

Dear Chair Kitchel and Senate Appropriations Committee,

I've been the Chef/Owner of 3 Squares Café in Vergennes for 9 years. At 3 Squares Café, we strive to create a working environment that values our employees. We hire new employees above the minimum wage and offer paid sick and vacation time. These are the kind of investments that allow us to attract talented upstart chefs and service team members that help us to provide the best quality food and service to our customers.

One thing we likely could never afford to provide for our employees is health insurance. Health care costs are extremely unaffordable and are rising 7% each year. Since the inception of VT Health Connect, my wife and I have seen our premiums rise from roughly \$650 per month to over \$800 under the Bronze plan. Due to catastrophically high deductibles we've moved to a higher premium plan and now pay more than \$900 per month for the Silver plan. This is officially more than my first mortgage in 2004 with taxes escrowed. I know we're not the only ones with high health care expenses.

Most of my employees are young and struggling with the high costs of living in the state. Young people are graduating a four-year college with enormous debt and struggling to find jobs in this state that can pay a livable salary and offer good benefits. On top of student loan debt, high rent and housing costs, and other life expenses, Vermonters can't keep up. If we want to make Vermont a viable place for young people and families, we need to address the cost of health care.

Of the roughly 630,000 people living in Vermont, almost 40% of them are on some form of public health care. These numbers really point to the fact that private health insurance is unaffordable for Vermonters and wages will never be high enough to allow us to keep up with the consistently rising costs of health care. And, even when Vermonters do purchase private coverage, 1/3 of them remain underinsured. This forces even those with insurance coverage to evaluate whether it makes more financial sense to put off necessary treatment as a way to avoid paying a high deductible.

I have been a supporter of a universal healthcare solution my entire adult life. My personal belief is that no one should live in fear of financial ruin due to accident or illness and unfortunately that is a reality of our current system. I see the expansion of Dr. Dynasaur as an important step toward achieving this goal. That being said I also realize that "utopia" isn't cheap and funding this expansion will come with a serious price tag. Doing our due diligence in this matter is paramount in making sure that the right thing is being done for our families and communities.

The cost of health insurance is outrageous but it's something that we have the power to change. Something must be done in order to ensure Vermont is a place that values the health, prosperity, and financial stability of it's people.

Sincerely,
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