

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

This year's early deadline highlights the importance of acting quickly

Open Enrollment is the annual period when new applicants can use the Vermont Health Connect (VHC) 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.

The 2018 Open Enrollment will be shorter than in past years. It will run from November 1 to December 15, 2017. Members will have a start date of January 1, 2018.

Most Vermonters will find 24 options for qualified health plans – including four new bronze plans – from Blue Cross Blue Shield of Vermont (BCBSVT) and MVP Health Care (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.

Vermonters who qualify for subsidies can sign up online or by phone with Vermont Health Connect. Those 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.

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 receiving \$395 per month toward the insurance plan of their choice. For most uninsured Vermonters, this means 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 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.

Existing members who are happy with their current plan don't have to do anything other than continue to pay their bill in a timely manner.

Applicants can sign up in one of four ways: online, by phone, by paper, or with an in-person assister. For more information or to get started, visit www.VermontHealthConnect.gov or call 1-877-899-9600.