

-----Original Message-----

From: Judith Lance <lance.judith@gmail.com>  
Sent: Tuesday, April 09, 2019 8:31 AM  
To: Faith Brown <FBrown@leg.state.vt.us>  
Subject: Restore deductibility of medical expenses

Good morning Ms. Brown. I understand you are the Assistant to the Vermont Senate Committee on Finance, and that the Committee is holding a hearing today on the proposed amendment to restore the deductibility of medical expenses for Vermont income tax purposes.

I will appreciate it if you will pass along to the Committee my support for the passing of this amendment.

As a single senior residing in Vermont, I am attempting to responsibly provide for myself in retirement after a full career in the workforce here in VT. I am receiving Social Security benefits, and am fortunate to also have modest pensions benefits that total just over \$12,000/yr. My health and dental insurance premiums exceed \$4,000/year.

During the last few years I have experienced significant annual out-of-pocket dental care expenses. My dental insurance benefits are capped at \$2,000/year. While the coverage is quite good for preventive dental care, the more expensive restorative care that I have needed the past few years is covered at a much lesser per cent, resulting in substantial out-of-pocket costs to me. Research has shown that good dental care & health are very important to overall health, so I believe it is important to continue to get the dental care my providers urge me to get.

Fortunately, between my Medicare and supplemental health insurance, my out-of-pocket expenses for health care other than dental is not much. And I do not have expensive prescriptions drugs that I need to take, so that has not been an issue.

This all said, it sure would be helpful to have back that deductible for for medical expenses that meet the threshold. I don't expect those annual insurance premiums or dental costs to decrease as the years go on, and I want to have the financial wherewithal to take care of myself.

I urge the Committee to approve this amendment.

Thank you.

Judy Lance  
Winooski, VT

Sent from my iPad