



Outreach Toolkit

REACHING UNINSURED VERMONTERS OUTREACH TOOLKIT

PROVIDED BY THE OFFICE OF VERMONT HEALTH ACCESS
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TABLE OF CONTENTS

Message from Governor Jim Douglas	3
Introduction	5
Overview of Green Mountain Care.....	6
Introducing Catamount Health	7
Catamount Blue Overview	
MVP Catamount Choice Overview	
Application Resources	9
Where to Apply/ Other State Resources.....	9
Green Mountain Care Program Applications.....	10
Catamount Health Application	
Health Care Programs and WIC (includes Premium Assistance, but not Medicaid)	
Health Care Assistance (includes Medicaid, but not Premium Assistance	
Pharmacy Program Application	
Talking About Income Eligibility.....	11
Talking About Green Mountain Care	12
Fact Sheet: Uninsured Vermonters	13
Green Mountain Care Talking Points.....	14
Green Mountain Care Frequently Asked Questions	16
Tips for Conducting Outreach	23
Outreach Materials	26
Template Newsletter Article	
Green Mountain Care PowerPoint Presentation	
Green Mountain Care Brochure	
Green Mountain Care Magnet	
Green Mountain Care Poster	
Green Mountain Care Web Button (for online use)	
Green Mountain Care Materials Order Form	

JAMES H. DOUGLAS
GOVERNOR



State of Vermont
OFFICE OF THE GOVERNOR

September 19, 2007

Dear Vermonter:

On May 25, 2006, the state of Vermont passed historic health care legislation that guaranteed every uninsured Vermonter access to health coverage. The state of Vermont has served as a national leader in health care reform and we are proud that 90 percent of Vermont residents, including 95 percent of Vermont children, have health insurance.

Although we have come a long way in providing health coverage for uninsured Vermonters, there is still more work to be done. Right now, more than 60,000 residents remain uninsured. Living without health coverage is a risk no one should take. When you are uninsured, you can't always afford to go to the doctor when you need to, letting minor health issues turn into major problems.

As the governor of Vermont, I believe that all Vermont residents should have access to health care. That's why I am proud to announce Green Mountain Care, a family of low-cost and free health coverage programs that work together to offer quality, comprehensive health coverage to uninsured Vermonters, no matter how much they earn.

With the passage of the 2006 Health Care Affordability Act, we made a commitment to proactively identify and reach out to the uninsured in our state—from parents, to young adults, to working Vermonters to seniors—to let them know about the availability of Green Mountain Care and help them enroll. We also set a goal of insuring 96 percent of Vermont residents by 2010. It's ambitious, but with your help, we can accomplish this goal.


We created the following outreach toolkit, which provides tips, resources and outreach materials for identifying and reaching out to the uninsured in your community to help them enroll in Green Mountain Care. We also created a new Web site, www.GreenMountainCare.org, which has comprehensive information about Green Mountain Care and how to apply for the state's health coverage programs.

September 19, 2007
Page Two

We know that providing health coverage for uninsured Vermont residents means better productivity in the workplace, better school attendance and performance for our children and a more comfortable, secure life for our seniors. We know it can boost our local economies. We also know that giving every uninsured Vermonter the chance to live a healthy life is the right thing to do. And here in Vermont, that is what's most important.

Thank you for your commitment and dedication to helping every uninsured Vermonter get the health coverage they deserve.

Sincerely,



James H. Douglas
Governor

JHD/gkp

INTRODUCTION

The passage of the 2006 Health Care Affordability Act was a monumental accomplishment for the state of Vermont. The act created Catamount Health, which opened for enrollment on October 1, 2007, and launched an aggressive outreach and enrollment campaign for finding and enrolling the uninsured.

This Outreach Toolkit is one of several components of the outreach and enrollment campaign, which will help to enroll 96 percent of uninsured Vermont residents by 2010. The outreach and enrollment campaign includes development of an umbrella brand, Green Mountain Care, for all Vermont health coverage programs; TV, print, radio and Internet advertising; outreach materials, including this Outreach Toolkit; a comprehensive Web site (www.GreenMountainCare.org); and media outreach to TV stations, newspapers and radio stations to cover the launch and continuing promotion of Green Mountain Care.

The content of this Outreach Toolkit can be downloaded from the [Outreach Center](#) on the Green Mountain Care Web site. To learn more about the 2006 Health Care Affordability Act, visit Vermont's Health Care Reform Web site at <http://hcr.vermont.gov>.

Overview of Toolkit Contents

Health care advocates, community-based organizations, health care providers, employers, legislators and anyone who interacts with potentially uninsured Vermonters play a vital role in informing the community about Green Mountain Care.

This toolkit is designed to help those who are talking to the uninsured to communicate effective messages about Green Mountain Care and encourage Vermonters without health coverage to apply. These resources include:

- ✓ Message from Governor Jim Douglas
- ✓ Overview of Green Mountain Care
- ✓ Introducing Catamount Health
- ✓ Overviews of Catamount Blue and MVP Catamount Choice
- ✓ Application resource contact information
- ✓ Program applications
- ✓ Tips for talking about income eligibility
- ✓ Fact sheet on uninsured Vermonters
- ✓ Green Mountain Care talking points
- ✓ Frequently asked questions
- ✓ Tips for conducting outreach
- ✓ Template newsletter article
- ✓ Outreach PowerPoint presentation
- ✓ Informational PowerPoint presentation
- ✓ Instructions to order or download Green Mountain Care materials, including poster, brochure, magnet and online Web button

We hope this Outreach Toolkit will help you conduct outreach and let all uninsured Vermonters know that there may be a Green Mountain Care health coverage program for them. If you have other questions about the most effective ways to reach the uninsured in Vermont or about the content of this toolkit, please contact the Office of Vermont Health Access at 802-879-5900. You can also visit the Green Mountain Care Web site at www.GreenMountainCare.org.

OVERVIEW OF 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 coverage for health services such as doctor visits, hospitalizations, emergency care, checkups, screenings, prescription medicines, immunizations and more. Green Mountain Care programs offer no or low co-payments and premiums to keep out-of-pocket costs reasonable.

Catamount Health

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 and is offered, in cooperation with the state of Vermont, by Blue Cross Blue Shield Vermont and MVP Health Care. Depending on your income, you may also receive help paying your premiums.

Benefits include doctor visits, checkups and screenings, hospital visits, emergency care, chronic disease care, prescription medicines and more. Catamount Health is designed for Vermonters age 18 or older and families who are not eligible for existing state-sponsored coverage programs, and who have been uninsured for 12 months or more or have recently lost their insurance because of a life change such as a divorce or loss of a job (go to www.GreenMountainCare.org for a complete list of exceptions to this 12-month rule).

Employer-Sponsored Insurance Premium Assistance

Employer-Sponsored Insurance Premium Assistance is for adults who have been uninsured for 12 months or more (certain exceptions apply). You can get help paying your employer's health insurance premium, depending on your income.

Dr. Dynasaur

Dr. Dynasaur is a program that provides low-cost or free health coverage for children, teenagers under age 18 and pregnant women. Eligibility is based on family income and benefits include doctor visits, prescription medicines, dental care, skin care, hospital visits, vision care, mental health care, immunizations and special services for pregnant women such as lab work and tests, prenatal vitamins and more.

Medicaid

Medicaid is a health insurance program that provides low-cost or free coverage for low-income children, young adults under age 21, parents, pregnant women, caretaker relatives, people who are blind or have disabilities, and those ages 65 and older. In some cases, even those Vermonters enrolled in Medicare may also be eligible. Eligibility is based on your income and resources (e.g., cash, bank accounts). Medicaid covers most health care services such as doctor visits, hospital care, prescription medicines, vision and dental care, long-term care, physical therapy and more.

Vermont Health Access Plan (VHAP)

VHAP is a health insurance program for low income uninsured adults 18 years and older, who have been uninsured for 12 months or have recently lost their insurance because of a life change such as a divorce or loss of a job (go to www.GreenMountainCare.org for a complete list of exceptions to this 12-month rule).

VHAP covers a wide range of services including hospital care, prescription medicines, mental health care and doctor visits. Monthly premiums for your VHAP coverage are based on your household income. Or you may get state assistance instead to help pay for the monthly portion of your employer's health plan.

Prescription Assistance

The state of Vermont has several prescription assistance programs to help uninsured Vermonters and those with insurance such as Medicare pay for prescription medicines based on your income, disability status and age. These programs include VPharm, VHAP-Pharmacy, VScript and Healthy Vermonters.

CATAMOUNT HEALTH

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) 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.



CATAMOUNT BLUE AND MVP CATAMOUNT CHOICE OVERVIEWS

To download the Catamount Blue and MVP Catamount Choice overviews, go to the [Outreach Toolkit](#) section within the [Outreach Center](#) on the Green Mountain Care Web site at www.GreenMountainCare.org.

APPLICATION RESOURCES

Following are several resources for guiding uninsured Vermonters on how to apply for Green Mountain Care Programs.

Where to Apply

Green Mountain Care

Health Access Member Services (MAXIMUS)

www.GreenMountainCare.org

Phone: 1-800-250-8427

TDD: 1-888-834-7898

Catamount Blue

Blue Cross Blue Shield of Vermont (BCBSVT)

P.O. Box 186

Montpelier, VT 05601-0186

Phone: 1-888-445-5805

www.bcbsvt.com/catamount

MVP Catamount Choice

MVP Health Care

625 State Street

P.O. Box 2207

Schenectady, NY 12301-2207

Phone: 1-888-687-6277

www.mvpvermont.com/member/#viip

Other State Resources

Office of Health Care Reform

Vermont Agency of Administration

109 State Street

Montpelier, VT 05609

Phone: 1-802-828-1354

www.hcr.vermont.gov

Vermont Department of Labor

5 Green Mountain Drive

P.O. Box 488

Montpelier, VT 05601-0488

Phone: 802-828-4344

www.labor.vermont.gov/

GREEN MOUNTAIN CARE PROGRAM APPLICATIONS

This section includes an overview of applications for the Green Mountain Care programs. These applications can be downloaded online in the [Applications](#) section of the Green Mountain Care Web site at www.GreenMountainCare.org. **If you have questions about any of these applications, please call Green Mountain Care at 1-800-250-8427.**

Following is an overview of each application:

Application for Health Care Programs and WIC (includes Catamount Health Premium Assistance)

Complete this application for:

- **Catamount Health Premium Assistance**
 - If you are unsure whether to apply for Catamount Health Premium Assistance or Catamount Health, please fill out this application.
- **Vermont Health Access Plan (VHAP)**
- **Dr. Dynasaur**
- **Prescription Assistance**
 - Includes VHAP-Pharmacy, VScript, VPharm and Healthy Vermonters.
 - If you are only applying for Prescription Assistance, please instead use the "Pharmacy Programs Application."

Catamount Health Application (for applicants NOT applying for Premium Assistance)

Complete this application for:

- **Catamount Health** (without premium assistance)
 - If you believe you qualify for Premium Assistance, please complete the "Application for Health Care Programs and WIC."

Application for Health Care Assistance

Complete this application for:

- **Medicaid**
 - Although this application can also be used to apply for Catamount Health Premium Assistance, Vermont Health Access Plan (VHAP), Dr. Dynasaur and/or Prescription Assistance, it requires more detailed information than necessary.

Pharmacy Programs Application

Complete this application for:

- **Prescription Assistance**
 - This application is only for Prescription Assistance programs including VHAP-Pharmacy, VScript, VPharm and Healthy Vermonters.

TALKING ABOUT INCOME ELIGIBILITY

With the introduction of Catamount Health to the Green Mountain Care family of health coverage programs, uninsured Vermonters now have more health coverage options than ever before. To determine which Green Mountain Care program will best fit the situation of each uninsured Vermonter, income eligibility guidelines have been set for each program in accordance with the Federal Poverty Level (FPL).

Below is a chart of the 2008 FPL broken down by family size and yearly/monthly income in dollar figures as well as a chart that shows what the FPL requirements are for each Green Mountain Care program. These charts can help you talk to uninsured Vermonters in terms that will make sense to them. In general, when talking about income eligibility, you should talk in terms of actual dollar figures (monthly income preferable) rather than the percent of the FPL that each program income eligibility guideline is based on.

The 2008 FPL guidelines are below; these will change in January 2009. To find the most current FPL, go to <http://aspe.hhs.gov/poverty/index.shtml>. Also, please note that when determining eligibility for the Medicaid program, other factors in addition to income are considered.

2008 Federal Poverty Level By Family Size, Monthly Income and Yearly Income								
Family Size	Yearly/ Monthly Income for 100% FPL	Yearly/ Monthly Income for 150% FPL	Yearly/ Monthly Income for 185% FPL	Yearly/ Monthly Income for 200% FPL	Yearly/ Monthly Income for 250% FPL	Yearly/ Monthly Income for 300% FPL	Yearly/ Monthly Income for 350% FPL	Yearly/ Monthly Income for 400% FPL
1	\$10,452/ \$871	\$15,684/ \$1,307	\$19,344/ \$1,612	\$20,904/ \$1,742	\$26,136/ \$2,178	\$31,356/ \$2,613	\$36,576/ \$3,048	\$41,808/ \$3,484
2	\$14,052/ \$1,171	\$21,084/ \$1,757	\$26,004/ \$2,167	\$28,104/ \$2,342	\$35,136/ \$2,928	\$42,156/ \$3,513	\$49,176/ 4,098	\$56,208/ \$4,684
3	\$17,652/ \$1,471	\$26,484/ \$2,207	\$32,664/ \$2,722	\$35,304/ \$2,942	\$44,136/ \$3,678	\$52,956/ \$4,413	\$61,776/ \$5,148	\$70,608/ \$5,884
4	\$21,252/ \$1,771	\$31,884/ \$2,657	\$39,324/ \$3,277	\$42,504/ \$3,542	\$53,136/ \$4,428	\$63,756/ \$5,313	\$74,376/ \$6,198	\$85,008/ \$7,084
5	\$24,852/ \$2,071	\$37,284/ \$3,107	\$45,984/ \$3,832	\$49,704/ \$4,142	\$62,136/ \$5,178	\$74,556/ \$6,213	\$86,976/ \$7,248	\$99,408/ \$8,284
6	\$28,452/ \$2,371	\$42,684/ \$3,557	\$52,644/ \$4,387	\$56,904/ \$4,742	\$71,136/ \$5,928	\$85,356/ \$7,113	\$99,576/ \$8,298	\$113,808/ \$9,484

Green Mountain Care Program	Catamount Health	Dr. Dynasaur	Medicaid	VHAP	Prescription Assistance
Income Eligibility Guidelines	Above VHAP FPL eligibility; between VHAP eligibility and 300% FPL for premium assistance*	Children up to and including 300% FPL; pregnant women up to and including 200% FPL	Below VHAP FPL eligibility plus other resource tests; varies by household size and county of residence	Up to and including 185% FPL for adults with children; up to and including 150% FPL for adults without children*	Income eligibility guidelines vary by program*

*** Applicants may still qualify if their monthly income is up to \$200 per month higher than the FPL if they have earned income and/or child care expenses.**

TALKING ABOUT GREEN MOUNTAIN CARE

Communicating effectively about Green Mountain Care is one of the most important ways to reach out to and enroll uninsured Vermonters. Here are a few general tips to keep in mind when talking about Green Mountain Care programs:

- **Keep it simple.** Many of us aren't sure what the Federal Poverty Level (FPL) is or what "assets" are. When possible, find ways to make the details of the plans simple. For example, when talking about income eligibility, discuss monthly income levels if someone is a seasonal employee or has multiple jobs.
- **It takes years to become an expert.** Green Mountain Care consists of many different programs with varying eligibility, state and federal requirements and benefits. It's OK to not have all the answers. Use the resources provided in this toolkit to become familiar with the programs. If you don't know the answer to a question, refer people to the Green Mountain Care Web site at www.GreenMountainCare.org or encourage them to call 1-800-250-8427.
- **Be sensitive to concerns.** Many uninsured Vermonters have a lot of anxiety about not having health coverage for various reasons including costs, putting off needed care or the fear of accident or illness. When talking to them, convey that there may something for them, no matter how much they earn.
- **Convey effective messages.** Messages to uninsured Vermonters should be clear, consistent, persuasive and credible. Focus groups with uninsured Vermonters showed that the following words and concepts work well with them:
 - Any reference to Vermont
 - "Comprehensive"
 - "Quality"
 - A list of health services covered with mention of possible costs
 - A mention of reasonable premiums and co-payments
 - "Regardless of income"
 - "For working Vermonters who can't get coverage or afford it through their jobs"
 - "Minor health problems can turn into major problems"
 - Peace of mind
 - Inclusive lists of people who can enroll in Green Mountain Care
- **Avoid using conditional or discouraging words.** Focus groups with uninsured Vermonters also revealed that conditional language (e.g., "may be eligible," "for those who qualify") should be avoided as well as language that suggests they have limited choices.
- **Always include the Green Mountain Care phone number and Web site address.** When communicating about Green Mountain Care, be sure that you are giving out the phone number and Web site address in case people have questions you can't answer or want to learn more on their own time. The Web site address is www.GreenMountainCare.org and the phone number is 1-800-250-8427.
- **Capture contact information.** If someone you are talking to expresses interest in Green Mountain Care or can't talk to you at that moment, be sure to capture their contact information or have them send in the prepaid postcard attached to the brochure to request an application. They can also provide their contact information on the Green Mountain Care Web site when they complete the Screening Tool and someone will contact them.

FACT SHEET: UNINSURED VERMONTERS

Overview¹

- More than 65,000 (10 percent) of Vermont residents are uninsured, including about 7,000 (5 percent) of Vermont children.
- Nearly 30,000 Vermonters between the ages of 18 and 34 are uninsured.
- Most of the uninsured have incomes of less than \$41,300 for a family of four.
- The length of time for uninsured Vermonters varies:
 - Thirty percent have been uninsured for one to five years.
 - Thirty-five percent have been uninsured for five or more years.
- More than half (51 percent) of the uninsured are eligible for Medicaid, Dr. Dynasaur or VHAP but not enrolled.

Consequences of Being Uninsured²

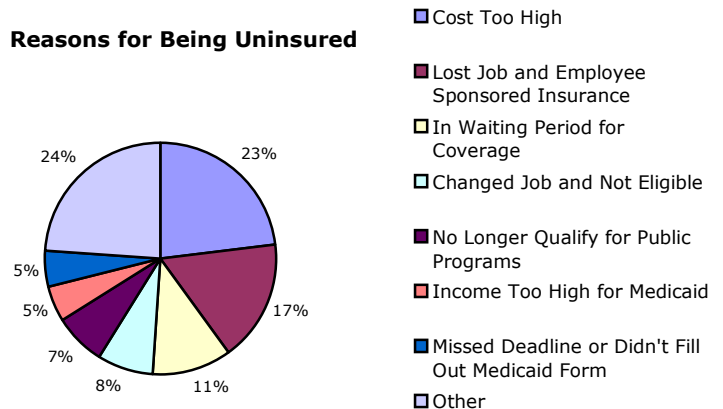
- Thirty percent of uninsured children and 40 percent of uninsured adults did not see a health care professional in the past year.
- Forty-five percent of uninsured children did not see a physician for routine care (compared to 7 percent of insured children).
- The uninsured are more likely to delay needed medical care due to cost compared to those who have health coverage.
 - Two percent of the insured delayed medical care compared to 21 percent of the uninsured.

Health Coverage Trends in Vermont

- More than 90 percent of Vermonters are currently insured, and 95 percent of Vermont children are insured.³
- Vermont ranks 11th in the country for the percentage of the population that has health insurance.⁴

Estimated Uninsured Vermonters by Age, 2007		
Age	Number Uninsured	Percent Uninsured
0-9	2,643	4%
10 to 17	4,793	7%
18 to 24	12,721	20%
25 to 34	14,915	23%
35 to 49	19,579	30%
50 to 64	10,328	16%
65 and older	436	<1%
Total (0 to 64)	65,416	100%

Reasons for Being Uninsured



¹ Estimates based on the 2005 Vermont Household Health Insurance Survey.

² Ibid.

³ Ibid.

⁴ U. S. Census, "Income, Poverty and Health Insurance Coverage in the United States: 2006."
http://www.census.gov/hhes/www/hlthins/hlthin06/p60no233_table8.pdf

GREEN MOUNTAIN CARE TALKING POINTS

Below are suggested talking points for communicating to the uninsured about the Green Mountain Care program that will best fit their situation.

The Uninsured in Vermont

- Vermont's goal is to insure 96 percent of Vermonters by 2010 with new and existing health care coverage programs through Green Mountain Care.
- There are more than 65,000 uninsured people living in the state of Vermont which includes children, adults, seniors, pregnant women and many working families.
- Currently, 90 percent of Vermonters are insured, including 95 percent of Vermont children.

Green Mountain Care

- Green Mountain Care is the state of Vermont's family of low-cost and free health coverage programs for uninsured Vermonters.
- Green Mountain Care provides uninsured Vermonters with access to quality, comprehensive health care coverage at a reasonable cost.
- There may be a program for you, no matter how much you earn.
- Some of the programs you know – such as Dr. Dynasaur, VHAP and Medicaid – and some are new, like Catamount Health, Catamount Health Premium Assistance and Catamount Health Employer-Sponsored Insurance Premium Assistance. Prescription assistance is also available to uninsured Vermonters and those with insurance such as Medicare.
- Together, they equal the most comprehensive group of state-based health coverage programs Vermont has ever seen.
- Green Mountain Care programs provide coverage for health care services doctor visits, hospitalizations, emergency care, checkups, screenings, prescription medicines, immunizations and more.
- If you're uninsured, there has never been a better time to check out your health coverage options. Call 1-800-250-8427 or go to www.GreenMountainCare.org today.

Additional Talking Points

- From a serious accident to an unexpected illness to a minor injury, you just can't predict what might be around the corner. Green Mountain Care is there to make sure Vermonters have access to quality, comprehensive health care at a reasonable cost in case of accidents or illnesses, big or small.
- Accidents happen every day, even when you're young and healthy. When you are uninsured, you can't always afford to go to the doctor when you need to. And sometimes, minor health issues can turn into major problems.
- Green Mountain Care provides quality health coverage to make sure you get the care you need when you need it.

Catamount Health

- Introducing Catamount Health, a new health insurance plan which opened for enrollment on October 1, 2007.
- Catamount Health offers comprehensive, quality health coverage at a reasonable cost no matter how much you earn and is offered, in cooperation with the state of Vermont, by Blue Cross Blue Shield of Vermont and MVP Health Care. You can also get help to pay your premiums based on your income.
- Benefits include doctor visits, checkups and screenings, hospital visits, emergency care, chronic disease care, prescription medicines and more.
- Catamount Health is designed for Vermonters who have been uninsured for at least 12 months or have recently lost their insurance because of a life change such as a divorce or loss of a job (other exceptions apply).

- You must be age 18 or older to purchase Catamount Health, however family plans are available to those who are not eligible for existing state-sponsored coverage programs.

Dr. Dynasaur

- Dr. Dynasaur is a program that provides low-cost or free health coverage for children, teenagers under age 18 and pregnant women.
- Eligibility for Dr. Dynasaur is based on your family's income.
- Benefits include doctor visits, prescription medicines, dental care, skin care, hospital visits, vision care, mental health care, immunizations and special services for pregnant women such as lab work and tests, prenatal vitamins and more.

Medicaid

- Medicaid is a health insurance program that provides low-cost or free coverage for low-income children, young adults under age 21, parents, pregnant women, caretaker relatives, people who are blind or have disabilities, and those age 65 and older. In some cases, those enrolled in Medicare may also be eligible for Medicaid.
- Eligibility for Medicaid is based on your income and resources (e.g., cash, bank accounts, etc.).
- Medicaid covers most health care services such as doctor visits, hospital care, prescription medicines, vision and dental care, long-term care, physical therapy and more.

Vermont Health Access Plan (VHAP)

- VHAP is a health insurance program for low-income uninsured adults 18 years or older, who have been uninsured for 12 months or more or have recently lost their insurance because of a life change such as a divorce or loss of a job (other exceptions apply).
- VHAP covers a wide range of services including hospital care, mental health care and doctor visits.
- Monthly premiums for your VHAP coverage are based on your household income.
- You also may get state assistance instead to help pay for the monthly portion of your employer's health plan if you are not already enrolled in it.

Prescription Assistance

- Vermont has several prescription assistance programs to help uninsured Vermonters and those with insurance such as Medicare pay for prescription medicines based on your income, disability status and age. These include:
 - VPharm which assists Vermonters age 65 and older and people of all ages with disabilities who are enrolled in Medicare Part D with paying for prescription medicines.
 - VHAP-Pharmacy which helps Vermonters age 65 and older and people with disabilities who are not enrolled in Medicare pay for eye exams and prescription medicines for short-term and long-term medical problems and has an affordable monthly premium.
 - VScript which helps Vermonters age 65 and older and people of all ages with disabilities who are not enrolled in Medicare pay for prescription medicines for long-term medical problems. There is also an affordable monthly premium based on your income.
 - Healthy Vermonters which provides a discount on short-term and long-term prescription medicines. There are no monthly premiums and eligibility is based on your family income.

GREEN MOUNTAIN CARE FREQUENTLY ASKED QUESTIONS

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 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 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. 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. Dynasaur

1. What is Dr. Dynasaur?

Dr. Dynasaur 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. Dynasaur?

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 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.

TIPS FOR CONDUCTING OUTREACH

Following is a list of suggested outreach strategies to spread the word in your community about Green Mountain Care. Remember, the key to reaching uninsured Vermonters is to reach them where they live, work and play. Also think about leveraging limited resources and develop a coordinated strategy wherever and whenever possible.


Also included in this toolkit and on the Green Mountain Care Web site are materials that can help you conduct outreach. These materials can be found in the [Outreach Materials](#) section of this toolkit and in the [Outreach Center](#) on the Green Mountain Care Web site at www.GreenMountainCare.org.

- **Work with local community clubs and organizations.** The YMCA, Boys & Girls Club, Boy Scouts and Girl Scouts are good places to reach parents and their kids. Contact community coordinators about posting fliers on the bulletin board, distributing brochures alongside other information for parents, including information in newsletters and mailings to parents, and handing out materials at events.
- **Reach out to businesses.** Employers can serve as powerful spokespersons in telling their employees about Green Mountain Care. Be sure to contact local businesses and ask that they hang posters in their offices and include brochure information in their newsletters and pay stubs. Offer to set up an informational meeting with the person who manages the benefits for their employees and come prepared to talk about Green Mountain Care and hand out information about how their employees can enroll.
- **Check out your local library.** The library is a great way to reach parents and their kids. Check to see if you can distribute brochures and put up posters in your library zone. Work with the state to determine the best way to disseminate information through your local library.
- **Just what the doctor ordered.** One of the best ways to get information to uninsured Vermonters about Green Mountain Care is to give them information at the time they are receiving medical care, either at a doctor's office, a local community clinic or the emergency room of a hospital. Identify the local health care providers in your community and work with them to hand out information about Green Mountain Care.
- **Teach others how to talk to the uninsured.** Included in this toolkit is a PowerPoint presentation about Green Mountain Care which includes an overview of the programs, ideas for outreach and tips for talking to the uninsured. Use this presentation to inform your organization or others who may be interested in reaching the uninsured about Green Mountain Care.
- **Everybody's got to eat.** Whether it's the local family diner, the coffee shop around the corner or the new restaurant that opened, ask store managers if they can display information about the program near their cash registers.
- **A little faith goes a long way.** Contact faith leaders and their congregants and ask them to include information about Green Mountain Care in their bulletins and programs and to speak about Green Mountain Care in their sermons.

Don't forget the neighbors!

Sometimes the easiest people to reach live just across the street! Your next-door neighbors are involved in a variety of organizations and clubs. Be sure to ask them if they'd be willing to share information about Green Mountain Care with their groups.

- **Include information in your organization’s communication materials.** Included in this Outreach Toolkit is a template newsletter article that you can tailor to your organization and include in listservs, e-newsletters or print publications. The template newsletter can be found in the [Outreach Materials](#) section of this toolkit and an electronic version can be accessed in the [Outreach Center](#) of the Green Mountain Care Web site so you can tailor it to your organization.
- **Milk anyone?** Grocery stores and convenient stores are great locations to hang posters and distribute brochures. Talk to the local store manager and ask them to help you distribute materials in their stores and to host on-site enrollment events.
- **Go to the seasonal festivals and fairs.** What better way to reach Vermonters than at a festival? These annual events attract lots of people and are great places to hand out information about Green Mountain Care.
- **Focus on outreach and enrollment during the back-to-school season.** Encourage parents to put enrolling kids at the top of the back-to-school checklist by letting them know that their kids may be eligible for a Green Mountain Care program. You can also work with local businesses where parents will shop for school supplies and clothing to hand out information about Green Mountain Care. *Note:* The Vermont Department of Health (VDH) works closely with Vermont public schools to disseminate information about health coverage for kids. Please contact your local office of the VDH before reaching out to schools directly to coordinate outreach efforts. VDH local offices can be found here: http://healthvermont.gov/local/district/district_office.aspx.
- **Plan a health and enrollment fair.** Work with your local community health providers and other community partners to plan a health and enrollment fair for families. Health fairs can include services such as on-site enrollment, immunizations, mobile health units, health screenings and entertainment for families. Ideal locations for health fairs include:
 - Hospitals
 - Community health centers
 - Schools
 - Shopping centers or malls
 - Local stadium or sporting event venue
 - Store parking lot
 - Places of worship
- **Let’s go shopping!** Discount clothing stores can put up posters and display information about Green Mountain Care during the back-to-school season.
- **Promote the Green Mountain Care Web site.** If you work for an organization that has a Web site where potentially uninsured individuals may visit, promote the Green Mountain Care Web site by adding a Green Mountain Care Web button to the home page of your Web site. Instructions for accessing and posting this Web button can be found on the Green Mountain Care Web site in the [Outreach Center](#) at www.GreenMountainCare.org.
- **Making the grade.** College and university students and recent graduates are in need of health coverage options as they head into the “real world.” Ask school and career counselors to give information about Green Mountain Care to graduating and recently graduated students. Also, work with the school to include information in the campus newspaper, and display information in common areas such as the cafeteria and student union.



Here’s a bright idea.
Join with the local utility company and encourage them to include brochures in their mailings.

- **Location, location, location.** The best way to distribute information about Green Mountain Care is to go to places where potentially uninsured Vermonters may be. Some of these locations have been mentioned, but here is a comprehensive list of where you can disseminate information throughout your community:

Health Provider Locations

- Doctor offices
- Community clinics
- Free clinics
- Hospitals
- Dentists offices
- Eye care providers
- Health Fairs

Community Activities/Events

- State and county fair
- Festivals
- Sporting events
- Summer camps for kids
- Farmers markets
- Religious gatherings and celebrations

Retail/Service Stores

- Grocery stores
- General stores
- Convenience stores
- Pharmacies
- Shopping centers
- Clothing stores
- Discount stores
- Office supply/school supply stores
- Bookstores
- Outlet malls
- Restaurants
- Home improvement/farm equipment stores
- Outdoor retailer stores
- Health centers/gyms

Education-related Institutions

- School functions
- Colleges
- Universities
- Career centers

Family-Friendly Locations

- Libraries
- Community centers
- Recreation centers
- Community social service centers
- Local churches

OUTREACH MATERIALS

Included in this section are materials that can help you reach uninsured Vermonters about Green Mountain Care. For ideas on how to use these outreach materials, visit the [Tips for Conducting Outreach](#) section of this toolkit. These materials are available to order or download from the [Outreach Center](#) on the Green Mountain Care Web site at www.GreenMountainCare.org and include:

- **Template Newsletter Article** – This newsletter article can be tailored to your organization and sent out through listservs, e-newsletters or print publications announcing Green Mountain Care.
- **Green Mountain Care PowerPoint Presentation** – This PowerPoint presentation can be used to provide an overview of Green Mountain Care and how to reach the uninsured. To access an electronic version of the PowerPoint presentation, access the online Outreach Toolkit in the [Outreach Center](#) of the Green Mountain Care Web site.
- **Green Mountain Care Brochure** – This brochure encourages uninsured Vermonters to visit the Green Mountain Care Web site or call 1-800-250-8427 to find out information or learn how to apply. It features a pre-paid postcard that can be detached and mailed in to request an application.
- **Green Mountain Care Magnet** – This magnet includes the Green Mountain Care Web site and phone number and can be distributed at various locations.
- **Green Mountain Care Poster** – This poster encourages uninsured Vermonters to check out their health coverage options by visiting the Green Mountain Care Web site or calling 1-800-250-8427.
- **Green Mountain Care Web Button (for online use)** – This Web button can be posted to Web sites to encourage uninsured Vermonters to check out the Green Mountain Care Web site by clicking on the Web button. When they click on the Web button, this directs them to the Green Mountain Care Web site. Instructions for using and accessing this Web button can be found in the [Outreach Center](#) on the Green Mountain Care Web site at www.GreenMountainCare.org.
- **Green Mountain Care Materials Order Form** – Use this order form to place orders for Green Mountain Care brochures, posters and magnets. Just fill in the information and follow the instructions for submitting your order.

TEMPLATE NEWSLETTER ARTICLE

INSTRUCTIONS: Customize this newsletter by filling in the [BRACKETS] and include it in your organization's listservs, e-newsletters and print publications. To access an electronic copy of this newsletter, go to the [Outreach Center](#) on the Green Mountain Care Web site. Remember to delete this box before using. **NOTE:** The quote from Governor Douglas has been approved and should not be altered in any way.

State of Vermont Announces Launch of Green Mountain Care

Family of Programs Offer Quality, Comprehensive Coverage for Uninsured Vermonters

The state of Vermont announced the launch of Green Mountain Care, a family of low-cost and free health coverage programs for uninsured Vermonters. Green Mountain Care now provides uninsured Vermonters with access to quality, comprehensive health care coverage at a reasonable cost.

"With the passage of the 2006 Health Care Affordability Act, we made a commitment to cover more uninsured Vermonters than ever before," said Governor Jim Douglas. "I am proud to announce Green Mountain Care which provides quality, comprehensive health coverage to uninsured Vermonters, no matter how much they earn."

Green Mountain Care programs provide coverage for health care services including doctor visits, hospital visits and emergency care, check ups, prescription medicines, chronic disease care, immunizations, mental health care and more.

"From a serious accident to an unexpected illness to a minor injury, you just can't predict what might be around the corner," said [ORGANIZATION SPOKESPERSON]. "Green Mountain Care is there to make sure uninsured Vermonters have access to health care in case of accidents or illnesses, big or small."

Green Mountain Care programs include:

- **Catamount Health** – for adults who have been uninsured for 12 months or more (certain exceptions apply). Catamount Health also offers help with paying premiums depending on your income. Family plans are also available through Catamount Health.
- **Employer-Sponsored Insurance Premium Assistance**
Employer-Sponsored Insurance Premium Assistance is for adults who have been uninsured for 12 months or more (certain exceptions apply). You can even get help paying your employer's health insurance premium, depending on your income.
- **Dr. Dinosaur** – for children, teenagers and pregnant women.
- **Vermont Health Access Plan (VHAP)** – for adults who have been uninsured for 12 months or more (certain exceptions apply). VHAP also offers assistance with paying your employer's premiums depending on your income.
- **Medicaid** – for low-income children, young adults under age 21, parents, pregnant women, caretaker relatives, people who are blind or have disabilities, and those age 65 and older; eligibility is based on income and resources (e.g., bank accounts, vehicles).
- **Prescription Assistance** – prescription assistance programs, such as VPharm, VHAP-Pharmacy, VScript and Health Vermonters, help uninsured Vermonters and those with insurance such as Medicare pay for prescription medicines.

If you or someone you know is uninsured, go to www.GreenMountainCare.org or call **1-800-250-8427** to learn more.



GreenMountainCare
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www.GreenMountainCare.org

1-800-250-8427

TDD: 1-888-834-7898