

Testimonial to the Vermont House Committee on Agriculture, Food Resiliency, and Forestry

Regarding Vermont Health Connect Insurance Costs

Submitted by Misse Axelrod, Roxbury, Vermont

November, 13 2025

Dear Members of the Committee,

Thank you for the opportunity to share my story and concern regarding the recent changes to Vermont Health Connect insurance plan costs.

My spouse and I are both independent workers — we farm and create art and farm based education programs here in Vermont. Our work contributes to our local food system, the rural economy, and the cultural fabric of our community. Like many small-scale farmers and artists, our income fluctuates seasonally and year to year. We do this work because we believe in Vermont's values of sustainability, resilience, and community — but we depend on affordable health insurance to continue doing it.

Until now, Vermont Health Connect has been a lifeline for us. It allowed us to access health care while maintaining our independence as small business owners. However, with the recent rate changes, our monthly premium is projected to nearly triple. This drastic increase makes it impossible for us to afford coverage. We are now faced with an impossible choice: pay for insurance that consumes a huge share of our income, or go without and accept significant personal and financial risk.

Without affordable health coverage, we are left vulnerable. A single medical emergency could threaten not only our health but also our farm and livelihood. This situation undermines the very resilience Vermont strives to foster — in its people, its farms, and its local economies.

I urge you to consider the real impact these changes have on small-scale farmers, artists, and other independent Vermonters. Please work to ensure that Vermont Health Connect remains accessible and affordable for those of us who contribute to our communities outside of traditional employment structures.

Thank you for your attention and for your ongoing efforts to support Vermont's agricultural and creative communities.

Sincerely,
Misse Axelrod

Drift Farmstead ~ Roxbury, Vermont