



Primary Care for All Vermonters: Frequently Asked Questions

Our uncertain times – economic, political and personal (COVID-19) – have made one thing abundantly clear: Every Vermonter needs guaranteed health care for the simple reason that every Vermonter to one degree or another is at risk for being left out by our dysfunctional healthcare system. An achievable way to begin is with Universal Primary Care (then adding other necessary services over the next several years).

With the pandemic as well as the need to fight racism and other forms of social injustice, we need guaranteed health care for every Vermonter now more than ever.

- People with chronic conditions, and who have less regular access to primary care, are much more likely to die of COVID-19 than others in their age cohort.
- Unemployment caused by the pandemic has also increased the numbers of uninsured, which has worsened access to health care.
- Universal health care, starting with implementation of universal primary care is critical to health care justice, especially in addressing lack of access to health care for disabled, low-income (yet not qualifying for Medicaid), black, indigenous, people of color and other marginalized populations. Racial minority communities are more likely to be uninsured and underinsured while also being more at risk for developing severe complications from COVID-19. This is a kind of “double jeopardy.” (J.Lemon, *Newsweek*, 6/10/20).

Why is primary care a good place to start in making health care a public good (the goal of Act 48)?

- Primary care is most of the care that most people receive, most of the time
- Primary care is inexpensive, averaging \$44/person/month
- Primary care, when accessible to an entire population, is the only sector of care repeatedly shown to improve the health of the population, lower system costs, and improve quality of care and outcomes.

Isn't it enough to give more money to Federally Qualified Health Centers (FQHC)?

- Patients in FQHCs still have cost sharing which is a deterrent to patients to receive care in a timely manner. Patients ration their own care, by delaying care or avoiding it altogether.

We have a primary care shortage already; won't this make it worse when all those people get coverage?

- In the short run there may be some backlog. Universal primary care (UPC) will improve working conditions for primary care practitioners and encourage more medical students and nurse practitioners to choose primary care as their specialty, increasing the supply of primary care.
- UPC will improve working conditions when ALL PATIENTS have uniform coverage. Currently primary care offices deal with mountains of paperwork, administrative tasks dealing with a multitude of payers with different rules, regulations and reimbursement rates. One payer, providing guaranteed adequate reimbursement, will improve these working conditions.

How will UPC help people who are uninsured when they still will not have coverage for everything else?

- Everyone will be able to go to their family doctors without losing sleep over how to pay them. Diseases can be detected in earlier stages when they are less expensive to treat. Patients with chronic illness will not have to be anxious about paying for their everyday care.
- While it is true that patients will still need coverage for hospital care, prescriptions and other care, they will be getting most of their care without cost at point of service when they need it.
- Keep in mind this would only be the first step, and we would need to follow up by phasing in other sectors of care while gradually phasing out private insurance and other third-party payers.

How will this dovetail with Medicare?

- UPC would be a secondary payer for primary care costs that not covered by Medicare. It would cover any co-insurance payments. UPC will not reduce Medicare benefits. It will only add benefits that not already provided by Medicare.

How prevalent are high out of pocket costs and why should they cause concern?

- In a recent study of 11 Countries high-income countries, the Commonwealth Fund found that, **“adults with lower incomes in the US were far more likely than those in the other high-income nations...to go without needed health care because of costs.”** The study continues, **“despite decades of research demonstrating that countries with robust primary care have greater equity, better quality, and lower per capita costs, the US underinvests in primary care”** (*Health Affairs*, 12/9/2020).
- **Over three in ten (36%) Vermonters under age 65 are underinsured and the proportion continues to rise;** their “medical expenses are more than what their income could bear” and they “delay care at higher rates than those with adequate insurance. **(An additional 3% of Vermonters are uninsured)**. (2018 *Vermont Household Health Insurance Survey*: p. 23, 30 and 54). **This means almost 40% of Vermonters do not have adequate access to health care.**
- A recent NYT article shows that people are avoiding the doctor because of medical care is unaffordable (<http://nyti.ms/2N4f9PQ>).
- Nationwide, the prevalence of high-deductible health plans within employer-sponsored insurance has more than doubled since the mid-2000s. (*Health Affairs*, 12/2016).
- **In 2018, 47% of privately insured persons under age 65 in the United States were enrolled in high- deductible health plans** (*PNHP Winter 2019 Newsletter*, p.3; Cohen, et al., “Health insurance coverage: Early release of estimates for the National Health Interview Survey, January-March 2018,” National Center for Health Statistics, Aug.2018).

But isn't the Accountable Care Organization (ACO) going to fix everything?

- The ACO (One Care) applies only to patients who already have health insurance, or are in Medicaid or Medicare. It does not address lack of insurance or underinsurance. While legislators and Green Mountain Care Board focus on the ACO, Vermonters are still not getting care and costs are rising. The ACO is flailing and failing both financially and in outcomes.
- Over the last 30 years, the legislature has tried one scheme after another: Howard Dean's Health Care Authority, HMOs, VHAP, Catamount, Blueprint, Vermont Health Connect and disease management. None of these efforts provided affordable health care for all Vermonters.

It's time for the legislature to "get real" and take the first step to guarantee equal access to health care for all Vermonters. Start with UNIVERSAL PRIMARY CARE.