

# Office of the Health Care Advocate



Presented by

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Office of the Health Care Advocate**

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# Today's Agenda



- Who we are - HCA Advocacy Team and Policy Team
- Case stories
- Special COVID related Program changes
- Resources
- Questions



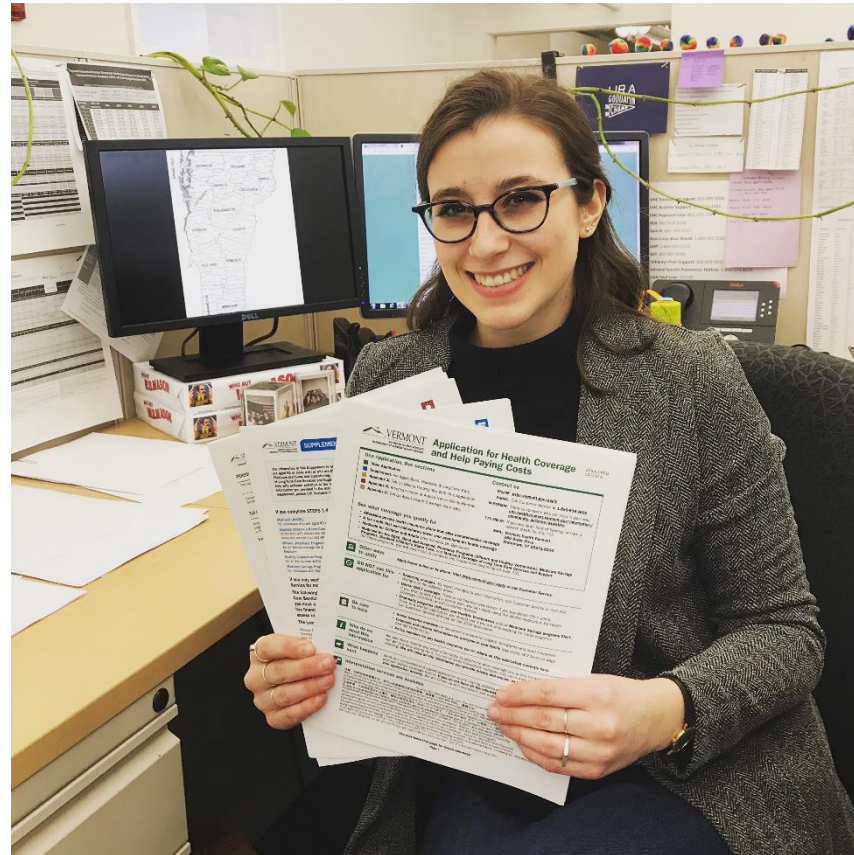
# The HCA is independent



- We are part of Vermont Legal Aid, an independent, non-profit legal firm.
- Brief History



# HCA overview



# HCA updates



- HCA has been working remotely since March 2020 and expects to be remote until at least the spring of 2021.
- We have grown to a team of 8 advocates, a supervising attorney, communications coordinator and a policy team.
- We take about 300 cases a month
- We are a free resource and available to all Vermonters
- Helpline number: 1-800-917-7787
- <https://vtlawhelp.org/health>



# What types of cases we help on



We divide our cases in broad categories:

- Access to Care
- Eligibility for state and federal health care programs
- Consumer Education
- Billing Problems
- Complaints
- Buying Insurance

The top areas for calls are Access to Care and Eligibility.



# Phoebe's story



Case example: Phoebe just moved to Vermont. She is on COBRA. She is unemployed and receiving unemployment compensation. She also has just been diagnosed with a chronic condition and needs a prescription.

What can the HCA do?



# HCA next steps



- Assess if Phoebe is eligible for Medicaid or a Special Enrollment Period (SEP) on Vermont Health Connect. (VHC)
- Find out about her monthly income. In Phoebe's case it was unemployment. Determine if the unemployment counts for Medicaid or Advance Premium Tax Credit (subsidy that helps pay for VHC plans)
- Assess if it is feasible for her to stay on COBRA. Typically, COBRA is too expensive to be on for the long-term.
- Moving to Vermont makes her eligible for a Special Enrollment Period (SEP) to enroll on VHC.
- You don't need a SEP for Medicaid. **You can apply for Medicaid at any time of the year.** In Phoebe's case, she was eligible for Medicaid.



# HCA next steps



- Assist with her application
- Because of Phoebe's access to care issue, ask VHC for the application to be expedited.
- Ensure that Medicaid is active, and she can get her prescription.
- Refer to our sister agency Legal Services Vermont to answer any further questions about unemployment and any other public benefits.

# Vivian's story



Vivian called the HCA because she was having trouble signing up for a plan on Vermont Health Connect. (VHC). Vivian had lost her job and her employer-based insurance. That meant she had a special enrollment period to get a health plan on VHC. When she applied online, however, it said she was not eligible because she had Medicare. Vivian was only in her thirties and had never been on Medicare. The HCA contacted VHC and alerted it to this glitch. The HCA advocates had noticed multiple consumers having the same issue as Vivian. VHC discovered a software issue was causing it. They were able to resolve it, so Vivian was able to complete the application. She was found eligible for Advance Premium Tax Credit to help reduce her monthly premium and was able to enroll on the plan.



# Policy Team



- Legislative advocacy
- Insurance rate review
- Hospital budgets
- ACO Budget
- Certificates of Need
- Track and comment on proposed rules (State and Fed)
- Participate on many boards and committees such as: Medicaid and Exchange Advisory Board, Vaccine Implementation Advisory Board and many more.

# Covid-19 changes: program closures



- No Medicaid, Dr. Dynasuar, VPharm, Medicare Savings Programs (MSP) closures or reviews during the Federal Public Health Emergency. (PHE)
- The Federal Public Health Emergency currently ends in April 20, 2021.
- **However**: a new rule in November 2020 allows the state to close some Medicaid beneficiaries who are no longer eligible before the end of the PHE. Impact will be mostly on the MABD (Medicaid for Aged Blind and Disabled) and MSP (Medicare Savings Program) population.
- Beneficiaries can't be closed *off all health programs entirely*—but they can be switched to other “Tier One” coverage.
- Rule is complicated and will be hard for consumers to understand.



# COVID-19: Enrollment changes



- From April to August 2020, Vermont Health Connect (VHC) had a new Special Enrollment Period that allowed uninsured Vermonters to enroll on a plan.
- Normally, you can only enroll during Open Enrollment or if you have a qualifying event. HCA talked to 69 households about enrolling on coverage with this SEP.
- The plans (BC/BS and MVP) on VHC also extended their grace periods or did not close coverage during 2020. In 2021, they will start enforcing grace periods.
- Opened enrollment ended on December 15<sup>th</sup>.

# COVID-19: Enrollment changes



- Medicaid is also waiving premiums for Dr. Dynasuar coverage for kids. Dr. Dynasaur premiums range from \$15 to \$60 per month.
- Medicaid is also temporarily waiving financial verifications for enrolling in health insurance. Applicants can self-attest to their income when they apply.

# Covid-19: Medicaid coverage changes



- Copayments waived for medications that may be used to treat symptoms of COVID-19 and hospital outpatient services.
- Members may request early refills, up to 90 days
- Extended existing prescription prior authorization by six months for all drugs that are clinically appropriate to extend.
- Prior authorization waived for DME, including CGMs obtained from a pharmacy; dental including orthodontia, and imaging services.



# COVID-19: new benefit programs



- Under the Cares Act, many Vermonters received \$600 a week in Pandemic Unemployment Compensation. (PUC).
- The second stimulus bill changed that amount to \$300 a week.
- PUC does not count for Medicaid eligibility, but it does count for Advance Premium Tax Credit. (the subsidies that help pay for the plans on the Vermont Health Connect)
- Some Vermonters also received Pandemic Unemployment Assistance (PUA). PUA does count for both Medicaid and APTC.
- Since the start of the pandemic, we have had 116 cases on unemployment and its impact on health benefits.



# Questions



Resource Documents,

HCA Overview GMC  
Programs Chart

Premium Tax Credit  
Flier



# Thank you!



- Questions?

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