

Appendix A-2: Coverage for Vermont Populations under GMC


Description	Primary Coverage	Secondary Coverage	Contribution to GMC	Considerations
Medicare:				
Seniors (over age 65)	Medicare	Vermont's Current Medicare wrap programs, such as VPharm, QMB, and SLMB would stay the same.	None	Medicare Supplemental Insurance would remain available.
Individuals with disabilities (over 24 months)	Medicare	Vermont's Current Medicare wrap programs, such as VPharm, QMB, and SLMB would stay the same.	None	Medicare Supplemental Insurance would remain available.
Military:				
Active duty military ¹	TRICARE	None while on TRICARE	None while on TRICARE	GMC coverage is suspended. GMC would be available as soon as the individual drops or is no longer eligible for coverage. Individuals who are eligible for enhanced benefits from Medicaid would maintain enhanced benefits through GMC.

¹ In order for TRICARE to be primary coverage, a state statutory change is needed. This is because, under federal law, TRICARE is always secondary, except to Medicaid.

Description	Primary Coverage	Secondary Coverage	Contribution to GMC	Considerations
National Guard	TRICARE, while on active duty	None while on TRICARE	None while on TRICARE	Vermonters with the Guard would have GMC coverage while not on active duty & can suspend that coverage during the time period they are on active duty.
Veterans	VA insurance, if applicable	None while using VA insurance	None while using VA insurance	Insurance provisions expire in August 2017 or sooner. ² Veterans may use the VA Hospital for services as well, but are not required to under GMC.
Public employees:				
Federal employees taking federal insurance (FEHB)	Federal employee insurance	GMC	Full contribution	
State employees	GMC	Depends on bargaining agreement	Full contribution	
Public education employees	GMC	Depends on bargaining agreement	Full contribution	
Municipal employees	GMC	Depends on bargaining agreement	Full contribution	
Employees in the private sector:				
Employees not taking private employer sponsored insurance (ESI)	GMC	N/A	Full contribution	

² Veterans Access, Choice, and Accountability Act of 2014 § 101(p) states that the Veteran's Choice program will end after amounts in Veteran's Choice Fund are exhausted or after three years from enactment, whichever is first. The bill was enacted on August 7, 2014.

Description	Primary Coverage	Secondary Coverage	Contribution to GMC	Considerations
Employees taking private employer sponsored insurance (ESI)	ESI	GMC	Full contribution	
Non-residents working for a Vermont employer	GMC, ESI, or Exchange coverage from state of residence	N/A	Optional contribution	Non-residents working for a Vermont employer may purchase GMC coverage.
Retirees:				
Retiree not on Medicare with no other coverage	GMC	N/A	Full contribution	
Retiree not on Medicare with private employer coverage	Employer retiree coverage	N/A	No contribution	GMC creates a ten year window where non-Medicare retirees with employer coverage are exempt from GMC coverage and taxes.
Retiree on Medicare	Medicare or retiree plan	Medicare supplemental or retiree plan	No contribution	
Resident state or education employee retiree	GMC if not on Medicare, otherwise, Medicare	Depends on bargaining agreement, but retirees on Medicare will have state retiree plan	Full contribution to GMC if not on Medicare, otherwise no contribution	



Description	Primary Coverage	Secondary Coverage	Contribution to GMC	Considerations
Non-resident state or education employee retiree	State retiree plan if not on Medicare, otherwise, Medicare	If on Medicare, state retiree plan	No contribution to GMC	