

Chair Houghton and Committee Members:

I am reaching out regarding H.721. MVP Health Care (MVP) is not involved in Vermont's Medicaid or Dr. Dynasaur insurance programs and therefore has no stance on the proposed eligibility changes. However, given the ongoing challenges of health care affordability that many Vermont residents face, MVP values the ongoing policy discussions focused on broadening access to more affordable health care options.

We ask the Committee to recognize that any expansion of Dr. Dynasaur and Medicaid eligibility, including the potential inclusion of small employers in Medicaid coverage, will impact the fully insured markets. As such, a thorough examination of how these proposed changes might influence all segments of Vermont's health insurance landscape seems warranted, similar to what is proposed in Section 14 concerning merged/unmerged commercial markets.

From a logistical standpoint, MVP is currently in the process of designing commercial products and setting premiums for the year 2025, adhering to Vermont's filing deadlines. Implementing these eligibility changes on January 1, 2025, may not provide the sufficient time needed to accurately understand and price impacts for Vermont's commercial health insurance markets under the current timeline.

Regards,

**Jordan Estey, MBA-HCM**  
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MVP Health Care