



VERMONT COALITION OF CLINICS FOR THE UNINSURED

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Testimony before the House Healthcare Committee

Good Morning. My name is Lynn Raymond-Empey and I am a Navigator for Valley Health Connections in the Bellows Falls outreach office. I am also the Executive Director of the Vermont Coalition of Clinics for the Uninsured, which is a statewide navigator organization. I not only work directly with patients, but I also communicate with our 10 clinics and 40 plus navigators on a daily basis. I am here today to share the experiences of my patients with VT Health Connect, as well as some insights from the navigators of the VCCU. If you have any questions about the Information Technology (IT) issues from our perspective, I would be happy to answer them. However, today my testimony is focused on our patient experiences, and some concerns we have as we move forward with enrollments.

At the end of September, I presented at a forum on VT Health Connect that was sponsored by a local business. They did this because in 2012, 42% of their self-employed clients were uninsured. These were all very hard working people, who simply could not find access to quality, affordable health insurance. Since that evening I have had the opportunity to assist many of them as they go through

the enrollment process. VT Health Connect has provided them with access to a quality product; and this is access they did not have previously.

The flip side to this coin is that I, and many of our VCCU navigators, have been working with patients who have been enrolled in Catamount Blue with premium assistance and VHAP. This is the group of patients that are NOT MAGI Medicaid eligible. For many of them their premiums, cost sharing and coinsurance amounts are going up. The monthly premiums are going to increase for them anywhere from \$15 to \$100 per month. In addition, there is a sharp insurance literacy curve. Many of them do not fully understand the concepts of deductible and coinsurance. Their current experience really only involves paying premiums and copays. The plan selection process is extremely stressful for them. The VCCU is going to continue monitoring these patients, providing some case management services, and doing our best to assist them through this transition.

There have been many patients who are quite pleased with the insurance options presented by Vermont Health Connect. For these patients their monthly premiums will be significantly lower and their coverage much better.

- Patient 1: He is in his late 50's and self-employed. His income is less than \$25K annually. He has diabetes and needs expensive medications and ongoing lab work, along with office visits. He has an individual plan with a

\$1500 medical deductible. He currently pays \$792 per month just for his premiums. After he enrolls through VHC, his premium will be approximately \$106 per month in a silver level plan. Due to his income level he will also be eligible for cost sharing. I was supposed to meet with him today to complete his enrollment. However, he was happy to reschedule so that I could come here today and let you know that some Vermonters are very happy with their new options.

- Patient 2: At the Putney Walk In Clinic they helped enroll a patient that had been uninsured for 10 years. He was self-employed and could not afford insurance. He even went through prostate cancer treatments. His paid for his treatment by working out a payment plan with the hospital. After assisting him with enrollment thru Vermont Health Connect, he was found eligible for MAGI Medicaid. He will have no premium now. After such a long period of stress from being uninsured, he was delighted!
- Patient 3: I have also been working with a patient that was paying \$462 per month in premiums for a plan that had no outpatient or pharmacy benefits. His deductible was \$3500. He basically paid monthly for a plan from which he never accessed or received any benefits. He and I both agree, that even with no premium assistance or cost sharing, he will be far better off with coverage under Vermont Health Connect. Due to IT issues it has taken 4

appointments lasting approximately 1 hour each to get him enrolled. Good news is, he is now enrolled, and happy with his plan.

Over the years, the VCCU has seen an increasing number of underinsured patients. In FY13 they accounted for about 20% of our patient population. These Vermonters had health plans like patient 3, that offered little coverage. Most chose them because they had no other options and it was the most they could afford. The accessibility of quality insurance with tax credits and cost sharing subsidies is a huge improvement for individuals and those who are self-employed.

In the month of October the VCCU served over 1300 Vermonters. We provided over 300 one on one consults with patients about Vermont Health Connect. We were also able to do 100 patient enrollments in BCBS and MVP (we were not able to complete any online applications until after Oct. 10 due to IT issues); another 140 patients were assisted with Medicaid, VHAP or Dr. Dynasaur enrollment. Additional follow up enrollment work was done with another 186 patients. We have been in constant contact with Kelly Dougherty, the state's Navigation Project manager, and she has been wonderful, and dedicated to getting things working 7 days a week. The VCCU would like to publicly thank her for all her support during an extremely difficult month.

Trends we need to keep watching:

- Even with all the ad campaigns, and social media marketing that has been done for VT Health Connect, the number of adults we are seeing between the ages of 19 and 35 is almost unchanged from the same time period last year. With all of the outreach we have done in partnership with the state , we would expect to see at least a small increase in enrollment numbers for this age group, but we haven't . We have shared this information with Emily Yahr at DVHA and will continue to track this data for them.
- We have seen about a 6% increase in the number of enrollments that we are doing for patients age 45 and up.
- There needs to be a Plan B solidly in place to support enrollment by paper application all the way through plan selection.
- Individuals who have completed the eligibility determination, and have experienced a “change in circumstance”, have not been able to update their application. In the case of a most recent VCCU patient, she was told to wait 30 days until December 1 and then give it a try.

Thank you for the invitation to testify. I would be happy to answer any questions.