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January 22, 2025

House Committee on Health Care
Vermont State House
115 State Street
Montpelier, VT 05633-5301

To Chair Rep. Alyssa Black:

MVP Health Care ("MVP") strongly supports H.35, which would maintain separate individual and small group market product and rate filings after 2025.

Keeping the individual and small group markets separate will ensure the most affordable coverage options for all Vermonters that MVP serves, including more than 30,000 members in the individual and small group markets.

Merging the markets in 2026 would unfairly increase health care costs for small employers while only providing minimal benefits for individual market enrollees, who are able to offset premium increases with federal subsidies.

H.35 would provide necessary clarity for health plans and minimize the administrative and financial burden of product filings. Further, it would establish more stable and predictable markets for health plans and Vermonters.

Please contact me at jestey@mvphealthcare.com with any questions.

Sincerely,

A handwritten signature in blue ink that reads "Jordan T. Estey".

Jordan T. Estey
Vice President, Government Affairs
MVP Health Care