



May 21, 2026

Dear Colleagues, Community Leaders, and Members,

During my first six months as a Vermonter and with Blue Cross VT, I've had the privilege of meeting colleagues, nonprofit leaders, healthcare partners, policymakers, employers, members, and neighbors across our state. I stepped into this role eager to listen and learn, and I'm grateful for your honesty. From the conversations, my takeaways are clear:

- Vermonters truly care about healthcare and one another. You care about your healthcare providers, community clinics, and hospitals.
- You want your family, friends, and neighbors to get the care they need without worrying about the bill.
- You are deeply concerned, and rightly upset, that healthcare in Vermont remains unaffordable for too many people.

Nearly all Blue Cross VT members and employers I've spoken with expressed gratitude for our supportive plans, our exceptional customer service, and our decades-long commitment to Vermont and their health and well-being. They also shared, candidly, their frustration with the high cost of coverage. Some of that disappointment lies with us. We own our responsibility to create and advocate for real, lasting solutions that make healthcare and our health plans more affordable.

The Reality of Our 2027 QHP Premium Rates

On May 11, we filed our proposed 2027 Qualified Health Plan premium rates with the Green Mountain Care Board: 5.2% for individuals and families and 3.1% for small group employers. This year's rate request is our lowest increase in five years, which is encouraging and reflects the hard work of our team, legislators, and health system partners.

Inside Blue Cross VT, we're intensely focused on healthcare cost savings to improve the affordability of our plans and ensure our ongoing ability to pay for our members' care. Last year, we saved more than \$200 million on healthcare costs, which helped us lower our 2027 premium rate request this year. In 2026, we're projecting another \$200 million in savings through a robust cost management strategy enacted to lower prescription drug costs; reduce fraud, waste, and abuse; improve payment integrity; strengthen hospital partnerships and contracting; and support primary care, mental health, and substance use disorder services. While there's a lot of work to be done, our team is fully committed.

But a smaller premium rate increase is still an increase, and many Vermonters will pay more for health insurance next year. As long as utilization and the costs for health services and prescription medications remain high, members' premiums will also remain high to cover the cost of their care. Premiums will only become more affordable once the root causes of our state's high healthcare costs are addressed.

Creating More Affordable Choices for Vermonters

In addition to our cost management strategy, we're actively designing new, lower cost products that give all Vermonters more affordable health plan options. Whether you're uninsured, purchasing your first health plan, or looking for ways to reduce your monthly premium, we're working to put health care coverage within reach for more people.

In the State House, we continue to advocate for policy changes to reduce healthcare costs and address price differences across care settings. Part of this advocacy includes contributing data to inform and shape healthcare reform decisions, such as reference-based pricing, a policy to establish fixed prices for inpatient and outpatient services at Vermont hospitals. This important initiative alone has the potential to save Vermonters hundreds of millions of dollars if implemented broadly.

Committed to Doing Our Part

Making Vermont's healthcare more affordable will take more than one organization, one policy, or even one year of work. It requires hard conversations about underlying cost drivers and collaboration to create solutions that are more practical, sustainable, and fair.

Although the path forward isn't easy, I'm confident we'll get there. Reflecting again on my conversations over the past few months, those with healthcare partners, policymakers, and community leaders all share a common theme – how to lower the cost of healthcare and health plans for Vermonters for good. It's inspiring and a testament to our state's solidarity.

Thank you for continuing to welcome me to the community and for trusting in Blue Cross VT. Our internal mantra is "moving mountains," or going the extra mile for those we serve and support, and we invite you to join us. Together, we can build a healthcare system that serves Vermonters better and costs them far less.

With appreciation,

Beth Roberts

President & CEO