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**FOR IMMEDIATE RELEASE**

October 29, 2015

**Vermont Health Connect Ready for Open Enrollment; Many Vermonters to See Premiums Decrease in 2016**

**BURLINGTON** – With open enrollment set to begin next week, Gov. Peter Shumlin announced today that Vermont Health Connect (VHC) is ready and that many Vermonters getting their insurance through the online marketplace will see their monthly health care premiums decrease next year. This November marks the beginning of the three-month open enrollment period, the once-a-year opportunity for Vermonters using VHC to reevaluate their health care needs and change plans if they wish. It is also a time for Vermonters without health insurance to sign up.

“Vermont Health Connect is ready,” Gov. Peter Shumlin said. “Starting next week Vermonters should log on and determine whether they’re in the best plan for their medical needs and budget.”

The beginning of open enrollment comes after months of work by VHC staff to improve the customer service experience for Vermonters using the online marketplace. [In March](#), the Governor outlined a number of milestones to stabilize technology and operations at VHC. The first of those milestones was met [in June](#) when functionality was launched to allow VHC staff to address the backlog of over 10,000 customer change requests – such as changing income or an address – that caused frustrations for many Vermonters. The next milestone was met [in October](#) when that backlog was eliminated and technology was delivered to enable a smooth open enrollment process for Vermonters.

“Thanks to the hard work of many, we are ready for open enrollment,” Gov. Shumlin said. “Like every other state in America and the federal government, Vermont struggled to implement this transformation to an online health care shopping system on the timeline set by the federal government. Unlike many states in America, Vermont is overcoming those challenges and is ready to deliver a system that works for Vermonters. With any technology project of this size there will always be something for someone that doesn’t work quite right. But going forward that will be the exception and not the norm, and Vermonters can have confidence in the system and customer service staff to quickly resolve any issues that do come up.”

The open enrollment process will work like this: Vermonters wishing to remain in their current health plan need to take no action, other than continuing to pay their monthly premium. Those Vermonters will be automatically enrolled in the same plan for 2016 as they were in 2015, and their invoice will reflect any difference in premium amounts.

Any Vermonter wishing to change their plans can do so online by logging on to their account starting next week at [www.VermontHealthConnect.gov](http://www.VermontHealthConnect.gov). Customers can also change plans over the phone by calling the Customer Support Center at 855-899-9600 (toll-free). The Customer Support Center is open Monday-Friday, 8 a.m. to 8 p.m.

Those Vermonters without health coverage and Vermonters who want an alternative to COBRA coverage or an unaffordable employer-sponsored health plan can also use open enrollment to sign up for health care for the coming year. Following the launch of VHC, Vermont cut in half its uninsured rate nearly in half from 6.8 percent to 3.7 percent, covering an additional 20,000 people and giving Vermont virtually universal coverage, a long time goal of Gov. Shumlin. Vermont now has the lowest uninsured rate in America.

The Governor also announced today that many Vermonters are set to see their health insurance costs decrease in 2016 because the rate increases of many health insurance plans have been kept lower than the increase in available subsidies. For example, a couple earning \$50,000 is paying \$455 per month for a Standard Silver plan this year. Next year, that couple will save about \$20 per month or \$240 per year for the same plan. On the individual side, someone earning \$30,000 per year currently pays around \$197 per month for a Standard Silver plan. Next year they will save about \$10 per month or \$120 per year for that same plan.

A rate decrease will be the norm for most Vermonters receiving a subsidy. Nearly two out of three (65%) Vermonters using VHC receive a subsidy. For these customers, 14 out of 20 VHC health plans will see a net premium decrease in 2016.

While rate changes vary depending on carrier and plan medal levels, the vast majority of Vermonters using VHC will either see their monthly premium costs decrease or remain stagnant next year. Working with the Green Mountain Care Board, Blue Cross Blue Shield of Vermont and MVP Health Care kept respective overall rate increases for 2016 to 5.9 percent and 2.4 percent, lower than increases in 2015.

“It’s really great news that the rate of premium increases is coming down and that many Vermonters will have quality health insurance while paying lower premiums next year,” Gov. Shumlin said. “We have much work yet to do on cost containment, but we are moving in the right direction.”

The Governor also thanked Blue Cross and MVP, Vermont’s insurance carriers, for their commitment to working to make VHC a success for Vermonters.

“Blue Cross Blue Shield of Vermont is encouraged by the progress made by Vermont Health Connect and looks forward to an improved experience for individuals renewing their coverage for 2016,” said Don George, President and CEO of Blue Cross Blue Shield of Vermont.

“MVP Health Care has worked closely with Vermont Health Connect and successfully tested the transaction files that we have received and believe those transactions can be successfully

processed,” said Susan Gretkowski of MVP. “We are ready for open enrollment and to directly enroll individuals who do not qualify for subsidies in 2016.”

To help Vermonters with questions about open enrollment, Navigators, Brokers, and Certified Applications across the state are there to help. Vermonters can find Assisters in their county with an online directory or map available at <http://info.healthconnect.vermont.gov/find>. Many Assisters also participate in scheduled events, which are listed on VHC’s website.

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