

The Office of the Health Care Advocate (HCA)



Presented by

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Today's Agenda



- **HCA Overview**
 - Policy Team
 - Advocacy Team
 - How We Can Help
 - How to Contact Us
- **2023 - 2024 Achievements**
- **2025 - 2026 Priorities**



Mike Fisher



Emma Zavez

Office of the Health Care Advocate



- The Office of the Health Care Advocate (HCA) is a part of Vermont Legal Aid, an independent, non-profit law firm.
- We are not an insurance company or part of state government.
- We are a **free** resource for all Vermonters with questions about health insurance or access to care.



HCA Overview



The HCA was established by the legislature in 1998; over 70,000 Vermonters have received our help.

We have both an Advocacy Team and a Policy Team defined in State Statute V.S.A 18 § 9603:

- Our Policy Team works to advocate on behalf of Vermonters through the Legislature, the Green Mountain Care Board, Dept. of VT Health Access, and Dept. of Financial Regulation. We are a consumer watchdog attempting to improve Vermonter's access to necessary care.
- The Advocacy Team are problem-solvers: they advise, advocate, research, and occasionally represent Vermonters who have health care questions and issues.
- **Learn more [here!](#)**



Helping Constituents



Our Advocacy Team helps with:

- Access to Care
- Eligibility for state and federal health care programs
- Consumer education
- Billing problems
- Complaints
- Buying insurance

We help **all** Vermont residents.
There are no income or screening guidelines.





Macy

Age: 24

Household Size: 1

County: Rutland



- Macy is a recent college graduate. She is currently on Medicaid.
- She started a new job where she will be making \$33,975 per year. She also has an offer of insurance from her employer.
- **Should Macy sign up for her employer sponsored insurance now?**





Macy

Age: 24

Household Size: 1

County: Rutland



- **Advice:** Macy is over the income limit for Medicaid. She has a Special Enrollment Period to sign up for her **employer insurance**. She should sign up now.
- She should also report her new income to the Dept. of Vermont Health Access (DVHA) within 10 days of her first paycheck. DVHA will end her Medicaid coverage.



The Rodriguez Family

Ages: Alicia (31), David (33), Frida (5), Amida (7)

Household Size: 4

County: Chittenden



- Alicia and David make \$86,000 per year. Alicia has an offer of health insurance through her employer. Alicia's coverage for only herself costs 6% percent of her income. But health insurance for her whole family will cost 17% of their household's annual income.
- **Can David, Frida, and Amida sign up for a plan through Vermont Health Connect (VHC) and get financial help so that their insurance costs are more affordable?**



The Rodriguez Family

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- **Advice:** This situation was called the "family glitch" and it meant that many families could not get help paying for coverage. The rules were updated in 2023 and now family members who have an unaffordable offer of health insurance can get financial help through **Vermont Health Connect (VHC)**.
- Alicia must take the offer of **employer insurance** for herself. (She cannot get financial help for herself through VHC.)
- David can sign up for a VHC plan with financial help and Frida and Amida can sign up for **Dr. Dynasaur (Medicaid)**.



Cecelia

Age: 27

Household size: 2 (due to pregnancy)

County: Addison



- Cecelia lives and works in Vermont. Her income is \$3,000 per month. She recently found out that she is pregnant and wants to know more about her insurance options. She is undocumented.
- **Can Cecelia sign up for health insurance?**





Cecelia

Age: 27

Household size: 2 (due to pregnancy)

County: Addison



- **Advice:** Yes, Cecelia can sign up for the **Immigrant Health Insurance Plan (IHIP)**. This program helps pregnant people and children regardless of their immigration status. She is income eligible for the program.
- Cecelia will also qualify for **Emergency Medicaid** which can pay for the labor and delivery of her baby.
- When Cecelia gives birth, her baby will qualify for **Dr. Dinosaur**, Vermont's Medicaid program for kids.
- The HCA can help Cecelia sign up. Many immigrants in this situation struggle with the bureaucracy involved in signing up for health insurance.



Jackson

Age: 67

Household size: 1

County: Windham



- Jackson is retired and living on his Social Security income of \$1,650 per month. He has been on Medicare for a couple of years now and is struggling to pay for his healthcare on top of rent and groceries.
- His Medicare Part B (outpatient) insurance premium costs \$185 per month and his Medicare Part D (prescription drug) premium costs \$50.70 / month. He is paying 20% for services when he goes to the doctor. He's also paying the full cost for his prescriptions because he hasn't met his plan's deductible yet (\$590).
- **Are there any programs that could help lower Jackson's Medicare costs?**



Jackson

Age: 67

Household size: 1

County: Windham



- **Advice:** Yes, Jackson can apply for the **Medicare Savings Program (MSP)**. Based on his income, he should qualify for the **QI-1** level which will pay his Medicare Part B premium each month.
- Thanks to the MSP, Jackson will automatically become eligible for the federal **Low-Income Subsidy (LIS)** program. LIS will pay his Part D premium and lower his prescription co-pays immediately.
- The HCA advocate also tells Jackson that starting on Jan. 1, 2026, he will qualify for even more benefits thanks to the MSP expansion. The expansion will reduce his out-of-pocket costs for out-patient services down to \$0.



Contact Our HelpLine



OFFICE OF THE HEALTH CARE ADVOCATE

A Project of Vermont Legal Aid



1-800-917-7787 www.vtlawhelp.org/health HCA@vtlegalaid.org



Office of the Health Care Advocate

Constituent Referrals

The HCA is here to support your constituents! Your referrals are an important way for us to connect with members of the Vermont community who need support.

Here is the best way to send a case to us:

- Get permission from the client to refer their question to VLA / the HCA.
- Contact our office with the client's name and phone number/email. Please state that the client gives you permission to contact them about their legal question in your message/ email.
- We will contact the client first to follow up on this issue. If the client gives us permission, we can provide you with an update on the outcome of the issue.



2023 – 2024 Achievements



- The HCA helped **3,300 households** and **saved \$3.6M+** for Vermonters in FY2024.
- The VT Legislature expanded **Vermont’s Medicare Savings Program (MSP) eff. 1/1/26.**
 - *12,000+ Vermonters will be newly eligible for help lowering their Medicare costs.*
 - *\$48.1M estimated annual benefits & savings of for Vermonters.*
- The GMCB successfully implemented **Silver Alignment on VT Health Connect.**
 - *\$40M estimated additional financial help for Vermonters purchasing health insurance on VHC in 2025.*
- The HCA helped implement the new **Hospital Patient Financial Assistance law.**
 - *Set minimum eligibility standards for all hospitals so that Vermonters have access to financial help regardless of their location.*



2025 - 2026 Priorities



- Update the **HCA Statute**.
- Consider next steps for **provider rate setting**, such as reference-based pricing.
- Regulate **private equity** in health care and long-term care facilities.
- Eliminate the **Medicaid dental cap** for adults.
- Align the **Medicare Savings Program (MSP)** expansion of QMB to the federal Low-Income Subsidy (LIS) level of 150% FPL.
- Recognize the crisis facing our **healthcare financing system** and take action.



Thank you! From the Office of the Health Care Advocate

Help Line: 1-800-917-7787

www.vtlawhelp.org/health

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