

Prescription Drug Technical Advisory Group

February 22, 2021

Enrollment: Statewide Summary



Average Members	2014	2015	2016	2017
Commercial Insured Market	289,083	281,709	207,431	195,068
Fully-Insured	162,132	155,981	134,335	132,840
Self-Insured	126,951	125,729	73,095	62,227
Government Coverage	240,755	259,914	265,872	259,685
Medicaid-primary	134,685	149,049	147,514	137,174
Dual Eligible (Medicare+Medicaid)	20,363	21,641	21,355	20,627
Medicare-only	85,708	89,224	97,003	101,885
Traditional Medicare	78,413	81,464	88,323	92,271
Medicare Advantage	7,295	7,761	8,680	9,613

Snapshot enrollment (December)	2014	2015	2016	2017
Commercial Insured Market	283,092	275,807	188,399	193,905
Fully-Insured	158,866	153,265	133,759	131,345
Self-Insured	124,226	122,542	54,640	62,560
Government Coverage	248,849	266,428	258,392	259,020
Medicaid-primary	140,893	154,044	137,788	135,169
Dual Eligible (Medicare+Medicaid)	21,011	21,888	20,854	20,250
Medicare-only	86,945	90,496	99,750	103,601
Traditional Medicare	79,561	82,599	91,891	93,795
Medicare Advantage	7,384	7,897	7,859	9,806

State Regulation

- Employer-based
 - Insured: Insurer is subject to state regulations
 - Association Plans
 - Large Group
 - Small Group
 - Self-Insured: Not subject to state regulation
 - Self-insured employer plans
 - Federal Employee Plan
- Individual Market: Subject to state regulations

Standard QHP Planning

- Stakeholder group meets regularly from November to January
 - DVHA, all Vermont issuers, HCA, DFR, and GMCB
 - Stakeholders provide input leading to QHP final design proposal with broad-based support
- February: DVHA Presents Plan Design Adjustments; GMCB Approval
- March: Medical & Dental Issuers File Forms with DFR (Form review finalized June)
- May: Issuers Submit Rate Proposals (GMCB completes rate review & issues decisions in August)
- November – mid-December: Open Enrollment

2021 VHC Plan Designs & Premiums (before subsidies)



- [Vermont Health Connect 2021 Plan Designs and Premiums Chart](#)