

A simple, interactive assessment calculator is at www.brsvt.com to help employers estimate their assessment liability.

What is Catamount Health?

Catamount Health is the subsidized non-group insurance coverage proposed to be provided to uninsured Vermonters starting October 1, 2007. With a few exceptions for those who lose their coverage involuntarily, persons must be without health insurance for at least 12 months to be eligible for Catamount Health.

What is the Employer Assessment?

Many employers equate the Employer Assessment with Catamount Health, when the two are not linked. The assessment is a funding mechanism, mostly for Catamount Health but also for other health reforms, such as information technology investments. The assessment is not a "premium" and doesn't make employees eligible for the Catamount plan. It is not based on whether an employee enrolls in Catamount Health.

Which employers are covered by the assessment?

ALL employers who withhold Vermont taxes and file unemployment insurance reports must file and maintain documentation relating to the assessment.

Which employers will have to pay the assessment?

Any employer with any employees in any of these categories will have to pay an assessment:

- Employers who offer no insurance coverage.
- Employers who offer insurance only to some employees, but not all employees.
- Employers who offer insurance but not all employees take the insurance, and if any of those employees remain uninsured.

What about part time and seasonal workers?

If an employer does **not** offer coverage to part time and seasonal employees (bullet #2 above), the assessment does **not** apply to those employees **if** the following tests are met: (1) The part time employee works 30 or fewer hours a week; (2) The seasonal employee works for the employer a total of 20 or fewer weeks per year, and works in jobs that are intended to last 20 or fewer weeks per year; AND (3) the employee meeting these definitions is covered by another insurance plan **other than** Medicaid, VHAP or Catamount Health. (If the employee does have one of those three plans, the assessment **will** apply.)

When does this start?

The assessment goes into effect on April 1, 2007 and the first quarterly payments will be due July 15, 2007.

How is the assessment calculated?

The total hours worked by any employees in any of the three categories above are added up. This total is divided by 520 (which is the total number of hours that the full time employee would work in a quarter). That produces the number of "Full Time Equivalents" (FTEs) the employer has in the three categories. Because the first 8 FTEs are exempt (to lessen the impact on very small businesses), subtract 8 from the FTE number, and then take that answer times \$91.75 for the quarterly assessment.

Employer-focused reports and fact sheets about the Catamount Health Plan, the Medicaid Cost Shift and health care reform in general are posted and regularly updated at www.vtreform.com

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