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**Veto Message: Governor Salmon
1975 (S.36)**

An act to add 8 V.S.A. § 4089 relating to health insurance.

STATE OF VERMONT
Executive Department.
Montpelier, Vt., April 23, 1975

The President laid before the Senate the following veto message in writing from the Governor relating to Senate bill entitled:

S.36. An act to add 8 V.S.A. §4089 relating to health insurance.

To the President of the Senate

Sir:

Under the provisions of Section 11, Chapter 11, of the Vermont Constitution, I am returning herewith Senate Bill 35, 'An act to add 8 V.S.A. § 4089 relating to health insurance'.

I am returning S-36 for technical reasons only. S-6 has two primary components: (1) a provision for establishing minimum standards of coverage for different types of health insurance, and (2) a provision concerning outlines of coverage to accompany health insurance policies.

I strongly support the objectives of S-36. I strongly endorse the provision establishing minimum standards. However, the provision on outlines of coverage would, for highly technical reasons, weaken present law and might work to the detriment of consumers.

The General Assembly this year passed, and I signed into law, H-88, which provides broad authority to require that insurers provide meaningful disclosure statements and clear outlines with any or all

insurance policies. Unfortunately the outline provisions of S-36 are not as strong as those in H-88 and could be used to weaken the strong consumer protections of H-88. It is to avoid this potential harm that I am returning S-36.

S-36 should be revised to be consistent with H-88. Because S-36 would not take effect until January 1, 1976, in any case, the revision can be made with a minimum loss of time. I will support legislation at the very start of the next session to promptly establish strong minimum standards for health insurance while preserving full disclosure requirements.

The sponsor of the bill concurs with this action

Sincerely,
/s/ Thomas P. Salmon,
Governor
TPS:nj

Governor's Veto Sustained
S. 36, 1976

The Governor's veto was sustained in the Senate: **Yeas 0 Nays 29**

Sources: *Journal of the Senate*, January 7, 1976 (pages 13-14)