

From: karen@catamountsolar.com <karen@catamountsolar.com>
Sent: Wednesday, April 17, 2019 8:12 AM
To: Faith Brown <FBrown@leg.state.vt.us>
Cc: Mark MacDonald <MMacDonald@leg.state.vt.us>
Subject: Testimony on H.524

Please share with Senate Finance Committee

Dear Senate Finance Committee,

I understand you are working on the H.524 bill that addresses several health care provisions. We recently changed our health plan offerings to our employees and switched to an Association Health Plan (AHP) which has been beneficial to our company and our employees. Therefore, on behalf of Catamount Solar, I encourage you to allow AHPs to continue.

Catamount Solar operates as a worker's cooperative, an employee-ownership structure that promotes employee engagement, workplace democracy and economic fairness. Our small business with 19 employees located in Randolph is an excellent example of why we need to keep the Association Health Plans. We were able to save over \$14,000 in premium expenses and still offer a plan of the same actuarial value. In addition to this, our employees are paying less for specialist visits, urgent care and all categories of prescription drugs. This is a win-win for both the business and our workforce and we are concerned that if H.524 passes in its current form, not only will we lose those savings, we will likely see even more increases for the 2020 health plan year.

I encourage you to allow AHPs to continue. Those savings will help fuel our business growth and provide real savings for our employees.

Thank you for your consideration.

Karen DuBois
Member Owner



Catamount Solar, LLC
4 Randolph Ave., Randolph, VT 05060
802-728-3600