

My name is Chelsea Boardman, I live in Bethel, and I serve as a board member for Vermont's Free and Referral Clinics (VFRC).

Please increase the maximum value of our State grant by \$925,000 to continue providing essential healthcare services to Vermonters who lack insurance.

I am asking for your support because I have seen firsthand the relief our clinics bring to people in crisis. I have met Vermonters who delayed care for months because of cost, only to find comfort and healing at VFRC. For many, we are their only option for timely and compassionate care.

One thing I want to emphasize is that VFRC is Vermont's only network providing truly free care—no sliding fee scale, no payment plans, and no insurance billed. Every dollar invested in our clinics supports direct patient care, and helps Vermonters stay healthy and out of the emergency room, reducing healthcare costs for everyone.

Again, I urge you to approve an additional \$925,000 for our State grant so we can continue supporting Vermonters without insurance. Legislative action is needed to increase the allowable maximum of our state grant by \$925,000, but this request is for an additional +\$462,500 in state general funds, with a 50% federal Medicaid match.

Thank you for considering my request.



Vermont's Free & Referral Clinics (VFRC) are asking the Vermont General Assembly to please increase the maximum value of our State grant by \$925,000 to continue providing essential healthcare services to Vermonters who lack insurance, and to prepare for the increase in demand as vulnerable Vermonters lose access to their current coverage.
→ *This request is an additional +\$462,500 in state general funds, with a 50% federal Medicaid match*



Members of Vermont's Free & Referral Clinics provide medical, dental, and mental health services to Vermonters who lack health insurance or have inadequate coverage.

They also provide:

- Access to free medications & healthcare supplies
- Wraparound care coordination
- Insurance navigation
- Access to primary and specialty care

In 2020 and 2021, our member clinics pivoted to provide crucial services as part of **Vermont's COVID-19 response**, administering hundreds of vaccines, masks, tests, and COVID kits in the field to the state's most vulnerable populations.

In addition to being the only network that provides **truly free care** (no sliding fee scale, no payment plans, or insurance billed), we use an innovative, whole-person approach to healthcare that can involve bringing services

to patients through **mobile clinics**, offering services specifically tailored to community need, and broadens the definition of "healthcare" by providing things such as food, personal care supplies, socks and blankets, and partnering with other social service providers to be as efficient as possible.

Free and referral clinics need to increase the maximum value of our State grant by \$925,000 to continue providing critical health services to existing and new uninsured Vermonters. This request includes:

- ★ **\$587,000** for bringing a number of positions to full time in order to stabilize the system and to ensure Vermonters can access the care they need in a timely manner.
- ★ **\$60,000** for medical programs, such as implementing an Electronic Medical Record system to replace paper charts and purchasing Point of Care diagnostic tools to reduce reliance on expensive labs and imaging.
- ★ **\$278,000** for critical infrastructure needs to ensure our facilities can best serve our uninsured population. This includes necessary building repairs, fixing ventilation systems, and new equipment for improved dental programs at the clinics.

Who do we serve?

VFRC provides **free healthcare** to vulnerable populations in Vermont. In 2024, VFRC members served:

- Over 3,000 people who were uninsured (33% of total patients)
- 2,580 people who were underinsured (28% of total patients)
- Over 6,000 individuals over the age of 65 (roughly 50% of all individuals served)
- Over 600 members of the BIPOC community
- Individuals representing 26 different languages as their primary language, including 643 Spanish speakers

Additionally, 41% of all patients served are at or below 200% Federal Poverty Line (FPL). In FY25, we served over 9,000 individuals – **2,572 of whom were new patients (40% increase)**. We expect the demand for our services to continue to grow as a local impact of federal actions.

- Our clinics provided **4,507 medical visits** and **2,287 dental visits** in FY25

About Vermont's Free & Referral Clinics (VFRC)

Originally called the Vermont Coalition of Clinics for the Uninsured, VFRC was formed in the mid 1990s as a collective of six free healthcare clinics established in recent years to serve Vermont's uninsured population. The intention behind the formation of the coalition was to collectively utilize state dollars to complete the work needed to enroll more individuals in health insurance as part of the state's effort to lower our uninsured rate. This has evolved significantly over the past 30 years as the healthcare landscape has changed and as insurance no longer guarantees access to needed healthcare services for patients.

Current State Funding

1. **State General Funds (50% of VFRC funding)** – Our largest source of funding continues to be the state general funds originally appropriated by the Vermont General Assembly for the purpose explained above.
2. **Federal Medicaid Funds (50% of VFRC funding)** – VFRC receives federal medicaid dollars for member clinics. This funding is strictly for "Medicaid Administrative Activities".

Our State appropriation is managed as a grant by the **VT Department of Health's Health Promotion and Chronic Disease Prevention (HPDP) division**. The member clinics that provide clinical services are regulated by the federal Health Resources and Services Administration.

Our funding, because it comes to us as part of the state's Medicaid plan, is governed by **Centers for Medicare and Medicaid Services rules** which prohibit the use of any funding for clinical care or materials such as prescriptions or durable medical equipment. As a result, clinics must fundraise to cover these costs.

Vermont's Free & Referral Clinics are requesting the Legislature to increase the allowable maximum value of our State grant, which translates to an additional +\$462,500 in state general funds to be used as 50% match for federal medicaid administrative funds.

We believe that as a State, it is critical to invest now in Vermont's primary safety net for individuals who currently lack access to adequate healthcare or will lose access.