

VERMONT MEDICAL SOCIETY

Date: March 27, 2018

To: Senate Finance Committee

From: Jessa Barnard, VMS Executive Director

Re: H. 696 - An act relating to establishing a State individual mandate
H. 892 - An act relating to regulation of short-term, limited-duration health insurance coverage and association health plans

Thank you for allowing the Vermont Medical Society to testify before you today regarding H. 696 and H. 892 on behalf of our over 2000 physician and physician assistant members. VMS supports both of these efforts.

Our members adopted policies in both 2003¹ and 2005² that state that VMS supports all Vermonters having “universal coverage, which ensures access” to care. Our 2005 policy elaborates that such coverage should be provided through a mix of private carriers, Medicaid and Medicare. Our policy states that coverage must remain affordable and that incentives should be developed to encourage employers to offer and maintain insurance coverage for their employees. Further, to be meaningful, coverage should be comprehensive, providing preventive services, chronic illness care and protection against catastrophic illnesses. Much has changed in the world of health insurance regulation and payment since 2005, however, these principles continue to hold true. It also continues to be the case that without access to affordable, comprehensive health insurance coverage, patients often lack access to health care services.

In furtherance of these principles, VMS supports both H. 696 and H. 892. Together, these bills take steps to ensure that Vermonters both have health insurance coverage and that such coverage can provide meaningful access to care.

H. 696 takes a sensible approach to ensuring individuals maintain insurance coverage by establishing the requirement that Vermonters must maintain minimum essential coverage while also creating a work group to develop recommendations regarding the enforcement of the individual mandate.

VMS also supports the regulation of short-term, limited-duration health insurance coverage and association health plans by DFR as outlined in H. 892, as such plans threaten to undermine access to comprehensive health insurance coverage and weaken Vermont’s health insurance market through driving up the number of uninsured and creating adverse selection.

Thank you for considering our comments and please let us know if we can provide you with any additional information.

¹ <http://www.vtmd.org/sites/all/themes/vms/documents/policies/2003/2003HealthCareSystemsResolution.pdf>

² <http://www.vtmd.org/sites/all/themes/vms/documents/policies/2005/2005%20Health%20Care%20Reform.pdf>