

Vermont Health Connect Open Enrollment 2018

Updates from DVHA's Health Access Eligibility and Enrollment Unit's Annual Effort to Enroll and Renew Vermonters into the State's Health Insurance Marketplace

Cory Gustafson, Commissioner
Department of Vermont Health Access

November 9, 2017

Key Info: Dec. 15 Deadline

- ▶ Current members will automatically be renewed into the 2018 version of their 2017 plan. To keep their coverage, all they have to do is keep paying their bills.
- ▶ If a member wants to change plans, they have until December 15 to do so.
- ▶ If a new member wants to sign up for 2018 coverage, they have until December 15 to apply and confirm a health plan.
- ▶ Enhanced Silver plans with cost-sharing reductions are still available to income-eligible Vermonters.
- ▶ Vermonters who won't qualify for financial help can direct enroll with carriers.

Don't miss out!

VERMONT HEALTH CONNECT

OPEN ENROLLMENT

NOV. 1st to DEC. 15th, 2017

NEED HEALTH INSURANCE?

HAVE QUESTIONS ABOUT BUYING YOUR HEALTH PLAN?

NEED TO GET ON A LIFE PLAN?

Not sure where to start?

Help is available online, by phone, or in-person.

CALL TOLL-FREE 1-855-699-9600

CLICK: WWW.VERMONTHEALTHCONNECT.GOV

Operational Readiness

- ▶ Starting in early July, biweekly planning meetings held with DVHA, all three carriers, and the Health Care Advocate to plan outreach, noticing, technical work and testing
- ▶ Automated renewal process for qualified health plans (QHP) ran Saturday, October 14th
 - ▶ 97.8% success rate
 - ▶ Surpassed both last year's 91.5% result as well as this year's 95% goal and positioned DVHA for quick, efficient renewal process
- ▶ Staff completed all of the remaining cases on Monday, October 16th, allowing HAEU to return to business as usual on Tuesday, October 17th
- ▶ Members could access their accounts, view 2018 financial help and plan information and report changes on November 1st, as planned
- ▶ Minimal impact on Change of Circumstance (CoC) processing and other work queues, which remained low

Operational Metrics: Pre-Open Enrollment

- ▶ Operational Key Performance Indicators (KPIs) at best levels of the year in September and October
- ▶ Key goals met across the board, including in two areas that missed targets earlier in the summer: the Customer Support Center and VHC-WEX integration
- ▶ All 20 metrics with year-over-year comparables showed better results in September 2017 than September 2016



Operational Metrics: Last Week



- ▶ Tier 1 Customer Support Center
 - ▶ 93% of calls within 24 seconds (year earlier: 94%, goal: 75%)
- ▶ Tier 2 Customer Support Center
 - ▶ 100% answered within 5 minutes (year earlier: 57%, goal: 75%)
- ▶ Timely Processing
 - ▶ 96% of VHC customer requests completed within ten days (year earlier: 89%, goal: 85%)
- ▶ Escalated Cases
 - ▶ 2 open as of end of last week (year earlier: 17 open, year-and-a-half earlier: close to 100 open)

Help with Plan Selection

- ▶ **2018 Plan Comparison Tool**
 - ▶ Already used in 8,000 sessions, **up 50% from last year**
 - ▶ Estimates financial help, premiums after financial help, and expected total costs (premium plus out-of-pocket) of all plans options based on **age, income, and health status**
- ▶ **Webinars**
 - ▶ Feature staff from DVHA **and all three carriers**
 - ▶ One version tailored to individuals who get **financial** help and another for those who don't
- ▶ **Assisters**
 - ▶ More than 160 Certified Application Counselors (CACs) and Navigators throughout the state
 - ▶ 50% more Assisters providing **free in-person** help than two years ago



Health Insurance Literacy Resources

Health Insurance 101

Getting Started with Vermont Health Connect

Health Insurance: Why It's Important & What You Need to Know

Late Payments and Grace Periods

HEALTH INSURANCE 101

What do you need to know about health insurance? This guide explains the basics of health insurance, including how to choose a plan, how to pay for it, and how to use it.

Key Concepts:

- Insurance:** A contract between you and an insurance company. The company agrees to pay for your medical bills in exchange for a regular payment called a premium.
- Plan:** A set of rules that determines what the insurance company will pay for. Plans vary in terms of what they cover and how much you have to pay.
- Network:** A group of doctors and hospitals that have agreed to provide services to plan members at a reduced rate.
- Out-of-Pocket:** The amount of money you pay for medical services out of your own pocket. This includes deductibles, copayments, and coinsurance.
- Annual Maximum:** The maximum amount the insurance company will pay for covered services in a year.

Types of Health Insurance:

- Individual:** Health insurance for one person.
- Family:** Health insurance for a family.
- Group:** Health insurance provided by an employer or other organization.
- Medicaid:** Health insurance for low-income people.
- Medicare:** Health insurance for people aged 65 and older.

How to Choose a Plan:

- Consider your needs and budget.
- Compare different plans.
- Check the plan's network.
- Read the plan's terms and conditions.

How to Pay for Health Insurance:

- Pay a regular premium.
- Pay deductibles and copayments.
- Pay coinsurance.

How to Use Health Insurance:

- Choose a primary care physician.
- Get referrals from your primary care physician.
- Use in-network providers.
- Follow the plan's rules for coverage.

GET STARTED WITH VERMONT HEALTH CONNECT

Learn what you need to know to get started with Vermont Health Connect.

- NO EXISTING MEDICAL INSURANCE:** As soon as you enroll, you'll be able to get care through your health plan.
- EXISTING MEDICAL INSURANCE:** Change and get relief. For example, if you're in a high-deductible health plan, you can switch to a plan with a lower deductible.
- EXISTING MEDICAL INSURANCE:** Multiple ways to enroll. During the year-end "open enrollment" period, you can enroll in a new plan.

HEALTH INSURANCE
Why It's Important & What You Need to Know

VERMONT HEALTH CONNECT

Enroll, how easy is it that you won't even help you. [enroll.vtc.vermont.gov](#)

HEALTH INSURANCE
Why It's Important & What You Need to Know

VERMONT HEALTH CONNECT

WHAT HAPPENS IF I DON'T PAY MY HEALTH INSURANCE?

I GET FINANCIAL HELP: If you're eligible for financial help, you can get help paying your health insurance premium.

I PAY FULL COST: If you don't get financial help, you'll have to pay the full cost of your health insurance premium.

VERMONT HEALTH CONNECT