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I am writing today to express my concerns about access to healthcare. In 2015, I had a catastrophic illness. Fortunately, the non-profit that I worked for offered employees the "platinum" BCBS plan. That plan afforded me to the best medical and access to devices as well as a spot at a rehab facility with a long waiting list. I jumped ahead on the waiting list because I had private insurance unlike 85% of their patients who had Medicare/caid.

Fast forward to 2017. After a snafu with tax filings, I was told that I no longer qualified for the discounted insurance. My monthly health insurance premium would go from \$45.00 to \$1500.00- more than twice my rent. I was in the middle of care for a chronic wound and had several other issues requiring physical therapy and visits to specialists at Dartmouth. I discovered that somewhere along the way, I was enrolled in Medicaid, so I had coverage that I was unaware that I had.

The purpose of my testimony today is to let express concerns over the difficulty in applying for coverage and knowing what you need to do. I have forms for Medicaid Part B on my desk and I am waiting for an appointment with a case manager from my doctor's office to help me navigate them. I should tell you that I have a Master's Degree in Human Services and have spent many years completing forms and evaluation responses to forms and I am baffled by this health insurance paperwork.

How is someone who is illiterate, who is unfamiliar with computers, whose first language is not English, who has anxiety about forms, or who is not comfortable filling out paperwork supposed to fill out these forms? I can only imagine how many people give up and lose out on important coverage. Yes, there are case managers and others who can help, but transportation and access to these people can also be an issue particularly in rural areas of Vermont without adequate public transportation

We need to make the system one that encourages people to take advantage of health care coverage options so that they get the care that they need and so that hospitals and physicians receive the payment that they need. Lack of understanding of paperwork should not be a deterrent

Vermont can be a leader in this endeavor. Thank you for reading my testimony.

Julie Brisson

