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**STATE OF VERMONT**  
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HOUSE COMMITTEE ON HEALTH CARE

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May 20, 2022

Ena Backus, Director of Health Care Reform  
Agency of Human Services  
280 State Drive  
Waterbury, VT 05671

Dear Ena:

During testimony in the House Committee on Health Care earlier this month regarding unmerging the individual and small group health insurance markets for plan year 2023, the Administration offered to explore options for holding harmless those individuals who will be negatively affected if the expanded federal premium tax credits made available through the federal American Rescue Plan Act are not extended beyond plan year 2022. By way of this letter, the Committee is taking you up on your offer and requesting that you and your colleagues explore options and provide recommendations to this Committee on or before January 15, 2023 regarding how best to hold harmless Vermonters whose premiums will increase as a result of the unmerged markets and who will not be fully protected from those increases by federal subsidies. Please also provide the estimated costs of implementing the options identified and any recommended funding sources or mechanisms.

The members of the House Committee on Health Care for the 2021-2022 biennium, and those who will serve on the Committee in the 2023-2024 biennium, look forward to receiving your findings and recommendations.

Sincerely,

Representative William J. Lippert, Jr., Chair  
House Committee on Health Care