

## GREEN MOUNTAIN CARE FREQUENTLY ASKED QUESTIONS

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Below are some questions about Green Mountain Care programs that may come up when you are talking to the uninsured. If you are not able to answer a question, go to [www.GreenMountainCare.org](http://www.GreenMountainCare.org) or call 1-800-250-8427.

### **Overview of Green Mountain Care**

#### *1. What is Green Mountain Care?*

Green Mountain Care is a family of low-cost and free health coverage programs for uninsured Vermonters. Offered by the state of Vermont and its partners, Green Mountain Care programs provide quality, comprehensive health coverage at a reasonable cost.

#### *2. How do I apply for Green Mountain Care?*

There are three ways to apply!

- **Online:** Use the online Screening Tool at [www.GreenMountainCare.org](http://www.GreenMountainCare.org) to find out which Green Mountain Care program may be available to you. Download an application and mail or fax it to the address listed on the application.
- **Telephone:** Call 1-800-250-8427 to find out what you should apply for or request an application.
- **Mail:** Request an application by mailing in the pre-paid postcard attached to a Green Mountain Care brochure.

#### *3. How much does Green Mountain Care cost?*

It depends on which health coverage program you enroll in. Green Mountain Care programs include reasonable deductibles, premiums and co-payments to keep out-of-pocket costs low. Some programs also offer premium assistance. How much you earn may affect how much the health coverage program will cost.

#### *4. What health services are covered?*

Green Mountain Care programs cover basic health services such as doctor visits, hospitalization, emergency care, checkups, screenings, prescription medication, immunizations and more. Depending on which program you are eligible for, the services covered may vary.

#### *5. Is there anything available for uninsured children?*

Dr. Dynasaur is a health insurance program designed for children, teenagers and pregnant women and covers important health services including immunizations, checkups, dental care and skin care.

#### *6. How long does the application process take?*

It usually takes no more than 30 days to process an application.

#### *7. Is there anything available for young adults who don't have children?*

You may qualify for one of the Green Mountain Care programs depending on your past and current insurance status and how much you earn. Call 1-800-250-8427 or use the online Screening Tool to find out if you're eligible.

#### *8. Do I have to be a resident of Vermont to apply for a Green Mountain Care program and who is considered a resident?*

Yes, you do have to be a Vermont resident, defined as an individual who lives in Vermont with the intent to remain in the state for an indefinite period of time or permanently.

*9. I am a student. Is there anything available for me?*

You may be eligible for one of the Green Mountain Care programs. Call 1-800-250-8427 or use the online Screening Tool to find out.

*10. I am an uninsured parent but my children are insured. Is there anything available to me through Green Mountain Care?*

Yes. Green Mountain Care includes several health coverage programs for adults depending on your insurance status and how much you earn. Call 1-800-250-8427 or use the online Screening Tool to find out if you're eligible.

*11. Can I apply for Green Mountain Care if I am enrolled in Medicare?*

Yes. You can apply for Medicaid, VPharm or Healthy Vermonters.

*12. What if I only need help paying for my prescription medicines?*

Vermont has several Prescription Assistance Programs to help Vermonters pay for prescription medicines based on their income, disability status and age. These programs include VScript, VHAP-Pharmacy, VPharm and Healthy Vermonters. Complete a Pharmacy Programs Application from the Applications Forms page.

*13. If I have access to my employer's insurance but it's too expensive, is there anything I can apply for?*

It depends on your income. Generally, you can apply for health coverage through Catamount Health or VHAP if you make less than or equal to \$2,613\* a month, have access to your employer's plan but are not enrolled, and you have been uninsured for 12 months or more - although there are exceptions to these rules for both Catamount Health and VHAP. You may even get assistance to pay for your employer's premiums, depending on the benefits of your employer's plan and other factors.

*14. I work. Can I qualify for any of the Green Mountain Care programs?*

Catamount Health or VHAP may be the health coverage program for you. Based on how much you earn, you may be able to get assistance with paying your premiums. In addition, if you have access to your employer's coverage but can't afford it, you may get help paying your employer's premium. Call 1-800-250-8427 or use the online Screening Tool to find out if you're eligible.

*15. Can I choose the doctor I want to go to?*

Most doctors in Vermont participate in the family of plans offered through Green Mountain Care and you can choose which doctor to go to within the plan's network. In the Catamount Health plans, you can also go to doctors not in the network but you may have higher out-of-pocket costs.

*16. Will I get an insurance card if I enroll in Green Mountain Care?*

Yes. You will want to keep this with you at all times and will need to present it when accessing health services.

*17. Do I have to go into an office to apply and what things do I need to provide the state in order to apply for Green Mountain Care?*

No, you do not need to go into an office. You can mail your application and a Green Mountain Care representative will let you know if they need any additional information.

*18. Where can I find out more information about Green Mountain Care?*

Information about Green Mountain Care programs in the sections below and in the Green Mountain Care Programs section of [www.GreenMountainCare.org](http://www.GreenMountainCare.org). You can also call 1-800-250-8427.

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

## **Catamount Health**

*Now there are even more coverage options in the Catamount Health insurance plans which are offered through Blue Cross Blue Shield of Vermont and MVP Health Care! If you have a high-deductible health plan you may also be able to purchase Catamount Health. See FAQ #2 for details. This change came into effect on June 10, 2008.*

### *1. What is Catamount Health?*

Catamount Health is a health insurance plan within Green Mountain Care that opened for enrollment on October 1, 2007 for uninsured Vermonters. It offers comprehensive, quality benefits with low co-payments and premiums to keep out-of-pocket costs reasonable. Catamount Health is offered, in cooperation with the state of Vermont, by Blue Cross Blue Shield of Vermont and MVP Health Care.

### *2. Who can qualify for Catamount Health?*

Generally, Vermont residents who have been uninsured for 12 or more months and who are not eligible for employer-sponsored comprehensive coverage. However, you do not need to have been without health insurance for 12 months to be eligible for Catamount Health if you meet any of the criteria below.

- (a) You have insurance that only covers hospital care or doctor visits (but not both);
- (b) You had Medicaid, Vermont Health Access Plan (VHAP) or Dr. Dynasaur but became ineligible for those programs;
- (c) Within the last 12 months, you had insurance but lost it because you:
  - Lost your job, your employer reduced your work hours or your job ended;
  - Got divorced or your civil union dissolved;
  - Had insurance through someone who passed away;
  - No longer continue your health insurance through Consolidated Omnibus Budget Reconciliation Act (COBRA) or state continuation coverage ("VIPER");
  - Are no longer a dependent on your parent's or caretaker's health insurance; or
  - Were getting your insurance through college and can no longer do so because you graduated, took a leave of absence, reduced your credits or stopped going to college.
- (d) You have been enrolled for at least six months in an individual insurance plan (i.e., a policy that is not sponsored by an employer or association) with an annual deductible of \$10,000 or more for single coverage or \$20,000 or more for two-person or family coverage. Please note that you will not be eligible for Premium Assistance until you have been on Catamount Health for 12 months.

### *3. Who is eligible for Premium Assistance under Catamount Health?*

If you qualify for Catamount Health, you may be eligible to receive Premium Assistance if your family's income is at or below 300 percent of the federal poverty level. Generally, this means that you may be eligible for Premium Assistance if you have a monthly income of up to \$2,613 for one person\* (higher for larger households). For questions about eligibility for Premium Assistance, call Green Mountain Care at 1-800-250-8427, TDD: 1-888-834-7898.

### *4. What services are covered through Catamount Health?*

Catamount Health provides comprehensive coverage including doctor visits, checkups, screenings, hospital visits, emergency care, care for chronic diseases, prescription medicines and more.

*5. How much does Catamount Health cost?*

The monthly current premium for Catamount Health ranges from \$60-\$393. This price varies based on income, and is subject to change. Catamount Health, like most insurance policies, is subject to cost-sharing requirements, including copayments and deductibles. Contact MVP or Blue Cross Blue Shield of Vermont for specific questions about cost-sharing requirements. Currently, copayments for office visits are \$10, prescription copayments range from \$10-\$50. Deductibles are \$250 for individuals / \$500 for families (in-network).

*6. Can I qualify for Catamount Health if I work?*

Yes. However, it may depend on your monthly income and whether your employer offers insurance. If your employer does not offer insurance, you can apply for Catamount Health regardless of your income.

*7. If I make more than \$2,613\* a month, but I have access to my employer's insurance, can I enroll in Catamount Health?*

No. If you have access to your employer's health insurance and make more than \$2,613\* a month, you cannot enroll in Catamount Health.

*8. What is Catamount Health's policy on preexisting conditions?*

A preexisting condition is a physical or mental condition for which medical advice, diagnosis, care or treatment was recommended by or received from a provider. Generally, coverage under Catamount Health is subject to a preexisting condition waiting period of up to one year (this is waived if you have not had a break in coverage longer than 63 days).

There are other important exceptions to preexisting waiting periods under Catamount Health:

- Pregnancy is not considered a preexisting condition and is not a reason for denial of coverage for pregnancy-related services.
- Waiting periods for certain preexisting conditions will be waived if you participate in a chronic care management program.

If you have any questions about preexisting conditions, waiting periods or chronic care programs, contact Catamount Blue at 1-888-445-5805 or MVP Catamount Choice at 1-888-687-6277.

*9. Is pregnancy a preexisting condition?*

Pregnancy is not a preexisting condition. In other words, if someone is pregnant at the time of application, Catamount Health plans will cover expenses related to the pregnancy.

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

**Dr. Dinosaur**

*1. What is Dr. Dinosaur?*

Dr. Dinosaur is a program that provides low-cost or free health coverage for children, teenagers under age 18 and pregnant women.

*2. Who can qualify for Dr. Dinosaur?*

Children under 18 years of age and pregnant women.

*3. How much does Dr. Dynasaur cost?*

Good news! Premiums for Dr. Dynasaur recently decreased by 50 percent! There are no co-payments and monthly premiums range from \$0-\$60 depending on your family's income.

*4. What services are covered through Dr. Dynasaur?*

Services include doctor visits, prescription medicines, dental care, home/community services, skin care, hospital visits, immunizations, lab tests, vision care, mental health care, substance abuse treatment, chiropractor services (for children only), eye exams, eyeglasses (for children only) and special services for pregnant women.

*5. How much can I earn and have my child qualify for Dr. Dynasaur?*

Income guidelines are based on your family size. A family of two can earn up to and including \$3,542 a month, \$4,412 a month for a family of three, and \$6,312 a month for a family of four. Pregnant women can earn up to and including \$2,341 a month (higher if expecting twins, etc.) (Certain exceptions apply and figures change in January 2008. Read Talking About Income Eligibility section of [www.GreenMountainCare.org](http://www.GreenMountainCare.org) for more information).\*

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

## **Vermont Health Access Plan (VHAP)**

*1. What is VHAP?*

VHAP is a health insurance program for low-income uninsured adults, regardless of marital or employment status.

*2. Who can apply for VHAP?*

Adults 18 years or older who are not eligible for Medicaid.

*3. What services are covered through VHAP?*

VHAP helps cover the costs of doctor visits, prescriptions, hospital care, emergency care, tests, x-rays, family planning, mental health services, substance abuse services, home health care and more.

*4. How much does VHAP cost?*

Good news! VHAP recently reduced the cost of premiums by 35 percent! Premiums for VHAP now range from \$0-\$49 depending on your income and the only co-payment is for emergency room visits (\$25).

*5. How much can I make and still qualify for VHAP?*

If you do not qualify for Catamount Health, Medicaid or Medicare, adults without children can earn up to and including \$1,306 a month, and parents can make up to and including \$2,166 a month in a family of two, \$2,721 in a family of three, and \$3,276 in a family of four (certain exceptions apply and figures change in January 2008).\*

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

## **Medicaid**

*1. What is Medicaid?*

Medicaid is a comprehensive health insurance program for low-income families and individuals. Eligibility is based on your income and resources (e.g., cash, bank accounts, etc.).

*2. Who can apply for Medicaid?*

Medicaid is a health insurance program for low-income children, young adults under age 21, parents, pregnant women, caretaker relatives, people who are blind or disabled, and those age 65 or older. In some cases, those enrolled in Medicare may also be eligible to receive Medicaid benefits.

*3. What services are covered through Medicaid?*

Medicaid helps cover costs of doctor visits, prescriptions, hospital care, emergency care, tests, x-rays, family planning, mental health services, substance abuse services, home health care, dental care, eye care, occupational therapy, physical therapy, speech therapy, long-term care and more.

*4. How much does Medicaid cost?*

Medicaid is a low-cost program, and costs may include co-payments of \$3 for outpatient visits, prescription medicines and dentist visits. However, children, pregnant women and people in nursing facilities never have to pay co-payments.

*5. How much can I earn and still qualify for Medicaid?*

Income eligibility varies by age and other factors. Call 1-800-250-8427 to find out more.

## **Vermont Prescription Assistance Programs**

*1. What are the Prescription Assistance Programs?*

Vermont has several Prescription Assistance Programs to help uninsured Vermonters and those enrolled in Medicare pay for prescription medicines based on your income, disability status and age. These programs include VScript, VHAP-Pharmacy, VPharm and Healthy Vermonters.

*2. What do the programs help pay for?*

The programs help you pay for prescription medicines and other related services depending on which program you are eligible for.

*3. Who can apply for these programs?*

VPharm, VHAP-Pharmacy and VScript are available to people over age 65, depending on the type of health care coverage they receive. You may be eligible even if you're receiving Medicare benefits. Healthy Vermonters is available to Vermonters of all ages and you qualify based on your family income.

*4. How much can I make and still qualify for Prescription Assistance?*

Income eligibility guidelines vary by program. Call 1-800-250-8427 to find out more.

## **Disability and Long-Term Care**

*1. What type of assistance is available for long-term care for the disabled or elderly?*

The Department of Disabilities, Aging and Independent Living (DAIL) offers long-term services to qualified Vermonters at their home or nursing facility. Visit the DAIL Web site (<http://ddas.vermont.gov/ddas-programs/programs-cfc/>) to see if you meet both the clinical and financial requirements.