

The Dr. Dynasaur 2.0 Proposal

A study to examine removing Dr. Dynasaur's income cap and expanding the age limit from 19 to 26 years of age.

Goals

- Make health care more affordable for Vermonters
- Make health care more affordable for Vermont businesses
- Fairly compensate health care providers for treating Dr Dynasaur enrollees



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More Care for More Vermonters

drdynasaur2.org

Supporters of Studying Dr Dynasaur 2.0

American Academy of Pediatrics, Vermont Chapter
Vermont League of Cities and Towns
AARP-VT
Professional Firefighters of Vermont
American Federation of Teachers/United Professions of Vermont
Vermont State Employees Association
Vermont NEA
Planned Parenthood
American Cancer Society
American Heart Association
Main Street Alliance
Voices for Vermont's Children
Vermont Businesses for Social Responsibility
Vermont Early Childhood Alliance
Vermont Interfaith Action
Vermont Public Interest Research Group



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Doing Nothing is Not An Option- Vermont Cannot Afford it

According to the Green Mountain Care Board:

- Insurance premiums increase approximately 6% annually.
- By 2025 the premiums for a family platinum plan in the Exchange will cost over \$41,000.



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What is Dr. Dynasaur?

- Dr. Dynasaur provides medically necessary care for all Vermonters from birth through age 18 if currently living in a household under 300%FPL.
- Pregnant women under 200%FPL.

Annual Household Income (Gross)

Family Size	200% FPL	300% FPL
2	\$32,000	\$47,800
3	\$40,200	\$60,200
4	\$48,500	\$72,750

Potential Benefits of Dr. Dynasaur 2.0

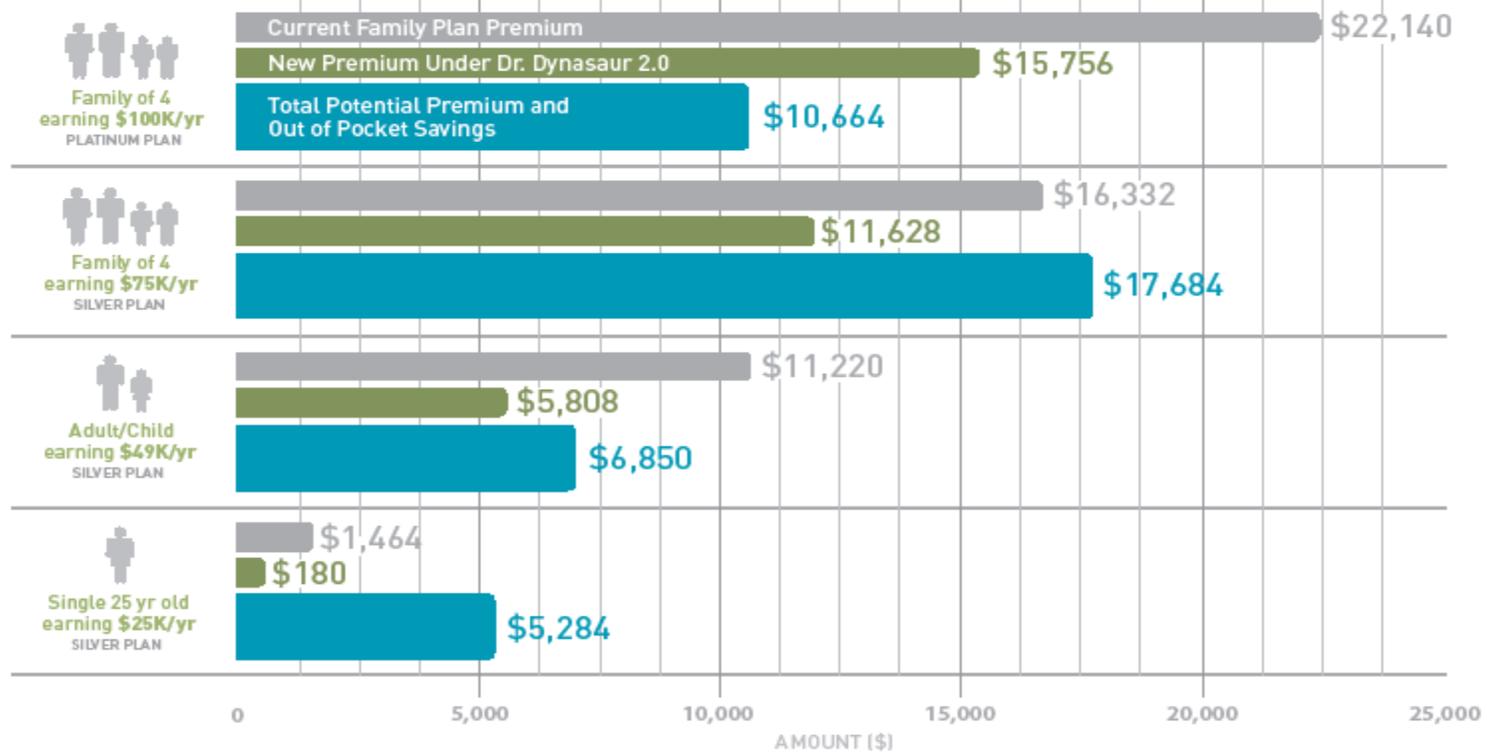
- No out of pocket cost coverage for dental care, primary care, mental health treatment and prescription drugs to approximately 120,000 more Vermonters
- Relief for employers who pay the high cost of family plans now that everyone age 26 and under will be covered by Dr. Dynasaur
- Employers offering low cost insurance to their employees may be able to reduce or avoid the ACA's excise tax
- Decreasing the number of underinsured Vermonters by moving them from high out of pocket cost private insurance plans into Dr. Dynasaur
- Decreasing the uninsured rate for the “young and invincibles” aged 19-26
- Increased Dr. Dynasaur's reimbursement rates will pay providers fairly
- Making life more affordable for young people starting their lives in Vermont



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Potential Savings for Families in Vermont Under Dr. Dynasaur 2.0



Potential Tax Relief From Dr Dynasaur 2.0

- State savings from reduced exposure to Excise Tax for VEHI, VSC, state and municipal employees in 2025 up to \$24m/\$36m
- Decreased state spending on Exchange subsidy programs Vermont Premium Assistance and Cost Sharing Reduction. Current annual state expenditure is \$6.7m
- Decreased state spending for state employees coverage
- \$31m/yr in property tax relief from decreased cost of school and municipal employees coverage.
- The Green Mountain Care study estimated that in 2021 Vermont businesses would pay \$38 million due to the ACA's Excise Tax



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Federal Participation in Dr Dynasaur 2.0

- State of Vermont would need to pursue an 1115 Waiver to receive the FMAP match for the 35,453 people who are 0-300%FPL and ages 19-26.
- This is roughly the size of the population Vermont received a waiver for to implement Catamount Health
- This would bring in \$193m federal dollars



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Timeline for Dr Dynasaur 2.0

May 2016

- Legislature passes budget bill with funding for a detailed actuarial and economic study.

July 2016

- Funding for the study becomes available .

August 2016

- Consultants are hired and begin work.

January 2017

- Report is presented to Vermont Legislature at beginning of 2017/18 Biennium



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