

Trust Matters

2019 Health Insurance: VHC

The Green Mountain Care Board approved lower rate increases for the 2019 Vermont Health Connect (VHC) plans offered by both Blue Cross Blue Shield of Vermont (BCBSVT) and MVP than the carriers requested. When averaged across all their plans, BCBSVT sought an increase of 9.6 percent and received only 5.8 percent, while MVP sought an increase of 10.9 percent and received only 6.6 percent. For both carriers, the individual plan increases vary. The carriers will soon announce the 2019 rates and any plan changes.

VLCT's Larry Smith and Kelley Avery are reaching out to the groups enrolled in the VERB Trust's Health Insurance Advisory Services (HIAS) program to support them in the 2019 renewal process. Other groups should contact BCBSVT (800-255-4550) or MVP (800-825-5687) directly for information on how the rate increases and any plan changes will affect them.

To inquire about joining VERB's HIAS program, please contact Larry (lsmith@vlct.org) or Kelley (kavery@vlct.org) at 800-649-7915.

2019 Health Insurance: BRS and VACE

Municipalities with 100 or fewer employees might be interested to know that two associations – Business Resources Services (BRS) and the insurance arm of the Vermont Chamber of Commerce (VACE) – are working with Blue Cross Blue Shield of Vermont to offer state-approved health insurance plans that are technically outside of Vermont Health Connect (VHC). As of press time, the details and rates for these plans have yet to be announced, but we can say that while both BRS and VACE will charge a small membership fee, the premiums for their plans are expected to be lower than for 2019 VHC plans. After October 1, all VLCT members may call Larry Smith or Kelley Avery at 800-649-7915 for more detailed information.

Who Is Your VFD's PACIF Assigned Risk Contact?

PACIF members with fire departments that get their "Assigned Risk" (AR) workers' compensation coverage through PACIF will receive a mailing in October seeking updated information about the person who, at the end of this year, will report the fire department's 2018 roster and pay information to PACIF. This year we are asking for confirmation or correction of one Assigned Risk Contact (not two), and we are also confirming your

municipality's Primary PACIF Contact. We appreciate recipients' careful attention to the steps and deadlines for this annual audit process. If you have questions about any part of Assigned Risk roster and pay reporting, please call Susan Benoit at 800-649-7915, ext. 1957.