







- 1) Google 'Vermont Health Connect' and you will end up here <https://portal.healthconnect.vermont.gov/VTHBELand/welcome.action>
- 2) If you're a new customer (1st time getting insured with VHC) go to compare plans. If you currently have a VHC plan you can either renew it or shop for a new one. Both of these activities can be undertaken in the open enrollment period which runs until Dec 15th. Outside of open enrolment you can only make a change if you have a 'qualifying event', such as change in income, household, loss of employer coverage, etc.

NEW CUSTOMERS	CURRENT CUSTOMERS	
<p data-bbox="306 1062 521 1129">Compare Plans and Sign Up</p>  <p data-bbox="345 1308 483 1329">GET STARTED ▶</p>	<p data-bbox="664 1062 969 1129">Renew your Plan or Shop for Another Plan</p>  <p data-bbox="748 1308 886 1329">LEARN MORE ▶</p>	<p data-bbox="1133 1062 1300 1129">Report a Life Change</p>  <p data-bbox="1125 1308 1312 1329">REPORT A CHANGE ▶</p>
<p data-bbox="240 1444 667 1493">WE'RE HERE TO HELP.</p> <div data-bbox="727 1444 911 1507"> BY PHONE 855-899-9600 toll-free</div> <div data-bbox="954 1444 1170 1507"> IN-PERSON Find an Assister ▶</div> <div data-bbox="1203 1444 1377 1507"> ONLINE Find Answers ▶</div>		

3) The best place to start if you're looking for a new plan is the plan comparison tool.

The screenshot shows the top navigation bar of the Vermont Health Connect website. On the left is the logo with the text "VERMONT HEALTH CONNECT" and the tagline "Find the plan that's right for you." To the right of the logo are contact numbers: "Contact Us 855-899-9600" and "TTY/TDD 888-834-7898". Further right is a "Languages" button with a globe icon. The main navigation menu includes "Home", "Tour", and "Advice and Explanations". Below this is a secondary menu with "Help Center", "Health Plans", "About VHC", "Latest Updates", "FAQ", "Search", and a red "SIGN IN" button.

Tell us about those who will be covered under this insurance.

1 - Who will be covered?

	Age when coverage begins:	Relationship	In general, would you say the health of this person is: (optional) ?	Expected Medical Procedures: (optional) ?	Member of Federally Recognized Tribe? ?	Pregnant woman? ?
Person 1	42	Self	-- Select --	None	<input type="checkbox"/>	<input type="checkbox"/>

[Add Another Person](#)


2 - Would you like to find out if you can get help paying for coverage? ?


If you earn less than \$51,040, you are likely to qualify for a lower monthly price.

- Yes
- No

Read each question carefully and use the '?' buttons if you need to understand what the question is asking. Some of this stuff is complicated! The "Advice and Explanations" button in the top right hand corner is actually pretty helpful.

4) The plan comparison tool can ESTIMATE your premium subsidy. An actual number will be provided to you once you actually apply. The subsidy is based on your projected household income for the upcoming tax year. If you earn less you may receive an additional credit when you do your taxes. If you earn more you may need to pay some of your subsidy back.


2 - Would you like to find out if you can get help paying for coverage?  Yes
If you earn **less than \$51,040**, you are likely to qualify for a lower monthly price. No

2.1 - How many people are in your household? 
(Include spouse plus all dependents shown on your tax return, even people who won't apply for coverage.)

2.2 - Is employer coverage available to everyone in your household? Yes
(If employer coverage is offered to only some members of your household, answer "No", but you may be eligible for lower subsidies than estimated here.) No

If employer coverage is available to everyone in the household you may still be eligible for subsidized coverage if your employer coverage is a deemed 'unaffordable'. There is an affordability calculator on the VHC website. https://info.healthconnect.vermont.gov/2021ESI_calculator

5) Depending on what income you report you may be eligible for a premium subsidy and cost saving reductions. Here's an example for a 1 person household who earns \$35,000 a year and does not have affordable employer coverage.

2.3 - What is your household expected income in 2021? 

\$

[Click here to see your estimated help paying for coverage](#)

(Include wages and tips, salary, self-employment income, interest and dividends received, alimony received, Social Security payments received, other income.)

Financial help for buying health insurance on Vermont Health Connect

Based on your reported information, we estimate that you may qualify for:

Premium Subsidy
(APTC+VPA)

\$449 per month

Enhanced Silver with
Cost-Sharing Reductions

Silver 73*

for coverage for the following person(s) you listed:

- Person 1 (Age 42)

*Our estimate shows that you may qualify for a cost-sharing reduction, **Silver 73**. However, you may find that a gold or bronze plan offers better value. In 2021, the monthly premiums for gold plans will be close to the premiums for silver plans, but gold plans typically have lower out-of-pocket costs when you go to the doctor.

If you think you might have a complicated situation, please call Vermont Health Connect at [855-899-9600](tel:855-899-9600) for more information and to see if this eligibility estimate is accurate for your situation.

This is our estimate. To get an official subsidy determination, you can submit an application through [Vermont Health Connect](#).

When you compare plans, we will use our estimate for your subsidy.

6) Once you get your plan options how do you differentiate between them and make a good decision?

Available Health Plans: 26 plans found. Sort By Cost in an Avg Year

Filter Results	Plan Click plan name for DETAILS or to ENROLL Click checkboxes to compare	Yearly Cost Estimates (Includes premiums and estimated out-of-pocket costs)		
		Good Year (18% chance)	Average Year	Bad Year (3% chance)
Metal Level <input type="radio"/> Bronze <input type="radio"/> Silver <input type="radio"/> Gold <input type="radio"/> Platinum	<input type="checkbox"/> MVP VT Plus Bronze 1 MVP Health Care - HMO - Bronze Monthly Premium: \$42.30 - after \$449.00 subsidy Deductible: Medical: \$7,250 / Drug: \$700 Max Out-of-Pocket: \$8,400	\$508	\$2,368	\$8,908
Plan Type <input type="checkbox"/> EPO <input type="checkbox"/> HMO	<input type="checkbox"/> MVP VT Bronze 3 HDHP MVP Health Care - HMO - Bronze Monthly Premium: \$53.90 - after \$449.00 subsidy Deductible: \$5,500 Max Out-of-Pocket: Medical: \$6,900 / Drug: \$1,400	\$647	\$2,417	\$7,547
Insurance Company <input type="checkbox"/> Blue Cross and Blue Shield of Vermont <input type="checkbox"/> MVP Health Care	<input type="checkbox"/> MVP VT Bronze 2 MVP Health Care - HMO - Bronze Monthly Premium: \$48.28 - after \$449.00 subsidy Deductible: Medical: \$6,250 / Drug: \$1,000 Max Out-of-Pocket: Medical: \$8,400 / Drug: \$1,400	\$579	\$2,419	\$8,979
Monthly Premium (with subsidy) \$40 - \$500	<input type="checkbox"/> MVP VT Plus Bronze 5			

Consider the following:

- Do you already have a provider you want to keep seeing? Do they take BCBS, MVP or both?
- How much can you afford to spend on your premium each month?
- Do you need to use your plan often or is it just for emergencies?
- Do you have savings to draw on in the event of a health emergency?
- How comfortable are you with financial risk?
 - Would you prefer to pay more each month for a plan that will leave you with few out of pocket costs?
 - Or, would you rather have a low monthly cost and much higher potential out of pocket costs if you have to use your plan?
 - If you are interested in a low monthly premium you might consider a plan that allows a Health Savings Account. This will allow you put money aside for health expenses and reduce your taxable income.
- Do you expect to have prescriptions this year? If so, check if your plan has a separate Rx deductible or if it is included.
- Are there other health services you expect to require? How much will you pay for these on your plan?

7) Once you have a few plans in mind select and compare them.

Comparing Health Plans

2 Plans Selected

[< Back to Results](#) [Print](#) [To Enroll](#) [To Enroll](#)

	1. MVP VT Plus Bronze 1	2. MVP VT Bronze 3 HDHP
Yearly Cost Estimate:	\$2,368	\$2,417
Cost in a Bad Year:	\$8,908	\$7,547

Benefits and Coverage (assuming you use preferred providers) ⊞

(Note: For a more detailed and accurate explanation of the benefits offered by this plan please refer to the Summary of Benefits and Coverage [SBC]. The benefits are described in more detail in the SBC and it will include additional information about those benefits. Some nuances about the benefits like visit limits and other details are not listed below. You should refer to the SBC for those details about the plan. Click on the "View Summary of Benefits and Coverage" link above to view the SBC.)

	1. MVP VT Plus Bronze 1	2. MVP VT Bronze 3 HDHP
In-Network Deductible ⓘ	\$7,250	\$5,500
<small>(Note: Unless excepted in the plan's benefit description, you must pay all the costs up to the deductible amount before the plan begins to pay for covered services you use. There may be additional details about the deductible that are not shown below. Please refer to the SBC for additional details.)</small>		
Extra Deductible for Drugs ⓘ	\$700	
In-Network Maximum Out-Of-Pocket ⓘ	\$8,400	\$6,900
Extra Maximum Out-Of-Pocket for Drugs		\$1,400
Doctor Visits		
Doctor Visit - Preventive Care	No Charge	No Charge
Doctor Visit - Primary Care	\$40 Copay after deductible	50% Coinsurance after deductible
Doctor Visit - Specialist	\$100 Copay after deductible	50% Coinsurance after deductible

Click the plus sign on 'Benefits and Coverage' and compare how much various services will cost with these plans. Consider the ones you are likely to use this year and also look at what might happen in a worst case scenario.

Note whether the plan charges a copay or coinsurance.

Once you have found a plan that meets your needs click the 'Enroll' button.

You can enroll in a plan online, with an assister or on the phone.

