

Overview of Act 48 Implementation Milestones: 2011-2017
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January 7, 2014

May 26, 2011 - Act 48 enacted

Governor Shumlin signs into law Act 48 (H.202), An act relating to a universal and unified health system, which includes:

- Creating framework for the Vermont Health Benefit Exchange
- Creating framework for Green Mountain Care (GMC)
- Creating the Green Mountain Care Board
- Establishing preconditions for Green Mountain Care implementation

January 17, 2012 - Exchange integration report submitted

Director of Health Care Reform submits Act 48 Integration Report: The Exchange, as required by Sec. 8(a)(1) of Act 48. Report includes:

- Addressing the Basic Health Program (an option under the ACA)
- Recommending against allowing individual and small group plans to be sold outside the Exchange
- Recommending defining a “small employer” as an employer with 100 or fewer employees
- Considerations for design of Exchange common benefit package (but not benefit package itself)

January 17, 2012 - Green Mountain Care integration report

Director of Health Care Reform submits Act 48 Integration Report: Green Mountain Care, as required by Sec. 8(a)(2). Report includes:

- Recommending providing for a supplemental insurance market when GMC is implemented; the design “should follow the design of the [GMC] benefit package”
- Recommending that GMC coverage for out-of-state adult children up to age 26 “should be provided using similar parameters as under current law,” with the benefit structure determined as part of the benefit determination
- Discussion of financial reserve requirement or reinsurance mechanism in GMC

February 27, 2012 - Exchange plan update

Director of Health Care Reform provides updated information on health benefit plans for the Exchange as required by Sec. 2(a)(2)(B) of Act 48

May 16, 2012 - Act 171 enacted

Governor Shumlin signs into law Act 171 (H.559), An act relating to health care reform implementation

- Requires all individual and small group plans to be sold through the Exchange beginning January 1, 2014

- Defines “small employer” for Exchange as employer with 50 or fewer employees for 2014 and 2015 and an employer with 100 or fewer employees beginning in 2016

January 15, 2013 - Workers’ compensation report submitted

Administration submits report on integration or alignment of GMC with Vermont’s workers’ compensation system (required by Sec. 8(b) of Act 48, was due January 15, 2012)

January 24, 2013 - Financing plan report

Administration submits financing plans for Exchange and GMC (required by Sec. 9 of Act 48, due January 15, 2013)

- Exchange plan addresses funding for the Exchange, State subsidies for low- and middle-income Vermonters, and addressing the “cost shift”
- GMC plan (State contracted with UMASS and Wakely) estimates coverage costs, payment rates, and administrative savings, and lists potential revenue sources
 - Does not recommend specific financing mechanism(s) or address, e.g., cross-border issues, provider shortages, retiree health benefits

May 28, 2013 - Act 50 (Budget bill) enacted

Governor Shumlin signs into law Act 50 (H.530), An act relating to making appropriations for the support of government

- Sec. E.307.1(a) creates State premium assistance subsidy for Exchange plans to reduce premium by additional 1.5% for individuals and families up to 300% FPL
- Sec. E.307(b) creates State cost-sharing subsidies for Exchange plans for individuals and families up to 300% FPL
- Provisions to take effect October 1, 2013 for coverage beginning January 1, 2014

June 7, 2013 - Act 79 enacted

Governor Shumlin signs into law Act 79 (H.107), An act relating to health insurance, Medicaid, the Vermont Health Benefit Exchange, and the Green Mountain Care Board

October 1, 2013 - Exchange (Vermont Health Connect) website goes live, open enrollment begins

Individuals and employers with 50 employees or fewer begin shopping for plans online and enrolling in plans (Act 171); online premium payment function not operational

November 1, 2013 - Act 48 deadline for Exchange to begin enrolling individuals and small groups (Sec. 2(a)(2)(A))

January 1, 2014 - Exchange coverage starts

Coverage begins under Exchange plans, as well as federal and State premium tax credits and cost-sharing subsidies

JANUARY 7, 2014 - 2014 LEGISLATIVE SESSION BEGINS

March 31, 2014 - Initial open enrollment period for Exchange ends

January 15, 2015 - Director of Health Care Reform to deliver a report including:

- Plans available inside and outside the Exchange, projected premiums, and enrollment data
- Recommendations for statutory changes to improve the Exchange
- Vermont's efforts to obtain a federal waiver under Sec. 1332 of the ACA

March 15, 2015 - First Exchange impact report due

Then every three years thereafter (Act 79, Sec. 42a)

January 1, 2016 - Employers with 100 or fewer employees buy through Exchange

January 1, 2017 - Large employers may purchase plans through Exchange

January 1, 2017 - Waiver for State Innovation available

January 1, 2017 is the first day that a waiver of the Exchange and other Affordable Care Act requirements can take effect under Sec. 1332 of the ACA

Future:

- Multistate plans to become available in Vermont by 2017 - federal Office of Personnel Management to oversee
- Secretary of Administration to seek ACA waiver "as soon as allowed under federal law"
- GMC to be implemented 90 days following the last occur of
 - Receiving ACA waiver
 - Enactment of financing mechanism(s)
 - Approval by GMC Board of initial GMC benefit package
 - Enactment of appropriations for initial GMC benefit package
 - GMC Board determination that certain conditions will be met