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**Notes from editor (not for publication):**

This got a little voice-y, so I'm going to run it as a Reporter's Notebook column under Voices, where it can spread its wings better.

In checking, it looks like Aetna is not covering Vermont at all. The some-counties thing looks like it got confusing when discussing both Vermont and New Hampshire.



HEADLINE ELEMENTS:

####BEGIN HED####

1 Health insurance premiums skyrocket for thousands of  
2 Vermonters

####END HED####

####BEGIN SUBHED####

3 It is estimated that initially up to 5 million Americans are  
4 at risk of losing their health insurance as of Jan. 1 due to the  
5 massive ACA premium increases. Many Vermont families are  
6 getting proposed 2026 insurance premium figures that are much  
7 more than doubling.

####END SUBHED####

8 TEXT BODY:

####BEGIN TEXT####

9 THE RAPIDLY APPROACHING end to subsidies for families  
10 using the Affordable Care Act (ACA) for health insurance has  
11 many Vermont households looking at health insurance premiums  
12 that will double, triple, or rise by even greater magnitude in  
13 2026.

14 It is estimated that 42,000 Vermonters will be affected by  
15 these increases, while nationally 44 million Americans rely on  
16 the ACA for their health insurance. The impact on families and  
17 the Vermont and national health care systems — already in crisis  
18 — could be devastating.

19 Consumers have until Dec. 15 to sign up for 2026 health  
20 coverage through the ACA, whose premium tax credits are  
21 scheduled to end on Dec. 31. They were first enacted in 2021  
22 during the pandemic and provided enhanced benefits and  
23 expanded eligibility for users.

24 Participation in the ACA marketplace nationwide more  
25 than doubled during this time, and almost 8,000 Vermonters  
26 entered the marketplace since 2021, according to KFF (formerly  
27 the Kaiser Family Foundation), a health-care-policy think tank.

28 In 2022, the subsidies were extended as part of the  
29 Inflation Reduction Act. However, on Jan. 1, 2026, the benefits  
30 and subsidies will revert to pre-2021 levels.

31 Vermont Health Connect is the state's health insurance  
32 marketplace for the ACA. More than 32,000 Vermonters use it to  
33 enroll in health insurance plans, and more than 75,000 are  
34 enrolled in the Medicaid expansion program, which is also part  
35 of the ACA.

36 Together, more than 107,000 Vermonters, or about 16%  
37 of the state's population, have some form of health insurance  
38 coverage through the ACA.

39 Vermont Health Connect is administered by the  
40 Department of Vermont Health Access (DVHA) under the  
41 oversight of the Agency of Human Services. It was created to help  
42 Vermonters who do not have health insurance through their

43 employer, to compare and enroll in health coverage that best fits  
44 their needs and budget.

45 It offers both private plans, known as Qualified Health  
46 Plans, and public programs like Medicaid and Dr. Dynasaur.

47 \* \* \*

48 THE ACA TAX CREDITS, and the U.S. health care system in  
49 general, have become highly politicized. Both parties — but  
50 especially the Republican Party — face consequences depending  
51 on how these health insurance issues are handled.

52 Ending the ACA, a centerpiece policy of a Democratic  
53 Party president, Barack Obama, has been a stated goal of the  
54 Republican administration of Donald Trump. As one of his first  
55 official acts after his inauguration in January, Trump rescinded the  
56 policy of his predecessor, Joe Biden, to encourage participation in  
57 and to find ways to strengthen the ADA.

58 In their official party platform, Republicans have  
59 promised to “increase Transparency, promote Choice and  
60 Competition, and expand access to new Affordable Healthcare  
61 and prescription drug options. We will protect Medicare, and  
62 ensure Seniors receive the care they need without being  
63 burdened by excessive costs.”

64 But despite a decade and a half of Republican opposition  
65 to the ACA and promises to provide better and cheaper health  
66 coverage, Republicans have yet to propose any form of a health  
67 program to replace it.

68 When the ACA was passed in 2010, Vermont was one of  
69 the states that opted to build its own health insurance  
70 marketplace instead of joining the federal one. At the time, the  
71 Legislature believed the state would be in the best position to  
72 help Vermonters choose among what are often very limited  
73 health insurance options.

74 With its small and aging population, Vermont is not an  
75 appealing place for for-profit health insurance companies to offer  
76 coverage. These demographics severely limit insurance options in  
77 the state.

78 Health insurance coverage in Vermont comes from only  
79 two health insurers: Blue Cross Blue Shield of Vermont (the  
80 larger) and MVP Health Care.

81 The 2022 extended subsidies increased the eligibility to  
82 those with incomes over 400% of the federal poverty level,  
83 currently about \$63,000 for an individual, and increased the  
84 subsidy amounts to lower- and middle-income individuals.

85 All that ends in two months. At that time eligibility will  
86 be capped back at below 400% of the federal poverty level,  
87 which is calculated by household size. For a family of four, that  
88 threshold is \$128,600; for an individual, it's \$62,600. Subsidies  
89 will be drastically cut.

90 A September analysis from the nonpartisan  
91 Congressional Budget Office estimated that permanently  
92 extending the enhanced tax credits would cost \$350 billion over  
93 the next decade, while ending them would mean 4 million more  
94 Americans would be added to the uninsured.

95 KFF, a respected, independent organization focusing on  
96 health care issues, says its [polling](#) shows that the tax credits are  
97 highly popular, with 78% of Americans wanting them to continue  
98 — including the majority of Republicans.

99 The KFF poll also noted that “both parties could face  
100 political fallout if the enhanced tax credits are not extended,”  
101 though it found that 80% of those polled said they would place  
102 most of the blame on the current Republican administration.

103 Adding to the pressure for Republicans to resolve these  
104 issues is the fact that far more people who identify as Republican  
105 use the ACA than do Democrats, and nearly 60% live in  
106 Republican-controlled states or in congressional districts  
107 represented by a Republican.

108 More SNAP benefits go to Republican-led states than  
109 Democratic-led states. As is the case with ACA, more states with  
110 Republican-leaning voters face the biggest negative impacts from  
111 the increasing insurance premiums and the government  
112 shutdown.

113 \* \* \*

114 IT IS PROJECTED that the average Vermont family under the  
115 ACA will see their monthly health insurance premiums more than  
116 double. The KFF poll found that 70% of Americans who buy their  
117 own health insurance said the increase would “significantly”  
118 disrupt their finances, while 40% said they would have to drop  
119 their health coverage if premiums doubled.

120 But many families in the program are getting proposed  
121 2026 insurance premium figures that are much more than  
122 doubling.

123 Jennifer Heidbrink, director of the Parks Place  
124 Community Resource Center in Bellows Falls, recently received  
125 her new insurance premium numbers from Vermont Health  
126 Connect for 2026. They are typical of what many Vermont  
127 families are facing.

128 She said that her family of four had been paying about  
129 \$1,100 in monthly health insurance premiums, totalling \$13,200  
130 a year.

131 But Heidbrink said she received notice in mid-October  
132 that because of the end of tax credits this year, her family’s  
133 monthly premium will jump to \$3,750, a 341% increase in her  
134 premium.

135 Her family’s yearly insurance premium of \$45,000 is  
136 well over half of the [median Vermont household annual income](#)  
137 of \$81,000.

138 “Vermonters making \$40,000 to \$60,000 a year, middle-  
139 income families, can’t afford this insurance,” Heidbrink said.

140 She noted that the expiration of the subsidies could affect  
141 as many as 35,000 Vermonters, which will create a ripple effect  
142 on social service nonprofits like Parks Place.

143 Also, as of Jan. 1, 2026, several Medicare Advantage  
144 plans for people over age 65 will no longer be offered in Vermont  
145 and New Hampshire. The Vermont Blue Advantage Medicare  
146 Advantage plan is leaving, as are Anthem, Martin’s Point, and  
147 Aetna.

148 That creates another looming deadline, as Medicare  
149 open enrollment ends Dec. 7, and anyone enrolled in one of the  
150 no-longer-available Advantage plans will have to choose new  
151 coverage. Those who don't will be automatically enrolled into  
152 traditional Medicare.

153 \* \* \*

154 ADDING TO THE confusion is the federal government  
155 shutdown, the cutting of funding for hospitals and health centers,  
156 the layoff of thousands of federal health-care employees, and an  
157 estimated average of 18% to 26% increases in health insurance  
158 premiums in general.

159 It all adds up to a health care system in crisis.

160 Also as of Nov. 1, the government shutdown — headed  
161 to become the longest shutdown in the nation's history — means  
162 that Supplemental and Nutrition Assistance Program (SNAP)  
163 benefits will not be sent to some 42 million Americans — 1 in 8  
164 — who depend on this assistance.

165 That group includes more than 66,000 Vermonters, more  
166 than 10% of the population. Of them, more than 6,000 live in  
167 Windham County.

168 No clear Republican health plan has been presented in  
169 either Trump term.

170 Nor has any plan been presented by the Republican  
171 majority to deal with the immediate problem of massive ACA  
172 premium increases and the rising health insurance premiums in  
173 general.

174 In an Oct. 27 press conference specifically addressing  
175 health care concerns, House Speaker Mike Johnson (R-La.) said  
176 that "the expiring Obamacare subsidy at the end of the year is a  
177 serious problem."

178 Johnson said House Majority Leader Steve Scalise (R-  
179 Louisiana) is working with the chairs of three House committees  
180 to compile an alternative Republican health care plan, but no  
181 specifics have emerged.

182 The House speaker spoke in general about broader  
183 health care reforms and the Republican Party's belief in using the  
184 private sector, the free market, and individual providers for  
185 insuring Americans, as opposed to the Democratic Party idea of  
186 universal health care. Republicans have also presented ideas like  
187 expanding health saving accounts and overhauling the pharmacy  
188 benefit manager industry.

189 But they have yet to present a specific plan to meet the  
190 nation's health care needs.

191 The lack of any kind of Republican health care  
192 alternative is attracting increasing scrutiny and criticism from its  
193 own party, notably U.S. Sen. Josh Hawley of Missouri and U.S.  
194 Rep. Marjorie Taylor Greene of Georgia.

195 On Oct. 28, Greene said that during a private call with  
196 other House Republicans regarding health care, she confronted  
197 them for the party's lack of plans in dealing with the ending  
198 subsidies.

199 "Johnson said he's got ideas and pages of policy ideas  
200 and committees of jurisdiction are working on it, but he refused  
201 to give one policy proposal to our GOP conference on our own  
202 conference call," Greene wrote after the meeting.

203 The ACA tax subsidies have become a major political  
204 football. Republicans have never voted for the expiring subsidies,  
205 but their leaders say that before they can talk with the Democrats  
206 about fixing health care, the Democrats will need to approve the  
207 new budget.

208 On the other side of the aisle, Democrats say they will  
209 not approve a new spending bill unless it agrees to an extension  
210 of the enhanced tax credits.

211 It is estimated that initially up to 5 million Americans are  
212 at risk of losing their health insurance as of Jan. 1 due to the  
213 massive ACA premium increases.

214 Other provisions of Trump's budget, such as requiring  
215 some Medicaid recipients to work a certain number of hours  
216 monthly, changing other eligibility requirements, and massive

217 cuts to Medicaid and the ACA, are estimated to add as many as  
218 15 million people to the uninsured rolls as the policies are  
219 implemented in the coming months.

220 According to KFF, similar to the demographics of SNAP  
221 benefits, nearly 6 in 10 people who have health coverage through  
222 the ACA marketplace live in congressional districts represented  
223 by a Republican.

224 Democrats are hoping that the shock of the massive  
225 premium increases citizens are now being notified about will  
226 move Republicans to negotiate on the proposed budget.  
227 Democrats note that the Republican attempts to repeal the ACA  
228 without any proposed replacement lost them the House in the  
229 2018 midterm elections.

230 For many, these are just symptoms of what U.S. Sen.  
231 Bernie Sanders calls the “broken, dysfunctional and cruel”  
232 current U.S. health care system.

233 In early October, Sanders released a report, “I’m Terrified  
234 I’ll Die: Americans Speak Out About Republican Health Care  
235 Cuts,” in which he discusses the results of the Republican health  
236 care cuts on a system already in crisis.

237 He notes that Americans spend twice as much per  
238 person on health care compared to all the other industrialized  
239 nation with universal health coverage, yet Americans have a  
240 lower life expectancy and millions of uninsured citizens.

241 The leaders of both parties agree on one thing: the health  
242 care system in the U.S. is broken.

243 Speaker Johnson echoed Sanders’ concerns about a  
244 “broken, dysfunctional” healthcare system when he said at the  
245 Oct. 27 press conference, “If you look at it objectively, you know  
246 that it is subsidizing bad policy. We’re throwing good money at a  
247 bad, broken system, and so it needs real reforms.”

248 \* \* \*

249 CONCERNED THAT the federal government shutdown  
250 might interrupt the income of many Vermonters for a variety of  
251 reasons, the Vermont Department of Financial Regulation (DFR)

252 in an Oct. 24 [press release](#) advised “individuals who are having  
253 trouble managing loan, mortgage, or insurance payments to  
254 proactively communicate with their lenders or insurers.”

255 The DFR added that “companies are equipped to work  
256 through these challenges with individuals. However, they cannot  
257 offer options or assistance if they do not know your situation.”

258 “Do not wait for cancellation, default, late fees, or  
259 penalties to accrue,” Commissioner Kaj Samsom said in the  
260 release. “If you are experiencing or anticipating financial  
261 hardship as a result of the federal government shutdown, reach  
262 out to the company to explore what flexibility and options they  
263 can offer.”

264 Samson added that companies are being urged “to use  
265 all available options and alternatives to assist individuals who are  
266 temporarily unable to make payments or meet their obligations  
267 due to the federal government shutdown.”

268 With the ongoing federal government shutdown  
269 preventing SNAP benefits being paid after Nov. 1, a health  
270 coverage deadline looming on Dec. 15, and ACA subsidies  
271 ending on Dec. 31, time is quickly running out to resolve what  
272 could become the worst health care situation in modern history,  
273 affecting millions.

####END TEXT####

BIO/COATTAIL:

####BEGIN BIO/COATTAIL####

274 **ROBERT F. SMITH** reports for *The Commons* on Bellows  
275 Falls and surrounding communities. A longtime reporter and  
276 editor in the region, he has also worked in frontline health care.

####END BIO/COATTAIL####

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