

Overview of Green Mountain Care and Vermont Health Connect Programs as of 1/3/17
Created by Vermont Legal Aid's Office of Health Care Advocate
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PROGRAM	WHO IS ELIGIBLE	BENEFITS	COST-SHARING
MABD Medicaid ¹ Medicaid Working Disabled MCA ² (Expanded Medicaid)	Aged, blind, disabled at or below the PIL ³ . Disabled working adults at or below 250% FPL ⁴ . Vermonters at or below 138% of FPL who are: <ul style="list-style-type: none"> Parents or caretaker relatives of a dependent child; or Adults under age 65 and not eligible for Medicare 	<ul style="list-style-type: none"> Covers physical and mental health, dental (\$510 cap/yr), prescriptions, chiro (limited), transportation (limited). Not covered: eyeglasses (except youth 19-20); dentures. Additional benefits listed under Dr. Dynasaur (below) covered for youth 19-20. Covers excluded classes of Medicare Part D drugs for dual-eligible individuals. 	<ul style="list-style-type: none"> No monthly premium. \$1/\$2/\$3 prescription co-pay if no Medicare Part D coverage. \$3.30 -\$8.25 co-pays if have Part D. (if beneficiary is under 100% FPL \$1.20 to \$3.70) Medicare Part D is primary prescription coverage for dual-eligible individuals. \$3 dental co-pay. \$3/outpatient hospital visit.
Dr. Dynasaur	Pregnant women at or below 213% FPL.	Same as Medicaid, but with full dental.	No premium or prescription co-pays.
Dr. Dynasaur	Children under age 19 at or below 317% FPL.	Same as Medicaid but covers eyeglasses, full dental, & additional benefits.	<ul style="list-style-type: none"> Up to 195% FPL: no premium. Up to 237% FPL: \$15/family/month. Up to 317% FPL: \$20/family/month. (\$60/family/mo. w/out other insurance) No prescription co-pays.
VPharm1 150% FPL VPharm2 175% FPL VPharm3 225% FPL	Medicare Part D beneficiaries	<ul style="list-style-type: none"> VPharm1 covers Part D cost-sharing & excluded classes of Part D meds, diabetic supplies, eye exams. VPharm 2&3 cover maintenance meds & diabetic supplies only. 	<ul style="list-style-type: none"> VPharm1: \$15/person/mo. pd to State VPharm2: \$20/person/mo. pd to State VPharm3: \$50/person/mo. pd to State \$1/\$2 prescription co-pays. VPharm1 must apply for Part D Low Income Subsidy.
Medicare Savings Programs: QMB 100%FPL Qualified Medicare Beneficiaries SLMB 120% FPL Specified Low-Income Beneficiaries QI-1 135% FPL Qualified Individuals	<ul style="list-style-type: none"> QMB & SLMB: Medicare beneficiaries w/ Part A QI-1: Medicare bens. who are not on other fed. med. benefits e.g. Medicaid (LIS for Part D OK). 	<ul style="list-style-type: none"> QMB covers Medicare Part B (and A if not free) premiums; Medicare A & B cost-sharing. SLMB and QI-1 cover Medicare Part B premiums only. 	No cost / no monthly premium.
Healthy Vermonters 350% FPL/ 400% FPL if aged or disabled	Anyone who has exhausted or has no prescription coverage	Discount on medications. (NOT INSURANCE)	Beneficiary pays the Medicaid rate for all prescriptions.
Qualified Health Plan (QHP)	Legally present Vermonters who do not have Medicare	Choice of QHPs on Vermont Health Connect (VHC)	Individual pays full premium unless s/he qualifies for tax credits, or employer pays a portion
[Advance] Premium Tax Credits (APTC / PTC)	Legally present Vermonters from 100-400% FPL ⁵ who do not have an offer of affordable ⁶ MEC. ⁷	Covers all or part of premium on VHC.	
Cost-Sharing Reduction (CSR)	Legally present Vermonters up to 300% FPL who do not have an offer of affordable ⁶ MEC. ⁷ Must purchase silver plan on VHC.	Reduces cost-sharing burden.	

¹ MABD: Medicaid for the Aged, Blind, and Disabled. MABD is the only program w/ resource limits: \$2000/person, \$3000/couple (Medicaid for the Working Disabled is \$5000/person. \$6000/couple). Long Term Care Medicaid (nursing home care; waiver services) is not included in this chart.

² MCA: Medicaid for Children and Adults

³ PIL: Protected Income Limit.

⁴ FPL: Federal Poverty Level

⁵ Lawfully present non-citizens with FPL below 100% are also eligible for APTC, since they are not eligible for Medicaid until they have lived in the United States for at least 5 years. Their FPL will be treated as 100% FPL for the purposes of determining APTC eligibility.

⁶ "Affordable": employee's contribution for a self-only plan is less than 9.69% of household's MAGI (Modified Adjusted Gross Income).

⁷ MEC: Minimum Essential Coverage. Vermont Health Connect (VHC) will disregard offers of certain insurance, including student health plans, TRICARE, and Medicare coverage that requires the beneficiary to pay a Part A premium.

HHC 2017-19
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Coverage Groups	Premium	FPL ⁸	Household			
			1	2	3	4
MABD Medicaid PIL ⁹ outside Chittenden County		N/A	\$1025	\$1025	N/A	N/A
MABD Medicaid PIL inside Chittenden County		N/A	\$1108	\$1108	N/A	N/A
Medicaid Working Disabled		≤250%	\$2513	\$3384	N/A	N/A
VPharm1 \$15/person/mo		≤150%	\$1508	\$2030	\$2553	\$3075
VPharm2 \$20/person/mo		≤175%	\$1759	\$2369	\$2978	\$3588
VPharm3 \$50/person/mo		≤225%	\$2262	\$3045	\$3829	\$4613
Dr. Dynasaur (kids up to 19 & pregnant women)						
Kids ≤195% FPL	No Fee	≤195%	\$1960	\$2639	\$3319	\$3998
Pregnant women ≤ 213% FPL	No Fee	≤213%	N/A	\$2882.70	\$3625.10	\$4366.50
Kids >195% but ≤ 237% FPL	\$15/family/month	≤237%	\$2381.85	\$3208.98	\$4033.74	\$4858.50
Kids >237% but ≤ 317% FPL	\$20/family/month	≤317%	\$3186.25	\$4290.70	\$5395.10	\$6498.50
If otherwise uninsured,	\$60/family/month					
Medicare Savings Programs: QMB		≤100%	\$1005	\$1354		
SLMB		≤120%	\$1206	\$1624	N/A	N/A
QI-1		≤135%	\$1357	\$1827		
Healthy Vermonters (any age)		≤350%	\$3518	\$4737	\$5956	\$7175
Healthy Vermonters (aged, disabled)		≤400%	\$4020	\$5414	\$6807	\$8200
Medicaid for Children and Adults (Expanded Medicaid)		≤138% ¹⁰	\$1387.25	\$1867.70	\$2349.10	\$2829.50
CSR		≤300%	\$2970	\$4005	\$5040	\$6075
APTC		<400%	\$3960	\$5340	\$6720	\$8100

Income calculation for MABD is based on monthly Gross Income less some deductions. Taxes and FICA are not deductions.

For MCA, QHPs, APTC, and CSR, income and FPL are calculated using MAGI (Modified Adjusted Gross Income).

PTC and CSR will continue to use 2016 FPL calculations throughout 2016. Medicaid will use 2017 FPL.

⁸ FPL noted here is based on 2017 FPL calculations, except for APTC and CSR, which use 2016 FPL.

⁹ PIL: Protected Income Limit.

¹⁰ The state will use an initial threshold of 133% FPL for expanded Medicaid. However, there is an additional 5% disregard for individuals near the cutoff, making the threshold effectively 138% FPL.