

OVHA Employer-Sponsored Insurance "Wrap"

Plan	Benefit	Potential Beneficiaries	Income Limit	Resource Limit	Monthly Premium	Beneficiary Copayment / Coinsurance
Employer-Sponsored Insurance (ESI) - "WRAP" (A pharmacy-benefit only program) ESI beneficiaries are those Vermonters who receive financial assistance from the state to help pay the monthly premiums associated with the health insurance plans offered by their employers. For these beneficiaries, the state provides secondary coverage.	1) For ESI beneficiaries not eligible for VHAP, the program pays the cost sharing for Medicaid-covered medications used to treat the following chronic health conditions: Asthma, Depression, Hyperlipidemia, Hypertension, Diabetes, Arthritis, COPD, Ischemic Heart Disease, Congestive Heart Failure, Chronic Renal Failure and Low Back Pain. Cost-sharing coverage will pay copays, coinsurance and deductibles for Medicaid-covered medications for these conditions only.	Enrollees in Vermont's Employer Sponsored Insurance (ESI) Plans not eligible for VHAP.	Vermonters up to 300% of the FPL	None	There is a monthly ESI premium balance that is the employee's responsibility. It can range from \$60 to \$185 for an individual and \$120 to \$370 for a couple.	None
	2) For ESI beneficiaries who meet VHAP eligibility requirements, wraparound coverage will apply to all VHAP covered drugs. Wraparound coverage for these beneficiaries is not limited to medications for the chronic care health conditions listed above.	Enrollees in Vermont's Employer Sponsored Insurance (ESI) Plans who are eligible for VHAP.	See VHAP eligibility requirements	None	There is a monthly ESI premium balance that is the employee's responsibility. It can range from \$7 to \$49 for each person.	For VHAP beneficiaries who are at or above 100% of the FPL: patients are responsible for \$1 or \$2, depending on the cost of the drug. In addition, beneficiaries through age 20, nursing home residents and pregnant woman are excluded from paying copayments.