

Dear Chair Kitchel and Senate Appropriations Committee,

My name is Lara Lonon. I am the CFO of The Alchemist brewery in Waterbury and (soon to be) Stowe, VT. As an Alchemist employee, I have the privilege of covered health benefits and many other benefits like paid maternity leave, paid sick leave and vacation. Prior to my time at The Alchemist, however, I was a struggling small business owner and becoming a new mother. I didn't have an easy path to motherhood and my experiences included the necessity of extended hospital stays and extensive hospital services outside those typical of normal childbirth. One saving grace on the roller coaster of experiences we lived to start our family was Dr. Dynasaur. We had everything invested in our business and could never have afforded the care we needed and received had it not been for the coverage of Dr. Dynasaur.

Fast forward eight years and I am humbled by the efforts of Jen and John to build a business truly in the interest of their staff's wellbeing. The costs to cover our benefits at The Alchemist are substantial, yet there are still big enough gaps in coverage that many of our staff choose to purchase supplemental insurance for dental, accidental or critical illness coverage. While we are among the fortunate to have employer sponsored healthcare coverage and paid maternity leave, it is still a stretch for the new mothers on staff to cover their out-of-pocket deductible after childbirth. That these families find it challenging to cover the cost of childbirth and early childhood care is evidence of the struggle faced by families who do not have access to fair wages and employer sponsored healthcare coverage. Family plans are expensive and rates are rising.

As I understand it, raising the age limit of Dr. Dynasaur to 26 would eliminate the need for family plans and save those costs for employers providing coverage. This may encourage employers to hire young adults and provide training in professional and technical fields. It would also eliminate or postpone an impending federal excise tax on higher value health plans. Taxing higher and better health plans would only discourage employers from purchasing them. It's important for Vermont to look at all viable options to address the issues with the healthcare system. I support exploring the expansion of the existing Dr. Dynasaur program to find out if it fiscally benefits working families and small employers.

Lara Lonon,
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