



Town of Hinesburg
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MEMORANDUM

TO: Selectboard & Town Staff
FROM: Renae Marshall
DATE: April 12, 2013
RE: Health Insurance Changes Anticipated January 1, 2014

Joe and I met with Pam VanDeursen & Larry Smith, VLCT Member Relations, to discuss the latest developments in response to the Federal Affordable Care Act and to develop a timeline between now and January 2014 outlining important decision points relevant to the Town and individual employees (and families).

Pam V. noted that one change that has occurred since she last spoke with the Town of Hinesburg is the option of the Town not sponsoring health insurance will most likely not be available.

Larry S. outlined the two options that will be available to the Town:

1.) *Town sponsors a carrier*

- Employee would choose plan they want under that carrier

2.) *Town sponsors a coverage type*

- Employees would choose carrier & plan

The Town will get one bill from the Exchange regardless of what carrier is used by employees. Opt-out can still be utilized.

Timeline

April

- Municipal Collective Bargaining & Health Reform workshop – April 16th, Barre Civic Center from 9:00 a.m. to noon or April 24th Rutland Free Library from 9:00 a.m. to noon.

May

- Regional Information Meeting held in Milton on May 15th (location/time TBD)

June - Sept

- Rates are set in July
- Additional informational meetings planned
- Joe & Renae will develop a matrix to compare financial plans and coverage between current and anticipated option(s).
- Selectboard will have to approve a financial plan & coverage for the Town

October

- Beginning October 1st, Town of Hinesburg (Municipality) goes on Vermont Health Benefit Exchange to set up the Town account.
 - Fill out information, census, indicate how Town will contribute toward employees premiums.
- VLCT is hoping to get State reps at Town Fair, w/computers set up, to assist Municipal officials with setting up their accounts.

November

- Beginning November 1st, employees go on Vermont Health Benefit Exchange and choose their plan.
 - Town can monitor (online) to ensure each employee signs up
- All employees must sign up by November 30, 2013

Blue Cross/Blue Shield and MVP are currently the two carriers that will be participating. Larry S. noted that there is a third potential carrier that is in the process of becoming a carrier (Coop – based out of Burlington). Larry S. also added that most likely there will not be a federal option.

Larry S. mentioned that in order to see the rates of the various plans, go to the Vermont Department of Financial Regulation page: *see link below*

Traditional Plans

Platinum, Silver, Gold, Bronze

Non-traditional (innovative plans)

Each carrier provides non-traditional plans outside of above mentioned plans. The state will pick up to two innovative plans per carrier.

Larry S. and Pam V. suggested the following work for the Town in preparation for determining what their defined contribution will be:

- 1.) Communicate to employees that the Town will be sponsoring insurance
- 2.) Attend Labor Relations meetings, Regional Meetings, etc.
- 3.) Review the various rates/plans:

<http://www.dfr.vermont.gov/sites/default/files/Premilinary%20Rates%20for%20VHC.pdf>