



Introduction and Overview

House Committee on Health Care

January 17, 2025



MVP Health Care

Regional. Community Focused. Not-for-Profit.

≈ 600,000 Customers

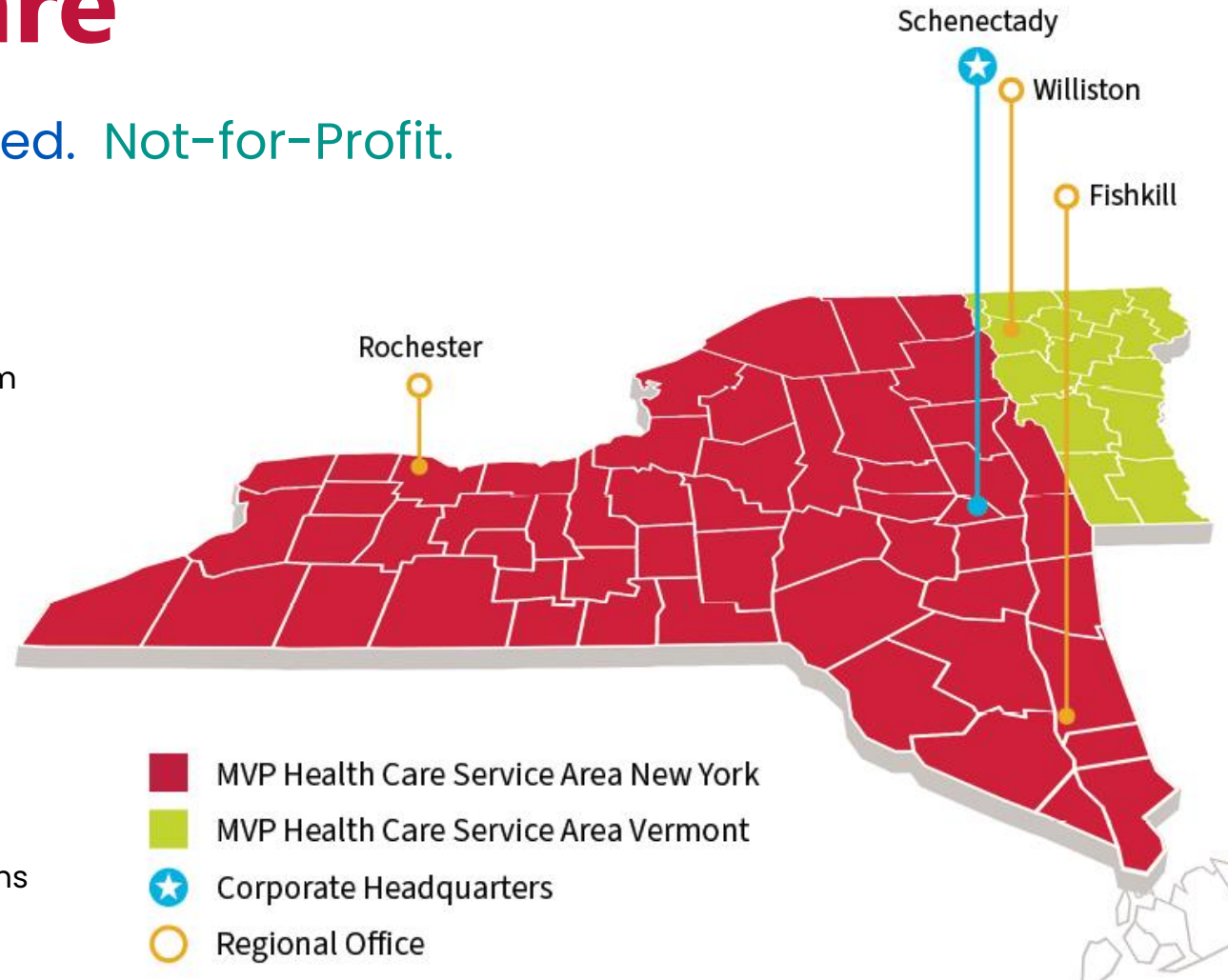


- Medicaid
- Medicare
- Child Health Insurance Program
- Basic Health Program
- Fully Insured Private Pay
- Self Funded Private Pay

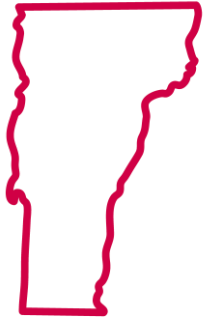
1,500 Employees



- Physicians
- Pharmacists
- Nurses
- Therapists
- Social Workers
- Actuaries
- Health Analytics Experts
- Community Engagement Teams



MVP Vermont



1993

Licensed as
an HMO

Vermont
presence for
more than 25
years.



30,000+

Members

QHP and Large
Group
Commercial
Markets



5,000+

Provider
Partners

Comprehensive
Local Network,
including UVMHN
and Dartmouth
Hitchcock



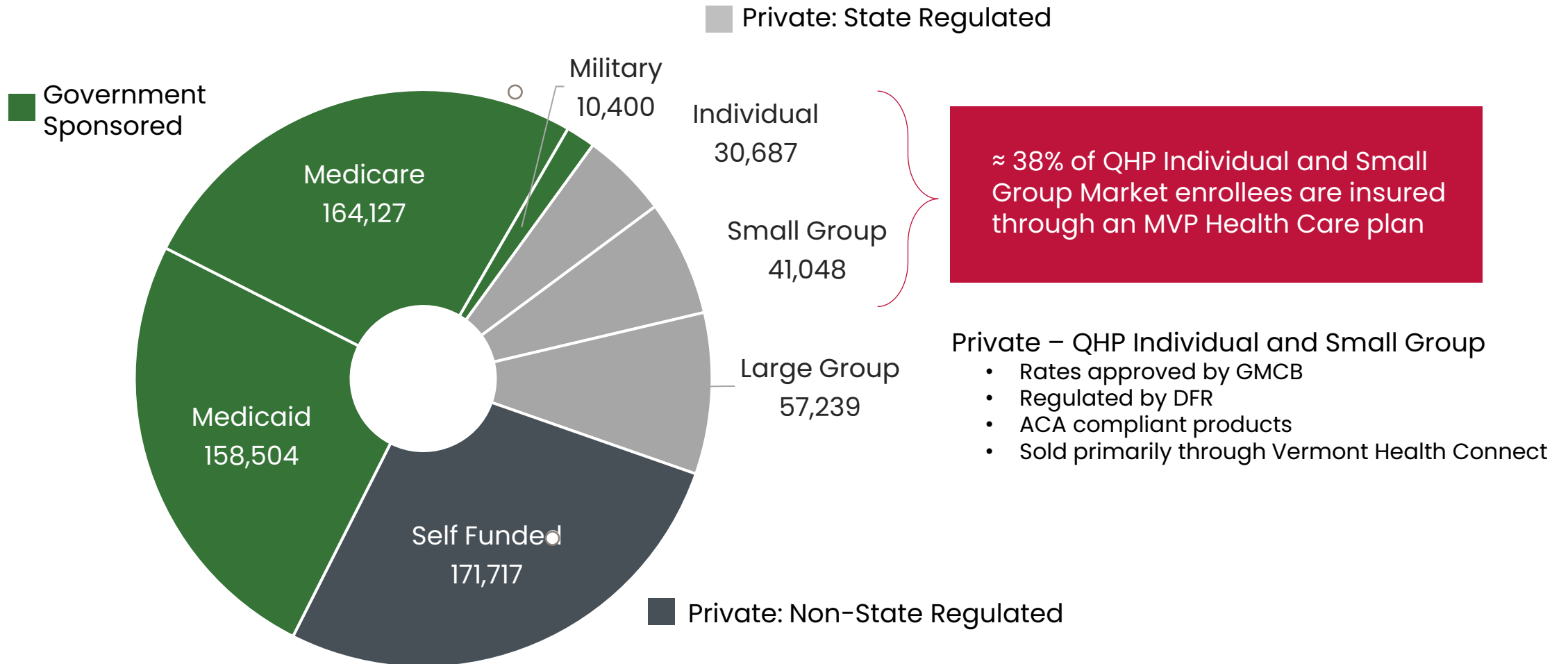
Local

Partner

OneCare VT
VT Blueprint for Health

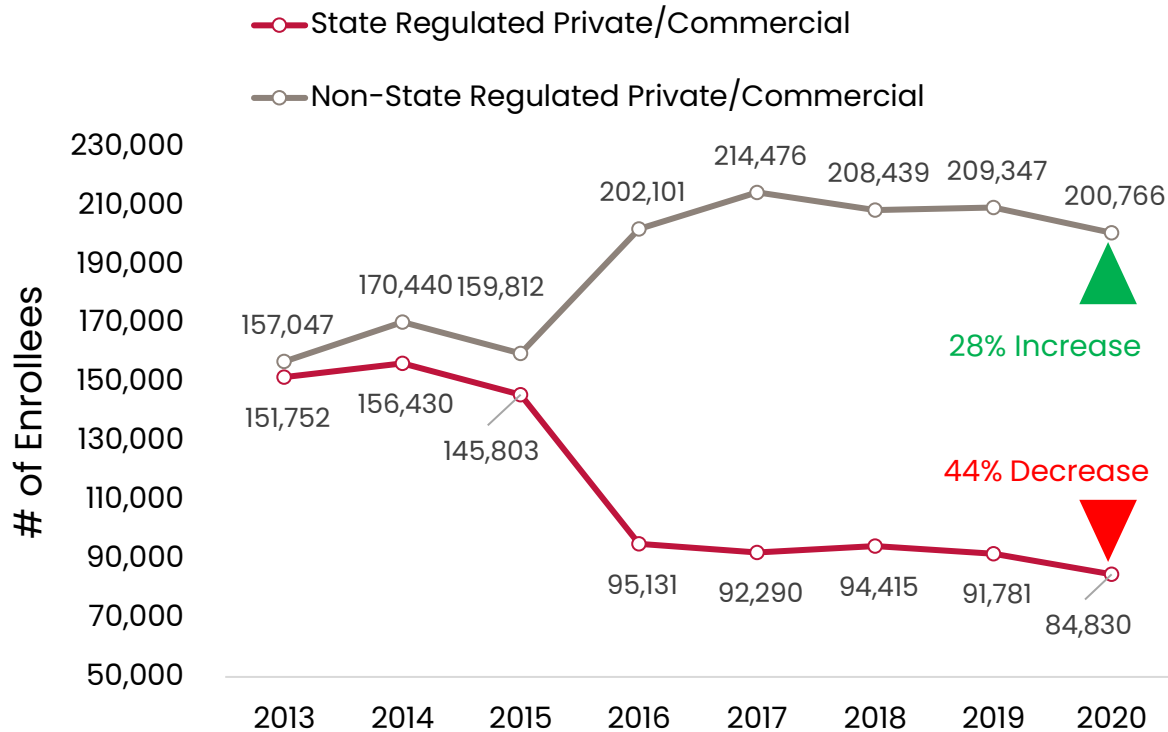
MVP Vermont Membership

Estimated Sources of Health Insurance Coverage in Vermont



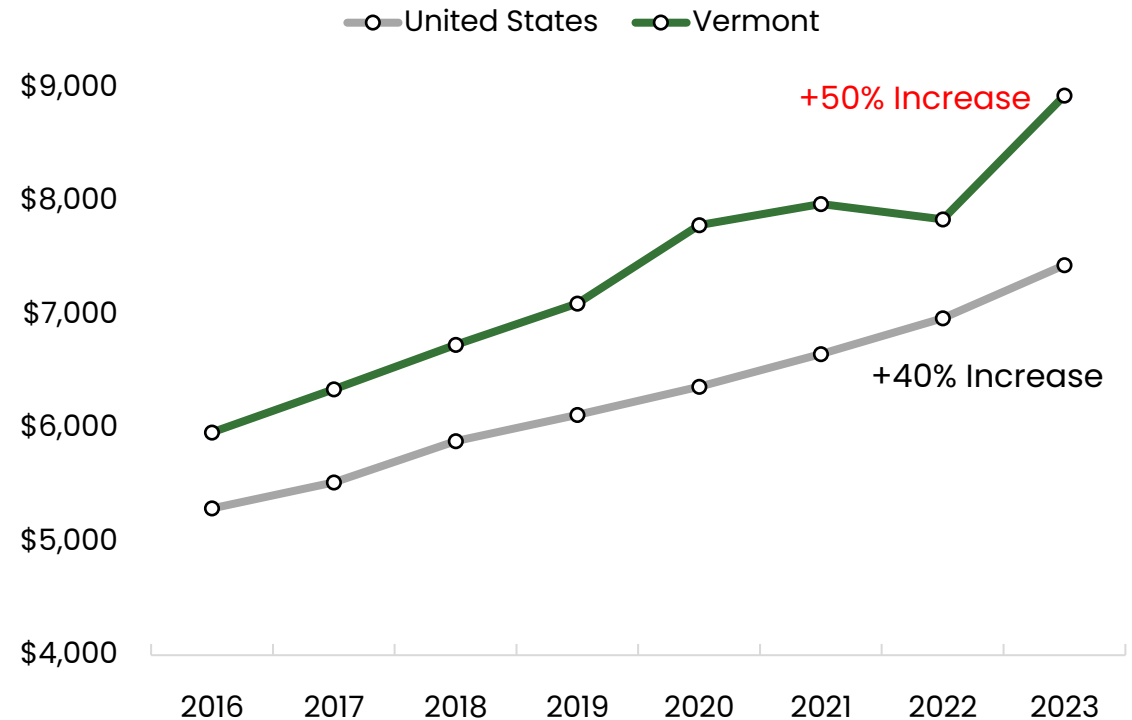
Private: State Regulated Market Trends

VT Private Market Enrollment Trends (2013-2020)



Source: Langwell, Nolan. (2023). Health insurance overview [PowerPoint slides]. Retrieved from [Health Care Finance 101 \(New Member Orientation\) \(vermont.gov\)](https://www.vermont.gov/health-care-finance-101)

Average Total Annual Premium QHP Markets (2016-2023)



Source: Centers for Medicare & Medicaid Services. (n.d.). *Premium Stabilization Programs*. Retrieved from <https://www.cms.gov/marketplace/health-plans-issuers/premium-stabilization-programs>

Policy Principles

1. Protect Vermonters against unaffordable and unsustainable health care costs. Health insurance premiums are expensive because health care costs are expensive. Reject any proposals that add costs without any corresponding value for consumers and patients (e.g. improved outcomes and quality).
2. Prioritize Vermonters when considering any health care reform/policy proposal. The health care system is changing, and we need to advance a system that is equitable, affordable, resilient, transparent and built around Vermonters' individual health care needs and experience—and not any particular industry, entity, or stakeholder group.
3. Avoid policy changes that continue to drive Vermonters out of the state-regulated health insurance markets. Be mindful that state law has a limited and shrinking reach on the private pay markets, and state law changes primarily effect only the two local, not-for-profit, community focused health plans. Vermont needs a strong and stable health insurance system.

Questions?

Contact:

Jordan Estey

VP, Government Affairs

jestey@mvphealthcare.com

518-912-6163

Clare Buckley

Leonine Public Affairs, LLP

cbuckley@leoninepublicaffairs.com

802-777-2064

