

Demographic	PRIVATE HEALTH INSURANCE			PUBLICLY SPONSORED PROGRAMS						
	Small business (1-50 Employees)	Individuals recently covered by an employer health plan	Individuals & families	Low Income Families & Medically Needy	Low Income Children & Pregnant Women	Women	Adults	Seniors and Disabled	Trade Dislocated Workers (TAA recipients)	Veterans
Program	<b>U.S. Uninsured Help Line</b> 800-234-1317  <b>Group Plans</b> Vermont Association of Health Underwriters 703-276-0220 www.nahu.org	<b>COBRA</b> Then convert to  <b>HIPAA</b> Health Insurance Portability and Accountability Act 866-4-USA-DOL www.dol.gov  Or <b>State Conversion Policies</b>	<b>U.S. Uninsured Help Line</b> 800-234-1317  <b>Individual Plans</b> National Association of Health Underwriters 703-276-0220 www.nahu.org	<b>Medicaid</b> 800-250-8427 www.ovha.vermont.gov or www.greenmountaincare.org	<b>Dr. Dynasaur</b> (Children's Health Insurance Program) 800-250-8427 www.ovha.vermont.gov or www.greenmountaincare.org  <b>Women-Infant-Children (WIC)</b> 800-464-4343 ext. 7333 802-863-7333 http://healthvermont.gov/family/wic/wic_vt.aspx	<b>Ladies First</b> 800-508-2222 802-863-7200 TDD 800-319-3141 www.healthvermont.gov	<b>VHAP</b> (Vermont Health Access Plan) 800-250-8427 888-834-7898 TTY www.dsw.state.vt.us or www.greenmountaincare.org	<b>Medicare</b> 800-633-4227 1-800-MEDICARE www.medicare.gov  <b>Medicare Prescription Drug Program</b> 800-633-4227  <b>State Health Insurance Assistance Program (SHIAP)</b> 800-642-5119 www.medicarehelpvt.net	<b>Health Coverage Tax Credit</b> 866-628-HCTC www.irs.gov (key word HCTC)	<b>VA Medical Benefits Package</b> 877-222-8387 www.va.gov
Coverage	Assorted deductibles  There is a 6-month look-back/12-month exclusionary period for pre-existing conditions on enrollees that do not have prior creditable coverage  <i>Pre-Existing Health Conditions Covered</i>	<b>Cobra Subsidy:</b> 9 months of partially subsidized COBRA premium  COBRA/MiniCOBRA coverage available for 18-36+ months depending on qualifying events; benefits are same as group program  HIPAA individual-plan conversion benefits are based on the program selected, no expiration  <i>Pre-Existing Health Conditions Covered</i>	Up to \$5M, assorted deductibles depending on age and residence zone  There is a 9-12 month look-back period limit on pre-existing health conditions  <i>Limits on Pre-Existing Health Conditions May Apply</i>	Doctor visits, prescriptions, hospital care (including emergency care), tests, x-rays, family planning, mental health services, substance abuse services, home health care, dental care, eye care, occupational therapy, physical and speech therapy, and more  <i>Pre-Existing Health Conditions Covered</i>	<b>Dr. Dynasaur:</b> Doctor visits, check-ups, dental care, immunizations, vision, hospital care, prescriptions, physical therapy, speech therapy, mental health care. Pregnant women receive doctor visits, hospital care, lab work & tests, prescriptions, prenatal vitamins and other services  <b>WIC:</b> Nutrition education and services; Breastfeeding promotion and education; A monthly food prescription of nutritious foods; and Access to maternal, prenatal and pediatric health-care services  <i>Pre-Existing Health Conditions Covered</i>	Annual mammograms, clinical breast exams, pelvic exams, Pap tests, instruction in breast self-exam, and cardiovascular disease risk factor (cholesterol, high blood pressure, diabetes) screening  Repeat mammograms, ultrasounds, biopsies, and colonoscopies  Full coverage for some women  <i>Pre-Existing Health Conditions Covered</i>	Doctor visits, prescriptions, visits to specialists, emergency room care, inpatient hospital care - emergency and urgent admissions only, outpatient care, tests and x-rays, family planning, mental health services, substances abuse services, home health care  <i>Pre-Existing Health Conditions Covered</i>	Medicare offers two standard plans, A: Hospital Insurance and B: Medical Insurance, as well as several supplemental and advantage plans  SHIAP is a Medicare counseling service  <i>Pre-Existing Health Conditions Covered</i>	Will cover 80% of your COBRA premium if employer contributes less than 50% (or spouses' employer)  Will cover individual insurance in which you were enrolled for last 30 days before TAA benefits  Can also use funds to purchase coverage through the Blue Cross Blue Shield of Vermont and MVP Health Plans  <i>Pre-Existing Health Conditions Covered</i>	Comprehensive preventive and primary care, outpatient and inpatient services  <i>Pre-Existing Health Conditions Covered</i>
Eligibility	<b>GUARANTEED COVERAGE</b>  Company size 1-50  Two employees must be present for half of the preceding calendar quarter and work 20 hrs/week for coverage  Owner can count as an employee  Proprietor-name on license must draw wages  If uninsured for previous 1-6 months, a waiting period for coverage of pre-existing conditions- not counting birth or adoption- may apply, (1-6 months respectively)	<b>GUARANTEED COVERAGE</b>  <b>Cobra Subsidy:</b> If you were involuntarily terminated between Sept 1, 2008 and Dec 31, 2009, you are eligible for a COBRA subsidy from the Federal Government. If you become eligible for other insurance, you will no longer be eligible for the subsidy. If you turned down COBRA from Sept 1, 2008 to Feb 17, 2009, you are eligible for the subsidy. Must have an income at or below \$125,000 for individuals or \$250,000 for couples.  All coverage terminated within last 60 days (COBRA), or 63 days (HIPAA) for reasons other than gross misconduct or fraud  COBRA is for groups with 20+ employees  For HIPAA: recently covered by group program or a COBRA plan for 12 continuous months (COBRA option must have been selected if available and exhausted) Partial coverage may be available  State Continuation Coverage lasts up to 6 mos. Must have had group plan for 3 months and request coverage within 10 days of termination	<b>GUARANTEED COVERAGE</b>  Eligibility is NOT subject to medical underwriting	<b>GUARANTEED COVERAGE</b>  Children ages 0-18 300% FPL  Pregnant Women: 200% FPL  Non-working Parents: 185% FPL Working Parents: 192% FPL  Medically Needy Individual: 102% FPL (or 111% of the Federal Poverty Level for residents of Chittenden County only)  Couple: 76% FPL (or 82% FPL for residents of Chittenden County only)  SSI Recipients: 74% FPL	<b>GUARANTEED COVERAGE</b>  <b>Dr. Dynasaur:</b> Provides coverage for children under 18 and pregnant women. Household income must be at or below 300% FPL. Cannot have had prior health coverage in the last month to be eligible, unless the coverage was dropped because of unemployment, death or divorce, or loss of dependent eligibility  <b>WIC:</b> Reside in Vermont, Nutritionally or medically at risk pregnant, postpartum or breastfeeding women, and children younger than 5 years old. Must be at or below 185% FPL	<b>GUARANTEED COVERAGE</b>  Age 40 years or older without Medicaid, VHAP, or Medicare Part B  Age 18-39 without Medicaid, VHAP, or Medicare Part B  Income at or below 250% FPL  If you have breast symptoms or an abnormal Pap test, you are eligible for a limited membership. This includes breast and cervical screening and diagnostic tests, but not screenings for heart disease risk factors.  In addition, all women who have been screened through Ladies First and need treatment for breast and cervical cancer may be eligible for full Medicaid benefits during treatment, including coverage for pre-malignant conditions	<b>GUARANTEED COVERAGE</b>  Whether you're working or not  Whether you're married or single  If you don't have insurance for doctor and hospital care  If you meet the income test  If you haven't dropped your insurance in the last 12 months (call for exceptions)  If you're a student - you may have to meet extra rules  Lost private health insurance and household income after deductions is at or below 75 FPL%; or you had Catamount, Dr. Dynasaur or Medicaid but are no longer eligible	<b>GUARANTEED COVERAGE</b>  Disabled or age 65 and older or people under age 65 with certain disabilities, and people of all ages with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant).	<b>GUARANTEED COVERAGE</b>  Must be receiving TAA (Trade Adjustment Assistance)  Must not have access to employer plan that pays 50% of coverage cost.  Not enrolled in certain state plans	<b>GUARANTEED COVERAGE</b>  "Veteran status" = active duty in the U.S. military, naval, or air service and a discharge or release from active military service under other than dishonorable conditions  Certain veterans must have completed 24 continuous months of service
Monthly Cost	Costs depend on employer contribution and the Modified Community Rate	<b>Cobra Subsidy: 35%</b> of monthly premium  Costs range from 102-150% of group health rates	Costs depend on age and county/zone  If you are self-employed and buy your own insurance you are eligible to deduct 100% of the cost of the premium from your federal income tax	<b>\$0</b> or small share of cost; no copays	<b>Dr. Dynasaur: \$0 or \$60</b> premium for children with family incomes between 225% and 300% FPL  <b>WIC: \$0</b> to minimal share of cost	<b>\$0</b>	<b>\$7-\$49</b> Depending on income (personal or family), you may have to pay a program fee every six months.  <b>\$25</b> co-pay for emergency visits	<b>\$0</b> and share of cost for certain services; deductibles for certain plans	<b>20%</b> of the insurance premium	<b>\$0</b> and share of cost and co-pays depending on income level

**Other Programs & Resources**

**Vermont Refugee Health Program**  
800-464-4343  
802-863-7200

**VScript**  
800-250-8427  
TTD: 1-888-834-7898

**Partnership for Prescription Assistance**  
888-4PPA-NOW  
(888-477-2669)  
www.pparx.org

**NOTE:** Government programs look at each family's circumstance to determine eligibility.

Income and assets tests may be required to determine eligibility for publicly sponsored programs.

FPL means Federal Poverty Level. See explanation on reverse side of this matrix.

**Guaranteed Coverage** means you cannot be turned down due to your health conditions.

Programs and plan availability, eligibility requirements, costs, and coverages are subject to change.



## Using this Health Care Options Matrix

Each state has a variety of health care coverage options. This Matrix is designed to help residents determine which option is best for them.

**STEP 1** For applicants potentially eligible for public programs, check the chart below to determine his/her FPL percentage.

**STEP 2** See reverse side of this Matrix brochure to determine options for which the applicant might qualify.

**STEP 3** Make a list of the programs and insurance coverage options that may apply to the applicant and then use the contact information provided to access coverage or services.

### Your Federal Poverty Level (FPL) (Based on monthly family income)

Family Size (Household)	25%	50%	75%	81%	100%	133%	175%	200%	250%	300%
1	\$226	\$451	\$677	\$731	\$903	\$1,200	\$1,579	\$1,805	\$2,256	\$2,708
2	\$304	\$607	\$911	\$983	\$1,214	\$1,615	\$2,125	\$2,428	\$3,035	\$3,643
3	\$381	\$763	\$1,144	\$1,236	\$1,526	\$2,029	\$2,670	\$3,052	\$3,815	\$4,578
4	\$459	\$919	\$1,378	\$1,488	\$1,838	\$2,444	\$3,216	\$3,675	\$4,594	\$5,513
5	\$537	\$1,075	\$1,612	\$1,741	\$2,149	\$2,858	\$3,761	\$4,298	\$5,373	\$6,448
6	\$615	\$1,230	\$1,846	\$1,993	\$2,461	\$3,273	\$4,306	\$4,922	\$6,152	\$7,383
7	\$693	\$1,386	\$2,079	\$2,246	\$2,773	\$3,687	\$4,852	\$5,545	\$6,931	\$8,318
8	\$771	\$1,542	\$2,313	\$2,498	\$3,084	\$4,102	\$5,397	\$6,168	\$7,710	\$9,253

- A pregnant woman counts as two for the purpose of this chart.
- Add \$311/month for each additional family member after eight.
- Contact individual programs for deduction allowances on child/dependent care; working parent's work expenses; alimony/child support *received* or court ordered amount *paid*.

Source: Federal Register Vol. 74, No. 14, January 23, 2009, pp. 4199-4201. Monthly percentage data calculated by FHCE and rounded to the nearest dollar.

Note: There is no universal administrative definition of income that is valid for all programs that use the poverty guidelines. The office or organization that administers a particular program or activity is responsible for making decisions about the definition of income used by that program (to the extent that the definition is not already contained in legislation or regulation). To find out the specific definition of income used by a particular program or activity, you must consult the office or organization that administers that program.

The Health Care Options Matrix is a registered trademark of Philip Lebherz and was originally developed by Philip Lebherz and the Foundation for Health Coverage Education®, [www.coverageforall.org](http://www.coverageforall.org).

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## Other sources of information

### Financial aid and free or low-cost benefits

**Government Benefits Finder**  
800-FED-INFO  
[www.benefits.gov](http://www.benefits.gov)

(Search tool for grants, loans and other benefits)

**Catalog of Federal Domestic Assistance**  
[www.cfda.gov](http://www.cfda.gov)

(Search tool for grants, loans and other benefits)

### Finding local health care options

**Bureau of Primary Health Care**  
888-ASK-HRSA  
[www.ask.hrsa.gov/pc](http://www.ask.hrsa.gov/pc)

(Search tool by zip code)

**Department of Health and Human Services**  
[www.hhs.gov](http://www.hhs.gov)

(Various health care search tools)

**Self Help Clearing House**  
[www.mentalhelp.net/selfhelp](http://www.mentalhelp.net/selfhelp)

(Search tool for people sharing information on hundreds of diseases, health conditions and other health care related situations)

**Vermont Agency of Human Services**  
800-287-0589  
802-241-2800  
[www.dsw.state.vt.us](http://www.dsw.state.vt.us)

(State program information)

### Laws and regulations

**Vermont Department of Banking and Insurance**  
802-828-2900  
800-631-7788  
[www.bishca.state.vt.us](http://www.bishca.state.vt.us)

(General information on all types of insurance)

**Employee Benefits Security Administration**  
[www.dol.gov/ebsa](http://www.dol.gov/ebsa)

(Official information and rules from the U.S. Department of Labor)

### Help with this Matrix or finding a broker or agent

**National Association of Health Underwriters**  
[www.nahu.org](http://www.nahu.org)

(State organization of insurance brokers)

## VERMONT

# Health Care Options Matrix™



This Matrix offers information about free and low-cost health care coverage for individuals, families, and small businesses.



Helping people navigate their health care options



The Foundation for Health Coverage Education® has created the Matrix public education program to ensure that every American has complete information about access and affordability to quality health care coverage. Every effort has been made to include the most up-to-date information available at the time of printing. Program and plan availability, eligibility requirements, costs, and coverages are subject to change. You are encouraged to call or visit the websites listed for each program to ensure that you have the most accurate information available.