

Walter Carpenter

Dear Senate Health and Welfare Committee Members,

I am writing in support of the two bills for universal primary care, H.207/S.88. If these bills pass they will do much to advance Act 48. I realize that there may be some complications with the bills, like procuring Federal waivers out of the Affordable Care Act, along with the never-ending issue which haunts all of our health care reform efforts: money. Yet, H.207/S.88 could help us save whatever money we might spend by solving our eternal conundrum of people incurring vastly more expense because they cannot access primary care in the first place.

I am an example. Several years ago I nearly died from liver disease. I was employed by a Vermont employer. Though I was fortunate enough to have health insurance through them, this did little good when the employer switched insurers. This swap was thrust upon us employees without our consent or input. It is like we did not matter to them. This is not an unusual situation.

The change threw my primary care provider into what, in insurance land, is called "out-of-network" just as my disease was coming on. "Out-of-network" means that I could not access my primary care provider at the insured rates negotiated with the provider. I did not understand this back then; what I did know was that if I stayed with my primary care doctor, the insurance would not cover it. This prospect was too expensive, of course; my liver malady had plenty of time to grow into a life or death situation while I scrambled to find another primary care physician in the new insurer's (an out-of-state company) network of providers. It was almost too late when I finally got one. I am sure that the operations I needed to stay alive were twice as expensive because the disease was not caught in its early stages due to this primary care travail.

Anyone who has been in this or a similar position knows how primary care is so thoroughly essential. Without it we die unnecessary deaths. With it, we can prevent these unnecessary mortalities and save money in the long term which we now waste on procedures like what happened to me for lack of a primary care provider.

Please pass S.88/H.207. I will stand beside you in its course through the legislature and beyond.

I thank you very much.

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