

Vermont Health Connect: Update on Open Enrollment

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Presented to the Health Reform Oversight Committee

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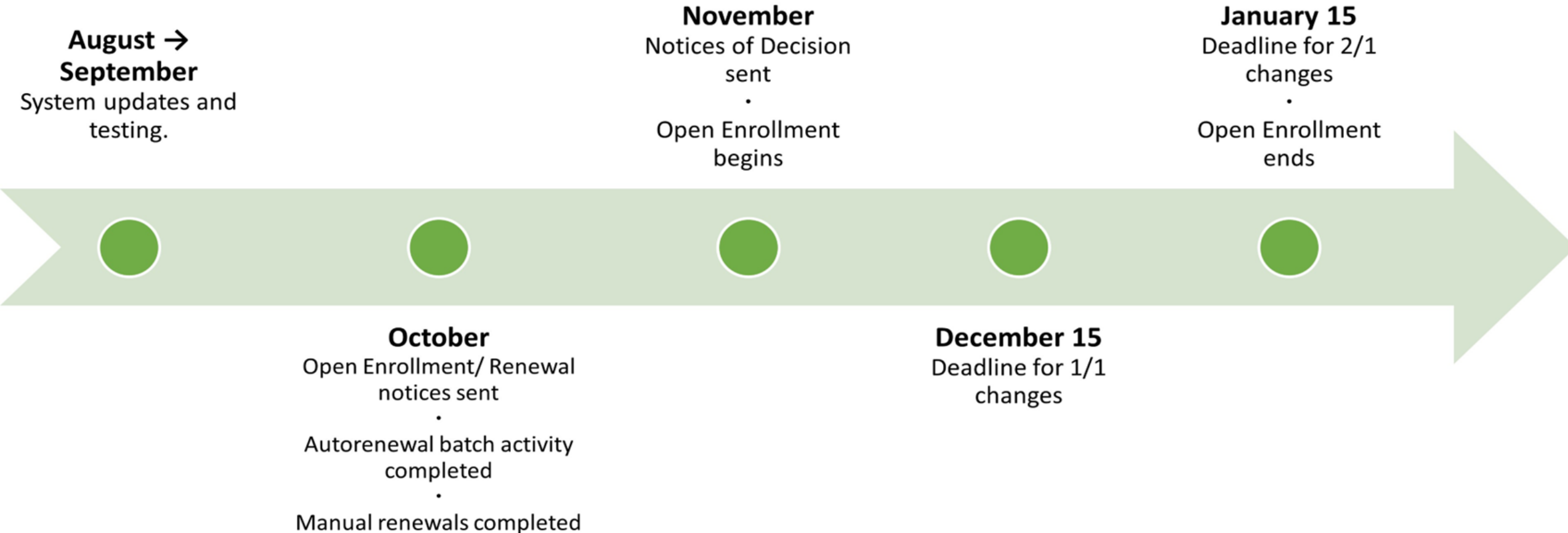
Open Enrollment Overview

- Open Enrollment runs November 1-January 15
 - Deadline for coverage starting 1/1/26 is December 15
- Affordability challenges
- Financial assistance is still available for 2026

Health Insurance Marketplace

- **32,700** Vermonters are enrolled in qualified health plans through the health insurance marketplace, known as Vermont Health Connect
- **30,400** receive financial assistance to reduce monthly premiums
- The marketplace is for those who do not qualify for Medicaid, Medicare, or affordable employer coverage

Open Enrollment Timeline



Federal Changes for 2026

Expiration of enhanced premium tax credits

Other changes limiting eligibility for lawfully present immigrant populations:

- DACA recipients no longer eligible for QHP coverage
- No financial assistance for <100% FPL not eligible for Medicaid due to immigration status

Federal Enhanced Premium Tax Credits

- Federal enhanced premium tax credits have significantly lowered Vermonters' premium costs since being implemented in 2021
- These credits will expire at the end of 2025
- Average monthly net premium for QHP enrollees will double

Open Enrollment Approach

Public Outreach: “Stay informed, Stay Covered”

- Postcard mailers
- Direct notices to impacted members
- [Informational website](#)

Plan Comparison Tool

Assister Community

Open Enrollment Approach

Customer messaging:

1. Costs are increasing
2. It is important to stay covered. Many can still get financial help.
3. We are here to help you review options

Enrollment Examples

- **An individual who earns \$40,000 a year could get a Gold plan for \$77 a month – a savings of \$1,058 each month.** They could get a bronze plan, with higher out of pocket costs, for <\$5 a month.
- **A family of four with a household income of \$85,000 could get a Gold plan for \$204 a month – a monthly savings of \$2,067, or more than \$20,000 per year.** They could get a bronze plan, with higher out of pocket costs, for <\$5 a month.

Current Trends

Early Open Enrollment data indicates increased “shopping” activity:

- After launching on 10/15, the [Plan Comparison Tool](#) saw a **73% increase** in page views compared to the same period last year.
- Call volume **increased by 35%** during the first week of Open Enrollment and volume has remained high.
- Portal activity is **5-6%** higher than the same time last year with **~2000 more active users in the system and a longer engagement time per user.**

Current Trends

- Enrollment at ~**32,000** with both new applications and disenrollments
- Percent receiving premium assistance has decreased to ~**75%**
- Plan selection activity is steady year over year with **3.5%** more plan changes, as compared to the same time last year.
 - The largest category of plan changes to date is the selection of a lower cost plan.

Next Steps

- DVHA will continue to support customers through plan selection deadlines
- Monitor Open Enrollment data
- React to any federal changes

Questions and Discussion

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Appendix – Communication Example

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Do you get health insurance through Vermont Health Connect?



WHAT

Be prepared! The price of your plan could change.

WHEN

Look at 2026 health plans during Open Enrollment.





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Health insurance plan prices will increase in 2026.

The federal government is on track to lower the savings available through Vermont Health Connect.

We're keeping track of the changes.

Learn more at VermontHealthConnect.gov