

Message from Beth Roberts, CEO and President



As an integral voice for our shared customers, you play a vital role in helping businesses across Vermont navigate how to choose the best health coverage for their employees. I'm sincerely grateful for your hard work, partnership, and commitment to local businesses.

Healthcare affordability continues to be one of the most pressing challenges facing Vermonters. In conversations with community leaders, employers, and advisors across the state, I hear appreciation for Blue Cross VT paired with concern and frustration regarding the high cost of care and premiums.

As a Vermont business with over 400 employees, we share those concerns and are fully invested in those who live and work here. Internally, we're intensely focused on healthcare costs savings—lowering prescription drug costs, improving payment integrity, strengthening hospital and provider contracting, and reducing fraud, waste, and abuse—while preserving the exceptional service and quality benefits our customers expect.

Externally, we continue to work with policymakers, providers, employers, and community partners on long-term solutions that strengthen Vermont's healthcare system while improving affordability for the people and businesses we serve.

On page 3, you can learn about the education and advocacy campaign we just launched in partnership with other Vermont organizations.

Our work toward affordability relies on partnership. I'm interested in knowing how we can better support your work, strengthen our collaboration, and make it easier and more compelling to recommend Blue Cross VT health plans to your customers. You know your customers, understand their needs and concerns, and view the competitive landscape through an experienced and informed lens. I value your input and would love to **hear from you**.

Thank you for all you do for Vermont employers, their employees and their families, our business community, and Blue Cross VT.

Sincerely,

Beth Roberts, President & CEO





Takeaways from the Legislative Session



Advocating for affordability: Throughout the session, we focused on policies that address the underlying cost of healthcare, not just insurance premiums. That included supporting initiatives to increase transparency, encourage lower-cost sites of care, and improve long-term affordability for Vermont employers and families.

Protecting a stable insurance market: We worked closely with lawmakers, regulators, and other stakeholders to help preserve a strong and sustainable individual and small group market while advocating for practical solutions that improve access and affordability.

Engaging beyond the legislative session: Our work continues year-round. Since adjournment, we've been actively engaged with regulators, lawmakers, and hospitals, advocating for greater accountability around healthcare costs and encouraging meaningful action to address some of the highest-cost services in the system. These efforts are aimed at helping slow the growth in healthcare costs, which ultimately benefits our members and employer groups.



Helping Employees Prepare for Medicare

Each year our team offers free educational Medicare 101 seminars to the public. For employees and their loved ones who are Medicare-eligible or soon to be eligible, these sessions can help them understand what benefits are available through Original Medicare as well as an overview of their plan options beyond Original Medicare.

If your clients have an employee population that is approaching Medicare eligibility, our team is available to provide educational seminars for VT employers. We also have tools and resources to help employees understand Medicare options and prepare for their Medicare journey at bluecrossvt.org/Medicare.

You can download our Medicare flyer to share with your clients at bluecrossvt.org/retiree.



Employee Wellness Events

Our wellness team offers educational webinars that can help support employee wellness. Recent topics include creating a better bedtime routine, understanding the gut-brain connection, and managing negative self-talk.

On September 16, Dr. Jennie Lowell, MD, FACOG, an OB/GYN from Maitri Healthcare in South Burlington, will discuss the basics of menopause, including common symptoms and therapies available to people experiencing the perimenopause/menopausal transition.

Please direct your groups to bluecrossvt.org/wellness-events-and-resources, where employees can register to attend the webinars live or watch recordings of past sessions.

Affordability Matters

This week we launched the next phase of our work to educate Vermonters on how to navigate the healthcare affordability challenges in our state. Like last year, we're leading this work in collaboration with Northwestern Medical Center, Green Mountain Surgery Center, Vermont OPEN Imaging, and Vermont Diagnostic Imaging.

Newspaper ads will run throughout Vermont, and a new website, VTAffordableCare.com, has been created to educate and empower Vermonters with tools and resources for reducing the cost of care in their household.

"This initiative was created to help consumers better understand cost-drivers and cost variability for common



healthcare services," says Blue Cross VT Chief Growth Officer Andrew Garland. "It provides a more complete picture of how prices vary by service and facility, showing that while some hospitals may be among the most affordable for certain services, they may cost more for others."

The goal is to advance the affordability conversation in a way that's community-focused, educational, and supportive of collaboration across the healthcare ecosystem. We hope this campaign helps Vermonters better understand their healthcare choices and the resources available to them.

If you have any questions or feedback, please don't hesitate to reach out. We value our partnership and look forward to continuing our work with you to create a healthier workforce.

Thank you

for being a valued partner. As the state's only local, nonprofit health plan, we're constantly advocating on behalf of your groups and looking for ways to improve their healthcare experience. Please reach out if you have any questions or feedback on how we can strengthen our partnership. We look forward to a busy season ahead, and we'll follow up when our 2027 plans are available.



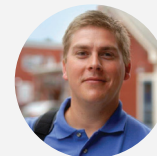
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