I hope this letter finds you well. I am writing to express my concerns regarding House Bill H.766, which is currently under consideration. As a concerned citizen and a stakeholder in our community's well-being, I urge you to reconsider passing this legislation.

While I understand the intention behind H.766 to regulate prior authorization and step therapy protocols, health insurance claims, and provider contracts, I believe that certain aspects of the bill may have unintended consequences, particularly regarding the affordability and accessibility of healthcare for Vermont residents.

One significant concern is the potential for an increase in health insurance costs as a result of the proposed regulations. As we are all aware, healthcare expenses are already a considerable burden for many families and individuals. Implementing additional requirements on health insurance plans, such as stricter prior authorization processes, may lead to higher administrative costs for insurers. These increased costs are often passed on to consumers through higher premiums, co-pays, and deductibles, further straining household budgets and making healthcare less affordable for those who need it most.

Furthermore, while the bill aims to standardize prior authorization and step therapy protocols, there is a risk of unintended consequences that could negatively impact patient care. Mandating specific timelines for prior authorization responses, for example, may inadvertently hinder the ability of healthcare providers to tailor treatment plans to individual patient needs, potentially compromising patient outcomes and satisfaction.

In addition to the potential financial implications, I believe it is crucial to ensure that any legislation concerning healthcare maintains a balance between cost control and quality of care. While addressing issues such as prior authorization processes is important, it is equally essential to consider the broader impact on the healthcare system and the individuals it serves.

I respectfully urge you to reconsider the passage of House Bill H.766 and to explore alternative approaches that address concerns related to prior authorization and step therapy protocols without unduly burdening patients or increasing healthcare costs.

Thank you for considering my perspective on this matter. I trust that you will carefully weigh the potential consequences of this legislation and make the best decision for our community.

Sincerely,

April Clodgo

Ferrisburgh, VT