



**OFFICE OF THE LIEUTENANT GOVERNOR**

Vermont State House

115 State Street

Montpelier, VT 05602

February 23, 2021

Bronwen Mulligan  
207 Knapp Road  
Dummerston, VT 5301

Dear Bronwen:

Thank you for taking the time to contact my office. I am deeply appreciative that you took the time to reach out and share the troubling experience with regards your 2020 taxes and Vermont Health Connect.

Your story is another heartbreaking reminder of the reforms critically needed to address the soaring and inequitable costs of healthcare in Vermont and the strain on hardworking families.

I will continue to raise these concerns with legislative leaders, and the Governor's Office.

In the meantime, if further issues arise, or if I can be helpful in connecting you with resources, I hope you will not hesitate to reach. We are here to help.

I wish you and your husband good health as we work together to ensure Vermont recovers stronger from this pandemic.

Sincerely,

A handwritten signature in black ink that reads "Molly R. Gray".

Molly R. Gray

Lieutenant Governor of Vermont

I am writing in regarding a tax situation that I experienced for the first time this year. My husband and I are considered middle class. We rent our home, we both work full time and we have worked very hard to save any money we are able to for our future. We also get our health insurance through Vermont Health Connect. This comment is in regards to our 2020 taxes. My husband is a farmer and I work at an online recycling receptacle/trash can company. The CEO of my company gives bonus's based on how much money we make per week/month/year. Last year during a time that was devastating to much of the economy, our business did incredibly well. We received bonus's on many paychecks that I immediately put into our savings account. As I'm sure you know, with VT Health Connect, you have to estimate what you think your income will be during the current year and you receive credits towards your insurance expense. I used the previous year's income for this estimation. Obviously, no one could have predicted the year we ended up having. Because of the bonus's I received, our 2020 income pushed us past the eligible limit to qualify for credits by a single digit percentage and we now have to pay the entire amount of our credits back. That totals \$7664.00. This will be all the money that we not only saved last year, but multiple years prior. This system is ridiculous and I am so disappointed that after a year of uncertainty and hard work, we now owe everything that we have worked so hard for. We feel helpless and defeated. I am a proud Vermonter. I honestly don't know where to go from here. Please pass this along to Lieutenant Governor Gray so we can, hopefully, prevent this from happening to other hardworking Vermonters.

- ***We must work to build a more equitable Vermont.***
- ***Vermont's small business are the backbone of our communities.***
- ***We must contain soaring healthcare costs in Vermont. Healthcare is a human right***
- ***We must contain the housing crisis. Housing is a human right.***
- ***Broadband is the electricity of our time, we must ensure access for all Vermonters.***
- ***Covid has laid everything bare we cannot go back, we must go forward and work to recover stronger from this pandemic. Addressing \_\_\_\_\_ is a top priority***
- ***Caring for Vermonters from infants to elders is critical to the economic wellbeing of Vermont families.***

