

Do you have employees losing Medicaid?

They may be able to sign up for your company's health plan OR get coverage through Vermont Health Connect.

If someone in your company is losing Medicaid, now is the time to help them find new coverage. Staying covered is important for employees' health and well-being. It also helps employers.



If you DO offer an employer-sponsored group health insurance plan, let employees know about this option right away.

- ✓ Loss of Medicaid is a qualifying event to enroll in employer health insurance outside of open enrollment (**HIPAA requirement**).

If you DO NOT offer a group health insurance plan or employees or their dependents are not eligible for the plan, they can find new coverage through Vermont Health Connect.

- ✓ Direct employees to www.VermontHealthConnect.gov to search for coverage AND see if they can get financial help to lower the cost of health insurance.

NEED HELP? LET'S TALK.

- 📞 Call Vermont Health Connect at 1-855-899-9600
- 🌐 Employees can contact an Assister for in-person help at <https://info.healthconnect.vermont.gov/find-local-help/find>

What Employers need to know...

Medicaid Redeterminations and Enrollment in Employer Coverage or the Marketplace

➔ **Are people losing their Medicaid coverage? How does this impact my company?**

Vermont is again required to see who can still get Medicaid. Many people will stay on Vermont Medicaid, but many others will no longer qualify and need new coverage. People who no longer qualify for Vermont Medicaid will get information in the mail. They can also, at any time, go to www.VermontHealthConnect.gov, or call 1-855-899-9600.

If someone in your company is losing Medicaid coverage, now is the time to help them find new coverage. Help ensure they do not have a gap in their health insurance.

➔ **Can I add an employee or dependent to my company's health plan?**

Yes. This may be the best and simplest way for your employee and/or their dependents to maintain coverage. If they are found no longer eligible for Medicaid, your employee or their dependent will receive a [Medicaid closure notice \(dvha.vermont.gov/notices\)](http://dvha.vermont.gov/notices). This is proof of the loss of coverage. Loss of Medicaid is a qualifying event and allows enrollment in employer health coverage outside of Open Enrollment. Typically, loss of Medicaid provides a 60-day enrollment window, but this can be flexible.

➔ **Do my employees have health plan options through Vermont Health Connect?**

Your employees could choose to explore health coverage options, with financial help, through Vermont Health Connect. Ask them to check the [affordability of job-based health coverage \(info.healthconnect.vermont.gov/compare-plans/your-job-based-health-coverage-affordable\)](http://info.healthconnect.vermont.gov/compare-plans/your-job-based-health-coverage-affordable).

➔ **I don't offer health coverage. What should my employees do?**

If you have an employee who needs health insurance, encourage the employee to consider coverage Vermont Health Connect, the state's health insurance marketplace. It offers individuals and families a range of commercial plans that meet state standards for covered benefits and services. Signing up with Vermont Health Connect is the only way for your employees to get help paying for health insurance premiums.

➔ **** Where can I find more information about my obligations under HIPAA? ****

Find more information on HIPAA requirements for employer-sponsored insurance -

- Using online resources to answer common benefit questions
 1. www.dol.gov/sites/dolgov/files/ebsa/about-ebsa/our-activities/resource-center/faqs/hipaa-consumer.pdf
 2. www.dol.gov/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa
- Calling the Employee Benefits Security Administration at 1-866-444-3272.