Newsletter for Jul 31, 2026: Healthcare #2

I Want You!

My campaign is gaining momentum, and you can help move it along. If you can do any of the following, it would be greatly appreciated:

- Share this newsletter with someone else
- Follow me on Facebook, Instagram and Threads
- Volunteer
- Write a letter to the editor
- Make a donation

Healthcare Costs Don't Stop at the Doctor's Office

They appear in municipal budgets, business costs, school spending and ultimately in the taxes and prices all Vermonters pay.

According to the executive director of the Vermont School Boards Association, health benefits accounted for less than 10% of Vermont school district budgets in 2018. They now account for approximately 15% and could soon approach 20%. Healthcare is not the only pressure facing our schools. But we cannot have an honest conversation about education costs while ignoring one of the largest and fastest-growing expenses in district budgets.

We need to deal with the fiscal realities facing our schools without treating forced consolidation and school closures as the only available answers. Controlling healthcare costs is education policy, municipal policy, economic-development policy and affordability policy.

Do I support Medicare for All?

The short answer is "Yes". We need to find a way to provide basic health care for everyone. One of the reasons that health insurance is so expensive is that the pool of insured is too small, especially here in Vermont.

Insurance works best when coverage is universal. Everyone pays their premium into a common pool. Insurers pay claims out of that pool. That model works well, for example, for automobile insurance. It works pretty well for homeowner's insurance, too. Part of the reason is that auto insurance is required by the state, and homeowner's insurance is required by the bank – if you have a mortgage, which the vast majority of homeowners do.

There is no such requirement for health insurance. That means that if you can't afford it, you can opt not to pay into the pool, that is, you can choose to not have health insurance. Unfortunately, you also won't collect anything when you incur health care expenses. Fewer people paying in means less money available to the insurers to pay claims. That means they have to raise rates for those who do opt for coverage.

Medicare for all, or any other form of universal coverage, would broaden the number of people paying into the pool. That should, over time, reduce the cost of "paying in".

Who Doesn't Have Health Insurance?

If you are fortunate enough to have a job that provides health insurance, part of that cost is paid by your employer. That means it costs less than it would if you had to go out and buy it yourself.

But not everyone has a job that provides health insurance. Some are self-employed, some work part-time (often multiple part time jobs) or work for small employers where health insurance is not offered. With the cost of health insurance being what it is, many of those people – maybe you – simply cannot afford to buy health insurance and still afford rent, food, gas and other necessities.

The Affordable Care Act ("Obamacare") required states to have a health insurance "marketplace" that was supposed to provide reduced costs for insurance. It also included a requirement that you buy insurance through the marketplace if your employer didn't provide it. It also provided subsidies, adjusted for your income level, that paid part of your health insurance premium, and those subsidies were increased during the COVID pandemic.

All of this might have worked as long as everyone participated. But consistent attacks on the ACA, largely by Congressional Republicans, have reduced its effectiveness. The Republicans' so-called "One Big Beautiful Bill" has reduced or eliminated enhanced subsidies for health insurance. The resulting increases in health insurance costs have resulted in thousands of Vermonters dropping their health insurance because they can simply no longer afford it.

What Happens if Nothing Changes?

It's not just school budgets that are affected by high health care costs. Employers who provide health insurance for their employees pass those costs on to the consumers of their goods and services. If you are looking to place blame for ever-increasing prices, health care costs, along with energy and housing, are a good place to start.

If the cost of health insurance keeps rising, the cost of everything else will follow. That will hurt everyone in the United States (except the very wealthy) but it will hurt Vermonters worst of all: we already have the highest costs in the nation for health care and health insurance. If people are already struggling to pay for health insurance, with many choosing not to, how will we deal with even higher costs of health insurance (along with everything else)?

How Do We Fix This?

Universal health care will help. Spreading the cost around – Vermonters helping Vermonters – is a good start. Whether that means Medicare for All, it must keep people from facing bankruptcy – or worse – due to medical expenses.

In upcoming newsletters, I will be exploring the options, including Medicare for All, community-based health care, and increasing the availability of health care and health-related services. In the meantime, I invite you to send me your insights and suggestions, to share your knowledge with me so that I can share it with others.

I have said before that my campaign is all about listening. I can help direct the conversation, but I can not (and should not) dictate where it goes. I have already gotten some great responses to my earlier newsletters, and I look forward to hearing from more of you!

About This Newsletter

Information in this newsletter is gleaned from a variety of sources, including mainstream media and published industry reports. In general, I won't cite social media accounts and opinions unless they can be independently verified (for example, via Snopes.com).