

## **Vermont Health Connect's 2018 Open Enrollment Runs November 1st - December 15th**

Early deadline highlights the importance of planning ahead and acting quickly

October 4<sup>th</sup> marks four weeks until the start of 2018 Open Enrollment for Vermont Health Connect (VHC), the state's health insurance marketplace. This year, Open Enrollment will run from November 1 to December 15, which is shorter than in past years. Members will have a start date of January 1, 2018.

Open Enrollment is the annual period when new applicants can use the marketplace to sign up for health and dental plans for the coming year. It is also the time that existing members have the option to change plans. Existing members who want to stay in the same plan can simply continue to pay their bills on time and will automatically be renewed into the 2018 version of their current plan.

Vermonters who qualify for subsidies can sign up with Vermont Health Connect either online, by phone, or with one of more than 150 in-person assisters located across the state. Vermonters who don't qualify for subsidies can streamline the process by direct enrolling with Blue Cross Blue Shield of Vermont (BCBSVT) or MVP Health Care (MVP) and establishing a single point of contact with their insurance carrier.

Most Vermonters will find 24 options for qualified health plans – including four new bronze plans – from BCBSVT and MVP, as well as dental plans from Northeast Delta Dental (NEDD). Vermonters who are under 30 years old have the option of choosing a catastrophic plan from either carrier in addition to the 24 other options.

More than three-quarters of Vermont Health Connect members find that they qualify for subsidies to lower the cost of insurance, with the typical individual expected to receive \$395 per month toward the 2018 insurance plan of their choice. For most uninsured Vermonters, it is cheaper to buy health insurance and gain health care than to pay the federal fee for being uninsured and still risk the immense costs that can come from an accident or unexpected illness.

Vermonters who miss the December 15<sup>th</sup> deadline could have to wait until January 2019 to start health coverage, although those who qualify for Medicaid can sign up throughout the year and those who qualify for a Special Enrollment Period generally have 60 days to sign up.

### **Mark the Calendar!**

October 16<sup>th</sup> – 2018 Plan Comparison Tool and other resources posted at [www.VermontHealthConnect.gov](http://www.VermontHealthConnect.gov)

November 1<sup>st</sup> – First day to sign up for 2018 health coverage

November 9<sup>th</sup> – Open Enrollment webinars with Department of Vermont Health Access staff and representatives from all three insurance carriers (recordings will then be posted online) – see options and sign up:

<http://info.healthconnect.vermont.gov/events/month/2017-11>

December 15<sup>th</sup> – Last day for individuals to sign up and confirm a qualified health plan

December 26<sup>th</sup> – Due date to pay January 2018 premiums

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