

1 H.189

2 Introduced by Representatives Komline of Dorset, Olsen of Londonderry,
3 Baser of Bristol, Branagan of Georgia, Cupoli of Rutland City,
4 Greshin of Warren, Scheuermann of Stowe, Sibia of Dover,
5 and Wright of Burlington

6 Referred to Committee on

7 Date:

8 Subject: Health; health insurance; Vermont Health Benefit Exchange

9 Statement of purpose of bill as introduced: This bill proposes to allow
10 individuals who are not eligible for federal or State Exchange subsidies to
11 enroll in Exchange plans directly through a health insurer.

12 An act relating to direct enrollment in Exchange plans

13 It is hereby enacted by the General Assembly of the State of Vermont:

14 Sec. 1. 33 V.S.A. § 1803(b)(4) is amended to read:

15 (4)(A) To the extent permitted by the U.S. Department of Health and
16 Human Services, the Vermont Health Benefit Exchange shall permit qualified
17 employers to purchase qualified health benefit plans through the Exchange
18 website, through navigators, by telephone, or directly from a health insurer
19 under contract with the Vermont Health Benefit Exchange.

1 (B) To the extent permitted by the U.S. Department of Health and
2 Human Services, the Vermont Health Benefit Exchange shall permit qualified
3 individuals who are not eligible for or do not wish to receive federal or State
4 Exchange financial assistance to purchase qualified benefit plans through the
5 Exchange website, through navigators, by telephone, or directly from a health
6 insurer under contract with the Vermont Health Benefit Exchange. Prior to
7 enrolling an individual directly in an Exchange plan, a health insurer shall:

8 (i) notify the applicant of the income thresholds for receiving
9 federal and State Exchange premium tax credits and cost-sharing subsidies;

10 (ii) inform the applicant that the premium tax credits and
11 cost-sharing subsidies are available only when purchasing a plan through the
12 Exchange website, through a navigator, or by telephone communication with
13 an Exchange employee; and

14 (iii) recommend that the applicant determine his or her eligibility
15 for the premium tax credits and cost-sharing subsidies prior to purchasing a
16 plan through the insurer.

17 Sec. 2. EFFECTIVE DATE

18 This act shall take effect on passage.