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Agency of Human Services

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VERMONTERS EXPRESS HIGH INTEREST IN USING HEALTH BENEFIT EXCHANGE

Want a place to compare health insurance plans and prices

WILLISTON – Three out of four (75 percent) Vermonters say they are interested in using “an online health insurance exchange” to compare and purchase health insurance, according to a Department of Vermont Health Access (DVHA) survey. After learning more about the “online health insurance exchange,” that number grows to 86 percent who say they would be interested in using the website if they are uninsured in 2014.

This “online health insurance exchange,” also known as the Vermont Health Benefit Exchange (Exchange), will launch a new website in the Fall of 2013 where individuals, families and small businesses in Vermont can search for health insurance, compare plans side-by-side and enroll. The website will feature plans from private carriers as well as public programs, like Medicaid and Dr. Dynasaur. The Exchange will also create a Navigator program – giving Vermonters access to assistance online, in-person and over the phone.

Vermont has received funding from the federal government to establish the Exchange and plan its implementation, including the entire cost of fielding this survey. As part of that funding, Vermont is required to demonstrate to the United States Department of Health and Human Services (HHS) the State's ability and preparedness to conduct outreach and education to residents to inform them of the Exchange and how they can access coverage on the Exchange. To inform outreach and education planning, DVHA fielded a statewide survey to hear directly from Vermonters and identify their current understanding of and perceptions about health care coverage and the Exchange.

The survey finds that nearly one-third (29 percent) of Vermonters are either uninsured or worried about losing their health coverage in the next 12 months. At the same time, a large majority (73 percent) remain unaware that a new “online health insurance exchange” will be available beginning in 2014.

“The Health Benefit Exchange couldn't be more timely. We are learning that many Vermonters are worried about their health coverage situation but not familiar with the increased access to health coverage they will have in 2014,” said DVHA Commissioner Mark Larson. “We see the Health Benefit Exchange as an opportunity to address the concerns of so many while creating a more accessible and secure marketplace for all Vermonters.”



The Exchange will play a key role in connecting people to health coverage, and three in four Vermonters indicate comfort selecting a health plan through a website, which is the primary mechanism for enrollment. Vermonters want to be certain that health plans on the Exchange would cover basic services (e.g., doctor visits, hospital stays, preventive care and prescriptions), to have one place where they could find and compare plans, and to view side-by-side comparisons of plans' benefits and prices.

"We remain committed to educating Vermonters about the Exchange, and we continue to welcome input as we design the Exchange in a manner that works best for individuals, families and small businesses in Vermont," said Deputy Commissioner for the Health Benefit Exchange Lindsey Tucker. "Receiving feedback from residents guides our work and will help us create an Exchange that fulfills its potential as a trusted, useful resource for Vermonters." Tucker invites those interested in learning more about the Exchange and its progress to the next Exchange Advisory Board meeting in Montpelier on April 30, 2012.

The statewide telephone survey was conducted among 1,004 residents 18 and older March 17 through 25, 2012. The margin of sampling error is + 3.1 percentage points. Interviewing was conducted by landline and cell phone. The results of the survey will inform the development of the navigator program and outreach and education planning.

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The Department of Vermont Health Access (DVHA)'s mission includes providing leadership for Vermont stakeholders to improve access, quality and cost effectiveness in health care reform; assisting Medicaid beneficiaries in accessing clinically appropriate health services; administering Vermont's public health insurance system efficiently and effectively; and collaborating with other health care system entities in bringing evidence-based practices to Vermont Medicaid beneficiaries.