Dear Chair Kitchel and Senate Appropriations Committee,

I'm writing to you in support of the Dr. Dynasaur 2.0 study. My name is Mary Ann Ray. I grew up in Vermont and currently live in Essex Junction with my husband. I've worked as a Registered Nurse at the UVM Medical Center for 30 years in various different roles.

I recently learned about the initiative to study the expansion of Dr. Dynasaur to include everyone up to the age of 26, regardless of income. I believe this is a really great step forward in addressing the health care crisis and the cost of living for Vermonters, especially Vermont families

When I was working part-time at the hospital, my daughter and I had insurance coverage from my husband's work because his premiums were less expensive. When he lost his job, that left us without coverage. We had to switch to my employer's insurance plan, and as a part-time worker, cost of the family plan was very expensive. It cost anywhere from an additional \$200-\$300 every two weeks for family coverage. Because we couldn't afford this additional cost, we had to ask our daughter, who is now 25, to sign up for insurance on her own. It's difficult for parents, who are often trying to assist their dependents through college, to also have to pay family plan premiums and financially difficult for youth who don't generally have the financial resources to pay the high insurance premiums for their own coverage. Most of these plans also have high deductibles before the insurance actually will cover anything.

We need to begin to address the cost of living for Vermont families if we want to have a thriving state. A study looking at the expanding the Dr. Dynasaur program is certainly a feasible start.

Thank you, Mary Ann Ray Registered Nurse at UVM Medical Center