## Vermont Marketplace Products – Individual and Small Group
- MVP VT Vitality – Standard plan
- MVP VT Vitality Plus – Non Standard plan
- MVP VT Vitality Plus HDHP – Non Standard plan
- MVP Secure (Catastrophic Plan) – Standard plan
- Access to MVP’s HMO Network, no special network rules
- All products in VT are offered on the Marketplace. Non-Marketplace products don’t exist.

## New York Marketplace Products – Individual and Small Group
- MVP Premier – Standard plan
- MVP Premier Plus – Non Standard plan
- MVP Premier Plus HDHP – Non Standard plan
- MVP Secure (Catastrophic Plan) – Marketplace only
- Special Network Rules Apply – Cannot access care outside of NY

## New York Non-Marketplace Products – Individual
- MVP Liberty – Access to MVP’s EPO network
- HQNet – Limited to HealthQuest providers in Mid-Hudson Valley
- Healthy New York – Access to MVP’s HMO network
- MVP Liberty and Healthy NY may access care outside of NY

## New York Non-Marketplace Products – Small Group
- VT providers may not see NY members enrolled in an Individual or Non-Marketplace product or a small group Marketplace product
- Small Group Non-Marketplace products (MVP Liberty and Healthy New York) can access VT providers who are contracted with EPO/PPO
- Providers should check the MVP provider search tool to determine network participation at www.mvphealthcare.com and click on Find a Doctor (pg. 3).

## Provider Network
- Members’ products will show on the front of the card
- Cost share information will not be on the card at this time primarily because most plans are subject to a deductible.
- NY Marketplace members will have a Rate/Network Indicator on the back of the card to determine the network the member has access to. This information can be used on the provider search tool to determine participation.
- Sample ID cards can also be found in Section 3 – MVP Plan Type of the Provider Resource Manual located at www.mvphealthcare.com. Log in and click Online Resources.

## ID cards
- There is no change in how to check a member’s eligibility and benefits.
- Go to www.mvphealthcare.com/providers to log in and click Patient Eligibility.
- Call MVP’s Customer Care Center at the number on the back of the member’s ID card.
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<th>Subject</th>
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| **Members in Arrears (subsidized)** | • Members will remain eligible for 90 days after not paying their premiums.  
• Members will still show eligible on MVP’s website for the 90 day period.  
• After 30 days in arrears, the website will show the member is in arrears.  
• Claims will pay dates of service for first 30 days that the member is in arrears.  
• Claims for dates of service 31-90 will be held by MVP.  
• After 90 days of nonpayment, members will become ineligible and all claims should be billed directly to the member. |
| **Members in Arrears (non subsidized)** | • Members will remain eligible for first 30 days after not paying premiums.  
• Members will show as eligible during the first 30 days of being delinquent.  
• After 30 days of being delinquent, the member will become ineligible with MVP.  
• Claims will continue to pay for members who are delinquent during the 30 day time period. |
| **Claims**                      | • There is no change in how a provider should submit a claim for members enrolled in Marketplace products with MVP.                          |
| **Authorizations**              | • There is no change in how to obtain authorizations for Marketplace members.  
• The NY UM Policy Guide will be updated with Marketplace and requirements.  
• Current MVP members who enroll in Marketplace products will not have existing authorizations transferred to their new Marketplace products. Providers should resubmit for prior authorizations in this situation. |
| **Prescriptions**               | • The Marketplace formulary is a 3-Tier structured formulary that is significantly different than MVP’s existing Commercial formulary.  
• Individual plans do not have mail order pharmacy and can only purchase a 30 day supply at a retail pharmacy.  
• Small Group plans have a 2.5x retail copay  
• Pharmacy Prior Authorizations will transfer when an:  
  o Existing Commercial MVP member enrolls in a Marketplace product  
  o Existing Marketplace member changes to a new Marketplace product  
  o Existing Marketplace member enrolls in a Commercial product |
MVP Provider Search Tool

- Two Options:
  a. Click on the **Member** tab: Enter member’s ID or choose their plan from the drop down:

  ![Member Tab Diagram]

  - Search by Member ID
  - Search by MVP Plan Type

  ![Guest Tab Diagram]

  b. Click on the **Guest** tab: Choose the product you are trying to determine your participation for.
     i. MVP Health plan = Non-Marketplace products
     ii. Health Benefit Exchange Plans = Marketplace products