

WHAT ARE CATAMOUNT HEALTH'S CO-PAYS AND CO-INSURANCE COSTS?

There is no prescription drug deductible. For other services, there are in-network deductibles of \$250 (single plan) and \$500 (family plan). After your deductible is met, you pay a co-insurance charge of 20% until you reach your out of pocket maximum. These out of pocket expenses are waived if you are in an approved chronic care management program. Catamount Health also has a \$10 office fee visit, and prescription drug co-pays of \$10 for generic brands, \$30 for preferred brands and \$50 for non-preferred brands.

WHO IS ELIGIBLE FOR VHAP OR MEDICAID?

Single Vermonters who gross less than \$1307/mo. or a single parent who grosses less than \$2167/mo., regardless of assets may be eligible for VHAP. VHAP has a 12-month waiting period similar to Catamount Health's with some exceptions. A child could get Dr. Dynasaur even if a parent's income is higher. Medicaid has its own rules and different income limits. Call to find out the income limits for other household sizes.

HOW MUCH DOES VHAP AND MEDICAID COST?

Both VHAP and Medicaid's premiums are based on income and range from free up to \$49 per month.



ARE YOU AN UNINSURED CAREGIVER?

**Who Can I Call
with Questions or
for an Application for
Catamount Health, VHAP
or Medicaid?**

**Call the State of Vermont
at 1-800-250-8427
or go to
www.greenmountaincare.org**

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**“You Take Care of
Others Every Day,
Now It’s Time to
Care for Yourself.”**

***What you need to know about
Catamount Health and VHAP.***



ARE YOU UNINSURED?

Then the state of Vermont may have Health Insurance for you.

WHAT IS CATAMOUNT HEALTH?

Catamount Health is the State of Vermont's newest health insurance plan for uninsured Vermonters. The cost and benefits of Catamount Health are determined by the state. Catamount Health is purchased through either Blue Cross Blue Shield or MVP. Vermonters under a certain income will receive Premium Assistance, a state subsidy for Catamount Health's monthly premiums.

WHO IS ELIGIBLE FOR CATAMOUNT HEALTH?

You are eligible for Catamount Health if you have been uninsured for 12 months OR you lost your insurance because you retired, lost or voluntarily quit your job, got divorced, left college, went to part-time, no longer choose to receive COBRA and some other reasons. You are also immediately eligible for Catamount Health if you are not in a group plan and you have had a deductible of at least \$10,000 for a single person plan or \$20,000 for a family plan

for the past 6 months. Vermonters with high deductible plans must pay the full price of Catamount Health, \$393/month, for 12 months before being eligible for Premium Assistance.

WHAT DOES CATAMOUNT HEALTH COVER?

Catamount Health covers hospitalization, prescription drugs, doctor visits for primary and specialty care, mental health and substance abuse treatment. For those applying by November 1, 2008, Catamount Health will cover all pre-existing conditions as well.

HOW MUCH DOES CATAMOUNT HEALTH COST?

Catamount Health's monthly premium is based on your household's monthly income only, not your assets. Below is a table with the individual premiums for Catamount Health. In addition, there are also co-payments, co-insurance, and deductibles (see reverse side for details). Out of pocket expenses are limited to \$800/year for an individual and \$1600/year for a family plan, not including premiums. A Catamount Health family plan is also available for \$1100.79/month.



# in household*	1	2	3	4	5	Cost per person
If your total monthly household income is:	\$1,742	\$2,342	\$2,942	\$3,542	\$4,142	\$65/mo
If your total monthly household income is:	\$1,960	\$2,635	\$3,310	\$3,985	\$4,660	\$110/mo
If your total monthly household income is:	\$2,178	\$2,928	\$3,678	\$4,428	\$5,178	\$135/mo
If your total monthly household income is:	\$2,395	\$3,220	\$4,045	\$4,870	\$5,695	\$160/mo
If your total monthly household income is:	\$2,613	\$3,513	\$4,413	\$5,313	\$6,213	\$185/mo
If your total monthly household income is:	Over \$2,613	Over 3,513	Over 4,413	Over 5,313	Over 6,213	\$393/mo

Rates effective July, 2008

* A household is defined as the number of related people living in the same house. Some exceptions apply.