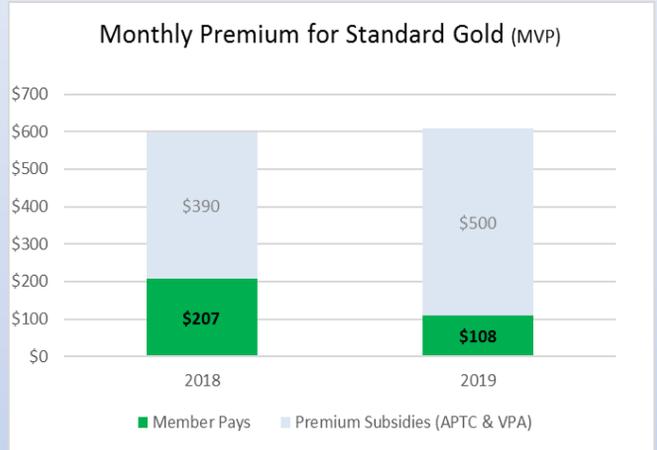
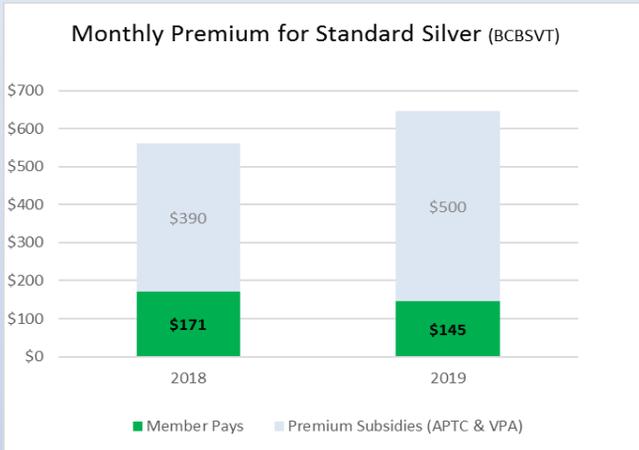


Health Insurance Costs are Going Down?

Recent changes mean that Vermonters who receive financial help will receive over **\$1,200 more** in 2019 than in 2018. This means that, even with rising health care costs, most people who buy through Vermont Health Connect will pay less than ever before. To ensure that you save the most, don't just auto-renew your 2018 plan. Compare plans online at VermontHealthConnect.gov.

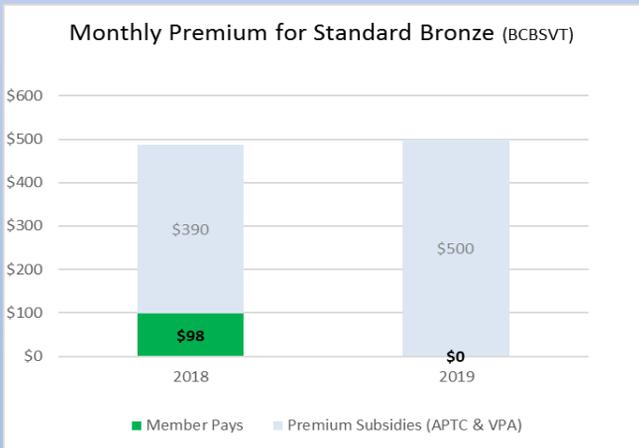
Consider the Typical Member's Options

Costs and financial help vary by household size and income. The typical member is an individual who earns nearly \$26,000 and is enrolled in a Standard Silver plan. Here is their expected subsidy and monthly premium:



In 2019, BCBSVT's on-exchange silver premium will go up \$84, but this member's premium subsidy goes up \$110, so they will **pay \$26 less** each month than they pay now.

Gold premiums are only going up a few dollars, so this member can get **a gold plan** for less than the price of a silver plan... and **for nearly \$100 less than in 2018!**



Or this same member could now enroll in a bronze plan for **zero** monthly premium. Please note, however, that bronze plans may have **high out-of-pocket costs**.

Plan	Yearly Cost Estimate
MVP Standard Bronze Without RX MOOP 2019 MVP Health Care - HMO - Bronze Monthly Premium: \$0.00 - after \$501.00 subsidy Deductible: \$7,600	\$1,510
MVP VT Plus Bronze Without RX MOOP 2019 MVP Health Care - HMO - Bronze Monthly Premium: \$0.00 - after \$501.00 subsidy Deductible: \$7,600	\$1,560
BCBSVT Blue Rewards Bronze Without RX MOOP 2019 Blue Cross and Blue Shield of Vermont - EPO - Bronze Monthly Premium: \$0.00 - after \$501.00 subsidy Deductible: \$7,900	\$1,570

Vermont Health Connect's Plan Comparison Tool can help you estimate the total costs (premium and out-of-pocket) for someone with your income, age and health status.

Members who don't qualify for subsidies can find less expensive silver plans by enrolling with BCBSVT or MVP directly. Learn more at the 2019 Plan Comparison Tool. Just visit VermontHealthConnect.gov and click on 'Plan Comparison Tool.'