

Frequently Asked Questions

We have created a new standard for how Blue Cross plans can work together. We recognize there will be questions from our members, customers, providers, and the community. In this document, find frequently asked questions about:

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Partnership

What is an affiliate agreement?

Under the affiliation agreement, Blue Cross and Blue Shield of Vermont became a subsidiary of Blue Cross Blue Shield of Michigan. Our model is distinct from traditional subsidiaries. We're partnering in a way that is built on collaboration and retention of local governance and decision making. Unlike a merger, this new model of collaboration preserves strong, local, and committed health plans in our respective states. Blue Cross VT headquarters continue to be based in Berlin, Vermont with a Vermont-based workforce. Blue Cross VT remains a nonprofit health plan operating under the same trusted brand Vermonters have relied on for decades. This approach to partnering leverages the combined scale to enable our two single-state nonprofit Blue Plans to remain dedicated to our members.

Why did you pursue an affiliation?

Our vision for the partnership is to bring together two like-minded nonprofit Blue Plans to deliver innovative and affordable products in the Vermont market, create a differentiated health care experience, and strengthen Blue Cross VT's competitive position in a rapidly evolving and increasingly competitive landscape. This is particularly important as we find ourselves competing with well-funded, for-profit regional and national competitors, regional integrated delivery networks and the need to continue to invest in information technology.

Why was BCBSM a good candidate for this partnership?

BCBSM is an industry leader in developing new technologies and innovative products that directly benefit customers and members. Members in Vermont can benefit from the technologies and expertise offered by BCBSM. Our two organizations have a history of collaboration. As Blue Plans, we have long shared industry, process, and regulatory knowledge. We share a claims operating platform, several vendor relationships and have been working together to bring innovative solutions to our communities. We established a partnership to launch Vermont Blue Advantage products in 2021.

Was there any impact to the nonprofit status of Blue Cross VT?

No. Both plans continue as nonprofit health plans.

What happened to the Blue Cross VT brand/company name?

There is no change to any of the branding or naming of either company.

What is the impact to jobs in Vermont?

Employees are the engines that drive our success. No change in employment numbers at either organization will result from the affiliation. Both organizations are constantly evolving, and roles sometimes adjust to best serve our members. No employees will be asked to move as a result of a role shift.

Is Blue Cross VT/BCBSM continuing to invest in local communities in their states?

Yes. Both BCBSM and Blue Cross VT are deeply rooted in the local communities in our respective states. These community-based efforts will continue into the future.

What I need to know as a Member or Customer

How does this partnership benefit Vermont members?

Our members, customers, providers, and communities are best served by combining our expertise and capabilities while retaining our local character and focus. We believe we can best fulfill our missions by strengthening our partnership and innovating at a faster pace.

Our collaboration with BCBSM allows Vermonters to benefit from expanding our services and gaining access to greater capabilities while continuing as your local health plan.

Are there any changes to benefits?

No. Our members and customers continue to experience the same excellent health coverage, plan benefits, extensive network of providers and customer service. Our relationships with local health care practices stays the same. As we expand the partnership, we will be able to offer more products and services to our members and customers.

Can members still see their same doctor/healthcare provider?

Yes. Our members and customers will continue to experience the same excellent health coverage, plan benefits, extensive network of providers and customer service. Our relationships with local health care practices will stay the same.

Our national network of providers is extensive. There will be no changes to the Bluecard Network. Our award-winning customer service team based in Berlin, Vermont will continue to support our members and assist them with questions about their health care benefits.

Does this impact Vermont member premiums?

2024 premium rates are unaffected by the affiliation with Blue Cross Blue Shield of Michigan. The main driver of the premium increase is from rising hospital budgets, and the cost of inpatient and outpatient services, and pharmaceutical prices.

Our members are asking us for better solutions to better meet their needs. Our objective is to drive efficiencies and improve the overall affordability of our products, while also expanding the solutions and capabilities available to our customers and members. Our mission is unchanged – to deliver outstanding member experiences and responsible cost management for all the people whose lives we touch – and this partnership only reinforces that mission. Your premiums will not change until your contract renews at your next open enrollment.

Do members have to switch insurance plans?

No. Blue Cross VT continues to offer the same excellent plans with the same benefit structures that are in place now.

Do members' drug lists change?

Blue Cross VT continues to actively manage our formularies to make sure our customers have access to the medications they need. Providing world-class prescription drug coverage means actively managing the drug formulary.

Do I need to get another insurance card?

No.

Are customer inquiries and claims be handled locally?

Yes. Our award-winning customer service team based in Berlin, Vermont continues to support our members.

How will plan offerings change, if at all?

We fully anticipate that, through better opportunities to innovate and leverage shared expertise, we will be able to serve Vermonters with even better health plan offerings in the future.

What has happened to my current contract/relationship with Blue Cross VT?

Currently, we expect no changes to contracts.

Have there be any changes to Blue Cross VT payment policies or benefits?

The affiliation will not lead to an overhauling of medical or payment policies. These policies change from time to time to support member affordability, as well as improving access to quality care.

Have there be any changes to your network coverage?

We expect no changes to network coverage.

Is my account/contract still be handled locally?

Yes. Our Account Management team based in Berlin, Vermont continues to support our customers and brokers.

What I need to know as a Provider

How does this partnership benefit providers in Vermont?

BCBSM brings significant experience to support Blue Cross VT's strategic priorities, including leading provider enablement tools and a claims operating system we currently share. In addition, Blue Cross VT and BCBSM share a common foundation of core systems and platforms, key vendors and existing partnerships (e.g., Vermont Blue Advantage), which simplifies integration and minimizes disruptions to key stakeholders. We are excited to work together to bring new and improved technology, processes and programs to our provider community to reduce administrative burdens and improve the overall quality of care.

Are providers in Vermont experiencing any changes?

No, providers are using the same systems and working with the same team from Blue Cross VT. In the future, we will leverage and utilize BCBSM's assets to improve the overall provider experience.