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Gov. Shumlin Updates on Vermont Health Connect Progress

MONTPELIER – Gov. Peter Shumlin, representatives from Vermont’s insurance carriers, and officials and staff from Vermont Health Connect (VHC) gathered today to update on the health insurance marketplace’s progress. The Governor announced that the technology upgrade necessary for a smooth open enrollment has been delivered and tested and will be deployed starting this evening; the backlog of change of circumstance cases has been cleared; VHC is now operating at a vastly improved customer service level for change requests; and customers will be able to report many changes online starting Monday. Meeting those milestones is consistent with the schedule laid out by the Governor in [March 2015](#) and in legislation passed later in the spring.

“Today’s news is not mission accomplished but it is a significant step in our effort to deliver on the promise of Vermont Health Connect for Vermonters,” Gov. Shumlin said. “Every state and the federal government have struggled to get their health care exchanges up and running. It has been neither a smooth nor easy process for states or customers alike. While there is still a lot of work to be done and I have no doubt there will continue to be bumps in the road, the system upgrades deploying today and the incredible hard work that has brought the backlog of Vermonters waiting on change requests down from over 10,000 in just four months is a big step towards normalizing operations.”

The functionality needed to automate the renewal process has been delivered by the State’s system integrator, Optum, and tested with Vermont’s insurance carriers. VHC’s online accounts and logins will be inaccessible starting this evening in order for the system to be updated with the new technology. The VHC website will be back up on Monday. Over the next month, business processes will be developed and VHC staff will be trained to use the new technology for open enrollment, which begins on November 1 and is the time in the year when Vermonters with VHC plans can change their plan selection for the coming year.

“Meeting these milestones is just the first step,” said Chief of Health Care Reform Lawrence Miller said. “Over the next month we will be honing the new technology and training staff on how to use it in preparation for a smooth open enrollment for Vermonters starting on November 1st.”

In addition to actually building and testing the technology, one of the necessary precursors to tonight’s deployment was overcoming the historical backlog of change of circumstance requests, which had grown as high as 10,272 in May. Reaching that milestone was made possible by the successful deployment of automated change functionality at the beginning of June. Over the

summer VHC staff worked through the backlog, processing change requests – such as changing an address or adding a family member to a plan – that had been a primary source of frustration for customers.

Because of the manual workarounds utilized before automated change functionality was deployed, approximately two percent of the customers in the backlog, or 186, were not able to have their more complex changes applied to their account through the normal change process. These 186 customers are being temporarily withdrawn from the VHC system in order to update their accounts. Each has been assigned a VHC customer service contact who has reached out to them to explain the process which will be completed by October 15th.

Vermont Health Connect receives approximately 125 change requests each day, producing a constant inventory. In addition to eliminating the backlog, staff has kept up with the new change requests in a timely manner. Starting in today, an improved customer service standard has been set for those change requests: Customers who report a change by the 15th of a month can expect to see that change reflected on their next bill.

Starting Monday, customers will also be able to report many of the most common changes – such as changing addresses and contact information – through a self-service function on the VHC website. The backlog of change requests prevented VHC from turning on this functionality. Now that the backlog is cleared, customers will be able to use this functionality.

The Governor also outlined today preliminary results of a study conducted by the Office of Health Care Reform looking at the costs of transitioning to the federal exchange. Preliminary results show that the cost of transitioning to the federal exchange would be \$24.5 million gross. The state of Vermont would be responsible for covering an estimated \$11.0 million of those one-time transition costs. Further, the cost to Vermont state taxpayers of operating within the federal exchange would be an additional \$5.5 million per year in state funds.

Open enrollment for 2016 coverage begins November 1. Much like Medicare open enrollment, this is the once-a-year opportunity for Vermonters with VHC plans to change plans if they wish. VHC's insurance carrier partners – Blue Cross Blue Shield of Vermont, MVP Health Care, and Northeast Delta Dental – have worked closely with the health insurance marketplace to integrate the new technology and are looking forward to helping Vermonters navigate the coming season of renewals and open enrollment.

“Blue Cross Blue Shield of Vermont is encouraged by the progress that's been made by Vermont Health Connect and we look forward to an improved renewal and enrollment period beginning in November,” said Don George, President and CEO of Blue Cross Blue Shield Vermont.

“MVP has worked closely with Vermont Health Connect through all of its technical challenges, and we look forward to improved functionality to make the renewal process easier for our members,” said Susan Gretkowski, MVP's Senior Government Affairs Strategist. “We are ready for open enrollment with a process that is as smooth as possible.”

Open enrollment begins November 1 and runs through January 31. Much like Medicare open enrollment, this is the once-a-year opportunity for Vermonters with VHC plans to change plans if they wish.

Recognizing that the need to actively compare health insurance plans is new for many Vermonters, Vermont Health Connect has teamed up with libraries across the state on a series of events called [Health Insurance 101](#). As part of this effort, Staff and Assistants from Vermont Health Connect are traveling to libraries throughout the state this fall to help customers and potential customers better understand health insurance terms, financial help, the state's health insurance marketplace, and other information to help them find the right health plan for their needs and budget.

"The world of health insurance has a language of its own," said Steven Costantino, Commissioner of the Department of Vermont Health Access. "We want to make that language easier to understand. At the end of the day, Vermont Health Connect is about ensuring Vermonters can access affordable health care."

"We are grateful for the insurance coverage VT Health Connect has provided our family. The healthcare needs of our family of four have been met in a way that we can afford. During a time when we had changing medical needs and income, we were able to make changes to our plan in a timely manner. The program has truly been life-saving for us," said Danielle LaFleur Brooks and Susan Hand of Montpelier.

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