Officials Offer Update on Vermont Health Connect

Dave Gram, Associated Press

Three top Vermont officials expressed confidence Thursday that the state will be ready to launch the health insurance marketplace being set up under the federal Affordable Care Act on its scheduled startup date of Oct. 1.

"We really do believe that we are on track for October. We are expecting the system to be ready," said Mark Larson, commissioner of the Department of Vermont Health Access. "We know that there is a substantial effort required to make sure Vermonters are getting the information they need and the tools that they want to be able prepare for that period of time beginning in October where they can start making coverage choices for January."

The comments came a bit more than two months before the start of a crucial enrollment period when about 100,000 Vermonters — either as individuals or working through their small-business employers — will sign up for new health insurance coverage under the marketplace, known as an exchange. Many will be eligible for tax credits or state subsidies to help cover the cost of that coverage.

Mid-sized employers — those with 51 to 100 employees — will be folded into the program, called Vermont Health Connect, by 2016. Those with more than 100 employees are not included in the exchange because nearly all provide company-sponsored health coverage to their employees, said Emily Yahr, education and outreach manager with Vermont Health Connect.

In recent months, state officials and private partners like the Vermont Chamber of Commerce have stepped up efforts to disseminate information about the changes. The state has been training people called navigators — often employees of business groups, community action agencies and other social service organizations — to help enrollees with questions through the process. About 250 navigators will be trained by Oct. 1, officials said.

Final rates for levels of coverage were also released. Plans range from the low end of monthly premium cost, $336.13 per month for MVP Health Care coverage for a single person willing to risk a 50 percent copay for hospital services, to about $1,670 per month for a family plan with a 10 percent copay.

Larson and Robin Lunge, director of health care reform for the administration of Gov. Peter Shumlin, also pointed to the new subsidy calculator on a state website that is designed to help people determine what their monthly premium costs will be under the coverage options to be offered by the two insurance companies offering

plans through the exchange, Blue Cross Blue Shield of Vermont and MVP Health Care.

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