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H.227

Introduced by Representatives Clarkson of Woodstock, Branagan of Georgia,  
Burke of Brattleboro, Evans of Essex, Greshin of Warren, and  
Young of Glover

Referred to Committee on

Date:

Subject: Health; health insurance; Vermont Health Benefit Exchange

Statement of purpose of bill as introduced: This bill proposes to require the  
Vermont Health Benefit Exchange to reimburse individuals for health  
insurance premiums paid through the Exchange for each month for which,  
through no fault of the individual or health insurer, insurance coverage was not  
in effect.

An act relating to reimbursement for lack of Exchange coverage

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

Sec. 1. 33 V.S.A. § 1808 is amended to read:

§ 1808. FINANCIAL INTEGRITY AND REIMBURSEMENT

\* \* \*

(c) The Vermont Health Benefit Exchange shall provide notification of  
insurance coverage to each individual or family enrolled through the Exchange  
by sending both an invoice and an insurance card. The Vermont Health

1 Benefit Exchange shall reimburse individuals and families for health insurance  
2 premiums paid through the Exchange for each month prior to which, through  
3 no fault of the individual, family, or health insurer, notification of insurance  
4 coverage had not been received.

5 Sec. 2. 33 V.S.A. § 1811(b) is amended to read:

6 (b)(1) No person may provide a health benefit plan to an individual unless  
7 the plan is offered through the Vermont Health Benefit Exchange.

8 (2) To the extent permitted by the U.S. Department of Health and  
9 Human Services, a small employer or an employee of a small employer may  
10 purchase a health benefit plan through the Exchange website, through  
11 navigators, by telephone, or directly from a health insurer under contract with  
12 the Vermont Health Benefit Exchange.

13 (3) No person may provide a health benefit plan to an individual or  
14 small employer unless the plan complies with the provisions of this subchapter.

15 (4) An individual may cancel Exchange coverage through the Exchange  
16 website, by telephone, or by communicating directly with the health insurer  
17 offering the plan in which the individual is enrolled. Each health insurer shall  
18 communicate cancellation information to the Vermont Health Benefit  
19 Exchange at least once every five business days.

20 Sec. 3. EFFECTIVE DATE

21 This act shall take effect on passage.