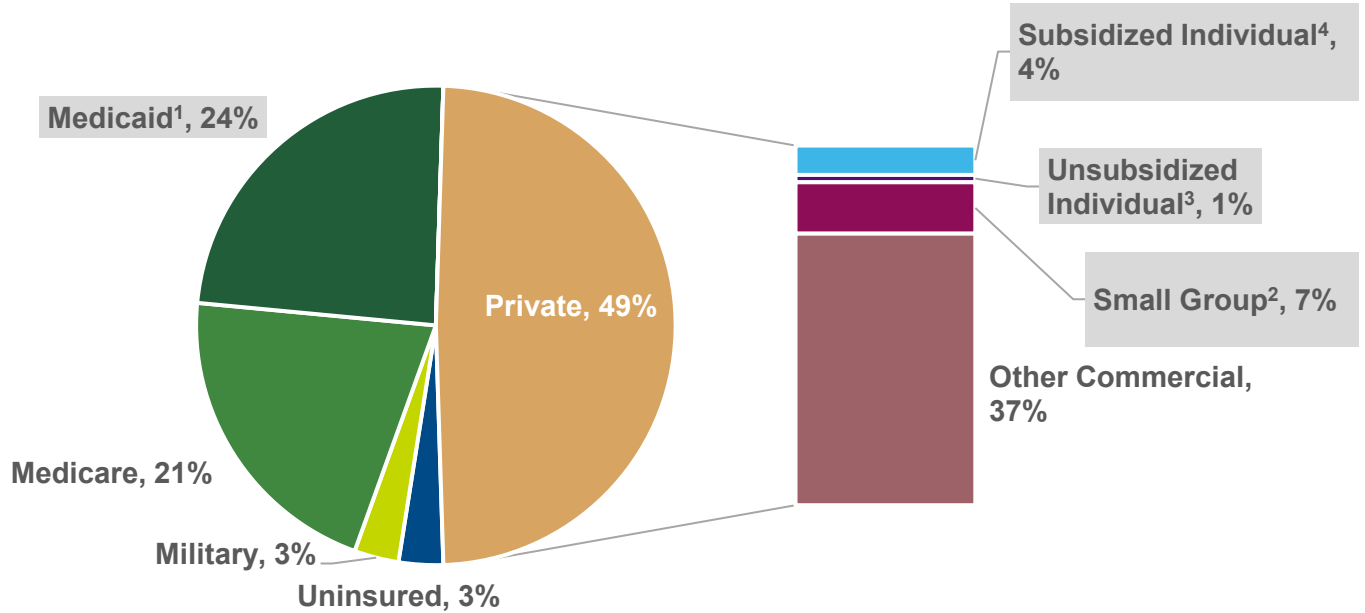


**HEALTH INSURANCE IN VERMONT\***



**More than one out of three Vermonters are covered by a health plan that is administered and/or certified by the Department of Vermont Health Access (DVHA).**

<sup>1</sup>Enrollment administered by DVHA, benefits managed by DVHA

<sup>2</sup>Certified by DVHA, enrollment and benefits administered by insurance company partners

<sup>3</sup>Certified by DVHA, enrollment administered by DVHA or by insurance company partners, benefits managed by company partners

<sup>4</sup>Certified by DVHA, enrollment administered by DVHA, benefits managed by insurance company partners

**2023 BENEFIT MAP: QUALIFIED HEALTH PLANS (INDIVIDUALS AND SMALL GROUPS) AND MEDICAID**

<b>Total Medicaid: 201,794<sup>1</sup> (193,938)<sup>6</sup></b>			<b>Total Commercial: 67,821 (71,598)<sup>6</sup></b>				
<b>Medicaid Health Insurance</b>			<b>Other Medicaid Benefits</b>	<b>Health Insurance Marketplace Qualified Health Plans (QHP)<sup>2</sup></b>		<b>Direct from Insurance Companies<sup>3</sup> QHP &amp; Reflective</b>	
<b>Total: 187,952</b>			<b>Total: 13,842</b>	<b>Total: 24,260</b>		<b>Total: 43,561</b>	
Medicaid for the Aged, Blind & Disabled <sup>4</sup> : <b>25,884 (25,971)<sup>6</sup></b>			Pharmacy Assistance (Only): <b>9,318 (9,734)<sup>6</sup></b>	Total w/ Subsidy <sup>4</sup> : <b>22,124 (23,030)<sup>6</sup></b>		Small Businesses: <b>38,437 (40,498)<sup>6</sup></b>	
Aged, Blind & Disabled Adults: <b>5,998</b>	Duals (Medicare & Medicaid): <b>18,436</b>	Blind, Disabled Children: <b>1,450</b>		State & Federal Subsidy: <b>11,439</b>	Federal Only Subsidy: <b>10,685</b>	QHP: <b>27,375</b>	Reflective: <b>11,062</b>
Medicaid for Children and Adults <sup>4</sup> : <b>162,068 (153,834)<sup>6</sup></b>			Choices for Care: <b>4,524 (4,399)<sup>6</sup></b>	No Advanced Payment of Subsidy: <b>2,136 (2,427)<sup>6</sup></b>		Individuals: <b>5,124 (5,643)<sup>6</sup></b>	
Adults: <b>94,441</b>	Children: <b>67,627</b>	Not Eligible <sup>7</sup> : <b>842</b>		Unknown <sup>5,7</sup> : <b>1,294</b>	QHP: <b>3,214</b>	Reflective: <b>1,910</b>	

<sup>1</sup> Medicaid enrollment = state fiscal year-to-date actual caseload from Medicaid Program Enrollment and Expenditures Quarterly Report.

<sup>2</sup> Health Insurance Marketplace (Vermont Health Connect) = January effectuated members from DVHA enrollment reports.

<sup>3</sup> Direct from Insurance Companies = January effectuated members as reported by insurance companies to DVHA.

<sup>4</sup> DVHA uses the tax-based measure of income, Modified Adjusted Gross Income (MAGI), to determine eligibility for Medicaid for Children and Adults and financial help for qualified health plans in accordance with the Affordable Care Act. Medicaid for the Aged, Blind, and Disabled, Pharmacy Assistance, and Choices for Care use eligibility standards (Non-MAGI) that existed prior to the Affordable Care Act.

<sup>5</sup> If members do not provide financial information, they cannot be determined eligible for advanced payments of premium tax credits (APTC). However, as long as they enroll through Vermont Health Connect, they may still receive premium tax credits when they file their federal taxes.

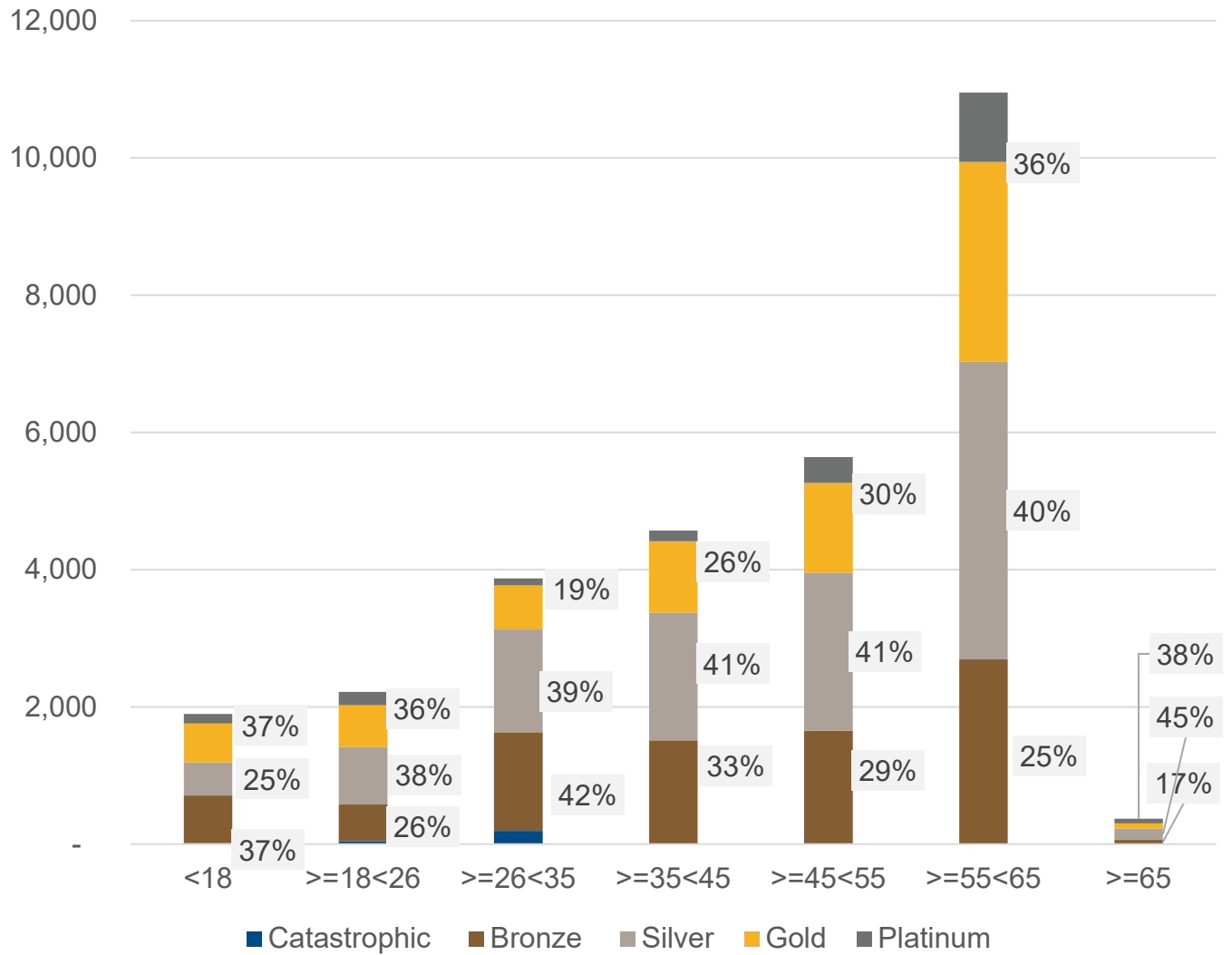
<sup>6</sup> Values in parentheses are the equivalent values from January 2022

<sup>7</sup> These values are estimates due to the availability of data

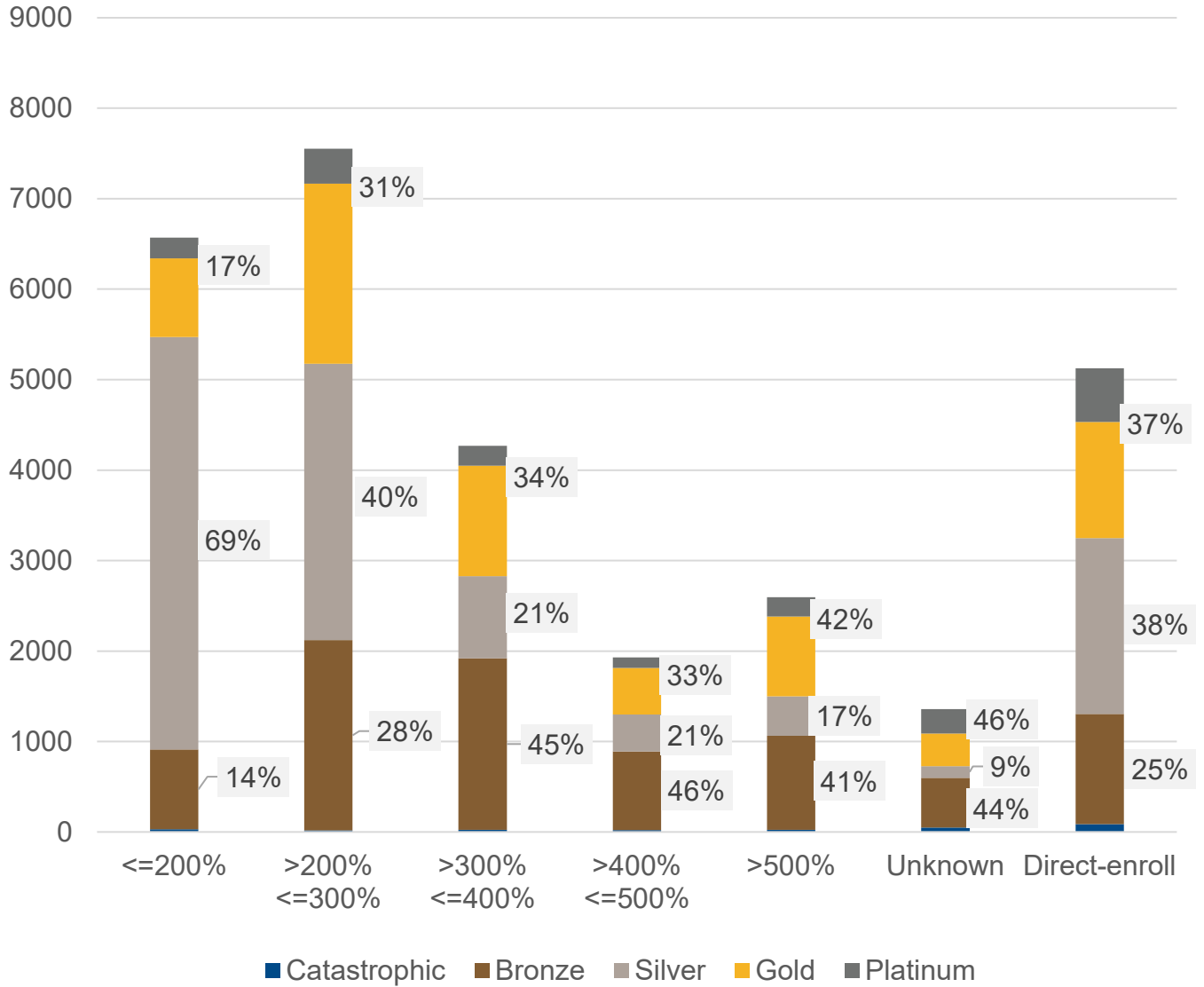
Additional information can be found here: <https://dvha.vermont.gov/budget-legislative-and-rules/reports-and-studies/enrollment-and-expenditure-reports>

**A CLOSER LOOK: INDIVIDUALS IN QUALIFIED HEALTH PLANS**

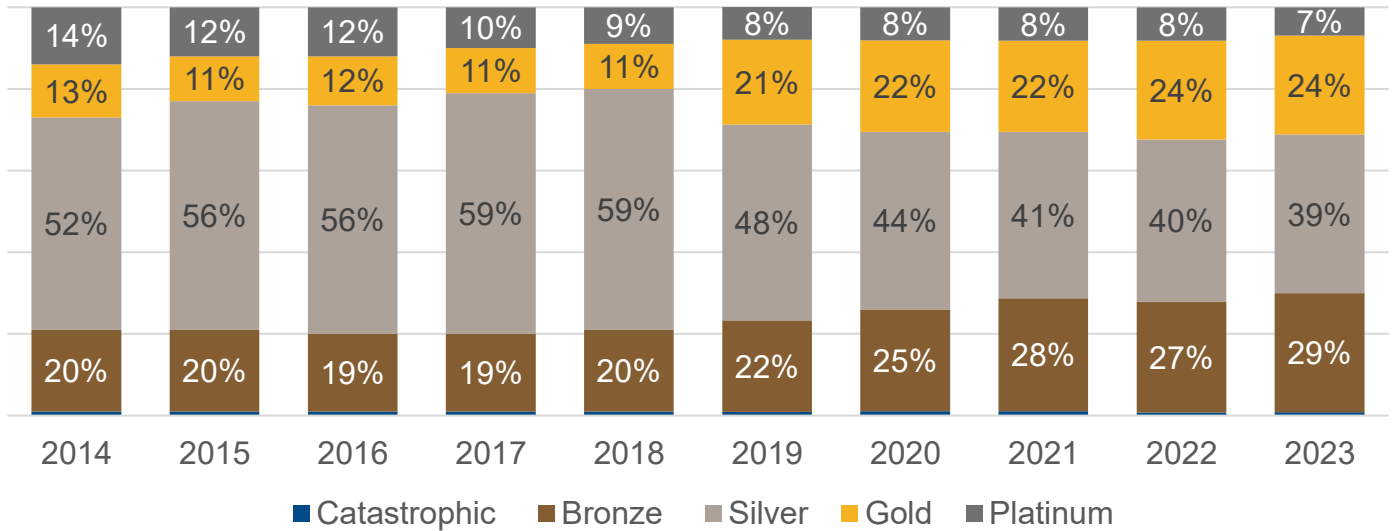
**2023 Enrollment by Age**  
 % enrolled in bronze/cat v. silver v. gold/plat



**2023 Enrollment by Income**  
 % enrolled in bronze/cat v. silver v. gold/plat

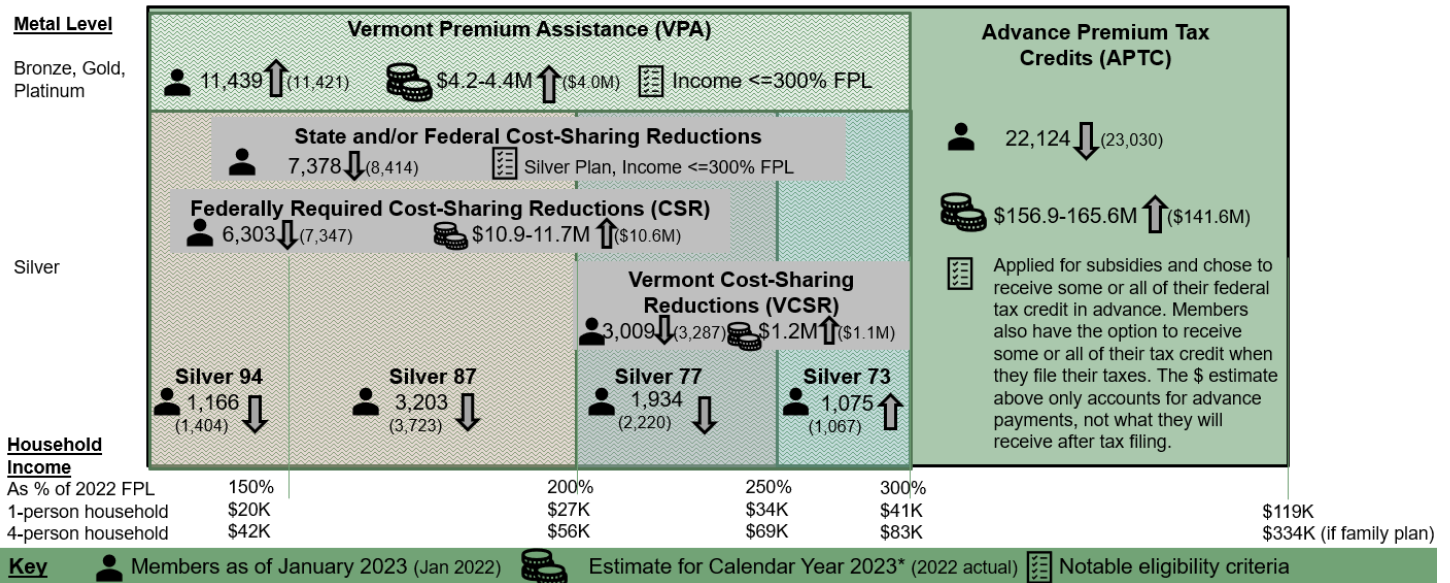


### Metal Level Distribution by Year - Individual Market



## A CLOSER LOOK: INDIVIDUALS IN QUALIFIED HEALTH PLANS WITH SUBSIDIES

As of January 2023, just over three-quarters of Vermonters in the individual market received federal premium tax credits to lower their monthly insurance costs. Many also received financial help to further reduce premium and out-of-pocket costs from the State and/or through federally required benefits. To qualify, they can't have another offer of affordable coverage, must enroll in a metal level plan, and must meet income guidelines.



\*Estimates of total 2023 subsidies are based on January enrollment figures, typical annual attrition rates, and expected mid-year enrollment due to the Medicaid continuous coverage requirement ending. These estimates are presented as a range due to anticipated migration from Medicaid over the course of the year. More information about the end of the Medicaid continuous coverage requirement can be found at <https://dvha.vermont.gov/unwinding>.