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Vermont Legal Aid  
**Office of the Health Care Advocate**

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Quarterly Report  
April 1, 2020 - June 30, 2020  
to the  
Agency of Administration  
submitted by  
Michael Fisher, Chief Health Care Advocate  
Office of the Health Care Advocate

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July 21, 2020



## Summary and Update

The Office of the Health Care Advocate (HCA) advocates for all Vermonters through both individual consumer assistance and systemic advocacy on health care issues. We work to increase access to high quality, affordable health care for all Vermonters through individual advocacy and representing the public before the Green Mountain Care Board, state agencies, and the state legislature.

Since Governor Scott's "stay at home" order on March 24, 2020, the HCA has been operating remotely. The HCA helpline continues to advocate and resolve issues during this crisis.

Because of the ongoing crisis, we are submitting a significantly condensed Quarterly Report.

The HCA undertook significant consumer outreach during this quarter. The HCA conducted an online survey to find out how COVID-19 was impacting access to healthcare during the COVID crisis. We had 2,501 responses to the survey. The responses gave us insight into how Vermonters were dealing with the crisis and helped inform our policy advocacy. We also conducted a "virtual town hall" to educate consumers and answer questions. The HCA advocate presenting at the town hall answered questions from consumers about Medicaid eligibility, transitioning to Medicare, COVID testing, accessing medical care, and Special Enrollment periods. We had more than 20 people watching the town hall live, and over 322 watched it later, on YouTube and Facebook.

The HCA again focused on making Vermonters aware of their healthcare coverage options. This quarter we talked to 29 households about the COVID Special Enrollment Period (SEP). The COVID SEP allows uninsured Vermonters to enroll in a Qualified Health Plan (QHP). It has been extended to August 15, 2020. The HCA had over 1,100 pageviews on its website about the COVID SEP. We also talked to 49 additional households about other Special Enrollment Periods. We advised 87 households about eligibility for Medicaid for Children and Adults and 38 households for Medicaid for Aged, Blind and Disabled. We had 1,694 pageviews on the website on Medicaid eligibility.

We continued to do regular, periodic outreach on social media and post ads on Front Porch Forum to reach more consumers.

The HCA helpline has seen reduced calls during this quarter. During the COVID-19 crisis, the State of Vermont has not been conducting Medicaid reviews or closing state health care programs. Additionally, individuals on Vermont Health Connect plans are not being closed for non-payment. Medicaid eligibility

### Sarah's Story:

Sarah called the HCA because she had no health insurance and needed medical care. She had been on a Vermont Health Connect (VHC) plan in the past, but it had not been affordable for her. Because of the COVID Special Enrollment Period (SEP), Sarah now had the opportunity to enroll in coverage. The COVID-SEP allows uninsured Vermonters to enroll in a plan on VHC. Normally, consumers must enroll during Open Enrollment, or if they have a qualifying event such as the birth of a child or a move.

The advocate discovered that Sarah would be eligible for an Advance Premium Tax Credit (APTC) based on her income, but she needed to file her taxes. Advance Premium Tax Credit is a monthly subsidy that reduces a person's insurance premium, but in order to be eligible for it, they need to have filed their taxes. Sarah had not filed taxes, so VHC initially determined her to be ineligible for APTC. Without APTC, Sarah would not have been able to afford coverage.

She quickly filed her taxes and was determined eligible for a substantial amount of APTC. Sarah was then able to use the COVID-SEP to enroll in a VHC plan.

is typically a top issue for the HCA, so it is not surprising to see a decrease in calls when closures and reviews are not happening. We expect an increase of calls when the State of Vermont resumes reviews and renewals, and as consumers start to receive information about Open Enrollment for 2021 VHC plans.

During this quarter, Vermont Legal Aid also suffered a computer network incident during the first week of May. This meant we had limited access to our database until it was fully restored at the end of June. The helpline continued to serve Vermonters during this time period, and our database has now been restored.

The HCA helpline continues collaborating with other parts of Vermont Legal Aid to make sure the community understands the impact on health care programs of both new unemployment programs and the stimulus checks created in the CARES ACT. The HCA is also working with the Disability Law Project at Vermont Legal Aid to make sure that Vermonters on Medicaid for the Working Disabled who have temporarily lost their jobs due to COVID-19 will not lose their Medicaid coverage. The HCA policy team continues to advocate for accessible COVID testing.

During this quarter the HCA continued to advocate for health care consumers in the Vermont Legislature. We supported efforts to move the COVID Relief Funds quickly into the health care sector to protect Vermont providers during this very challenging time. We also unsuccessfully promoted the allocation of some of these funds to be available to Vermonters who have lost significant income as a result of the COVID crisis and who had significant out of pocket health care expenses. This proved difficult to accomplish in the rush to pass the legislation and have these monies spent before the end of the calendar year.

In an advocacy partnership with the HCA, DVHA and UVMHC, we worked to support the passage of an update to the VPharm program that, once approved by the Federal Government, will expand prescription drug supports for low income, older, and disabled Vermonters.

As Vermont continues to grapple with the COVID-19 crisis, we will continue to advocate for accessible and affordable coverage for all.

## Overview

The HCA provides assistance to consumers through our statewide helpline (**1-800-917-7787**) and through the Online Help Request feature on our website, Vermont Law Help (<https://vtlawhelp.org/health>). We have a team of advocates located in Vermont Legal Aid's Burlington office that provides this help to any Vermont resident free of charge, regardless of income.

The HCA received 508 calls<sup>1</sup> this quarter. We divided these calls into broad categories. The figures below are based on the All Calls data. The percentage and number of calls in each issue category, based on the caller's primary issue, were as follows:

- **21.85%** about **Access to Care**
- **11.02%** about **Billing/Coverage**
- **3.54%** about **Buying Insurance**
- **10.04%** about **Complaints**
- **13.19%** about **Consumer Education**
- **29.53%** about **Eligibility** for state and federal programs
- **9.52%** were categorized as **Other**, which includes Medicare Part D, communication problems with providers or health benefit plans, access to medical records, changing providers or plans, confidentiality issues, and complaints about insurance premium rates, as well as other issues.

We have a customized case management system that allows us to track more than one issue per case. This enables us to see the total number of calls that involved multiple issues. For example, although 150 of our cases had eligibility for state and federal healthcare programs listed as the primary issue, an additional 303 cases had eligibility listed as a secondary concern.

In each section of this narrative, we indicate whether we are referring to data based on just primary issues, or primary and secondary issues combined. Determining which issue is the "primary" issue is sometimes difficult when there are multiple causes for a caller's problem. This has proven to be particularly true for Vermont Health Connect (VHC) cases. See the breakdowns of the issue numbers in the individual data reports for a more detailed look at how many callers had questions about issues in addition to the "primary" reason for their call.

The most accurate information about eligibility for state programs is in the All Calls data report because callers who had questions about Vermont Health Connect and Medicaid programs fell into all three insurance status categories.

The full quarterly report for April-June 2020, includes:

- This narrative
- Seven data reports, including three based on the caller's insurance status:

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<sup>1</sup> The term "call" includes cases we get through the intake system on our website.

- **All Calls/All Coverages:** 508
- **Department of Vermont Health Access (DVHA) beneficiaries:** 145
- **Commercial Plan Beneficiaries:** 114
- **Uninsured Vermonters:** 49
- **Vermont Health Connect (VHC):** 145
- **Reportable Activities (Summary & Detail):** 24 activities and 1 document

### **Increasing Reach and Education Through the Website**

VTLawHelp.org is a statewide website maintained by Vermont Legal Aid and Legal Services Vermont. The site includes a substantial Health section (<https://vtlawhelp.org/health>) with more than 180 pages of consumer-focused health information maintained by the HCA.

HCA advocates work diligently to keep the site updated in order to provide the latest and most accurate information to Vermont consumers.

#### **Popular Web Pages**

\* means the page moved into the top 20 this quarter

The **top-20 health pages** on our website this quarter — which was during the COVID-19 emergency:

1. *Health* – section home page – 2,246 pageviews
2. *Income Limits – Medicaid* – 1,694
3. *News: Coronavirus SEP for Vermont Health Connect* – 1,149
4. *News: Coronavirus and Long-Term Care* – 765\*
5. *Medicaid* – 570
6. *News: Health Insurance Premium Increases Public Comment* – 506\*
7. *Resource Limits – Medicaid* – 364
8. *Medicare Savings Programs* – 334\*
9. *HCA Help Request Form* – 333 pageviews and 56 online help requests (form was down for a time due to our network incident problem)
10. *Long-term Care* – 327
11. *Dental Services* – 311
12. *Choices for Care* – 293
13. *Services Covered by Medicaid* – 284
14. *Medicaid, Dr. Dynasaur & Vermont Health Connect* – 221
15. *Advance Directive forms* – 199
16. *Medical Decisions: Advance Directives* – 190
17. *Medicaid and Medicare Dual Eligible* – 187
18. *Vermont Long-Term Care Ombudsman Project* – 184\*
19. *Prescription Help – State Pharmacy Programs* – 173
20. *Choices for Care income limits* – 152

The top-10 health pages **during the last week of the quarter:**

1. *News: Health Insurance Premium Increases Public Comment* – 327
2. *Income Limits – Medicaid* – 105
3. *Health* – section home page – 91
4. *News: Coronavirus and Long-Term Care* – 78
5. *Dental Services* – 29
6. *Services Covered by Medicaid* – 29
7. *Medicaid* – 28
8. *Choices for Care* – 27
9. *News: Coronavirus SEP for Vermont Health Connect* – 20
10. *Medicare Savings Programs* – 19

## Outreach and Education

**Survey: Health Care Access During the Early Crisis, April 12 to April 26, 2020.** The Office of the Health Care Advocate fielded an online survey from Sunday April 12, 2020 through Sunday April 26, 2020, to gain a better understanding of how the COVID-19 pandemic was impacting Vermonters. 2,501 persons responded to the survey. The HCA shared the results widely, to help Vermont policy makers understand the impact of the pandemic on health care access and the health care affordability crisis. See a summary of the results of the survey [here](#).

**Public Service Announcements on Front Porch Forum, March 29 to June 27, 2020.** The HCA published a series of ten public service announcements in state-wide Front Porch Forum posts, reaching 180,000 Vermont households with a variety of health care access and health insurance messages.

3/29/20 - 4/4/20

### A. Lost Income? What to Do About Health Insurance?

[PORCH.LY/VTLEGALAIDHEALTHCAREADVOCATE/D8X44](https://porch.ly/vtlegalaidhealthcareadvocate/d8x44)

PAID AD

Lost income? You may be able to get lower-cost or free health insurance through VT Health Connect. Even if you already have health insurance, your costs might go down. For free help, call the Health Care Advocate at 800-917-7787 or visit us online.

[LEARN MORE](#)

4/5/20 - 4/11/20

### B. Help for Vermonters on Medicare

[PORCH.LY/VTLEGALAIDMEDICARE/DAQVC](https://porch.ly/vtlegalaidmedicare/daqvc)

PAID AD

Need help paying your Medicare premiums? Need help paying for prescription drugs? If you have lost income you may get more help with Medicare costs and drug costs. Contact the Health Care Advocate at 800-917-7787 or [HCA@vtlegalaid.org](mailto:HCA@vtlegalaid.org) for free help.

[LEARN MORE](#)

4/12/20 -4/18/20

### C. HCA Survey: Covid-19 Crisis and Your Health Care

[PORCH.LY/VERMONTLEGALAIDHCASURVEY/DCJ31](https://porch.ly/vermontlegalaidhcasurvey/dcj31)

PAID AD

VT's Office of the Health Care Advocate asks you to complete a 5 minute survey to help us learn about Vermonters' health needs during the Covid-19 crisis. We will raffle off six \$50 Visa gift cards as a thank you. Questions? Email [HCA@vtlegalaid.org](mailto:HCA@vtlegalaid.org)

[COMPLETE THE SURVEY](#)

4/19/20 - 4/25/20

### D. Need Health Insurance? Sign Up for VHC by May 15!

[PORCH.LY/VTLEGALAIDVHCMAY/DEBJS](https://porch.ly/vtlegalaidvhcmay/debjs)

PAID AD

Uninsured? Call VT Health Connect at 855-899-9600 to sign up for health insurance. The new deadline to sign up is May 15. Many Vermonters can get help paying premiums. Questions? Call the Health Care Advocate at 800-917-7787 for free help.

[LEARN MORE](#)

4/26/20 - 4/29/20:

### E. VT Legal Aid Town Hall: Health Insurance, Medicaid

[PORCH.LY/VTLEGALAIDTOWNHALL/DG1BD](https://porch.ly/vtlegalaidtownhall/dg1bd)

PAID AD

You're invited to a 30-Minute Town Hall and Q&A session with the Office of the Health Care Advocate on Thursday, April 30 at 10am. Attend online: <https://bit.ly/HCATownHall> or on VLA's Facebook. Or listen by phone: 1-888-788-0099 (ID: 923-1186-6366).

[LEARN MORE](#)

4/30/20 - 5/2/20

### F. Need Health Insurance? Sign Up for VHC by May 15!

[PORCH.LY/VTLEGALAIDHEALTHINSURANCESIGNUP/DG1BE](https://porch.ly/vtlegalaidhealthinsurancesignup/dg1be)

PAID AD

Uninsured? Call VT Health Connect at 855-899-9600 to sign up for health insurance. The new deadline to sign up is May 15. Many Vermonters can get help paying premiums. Questions? Call the Health Care Advocate at 800-917-7787 for free help.

[LEARN MORE](#)

5/10/20 - 5/11/20

### G. Lost Income? What to Do About Health Insurance?

[PORCH.LY/VTLEGALAIDHEALTHCAREADVOCATE/D8X44](https://porch.ly/vtlegalaidhealthcareadvocate/d8x44)

PAID AD

Lost income? You may be able to get lower-cost or free health insurance through VT Health Connect. Even if you already have health insurance, your costs might go down. For free help, call the Health Care Advocate at 800-917-7787 or visit us online.

[LEARN MORE](#)

5/12/20 - 5/16/20

### H. Uninsured? Losing insurance? You Can Get Help.

[PORCH.LY/VTLEGALAIDEXTENDEDDEADLINE/DKFWH](https://porch.ly/vtlegalaidextendeddeadline/dkfwH)

PAID AD

Sign up for VT Health Connect by phone at 855-899-9600 or online at [www.VermontHealthConnect.gov](http://www.VermontHealthConnect.gov) The new deadline to sign up is JUNE 15. If you lost insurance recently or you lose insurance in the future you may get even more time to sign up.

[LEARN MORE](#)

6/14/20 - 6/20/20

### I. Health Care Advocate: Lower Your Health Care Costs

Paid Ad

You and your family may now qualify for Medicaid. If not, you may qualify for more financial help with VT Health Connect. Everyone uninsured can sign up now. Learn more about VT's Health Care Advocate (free!) HelpLine and how we can help your family.

[Learn More](#)

6/21/20 - 6/27/20

### J. Needed: Your Input on 2021 Health Insurance Prices

Paid Ad

Blue Cross Blue Shield of Vermont proposed a 6.3% price increase for next year. And MVP Health Care proposed a 7.3% increase. How would these increases affect you and your family? Submit your public comment here: [www.bit.ly/SubmitAPublicComment](http://www.bit.ly/SubmitAPublicComment).

[Learn More or Submit Comment](#)

**Virtual Town Halls and Q&A Sessions from April 16 to June 11, 2020.** The Office of the Health Care Advocate hosted seven town halls on a variety of timely health care topics and social determinants of health topics.

4/16/20: stimulus checks, including explaining what these payments mean for Vermonters with Medicaid, APTC, and other health programs

4/23/20: unemployment benefits, including how they affect eligibility for Medicaid, APTC, and other health programs

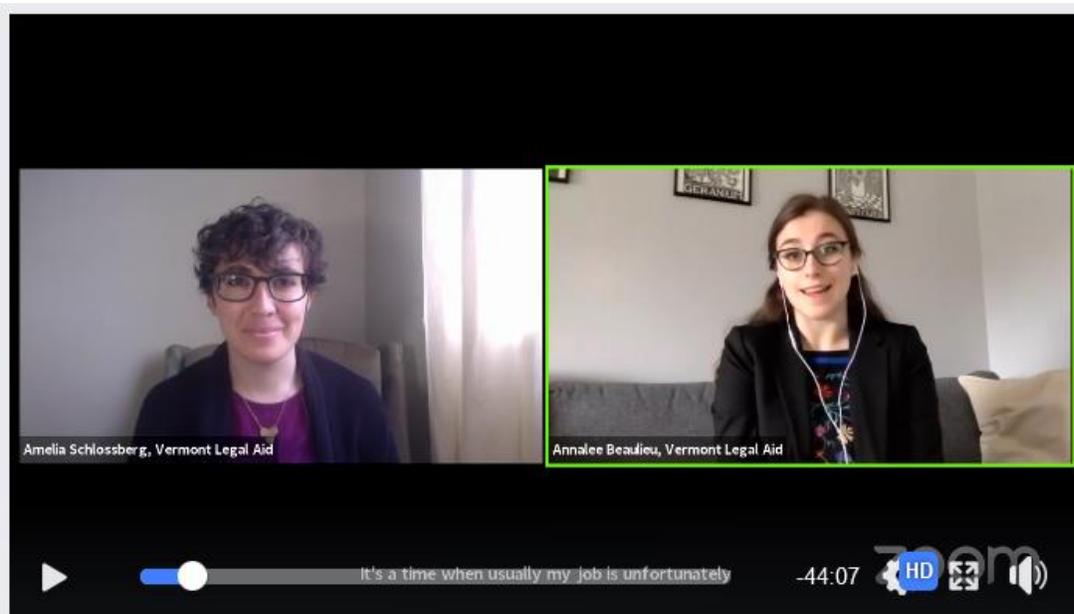
4/30/20: health insurance and access to care

5/7/20: housing and evictions, and how to stay housed during the pandemic

5/28/20: - debt and problems paying bills and how to stay financially stable during the pandemic

6/4/20: home health and long-term care

6/11/20: disability and special education and support for students with disabilities



### Vermont Legal Aid: Town Hall...

A free 30-Minute Town Hall and Q&A session with Health Care Advocate Annalee Beaulieu. We answer your questions about health insurance, Medicaid, health care access, and Medicare. Attend and ask questions online: <https://bit.ly/HCATownHall> or here on Facebook...

**Anti-Discrimination Advocacy and Outreach, May 21, 2020 to June 23, 2020.** The HCA submitted comments opposing changes to ACA section 1557 that would weaken important consumer protections for LGBTQ Americans and Americans with limited English proficiency, and other vulnerable Americans in health care and health insurance settings. When the changes were finalized, the HCA coordinated a united response from Vermont health care leaders in opposition to health care discrimination. The HCA shared the resulting statement on social media, reaching 1,677 people through Facebook. The statement was also distributed to the press, and is available here: [https://vtdigger.org/press\\_release/health-care-leaders-lgbtq-discrimination-has-no-place-in-vermont/](https://vtdigger.org/press_release/health-care-leaders-lgbtq-discrimination-has-no-place-in-vermont/)

Vermont Legal Aid and our Office of the Health Care Advocate fought against federal guidance that tries to strip protections from lesbian, gay, bisexual, transgender, and queer (LGBTQ) people. Read the full statement here, co-signed by health care leaders: <https://vtdigger.org/.../health-care-leaders-lgbtq-discrimin.../>

**LGBTQ  
discrimination  
has no place in  
Vermont**

As leaders in Vermont's health care system, we are committed to providing care and services without discrimination, regardless of who you are and who you love.

Every LGBTQ Vermonter must be able to access health care without fear of discrimination.

Vermont law protects LGBTQ people from discrimination in health care today, and Vermont's health care community stands united against this discrimination.

**Office of the Health Care Advocate**

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