

Testimony for Universal Primary Care

Thank you for taking the time to listen to my perspective. My name is Arica Bronz and I am a 53 year old self employed worker living in Winooski Vermont. My family and I have fundamentally lost access to primary health care because we are some of the 9,200 Vermonters who lost their ACA tax subsidies for health insurance at the beginning of 2026. As it now stands in Vermont, in a “good” year where only one family member meets their deductible, a family of three making \$130,000/year will pay a minimum of \$35,000/year in premiums plus one deductible BEFORE any health insurance benefits kick in. This is 27% of their income. If it’s a “bad” year (meaning all three family members meet their deductibles), they will pay \$47,000 before any health insurance kicks in. This is 36% of their yearly income. How much of a family’s yearly income is reasonable to pay for health insurance? We are willing to pay our fair share, but 27%-36% of our income is impossible.

After a great deal of research, I was able to find and enroll in a Catastrophic Care plan, where our premium is \$13,200/year and our deductible is \$21,500. However, this still means that we are woefully underinsured.

Even though we pay our monthly premium, we will not see any insurance benefit until we reach our \$21,500 deductible. How are we supposed to afford to go see a physician where we will have to pay out of pocket for the visit and any labs or procedures we might need? We are struggling just to pay our premium. We are avoiding going to the doctor for any reason. We are not alone in this decision. There are thousands of us who are wrestling with impossible choices--how bad does a symptom need to get in order for us to overcome the financial barrier to receive care? It’s a tricky thing to self-monitor and, without medical training, how are we supposed to make such decisions? This type of financial uncertainty is exactly what leads people like us to forego regular primary care. It is well documented that access to primary care

greatly reduces costs and improves health outcomes across the board. Small problems are addressed before they become bigger, more costly, and life threatening problems.

Health care is a human right. We need to do better. I urge you to pass legislation that makes primary health care available to all of us. In the end, this will bring costs down, improve outcomes, and save lives.

Thank you for your time.

Arica Bronz

Winooski, VT