



# Testimony on H.431

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*Presented to*  
Vermont House Committee on Health Care

March 2025

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Chair Black, Vice Chair McFaun, Ranking Member Berbeco, and Members of the Committee:

Thank you for the opportunity to submit written testimony regarding H.431, an act relating to expanding access to catastrophic health plans. My name is Hayden Dublois; I am a Visiting Fellow at FGA Action, a non-profit organization dedicated to advancing commonsense reforms in a variety of policy areas, including health care reform. As a former Vermonter myself, I always appreciate the opportunity to weigh in on these discussions on issues of substantial policy importance. For the reasons outlined below, I would request that the committee advance H.431.

Catastrophic health plans—also known as “copper plans”—are a type of health insurance plan offered on Vermont Health Connect and the federal health exchange that offer much lower premiums in exchange for slightly higher cost sharing requirements.<sup>1</sup> These plans are enshrined in the Affordable Care Act (ACA), and meet all ACA requirements, including coverage for pre-existing conditions, community rating, guaranteed issue and renewal, and coverage for all essential health benefits (EHBs).<sup>2</sup>

To demonstrate how affordable these plans are, consider a 25-year-old Vermonter living in Montpelier (who does not qualify for exchange subsidies) seeking to buy health insurance. That Vermonter could buy a “bronze” plan—conventionally thought of as the cheapest option—for a \$815 monthly premium with a \$5,800 deductible and \$7,100 out-of-pocket maximum.<sup>3</sup>

Obviously, this bronze plan would be an incredibly expensive plan choice.

Alternatively, that Vermonter could buy a catastrophic plan for just \$386 per month, with a deductible and out-of-pocket maximum pegged at \$9,200.<sup>4</sup> In other words, **in exchange for about a 30 percent increase in out-of-pocket exposure, this Vermonter could get a catastrophic plan with a 53 percent cheaper premium—obviously a good deal.**<sup>5</sup>

It is clear that these plans are attractive options for young, healthy Vermonters who expect to utilize a low number of health care services. It is also an effective way to entice these Vermonters to enter the health care market and therefore diversify the state’s insurance risk pool.

However, currently, under federal law catastrophic plans are limited to individuals aged 30 and under.<sup>6</sup> H.431 would simply apply for a federal waiver to allow Vermonters up to age 40 to buy these plans.<sup>7</sup>

By expanding access to more affordable catastrophic plans, Vermont can encourage these younger and healthier Vermonters to enter into the health insurance marketplace rather than go without insurance altogether. According to the Vermont Department of Health, these younger Vermonters typically have the highest insurance rates.<sup>8</sup> Giving them another affordable plan option to pick from is a simple tool in the toolbox of policymakers to make health care more affordable.

For the reasons outlined above, H.431 should be advanced out of committee.

Thank you again for the opportunity to submit written testimony on this important matter.

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<sup>1</sup> Foundation for Government Accountability, “Expand Copper Plans,” Foundation for Government Accountability (2020), <https://thefga.org/wp-content/uploads/2020/01/Expand-Copper-Plans.pdf>.

<sup>2</sup> Foundation for Government Accountability, “Copper Plans Myth vs. Reality,” Foundation for Government Accountability (2020), [https://thefga.org/wp-content/uploads/2020/09/Copper-Plans\\_Myth-vs-Reality.pdf](https://thefga.org/wp-content/uploads/2020/09/Copper-Plans_Myth-vs-Reality.pdf).

<sup>3</sup> Author’s analysis using Vermont Health Connect’s plan comparison tool.

<sup>4</sup> Ibid.

<sup>5</sup> Ibid.

<sup>6</sup> Foundation for Government Accountability, “Expand Copper Plans,” Foundation for Government Accountability (2020), <https://thefga.org/wp-content/uploads/2020/01/Expand-Copper-Plans.pdf>.

<sup>7</sup> Vermont General Assembly, “H.431,” State of Vermont (2025), <https://legislature.vermont.gov/people/single/2026/37372>.

<sup>8</sup> Vermont Department of Health, “2021 Vermont Household Health Insurance Survey,” State of Vermont (2022), <https://www.healthvermont.gov/sites/default/files/documents/pdf/VT%20Household%20Health%20Insurance%20Survey%202021%20Report%205.6.22.pdf>.