

***DIRECTIONS FOR APPLYING FOR CATAMOUNT HEALTH
AND CATAMOUNT HEALTH PREMIUM ASSISTANCE***

STEP 1: Find out if you are eligible for Catamount Health* with premium assistance. See the [Income Eligibility Chart](#) on the reverse side for more information.

STEP 2: If you believe you are eligible for Catamount Health with premium assistance, fill out the *Application for Health Care Programs and WIC* for you and your household*. If your income is close to or below the guidelines on the chart, you should apply. Please include a cover letter describing any situation not indicated on the application like how you lost your health insurance and what your income will be, if different from the past 30 days and why. This is important for correct processing of your eligibility, premium and application. On page 6 there is a space where you must sign the application and under is the address to send the application to. Now continue to Step 3.

If you believe you are NOT eligible for premium assistance because your gross household income is clearly above the income threshold, or you are on a high-deductible plan* you can apply for Catamount Health directly to either Blue Cross Blue Shield or MVP by filling out the *Catamount Health: Application and Change Form*. It is **up to you to** decide which Catamount Health plan to enroll in. For details on the two versions of Catamount Health, go to www.greenmountaincare.com Finally, mail your application to the insurer you choose at the address on the application with your first premium payment to speed up the enrollment process. The insurer then starts processing your application and you will not need to complete the rest of the steps on this page. **Those on high-deductible plans please keep track of when you apply so you know when you can start applying for premium assistance with the state after the first year.**

STEP 3: If you applied for Catamount Health with premium assistance, you should get a letter back within 2 weeks with a decision from the state. Depending on your income, you may be found eligible for either Catamount Health, VHAP or Medicaid. Regardless of what program that you are found eligible for, you will need to show proof of citizenship and identification.* The letter will tell you how to do this.

STEP 4: Once you've met the identification and citizenship requirements you should get a notice about the program(s) in which you and other family members are approved for. If your employer offers health insurance its employees, the state will send you an ESIA* form. You will need to have your employer fill out this out and you will have to send it back to the state as directed.

STEP 5: Any other information that the state needs will be requested during this time. You will then get a premium payment slip and notice from state. Pay the premium to state as soon as possible to not hold up the rest of the enrollment process.

STEP 6: Once your payment is processed, you will get a letter from the state with your CHAP ID number, the *Catamount Health: Application and Change Form*, and information about the two insurers who offer Catamount Health (Blue Cross Blue Shield and MVP). Fill out this form and send it to the provider of your choice. It is up to the individual to decide which version of Catamount Health to enroll in. Make sure to put the CHAP ID number on the application and attach a copy of the notice from the state with your CHAP ID number on it. If your completed application is received by the 20th of the month, you will be enrolled for coverage starting the first of the next month.

STEP 7: You will next receive ID cards and information about Catamount Health from the insurer you chose.

Keep careful track of all paperwork you send to the state, dates you mailed information out and all paperwork you receive during this process. If you wish to find out where your application is in this process, call the state at 1-800-250-8427. If you receive confusing or conflicting information, or think you have wrongly been denied coverage, please call Tiffany Silliman at 1-866-482-4723 to talk to someone for assistance.

***Key Terms**

Catamount Health: is a health care program for Vermont residents 18 and older who are currently uninsured or underinsured. There is no income limit for enrollment, there is only an income limit for receiving Premium Assistance from the state. To be eligible for Catamount Health, you must be uninsured for more than a year or have lost your insurance involuntarily — retirement, lost or quit a job, COBRA is no longer an option, through a divorce, death of a policy holder or leaving college.

Now anyone who has been on at least a \$10,000 deductible plan for a single person (or \$20,000 family plan) can immediately get onto Catamount Health at full cost for 12 months and after that they will qualify for premium assistance through the state. Catamount Health is offered, in cooperation with the state of Vermont, by Blue Cross Blue Shield and MVP.

Dr Dynasaur: is Medicaid for Vermont children under 18 and pregnant mothers up to a certain income level.

ESIA: Employer Sponsored Insurance Assistance is a program where the state will help you pay for your employer's plan if it has comparable coverage to Catamount Health. Once you send in this form the state will let you know if you will be enrolling in the employer's plan or Catamount Health.

Household: Includes yourself, a spouse or partner to a Civil Union, children, parents, and/or other relatives. If you are unmarried and living with someone with whom you share custody of a child, you are considered a household.

Medicaid: is for Vermont's children, young adults under age 21, parents, pregnant women, caretaker relatives, people who are blind or disabled, and those age 65 or older. You don't have to be uninsured to qualify for Medicaid.

Medicare: is a Health Insurance Program for people age 65 or older, disabled people under age 65, and people of all ages with End-Stage Renal Disease. If you are on Medicare you are not eligible for Catamount Health.

Proof of Citizenship: should this include identification too? the most common are a current or expired passport, or both a driver's license *and* a birth certificate. There are other options if an individual cannot produce any of these forms of identification.

VHAP is a state run health care program for Vermonters 18 and over who are under the income threshold for Catamount Health. Eligibility is similar to Catamount Health -- for those who have been uninsured for more than a year or have lost their insurance involuntarily — they retire, lose or quit their job, end COBRA, go to part-time, they get divorced or leave college. Having Medicaid or VHAP in the past 12 months does not count against you when determining if you meet the 12 month uninsured requirement. VHAP premiums range from \$0 to \$49 a month.

INCOME ELIGIBILITY CHART for ESIA and CHAP

# in Household	1	2	3	4	5	Cost Per Person
If your total monthly/yearly household income is:	\$1,742/ \$20,904	\$2,342/ \$28,104	\$2,942/ \$35,304	\$3,542/ \$42,504	\$4,142/ \$49,704	\$65/month with premium assistance
If your total monthly/yearly household income is:	\$1,960/ \$23,520	\$2,635/ \$31,620	\$3,310/ \$39,720	\$3,985/ \$47,820	\$4,660/ \$55,920	\$110/month with premium assistance
If your total monthly/yearly household income is:	\$2,178/ \$26,613	\$2,928/ \$35,136	\$3,678/ \$44,136	\$4,428/ \$53,136	\$5,178/ \$62,136	\$135/month with premium assistance
If your total monthly/yearly household income is:	\$2,395/ \$28,740	\$3,220/ \$38,640	\$4,045/ \$48,540	\$4,870/ \$58,440	\$5,695/ \$68,340	\$160/month with premium assistance
If your total monthly/yearly household income is:	\$2,613/ \$31,356	\$3,513/ \$42,156	\$4,413/ \$52,956	\$5,313/ \$63,756	\$6,213/ \$74,556	\$185/month with premium assistance
If your total monthly/yearly household income is:	Over \$2,613/ \$31,356	Over \$3,513/ \$42,156	Over \$4,413/ \$52,956	Over \$5,313/ \$63,756	Over \$6,213/ \$74,556	\$393/month no premium assistance

IMPORTANT: Households with income above maximum could be eligible once allowable income deductions are applied.

If you have any questions about this process, please call Tiffany Silliman at the Vermont Campaign for Health Care Security Education Fund toll free at **1-866-482-4723** or go to www.catamounthealth.org.

This information is prepared by the Vermont Campaign for Health Care Security Education Fund, a non-profit organization working to educate Vermonters about and helping them enroll in public health care programs. This information is intended help applicants. All final decisions about eligibility, premium assistance and benefits are made by the State of VT.