

Premium Payment and Health Coverage Questions and Answers

I recently selected a plan. When will I receive my invoice?

If you have an online account, you can see your invoice in "My Profile" the day after you confirm your plan selection. If you are receiving a paper invoice, it will arrive in 3-7 days after you complete your plan selection.

When is my payment due for my plan that starts this January?

For January coverage, your payment must be postmarked by January 13.

I know my premium amount but lost my invoice. Where do I mail my payment?

Please mail your check to:

Vermont Health Connect PO Box 1840 Williston, VT 05495-1840

As long as the name and address on the check is the same as the name and address on your health care plan and you pay your full monthly premium, we will be able to accept your payment.

I mailed in my check. When am I covered?

As long as you postmark your full payment by the date on your invoice, your coverage will be effective on January 1. Your premium will be processed within a week of receipt. Once your payment has been processed, you can call your insurance carrier or Vermont Health Connect to get your policy information.

Will my health coverage be in effect January 1 even if I send my check after January 1?

Yes, Vermonters who postmark their payment by the date on their invoice will have health coverage effective on January 1. Vermonters whose payment is processed after Jan. 1 will have coverage, but they may have to reconcile any direct bills for medical services with their insurance provider or pay for medical services and prescriptions out-of-pocket until their payment is processed and then be reimbursed. To resolve any billing or reimbursement issues, Vermonters should contact their insurance company after receiving their insurance card. To avoid up-front costs due to post-January 1 payment processing, Vermonters are urged to fill prescriptions as needed in advance of the end of the year.

What if I need to see a doctor after January 1 but before my health plan ID card arrives?

Call your insurance carrier or Vermont Health Connect for instructions on communicating proof of coverage to your health care provider or pharmacist.

Blue Cross Blue Shield of Vermont: 1-800-255-4550

MVP Health Care: 1-800-825-5687 Delta Dental: 1-800-832-5700

Vermont Health Connect: 1-855-899-9600