

## CATAMOUNT HEALTH

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Catamount Health is a new health insurance plan which opened for enrollment on October 1, 2007. It offers comprehensive, quality health coverage at a reasonable cost no matter how much you earn. The plan is offered, in cooperation with the state of Vermont, by Blue Cross Blue Shield of Vermont and MVP Health Care.

### Who Can Enroll in Catamount Health?

You can qualify for Catamount Health if you:

- Are a Vermont resident who is 18 years or older;
- Are currently not eligible for other state-sponsored health insurance programs such as Medicaid, VHAP or Medicare;
- Have been living without health insurance for 12 months or more *unless* you lost insurance due to a life change such as a divorce or loss of a job (read further information on Catamount Health Qualifications at [www.GreenMountainCare.org](http://www.GreenMountainCare.org)) or have been enrolled for at least six months in an individual plan with deductibles of \$10,000 or more for an individual or \$20,000 or more for a family;
- Have an income of more than \$1,307\* a month (higher for larger households) or parents with incomes of more than \$1,612\* a month (higher for larger households); and
- Do not have access to insurance through your employer (although you may be able to enroll in Catamount Health even if you have access to employer insurance if your monthly income is \$2,613 or less)\*.

### What Services Does Catamount Health Cover?

Catamount Health has comprehensive and quality coverage which includes:

- Doctor visits
- Checkups and screenings
- Hospital visits and emergency care
- Care for chronic diseases
- Prescription medicines
- And more!

### How Much Does Catamount Health Cost?

Premium assistance is available for Catamount Health based on income and other criteria. Monthly premiums range from \$60-\$393 depending on income (see chart), office visit co-payments are \$10, prescriptions range from \$10-\$50 and deductibles are \$250 for individuals and \$500 for families (in network).

Catamount Health Premiums	
Monthly Income for Individual *	Monthly Premium
\$1,307-\$1,524	\$60
\$1,525-\$1,742	\$60 to \$65
\$1,743-\$1,960	\$60 to \$110
\$1,961-\$2,178	\$65 to \$135
\$2,179-\$2,395	\$110 to \$160
\$2,396-\$2,613	\$135 to \$185
More than \$2,613	\$393.11 (no premium assistance)

### Catamount Health Premium Assistance

Uninsured Vermonters can get help with paying premiums depending on your income if:

- You do not have access to comprehensive health insurance through your employer as determined by the state; *or*
- Your employer's plan offers comprehensive benefits, but it is more cost effective for the state to provide premium assistance to enroll in Catamount Health or VHAP than to provide premium assistance to enroll in employer's plan; *or*
- You are waiting for the open enrollment period to enroll in your employer's plan.

\* You may still qualify if your monthly income is higher if you have earned income and/or child care expenses.