



What is Vermont Health Connect?

Vermont Health Connect is the State's health benefit exchange. It will be a marketplace where individuals, families and small businesses in Vermont can compare health plans and select one that fits their needs and budget.

Every plan offered through Vermont Health Connect must offer basic services. This includes checkups, emergency care, mental health services and prescriptions. The website will have easy-to-understand, side-by-side comparisons of plan's costs and benefits. It will also have information on tax credits and public programs, such as Dr. Dynasaur or Medicaid.

For those who need assistance selecting a health plan or using the website, help will be available by phone or in person.

Who is Vermont Health Connect for?

Vermont Health Connect is for individuals, families and small businesses in Vermont. This includes:

- Vermonters who do not have health insurance
- Vermonters who currently purchase insurance from a private insurer
- Vermonters who have Medicaid or Dr. Dynasaur
- Vermonters who currently have Catamount or VHAP
- Small businesses in Vermont that provide coverage for their employees

In 2014, many Vermonters will be eligible for tax credits and other forms of financial assistance to help pay for the cost of health care.

Starting in 2014, small businesses with 50 or fewer employees will be able to use Vermont Health Connect to find coverage for their employees. In 2016, small businesses with 100 or fewer employees will be able to offer coverage for their employees through Vermont Health Connect.

When can I start using Vermont Health Connect?

Vermonters will be able to start using Vermont Health Connect in late 2013. The first open enrollment period will run from October 2013 to March 2014. Health care for all plans will start January 1, 2014.

Why Vermont Health Connect and why now?

More than 200,000 Vermonters do not have health insurance or enough health insurance to protect them from high medical expenses. At the same time, health care costs are rising quickly with no end in sight. Vermont is working hard to improve the State's health care system.

The State's health reform goals are to:



Vermont Health Connect is a part of the Affordable Care Act (ACA). The ACA requires that all states build an exchange. If they do not, the federal government will create one for them. Since Vermont has decided to build its own exchange, Vermont Health Connect will be designed just for Vermonters.

Vermont Health Connect is a step toward a "single-payer" health care system where all Vermonters will have health care. The new, unified health care system will be called Green Mountain Care.

These changes will make finding health coverage easier and affordable.

