855-899-9600.

About Vermont's health insurance marketplace, Vermont Health Connect:

The Department of Vermont Health Access (DVHA), within the State of Vermont's Agency of Human Services, is responsible for administering Vermont's marketplace for health insurance. To learn more, visit the [DVHA website](#) or [Vermont Health Connect website](#)