

**Joint Meeting of the Waterbury Select Board and  
Village Trustees  
August 14, 2013  
Main Street Fire Station**

Present: R. Ellis, K. Miller, C. Viens and C. Nordle, Select Board; P. H. Flanders, Village President; L. Sayah and N. Howell-Sherman, Trustees; W. Shepeluk, Municipal Manager; and C. Lawrence, Town Clerk.

Public: David Sichel, Deputy Director Risk Management Services – VLCT.

The meeting of both Boards was called to order at 7:05pm.

W. Shepeluk stated that small employers are transitioning to a new form of health insurance coverage, called the Vermont Health Connect. D. Sichel provided handouts and presented the material to the Boards.

Vermont is setting up a State exchange which is a marketplace for buying health insurance that will open on October 1, 2013. The exchange is available to employers with 50 or fewer employees in 2014.

**Accessing the Exchange:** The exchange is an online system for purchasing health insurance. There will also an option to utilize a call center, consumer assister, and insurance broker (for a fee).

**VHC Enrollment Process:** During the month of October, the employer sets up an account with the Vermont Health Connect. The employer must offer health insurance to all full-time employees as a condition for participation in VHC. The employer will designate choices, and how much money they are willing to contribute. In November, employees will set up VHC accounts, select a plan, and enroll. The coverage will be in place on January 1<sup>st</sup>.

**Plan Designs in the Exchange:** The coverage is the same for every plan in the exchange. What is different is how costs are shared between the insurer and subscriber. There are four different tiers of coverage that spell out how costs are shared.

There are two insurers that will be involved: Blue Cross and MVP.

There are some things in the plan design that are different, such as out of pocket maximums. There is a new rating tier – single parent with child(ren). There is a difference between carriers in that BCBS is national and MVP is regional only. The plans will offer pediatric vision and dental insurance.

**Employer and Employee Choice in the Exchange:** Employer will select the ‘choice’ model of plans (offering either one insurer or offering both BC/BS and MVP insurers) and how much they will contribute. The employee can select the plan, and can choose carrier if the choice model offered by the employer includes both insurers).

**How Many Employees?:** There are factors to consider in how to count employees, with regard to full-time, seasonal, and part-time.

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**VHC Common Renewal Date:** All plans in VHC will have a January 1 renewal date effective 1/1/2015.

D. Sichel also covered federal tax credits in the exchange for individuals and value of plans.

A lengthy discussion was held about employer options and the process. The Town could arrange to have navigators come to the municipal office to help employees enroll.

There was a discussion about considerations for keeping or dropping coverage.

The meeting adjourned at 9:20pm.

Respectfully submitted,

Carla Lawrence, Town Clerk

Approved on: August 19, 2013