

# From Policy to Progress: Turning Priorities Into Action



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# FROM POLICY TO PROGRESS TURNING PRIORITIES INTO ACTION

# HEALTHCARE AFFORDABILITY & THE COST OF DOING BUSINESS

## SOLUTIONS SUMMIT: HEALTH INSURANCE ROUNDTABLE KEY FINDINGS



### CENTRAL CHALLENGE

Vermont's comprehensive insurance coverage standards deliver high quality and broad access, but the resulting costs are pushing employers, workers, and younger residents toward going uninsured or leaving the state.



EMPLOYERS



WORKERS



YOUNGER  
RESIDENTS



RISK OF  
UNINSURED OR  
OUT-OF-STATE

### THREE KEY TAKEAWAYS



Vermont's hospital costs are among the highest nationally, directly driving up insurance premiums.



Employees decline available coverage due to confusion and fear — not solely cost.



Employer-based primary care models show promise but must be paired with catastrophic coverage.

### STRONGEST POINT OF AGREEMENT



All participants agreed that **cross-sector collaboration** — among hospitals, employers, insurers, and legislators — is essential to making healthcare affordable while preserving quality.

### IMPORTANT TENSION / OPEN QUESTION



Should Vermont allow more limited, lower-cost plan options (similar to New Hampshire)?

Views differed on whether flexibility would expand access or undermine coverage protections.



### TWO PRACTICAL NEXT STEPS

1



Invest in consumer education so workers understand and use available coverage options.

2



Continue gradual hospital cost reduction efforts through regulatory and legislative channels.

 These findings represent input from roundtable participants and do not reflect an official Vermont Chamber policy position.

# ECONOMIC GROWTH, TAX POLICY & COMPETITIVENESS

## Vermont Business Competitiveness

*Solutions Summit — Roundtable Input*



### CENTRAL CHALLENGE

Vermont's regulatory burden, high taxes, workforce shortages, and lack of affordable housing are collectively undermining business investment, expansion, and the ability to attract and retain talent.



### THREE KEY TAKEAWAYS

1. Existing incentive programs (e.g., VEGI) don't meet current needs — capital investment and updated R&D tax credits are more relevant tools.
2. Regulatory unpredictability in permitting and Act 250 discourages investment; businesses need consistent, timely processes.
3. Vermont must support businesses across the full spectrum — startups, small businesses, and large employers — to build a healthy economic ecosystem.



### STRONGEST POINT OF AGREEMENT

Vermont must prioritize predictability — in taxes, regulations, and policy — so businesses can plan and invest with confidence.



### IMPORTANT TENSION / OPEN QUESTION

Should Vermont focus on reducing barriers or adding new incentives? Some cautioned that tax credits lose value if regulatory costs simply absorb them.



### TWO PRACTICAL NEXT STEPS

- ✓ Modernize capital investment and R&D tax credit programs to serve businesses at every growth stage.
- ✓ Pursue targeted regulatory reform — including Act 250 review and consistent permitting standards — to reduce cost and increase efficiency.

These findings reflect input shared during the roundtable and do not represent an official Vermont Chamber policy position.

# PERMITTING, REGULATION & PREDICTABLE INVESTMENT

## PERMITTING, REGULATION & PREDICTABLE INVESTMENT



### 🎯 CENTRAL CHALLENGE

Vermont's layered, fragmented permitting system creates unpredictability that stalls investment, delays housing, and discourages growth — across industries from healthcare to development.



### 💡 THREE KEY TAKEAWAYS

1. Predictability matters most. Businesses can absorb cost, but not endless uncertainty or permits that don't hold.
2. Siloed permits conflict. Multiple agencies issue contradictory requirements with no clear resolution path.
3. New regulations lack on-ramps. Rules take effect immediately, leaving organizations unable to plan.



### 🤝 STRONGEST POINT OF AGREEMENT

The system needs modernization — not just faster processing, but clearer, standardized rules where permits, once issued, are respected and final.



### ? OPEN QUESTION

Should Vermont pursue incremental reform or a full system redesign? Both approaches had support, with no clear consensus reached.



### ✅ TWO PRACTICAL NEXT STEPS

- Allow self-certification by licensed professionals, with accountability, to streamline reviews and build trust.
- Use AI tools to map regulatory conflicts, identify redundancies, and draft a streamlined framework for expert review.

Input gathered from roundtable participants. Does not represent an official Vermont Chamber policy position.

# WORKFORCE, EDUCATION & TALENT DEVELOPMENT



## WORKFORCE DEVELOPMENT & EQUITY IN HEALTHCARE, EDUCATION, AND CAREGIVING

Input from Roundtable Discussion — Not an Official Vermont Chamber Policy Position



### CENTRAL CHALLENGE



Vermont faces an interconnected workforce crisis across healthcare, education, and caregiving — driven by unaffordable housing, inadequate compensation, student debt, and limited career pathways that disproportionately affect women, immigrants, and rural communities.

### THREE KEY TAKEAWAYS



1 Compensation, housing costs, and student debt make it difficult to attract and retain workers — especially in high-need fields.



2 Work-based learning, apprenticeships, and stackable credentials show strong results and should be scaled.



3 Workforce development must be bidirectional — supporting not just students, but adults in career transition too.

### STRONGEST POINT OF AGREEMENT



Every student — regardless of zip code — deserves access to a trusted adult and a clear post-graduation plan connecting education to careers.

### OPEN QUESTION



How can Vermont scale locally successful workforce programs statewide without losing the community responsiveness that makes them effective?

### PRACTICAL NEXT STEPS



1 Build a statewide career navigation system connecting students, employers, and community organizations across every region.



2 Explore retention incentives — such as loan forgiveness and financial bonuses — tied to working in Vermont's high-need sectors.

### OUR SHARED GOAL: A STRONGER VERMONT



SUPPORTED PEOPLE



MEANINGFUL CAREERS



STRONG COMMUNITIES



THRIVING VERMONT

When we invest in people and pathways, we invest in Vermont's future.



# BUSINESS CLIMATE SURVEY





# BIENNIUM REPORT



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