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## 2019 Health Enrollment Guidelines

Dear VACEPlus Employer, Broker, and Chamber:

Please note that with the addition of health plans to our 2019 insurance offerings, there are several important changes to be aware of. Most importantly, employers who are purchasing our health plans should understand that their monthly invoice will come directly from BlueCross BlueShield of VT (BCBSVT) and payments should be remitted back to BCBSVT. All enrollment and change forms, however, should continue to be sent directly to VACE. VACE will process and maintain all enrollment information and will communicate the data securely and electronically to BCBSVT for billing purposes. Any employer purchasing our dental and/or vision plans will receive a monthly invoice for those premiums directly from VACE.

### New Group Eligibility Requirements:

- Must be a VT business with between 1 and 100 employees
- Must be an active member in a Chamber of Commerce participating in the VACCE association (list of eligible chambers attached) – contact the Chamber directly for membership info
- Must maintain workers' compensation insurance, and upon request, provide policies evidencing this coverage
- Note: If offering VACE health plans to employees, an employer cannot also offer any other Exchange or Association health plan

New Group Required Documentation: *All new and existing group paperwork must be submitted to the VACE office no later than Friday, December 14<sup>th</sup>.*

- Group enrollment agreement(s)
- Individual enrollment form(s)
- Proof of business (VT Quarterly Wage Report and completed W9)
  - Sole Proprietors without an EIN may submit a copy of the Schedule C from their IRS 1099 Income Tax Form
- Binder check(s) for first month's estimated premium made out to BlueCross BlueShield of VT, but submitted to VACE office along with enrollment paperwork

### Enrollment Guidelines:

- Any employee may enroll in a VACE plan during annual open enrollment effective January 1<sup>st</sup>. After that time, new enrollees must have a qualifying event such as a new hire, rehire, change in full-time status, loss of coverage, marriage, birth, etc.

- Eligible dependents include: employee's legal spouse, domestic partner, or civil union, children less than 26 years old (this includes natural children, adopted children, or stepchildren living with employee). Employees cannot pick and choose dependents; if they choose to cover one eligible dependent they must cover all.
- Any group that leaves the VACEPlus Insurance program will not be eligible to return for 18 months.

#### Enrollment Procedures:

- All enrollment and change forms for health plans should be submitted directly to VACE on the appropriate forms via email, fax, or USPS. No changes should be made by an employer directly with BCBSVT – either online or otherwise. Employers should **NOT** use the enrollment functionality on BCBSVT's Employer Resource Center as this will interfere with the established enrollment process for VACE.
- The employee enrollment form now includes a field for Primary Care Physician (PCP) and their 9-digit NPI. The employee must designate a registered PCP for themselves, as well as for each dependent, and note the provider name(s) and corresponding NPIs on their enrollment form. **VACE will not process any enrollment form missing the PCP and/or NPI information.** Please visit [www.bcbsvt.com/find-a-doctor](http://www.bcbsvt.com/find-a-doctor) to look up each employee and their dependent's PCP and corresponding NPI.
- All health invoices will come directly from BlueCross BlueShield and payments should be remitted back to BCBSVT. Any health premium payment submitted to VACE will be returned and may cause delinquency of your account with BCBSVT.
- For any employee terminating their health plan – please note that retro-terminations are no longer allowable. If VACE receives notice from an employer that an employee was terminated in the month prior, we can not terminate this employee until the end of the current month and you will be responsible for the entire month's premium. It is important to notify VACE immediately when you know in advance that an employee will be terminating their plan.

#### Note Regarding Medicare:

- Under the new Association Health Plan regulations, the VACE plan is now considered large-group. This means that the VACE/BCBSVT plans will be the primary insurance for employees aged 65 or older. (These employees may still wish to have Parts A & B of Medicare and should contact the Social Security Administration.)