



Dr. Dynasaur 2.0

More Care for More Vermonters

Because health care in Vermont is becoming less affordable year after year, we believe doing nothing is not an option.

We spend more money on health care than ever before, for example

- Health care costs now eat up 22% of Vermont’s Gross Domestic Product.
- A silver plan on the Exchange costs a family earning \$75k/yr almost \$28,000/yr in deductibles, premiums and co-pays.
- A platinum plan on the Exchange will cost over \$41,000/yr in premiums by 2025.

Yet:

- Over 50% of Vermonters lack dental insurance.
- Over 100,000 are underinsured, meaning they can’t afford their deductibles, co-pays, etc.
- In 2014, only 23% of the 12,831 Vermont businesses with less than 10 employees offered health insurance.

Dr. Dynasaur 2.0 aims to change this by providing More Care for More Vermonters.

Dr. Dynasaur Before and After Expansion

	Dr. Dynasaur Current	Dr. Dynasaur 2.0 Proposal
AGES COVERED	0-18	0-26
INCOME LIMIT		
Family of 2 (Parent + Dependant)	\$48,000 /yr	NO LIMIT
Family of 3	\$60,000 /yr	NO LIMIT
Family of 4	\$73,000 /yr	NO LIMIT
COVERAGE	Medically necessary dental, vision, medical care, etc.	Medically necessary dental, vision, medical care, etc.
PREMIUM	Sliding scale based on income	Sliding scale based on income
DEDUCTIBLE, CO-INSURANCE, OUT OF POCKET MAXIMUMS	None	None

Dr. Dynasaur 2.0 proposes to allow all 120,000 Vermonters who are 26 and under to enroll in Dr. Dynasaur regardless of income.

- Employers will be relieved of the high cost of offering family plans to employees now that everyone age 26 and under would be eligible for Dr. Dynasaur. A family earning \$100,000 with a platinum Exchange plan would see a premium reduction of \$5,664/yr by switching to a couples plan and moving their children to Dr. Dynasaur and \$5,000/yr. less in out of pocket cost exposure
- With the need to offer family plans eliminated, employers will be able to avoid the ACA's excise tax and could continue to offer low cost insurance to their employees.
- The number of underinsured Vermonters would decrease by moving them from high out of pocket cost private insurance plans into Dr Dynasaur.
- Low or no cost coverage for dental care, primary care, mental health treatment and prescription drugs would be expanded to include all Vermonters.
- Dr. Dynasaur 2.0 would provide a financial incentive for young Vermonters to stay in Vermont.
- Health care provider reimbursement rates would increase so they could now be paid fairly for treating Dr Dynasaur enrollees.

Our Campaign

- We are asking the 2016 Legislature to commission a study of the economic and public health implications of Dr. Dynasaur 2.0 to be ready for the 2017 legislative session.

The Dr. Dynasaur 2.0 Promise

- If the Legislative study finds more taxes are needed to fund Dr. Dynasaur 2.0 than there are savings to Vermont employers and employees in health care costs, we will not pursue this expansion. *We promise.*

Who's Supporting Studying Dr. Dynasaur 2.0?

AARP-VT • Vermont NEA • Planned Parenthood • Vermont League of Cities and Towns • American Cancer Society • American Heart Association • Main Street Alliance • Voices for Vermont's Children • Vermont State Employees Association • Vermont Businesses for Social Responsibility • American Federation of Teachers/United Professions of Vermont • VPIRG • Professional Firefighters of Vermont