

AIDS Project of Southern Vermont  
HIV/HCV Resource Center  
Vermont CARES  
Vermont Mental Health Counselors Association  
Vermont Network Against Domestic and Sexual Violence  
Vermont People with AIDS Coalition

S.19 - Proposal to the Senate Health and Welfare Committee  
Delete Section 2 (b) (2) (B) (iii) of Act 165 - February 8, 2017

The above-listed organizations support efforts to ensure the viability of bronze-level plans in Vermont, and respect the efforts to maintain the maximum out-of-pocket limits for prescription drugs. We do not, however, believe that consideration of an increase in, or the creation of, cost-sharing outlined in S.19 of the last provision of Section 2 is the best way to approach this issue.

S.19 directs the advisory group created in Act 165 last year to make recommendations regarding whether to modify cost sharing limitations set forth in Vermont law, such as:

- Early childhood developmental disease cost-sharing parity
  - This provision was enacted to ensure that a health insurance will not impose greater coinsurance, co-payment, deductible, or other cost-sharing requirements for coverage of the diagnosis or treatment of early childhood developmental disorders than apply to the diagnosis and treatment of any other physical or mental condition under the plan.
- No cost-sharing for sexual assault examination
  - This provision was enacted to ensure that victims of sexual assault have the financial supports they need to address medical costs associated with the sexual assault.
- Co-payment parity for primary mental health care and other primary care and for specialty mental health care and other specialty care
  - This provision was enacted to ensure that health insurance plans cover all necessary and appropriate medical and mental health services without imposing practices that create barriers to receiving appropriate care.
- No cost-sharing for vasectomy
  - This provision was enacted to ensure that coverage for voluntary sterilization procedures for men and women do not include any deductible, coinsurance, co-payment, or other cost-sharing requirement.

For each of these limits, there was sound reasoning and detailed testimony that was presented to the Legislature (some as recently as last year or the year before), which led to the passage of these provisions. We do not believe that it is appropriate for the advisory group to render a recommendation in these subject areas which could lead to a significant change in these laws.

For these reasons, we ask that you delete this portion of Section 2 from S.19. Thank you for your consideration.