

Demographic	PRIVATE HEALTH INSURANCE			PUBLICLY-SPONSORED PROGRAMS						
	Small Business (1-50 Employees)	Individuals Recently Covered by an Employer Health Plan	Individuals & Families	Individuals with Pre-Existing, Severe, or Chronic Medical Conditions	Low-Income Families & Medically-Needy	Low-Income Children & Pregnant Women	Women	Adults	Seniors & Disabled	Trade Dislocated Workers (TAA Recipients)
Program	<p>U.S. Uninsured Help Line 800-234-1317</p> <p>Group Plans National Association of Health Underwriters 703-276-0220 www.nahu.org</p> <p>Employer-Sponsored Insurance (ESI) Premium Assistance 800-250-8427 www.greenmountaincare.org (Search: ESI)</p>	<p>COBRA/Mini-COBRA Then convert to a plan under:</p> <p>HIPAA Health Insurance Portability & Accountability Act 866-487-2365 www.dol.gov</p>	<p>U.S. Uninsured Help Line 800-234-1317</p> <p>Individual Plans National Association of Health Underwriters 703-276-0220 www.nahu.org</p>	<p>Pre-Existing Condition Insurance Plan (PCIP) Run by the U.S. Department of Health and Human Services 866-717-5826 www.PCIP.gov</p>	<p>Medicaid 800-250-8427 www.greenmountaincare.org</p> <p>Vermont Health Access Plan (VHAP) 800-250-8427 888-834-7898 TTY www.dsw.state.vt.us</p> <p>or www.greenmountaincare.org</p>	<p>Dr. Dynasaur (Children's Health Insurance Program) 800-250-8427 www.greenmountaincare.org</p> <p>Women-Infant-Children (WIC) 800-649-4357 802-863-7333 healthvermont.gov/wic</p>	<p>Ladies First 800-508-2222 TDD: 800-319-3141 healthvermont.gov (Search: Women Cancer)</p>	<p>Catamount Health & Catamount Health with Premium Assistance (CHAP) 800-250-8427 www.greenmountaincare.org</p>	<p>Medicare 800-633-4227 www.medicare.gov</p> <p>Medicare Prescription Drug Program 800-633-4227</p> <p>State Health Insurance Assistance Program (SHIP) 800-642-5119 www.medicarehelpvt.net</p>	<p>Health Coverage Tax Credit 866-628-4282 www.irs.gov (Search: HCTC)</p>
Coverage	<p>There is a maximum 6-month look-back/12-month exclusionary period for pre-existing conditions on enrollees that do not have prior coverage.</p> <p>ESI: State of Vermont pays a portion of employees' premiums.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>COBRA: Coverage available for 18-36 months depending on qualifying events. Benefits are what you had with your previous employer.</p> <p>Mini-COBRA: Coverage lasts up to 18 months. Benefits are what you had with your previous employer.</p> <p>HIPAA: Benefits are based on program selected. There is no expiration of coverage.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Benefits will vary depending on the chosen plan.</p> <p>There is a maximum look-back and exclusion period of 12 months on enrollees with no prior coverage.</p> <p><i>Limits on Pre-Existing Health Conditions May Apply</i></p>	<p>Covers broad range of benefits, including primary and specialty care, hospital care, and prescription drugs.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Medicaid: Doctor visits, Prescriptions, Hospital care (including emergency care), Tests, X-rays, Family planning, Mental health services, Substance abuse services, Home health care, Dental care, Eye care, Occupational therapy, physical and speech therapy, and more.</p> <p>VHAP: Covers a wide range of services including hospital care, prescription medicines, mental health, and doctor visits.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Dr. Dynasaur: Doctor visits, Prescription medicines, Dental care, Skin care, Hospital visits, Vision care, Mental health care, Immunizations and Special services for pregnant women such as lab work and tests, Prenatal vitamins and more.</p> <p>WIC: Nutrition education and services, breastfeeding promotion and education, monthly food prescription of nutritious foods, and access to maternal, prenatal and pediatric health care services.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Offers breast, cervical cancer and heart health screenings. Services include mammograms, clinical breast exams, pelvic exams, Pap tests, instruction in breast self-exam, and cardiovascular disease risk factor (cholesterol, high blood pressure, diabetes) screening.</p> <p>Full coverage for some women.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Catamount Health: Benefits include Doctor visits, Checkups and screenings, Hospital visits, Emergency care, Chronic disease care, Prescription medicines, and more.</p> <p>CHAP: Premium assistance program for Catamount Health enrollees.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Medicare offers Part A, inpatient care in hospitals and rehabilitative centers; Part B, doctor and some preventive services and outpatient care; Part C allows Medicare benefits through private insurance (Medicare Advantage); Part C includes Parts A, B, and C not covered by Medicare. Part D covers prescription drugs.</p> <p>SHIP is a Medicare counseling service.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Inpatient and outpatient care (lab tests, x-rays, etc.), Doctor visits, Preventive and major medical care (surgery, physical therapy, Durable medical equipment, etc.), Mental health and substance abuse care, and Prescription drugs.</p> <p>Can also use funds to purchase coverage through the Blue Cross Blue Shield of Vermont, MVP Health Plans, and GreenMountain Care.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>
Eligibility	<p>GUARANTEED COVERAGE Company size is 1-50 employees. Owner can count as an employee. Eligible employees must work at least 30 hours a week.</p> <p>ESI: Must be Vermont residents, eligible for Catamount Health or the Vermont Health Access Plan (VHAP), and earn up to 300% FPL. Must not yet be enrolled in employer's plan, or employer's plan is not comprehensive insurance (covering hospital care and physician visits), and it is more cost-effective for the state to pay for your premium in your employer's plan than to enroll you in and pay your premium for Catamount Health or VHAP.</p>	<p>GUARANTEED COVERAGE COBRA: Available for employees who work for employers with 20 or more employees. You have 60 days from date of termination to sign up for COBRA coverage.</p> <p>Mini-COBRA: Available for employees who work for employers with less than 20 employees. Must elect Mini-COBRA within 60 days after receiving notice of right to continue coverage.</p> <p>HIPAA: Must have had 18 months of continuous coverage and completely exhausted COBRA or state continuation coverage. Must not have lost coverage due to fraud or non-payment of premiums. You have 63 days to enroll in a HIPAA-eligible plan.</p>	<p>GUARANTEED COVERAGE Eligibility is NOT subject to medical underwriting.</p>	<p>GUARANTEED COVERAGE Must have been uninsured for at least 6 months prior to applying. Must prove being a U.S. citizen or legal U.S. resident, a Vermont resident, and having problems getting insurance due to a pre-existing condition.</p>	<p>GUARANTEED COVERAGE Both: Must be Vermont resident and U.S. citizen or legal alien.</p> <p>Medicaid: Income limits for: Children ages 0-18: 225% FPL. Pregnant women: 200% FPL. Aged, blind, and disabled Chittenden residents: \$1,000/month for singles and couples; \$1,183 for household of 3 and \$1,333 for household of 4. Aged, blind, and disabled non-Chittenden residents: \$925/month for singles and couples; \$1,116 for household of 3, and \$1,258 for household of 4. Asset limits for aged, blind, and disabled: \$2,000 for singles and \$3,000 for couples. VHAP: Must be at least 18 years old, have been uninsured for at least 12 months (except for those who lost insurance due to divorce or job loss), and have income of 50%-185% FPL.</p>	<p>GUARANTEED COVERAGE Dr. Dynasaur: Must be U.S. citizen or legal alien and Vermont resident, children 0-18 years old with family incomes of up to 300% FPL or pregnant women with incomes up to 200% FPL.</p> <p>WIC: Must reside in Vermont, Must be a pregnant, postpartum or breastfeeding woman, or child up to 5 years old, and be at nutritional risk. Income must be at or below 185% FPL.</p>	<p>GUARANTEED COVERAGE Must be Vermont women with income limit of 250% FPL. Age limits for breast and cervical cancer screening: Ages 18-39 with breast cancer symptoms, without Medicaid, VHAP, or Medicare Part B; ages 21-39 with abnormal Pap tests. Age 40 years or older without Medicaid, VHAP, or Medicare Part B: All benefits plus cardiovascular disease screening. In addition, all women who have been screened through Ladies First and need treatment for breast and cervical cancer may be eligible for full Medicaid benefits during treatment, including coverage for pre-malignant conditions.</p>	<p>GUARANTEED COVERAGE Catamount Health: Must be Vermont residents age 18 or older, ineligible for other Green Mountain Care plans such as the Vermont Health Access Plan (VHAP), or premium assistance programs, have been uninsured for at least 12 months (except for those who lost coverage through divorce or job loss), or have been enrolled for at least six months in an individual plan with deductibles of \$7,500 or more for an individual or \$15,000 or more for a family. CHAP: Must have been enrolled in Catamount Health for at least 12 months, not have access to comprehensive insurance (covering hospital care and physician visits) through an employer, and have income at or below 300% FPL.</p>	<p>GUARANTEED COVERAGE Medicare and SHIP: Must be U.S. citizen or permanent U.S. resident, and: 1) If 65 years or older, you or your spouse worked for at least 10 years in Medicare-covered employment, or 2) You have a disability or end-stage renal disease (permanent kidney failure requiring dialysis or transplant) at any age.</p>	<p>GUARANTEED COVERAGE Must be receiving TAA (Trade Adjustment Assistance), or Must be 55 years or older and receiving pension from the Pension Benefit Guaranty Corporation (PBGC). Must not be enrolled in certain state plans, or in prison, or receiving 65% COBRA premium reduction, or be claimed as a dependent in tax returns. Must be enrolled in qualified health plans where you pay more than 50% of the premiums. <i>Pre-Existing Health Conditions Covered</i></p>
Monthly Cost	<p>Costs depend on employer contribution and ±30% of the community rate.</p> <p>ESI: Monthly premiums \$60-\$205.</p>	<p>COBRA/Mini-COBRA: Premiums range from 102%-150% of group health rates.</p> <p>HIPAA: Premiums will depend on plan chosen.</p>	<p>Rates set ±20% of the average group rate based on age and gender. If you are self-employed and buy your own insurance you are eligible to deduct 100% of the cost of the premium from your federal income tax.</p>	<p>Monthly premiums range from \$148 to \$635 depending on your age and plan chosen.</p>	<p>Medicaid: \$0 or small share of cost.</p> <p>VHAP: \$0-\$49 per month depending on income.</p>	<p>Dr. Dynasaur: Pregnant women \$0-\$15, and children \$0-\$60. No premiums required from federally designated members of Native American tribes.</p> <p>WIC: \$0 or minimal share of cost.</p>	<p>\$0</p>	<p>Catamount Health: \$453.68 or \$512.60 per individual. CHAP: \$60 to \$321 per individual.</p>	<p>Medicare: \$0 and share of cost for certain services; deductibles for certain plans. Part A: \$0-\$450 based on length of Medicare-covered employment; Part B: \$96.40-\$369.10 depending on annual income; Part C: Based on provider; Part D: Varies in cost and drugs covered.</p> <p>SHIP: \$0</p>	<p>20% of the insurance premium including COBRA premium if employer contributes less than 50%.</p>

Other Programs & Resources

VA Medical Benefits Package
877-222-8387
www.va.gov

Partnership for Prescription Assistance
888-477-2669
www.pparx.org

Vermont Refugee Health Program
800-464-4343
802-863-7200
healthvermont.gov (Search: Refugee)

VScript
800-250-8427
TTD: 1-888-834-7898
www.greenmountaincare.org (Search: Prescription Assistance)

NOTE: Government programs look at each family's circumstance to determine eligibility.

Income and assets tests may be required to determine eligibility for publicly-sponsored programs.

FPL means Federal Poverty Level. See explanation on reverse side of this matrix.

Guaranteed Coverage means you cannot be turned down due to your health conditions.

Programs and plan availability, eligibility requirements, costs, and coverages are subject to change.



Using this Health Care Options Matrix

Each state has a variety of health care coverage options. This Matrix is designed to help residents determine which option is best for them.

STEP 1 For applicants potentially eligible for public programs, check the chart below to determine his/her FPL percentage.

STEP 2 See reverse side of this Matrix brochure to determine options for which the applicant might qualify.

STEP 3 Make a list of the programs and insurance coverage options that may apply to the applicant and then use the contact information provided to access coverage or services.

Your Federal Poverty Level (FPL) (Based on monthly family income)

Family Size (Household)	25%	50%	75%	81%	100%	133%	175%	200%	250%	300%
1	\$227	\$454	\$681	\$735	\$908	\$1,207	\$1,588	\$1,815	\$2,269	\$2,723
2	\$306	\$613	\$919	\$993	\$1,226	\$1,630	\$2,145	\$2,452	\$3,065	\$3,678
3	\$386	\$772	\$1,158	\$1,251	\$1,544	\$2,054	\$2,702	\$3,088	\$3,860	\$4,633
4	\$466	\$931	\$1,397	\$1,509	\$1,863	\$2,477	\$3,259	\$3,725	\$4,656	\$5,588
5	\$545	\$1,090	\$1,636	\$1,766	\$2,181	\$2,901	\$3,816	\$4,362	\$5,452	\$6,543
6	\$625	\$1,250	\$1,874	\$2,024	\$2,499	\$3,324	\$4,374	\$4,998	\$6,248	\$7,498
7	\$704	\$1,409	\$2,113	\$2,282	\$2,818	\$3,747	\$4,931	\$5,635	\$7,044	\$8,453
8	\$784	\$1,568	\$2,352	\$2,540	\$3,136	\$4,171	\$5,488	\$6,272	\$7,840	\$9,048

- A pregnant woman counts as two for the purpose of this chart.
- Add \$318/month for each additional family member after eight.
- Contact individual programs for deduction allowances on child/dependent care; working parent's work expenses; alimony/child support *received* or court ordered amount *paid*.

Source: Federal Register Vol. 76, No. 13, January 20, 2011, pp. 3637-3638. Valid through 2011 unless updated.
Monthly percentage data calculated by FHCE and rounded to the nearest dollar.

Note: There is no universal administrative definition of income that is valid for all programs that use the poverty guidelines. The office or organization that administers a particular program or activity is responsible for making decisions about the definition of income used by that program (to the extent that the definition is not already contained in legislation or regulation). To find out the specific definition of income used by a particular program or activity, you must consult the office or organization that administers that program.

The Health Care Options Matrix is a registered trademark of Philip Lebherz and was originally developed by Philip Lebherz and the Foundation for Health Coverage Education®, www.CoverageForAll.org.

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Other Sources of Information

Financial Aid & Free or Low-Cost Benefits

Government Benefits Finder
800-333-4636
www.benefits.gov

(Search tool for grants, loans and other benefits)

Catalog of Federal Domestic Assistance
www.cfda.gov

(Search tool for grants, loans and other benefits)

Finding Local Health Care Options

Health Resources and Services Administration
888-275-4772
www.findahealthcenter.hrsa.gov

Department of Health and Human Services
www.hhs.gov

(Various health care search tools)

Self Help Clearing House
www.mentalhelp.net/selfhelp

(Search tool for people sharing information on hundreds of diseases, health conditions and other health care related situations)

Vermont Agency of Human Services
800-287-0589
802-241-2800
www.dsw.state.vt.us

(State program information)

Laws & Regulations

Vermont Department of Banking, Insurance, Securities & Health Care Administration
802-828-3301
www.bishca.state.vt.us

(General information on all types of insurance)

Employee Benefits Security Administration
www.dol.gov/ebsa

(Official information and rules from the U.S. Department of Labor)

Help with This Matrix or Finding a Broker or Agent

National Association of Health Underwriters
703-276-0220
www.nahu.org

(National organization of insurance brokers)

VERMONT

Health Care Options Matrix™



This Matrix offers information about free and low-cost health care coverage for individuals, families, and small businesses.



Helping people navigate their health care options



The Foundation for Health Coverage Education® has created the Matrix public education program to ensure that every American has complete information about access and affordability to quality health care coverage. Every effort has been made to include the most up-to-date information available at the time of printing. Program and plan availability, eligibility requirements, costs, and coverages are subject to change. You are encouraged to call or visit the websites listed for each program to ensure that you have the most accurate information available.