Susan L. Donegan, Commissioner Vermont Department of Financial Regulation 89 Main Street Montpelier, Vermont 05620 USA

March 8, 2016

DFR has no opinion on this bill [H.805]. It appears to expand an existing protection for providing health coverage to active duty national guard members.

For the committee's information, DFR had an online exchange with the National Guard Expert Chat:

9:21 AM I am an attorney with the VT Department of Financial Regulation. The Legislature has a bill H805 which extends employer sponsored health care for National Guard members of another state when they are activated. Agent 9:22 AM What is it I can help you with? You 9:22 AM Does a Vermont resident employee have any other coverage when activated by another state's National Guard for 30 days or more Agent 9:23 AM The Guardsman is covered thru the state he is serving. You 9:23 AM Does the Guardsman have to pay for that coverage? Agent 9:25 AM They are covered thru Tricare Prime. You'll need to check with them about costs. You 9:25 AM If it is less than 30 days does the guardsman have coverage? What about family members? Agent 9:26 AM It is the same as any other health insurance, they pay for the policy they choose. Agent

I hope this is helpful. DFR will not be testifying but thanks for reaching out. Best, Susan L. Donegan, Commissioner