

Written Testimony
of Barbara Wilson, Shoreham, VT
March 13, 2018

The purpose of my testimony is to share my own primary healthcare experience in Vermont and why I believe that is it critical for the State of Vermont to move forward with bill S.53 as the first step implementing the promises made under Act 48.

I spent my entire career working in a high-tech telecommunications industry, where I managed the development of complex software solutions. My husband and I made Vermont our home in 2008. At which time, I worked remotely out of our home, until my company was sold forcing me to retire early at the age of 55 to protect my pension. Six months after my retirement date, my former employer stopped covering retiree healthcare. Starting in 2012, I launched a small berry farm and value-added business and continued to contract part time with my former employer until mid-2016 when my small business required 100% of my time.

[Health Insurance has evolved into catastrophic “only” insurance](#)

In 2013, after my retiree healthcare benefits were discontinued, I was able to purchase healthcare insurance through Vermont Catamount for our household at affordable rates. Over the past 5 years, my husband and I have seen our healthcare insurance go from a \$550 to a \$4800 annual deductible along with an overall increase in our annual premiums. In 2018, our premium plus deductible totals just under \$18,500. This year, compared to five years ago, we will most likely pay over \$5600 more (44% increase) in healthcare costs, during a period when our annual income has been reduced by 50%. Our only recourse is to draw additional funds out of our retirement savings to pay for healthcare.

With our high deductible plan, primary care expenses are totally out of pocket. *In other words, we purchase health insurance, not to cover primary care, but to cover a potential major/catastrophic medical illness or accident.*

Sadly, many Vermonters that I know personally are facing an even worse situation. They have no health insurance at all or they can only afford a “bronze plan” with even higher deductibles and co-pays.

To put this into perspective, according to the Vermont Health Connect plan website comparison tool¹, the estimated yearly healthcare cost for a “very good health” 2-person household having an annual income of \$65,000 (approx. \$5400/mo.), is between 22% and 42% of their income depending on the plan they choose and the health issues they may face. But think about it, with a monthly income of \$5400, even if they did manage to cover a “bronze plan” for just under \$1,000 per month, how could they possibly afford to pay for any needed primary care and/or other medical expenses and still cover their housing, food, transportation, and so on?

Using the Health Connect Comparison tool, it appears that, for “median” income Vermonters between the ages of 45 and 64², the only option is to purchase a bare bones plan and not use it unless a catastrophic health event occurs or simply go without.

¹ http://info.healthconnect.vermont.gov/Get_Started

² <https://www.incomebyzipcode.com/vermont>

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[We often neglect primary care when we are saddled with high deductibles and co-pays](#)

When we don't have insurance, or we have inadequate insurance with high deductibles and co-pays, I know from firsthand experience that we tend to put off going to see our primary care doctor until whatever is giving us problems becomes much worse. *The reality is, given today's out of pocket healthcare costs and the symptoms of something unknown, I must think about how much money do I spend to identify and treat my condition, or do I risk ignoring it.* All too often, ignoring a health issue until it is too far progressed requires much more care at a much higher expense.

Approximately 9 months ago, I started experiencing symptoms that alarmed me, thinking am I having a stroke or a heart attack? And would ask myself, should I go to the ER? However, the symptoms would go away almost as rapidly as they came on, so I ignored them. Why would I spend my savings to troubleshoot something that goes away on its own, right? Six months later, the symptoms became much worse. I had difficulty walking and sleeping, serve numbness in my face and extremities, shortness of breath and had difficulty going about my daily routine. Out of necessity, I finally made an appointment with my primary care doctor, who quickly and gently diagnosed my anxiety related condition and prescribed the treatment that I needed. At first, I was taken aback. For my entire 35+ year career, I worked under high stress conditions, so why now. Due to my delay in seeking treatment, it is taking longer for me to recover, not to mention the unnecessary suffering, worry and loss of time, but am well on my way to recovery. I am so grateful for my primary care doctor.

I consider myself one of the lucky ones. I was able to make the choice to seek primary care treatment. And, I was able to afford the out of pocket costs. As a small business owner, I am looking forward to renewed energy and motivation as we move into the growing season. My experience does make me now wonder how many others are experiencing the same problem and just trying to live with it or even end of self-medicating to combat what they are going through. For me, it strongly reinforces that to have a vibrant Vermont community and work force, we need assessible primary care!

[By passing S.53, you move Vermonters closer to the promised under Act 48](#)

Passage of bill S.53 would bring together key stakeholders to develop a draft Universal Primary Care operational model to identify how UPC would co-exist with Medicaid, Medicare, and Private Insurance and other Vermont initiatives, such as All-Payer ACO. The results gained from this bill will address the questions and concerns that have been voiced and will create a firm foundation on which to rollout Universal Primary Care in Vermont.

Unless we start now by passing S.53, preventable healthcare costs will continue to increase each year, resulting in many more families, including mine, deciding to not purchase insurance or being forced to purchase an even higher deductible plan with even higher co-pays. If we don't act now, Vermonters will pay the price with their finances, their health and even their lives.

Respectively Submitted,

Barbara Wilson
Shoreham, Vermont