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Vermont Healthcare Expenditures

This report surveys healthcare coverage programs that the state of Vermont provides or is a partner in providing.

Vermont Pharmaceutical Program

The Vermont Pharmaceutical Program (VPharm) lowers prescription costs for enrolled Vermonters and is funded through the Department of Vermont Health Access.¹ VPharm lowers monthly premiums for Medicare Prescription Drug Plans to \$15, \$20, or \$50 a month depending on household income.² Copays per prescription are lowered to \$1 if the state pays \$29.99 or less for the drug and \$2 if the state pays \$30 or more for the drug.³ To be eligible for VPharm, Vermont citizens must be older than 64 years of age or of any age with a disability, must be enrolled in Medicare Part D coverage, and have an income below the designated federal poverty level.⁴ Medicare Part D is an optional coverage plan offered with Medicare that helps pay for brand-name and generic drug prescriptions.⁵ For the state fiscal year 2024, the caseload for VPharm was 9,174. Total state expenditures for VPharm were \$7,507,582 in 2024, equaling an average of \$68.19 spent per enrollee per month.⁶

School Employee Health Insurance

The cost and eligibility standards for Vermont school employee health insurance changed January 1, 2023, and will remain in effect until December 31, 2027. These changes were due to

¹ Department of Vermont Health Access, *Annual Report Governor's Recommended Budget for State Fiscal Year 2026*. Accessed November 23, 2025.

https://dvha.vermont.gov/sites/dvha/files/documents/DVHA_24_26_AnnualReportAndBudgetBook_0.pdf

² Vermont Help Law, "Prescription Help – State Pharmacy Programs," accessed November 23, 2025. [Prescription Help — State Pharmacy Programs | VTLawHelp.org](https://www.vermont.gov/help/PrescriptionHelp)

³ Department of Vermont Health Access, *Pharmacy Program Handbook*. Accessed December 10, 2025. [English Pharmacy 2024 Worldwide.pdf](https://www.vermont.gov/help/Pharmacy2024Worldwide.pdf)

⁴ Department of Vermont Health Access, *Annual Report Governor's Recommended Budget for State Fiscal Year 2026*.

⁵ Medicare, "What's Medicare Drug Coverage (Part D)?" accessed November 13, 2025.

<https://www.medicare.gov/health-drug-plans/part-d>

⁶ Department of Vermont Health Access, *Annual Report Governor's Recommended Budget for State Fiscal Year 2026*.

the resolution of statewide negotiations by the Commission of Public School Employee Health Benefits.⁷ Both licensed and non-licensed school employees are eligible for health benefits.⁸

School employees are defined as licensed teachers, licensed administrators, and all other school employees including support staff.⁹ Employees eligible for coverage can choose between four plans offered by the Vermont Education Health Initiative: Platinum, Gold, Gold Consumer-Driven Health Plan (CDHP), or Silver CDHP.¹⁰ Employees who enroll in the Platinum or Gold Plans pay more toward premium costs than employees who enroll in the Gold CDHP or Silver CDHP.¹¹

Public school employees working a minimum of 17.5 hours on average per week during the school year have the right to an employer subsidy to pay for a portion of premium and out-of-pocket costs through a health benefit plan. Employees working less than full-time but still at a minimum of 17.5 hours per week are entitled to proportional benefit contributions for premiums based on the number of hours worked. For teachers and licensed school administrators, the employer will contribute 80% of Gold CDHP or Silver CDHP for any tier of coverage.¹² These employees can elect coverage for their spouses and dependents as well as themselves in any of the four plans. Spouses are defined as those by marriage, domestic partnerships, or civil unions.¹³

In each Vermont Education Health Initiative (VEHI) plan, the amount the member pays versus the agency depends on the type of care, drug, or service provided. For the Platinum and Gold plans, VEHI pays all but the co-payment for most outpatient care services.¹⁴ For most services in the Gold CDHP and Silver CDHP, VEHI pays 80% after the deductible until the member meets the out-of-pocket limit and then 100% of the allowed amount for the rest of the year.¹⁵ For each plan, the amount that the member pays versus what VEHI pays varies based on the type of

⁷ Vermont Education Health Initiative, “Frequently Asked Questions,” accessed November 24, 2025.

<https://vehi.org/faq>

⁸ Vermont Education Health Initiative, “Frequently Asked Questions.”

⁹ Vermont Health Care Commission, *Terms and Conditions as Required by the Arbitration Award and Resolution of Negotiations Between the Commission of Public School Employee Health Benefits Pursuant to the Provisions of 16 V.S.A. Chapter 61 For The Period of January 1, 2023 through December 31, 2025*, 2021.

<https://www.vthealthbargainingteam.org/s/VT-Health-Care-Commissioners-Decision-12121-Terms-and-Conditions-SIGNED.pdf>

¹⁰ Vermont Health Care Commission, *Terms and Conditions as Required by the Arbitration Award and Resolution of Negotiations Between the Commission of Public School Employee Health Benefits Pursuant to the Provisions of 16 V.S.A. Chapter 61 For The Period of January 1, 2023 through December 31, 2025*.

¹¹ Vermont Education Health Initiative, “Frequently Asked Questions.”

¹² Vermont Health Care Commission, *Terms and Conditions as Required by the Arbitration Award and Resolution of Negotiations Between the Commission of Public School Employee Health Benefits Pursuant to the Provisions of 16 V.S.A. Chapter 61 For The Period of January 1, 2023 through December 31, 2025*.

¹³ Vermont Health Care Commission, *Terms and Conditions as Required by the Arbitration Award and Resolution of Negotiations Between the Commission of Public School Employee Health Benefits Pursuant to the Provisions of 16 V.S.A. Chapter 61 For The Period of January 1, 2023 through December 31, 2025*.

¹⁴ Vermont Health Care Commission, *Terms and Conditions as Required by the Arbitration Award and Resolution of Negotiations Between the Commission of Public School Employee Health Benefits Pursuant to the Provisions of 16 V.S.A. Chapter 61 For The Period of January 1, 2023 through December 31, 2025*.

¹⁵ Vermont Education Health Initiative, “Benefits of the Vermont Education Health Initiative,” *Blue Cross Blue Shield of Vermont*, 2022.

https://vehi.org/client_media/files/Benefit%20Guides/VEH%20Benefit%20Guide%202026.pdf

service and what is included in specific plans.¹⁶ The amount the state pays for school employee health insurance is not listed as a specific total sum. According to the Vermont School Boards Association, the state of Vermont pays over \$300 million per year for public school employees' health insurance.¹⁷ In fiscal year 2025, this total cost for school employee health coverage increased by 16%, and for fiscal year 2026, the cost is projected to increase by 12%.¹⁸ For each plan available, the premium rates paid for by employees for fiscal year 2026 are depicted in Table 1.

Table 1: 2026 Vermont Education Health Initiative Health Plan Premium Rates¹⁹

	Single	Self and Spouse	Parent and Child(ren)	Family
<i>Platinum</i>	\$1,339.21	\$2,678.44	\$2,239.37	\$3,788.62
<i>Gold</i>	\$1,312.77	\$2,625.55	\$2,197.00	\$3,716.11
<i>Gold CDHP</i>	\$1,230.72	\$2,311.36	\$1,902.74	\$3,409.12
<i>Silver CDHP</i>	\$1,134.21	\$2,268.44	\$1,911.97	\$3,227.61

State Employee Health Insurance

Vermont State employees have two options for health insurance plans: SelectCare and TotalChoice. Both plans cover the same services and the same network of providers within Vermont.²⁰ However, the differences come from the amount of money paid out of pocket in premiums and co-payments. SelectCare requires a co-payment to medical providers while TotalChoice requires payment of a deductible and co-insurance until the maximum out-of-pocket is reached.²¹ For 2026, both SelectCare and TotalChoice have three coverage levels: single, two-person, and family.²² Table 2 shows the employee versus state share of premiums for SelectCare and TotalChoice for 2026. The data is based on the deduction amounts taken every payday.

¹⁶ Vermont Education Health Initiative, "Benefits of the Vermont Education Health Initiative."

¹⁷ Vermont School Boards Association, "Addressing the Cost of Public School Employees' Health Benefits (January 2025)," January, 2025.

<https://legislature.vermont.gov/Documents/2026/Workgroups/Senate%20Education/School%20Health%20Benefits/W~Sue%20Ceglowski~Public%20School%20Employees%27%20Health%20Benefits-4-11-2025.pdf>

¹⁸ Vermont School Boards Association, "Addressing the Cost of Public School Employees' Health Benefits (January 2025)."

¹⁹ Vermont Education Health Initiative, "VEHI Approved Health Rates for FY 26," *Blue Cross Blue Shield of Vermont*, 2025.

https://vehi.org/client_media/files/Health%20Rates/VEHI%20Health%20Approved%20Rates%20for%20FY%2026.pdf

²⁰ Office of the State Treasurer, "Frequently Asked Questions for the SelectCare POS Health Insurance Plan," accessed November 24, 2025. <https://www.vermonttreasurer.gov/sites/treasurer/files/VSERS/PDF/FAQ-SelectCare-Health.pdf>

²¹ Office of the State Treasurer, "Frequently Asked Questions for the SelectCare POS Health Insurance Plan."

²² Department of Human Resources, "State of Vermont Medical/Dental Plan Premiums for Active Employees Deduction Amounts Taken Each Payday," *Vermont Agency of Administration*, accessed November 24, 2025. <https://humanresources.vermont.gov/sites/humanresources/files/documents/2026%20Active%20%20Employee%20MED-DEN%20Rates.pdf>

Table 2: Vermont State Medical Premiums for Active Employees Deduction Amounts Taken Each Payday²³

Coverage Level	SelectCare		TotalChoice	
	State Share	Employee Share	State Share	Employee Share
Single (employee only)	\$548.42	\$137.10	\$655.27	\$163.82
Two-person (employee and one dependent)	\$1,096.82	\$274.21	\$1,310.55	\$327.64
Family (employee and two or more dependents)	\$1,508.14	\$377.04	\$1,802.01	\$450.50

The state of Vermont also offers health insurance to retired employees through SelectCare and TotalChoice. The retirement health insurance has more premium categories than active employees because of Medicare eligibility and Employee Group Waiver Plan (EGWP).²⁴ EGWPs are Medicare Advantage plans offered to retirees by employers or unions that are provided and managed by private insurance companies. They are exempt from certain rules which creates greater flexibility with healthcare plans.²⁵ Table 3 shows the 2026 monthly retiree premiums for retired Vermont State employees.

Table 3: 2026 State of Vermont Monthly Retiree Premiums²⁶

Coverage Level	SelectCare		TotalChoice		
	State Share	Employee Share	State Share	Employee Share	
Retired Employees Not Medicare Eligible Dependents With EGWP	Retiree Only	\$1,188.25	\$297.06	\$1,419.77	\$354.94
	Retiree and 1 Dependent	\$2,376.46	\$594.12	\$2,839.54	\$709.88
	Retiree and 2 or More Dependents	\$3,267.65	\$816.91	\$3,904.34	\$976.09
	Retiree and 1 Dependent Medicare Eligible	\$1,597.18	\$399.29	\$1,924.90	\$481.23
	Retiree and 2 or More Dependents 1 Medicare Eligible	\$2,785.40	\$696.35	\$3,344.67	\$836.17
Retired Employees Not Medicare Eligible	Retiree and 1 Dependent Medicare Eligible and Declines EGWP	\$1,296.85	\$324.21	\$1,615.03	\$403.76

²³ Department of Human Resources, “State of Vermont Medical/Dental Plan Premiums for Active Employees Deduction Amounts Taken Each Payday.”

²⁴ Department of Human Resources, “2026 State of Vermont Monthly Retiree Premiums,” *Vermont Agency of Administration*, accessed November 24, 2025.

<https://humanresources.vermont.gov/sites/humanresources/files/documents/2026%20Retiree%20Rates.pdf>

²⁵ Center for Medicare & Medicaid Services, *Employer Group Plans*, 2024.

<https://www.cms.gov/files/document/slides-employer-group-plans-july-2024.pdf>

²⁶ Department of Human Resources, “2026 State of Vermont Monthly Retiree Premiums.”

<i>Dependents Not on EGWP</i>	Retiree and 2 or More Dependents 1 Medicare Eligible and Declines EGWP	\$1,811.63	\$452.91	\$2,230.10	\$557.53
	Retiree and 2 or More Dependents are Medicare Eligible and Dependents Decline EGWP	\$1,304.00	\$326.00	\$1,722.50	\$430.62
	Retiree Not Medicare Eligible 2 Dependents Medicare Eligible	\$2,006.09	\$501.52	\$2,430.50	\$607.50
<i>Retired Employees Medicare Eligible With EGWP</i>	Retiree Only	\$408.94	\$102.23	\$505.14	\$126.28
	Retiree and 1 Dependent Both Medicare Eligible	\$817.84	\$204.46	\$1,010.27	\$252.57
	Retiree Medicare Eligible and 1 Dependent Not Medicare Eligible	\$1,597.18	\$399.29	\$1,924.90	\$481.23
	Retiree Medicare Eligible and 2 or More Dependents Not Medicare Eligible	\$2,127.37	\$531.84	\$2,558.41	\$639.60
	Retiree Medicare Eligible and 2 or More Dependents 1 Medicare Eligible	\$1,348.05	\$337.01	\$1,643.76	\$410.94
	Retiree and 1 Dependent Both Medicare Eligible 1 Declines EGWP	\$540.23	\$135.06	\$726.87	\$181.72
	Retiree Medicare Eligible and 2 or More Dependents 1 Medicare Eligible 1 Declines EGWP	\$1,054.99	\$263.75	\$1,342.10	\$335.52
	Retiree Medicare Eligible and 2 or More Dependents Both Medicare Eligible	\$1,191.05	\$297.76	\$1,471.25	\$367.81
	Retiree and 1 Dependent Both Medicare Eligible Retiree Declines EGWP	\$601.84	\$150.45	\$808.52	\$202.12
	Retiree Medicare Eligible and 2 Dependents Medicare Eligible and 1 Declines EGWP	\$1,047.84	\$291.96	\$1,234.63	\$308.66
	Retiree Only	\$143.21	\$35.80	\$235.62	\$59.15
	<i>Retired Employees Eligible for Medicare Without EGWP</i>	Retiree and 1 Dependent Both Medicare Eligible	\$286.42	\$71.61	\$473.23
Retiree Medicare Eligible and 1 Dependent Not Medicare Eligible		\$1,296.85	\$324.21	\$1,615.03	\$403.76
Retiree Medicare Eligible and 2 or More Dependents Not Medicare Eligible		\$1,811.63	\$452.91	\$2,230.10	\$557.53
Retiree Medicare Eligible and 2 or More Dependents 1 Medicare Eligible		\$801.17	\$200.29	\$1,088.31	\$272.08

Medicaid and Medicaid-Related Programs

In Vermont, the Department of Vermont Health Access is responsible for managing Medicaid.²⁷ Vermont Medicaid provides free or low-cost health coverage to eligible Vermonters through a state and federal partnership.²⁸ Vermont Medicaid programs determine eligibility based on age, income, disabilities, and for select programs, additional circumstances, such as a history of being in the foster care system.²⁹

The Vermont Agency of Human Resources produces quarterly reports that include caseloads and expenditures for all Vermont Medicaid programs. Table 4 below holds the fourth quarter data for Medicaid caseloads and expenditures of state fiscal year 2025.³⁰

Table 4: State Fiscal Year 2025 Medicaid and Medicaid-Related Enrollment and Expenditures³¹

SFY2025 Actuals Through 6/30/2025						
<i>Medicaid Eligibility Group</i>	Actual Caseload	DVHA	Other AHS	AOE	TOTAL	PMPM
<i>ABD Adult</i>	7,402	\$104,056,084	\$146,992,698	\$1,224,964	\$252,273,746	\$2,840.18
<i>ABD Dual</i>	21,991	\$116,228,069	\$551,742,110	\$25,078	\$667,995,257	\$2,531.37
<i>General Adult</i>	12,351	\$84,300,969	\$15,830,250	\$308,342	\$100,439,561	\$677.65
<i>New Adult Childless</i>	35,417	\$248,561,762	\$47,233,061	\$39,430	\$295,834,252	\$696.08
<i>New Adult w/ Child</i>	21,348	\$133,964,311	\$17,008,781	\$5,993	\$150,979,086	\$589.35
<i>BD Child</i>	1,928	\$30,680,624	\$25,828,678	\$13,711,272	\$70,220,574	\$3,034.73
<i>General Child</i>	55,192	\$218,031,111	\$160,312,406	\$36,553,418	\$414,896,935	\$626.45
<i>CHIP</i>	5,279	\$14,391,483	\$5,188,234	\$2,401,908	\$21,981,625	\$346.98
<i>Dr. D Exp (IHIP) – State Only</i>	415	\$2,309,855	\$1,175	\$5,419	\$2,316,449	\$465.62
<i>Vermont Premium Assistance</i>	12,999	\$5,398,599	-	-	\$5,398,599	\$34.61
<i>Vermont Cost Sharing</i>	2,175	\$797,858	-	-	\$797,858	\$30.58
<i>Pharmacy Only</i>	9,207	\$17,540,018	\$2,562,239	-	20,102,258	\$181.95
<i>Waiver Moderates</i>	101	-	\$1,175,739	-	\$1,175,739	\$973.29
<i>CRT (DSHP)</i>	-	\$1,480	\$13,474,453	-	\$13,475,933	-
<i>LUND IMD</i>	-	-	\$4,207,604	-	\$4,207,604	-
<i>Medicare Insurance (Buy-In)</i>	-	\$54,511,661	-	-	\$54,511,661	-
<i>Total Medicaid</i>	183,529	\$1,030,773,885	\$991,557,429	\$54,275,822	\$2,076,607,137	\$942.91

²⁷ Department of Vermont Health Access, “Vermont Medicaid Programs,” *Agency of Human Services*, accessed November 25, 2025. <https://dvha.vermont.gov/members>

²⁸ Vermont Health Connect, “Medicaid and Dr. Dynasaur,” *Department of Vermont Health Access*, accessed November 25, 2025. <https://info.healthconnect.vermont.gov/compare-plans/medicaid-and-dr-dynasaur>

²⁹ Department of Vermont Health Access, “Medicaid,” *Agency of Human Services*, accessed November 25, 2025. <https://dvha.vermont.gov/members/medicaid>; Department of Vermont Health Access, “Medicaid for the Aged, Blind, and Disabled (MABD),” *Agency of Human Services*, accessed November 25, 2025. <https://dvha.vermont.gov/members/medicaid/medicaid-aged-blind-or-disabled-mabd>

³⁰ Tracy O’Connell, *Medicaid Program Enrollment and Expenditures Quarterly Report*, Agency of Human Services, September 1, 2025. <https://dvha.vermont.gov/sites/dvha/files/documents/SFY25Q4-Medicaid-Program-EE-YTD.pdf>

³¹ O’Connell, *Medicaid Program Enrollment and Expenditures Quarterly Report*.

The caseload column of Table 4 shows the average monthly member enrollment in Medicaid for each Medicaid eligibility group which are described in the quarterly report. The Per Member Per Month (PMPM) column shows data on how much was spent, on average, for an individual member in each Medicaid eligibility group. According to the fourth quarter report for state fiscal year 2025, the Department of Vermont Health Access (DVHA) spent \$1,030,773,885 in Medicaid expenses, other sections of the Agency of Human Services (Other AHS) spent \$991,557,429, and the Agency of Education (AOE) spent \$54,275,822 for Vermont Medicaid costs, summing to \$2,076,607,137 in total Medicaid expenditures in the state.³²

In 2024, the state of Vermont spent \$2.3 billion on Medicaid which equates to approximately 27% of state fiscal year 2024's state appropriation. Vermont received \$3.17 billion in federal funds in state fiscal year 2024 which accounts for 36% of the total state budget in 2024. Approximately 40% of federal funds that the state of Vermont received in 2024 financed Vermont Medicaid in that year. In state fiscal year 2024, 62% of Vermont Medicaid expenditures came from federal funding, while the remainder was funded by the state of Vermont.³³

Vermont Premium Assistance

The Vermont Premium Assistance program lowers monthly premium bills for those enrolled in qualifying health plans through Vermont Health Connect. Vermont Health Connect is Vermont's health insurance marketplace.³⁴ Through the Vermont Premium Assistance program, qualifying households have their health insurance bill lowered by 1.5% of their household income.³⁵ For the state fiscal year 2024, the caseload for the Vermont Premium Assistance program was 13,272. Total state expenditures on the Vermont Premium Assistance program were \$5,627,707, equaling an average of \$35.43 spent PMPM.³⁶

Cost-Sharing Reductions

Cost-sharing reductions lower the amount individuals must pay for healthcare services. Enrollees do not receive reductions on their premiums. To be eligible, one must have a household income below 300% of the federal poverty level and be enrolled in a Silver Plan through Vermont Health Connect. One is ineligible for cost-sharing reductions if their employer or spouse's employer has offered insurance deemed "affordable and adequate."³⁷ Affordable plans are those that have a monthly premium in the lowest cost plan that equals less than 9.02% of household income.³⁸

³² O'Connell, *Medicaid Program Enrollment and Expenditures Quarterly Report*.

³³ Nolan Langweil, "Vermont Medicaid 101: A High-Level Overview," *Joint Fiscal Office*, January 2025. https://ljfo.vermont.gov/assets/Subjects/Global-Commitment-to-Health/GENERAL-379684-v1-2025_Medicaid_101_update_FINAL.pdf

³⁴ Department of Vermont Health Access, "Vermont Health Connect Info Center," *Agency of Human Services*, accessed November 25, 2025. [Vermont Health Connect Info Center | Vermont Health Connect](#)

³⁵ Vermont Health Connect, "Financial Help," *Department of Vermont Health Access*, accessed November 23, 2025. <https://info.healthconnect.vermont.gov/financial-help>

³⁶ Department of Vermont Health Access, *Annual Report Governor's Recommended Budget for State Fiscal Year 2026*.

³⁷ Vermont Help Law, "Cost-Sharing Reductions," accessed November 23, 2025. [Cost-Sharing Reductions | VTLawHelp.org](#)

³⁸ HealthCare, "Affordable Coverage," accessed November 23, 2025. [Affordable coverage - Glossary | HealthCare.gov](#)

Adequate plans have an actuarial value of at least 60%.³⁹ The actuarial value measures the percentage of expected healthcare costs a health plan will cover.⁴⁰ Cost-sharing reductions increase as the enrollee's income decreases. For the state fiscal year 2024, the caseload for cost-sharing reductions was 3,874. Total state expenditures on cost-sharing reductions were \$1,681,009, equaling an average of \$36.16 spent PMPM.⁴¹

Children's Health Insurance Program

The Children's Health Insurance Program (CHIP), also known as Dr. Dynasaur in Vermont, is a Medicaid expansion that is funded at both the state and federal level. To be eligible, one must be younger than 19 years of age, have an income below the designated federal poverty level, and be uninsured. For the state fiscal year 2024, the caseload for CHIP was 4,502. Total state expenditures for CHIP were \$11,541,528 in 2024, equaling an average of \$213.63 spent PMPM.⁴²

Immigrant Health Insurance Plan

The Immigrant Health Insurance Plan (IHIP) is an expansion of Dr. Dynasaur that is funded entirely at the state level. IHIP covers the costs of prescription drugs and hospital, medical, and dental services. To be eligible, one must be younger than 19 years of age or of any age and pregnant, have an income below the designated federal poverty level, be otherwise uninsured, and be ineligible for Medicaid due to one's immigration status.⁴³ For the state fiscal year 2024, the caseload for IHIP was 260. Total state expenditures for IHIP were \$1,028,296 in 2024, equaling an average of \$329.37 spent PMPM.⁴⁴

This report was completed on December 16, 2025, by Anna Bouchard, Isabella DeGroot, and Sophia MacKinnon under the supervision of VLRS Director, Dr. Anthony "Jack" Gierzynski and VLRS Deputy Director, Dr. Jonathan "Doc" Bradley in response to a request from Representative Kleppner.

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Disclaimer: The material contained in the report does not reflect the official policy of the University of Vermont.

³⁹ Vermont Help Law, "Cost-Sharing Reductions."

⁴⁰ Vermont Health Connect, "List of Terms," *Department of Vermont Health Access*, accessed November 23, 2025. [List of Terms | Vermont Health Connect](#)

⁴¹ Department of Vermont Health Access, *Annual Report Governor's Recommended Budget for State Fiscal Year 2026*.

⁴² Department of Vermont Health Access, *Annual Report Governor's Recommended Budget for State Fiscal Year 2026*.

⁴³ Department of Vermont Health Access, "Immigrant Health Insurance Plan (IHIP)," *Agency of Human Services*, accessed November 25, 2025. <https://dvha.vermont.gov/information-for-non-citizens/immigrant-health-insurance-plan-ihip>

⁴⁴ Department of Vermont Health Access, *Annual Report Governor's Recommended Budget for State Fiscal Year 2026*.