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Vermont has a single payer system that guarantees people of universal insurance. The single payer system in the state of Vermont aims at improving the benefits of the underinsured to include vision care, dental care and increment of Medicaid reimbursement to doctors (Mcelewee, 2014). The program aims at saving health care costs from administrative expenses, reduction of intermediaries and fraudulent case. There is improved governance in health care. The funds to finance the program will come from the savings and revenues from the state. The implementation of the program does not face challenges because few disparities exist and many people are willing to give on behalf of other for the good of the state.

The difference that exists between Affordable Care Act and a single payer system at Vermont State is the insurance provided by the employer (Santerre & Neun, 2012). The Vermont single payer system does not advocate insurance provided by the employer but the Affordable Care Act has that provision. Implementation of the program in Vermont faced many challenges similar to the Obama care because many people are not willing to let go of their existing insurance covers.

The Massachusetts plan is a universal coverage that aims at providing health insurance to all citizens without a takeover by the government and without increasing taxes. The legislation passed in 2006 after Mitt Romney signed it into law. The legislation is different from the Vermont because it aims at giving insurance to the citizens that do not have insurance coverage. The other difference is the provision of insurance by the employer. The Massachusetts plan mandated the employer to provide insurance to its employees at a reasonable contribution from the employee. The ACA

influenced Vermont's legislation because the Affordable Care Act requires exchange of Health Benefit Exchange in all the states (hcr. vermont. gov, 2014). The exchange is a market place that allows people to choose insurance products that suit them.

## References

Hcr. vermont. gov,. (2014). Vermont Health Benefit Exchange | Vermont Health Care Reform. Retrieved 7 May 2014, from <http://hcr.vermont.gov/timeline/exchange>

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Santerre, R., & Neun, S. (2012). Health economics (1st ed.). Mason, Ohio: Southwestern.