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May 8, 2018

Committee of Conference- H. 696
State of Vermont
115 State Street
Montpelier, VT 05633

Sent via email to vlyons@leg.state.vt.us

Re: H. 696- An Act Relating to Establishing an Individual Mandate

Dear Conference Committee Members:

Bi-State Primary Care Association appreciates the opportunity to provide comment on H. 696- an act relating to establishing an individual mandate.

Established in 1986, Bi-State is a nonpartisan, nonprofit 501(c)(3) charitable organization that promotes access to effective and affordable primary care and preventive services for all, with special emphasis on underserved populations in Vermont and New Hampshire. Bi-State's Vermont membership includes 12 Federally-Qualified Health Centers delivering primary care at 64 sites and serving over 172,000 Vermonters.

Bi-State and our members support access to comprehensive insurance for all Vermonters. This support is reflected in one of our 2018 Public Policy Priorities: close coverage gaps for uninsured Vermonters and affordability gaps for under-insured Vermonters. We support policies that foster affordable coverage for all Vermonters and minimize unexpected premium and cost-sharing increases. We are concerned about the projected impact of the elimination of the federal mandate- specifically as it relates to an increase in premiums for our patients who purchase insurance on the individual and small group market. The impact on premiums, according to the 2018 Individual Mandate Study¹, found that there would be an increase of \$8-\$14M for Vermonters.

We also have concerns about affordability of insurance coverage, especially for Vermonters who qualify for minimal or no premium assistance. Many of our members serve as Navigators, assisting Vermonters in accessing coverage, and understand the challenges Vermonters face in being able to afford services. Our members care for over half of Vermont's uninsured population and offer income-sensitive, sliding fee scales to their low-income patients.

¹ The Individual Mandate Study is found here:
<http://ratereview.vermont.gov/sites/dfr/files/2018/Individual%20Mandate-%20impact%20in%20Vermont.pdf>

Importantly, our members accept all patients regardless of ability to pay. By stepping into this affordability gap, our members provide some of the solution for the many Vermonters for whom premiums and cost-sharing are beyond their means. Collectively we hope for a Vermont in which comprehensive insurance coverage is carried by all Vermonters with no coverage or affordability gaps.

Thank you for your consideration. Please let me know if you have any questions.

Sincerely,

A handwritten signature in black ink, appearing to read 'gm', followed by a horizontal line extending to the right.

Georgia J. Maheras, Esq.
Director, Vermont Public Policy
Bi-State Primary Care Association