

Good afternoon. My name is Gabriel Lajeunesse, and I live in Montpelier. I'm here today as a citizen to speak in support of universal primary care.

There is a basic principle in insurance called the law of large numbers: the larger the group, the more predictable the risk, and the lower the cost for everyone. When Vermonters are divided into many small pools, premiums rise, administrative costs rise, and more people fall through the cracks. Universal primary care applies this principle in the most practical way possible by creating one broad, stable pool for the care Vermonters use most.

Primary care is where the best outcomes come from. It's where prevention happens, where chronic conditions are managed, and where problems are caught early—before they become dangerous and expensive. The research presented by Vermont Health Care for All shows that primary care is also the least costly part of the system, averaging about forty-four dollars per person per month, and that universal access consistently improves population health and lowers total system costs.

For me, this is personal. My father died from non-Hodgkin's lymphoma after delaying care for so long that the disease was too advanced when he was finally seen. His delay was driven by cost concerns. My mother-in-law died from complications related to diabetes—complications that were also tied to cost barriers and would have been avoidable with consistent primary care. These stories are not unique. They reflect what happens when people wait because they're afraid of the bill.

Lives are lost because of lack of access. Health outcomes are poorer. And the system becomes more expensive when we focus on major disease instead of prevention. Universal primary care would guarantee access to basic care for every Vermonter, reduce underinsurance, and allow conditions to be treated earlier, when they are far less costly. It would also reduce administrative burden on providers and help stabilize the workforce.

Eight Vermont towns have already voted to move toward universal publicly financed primary care. Vermonters are asking for action.

Universal primary care is the most achievable, affordable first step toward a healthier and more stable system for everyone.