



Dr. Dynasaur 2.0

Dr. Dynasaur is the **most successful program of its kind** in the United States and has made it possible for Vermont to hold the distinction of having **the lowest rate of uninsured children** of any state in the country.

Expanding Dr. Dynasaur to include all Vermont children and young adults up to age 26, regardless of income, **will ensure that all young Vermonters have truly affordable health coverage.** This expansion will make our families and communities healthier and help future generations thrive.

Dr. Dynasaur is working - and it can and should go further. This expansion is a **reasonable step toward affordable health care for all.**



Lucinda Bedard, owner of Spice 'N Nice Natural Foods in Bennington

Expanding Dr. Dynasaur would:



- » **Lower premiums and out-of-pocket costs** for all families, which will ensure that young Vermonters have access to the care they need.
- » Eliminate high deductibles and out-of-pocket costs that keep young people from getting the care they need, **making our families, communities and economy healthier.**
- » Expand **medical, dental and vision** coverage to all young Vermonters, giving our future generations the opportunity to thrive.
- » Function as a **powerful incentive for young professionals and families to move to and stay in Vermont**, which will boost our economy.
- » **Protect Vermonters from the impending 40% federal excise tax** on high-value plans slated to go into effect in 2018.
- » **Help Vermont's small businesses** that can't afford the high cost of health insurance by covering all employees under age 26 and **eliminating the need for costly family plans.**



Not only would this expansion eliminate deductibles and out-of-pocket expenses for this population, it would also eliminate the need for family plans altogether... This means that no parent or employer would have to struggle to cover the sky-high costs of these plans any longer. Imagine that! And the best part is that the program already exists and works well. It simply needs expanding. There is no reinventing the wheel with this solution.

— **Eliza Cain, Red Hen Baking Co.**

DR. DYNASAUR 2.0: BUILDING ON OUR SUCCESS

As a result of the Dr. Dynasaur program, 83% of children in our state have teeth that are in excellent or very good condition, 88% are able to access dental care, and 89% are considered to be in excellent or very good health. **Giving young Vermonters access to the care they need at little to no cost will help ensure that our future generations have every opportunity to thrive.**

Governor Madeleine Kunin created the Dr. Dynasaur children's health care program.

1989

Governor Howard Dean expanded the Dr. Dynasaur program to include all children through age 18 in families with incomes up to 300% of the federal poverty level.

1998

Dr. Dynasaur 2.0 proposes to expand this successful program once again to include all children and young adults up to age 26, regardless of income.

Today

Main Street Alliance of Vermont

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		Our Current System			Our Plan
		Dr. Dynasaur	Health Connect w/ Premium subsidies	Health Connect w/o subsidies	Dr. Dynasaur 2.0
Income Limit	Ages Covered	0-18	All	All	0-26
	Individual	N/A	Up to \$47,080	N/A	NO LIMIT
	Family of 2 (Parent + Dependant)	\$48,000 /yr	Up to \$63,720	N/A	NO LIMIT
	Family of 3	\$60,000/yr	Up to \$80,360	N/A	NO LIMIT
	Family of 4	\$77,115/yr	Up to \$97,000	N/A	NO LIMIT
	Coverage	Dental, vision, and medical care	Medical care	Medical care	Dental, vision, and medical care
	Premium	Up to \$60/mo (Sliding scale based on income)	Up to \$852/mo (Family of 4 Silver Plan)	Up to \$1,386/mo (Family of 4 Silver Plan)	Sliding scale based on income
	Deductible	NONE	Up to \$4,000/plan yr	Up to \$4,000/plan yr	NONE
	Coinsurance/ Copays	NONE	Up to \$250 or 40%	Up to \$250 or 40%	NONE
	Out-of-pocket Maximum	NONE	Up to \$9,000/plan yr	Up to \$9,000/plan yr	NONE

Potential Savings for Families in Vermont Under Dr. Dynasaur 2.0 (based on 2016 rates)

