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Senate Committee on Finance
c/o Charlotte Strasser, Committee Assistant
Vermont General Assembly
State House, Room 6
Montpelier, VT 05633

RE: Written Testimony in Support of H.585, Health Insurance Reforms

Dear Chair and Members of the Senate Finance Committee,

Thank you for the opportunity to submit written testimony on H.585. I am a fifth-generation Vermonter, a UVM graduate, a Ludlow Select Board member, and the owner of Open Door Vacation Rentals LLC, a small property management business in Ludlow. I am also a member of the Okemo Valley Regional Chamber of Commerce. I respectfully urge the committee to advance H.585 before the close of this session.

I want to speak in particular to the authorization of Association Health Plans. This provision would restore a tool, similar to the former Chamber Health Plan, that historically allowed small businesses in Vermont to band together through their chambers and access more affordable group coverage than any of us can secure on our own. In the Okemo Valley, health insurance is a real and growing strain on small employers trying to hire and retain staff. Premiums for a business my size are challenging, and each year I am forced to weigh offering coverage to my team against raising prices on the guests who fuel our tourism economy or absorbing the cost myself. None of those options is sustainable long-term.

Our region runs on a network of small, often seasonal employers, including property managers, restaurants, retailers, lodging operators, outfitters, and trades. When we cannot offer competitive benefits, we lose good employees to larger employers or out of state. Allowing chambers and similar associations to sponsor health plans again would give us a real chance to compete and to keep skilled workers in our communities.

I also support the broader package of reforms in H.585, which together move Vermont's health insurance system toward greater accountability, choice, and downward pressure on costs.

With only weeks remaining in the session, inaction on H.585 effectively becomes a decision against the small businesses and working families this bill is designed to help. I respectfully ask the committee to take the bill up, move it forward, and preserve these reforms, particularly the Association Health Plan authorization, for the Vermonters who need them.

Thank you for your time and your service.

Respectfully submitted,

Noah Schmidt
Owner, Open Door Vacation Rentals LLC