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MEMORANDUM

TO: House Health Care Committee
FROM: Susan Gretkowski, MVP Health Care
DATE: February 11, 2019
RE: Individual Mandate Testimony

Thank you for allowing me to submit MVP's testimony in writing. I will not be able to attend your scheduled February 15, 2019 session on this issue. I will be at MVP's Corporate Headquarters in Schenectady New York that day.

MVP was a member of the work group that evaluated both adoption of the Individual Mandate, as well as consideration of whether to have a penalty or incentive for people to become insured and maintain health insurance coverage. MVP supported Vermont adopting the Individual Mandate requirement last year and supports adoption this year of a penalty. The work group considered what type of penalty to have, and those members of the work group who supported the penalty believed it should be as close as possible to the federal penalty for ease of understanding by Vermonters and administration. MVP believes that having a penalty, or consequence for not being insured, is the best way to encourage Vermonters to obtain and maintain coverage.