

Members of the Health Care committee,

My name is Margaret Daly. I am a physician, a mom and a board member with the Rights and Democracy Institute. I appreciate the opportunity to share my story with you today. First, however, I would like to thank you for the good work that has been done in this legislature in recent months by many of you. I work primarily with patients with diabetes and daily hear the horror stories about the price of insulin and other medication. I and my staff spend endless hours helping our patients obtain the medications they need at a price they can afford. When I heard that the \$100 cap on insulin was passed, it truly felt like a gift, so thank you for giving that to my patients. As well, the current pandemic has seen most medical practices turn to telemedicine; this has been essential for keeping our patients healthy through the past year. Legislation that allowed for expanded Telehealth services, including audio only visits has allowed many Vermonters to continue to be in touch with their providers and quite honestly, given them a mental health boost through many weeks of isolation. Thank you for supporting legislation that continues those services.

While I am grateful for the inroads that these legislative measures have made, I also see daily that more needs to be done to achieve health care justice. Our system of health care in the United States is the most expensive, but with some of the poorest outcomes in the developed world. The administrative costs of our health care system are 3 to 4 times higher than other countries. Even in Vermont, which has taken advantage of expansion of Medicaid through the Affordable Care Act, some people still are uninsured and even those who are insured can still pay huge deductibles and medication costs. It is not unusual for me to prescribe a medication only to have the patient call a few hours later to say they didn't pick it up because it would cost \$1500. The scary thing about it is that those numbers no longer surprise me. And it is so unpredictable- one patient, with insurance, may get quoted this huge price tag, while a different insurance covers the entire cost of all diabetic medications. In my experience, high medication costs is the number one item patient's complain about when it comes to health care costs. More importantly, the inability to obtain these medications leads to poor health outcomes. For these reasons, I ask you to support legislation that moves toward universal health care, through expansion of Medicare to 55 years and up and creation of the Health Care Affordability Study Committee to explore ways to increase access to healthcare and decrease healthcare costs for all Vermonters.

Access to healthcare will improve health outcomes, but it does not exist in a vacuum. While you are supporting legislation to improve access to care, also consider the social determinants of health. Members of the BIPOC community are more acutely effected access issues; as well we have seen in the past year how racism is a public health emergency, Food insecurity is another issue that the pandemic has brought to light. Access to adequate housing is also a healthcare issue as is the effects of pollutants in our water system. If you want to promote the health of Vermonters, please support legislation that addresses systemic racism, provides for universal school lunches and works towards a healthy climate. I ask you to consider the Vermont RENEWS bill which seeks to support communities most effected by the climate and environmental crisis. The finest health care clinics in the world will do us no good if our citizens don't have clean air to breath, green spaces to exercise in and a safe area to live.

Finally, I ask for your help in addressing the mental health crisis in this state. This is very personal to me because my daughter has required treatment for, as she called it, her "medley of

mental health disease”, anxiety, depression and eating disorder. I could spend hours describing the five month long out of state residential treatment she required because of the lack of a facility in Vermont or the difficulty with coordinating followup care for her, having to piece together a care team that literally was spread the length of the state- from Manchester to Burlington. I am privileged to have good insurance and the professional where with all to guide her through this; many do not and especially cannot navigate this system while they are in the midst of a mental health crisis. The last thing someone in the midst of major depression needs to be doing is making dozens of calls to find a counselor and being told their insurance doesn't cover mental health or the practice is full . Please support legislation that eases access to mental health care; it needs to have the same status as any other aspect of health care. And realize that it needs to be long term care- my daughter is in recovery now, but it is because she is still in treatment 5 years later.

Thank you for taking the time to listen to my story and thank you for doing your part to improve the health of Vermonters.

Margaret Daly MD