Vermont Legislative Joint Fiscal Office

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History of the Vermont Household Health Insurance Survey

The purpose of the Vermont Household Health Insurance Survey (VHHIS) has been to monitor the health insurance coverage status and the affordability of health insurance and health care services of the Vermont population. The survey was conducted six times between 2000 and 2014 by Market Decisions on behalf of the Department of Financial Regulations (DFR) and its predecessor Department of Banking, Insurance, Securities, and Health Care Administration (BISHCA).¹

Vermont Household Health Insuranace Survey - History

Survey	Dates	Date	Survey	Vermont	# of
Year	Conducted	Released	Vendor	Agency	Households
2000 ¹	Sometime in 2000	N/A	Market Decisions	BISCHA	N/A
2005	11/7/05 - 2/15/05	August, 2006	Market Decisions	BISCHA	4,468
2008	9/2/08 - 12/4/08	January, 2009	Market Decisions	BISCHA	4,592
2009	8/28/09 - 11/24/09	January, 2010	Market Decisions	BISCHA	5,027
2012	8/30/12 - 12/2/12	January, 2013	Market Decisions	BISCHA	4,610
2014	8/8/14 - 12/4/14	January, 2015	Market Decisions	DFR	4,052

¹ Specific details regarding the 2000 survey were unavailable.

In 2012 the Department of Banking, Insurance, Securities, and Health Care Administration (BISHCA) became the Department of Financial Regulations (DFR) and while some of the functions of BISCHA were moved to the Green Mountain Care Board, responsibility for the VHHIS remained with DFR.² In 2015 responsibility for the VHHIS moved to the Vermont Department of Health (VDH).³

Cost

The costs of conducting the VHHIS were approximately \$350,000 and \$300,000 in 2012 and 2014 respectively. According to VISION, the states' financial management system, previous surveys have ranged in cost from \$275,000 (circa 2000-2002), to \$360,000 (circa 2005-2008), to \$500,000 (circa 2008-2010), when both a survey and then a one-year follow-up were done.

Future of VHHIS

No appropriations have been earmarked to conduct the VHHIS since 2014. However, many lawmakers have expressed questions regarding if and how health insurance coverage (and

¹ The survey may have also been done in previous years and by other vendors.

² <u>Act 78 of 2012</u>.

³ Act 54 of 2015, Sec. 35.

other related factors) have changed since 2014. In addition, the terms and condition of the Global Commitment 1115 Waiver require the Agency of Human Services (AHS) to meet certain benchmarks for which the VHHIS is the measurement tool. As such, policy makers are likely to consider funding another survey in the near future.

Update (January 2017): As part of its budget adjustment request for 2018, the Vermont Department of Health (VDH) asked for \$375,000 to conduct a new survey in CY 2018. The department testified that not including this in their original budget request was an oversight due to the transition between Administrations and Commissioners.