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My name is Kate. I'm 29 years old and live in South Burlington. Today, I want to share my story not about being sick, but about being well. I am an advocate at the Office of the Health Care Advocate and could share countless stories of the Vermonters who call us every day, but today I am speaking as a private citizen- a young adult who just moved to Vermont and has decent health insurance through a job I love. But here's the reality... Even under the best of circumstances, people like me are just treading above water in a world of debt. To get the job I love, I went to graduate school. I have \$50,000 in student loans, but fortunately during school I had Medicaid.

I had three different internships- all of which were unpaid and worked for minimum wage part time to afford rent. Because of Medicaid, I was able to afford some pretty mundane health needs. I take birth control, along with the overwhelming majority of people of reproductive age, for contraception and for anemia. The sticker price is \$80 every three weeks. I also go to therapy once a week to work through PTSD and anxiety. These sessions are \$120 every week. Altogether, that costs \$7,626 a year just to keep me well.

Now I have a job with decent health insurance, but I just got a \$200 bill in the mail for a doctor's visit that I thought would be preventative and covered 100%. I, like so many Vermonters, am constantly juggling financial decisions – and I am one of the healthy ones! I know I am just one illness away from medical debt. Bills are unpredictable and free market principles of choice and competition are absolutely nonexistent when you have a migraine, or a broken leg, or chronic pain.

Everything I mentioned tonight is primary care, and universal primary care would be a great start. Gov. Scott speaks regularly about attracting more young people to our state. Young people want universal health care. We have health scares. We have disabilities. We use contraception. Be bold and represent our brave little state- fully implement Act 48.

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