

Rule Number: 14-E01

Title: Health Benefits Eligibility an Enrollment - Amendment # 2

Type: Emergency

Status: Adopted

Agency: Department for Children and Families, Agency of Human Services

Legal Authority: 3 V.S.A. § 3053; 33 V.S.A. §§ 105(c)(2) and 1901(a); Act No. 48 of 2011; Act No. 171 of 2012; Act 79 of 2013.

Summary: The emergency rule amends the previously filed Health Benefits Eligibility and Enrollment Amendment One in order to incorporate federal rule changes that were made too late by the federal government to include in the previously filed and adopted amendment. This rule implements provision of the Affordable Care Act and Vermont Acts No. 48 of 2011, 171 of 2012 and 79 of 2013.

Persons Affected: Medicaid applicants and enrollees; Individuals who lack access to government-sponsored minimum essential coverage and wish to purchase health coverage; Small employers who wish to offer health coverage to their employees; Interested members of the public; Health Insurance issuers; Health Insurance brokers; Health care providers; Health law, policy and related advocacy and community based groups and organizations; Vermont Legal Aid; Office of Health Care Ombudsman (effective 1/1/14, Office of Health Care Advocate); Agency of Human Services; Department for Children and Families including Economic Services Division; Department of Vermont Health Access including Vermont Health Connect; Department of Disabilities, Aging and Independent Living; Department of Health; Department of Mental Health; and Department of Financial Regulation.

Economic Impact: The Department of Vermont Health Access of the Agency of Human Services and the Department of Finance and Management of the Agency of Administration summarize the estimated costs and benefits anticipated by the adoption of this rule to be as follows in State Fiscal Year (SFY)2014. Vermont received federal grants to establish Vermont Health Connect (VHC), Vermont's virtual health plan marketplace, or "exchange." The full operational costs of VHC will not become the responsibility of the state until 2015. The Affordable Care Act provides significant subsidies for low and middle-income Vermonters. An additional \$4.3 million in SFY 2014 is required to assure affordability of coverage through VHC. These funds assist Vermonters with premium costs; deductibles and total out-of-pocket expenses and are funded through savings from the discontinuation of the Vermont Health Access Plan (VHAP) and the Catamount Health Plan programs.

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