

## WHY UNIVERSAL PRIMARY CARE IS IMPORTANT FOR VERMONT

My name is Melinda Moulton and I support Free Primary Care for All Vermonters. Imagine a person diagnosed with a debilitating illness or disease. She works for a company that offers health insurance with a \$6,000 deductible. She chooses to postpone seeing her primary care physician because of the out-of-pocket costs. Her health deteriorates. At 65, she enrolls in Medicare and purchases a supplemental insurance policy which has a high deductible and avoids going to her doctor.

Without her physician's care she becomes so sick that she is hospitalized and requires very expensive treatments and tests.

Primary care is the first step in keeping us healthy. It is the once-over that guides our goals for living a healthy lifestyle.

Primary Care **IS** Preventative Care. They are the physicians who refer us to specialists and determine the next steps for our care. So many of us forgo preventative care because of the costs, lack of insurance, and fear of further medical referrals that may cause extreme financial hardship even bankruptcy. Free Primary – or as I like to say –

Preventative Care will support our health care system's economic model. Detecting and addressing medical issues early in a patient's care will help reduce overall healthcare costs for the entire system. 46% of Vermont's Medical Care Costs are Hospital Related. Keeping patients out of the hospital is smart economic policy - and with early Primary Care reducing hospital visits is probable.

Insurance costs are sky rocketing.

Nationally, the ADMINISTRATIVE costs charged by health networks and insurance companies are 25% of the nation's **total** health care costs.

Vermont has one of the highest healthcare costs in the country.  
Free Primary “Preventative”  
Health Care for all is a win-win for everyone – the people and the health care system. We can do this Vermont!!

Melinda Moulton

Huntington, Vermont

April 30<sup>th</sup>, 2026

