

The Legal Rights of Women in Vermont

Public Assistance & Government Benefits

Chapter 11

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In Vermont, you may be eligible for a variety of federal and state-sponsored governmental benefits. Many of the benefits have complicated eligibility requirements that may vary depending on your age, marital status, family or household size, family and/or household income, or disability status (mental or physical). In addition, the dollar amount of the benefit may change depending on changes in state or federal laws, rules, regulations, or grants.

You can explore many of these programs at the [Vermont Agency of Human Services' Department for Children and Families website](#). Also see [VCW's Resource Directory—Women's Health section](#) and the [Public Assistance section](#) for more resources.

Social Security

As you plan for your retirement, you should be aware that the amount of the monthly retirement benefit you may receive from Social Security depends not only on your work contributions but also upon the age that you choose to start receiving benefits.

“Full retirement age,” also called “normal retirement age” is the age at which a

person first becomes entitled to full, or unreduced, benefits. For people born before 1938, the full retirement age is 65. For people born between 1938-1960, the retirement age is between 65 and 67. You can use the [Social Security Retirement Age Calculator](#) to determine your full retirement age.

If you choose to begin receiving benefits before your normal or “full retirement age,” you will receive a reduced benefit for the rest of your life. You can choose to start receiving social security benefits as early as age 62 but doing so may result in a reduction of as much as 25-30% of what you would have received if you had waited until full retirement age, regardless of whether you are claiming benefits based on your own record or that of your spouse or ex-spouse (if you were married at least ten years).

If you decide to delay your benefits until after age 65, you should still [apply for Medicare](#) benefits within three months of your 65th birthday. If you wait longer, your Medicare medical insurance (Part B) and prescription drug coverage (Part D) may cost you more money.

If you delay starting to receive benefits until sometime **after full retirement age** you can increase your monthly benefit by up to 8% annually up to age 70 over the benefit you would have received at full retirement age.

Note: Your benefits may be temporarily reduced if you continue to work and earn over a certain amount until you reach full retirement age. If you're younger than full retirement age, and earn more than certain amounts, your retirement (and/or survivor) benefits will be reduced. The amount that your benefits are reduced, however, isn't truly lost. Your benefit will be increased at your full retirement age to account for benefits withheld due to earlier earnings. (Spouses and survivors, who receive benefits because they have minor or disabled children in their care, don't receive increased benefits at full retirement age if benefits were withheld because of work).

Benefits Based on a Spouse's or Ex-Spouse's Income

Even if he or she has never worked under Social Security, your spouse may be able to get benefits if he or she is at least 62 years of age and you are receiving or eligible for retirement or disability benefits. He or she can also qualify for Medicare at age 65.

If your spouse qualifies on his or her own record, Social Security will pay that amount first. But if he or she also qualifies for a higher amount as a spouse, they'll get a combination of benefits that equals that higher amount.

If you have reached your full retirement age, and are eligible for a spouse's or ex-spouse's benefit and your own retirement benefit, you may choose to get only spouse's benefits. Then, you can continue accruing delayed retirement credits on your own Social Security record. You then may file for benefits later and receive a higher monthly benefit based on the effect of delayed retirement credits.

NOTE: Your current spouse can't get spouse's benefits until you file for retirement benefits. If you're full retirement age, however, you can apply for retirement benefits and then request to have payments suspended. That way, your spouse can receive a

spouse's benefit and you can earn delayed retirement credits until age 70. For a married couple, only one person can apply for "spouse's only" benefits.

Your divorced spouse can get benefits on your Social Security record if the marriage lasted at least 10 years. Your divorced spouse must be 62 or older and unmarried. The benefits he or she gets doesn't affect the amount you or your current spouse can get. Also, if you and your ex-spouse have been divorced for at least two years, and you're both at least 62, your former spouse can get benefits even if you're not retired.

Other types of Social Security benefits may be available if you are disabled and cannot be gainfully employed, or are dependents of the major wage-earner in the family, if that person becomes disabled, blind or has died. These are referred to as **Social Security Disability Insurance (SSDI)** and **Social Security Survivors' Insurance**.

Apply for Social Security through the Social Security Administration. (See [VCW's Resource Directory—Aging and Elder Issues section](#).)

Supplementary Security Income (SSI)

SSI, or Supplemental Security Income, is a federal program that provides monthly cash payments to people in need. SSI is for people who are 65 or older, as well as for people that are blind or disabled of any age, including children. If you are found eligible for SSI, you are usually automatically eligible for Medicaid. Visit socialsecurity.gov for more information, or call 800-772-1213 (for the deaf or hard of hearing, call the TTY number, 1-800-325-0778). (See VCW's Resource Directory – Aging and Elder Issues section.)

Veteran Benefits

Veteran Benefits are available to disabled, blind, or older veterans and their children, wives or husbands, widows or widowers. Benefits may be available even if the disability is partial or is not connected to time in the service. Veteran benefits can include training and education, cash benefits, loan assistance, health care coverage, and more. Get more information and apply for benefits at the [Veteran's Administration Center](#). (See [VCW's Resource Directory – Disability and Accessibility Issues section](#).)

Reach Up Program

Reach Up helps families with children and pregnant women by providing cash assistance for basic needs and services that will support work and lead to self-sufficiency.

Eligibility depends on your income, ability to work, resources, living expenses, family members in your household and other factors. Your family may be eligible if you are a single parent, if one parent is disabled or if the total income and assets of your family is very low. If you are found eligible for Reach Up, you and your family will most likely be eligible for Medicaid.

Applications for Reach Up are made through the local Economic Services Division of

the Department for Children and Families. See [VCW's Resource Directory—Public Assistance section](#).

If you are found eligible for Reach Up you will be assigned a case manager who will assess your readiness to work by looking at your skills and abilities, job interests, and training or education. The case manager will also look at challenges that make it difficult for you to work (e.g. childcare, transportation, health needs or personal issues).

You and your case manager will create a “**family development plan**” that maps out your goals and the steps you will take to achieve them: e.g. looking for a job; getting your GED or high school diploma; attending job training; pursuing higher education; and getting on the job training/work experience.

To keep your maximum Reach Up benefits, you need to spend a certain number of hours each week either working or participating in approved “**work activities**” that will lead to a job. **The number of hours you will be required to work, or participate in approved “work activities” will depend on your children’s ages and your family situation.** However, you may not have to work or engage in work activities right away if you have a health problem, you are caring for a very young child or childcare is not available.

While Reach Up provides you with benefits and services, you are expected to follow your family development plan. **If you do not follow your plan, your financial assistance may be greatly reduced.**

If you have dependent children ages 16 or 17 who are not attending school full time, they are also required to receive appropriate support services. Reach Up cash assistance is deposited monthly directly in your bank account or you will receive your cash assistance on an EBT (electronic benefits) card called ***Vermont Express***.

Even if your family doesn’t qualify for Reach Up benefits, you or members of your family may be eligible for Food Stamps, Medicaid, Dr. Dynasaur or other programs. (See later sections in this chapter.)

Reach First

This program provides short-term financial assistance and support services to eligible families in emergencies. Families may receive either a lump sum payment or up to four months of assistance depending on need. If after four months the family still needs financial assistance they may be transferred to the Reach Up program. Apply for this program through the local Economic Services District Office.

Reach Ahead

Reach Ahead is a job support, childcare subsidy, and food assistance program designed to help families transition from welfare to self-sufficiency. This program also provides support services. Apply for this program through the local Economic Services District Office. The lifetime limit for Reach Ahead benefits is 24 months.

Benefits for Minor Parents

If you are a minor who is pregnant or has given birth, you may only be eligible to receive the full Reach Up financial assistance grant if you are an emancipated minor or if you can show that you live in supervised settings. Some exceptions to this may apply. Approved supervised settings could include your parents (whose income is not included in determining Reach Up eligibility), a responsible older relative or friend, the father of your child, or another home. Another home is any home in which there is a designated caretaker. You are also required to attend school or an appropriate alternative education or training program. Apply for Reach Up benefits through the local Economic Services District Office. (See [VCW's Resource Directory—Public Assistance section](#).)

Postsecondary Education Program (PSE Program)

This program enables parents in low-income families who meet particular financial and other eligibility criteria to receive financial assistance, case management, and support services while they pursue a 2 or 4-year undergraduate degree in a field directly related to employment. The general rule is that the participating parent is allowed to work up to 20 hours per week when school is in session but exceptions can be made. If you have a spouse who is able to work, the spouse must work to his or her full capacity.

Only one participant per family may be in the program at a time and not everyone who is eligible will be accepted into the program since the funding is limited. Apply for the PSE Program through the Economic Services Division District office.

3SquaresVT (Formerly Food Stamps)

3SquaresVT helps Vermonters stretch their food budgets and put three square meals a day on their tables.

If you qualify for 3SquaresVT, benefits include:

- **Monthly Nutrition Benefits:** If you qualify for this program you will receive a plastic card that works like a debit card. The monthly benefit is added to the card at the beginning of each month. The card can be used at most stores that sell food and at some farmer's markets. If you are 65 or older, or are receiving Supplemental Security Income, the money can be deposited directly into your bank account.
- **Free school meals:** Under the 3Squares program your child can have school lunches paid for if the school participates in the federal meals program. **You will have to fill out the school application form or show them your 3SquaresVT award letter.**
- **Lifeline Phone Assistance:** Eligibility for 3Squares automatically qualifies you for this discount of at least \$9.25 of credit toward your monthly phone bill.

You may be eligible for 3SquaresVT if:

- your gross household income is equal to or less than 185% of the federal poverty level, based on household size — regardless of the resources you own. Current income guidelines can be found on the 3SquaresVT website.
- your gross household income is over 185% of the federal poverty level, but your household includes someone age 60+ or someone with a disability. Some financial assets and resources will be considered (vehicles, bank accounts) and some will not (your home and certain retirement accounts).
- you have children and get the Vermont Earned Income Tax Credit you are automatically income eligible for 3SquaresVT food benefits and may also be eligible for free school meals.

There are special rules that make getting 3SquaresVT benefits easier for seniors and people with disabilities. These rules apply to you if you are 60 or older or get disability benefits, such as Supplemental Security Income, Veteran's Disability, Social Security disability or blindness payments, or Railroad Retirement disability payments. For help with filing an application or determining eligibility visit your local [Agency on Aging](#).

People who are eligible to receive food stamps, who are 18 to 50 years old, do not have a disability, and who do not have minor children can receive food stamps for only 3 months in any 3-year time period, unless they are working or doing “work-related activities.” If a person participates in Vermont’s “work for benefits” program 3 days a month, that person could remain eligible for food stamps. For more information on the work requirements for able-bodied adults without dependents (ABAWD) see [ABAWD What You Need to Know](#).

Apply for 3SquaresVT at your local Vermont Economic Services Division District Office. (See [VCW's Resource Directory—Public Assistance section](#).)

Women, Infants and Children (WIC)

WIC is a special supplemental food program for women, infants and children up to age five. WIC provides healthy food through use of a WIC card, which works like a debit card, as well as nutrition education, breastfeeding support, and referrals to health care and other community programs. If you are a woman who is a Vermont resident, is pregnant or breastfeeding, has had a baby in the last 6 months, or has a child under 5 years old, you may be eligible for WIC benefits. Although income guidelines apply, you can work and still be eligible for WIC. Apply for WIC through the Vermont Department of Health. (See [VCW's Resource Directory—Public Assistance section](#).)

Child Care Financial Assistance

Depending on your income level and your family size you may be eligible for a financial assistance program to help you pay for child care for children from 6 weeks to age 13. This child care subsidy is paid directly to a qualified child care provider. **While financial assistance helps with the cost of child care, it typically does not cover the full cost. You are responsible for paying for the difference**

between the subsidy amount and the fee that the child care program charges.

In order to qualify for child care assistance you must be the primary care giver and have a job, be self-employed, be actively looking for work, attend school or a training program, participate in Reach Up, or have special health care needs and be unable to provide care for your child. You may also qualify if your child has significant health or developmental needs, or your family is experiencing significant stress in areas such as housing, safety, substance abuse, children's behavior, or parenting issues.

You can use the screening tool on the Agency of Human Services, Division for Children and Family website to see if you might qualify. Apply for these benefits and subsidies through your local community child care support agency or online at the Bright Futures Information System. (See [VCW's Resource Directory – Early Care and Education section](#) for links to both resources.) If you need child care to participate in Reach Up activities you can apply through your Reach Up case manager.

Essential Person

This Vermont program aims to keep low-income people in their homes, who are 65 or older, blind, or disabled. The program provides funding for someone to live with and provide care for the individual. The person receiving the benefit must meet the income requirements and have an essential person.

The “essential person” has to: live in the household; not be eligible for SSI or Reach Up on their own; not receive payments from the Department of Disabilities, Aging and Independent Living (DAIL) for providing personal services to the applicant.

The “essential person” can be any of the following: the spouse of the applicant and be 55 years of age or older; the spouse of the applicant and is under the age of 55 (other additional criteria will have to then be met); not a spouse but providing at least one personal care service or homemaker service as defined by the Economic Services Division of Department for Children and Families.

You should be aware that this program is also available to help your family when your spouse is waiting to receive Social Security or SSI benefits. Apply for “essential person” benefits through your local Economic Services District Office. (See [VCW's Resource Directory—Public Assistance section](#).)

General Assistance (GA)/Emergency Assistance (EA)

This state program may provide families a minimal amount towards basic emergency needs such as housing, utilities, food, and burials. Unless there is a crisis (such as death of a spouse or a child, fire, flood, hurricane, eviction, or emergency medical need) a person cannot receive assistance unless that person has a minor dependent included in their application. A person may be eligible for GA while waiting for a first Reach Up or SSI check. In addition Vermont is now engaged in several pilot programs designed to meet the specific needs of applicants and to maximize flexibility depending on need and

individual circumstances. Apply for benefits through your local Economic Services Division District Office or in some situations, your local Community Action Agency. (See [VCW's Resource Directory—Public Assistance section.](#))

Emergency Housing

The emergency housing program provides 28 days of temporary housing in any consecutive 12-month period for low-income families with children who have exhausted all other housing options, including shelters, if the lack of housing is not considered to have been your fault. Being evicted for nonpayment of rent is NOT considered to be your fault if you simply did not have the money. Families in catastrophic situations where housing was lost due to natural disasters, fires, etc.; or families with victims of domestic violence may qualify for up to at least 84 days of temporary housing. Apply for help through your local Economic Services District Office. (See [VCW's Resource Directory—Public Assistance section.](#))

Fuel Assistance

Seasonal Fuel Assistance provides benefits to low-income Vermonters for the purchase of home heating fuel (oil, propane, wood, electricity, etc.).

You might be eligible for fuel assistance whether you: own your home or rent; pay for your heat directly or it's included in your rent; rent a room in someone else's home; or live in public, subsidized, or Section 8 housing and your rent includes the cost of heat.

The benefits are paid directly to the fuel supplier except in the case of wood or wood pellets where the money is given to you.

You must reapply every year. You must apply before November 30th for a full winter's benefit, or before the last day of February for partial benefits. Applications are available at local Economic Services District Offices, Community Action agencies, Area Agencies on Aging, or by phoning the Office of Home Heating Fuel Assistance. (See [VCW's Resource Directory—Public Assistance section.](#))

Crisis Fuel Assistance for home heating emergencies is available from the last Monday in November through the last Friday in April. Assistance may include minimum delivery of fuel, partial payment of a utility bill to prevent service disconnection, furnace repairs or replacements. Apply for assistance through Community Action agencies. ***Please call the agency first, so they can tell you what documents and information you will need to bring. Do not wait until you have run out of fuel to apply*** as fuel dealers often charge a special trip fee for emergency deliveries. We cannot help you if the fuel has already been delivered or the furnace work has been completed. If you need assistance after hours, on weekend and holidays, there is a statewide emergency hotline 1-800-479-6151.

If you are granted assistance after-hours, you will need to follow up by completing an application for Crisis Fuel Assistance at your local Community Action Agency. If you do not complete the application, you risk

not getting any assistance in the future. (See [VCW's Resource Directory—Public Assistance section.](#))

Contact your fuel distributor to find out about any assistance programs that they may have.

Weatherization Assistance

This program helps low-income residents save money on their energy bills by improving home energy efficiency. Weatherization services may include assessments of energy problems, a building diagnostics, and home upgrades. A household automatically qualifies if a member receives SSI or Fuel Assistance. Otherwise, the home must meet income requirements. To apply for the program contact your local Community Action Agency. (See [VCW's Resource Directory—Housing and Homeless section](#) for contact information.)

Vermont Health Connect

When the federal health care law known as the Affordable Care Act (ACA) was passed in 2010, each state was given the choice of building its own health insurance marketplace, or letting the federal government build one for it. Vermont opted to build its own: Vermont Health Connect (VHC). VHC is administered by the Department of Vermont Health Access, part of the State of Vermont's Agency of Human Services.

Through VHC, Vermonters can compare health insurance options, enroll in a health plan, and if they qualify, secure financial help to pay for care. Both public health care programs (Medicaid for adults and Dr. Dynasaur for pregnant women and Vermonters under 19) and private insurance plans are available. VHC offers cost and coverage comparisons allowing participants to choose plans based on medical needs and financial resources. Private insurance plans are categorized into four “metal” levels based on cost structure: bronze, silver, gold, and platinum. The levels vary in the amount of monthly premium versus out-of-pocket costs.

VHC serves Vermonters eligible for Medicaid and Dr. Dynasaur and those who have had “qualifying events” such as:

- Loss of coverage – employer sponsored or public plan
- Aging out of parental coverage or foster care
- Release from incarceration
- Marriage/divorce/annulment
- Household member becomes pregnant
- Birth/adoption/placement for adoption
- Court-ordered coverage
- Change in legal status (citizenship, immigration eligible, lawfully present)
- Moves permanently into the state
- Unaffordable or inadequate employer-sponsored insurance
- Change in income resulting in change in cost sharing eligibility
- Native Americans (status allows enrollment any time)

Under the ACA's Individual Mandate provision, almost everyone is required to either have health coverage or pay a fee on their following year's taxes. In 2016, the federal fee was either 2.5% of yearly household income or \$695 per adult, whichever is higher. The fee for an uninsured child is \$347.50. The maximum per person fee in 2016 was \$2,085. The fee will increase for inflation in future years. ([See the Insurance chapter of *The Legal Rights of Women in Vermont* for more information.](#))

Disability and Long-Term Care

Vermonters who need long-term care services either in their home or a nursing facility may qualify for financial assistance through the Department of Disabilities, Aging and Independent Living (DAIL).

Choices for Care is a Medicaid-funded, long-term care program to pay for care and support for older Vermonters and people with physical disabilities. The program assists people with everyday activities at home, in an approved residential care setting, or in an approved nursing facility. To be eligible for Choices for Care, you must: be a Vermont resident; be 65 years of age or older or 18 years of age with a physical disability; meet specific clinical criteria; and meet financial criteria for Vermont Long-Term Care Medicaid.

Support includes hands-on assistance with eating, bathing, toilet use, dressing, and transferring from bed to chair; assistance with tasks such as meal preparation, household chores, medication management and increasing or maintaining independence.

A second program is for **Moderate Needs individuals who need minimal assistance to remain at home.** This program offers limited case management, adult day services, and/or homemaker service. Separate eligibility criteria exists for Moderate Needs individuals.

Information regarding program eligibility and service availability can be obtained directly from the Adult Day Centers or Home Health Agencies in your area. (See [VCW's Resource Directory – Aging and Elder Issues section.](#))

Free and Low Cost Medical/Dental Care

If you do not have health insurance, or have high deductibles or co-pays, you may be eligible to receive medical and/or dental care services from one of the federally qualified health care centers (FQHC's) located throughout Vermont. These centers provide health care services regardless of your ability to pay. If you do not have insurance they provide services for free or on a sliding fee scale depending on your family income. (See [VCW's Resource Directory—Women's Health section](#) for a list of these clinics.)

Vermont also has a number of free primary care clinics and dental clinics located throughout the state. Your household income must be below 200% of poverty to receive free services. See [VCW's Resource Directory—Women's Health section](#) for a list of

clinics that belong to the Vermont Coalition of Clinics for the Uninsured.

Medicare

A federal health insurance program that covers health care for people age 65 and older and younger people with certain disabilities. People on Medicare do not have to buy insurance through Vermont Health Connect. Supplemental Medicare policies often called “medigap” plans and managed care plans called Medicare Advantage or Part C plans are also available from private insurance companies to help pay for medical expenses not covered by Medicare. Visit [Medicare.gov](https://www.medicare.gov) to learn more, or see the [Insurance chapter of *The Legal Rights of Women in Vermont*](#) for a full description of the federal Medicare Program.

HIV Insurance Assistance

Vermont has an extensive network of AIDS services organizations (ASOs) and HIV-specific clinics for medical care around the state. The Vermont Department of Health also provides several programs that may be extremely helpful.

Early Intervention program: If you just learned you are HIV+, this program can help by paying for your initial doctor’s visits and for medical tests that will give you a baseline of information about your current health. Any physician throughout Vermont can charge the program for costs related to these tests, so you will not be faced with large medical bills while also deciding what actions to take in making treatment choices.

Tests include screenings for viral load to help you determine what your best treatment options are. You can also be tested for Hepatitis and TB and be immunized to prevent the flu and pneumonia at the same time. If you are a woman, you may also request a Pap Test and a pregnancy test during your doctor visit.

HIV Insurance Continuation Assistance Program (ICAP): This program is designed to pay the insurance premiums for eligible individuals who, because of HIV/AIDS-related illness, are unable to continue working or who have had to reduce their hours of employment and are at risk of losing their existing health insurance coverage.

Vermont Medication Assistance Program (VMAP): The Vermont Medication Assistance Program provides financial assistance for the purchase of prescription medications to Vermonters living with HIV disease who meet certain income guidelines. If you are eligible, this program will help pay for your treatment drugs whether or not you have private insurance.

HIV Dental Care Assistance Program (DCAP): This program provides free dental assessments and offers additional preventative care, including cleanings and basic restorative treatments such as fillings. As with the Early Intervention Program, any licensed practitioner in Vermont can access this fund on your behalf.

(See [VCW’s Resource Directory—Women’s Health section](#) for a complete list of

phone numbers and websites that provide HIV/AIDS information and supportive services.)

Lifeline Telecommunications Service Credit Program

This is a federal program that subsidizes telecommunication services for low-income Americans. This program entitles low-income Vermonters up to a \$9.25 reduction in their monthly telephone bill. If you are eligible for other government benefits, you may automatically qualify for this program. Eligibility is also based on income criteria that may change from year to year. For those that qualify and are Burlington Telecom customers, high-speed internet is also available.

Contact the Economic Services Department or visit the [Public Service Department's website](#) for more information and an application.

Micro Business Development Program (MBDP)

The MBDP helps low to moderate-income Vermonters start and grow micro businesses. These are businesses that employ less than five people and generate less than \$25,000 in annual revenue. Participants in MBDP have opportunities to: Network with other business owners; Use MBDP technology resource centers; Take classes and workshops on topics such as writing a business plan, building your credit score, record keeping, tax planning, and setting the right price for your product or service; and, Meet one-on-one with an experienced business counselor. To find out if MBDP is right for you, contact your local Community Action Agency. See [VCW's Resource Directory—Business and Entrepreneurship](#) section for more information.

Individual Development Account (IDA)

IDA is a matched-savings program that can help you save money for a specific goal. This can include: buying your first home; pursuing college or training after graduating from high school; or, starting or expanding a micro business. To find out if an IDA is right for you, contact your local contact your local Community Action Agency. See [VCW's Resource Directory—Business and Entrepreneurship](#) section for more information.

Denials, Reductions or Terminations of Governmental Benefits

If you are denied governmental benefits, or have been notified that your benefits are going to be reduced or terminated, you have the right to appeal that decision. Make sure you ask the agency administering the particular program about your appeal rights, and how much time you have to appeal.

If it is a state-administered program, you will probably have your case heard at a fair hearing by a Hearing Officer from the Human Services Board. Appeals from fair hearings go to the Human Services Board and then to the Vermont Supreme Court. If it is a federally-administered program, you may have the case heard at an administrative hearing in front of an Administrative Law Judge (ALJ). Appeals from a decision by an

ALJ are taken to federal court.

File appeals from Social Security decisions through your local Social Security office. (See [VCW's Resource Directory—Public Assistance section](#) for the Social Security office nearest you.)

Relevant Laws

Vermont

Emancipated Minor, 12 V.S.A. § 7151

Employer-Sponsored Insurance, 33 V.S.A. § 1974

Emergency Housing, 33 V.S.A. § 2114

Home Heating Assistance, 33 V.S.A. § 2603

Home Weatherization Assistance, 33 V.S.A. § 2502

General Assistance/ Emergency Assistance, 33 V.S.A. 2103

Postsecondary Education, 33 V.S.A. § 1122

Reach Ahead, 33 V.S.A. § 1203

Reach First, 33 V.S.A. § 1003

Reach Up, 33 V.S.A. § 1103

Reproductive Health Equity in Health Insurance Coverage 8 V.S.A. § 4099c

Vermont-Rx, 33 V.S.A. § 2074

Vermont Health Benefit Exchange, 33 V.S.A. § 1803

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