

**Vermont Chamber of Commerce
Report for Senate Finance Committee
Tuesday, January 21, 2014**

VACE Renewal Results 2014:

Extending VACE Plan:	# of Groups	Percent of Total
Sole Proprietors	1500	43%
Employer Groups	650	19%
Direct with Carrier		
Sole Proprietors	0	0%
Employer Groups	850	24%
Enrolled on VHC		
Sole Proprietors	500	14%
Employer Groups	0	0%
	3500	100%

Comparison of 2013 VACE Rates with 2014 VHC Rates ("Mapping Plans"):

VACE Ded/OOPM	VHC Ded/OOPM	VACE Rate	VHC Rate
1500/6000	1900/5100	\$ 604.00	\$ 425.19
2500/6000	1900/5100	\$ 443.00	\$ 425.19
3000/3000	1900/5100	\$ 449.00	\$ 425.19
4000/8000	3500/6350	\$ 382.00	\$ 359.47
2000/5950	2000/6250	\$ 336.00	\$ 362.34
2450/5950	2000/6250	\$ 431.00	\$ 362.34
5950/5950	5000/6250	\$ 321.00	\$ 341.15

2015 Plan Changes Recommended by VHC:

Pediatric Dental

Include Class I Services (cleanings, x-rays) as preventive, no cost to member in all VHC plans except for the CDHPs.

Specialist Office Visit Copay

On the Bronze plan, reduce from \$80 to \$50, offset by an increase in the OOPM from \$6350 to \$6750.