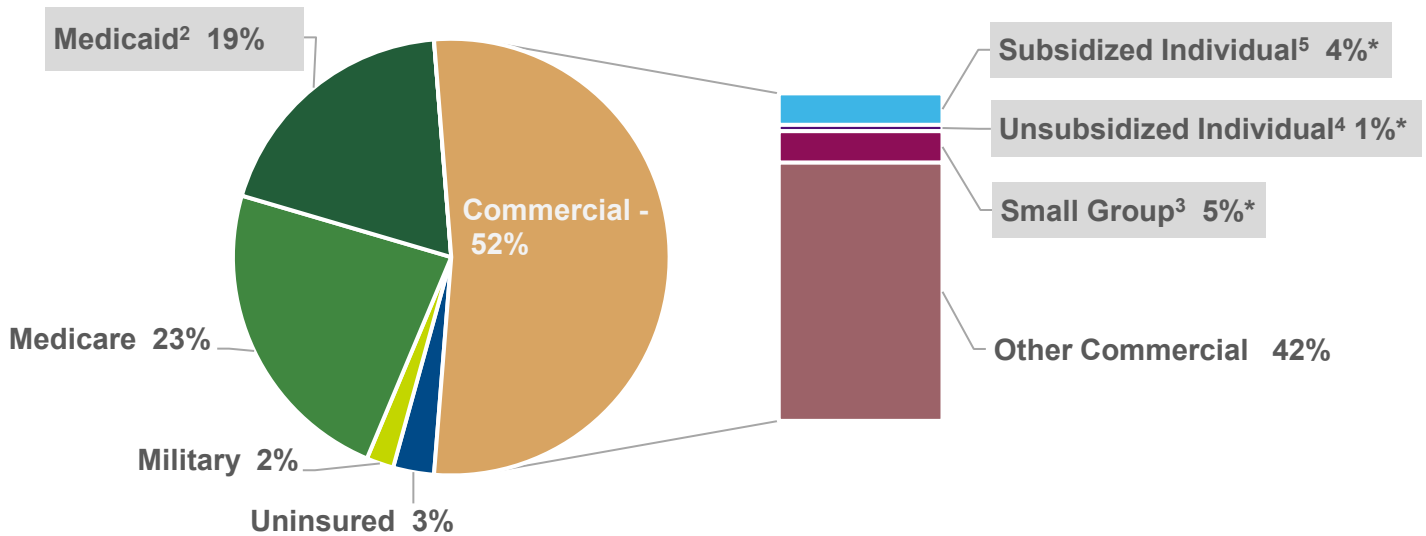


Summary

This resource explains the health insurance landscape in Vermont. It shows how many people are enrolled in Medicaid and Qualified Health Plans. The document explains the health plans people choose, their income levels and ages, and the amount of financial help they get from the state and federal government each year.

Health Insurance in Vermont¹



Approximately one out of three Vermonters are covered by a health plan that is administered and/or certified by the Department of Vermont Health Access (DVHA).

¹ The proportions represented are primary coverage from the 2025 Vermont Household Health Insurance Survey and June 2025 DVHA enrollment reports.

² Enrollment administered by DVHA, benefits managed by DVHA.

³ Certified by DVHA, enrollment and benefits administered by insurance company partners.

⁴ Certified by DVHA, enrollment administered by DVHA or by insurance company partners, benefits managed by company partners.

⁵ Certified by DVHA, enrollment administered by DVHA, benefits managed by insurance company partners.

*Percentages for Subsidized, Unsubsidized, and Small Group are based on current DVHA reporting, not the 2025 Vermont Household Health Insurance Survey.

2026 Benefit Map: Medicaid AND Qualified Health Plans (individuals and small groups) administered and/or certified by DVHA

Total Medicaid: 160,747 ¹ (167,819) ⁶			Total Commercial: 65,246 (68,613) ⁶			
Medicaid Health Insurance		Other Medicaid Benefits	Health Insurance Marketplace Qualified Health Plans (QHP)²		Direct from Insurance Companies³ QHP & Reflective	
Total: 152,650		Total: 8,097	Total: 30,430		Total: 34,816	
Medicaid for the Aged, Blind & Disabled ⁴ : 30,857 (30,993)⁶		Pharmacy Assistance (Only): 8,097 (9,260)⁶	Total w/ Subsidy ⁴ : 24,214 (29,698)⁶		Small Businesses: 31,032 (33,179)⁶	
Aged, Blind & Disabled Adults: 7,178	Duals (Medicare & Medicaid): 21,824		Blind, Disabled Children: 1,855	State & Federal Subsidy: 14,078		Federal Only Subsidy: 10,136
Medicaid for Children and Adults ⁴ : 121,793 (127,566)⁶			No Advanced Payment of Subsidy: 6,216 (1,586)⁶	Individuals: 3,784 (4,150)⁶		
Adults: 63,479	Children: 58,314		Not Eligible: 5321	Unknown ⁵ : 895	QHP: 1,858	Reflective: 1,926
Long-Term Care in Total Medicaid: 4734			Standalone Dental Plans: 3514			

¹ Medicaid enrollment = Enrollment as of December 16 (2025) AHS Enrollment Report

² Health Insurance Marketplace (Vermont Health Connect) = effectuated members from final DVHA enrollment reports of January 2026.

³ Direct from Insurance Companies = January effectuated members as reported by insurance companies to DVHA.

⁴ DVHA uses the tax-based measure of income, Modified Adjusted Gross Income (MAGI), to determine eligibility for Medicaid for Children and Adults and financial help for qualified health plans in accordance with the Affordable Care Act. Medicaid for the Aged, Blind, and Disabled, Pharmacy Assistance, and Choices for Care use eligibility standards (non-MAGI) that existed prior to the Affordable Care Act.

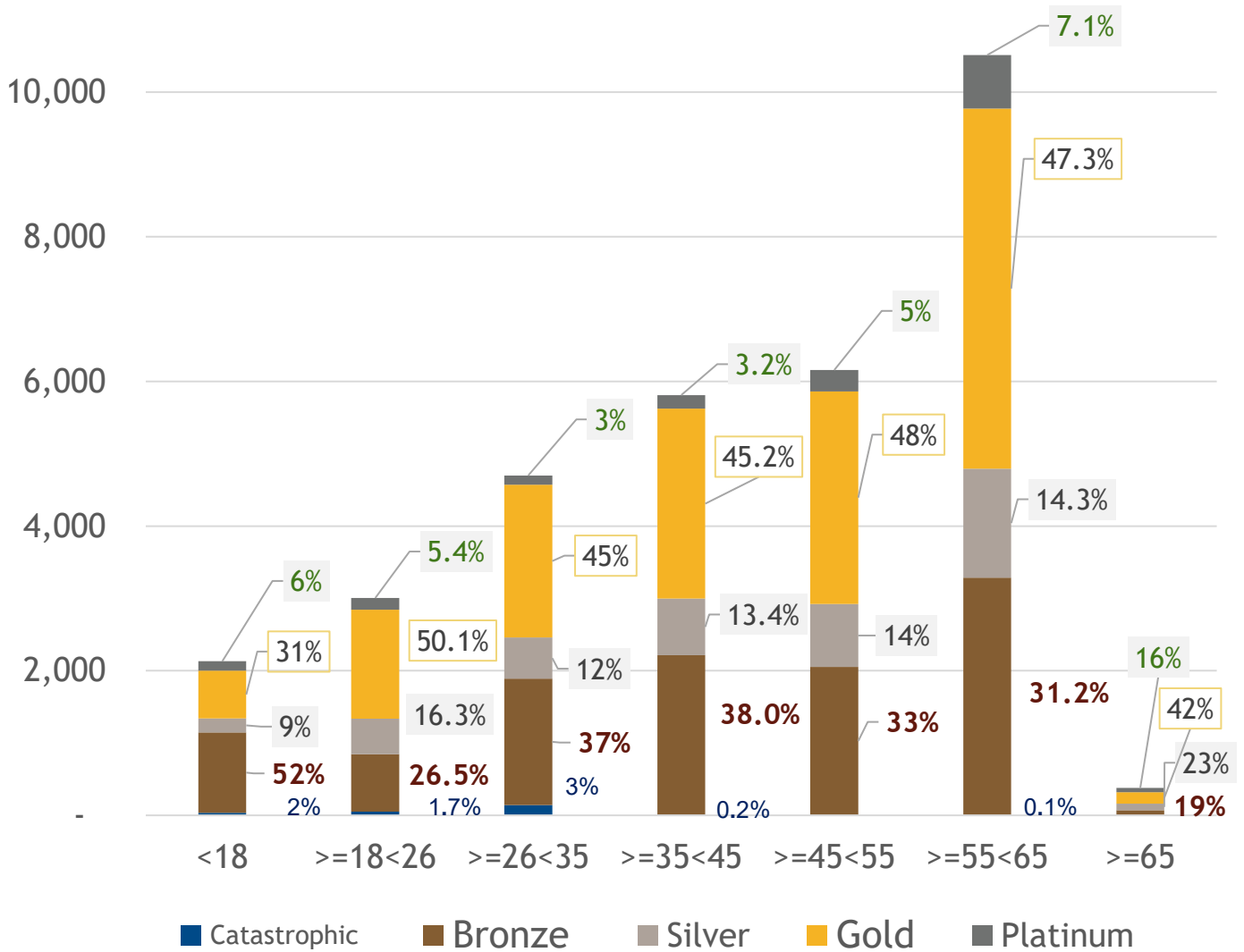
⁵ If members do not provide financial information, they cannot be determined eligible for advanced payments of premium tax credits (APTC). However, if they enroll through Vermont Health Connect, they may still receive premium tax credits when they file their federal taxes.

⁶ Values in parentheses are the equivalent values from January 2025.

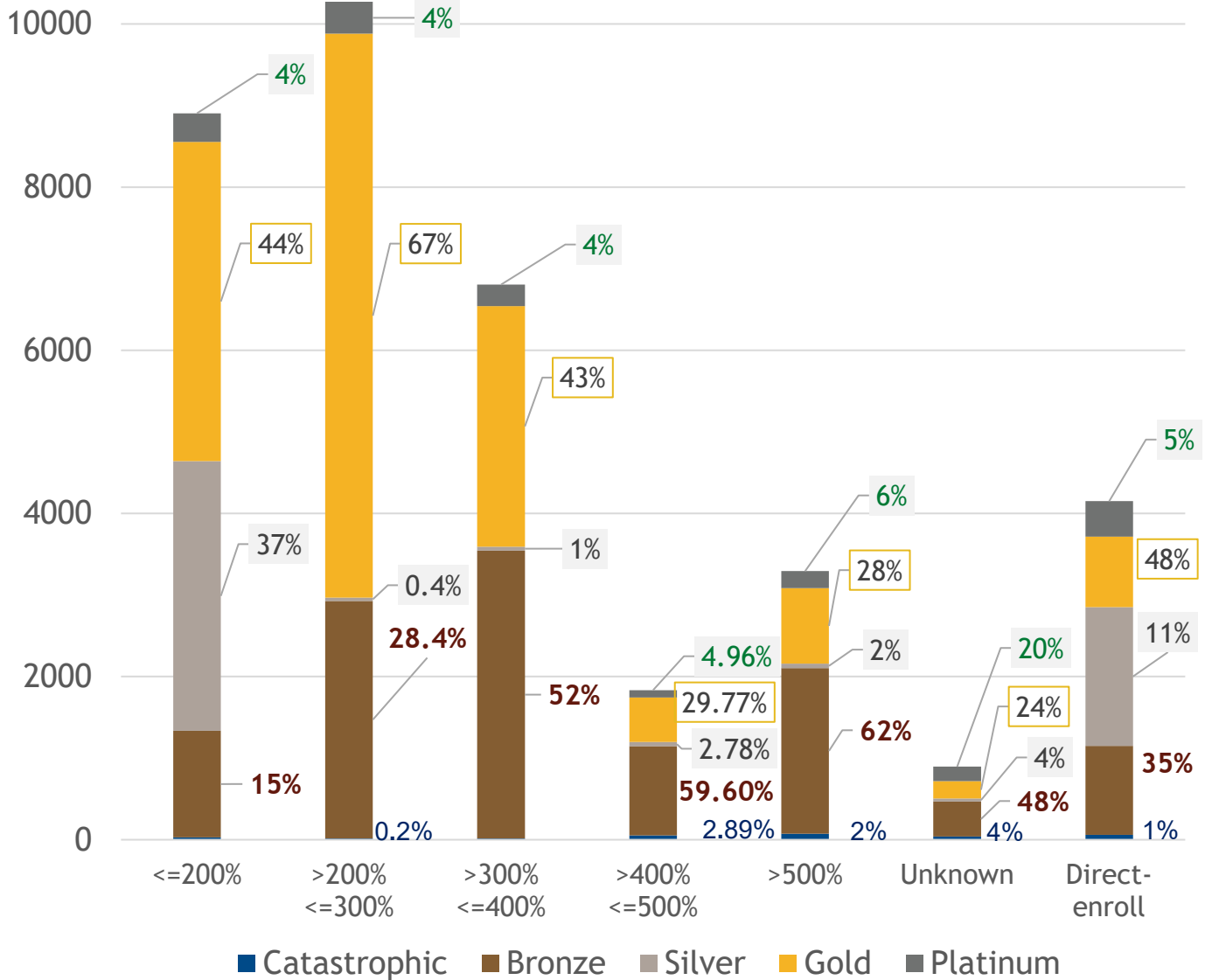
More information at <https://dvha.vermont.gov/budget-legislative-and-rules/reports-and-studies/enrollment-and-expenditure-reports>

A closer look: Individuals in Qualified Health Plans

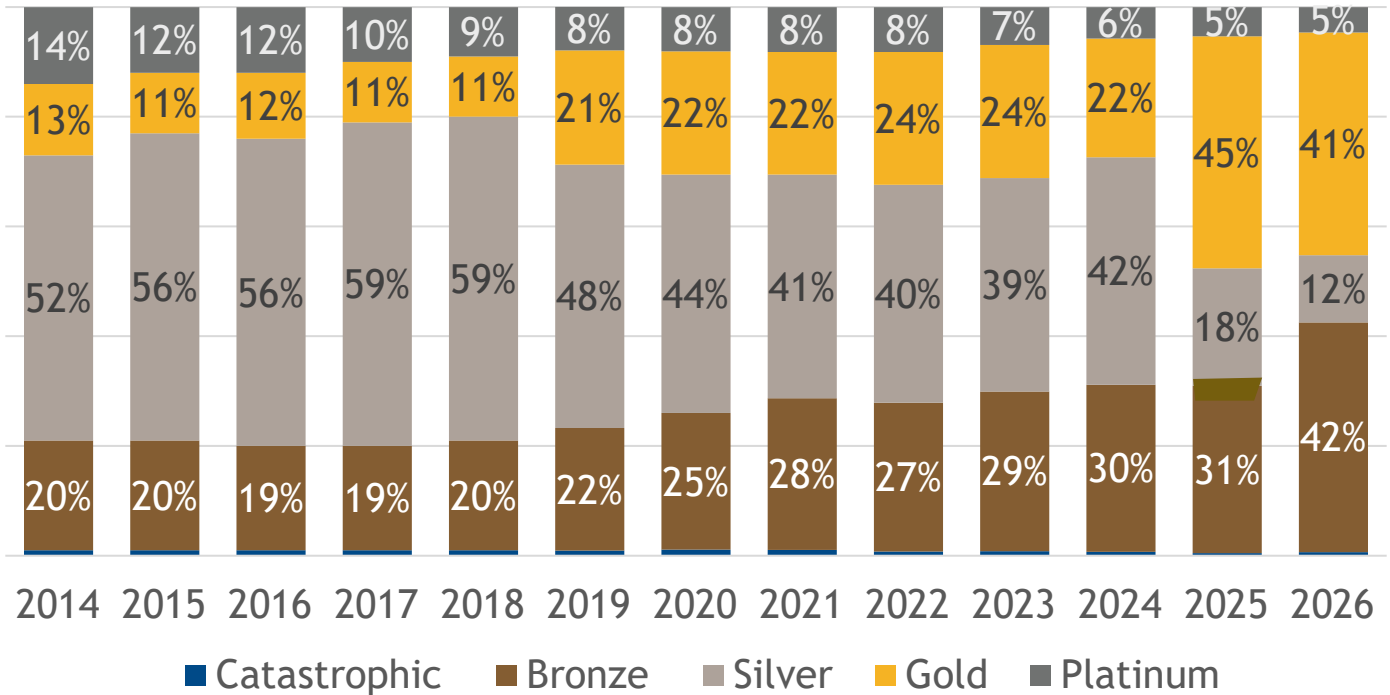
2026 Enrollment by Age
 % enrolled in each metal level



2026 Enrollment by Income % enrolled in each metal level



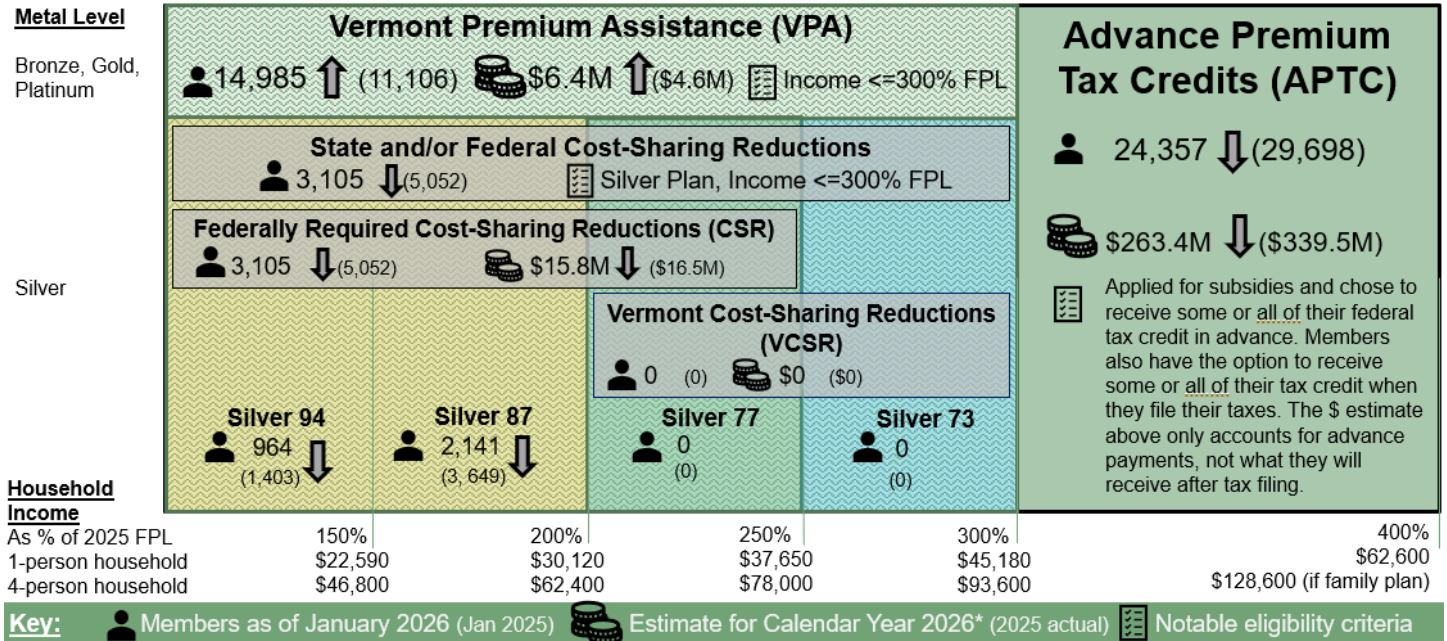
Metal Level Distribution by Year - Individual Market



(Catastrophic approx. <= 1% each year)

A closer look: Individuals in Qualified Health Plans with subsidies

As of January 2026, 78% of Vermonters with exchange coverage received federal premium tax credits to lower their monthly insurance costs. This percentage is lower than previous plan years due to the expiration of enhanced premium tax credits for 2026. Many also received financial help to further reduce premium and out-of-pocket costs from the State and/or through federally required benefits. To qualify, they can't have another offer of affordable coverage, must enroll in a metal level plan, and must meet income guidelines.



* 2026 subsidies are estimates based on January enrollment figures.