



Universal Primary Care (UPC) for All Vermonters: Frequently Asked Questions

Every Vermonter needs health care, yet every Vermonter is at risk for being left out by our dysfunctional healthcare system

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
- Providing an entire population access to primary care has repeatedly been 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 face cost sharing, which deters them from receiving care in a timely manner; they ration their own care, by delaying it 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, but primary care practitioners will also be freed from dealing with mountains of paperwork, administrative tasks dealing with a multitude of payers with different rules, regulations and reimbursement rates. This would allow practitioners to spend more of their time doing what want and need to do: treating patients.
- Vastly improved working conditions will also encourage more medical students and nurse practitioners to choose primary care as their specialty, increasing the supply of primary care.

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

- 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.
- 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.
- Keep in mind this is only the first step. Ultimately, we need to phase in other sectors of care and phase 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 are not already covered by Medicare. It would cover any co-insurance payments, deductibles and co-pays. UPC will not reduce Medicare benefits. It will only add benefits that are not already provided by Medicare. Medigap would not be allowed to charge for primary care, so your premium should be somewhat less.

Are “out of pocket costs” like deductibles and co-pays really a problem?

- In a recent study of 11 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).
- A recent NYT article shows that people are avoiding the doctor because medical care is unaffordable (<http://nyti.ms/2N4f9PQ>).
- In 2025, almost a third of all Vermont residents (187,800) were underinsured, who are defined by the latest official Vermont survey as those “with insurance but whose policy does not sufficiently cover current medical costs, or their potential future medical expenses, should a serious condition or illness develop.” **An additional 3% of Vermonters are uninsured).** (2025 [Vermont Household Health Insurance Survey](#))

How does universal primary care relate to issues of health care equity?

- Universal health care, starting with 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, and other marginalized populations. Racial minority communities are more likely to be uninsured and underinsured. (J.Lemon, *Newsweek*, 6/10/20).

But aren't our experiments (the OneCare ACO, the All-Payer Model and the AHEAD model) fixing our problems?

- No. For example the OneCare ACO ended with us having [more underinsured people than when the ACO started](#).
- Why keep wasting money on the same thing or another variation of the same thing? These approaches just add more middlemen managing our care -- the less care you get, the more money they make.

It's time for the legislature to “get real” and pass legislation that guarantees equal access to health care for all Vermonters. Let's start with UNIVERSAL PRIMARY CARE as our first step!