

Vermont Health Care Reform Population Grid

Agency of Administration - 1/16/2014

Group	Description	What happens in 2017* - Green Mountain Care
Employer-sponsored insurance (ESI), large group	Coverage is through an employer with 51 or more employees. Under the ACA**, a large employer is defined as 101 or more employees starting in 2016.	All Vermont residents will be covered under the unified and universal plan, called Green Mountain Care. Universal health insurance will be available for all Vermont residents, regardless of the employer. If employers choose to continue to offer coverage, Vermont residents may select employer sponsored insurance and have Green Mountain Care as secondary coverage.
Employer-sponsored insurance (ESI), small group	Coverage is through an employer with 50 or fewer employees. Under the ACA, a small employer is defined at 100 or fewer employees starting in 2016.	All Vermont residents will be covered under the unified and universal plan, called Green Mountain Care. Universal health insurance will be available for all Vermont residents, regardless of the employer. If employers choose to continue to offer coverage, Vermont residents may select employer sponsored insurance and have Green Mountain Care as secondary coverage.
Uninsured	6.8% of Vermonters are uninsured. (2012 Vermont Household Health Insurance Survey)	All Vermont residents will be covered under the unified and universal plan, called Green Mountain Care.
Medicaid	Medicaid is a federal/state partnership that provides low cost or free coverage for low income Vermonters.	Medicaid coverage will stay the same and will be integrated into the Green Mountain Care unified system as the federal government allows under the waiver.
Dr. Dynasaur	A state Medicaid program that provides low cost or free health coverage for children, teens under 18, and pregnant women, based on household size and income.	Dr. Dynasaur enrollees will be integrated into the unified Green Mountain Care plan.
Vermont Health Connect (VHC)	Vermont's health insurance marketplace for individuals, families and small businesses regulated according to federal and state law. Federal and state financial assistance is available through VHC in the form of premium tax credits, cost-sharing subsidies, and eligibility for Medicaid and Dr. Dynasaur.	Vermont Health Connect will serve as a platform for Green Mountain Care.
Medicare	Medicare is a federal health insurance program that provides coverage for older adults 65+ and people who are blind or have a disability.	Vermont Medicare recipients will keep their benefits and will have Green Mountain Care as secondary coverage.
Dually Eligible Medicaid/Medicare	Some people are eligible for both Medicare and Medicaid.	Dually eligible Vermonters will continue to have their Medicaid/Medicare coverage. Enrollment and eligibility will be integrated into Green Mountain Care as the federal government allows under the waiver.
Education employees	Many education employees currently purchase health insurance through the Vermont Education Health Initiative (VEHI).	Education employees will be integrated into the unified Green Mountain Care plan. Union agreements may provide for supplemental coverage beyond Green Mountain Care's coverage.
Municipal employees	Municipal employees may get their health insurance through Vermont Health Connect if the municipality is a small group, large municipalities purchase their insurance through the large group market.	Municipal employees will be integrated into the unified Green Mountain Care plan. Union agreements may provide for supplemental coverage beyond Green Mountain Care's coverage.

*2017 is the date federal law allows states to obtain a waiver from ACA requirements.

** ACA = Federal Affordable Care Act (aka "Obamacare")

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State employees	The State of Vermont is self-insured with health plans administered by Blue Cross Blue Shield of Vermont.	The Administration is working with The Department of Human Resources, VSEA and VTA to integrate state employees into the unified Green Mountain Care plan in 2017.
Self-employed	Self-employed individuals purchase health insurance through Vermont Health Connect.	All Vermont residents will be covered under the unified and universal plan, called Green Mountain Care. Universal health insurance will be available for all Vermont residents, regardless of the employer.
Vermont employers with out-of-state employees	It is up to the employer whether or not to provide health coverage to their employees.	Vermont businesses with out-of-state (non-resident) employees may continue to provide health benefits to their out-of state employees as they do today through private insurance. The general assembly could also consider allowing Vermont businesses to contribute or "buy" into GMC for their out of state employees.
Vermont residents with out-of-state employers	It is up to the employer whether or not to provide health coverage to their employees.	Residents with out-of-state employers who do not offer coverage will receive primary Green Mountain Care. Vermont residents with out-of-state employers may continue to enroll in their employer's insurance plan and receive secondary coverage through Green Mountain Care.
Retiree Benefits	As part of a benefit and compensation package, some companies provide health benefits to retirees of the company. It is up to the company whether or not to provide retiree benefits.	Vermonters who receive retiree health benefits may keep their coverage. They will also have Green Mountain Care as secondary coverage.
Federal Employees	Federal employees and retirees are covered by the Federal Employees Health Benefits (FEHB) Program.	Vermonters with the FEHB program keep their benefits and will have Green Mountain Care as secondary coverage.
Military/TRICARE	TRICARE provides benefits for active-duty military personnel, retirees, and eligible family members.	Vermonters with TRICARE keep their benefits and will have Green Mountain Care as secondary coverage.
Veterans	Benefits provided by the U.S. Department of Veterans' Affairs for veterans and eligible family members.	Vermonters with veterans' health benefits keep them and will have Green Mountain Care as secondary coverage.

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