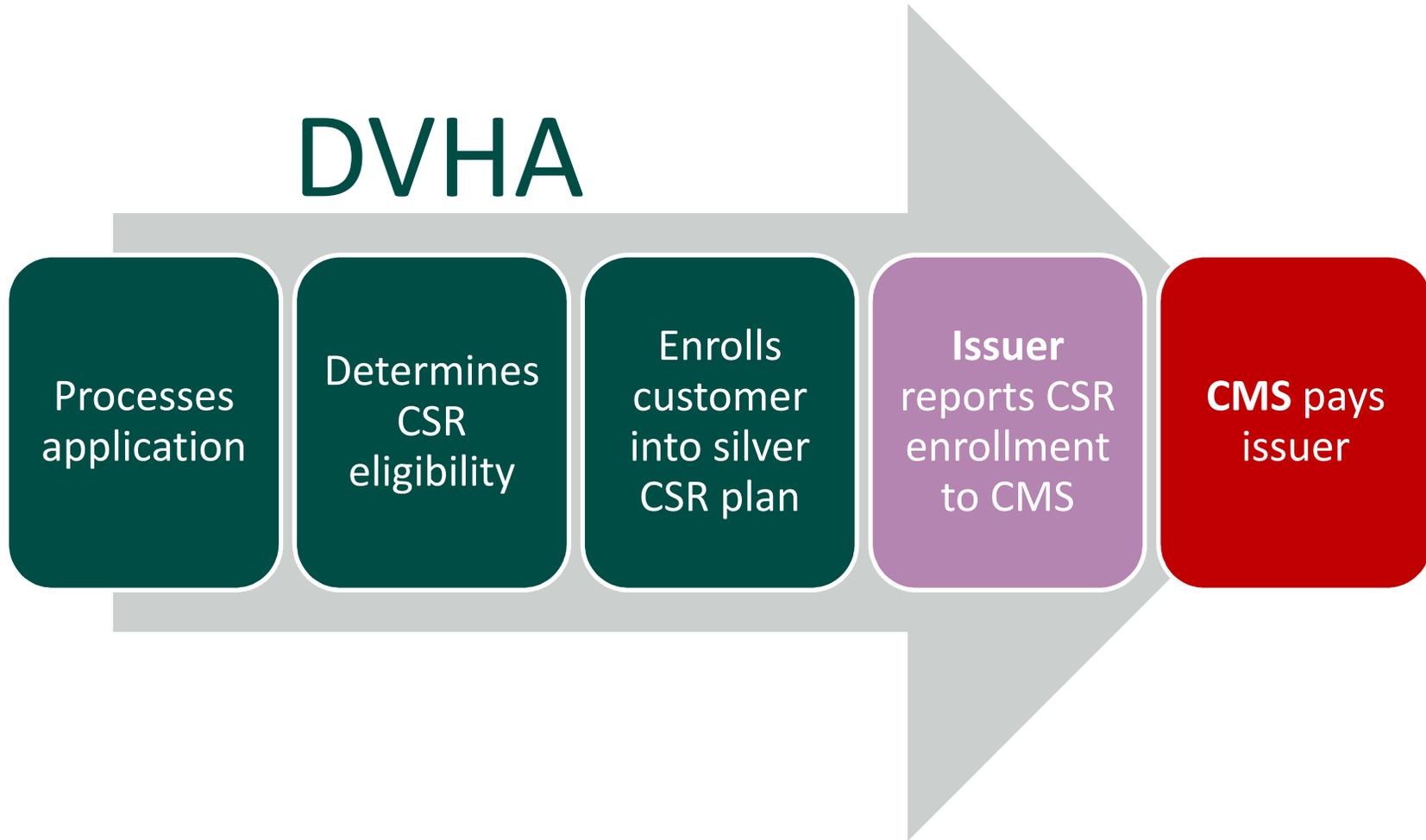


Department of Vermont Health Access

Addie Strumolo
Health Care Director

CSR Program (prior to de-funding)

DVHA



Impact of CSR De-funding

Annually:

- **14,000** Vermonters enrolled in CSR plans

FPL Group	<150%	150-200%	200-250%	250-300%
Silver	2,114	5,708	3,766	2,208

Example enrollment as of October 2017

- Federal government pays **\$12-13 million**

1. Increase silver plan rates on the exchange

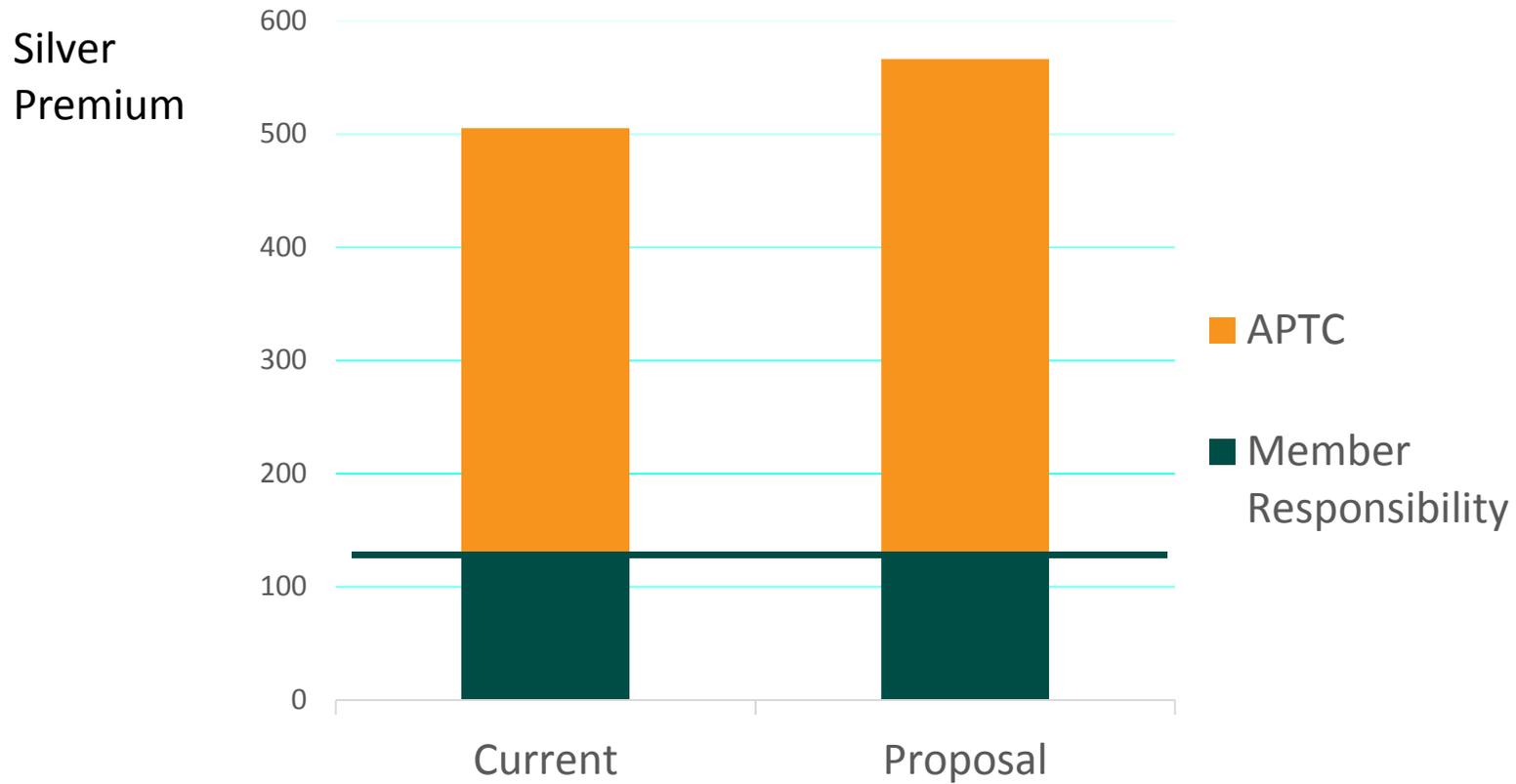
- Approximately \$19M increase in APTC
- 99% of QHP members would pay the same or less premium
- Unsubsidized members would not be impacted, as long as they are in a non-silver plan or move to a new off-exchange silver plan

2. Make “reflective” silver plans available off the exchange (without premium increase)

- For enrollees who are not eligible for the subsidy to offset the premium increase

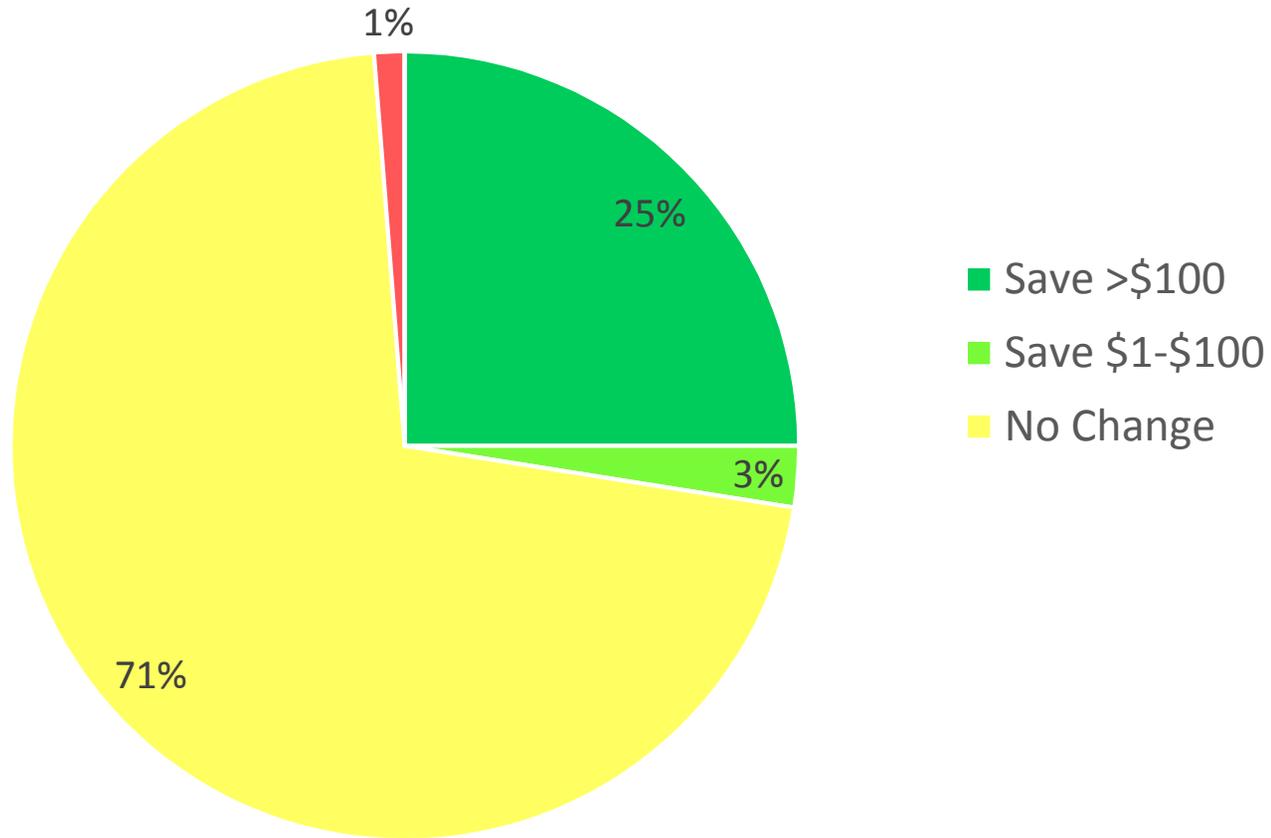
Silver Strategy

APTC increase - 200% FPL Silver QHP Enrollee



Silver Strategy

QHP Enrollees with Net Premiums Impacted by Silver Load



Silver Strategy

Metal Level Enrollment by Income Level - VHC-enrolled Individuals October 2017						
FPL Group	<150%	150-200%	200-250%	250-300%	300-400%	>400% and unknown
Bronze	129	782	957	740	1,051	1,506
Silver	2,114	5,708	3,766	2,208	1,938	2,311
Gold	44	174	287	289	456	889
Platinum	69	205	215	200	294	1,045
Grand Total	2,356	6,869	5,225	3,437	3,739	5,751

QHP Enrollment

