

-----Original Message-----

From: Alec W. Bauer [mailto:awbauer@gmail.com]  
Sent: Wednesday, May 11, 2016 9:36 PM  
To: GMCB - Board <GMCB.Board@vermont.gov>  
Subject: Say No to Rate Hikes

I'm a Burlington resident who is annually flabbergasted by the cost of health care in this state. My family pays about \$1650 a month. Every. Single. Month.

And now our rates are going to go up by ANOTHER \$150 or so?

While we earn too much for any kind of subsidy there's just no way to afford these kinds of annual rate increases. It's actually preposterous. And we don't even have the top plan. And our coverage is fair to middling anyway.

Please, on behalf of all Vermonters, dig carefully into this load of manure coming from BCBS and find out why it's so expensive. And then do something about it.

Best,

-Alec Bauer  
-Burlington

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**From:** Keith Epstein [mailto:keithepstein@gmail.com]  
**Sent:** Wednesday, May 11, 2016 8:28 PM  
**To:** GMCB - Board <GMCB.Board@vermont.gov>  
**Subject:** Do not approve rate hike and deductible increase

Dear Green Mountain Care Board,

There is no business that needs to raise rates by 5% one year and then 8% the next year, in addition to decreasing service during that same time. BCBS and MVP should not be allowed to increase our health care rates and increase deductibles. Last year rates went up and so did deductibles, and now they are asking to do the same again this year. If they need to do so, then our healthcare system is completely broken. It is your responsibility to make sure Vermonters get the healthcare they need affordably, and another rate increase is not the answer.

BCBS wastes money giving out free balloons, t-shirts, water bottles, and food at events. These freebies create no health improvements, and only serve to increase their expenses, which they then petition to make up with increased rates. Please don't let them increase rates to make up for these poor decisions.

BCBS also wastes money by sending new insurance cards at the end of the year before open enrollment. After open enrollment, many people change plans, so BCBS has to send new cards. Please don't let them increase rates to make up for this wasteful practice.

BSBC created a "BlueRewards" program which reimburses people for healthy behavior, which in concept is a great idea. But the implementation is terrible. They made a website that is not connected to their existing website, so users have to create a different login and password. Navigating the site and figuring out how to qualify for the benefits is frustrating. Instead, they could have added a simple section to their existing website, which would have saved money and improved customer satisfaction. Again, please don't let them raise rates to make up for their poor decisions.

Profits should not be guaranteed when they make poor decisions and continue wasteful practices.

I believe one of the reasons rates are going up is that there are not enough people in the health insurance pool. Somehow we need to get more people on these plans to spread the risk.

Since having to sign up for Vermont Health Connect, my rates have gone up about 20% at the same time that maximum out of pocket expenses have quadrupled! In the years prior, rate increases were minor. The current system is broken and it is your responsibility to fix it. I'm not sure what the solution is, but increasing rates and deductibles is definitely not the solution.

Keith Epstein  
South Burlington, VT

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-----Original Message-----

From: Charlie Proutt [mailto:cproutt169@gmail.com]

Sent: Thursday, May 19, 2016 6:48 PM

To: GMCB - Board <GMCB.Board@vermont.gov>

Subject: Rate Hike

Just say NO!!!!

The rates are outrageous and as long as you grant them a rate hike of 5 times inflation, The UVM hospital will continue to raise their outrageous rates.

Just say NO and let the medical bureaucracy figure out how to bring the cost of health care in line with the reality of people's (VERMONTERS) lives.

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Senator Bray,  
Thanks for responding. And, likewise, I hope you are well.

You have to understand what I am communicating to you. I am seeing this rate increase as the result of a process that has not been adequately monitored by whoever is supposed to monitor it--perhaps that entity is the Green Mountain Care Board, which, as I pointed out, has granted a rate increase to BC/BS each year in which I have had the awareness to pay attention. Perhaps it is the Treasurer's office that grants the rate increase for retired teachers. I do not yet know, but I plan to find out. BC/BS pays its CEO more than \$600,000 annually, enough to support approximately 15 Vermont families. The collective pay for the top 10 officers at BC/BS is approximately \$3,000,000.

The problem with Vermont Health Connect is that, like the Affordable Care Act, it is run for the benefit of the insurance companies. If the insurance companies were eliminated from the process and the state could focus on setting up a system to replicate the function that BC/BS currently carries out, the system would be more efficient and much, much less costly, as it would be administered and staffed by state employees, and God knows they are not over-paid. It is not as if setting up and running such a system is something that has never been done. Vermont can find out how such systems are run by observing how it is done in Cuba, France, Germany, Norway, Finland, Sweden, Denmark, or perhaps, MOST OBVIOUSLY, Canada. How far is it to Ottawa?

Your observation that senior citizens require and consume more healthcare is certainly valid, and I would not object to paying a higher TAX RATE in order to support a universal healthcare system that is run by and for the people. I do object to paying a higher INSURANCE RATE in order to support the affluent elite in their extravagant lifestyles, for which we are gouged unmercifully by the corporate "non-profit" that is BC/BS. This company does not carry out any healthcare services--none. They add impediments and cost to an already complex system.

Either we are going to control the cost of healthcare in this state or we are not. I am not going to let BC/BS get away easily with this rate increase. I have heard almost every elected official in Vermont tell us that we have to do something to get the cost of health care under control, including those I have the most respect for, and this is how BC/BS is responding to that obvious need. Disgraceful!

I am starting by filing a consumer complaint with the Attorney General's office, and I am also taking this to the Auditor's office, asking if such an increase is justified.

And, it is ever more obvious to me now that the Democrats are not interested in taking on BC/BS on behalf of the public. This is why I have established a Progressive Party caucus in Ripton and will be supporting and voting for only those Democrats endorsed by the Progressives. At least the Progressives are aware of the problem that BC/BS poses, if they do not yet have the numbers or the power to take them on.

I have no confidence that the federal government is going to be able to do anything productive about advancing the cause of universal tax-funded health care until the national Republican Party finally self-immolates, and by their absence, permits Congress to begin functioning for the people again. Therefore, we need to do this ourselves.

Respectfully,  
Millard Cox

On Fri, May 27, 2016 at 12:03 PM, Senator Christopher Bray <[cbray@leg.state.vt.us](mailto:cbray@leg.state.vt.us)> wrote:  
Mac,

I hope this email finds you well.

Thank you for re-sending this. I am sorry I did not chime in on the earlier version and the exchange between you and Claire. As she had good information — by virtue of chairing Health and Welfare, and serving on Finance— I did not have better information to offer.

I agree that it is difficult to have health care costs rise—and it's certainly something that's a struggle for many people, including me, as I have no benefits through any place of employment.

My understanding is that the general inflation index for Social Security takes into account all the goods and services that seniors tend to purchase; I have heard of numerous studies to validate whether or not this is accurate process. For instance, given that seniors tend to purchase more health care services and medicines, shouldn't the weight for medical expenses be made heavier for this population? The last report I heard on this about three months ago was not definitive.

As for ridding ourselves of BCBS, we do need someone to manage the claims to be processed and to manage the risks. I am not particularly confident, given our Vermont Health Connect experience, that the state can perform these duties better than BCBS. BCBS does go through ratemaking, and that is where we have the opportunity to keep rates as low as possible.

Personally, I think we need a national health care solution—something akin to Medicare for all—as that would enable us to step out of the current paradigm which I don't think can be effectively cured at the state level, particularly in a small state such as Vermont. Beyond the claims processing, I would like to see the government use its purchasing power to bring down the price of medicines.

If you have any further thoughts, I would be happy to hear from you.

Best,  
—Chris

On May 27, 2016, at 11:01 AM, Millard Cox <[millardcox@gmail.com](mailto:millardcox@gmail.com)> wrote:

Dear Senator Bray:

As a retired teacher covered under the Vermont State Teachers' Retirement System, I am writing to protest the rate increase "for all non-Medicare-eligible and Medicare-eligible plans" which "will be increasing by 7.9% effective July 1, 2016." (Quoting from the Vermont State Teachers' Retirement System notification for the health care enrollment period ending June 8, 2016.) This rate increase is 2% higher, I believe, than the Green Mountain Care Board granted Blue Cross/Blue Shield of Vermont for this year. More to the point, I believe that a rate increase in any amount is an outrage. BC/BS has received a rate increase from the GMCB every year in my recollection, and BC/BS compensates its officers at what I consider to be an exorbitant level, out of keeping with the economic reality of Vermont. Further, please note that the Federal Government has not granted a Social Security cost-of-living increase for 2016 because, in their opinion, there has been no increase in the cost of living due to the diminished cost of oil. Does this truth not also hold with BC/BS? I thought that one of the missions of the Green Mountain Care Board and state government was to find ways to hold down the increasing cost of health

care in Vermont. I maintain again, as I have for years, that in order to make health care more accessible and less expensive in this state, we must rid ourselves of "non-profit" organizations such as Blue Cross/Blue Shield and move to a universal tax-supported health care system in which insurance companies have no role, since they add nothing to the quality or accessibility of health care and because they serve only to increase the cost and complicate the process.

Thank you...

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"Real education should consist of drawing the goodness and the best out of our own students. What better books can there be than the book of humanity?" -Cesar Chavez

Millard Cox  
Ripton, Vermont

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"Real education should consist of drawing the goodness and the best out of our own students. What better books can there be than the book of humanity?" -Cesar Chavez

Millard Cox  
Ripton, Vermont

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**From:** Millard Cox [mailto:millardcox@gmail.com]

**Sent:** Friday, May 27, 2016 10:52 AM

**To:** Ayer, Claire <cayer@leg.state.vt.us>

**Cc:** GMCB - Board <GMCB.Board@vermont.gov>; TRE - Services Accounting <TRE.ServicesAccounting@vermont.gov>; Senator Claire Ayer <senatorayer@gmavt.net>; Christopher Bray <cbray@sover.net>; Christopher Bray <CBray@leg.state.vt.us>; Chris Bray <commonground@madriver.com>; Willem Jewett <willem.jewett@gmail.com>

**Subject:** Re: rate increase July 1, 2016

I thank you for responding. I would agree that the ACA is costing more than expected, but in my opinion it is because of the insurance companies, who serve only their profit margin and add nothing to the quality of care or the availability of care. The insurance companies, and this includes BC/BS, are dead weight on the health care system in my opinion and will do anything and everything they can to prevent a universal tax-funded system from being actualized. I cannot imagine why a 7.9 percent increase is necessary for the teachers' retirement coverage other than the fact that it is BC/BS that is requiring it.

Thanks again, and I hope your efforts to continue the fight for health care as a human right is successful.

Millard Cox

On Thu, May 26, 2016 at 9:20 AM, Claire Ayer <[CAyer@leg.state.vt.us](mailto:CAyer@leg.state.vt.us)> wrote:

Hi Mac. I responded to your email re health insurance premiums and what to be sure you got it. I agree that. Single payer is the way we ought to go, but agreed with Shumlin that the better part of valor was to declare a hiatus rather than have single payer crash and burn in years 4 and out. The it would never happen. My plan now is incremental.

dying! Insurers all over the country are asking for double digit increase, up to 20%, in increases. They say the ACA cost them more than they expected. At least one large company has pulled out of the exchanges it's in. That tells me that Gmcb is having a positive effect. Claire

Senator Claire Ayer  
Addison County, Huntington, Buels Gore  
Chairwoman, Senate Health & Welfare  
Majority Whip

On May 21, 2016, at 10:40 AM, Claire Ayer <[CAyer@leg.state.vt.us](mailto:CAyer@leg.state.vt.us)> wrote:

Hi Mac- The GMCB has received BCBS rate requests but have not finished their examination, nor held the necessary public hearings. No rates have been approved for the general public/exchange.

The Teachers plan is a separate plan. The VHIE is a grandfathered plan that "chooses" to remain separate from the exchange plans. As such, it is experience rated, meaning the plan pays for its actual costs.

***Senator Claire Ayer***

***Addison County, Huntington, Buels Gore***

***Assistant Majority Leader***

***Chair, Senate Health and Welfare Committee***

[802-322-5616](tel:802-322-5616), Statehouse

[802-759-2748](tel:802-759-2748), Home

[cayer@leg.state.vt.us](mailto:cayer@leg.state.vt.us)

**From:** Millard Cox [<mailto:millardcox@gmail.com>]

**Sent:** Friday, May 20, 2016 8:37 PM

**To:** [GMCB.Board@Vermont.gov](mailto:GMCB.Board@Vermont.gov); [TRE.ServicesAccounting@vermont.gov](mailto:TRE.ServicesAccounting@vermont.gov); Senator Claire Ayer <[senatorayer@gmavt.net](mailto:senatorayer@gmavt.net)>; Claire Ayer <[CAyer@leg.state.vt.us](mailto:CAyer@leg.state.vt.us)>; Christopher Bray <[cbray@sover.net](mailto:cbray@sover.net)>; Christopher Bray <[CBray@leg.state.vt.us](mailto:CBray@leg.state.vt.us)>; Chris Bray <[commonground@madriver.com](mailto:commonground@madriver.com)>; Willem Jewett <[willem.jewett@gmail.com](mailto:willem.jewett@gmail.com)>

**Subject:** rate increase July 1, 2016

To All:

As a retired teacher covered under the Vermont State Teachers' Retirement System, I am writing to protest the rate increase "for all non-Medicare-eligible and Medicare-eligible plans" which "will be increasing by 7.9% effective July 1, 2016." (Quoting from the Vermont State Teachers' Retirement System notification for the health care enrollment period ending June 8, 2016.) This rate increase is about 2% higher, I believe, than the Green Mountain Care Board granted Blue Cross/Blue Shield of Vermont for this year. More to the point, I believe that a rate increase in any amount is an outrage. BC/BS has received a rate increase from the GMCB every year in my recollection, and BC/BS compensates its officers at what I consider to be an exorbitant level, out of keeping with the economic reality of Vermont. Further, please note that the Federal Government has not granted a Social Security cost-of-living increase for 2016 because, in their opinion, there has been no increase in the cost of living due to the diminished cost of oil. Does this truth not also hold with BC/BS?

I thought that one of the missions of the Green Mountain Care Board and state government was to find ways to hold down the increasing cost of health care in Vermont. I maintain again, as I have for years, that in order to make health care more accessible and less expensive in this state, we must rid ourselves of "non-profit" organizations such as Blue Cross/Blue Shield and move to a universal tax-supported health care system in which insurance companies have no role, since they add nothing to the quality or accessibility of health care and because they serve only to increase the cost and complicate the process.

Thank you for your attention,

Millard Cox

1112 Lincoln Road

Ripton, Vermont

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"Real education should consist of drawing the goodness and the best out of our own students. What better books can there be than the book of humanity?" -Cesar Chavez

Millard Cox

Ripton, Vermont

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"Real education should consist of drawing the goodness and the best out of our own students. What better books can there be than the book of humanity?" -Cesar Chavez

Millard Cox

Ripton, Vermont

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From: vt-cms-support@egov.com [mailto:vt-cms-support@egov.com] On Behalf Of Green Mountain Care Board

Sent: Wednesday, May 18, 2016 10:27 PM

To: Fisher, Jaime <Jaime.Fisher@vermont.gov>

Subject: Form submission from: Public Comment

Submitted on Wednesday, May 18, 2016 - 22:26 Submitted by user:

Submitted values are:

Name: Katharine Hikel, MD

Affiliation, if applicable:

Address: 350 Tyler Bridge Road Hinesburg VT 05461 Telephone Number: 802-482-4015 Email

Address: [hikelbreck@gmavt.net](mailto:hikelbreck@gmavt.net)

Topic: Insurance Rate Review

Comment:

One more thing, regarding BCBSVT's 8.9% requested rate increase: WHY are they allowed to use our health-care dollars to be a "Leading Underwriter" of VT Digger (as much as we love it)?

<https://vtdigger.org/join-now/>

- while their high-cost premiums and high-deductible plans are ruining working Vermonters and supporting the unsustainable expenses of the empire to which GMCB never says no:

<http://vtdigger.org/2015/12/13/special-report-average-vermont-hospital-administrator-salary-is-500k-a-year/>

<http://vtdigger.org/2015/07/01/regulators-approve-uvm-medical-centers-187-million-inpatient-facility/>

<http://www.timesargus.com/article/20150423/OPINION04/704239927>

Regime change is sorely needed throughout this 'industry'. This nonprofit profiteering goes straight to the top. It is disappointing to see GMCB supporting these malignant freeloaders - Brumsted, Don George, et al. This whole setup looks like a cult of male pleasuring - Mine Is Bigger! OH YES

THAT'S SO GOOD!! - Do we have a 'raging hormone' diagnosis here? - you know the one I mean. We hoped that the lovely gender balance of the board would correct this problem. Alas, the economics of sin and greed still dominate the culture.

NO MORE RATE INCREASES. Sweeping executive salary cuts should be the first step in reducing patient costs: nobody in health care should be making more than the Governor of the entire state. Slash advertising, 'charity'

donations, and all other non-health-care-related costs. The model should be the independent Community Health Centers. This 'industry' needs to be downsized. Bigger is not better.

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-----Original Message-----

From: vt-cms-support@egov.com [mailto:vt-cms-support@egov.com] On Behalf Of Green Mountain Care Board

Sent: Thursday, May 12, 2016 5:11 PM

To: Fisher, Jaime <Jaime.Fisher@vermont.gov>

Subject: Form submission from: Public Comment

Submitted on Thursday, May 12, 2016 - 17:11 Submitted by user:

Submitted values are:

Name: Katharine Hikel, MD

Affiliation, if applicable:

Address: Hinesburg

Telephone Number: 802-482-4015

Email Address: [hikelbreck@gmavt.net](mailto:hikelbreck@gmavt.net)

Topic: Insurance Rate Review

Comment:

PS/ I just saw this:

[http://vtdigger.org/2016/05/11/blue-cross-and-mvp-request-price-increases-over-8-percent/?utm\\_source=VTDigger+Subscribers+and+Donors&utm\\_campaign=dfc7f0dc1c-Weekly+Update&utm\\_medium=email&utm\\_term=0\\_dc3c5486db-dfc7f0dc1c-390073082](http://vtdigger.org/2016/05/11/blue-cross-and-mvp-request-price-increases-over-8-percent/?utm_source=VTDigger+Subscribers+and+Donors&utm_campaign=dfc7f0dc1c-Weekly+Update&utm_medium=email&utm_term=0_dc3c5486db-dfc7f0dc1c-390073082)

NO MORE RATE INCREASES. PERIOD. These people are bankrupting us. There is no citizen advocacy in giving them a 2% reduction on every year's request is just more crony capitalism - (leaving a woman making \$17/hr charged \$290/month for 1.6 oz of prescription cream). They should be cutting costs - starting from the top: no manager of a company we're forced to support should earn more than the Gov of Vermont. Surely BCBSVT can cash in some of their huge for-profit investments if they need more money. GMCB's allowing these endless rate increases is what makes 'health care' in VT unaffordable, unsustainable, and increasingly dysfunctional. We are paying increasing costs and getting more McMedicine.

Giving these people increases every year is like giving a drug-addicted teenager a raise in allowance every year. Do you really think that will fix the problem?

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Submitted on Thursday, May 12, 2016 - 16:51 Submitted by user:

Submitted values are:

Name: Katharine Hikel, MD

Affiliation, if applicable:

Address: 350 Tyler Bridge Road Hinesburg VT 05461 Telephone Number: 802-482-4015 Email

Address: [hikelbreck@gmavt.net](mailto:hikelbreck@gmavt.net)

Topic: Insurance Benefits

Comment:

Here's a patient report that floored me:

A woman who's on an hourly wage of \$17 (in the health care 'industry') has to buy her own health insurance - \$4000/yr. and with, of course, a high 'deductible', which of course means no coverage for anything.

Meanwhile, her doctor prescribed Premarin cream: \$290.00 for 1.6 ounces (a tiny little tube). This is a fairly common prescription, as you know, for 'women of a certain age'.

Of course this outrageous cost is all OK with BCBSVT - because they don't have to pay for it!

This clearly illustrates the problem of the health-care manarchy bleeding women dry to preserve its own empire of excess: it is well-known that . I don't think this is anecdotal; I think this is an index case. Of course the women most likely to be disenfranchised by this system are

those least likely or able to resist; they feel (as my source put it) 'Oh, there's nothing you can do; you can't change the system.'

Maybe not, but at least we can alert those who can.

Gender bias against women in health care persists: from childbirth (lack of choice, overuse, overcharging) to the Pause (\$290 for a cream made from the urine of pregnant mares). Meanwhile, surgical birth and uterectomy are the top 2 procedures used on women. There's not a peep in VT about reducing those rates, which drive up everyone's costs, as the health-care manarchy continues to erect monuments to itself.

Everyone's costs are too high; but women pay disproportionately for the most expensive health-care system in the - while earning less.

\$290 for a 1.6 ounce tube of prescription hormone cream is a good index case.  
I hope you won't forget the people on the street.

My best,  
Trina

Katharine Hikel  
Hinesburg

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Submitted on Tuesday, July 12, 2016 - 16:50 Submitted by anonymous user: [172.30.78.110]  
Submitted values are:

Name: Donald Campbell

Affiliation, if applicable:

Address: 99 Furnace Grove Road

Telephone Number:

Email Address: [dcbell@sover.net](mailto:dcbell@sover.net)

Comment: Please reject the requests to increase insurance premiums of insurers on the Vermont Health Care Exchange. Vermont citizens did not have a choice with the GMHC but many, like me, trusted that it would lead to greater efficiency and cost containment. Higher deductibles and 8%+ rate increases are punishing given that wages have been stagnant for years and the COLA is under 1%. Please, let Vermont be the state that puts people before profits and forces the insurance companies to show at least modest restraint. Either that or let us out of this financial trap by allowing us release from the exchange, free and clear, whenever the insurers press for increases/benefit cuts in excess of COLA. Thank you.

The results of this submission may  
be viewed at:

<http://ratereview.vermont.gov/node/574/submission/200>

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Submitted on Tuesday, July 12, 2016 - 14:39 Submitted by anonymous user: [172.30.78.110]  
Submitted values are:

Name: Tracy Zschau  
Affiliation, if applicable:  
Address: 1499 Peacham Road  
Telephone Number:  
Email Address: [tracy@vlt.org](mailto:tracy@vlt.org)

Comment:

I am very concerned about the proposed 8+% rate increases by insurers on the VT Health Care Exchange.

The GMCB has a mission of reducing health care cost growth. This proposal will impact consumers in two ways - it will increase both the cost of each plan, as well as lead to higher deductibles in each plan - which drives the total out-of-pocket increase to the insured up significantly. It is outpacing wage rate growth.

Given the COLA for the past few years, this increase should be near 0% - 1% to mirror wage rate growth and costs on consumers.

The Green Mountain Care Board should represent Vermonters' best interests and reject this request. I would support at most a 1% increase with no change in the deductibles.

We (consumers) have no choice and are essentially held captive. We have been forced to purchase from the Exchange with the promise of reduced health care insurance premiums going forward. Please protect us!

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/199>

Submitted on Tuesday, July 12, 2016 - 06:41 Submitted by anonymous user: [172.30.78.110]  
Submitted values are:

Name: Gary King  
Affiliation, if applicable:  
Address: Brattleboro,  
Telephone Number:  
Email Address:

Comment: At some point in time shouldn't rate increases be kept to the rate of inflation. How about a few cuts. My local hospital has a whole department for advertising with regular ads in local newspapers. Is this needed. It is the only hospital in 20 miles.

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/198>

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Submitted on Saturday, July 2, 2016 - 9:09am Submitted by anonymous user: [172.30.78.110]  
Submitted values are:

Name: Robert A. Oeser

Affiliation, if applicable:

Address: PO Box 6001, Brattleboro, VT 05302 Email Address: [Robt.Oeser@gmail.com](mailto:Robt.Oeser@gmail.com)

Topic: Insurance Rate Review

Comment:

- 1) Are you aware of this site? <http://fairhealthconsumer.org/whoweare.php>
- 2) If so, is it valid for Vermont rates?
- 3) If not, can the site be modified to be used in Vermont?
- 4) Would this be within your mission?
- 5) If not, why not?

The results of this submission may be viewed at:

<http://gmcboard.vermont.gov/node/277/submission/6>

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Submitted on Wednesday, July 13, 2016 - 3:22pm Submitted by anonymous user:  
[172.30.78.110] Submitted values are:

Name: Grant Taylor

Affiliation, if applicable:

Address: N. Willard St, Burlington

Email Address: [myconstruct360@gmail.com](mailto:myconstruct360@gmail.com)

Topic: Insurance Rate Review

Comment: Please do not raise our insurance rates.

The results of this submission may be viewed at:

<http://gmcboard.vermont.gov/node/277/submission/8>

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Submitted on Wednesday, July 13, 2016 - 3:24pm Submitted by anonymous user:  
[172.30.78.110] Submitted values are:

Name: Rebecca Yahm

Affiliation, if applicable:

Address: Plainfield

Email Address: [ryahm@myfairpoint.net](mailto:ryahm@myfairpoint.net)

Topic: Insurance Rate Review

Comment: My husband is self-employed and I'm partially self-employed as well.

Our income keeps bouncing above and below the Medicaid cut-off. When we make slightly too much to be on Medicaid, we then have to enroll with MVP or BCBS and get far worse coverage with premiums, a deductible, copays, etc. We certainly don't have a lot of disposable income to spend on health insurance.

We used to be on VHAP with very low premiums and that was GREAT. While we appreciate the premium reduction benefits that we receive because of our low income, we are still paying a lot more for healthcare than we did a few years ago. I think it crucial that our society provide affordable healthcare for all people.

The results of this submission may be viewed at:

<http://gmcboard.vermont.gov/node/277/submission/9>

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Submitted on Wednesday, July 13, 2016 - 3:25pm Submitted by anonymous user:

[172.30.78.110] Submitted values are:

Name: Grace Johnstone

Affiliation, if applicable:

Address: 1808 Bridgman Hill Rd, Hardwick Email Address: [gracejohnstonedc@gmail.com](mailto:gracejohnstonedc@gmail.com)

Topic: Insurance Rate Review

Comment: We need to socialize health care and that is the only long term solution; I say this as a doctor and healthcare provider.

The results of this submission may be viewed at:

<http://gmcboard.vermont.gov/node/277/submission/10>

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Submitted on Wednesday, July 13, 2016 - 3:28pm Submitted by anonymous user:

[172.30.78.110] Submitted values are:

Name: Sonny Saul

Affiliation, if applicable:

Address: 48 pleasant street, Woodstock

Email Address: [pleasantstreetbooks@comcast.net](mailto:pleasantstreetbooks@comcast.net)

Topic: Insurance Rate Review

Comment: Since i am not 67 years old, this will not DIRECTLY effect me... but what affects my brothers, and my neighbors effects me... it will effect everyone... we will all have less to spend, the corrupt system will apparently win, individuals will lose, but finally even the corrupt system will lose, for how can consumers spend when they have so little. Capitalists will be less able to accumulate captial... duh... plus,,, any ever even HEARD OF morality??? good for humans ,,, worth a damn try

The results of this submission may be viewed at:

<http://gmcboard.vermont.gov/node/277/submission/11>

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Submitted on Wednesday, July 13, 2016 - 3:29pm Submitted by anonymous user:

[172.30.78.110] Submitted values are:

Name: Miranda Fisk

Affiliation, if applicable:

Address: Hinesburg

Email Address: [miranda\\_fisk@hotmail.com](mailto:miranda_fisk@hotmail.com)

Topic: Insurance Rate Review

Comment: If no one is seeing an 8% rise in their income (which they're not) then allowing an 8% rise in premium cost is unsustainable.

The results of this submission may be viewed at:

<http://gmcboard.vermont.gov/node/277/submission/12>

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Submitted on Wednesday, July 13, 2016 - 3:32pm Submitted by anonymous user:

[172.30.78.110] Submitted values are:

Name: George Moore

Affiliation, if applicable:

Address: 435 Pleasant Street, St. Johnsbury Email Address: [gmoorej@charter.net](mailto:gmoorej@charter.net)

Topic: Insurance Rate Review

Comment:

I am retired, but need second insurance, Medicare doesn't cover anything.

We don't need insurance companys, health cost is too high, everyone is paying to much. I lived in west Germany, they had no heatih insurance companys. I was there 8 years - went many doctors never paid a dime, a co pay - no nothing. If I needed pills from drug it was 5.00 a bottle that's all. Plus children and old people paid nothing, that got their teeth fixed and everything - no cost to anyone, there was no doctor. I used my money for vacations, not on doctors. Stop insurance companies and you will stop higher cost for health, you will say what you want to pay, not them.

The results of this submission may be viewed at:

<http://gmcboard.vermont.gov/node/277/submission/13>

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Submitted on Wednesday, July 13, 2016 - 3:34pm Submitted by anonymous user:  
[172.30.78.110] Submitted values are:

Name: Paul Langevin

Affiliation, if applicable:

Address: 499 Maple Hill Road, Johnson

Email Address: [rehab@pshift.com](mailto:rehab@pshift.com)

Topic: Insurance Rate Review

Comment:

The simple truth is: We as a community-State and Country will FAIL at having a Health Care System that works for us if we continue on with the same STATUS QUO approach of NEGOTIATING with Insurance Companies.

The DNC loyalist (even here in Vermont) in Montpelier and definitely in DC.....are distorting the truth and lying to the Public in their (secretive) methods. Many believe and understandably so that the Shumlin administration already deceived us in his last election: Bait and Switch. He said he would establish Single Payer, then got elected and then said the Numbers don't add up. Don't tell me he didn't know that before the election. He is sadly surrounded by a cabinet and loyalist who are Insurance focused and Money focused.

They think they can Negotiate with Insurance Companies. Insurance Companies sadly make Our Laws these days and they are not going to Loose Money and they don't care about our Health as much as they care about their Profit. They need to be exposed and taken out of Our government. They do not serve Vermonters.

There has been a deceptive approach in Our government and here in VT.. There are people who have been around forever in Montpelier as loyal lobbyist and defender of Insurance Companies profit and not committed to serving Vermonters. They pretend to be Public servants but are not. This must Stop.

We need to expose this and educate Vermonters of the Waste of tax money spent on (Dating)and Deal Making process with the Insurance Industry and falsely believing they will somehow provide us citizens Health Care that is reliable and affordable.

Sincerely,

Paul Langevin  
Johnson, Vt.

The results of this submission may be viewed at:  
<http://gmcboard.vermont.gov/node/277/submission/14>

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Submitted on Wednesday, July 13, 2016 - 3:36pm Submitted by anonymous user:  
[172.30.78.110] Submitted values are:

Name: Ariel Nelson

Affiliation, if applicable:

Address: 54 Winter Street, Brattleboro

Email Address: [anelson73@gmail.com](mailto:anelson73@gmail.com)

Topic: Insurance Rate Review

Comment: This is disgusting! I went from paying \$75 a month for both mine and my son's insurance (with NO co-pays) to over \$400 a month with co-pays and a huge deductible as a self-employed single mother! This is unaffordable!! And, yet, the greed of BCBS continues!

The results of this submission may be viewed at:

<http://gmcboard.vermont.gov/node/277/submission/15>

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Submitted on Wednesday, July 13, 2016 - 3:39pm Submitted by anonymous user:  
[172.30.78.110] Submitted values are:

Name: Joaquin Borofsky

Affiliation, if applicable:

Address: 766 route 5 apt 2, Dummerston

Email Address: [jsnborofsky@gmail.com](mailto:jsnborofsky@gmail.com)

Topic: Insurance Rate Review

Comment:

As a young person who is part of the work force and without any ongoing medical needs it is easy for me to think of insurance as a part of the system from which I am trying to escape.

No one has ever offered me insurance as incentive because the amount of money I deal with is petty at best.. in my town's economy I am lucky to find 25 hours a week because the full time slots are controlled by incumbents. Many of those people have grown accustomed to the power struggles that poor management let arise and are often over worked since having 3 full time employees is a less effective business than having 2 workers working 60 hours a week.

Maybe this is not how the numbers work out in theory but it is nonetheless the trend in Vermont's restaurants. Overworked employees bear an unfair portion of a businesses weight and end up putting this stress on young folks, but also on people who have recently switched careers and are unskilled.

It's the unskilled middleaged people who I am most worried about. Often viewed as something less than human, unskilled humans are actually blank slates which can be taught to complete a myriad of different tasks and every business needs flexible people to run smoothly, so I think that since the state mandates employees be in good health, they should likewise provide the

means for them to be healthy. Did you know that hundreds of meals are prepared every day by people who are pressured by the system to go to work with a contagious diseases?

It's unfair to allow businesses to dictate who gets insurance since this gives them too much power over their employees.

The results of this submission may be viewed at:

<http://gmcboard.vermont.gov/node/277/submission/16>

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Submitted on Wednesday, July 13, 2016 - 3:41pm Submitted by anonymous user:  
[172.30.78.110] Submitted values are:

Name: Nicholas Totten

Affiliation, if applicable:

Address: Johnson

Email Address: [nicholastotten@riseup.net](mailto:nicholastotten@riseup.net)

Topic: Insurance Rate Review

Comment:

Hello,

Have the reasons behind the rate hike proposals been explained and demonstrated as to how they will improve services or what plans may offer for customers?

I am ashamed that our state seems to have given up on the law it passed to make a statewide "universal" healthcare system a reality. I find there are many inefficiencies in having VHC and private companies attempting to work in tandem, and many of those include the time wasted by individuals on the phone, and on hold, with both VHC and their respective insurance company, as my spouse and I have experienced most recently, spending a total of about 8 hours on the phone with VHC, MVP, and our pharmacy.

Having just signed up for an MVP insurance plan through VHC, it took three weeks to get the start date of our plan correct, and so our doctor's visits and prescriptions in those weeks could not be paid for. We had no access to our medications at this time unless we were to pay out of pocket.

If these rate hikes will see direct improvement of customer service and the expansion of what the plans cover, I would not have much to argue against.

However, if there is no detail as to the purpose of these hikes, then I would assume that the companies simply would like to buffer their profit margins as the already overly expensive health insurance plans cover fewer services and prescriptions.

As a staunch supporter of universal health care, I would like to see the profit motive extracted from providing healthcare services in general, and we simply cannot afford regular rate hikes

when we still have to pay copays and coinsurance or out of pocket for services not covered. Moreover, if we have a big accident or get very sick, even our federally subsidized health insurance plan, based on our projected income for the year, would still require us to go into debt to pay medical bills. I don't believe the rate hikes will see out-of-pocket limits and the like go down for consumers. We must find or create more affordable means of providing good health care services for our population.

Thank you.

The results of this submission may be viewed at:

<http://gmcboard.vermont.gov/node/277/submission/17>

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Submitted on Wednesday, July 13, 2016 - 3:42pm Submitted by anonymous user:

[172.30.78.110] Submitted values are:

Name: Bill Oetjen

Affiliation, if applicable:

Address: 762 North Ave, Burlington

Email Address: [billthecat2010@hotmail.com](mailto:billthecat2010@hotmail.com)

Topic: Insurance Rate Review

Comment: I object to BCBS's request for a rate increase. Every individual I know personally is already living on the financial edge. We cannot afford another blow, and we shouldn't be expected to. We should have made the move to single-payer years ago, and eliminated the blood-sucking insurance companies.

The results of this submission may be viewed at:

<http://gmcboard.vermont.gov/node/277/submission/18>

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Submitted on Wednesday, July 13, 2016 - 3:44pm Submitted by anonymous user:

[172.30.78.110] Submitted values are:

Name: Annie Jordan

Affiliation, if applicable:

Address: Burlington

Email Address: [nivar17@hotmail.com](mailto:nivar17@hotmail.com)

Topic: Insurance Rate Review

Comment:

Living in a time when live-able wages for everyone does not exist, more so, the opposite thrives, raising rates on health insurance is criminal. Costly health insurance forces people to chose between health insurance, housing, food, education, & clothing- the basics for survival.

People & communities that do not have access to affordable care, as mentioned previously, are put at risk. The whole notion of costly health care or insurance is antithetical to the purpose of health care. The name says it all, Health & Care. Forcing people to chose between basic survival necessities is not caring for human or community health. All are necessary to promote & create a thriving community vs only supporting a select few through embedded classism, racism, misogyny, etc.

If health insurance rates rise instead of being adopted as a basic necessity for all citizens, people like me, who recently survived cancer in large part due to Vermont's affordable health care, will die. I am a psychologist & social worker, 2 professions undervalued in our present day society, therefore financial compensation is so low that I can barely afford rent, let alone all the other basic necessities.

While enduring cancer, knowing my health care- seen as a public good & right for all- was there to help enabled me to access the doctors & tests & surgeries that saved my life. Now I can start to rehabilitate my body & mind and return to the community with a deeper understanding of what some of my clients experience, especially how stress affects the healing process. Do not support rate hikes. Reduce rates & continue to work towards an equitable system to allow all access to current diverse methods of care.

The results of this submission may be viewed at:

<http://gmcboard.vermont.gov/node/277/submission/19>

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Submitted on Wednesday, July 13, 2016 - 3:45pm Submitted by anonymous user:  
[172.30.78.110] Submitted values are:

Name: Ray Crosier

Affiliation, if applicable:

Address: 159 VT Rt 67 W, North Bennington Email Address: [ray.crosier@comcast.net](mailto:ray.crosier@comcast.net)

Topic: Insurance Rate Review

Comment:

We need to get insurance companies OUT of health insurance. Let them handle other insurances, NOT health.

They are among the wealthiest, most profitable of all companies, aside from credit card and finance companies, and yet they seem to feel they need increases. WHY? So they can pay their CEO's 300+ times the amount of an average american worker?

My insurance comes out of Massachusetts, but these increases affect SO MANY people, and yet so many people cannot afford insurance already, and the copays and deductibles, that it's crazy.

The results of this submission may be viewed at:

<http://gmcboard.vermont.gov/node/277/submission/20>

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Submitted on Wednesday, July 13, 2016 - 3:46pm Submitted by anonymous user:  
[172.30.78.110] Submitted values are:

Name: Frances Young

Affiliation, if applicable:

Address: 16 Decatur St, Burlington

Email Address: [frances.young77@gmail.com](mailto:frances.young77@gmail.com)

Topic: Insurance Rate Review

Comment: I was a Vermont Health Connect telephonic customer support representative for 18 months. I know that when families choose a plan with an affordable monthly premium it is often useless to them because they can't afford the deductibles and copayments. It was heartbreaking at times listening to their frustration and desperation. I can only imagine how many more will be in this position if rates are increased.

The results of this submission may be viewed at:

<http://gmcboard.vermont.gov/node/277/submission/21>

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Submitted on Wednesday, July 13, 2016 - 3:47pm Submitted by anonymous user:  
[172.30.78.110] Submitted values are:

Name: Katlyn Morris

Affiliation, if applicable:

Address: Burlington

Email Address: [katlynbrynne@gmail.com](mailto:katlynbrynne@gmail.com)

Topic: Insurance Rate Review

Comment: Our family spends nearly 20% of our income on health insurance. We cannot save money or invest in long term planning or retirement. Health insurance should not put people in debt.

The results of this submission may be viewed at:

<http://gmcboard.vermont.gov/node/277/submission/22>

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Submitted on Wednesday, July 13, 2016 - 3:48pm Submitted by anonymous user:  
[172.30.78.110] Submitted values are:

Name: Pete Gummere

Affiliation, if applicable:

Address: PO Box 283, St Johnsbury

Email Address: [pmagummere@charter.net](mailto:pmagummere@charter.net)

Topic: Insurance Rate Review

Comment: Hospital rates and budgets have been under control for several successive years. It is incumbent upon the STATE to do the same thing to the insurers that they have done to the hospitals for several years. JUST SAY "NO" to these unreasonable rate hikes. Or have the intellectual honesty to admit your own ineffectiveness or unwillingness to do the tough part of your responsibility.

The results of this submission may be viewed at:

<http://gmcboard.vermont.gov/node/277/submission/23>

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Submitted on Wednesday, July 13, 2016 - 3:52pm Submitted by anonymous user:  
[172.30.78.110] Submitted values are:

Name: Marla Patton

Affiliation, if applicable:

Address: 38 Range Rd, Underhill

Email Address: [marla.patton@uvmhealth.org](mailto:marla.patton@uvmhealth.org)

Topic: Insurance Rate Review

Comment: I'm a RN. I think it's time we paid our providers; physicians and nurses instead of the insurance companies. We already pay the most \$ per capita for our health care than any other state. Enough with paying the insurance providers.

The results of this submission may be viewed at:

<http://gmcboard.vermont.gov/node/277/submission/24>

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Submitted on Wednesday, July 13, 2016 - 3:54pm Submitted by anonymous user:  
[172.30.78.110] Submitted values are:

Name: Tanager Kastner

Affiliation, if applicable:

Address: 10 Cross Street, Montpelier

Email Address: [heaveonearth9551@yahoo.com](mailto:heaveonearth9551@yahoo.com)

Topic: Insurance Rate Review

Comment: If you keep hiking your rates, you will end up driving people out of Vermont. Your rates are already unaffordable for the average wage earner.  
This new rate hike may tip the scales -- is this what you want to happen?

The results of this submission may be viewed at:

<http://gmcboard.vermont.gov/node/277/submission/25>

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Submitted on Wednesday, July 13, 2016 - 3:55pm Submitted by anonymous user:  
[172.30.78.110] Submitted values are:

Name: Suellen Bolliggi

Affiliation, if applicable:

Address: Montpelier

Email Address: [sbolliggi@gmail.com](mailto:sbolliggi@gmail.com)

Topic: Insurance Rate Review

Comment: As a state employee, the increase to health insurance rates not only affects me directly but the people I work with and for. The rate increase only goes to the pockets of the insurance companies, not to increase rates to the provider community. Please stop the huge increases.

The results of this submission may be viewed at:

<http://gmcboard.vermont.gov/node/277/submission/26>

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Submitted on Wednesday, July 13, 2016 - 3:56pm Submitted by anonymous user:  
[172.30.78.110] Submitted values are:

Name: Travis Beto

Affiliation, if applicable:

Address: 307 Culver Hill, Middlesex

Email Address: [opencommunityacupuncture@gmail.com](mailto:opencommunityacupuncture@gmail.com)

Topic: Insurance Rate Review

Comment: Going in the wrong direction! We need lower costs not higher. Tax the corporations!  
Not us!

The results of this submission may be viewed at:

<http://gmcboard.vermont.gov/node/277/submission/27>

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Submitted on Wednesday, July 13, 2016 - 3:57pm Submitted by anonymous user:  
[172.30.78.110] Submitted values are:

Name: Suzanne Richmond

Affiliation, if applicable:

Address: 396 Lindemann Lane, Plainfield

Email Address: [suzannehummingbird@gmail.com](mailto:suzannehummingbird@gmail.com)

Topic: Insurance Rate Review

Comment: While I may be able to afford it, most people in Vermont can't. How can we support the most vulnerable and poorest neighbors? How can your insurance companies redistribute your profits and create social support to promote well being and prevent illness in the first place? Personally, I would pay more for health care if some of my insurance dollars were invested in "social medicine" to support those being priced out of the market.

The results of this submission may be viewed at:

<http://gmcboard.vermont.gov/node/277/submission/28>

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Submitted on Wednesday, July 13, 2016 - 3:59pm Submitted by anonymous user:  
[172.30.78.110] Submitted values are:

Name: Rebecca Dalgin

Affiliation, if applicable:

Address: 24 Cliff Street, Montpelier

Email Address: [rebecca.dalgin@gmail.com](mailto:rebecca.dalgin@gmail.com)

Topic: Insurance Rate Review

Comment: I've had MVP Health Care in the past and may very likely need to return to it in the future. An 8% increase on health insurance that is already too high (and in my experience, provides inefficient and poor customer service) would be a financial hardship to the extent that I would consider. Is making a little bit more money (that would disqualify me for Medicaid) worth the inflated healthcare costs that I will have to pay, especially with the 8% increase?

The results of this submission may be viewed at:

<http://gmcboard.vermont.gov/node/277/submission/29>

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Submitted on Wednesday, July 13, 2016 - 4:02pm Submitted by anonymous user:  
[172.30.78.110] Submitted values are:

Name: Joy Redington

Affiliation, if applicable:

Address: 15 Cascade Way #403, Winooski

Email Address: [joy@transitionii.com](mailto:joy@transitionii.com)

Topic: Insurance Rate Review

Comment: Healthcare should be accessible to all, not just to those who can pay money.  
Affordable healthcare now!

The results of this submission may be viewed at:

<http://gmcboard.vermont.gov/node/277/submission/30>

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Submitted on Wednesday, July 13, 2016 - 4:03pm Submitted by anonymous user:

[172.30.78.110] Submitted values are:

Name: Joey Conner

Affiliation, if applicable:

Address: Montpelier

Email Address: [conner.joey@gmail.com](mailto:conner.joey@gmail.com)

Topic: Insurance Rate Review

Comment: It is already unaffordable! How dare you.

The results of this submission may be viewed at:

<http://gmcboard.vermont.gov/node/277/submission/31>

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Submitted on Wednesday, July 13, 2016 - 4:05pm Submitted by anonymous user:

[172.30.78.110] Submitted values are:

Name: Daryl McElveen

Affiliation, if applicable:

Address: 12 Bro Place, Brattleboro

Email Address: [whaard@gmail.com](mailto:whaard@gmail.com)

Topic: Insurance Rate Review

Comment:

Hi,

My name is Daryl and I live in Brattleboro, VT. I teach piano, work at Burger King and am hoping to start an after school program for kids who want to learn music and art.

I have lived with a self diagnosed pelvic hernia since 2008. I wear glasses for my acute astigmatism. Because of my artistic pursuits, I have found myself working in the service industry to pay rent and enjoy life in this beautiful state.

I make about \$300/wk . My rent is \$600. I can not afford to pay more than \$50-100/mo for quality healthcare. Even that amount is exorbitant considering I have , in 38 years needed to go to the hospital 2 times. I currently am walking a tight-rope of no insurance.

I understand company overhead. But looking at the numbers available to the public, these companies are doing well and there are people still feeling underserved. ANY increase without change in quality of care would be wrong. A plain increase seems mean and inconsiderate of the millions of complicated lives that are made more complicated because of the hoops people have to jump through just to be healthy. HEALTH CARE IS A HUMAN RIGHT!

PLEASE DO NOT RAISE THE RATES. I can't afford the level they are at !! :- ) I LOVE VERMONT

The results of this submission may be viewed at:

<http://gmcboard.vermont.gov/node/277/submission/32>

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Submitted on Wednesday, July 13, 2016 - 4:08pm Submitted by anonymous user:  
[172.30.78.110] Submitted values are:

Name: Amanda Sheppard

Affiliation, if applicable:

Address: 105 Court, Suite 242, Middlebury Email Address: [amandasheppard26@yahoo.com](mailto:amandasheppard26@yahoo.com)

Topic: Insurance Rate Review

Comment: The med that works is too expensive. He's outta work now cause the cheap med doesn't help his heart pump the blood properly. He made 65,000 a year now we are going to lose the property and there isn't a subsidy to help. The insurance company is killing us painfully.

The results of this submission may be viewed at:

<http://gmcboard.vermont.gov/node/277/submission/33>

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Submitted on Wednesday, July 13, 2016 - 4:11pm Submitted by anonymous user:  
[172.30.78.110] Submitted values are:

Name: Daniel Quipp

Affiliation, if applicable:

Address: 194 High Street, Brattleboro

Email Address: [daniel.quipp@gmail.com](mailto:daniel.quipp@gmail.com)

Topic: Insurance Rate Review

Comment:

I am a teacher at alternative school for students struggling in the Brattleboro school district. My employer is a private organization and does not offer health insurance, therefore I was required to purchase insurance through Vermont Health Connect.

I live with my wife of ten years in rented accommodation in downtown Brattleboro and earn \$40,000 each year (my wife earns a little less than that). Each month I take home \$2536 (split over two pay periods). Due to our household income I am ineligible for any subsidy to help with healthcare costs.

When choosing a health insurance plan I was presented with a very difficult decision. Did I want to choose a plan that I could actually use or did I want to choose a plan that I could more easily (but not much more!) afford? The 'silver' plan (which seems to be the default plan) would have cost me \$484 each month, however if I chose that plan I would have to contend with a \$2000 deductible and a potential total yearly cost of \$11,408 (premiums plus maximum out-of-pocket). I do not have \$2000 lying around looking for something to do! Therefore I could not afford to actually turn my health insurance plan into health CARE.

At the other end of the spectrum (and for less than \$200 more) is the 'platinum' plan. It would cost me \$656 each month, but in the event of my needing to turn my insurance into care I might actually be able to do so. The deductible is a more manageable \$150 and the worst case scenario costs would amount to \$9,122 over the year. I chose this plan and have been able to use my healthcare this year to attend to some ongoing issues and feel secure knowing that my health needs will be taken care of.

Healthcare costs each month take up the largest percentage of my income (more than rent, food or transport) and an increase of 8% would cause significant stress to our budget, quality of life and therefore also our ability to remain healthy. I would be surprised to learn of many people who buy their health insurance through Vermont Health Connect who received a pay increase this year of 8% (mine was around 2.5%).

I ask that the Green Mountain Care Board work for the people of Vermont, rather than the health insurance companies, in denying the proposed rate increases. I also ask that the GMCB consider whether our current system provides access to health care, or merely health insurance.

Thank you for your time.

The results of this submission may be viewed at:  
<http://gmcboard.vermont.gov/node/277/submission/34>

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Submitted on Wednesday, July 13, 2016 - 4:12pm Submitted by anonymous user:  
[172.30.78.110] Submitted values are:

Name: Mary Stowe  
Affiliation, if applicable:

Address: 25 Chestnut Hill #1, Brattleboro Email Address: [mary@marystowe.com](mailto:mary@marystowe.com)

Topic: Insurance Rate Review

Comment: I live on social security. My present Blue Cross Blue Shield Vermont Premium is already 14% of my monthly income. An 8% increase in BCBSVT premiums is too much.

The results of this submission may be viewed at:

<http://gmcboard.vermont.gov/node/277/submission/35>

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Submitted on Wednesday, July 13, 2016 - 4:14pm Submitted by anonymous user:  
[172.30.78.110] Submitted values are:

Name: Ivan Smith

Affiliation, if applicable:

Address: 28 Caernarvon St, Fair Haven

Email Address: [ipsmith.1964.1612@gmail.com](mailto:ipsmith.1964.1612@gmail.com)

Topic: Insurance Rate Review

Comment:

My testimony may not seem appropriate for this forum, for I did not sign up for coverage on the exchange, but I feel compelled to give it anyway.

I was on the extended Medicaid until May of 2016. I was on it since 2013 when the ACA took effect. For several years before that I was on the V-HAP program. Like the extended Medicaid I got my health care needs paid for mostly by the state because I was very low income, and didn't have a job that offered insurance.

I still don't have a job that offers insurance, but my income went from 138% of the poverty level, to somewhere less than 200% of the poverty level.

And because of that I was taken off the extended Medicaid, and told to look on the exchange for coverage.

The plan that was offered would cost me \$60+ a month, and in subsidies would cost the federal government over \$300 a month, and the state \$90. It also required that I pay a \$2000 dollar deductible. If BCBS gets over \$400 from me, the feds, and the state, then why would I be paying that kind of deductible? What medical purpose does a \$2000 deductible serve?

A \$2000 deductible doesn't serve me; it is an affront to the principles of equity and justice. With my income, which sometime fluctuates, I cannot dependably afford to pay for my healthcare for everything under \$2000.00 (everything short of catastrophic health coverage) and also pay the monthly premiums and copayments. This system doesn't work for me and people like me.

In countries that require their citizens to buy Statutory insurance, like the Netherlands, where all healthcare is financed with private insurance, the deductible may be no more than \$500. These same countries regulate their insurance systems whereby they are not allowed to make a profit.

The ACA allows 20% overhead on insurers, and it does away with some of the worst abuses that made private insurance inaccessible to people who could afford it, but is far from being equitable for those in my income level.

If nonprofit insurance plans in the Netherlands can get by with smaller overhead and a deductible well less than \$2K why can't the ones here in Vermont do so as well?

Since the demise of the Act 48 funding measure, there needs to be a discussion about equity in our healthcare delivery system that goes beyond the annual rate hike ritual. We had an opportunity with act 48 to fundamentally change the paradigm, from the need for insurance, to the right to equitably funded care for all; that opportunity awaits action. Until then, people like me will be left out.

The results of this submission may be viewed at:

<http://gmcboard.vermont.gov/node/277/submission/36>

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Submitted on Wednesday, July 13, 2016 - 4:15pm Submitted by anonymous user:  
[172.30.78.110] Submitted values are:

Name: Phoebe Gooding

Affiliation, if applicable:

Address: Putney

Email Address: [goodinggirl@gmail.com](mailto:goodinggirl@gmail.com)

Topic: Insurance Rate Review

Comment: My name is Phoebe. I have been a Westminster, Vermont resident and homeowner for almost 12 years. My two children were born in Vermont and have fortunately been on Dr. Dynasaur their entire lives. For myself, I was insured through VHAP some years ago and now as a single mother putting myself through graduate school I am currently insured through Medicaid. However, as I finish my last semester of grad school and prepare to go back into the work force most likely our health insurance coverage will change. The reason I went back to school for a higher degree is to give me leverage in the work force. I want to be able to support my children and follow my passions, but even with a grad degree will I be able to do this if I am paying more than I can afford for health care? What then is the motivation for people like me to try to better themselves and get off public assistance if I am still barely making ends meet after I pay for asthma medication for my child and myself?

What is the Green Mountain Care Board doing to ensure that the health insurance companies that serve Vermont are really serving public needs and not just their own corporate wealth?

The results of this submission may be viewed at:

<http://gmcboard.vermont.gov/node/277/submission/37>

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Submitted on Wednesday, July 13, 2016 - 4:16pm Submitted by anonymous user:

[172.30.78.110] Submitted values are:

Name: Jean Lowell

Affiliation, if applicable:

Address: 9 Cummings Street, Montpelier

Email Address: [dontgvup@hotmail.com](mailto:dontgvup@hotmail.com)

Topic: Insurance Rate Review

Comment: I am retired, live on a very modest, fixed income, and have very little savings. I have a chronic health condition that requires very expensive treatment. If my health insurance premiums continue to rise at a significant rate, I will lose coverage, putting my life in danger.

The results of this submission may be viewed at:

<http://gmcboard.vermont.gov/node/277/submission/38>

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Submitted on Wednesday, July 13, 2016 - 4:18pm Submitted by anonymous user:

[172.30.78.110] Submitted values are:

Name: Marty Scanlon

Affiliation, if applicable:

Address: 113 North St, Westford

Email Address: [mscanlon113@gmail.com](mailto:mscanlon113@gmail.com)

Topic: Insurance Rate Review

Comment: Affordability: unsustainable. Rate increases have continually eroded the occasional pay raise as well as attempts to build personal savings.

The results of this submission may be viewed at:

<http://gmcboard.vermont.gov/node/277/submission/39>

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Submitted on Wednesday, July 13, 2016 - 4:19pm Submitted by anonymous user:

[172.30.78.110] Submitted values are:

Name: Jane Tucker

Affiliation, if applicable:

Address: Putnamville

Email Address: [tucker.jane@gmail.com](mailto:tucker.jane@gmail.com)

Topic: Insurance Rate Review

Comment:

My husband and I are both self employed in agriculture, so don't have a guaranteed income. With a subsidy, we pay \$400/month each in insurance premiums and can barely afford it. An 8-13% increase would be unaffordable for us. We end up with premiums being over 10% of our income and then have medical expenses on top of that when we actually use health care services.

For example, my husband passed out and was sent to the ER. We were charged \$3,800 for the ambulance and paid \$2,100+ for the MD, radiology, etc.

We have also had problems with a "zero response rate" with VT Health Connect when we have called them. We were set as double income for reasons unknown, kicked off the subsidy, and told to pay anyway. There's only one person, Larry, who has helped us resolve any solutions.

The results of this submission may be viewed at:

<http://gmcboard.vermont.gov/node/277/submission/40>

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Submitted on Wednesday, July 13, 2016 - 4:20pm Submitted by anonymous user:  
[172.30.78.110] Submitted values are:

Name: Robin Clements

Affiliation, if applicable:

Address: West Danville

Email Address:

Topic: Insurance Rate Review

Comment: I had to drop insurance because I can't afford it, so am currently not on any health insurance. I hope to get health care when I move to full time. I was on VT Health Connect and the plan was \$45/month, but when I was unemployed it went up to \$66/month. Eventually it was cancelled for non-payment. I'm under the poverty level and hoping to get full time at my job, but there is no way I can afford health insurance now, let alone any increases.

The results of this submission may be viewed at:

<http://gmcboard.vermont.gov/node/277/submission/41>

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Submitted on Wednesday, July 13, 2016 - 4:22pm Submitted by anonymous user:  
[172.30.78.110] Submitted values are:

Name: Robert Hannum

Affiliation, if applicable:

Address: 7 Vine Street, Montpelier

Email Address: [rwhannum@gmail.com](mailto:rwhannum@gmail.com)

Topic: Insurance Rate Review

Comment: I'm self-employed and can't afford it now. I've always had health insurance and paid the premiums every month but really never use it when I'm sick because the deductibles are too high. Who can afford it? I had to have 2 procedures done and will be paying for it for the next 5-10 years. Health care should be a human service system, and not a profit making system. This system is not working.

The results of this submission may be viewed at:

<http://gmcboard.vermont.gov/node/277/submission/42>

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Submitted on Wednesday, July 13, 2016 - 4:23pm Submitted by anonymous user:

[172.30.78.110] Submitted values are:

Name: Faye Randolph

Affiliation, if applicable:

Address: Cabot

Email Address:

Topic: Insurance Rate Review

Comment: As a self-employed person on a farm, we can barely afford what we pay. We had a difficult time getting information from VT Health Connect and the wait times are long. We have a 4 month old with no card. It's almost cheaper to pay the fine and whatever the cost for services are. We have a high deductible so we don't really use it or we choose alternative care. We don't typically meet the deductible and just pay for services on our own, so we don't really see the advantage for paying all this money in insurance premiums.

The results of this submission may be viewed at:

<http://gmcboard.vermont.gov/node/277/submission/43>

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Submitted on Wednesday, July 13, 2016 - 4:24pm Submitted by anonymous user:

[172.30.78.110] Submitted values are:

Name: Karen Huard

Affiliation, if applicable:

Address: Craftsbury

Email Address:

Topic: Insurance Rate Review

Comment: We can't afford a health insurance increase. We are on VT Health Connect now and can't use it because of high deductibles. We weren't on insurance until the exchange and were

able to get by because hospitals would work with us if need arouse. The premiums are not affordable already so if they increase, we will have to drop it and pay the fine. Insurance should not be mandated.

The results of this submission may be viewed at:

<http://gmcboard.vermont.gov/node/277/submission/44>

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Submitted on Wednesday, July 13, 2016 - 4:25pm Submitted by anonymous user:

[172.30.78.110] Submitted values are:

Name: Mercy Sheehan

Affiliation, if applicable:

Address: 3 Ewing Street #3, Montpelier

Email Address: [mercysheehan@hotmail.com](mailto:mercysheehan@hotmail.com)

Topic: Insurance Rate Review

Comment: I work at a Montessori School whose primary goal is to raise a generation of children who will change and heal the world. I am an Elementary teacher and we are a small non-profit school. Our school is able at this time to provide health care to our full time staff, but an increase in cost would likely mean our staff being provided a less comprehensive plan.

The results of this submission may be viewed at:

<http://gmcboard.vermont.gov/node/277/submission/45>

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Submitted on Wednesday, July 13, 2016 - 4:26pm Submitted by anonymous user:

[172.30.78.110] Submitted values are:

Name: Dianne Richardson

Affiliation, if applicable:

Address: 87 Elm Street #21, Montpelier

Email Address: [purplemonarch54@yahoo.com](mailto:purplemonarch54@yahoo.com)

Topic: Insurance Rate Review

Comment: Me and the government should not be paying more for insurance!

The results of this submission may be viewed at:

<http://gmcboard.vermont.gov/node/277/submission/46>

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Submitted on Wednesday, July 13, 2016 - 4:34pm Submitted by anonymous user:

[172.30.78.110] Submitted values are:

Name: Marlene Wein

Affiliation, if applicable:

Address: Wilmington

Email Address: [mwpond@weinvt.com](mailto:mwpond@weinvt.com)

Topic: Insurance Rate Review

Comment: We are senior citizens living on a fixed income. Our social security income does not increase enough to offset any health insurance cost increase.

As a retired teacher, Vermont pension is slowly lessening as the health insurance fees rise.

Meanwhile daily living expenses increase. We were so hoping Vermont would lead our nation in recognizing a new health care single payer system that would treat health care as a right of its citizens rather than a for profit business for health insurance employees.

The results of this submission may be viewed at:

<http://gmcboard.vermont.gov/node/277/submission/47>

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Submitted on Wednesday, July 13, 2016 - 4:37pm Submitted by anonymous user:

[172.30.78.110] Submitted values are:

Name: Martha Ramsey

Affiliation, if applicable:

Address: Brattleboro

Email Address: [martha.ramsey@comcast.net](mailto:martha.ramsey@comcast.net)

Topic: Insurance Rate Review

Comment:

dear GMCB,

i am 61 years old, i live in brattleboro, and i earn my living as a freelance editor, which i have done for many years. i am dependent on [*personal health information redacted*], both of which i could not afford to pay for if i did not have health insurance through the vermont exchange. i qualify for subsidies through the exchange, and every year since it started i have chosen the subsidized plan. i was better off before obamacare because the vermont health care system gave me more affordable and better coverage.

since the switch to obamacare, i have struggled to meet my deductibles. by which i mean, the deductible has forced me to give up some of my income that i could have assigned to maintaining my home or owning a car, neither of which i have been able to do since my healthcare costs were raised by obamacare. in addition, i have had to give up volunteering any of my time at all in my local community, in the governance process of my homeowners association, and in my town's civic activities.

like most low- to moderate-income earners, i operate on a tight budget. i have not taken a vacation in the 20 years i've lived in vermont, and have not felt too bad about that. my earnings

have remained flat over the last 20 years. but now that i am 61, i am finding i cannot sustain the number of working hours i have before now. my concentration and energy are diminishing. every hour counts, and that deductible represents a lot of hours.

because of my worsening financial situation, i am now in the process of selling my condo and moving into a trailer park. i do not feel that is a terrible place to live, but what is hard to swallow is that i have not had the resources to maintain the condo adequately so as to sustain its value, and, because i bought it just before the housing bubble burst in 2008, i will have no equity to take away from the sale. i believe the GMCB is very well aware of, and needs to take fully into account, what most middle- and low-income earners are struggling with: flat earnings for decades, rising housing costs, rising energy costs, rising food costs, rising costs of medicine, lack of adequate resources for retirement, and no realistic expectation that any improvement in this situation is coming. in addition, as i am sure the GMCB also well knows, we literally live in fear of another 2008-style financial meltdown, while the lack of regulation of the out-of-control finance industry (not to mention big pharma) and the new upheaval of brexit are far from reassuring. these are outcomes on which our very lives actually depend, and we all know the prospects are not good.

i have a chronic illness that was diagnosed in 1994 as CFIDS (chronic fatigue immune deficiency syndrome), and from which i have largely recovered, but i require expensive foods and supplements to sustain the energy i need to work.

it's recommended that i eat only organic food, but i've had to give that up as i can no longer afford it. i put a lot of effort into maintaining my best possible health--with exercise, diet, stress management, and other methods.

if i am willing to invest that much in my own health, i would think the society i live in would wish do its part to support my productivity and my ability to serve as a contributing member of the community where i live.

i wish i could come to testify at the GMCB hearings in montpelier, but this is just one more action of citizenship that i cannot engage in because i cannot give up a day's earnings to do so.

please make sure that all working vermonters receive health care at the same level of affordability, quality, and accessibility that currently exists. it is not our fault that the arrival of obamacare forced the state to compromise on the crucial issue of providing affordable, decent, accessible health care, and it would be morally wrong, and in the long run highly impractical, if the resultant costs were to be balanced on our backs.

The results of this submission may be viewed at:

<http://gmcboard.vermont.gov/node/277/submission/48>

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Submitted on Wednesday, July 13, 2016 - 4:38pm Submitted by anonymous user:

[172.30.78.110] Submitted values are:

Name: Rachel Rose

Affiliation, if applicable:

Address: 554 Apple Tree Drive, Jeffersonville Email Address: [vtmtns4me@yahoo.com](mailto:vtmtns4me@yahoo.com)

Topic: Insurance Rate Review

Comment: I am switching to Green Mountain Care this fall after my benefits associated with my job end due to going to part time status after having a baby. With less income and a new dependent, I am afraid a hike in health insurance rates will make being insured unaffordable for my family. I am also afraid that in order to have an affordable plan, I'd have to select a plan that does not offer much coverage with a high deductible- catastrophic insurance- rather than a plan I'd use regularly to maintain our health with doctor visits when needed.

The results of this submission may be viewed at:

<http://gmcboard.vermont.gov/node/277/submission/49>

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Submitted on Wednesday, July 13, 2016 - 4:39pm Submitted by anonymous user:  
[172.30.78.110] Submitted values are:

Name: Eli Mutino

Affiliation, if applicable:

Address: Cabot

Email Address: [eli.zamutino@gmail.com](mailto:eli.zamutino@gmail.com)

Topic: Insurance Rate Review

Comment: My ability to afford doctor's visits and prescription medication is invaluable. I feel imprisoned when despite having insurance, I cannot afford premiums and co-pays. I have watched my elderly parents quality of life suffer immensely and seen their significant sacrifices in their ability to work less as they age. My dad is a primary caregiver to my mom, and has continued to work at his job through his late 70s in order to pay health insurance fees.

The results of this submission may be viewed at:

<http://gmcboard.vermont.gov/node/277/submission/50>

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Submitted on Wednesday, July 13, 2016 - 17:52 Submitted by anonymous user: [172.30.78.110]  
Submitted values are:

Name: Pete Gummere

Affiliation, if applicable:

Address: St. Johnsbury

Telephone Number: 802-748-3978

Email Address: [pmagummere@charter.net](mailto:pmagummere@charter.net)

Comment:

REVISED TESTIMONY:

I had my first job in healthcare when I was 19. I have had almost continuous involvement in the healthcare field since then. Most of that time has been as a non-clinical manager for not-for-profit and for-profit organizations.

During that time I have also taught in a master's program in healthcare management - at the New School in NYC. The last 29 years has been here in Vermont.

For the past several years, the healthcare cost control focus has been on squeezing the hospitals. Hospital rates and budgets have been under control for several successive years. Some budgets have come in under targets set by the state. Hospitals that have come in at or under state guidelines have often been asked to squeeze further. Physician reimbursements have also been squeezed. I know physicians that have moved out of state because of healthcare reimbursements in VT. Yet the state has continually given greater increases to the insurance companies, and it appears they are simply not under the same kinds of economic pressure that the rest of the industry is.

Now retired, I have the perspective of a senior citizen. However, affordability of healthcare for all Vermonters remains a serious question of social justice. I know many working people whose healthcare insurance costs have gone up, rather than down. Wasn't reducing costs the point of healthcare reform? It is incumbent upon the STATE to do the same thing to the insurers that they have done to the hospitals for several years. JUST SAY "NO" to these unreasonable rate hikes. Or have the intellectual honesty to admit your own ineffectiveness or unwillingness to do the tough part of your responsibility.

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/201>

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Submitted on Wednesday, July 13, 2016 - 17:54 Submitted by anonymous user: [172.30.78.110]

Submitted values are:

Name: Jane Tucker

Affiliation, if applicable:

Address: Putnamville

Telephone Number:

Email Address: [tucker.jane@gmail.com](mailto:tucker.jane@gmail.com)

Comment:

REVISED TESTIMONY:

My husband and I are both self employed in agriculture plus other jobs, so don't have a regular income. With the subsidy, we still pay close to \$500 a month in insurance premiums and can just about afford that. An 8-13% increase would be too much for us.

We end up with premiums being about 10% of our income, have a \$3500 deductible each, and then have medical expenses on top of that when we actually use health care services. For example, my husband needed care for the flu and was transferred from express care to the ER via ambulance. The total bill for doctors, ER, ambulance came close to \$4,000. After insurance, we were responsible for \$2,100.

We have had problems with VT Health Connect when we have called them. My self-employment income was doubled in their computer for unknown reasons, and we lost the subsidy. It took three months to straighten out. I was told to pay the premiums, which were twice what we were supposed to be paying, and it would be credited when the income issue was straightened out. This was so we wouldn't lose coverage. Every month I would call to get an update and was told they were working on it. I finally called the Health Care Advocate/Ombudsman's office and they gave me three numbers to call: the Governor's office; the president of Vermont Health Connect, and Lawrence Miller, chief of health care reform. Mr. Miller actually answered his own phone, and he straightened out in 24 hours what it had taken me more than three months.

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/202>

**Date Comments Close:**

**Tuesday, July 26, 2016**

**SERFF:**

**MVPH-130558905**

sharon gutwin replied on Thu, 2016-05-19 20:31

Seems MVP is only tagging onto BCBS with the rate request. Any rate above 2 percent is unsustainable seeing that salary increases are about that. We need to do a better job at incentivising people to get and stay healthy. Paying for outcomes in medical fitness is long overdue. Exercise, nutrition and behavioral modifications is the only care for a only cure to chronic disease, if applied early. Medications only treat symptoms and expensively and poorly in many cases. Insurance money applied to cures is fundamental to success in health care. We must invest in medically directed fitness in a serious way, not just toss a few hundred dollars out to people to spend on fitness haphazardly. That does not work in the vast majority of cases. That in most cases is simply a waste of money.

Phone:

Email:

sharon@rehabgym.com

**Date Comments Close:**  
**Tuesday, July 26, 2016**  
**SERFF:**  
**BCVT-130567350**

sharon gutwin replied on Thu, 2016-05-19 19:58

Health insurance that consumers purchase is expected to go to health care services. Excess payments are expected to be returned to those purchasing insurance. The decision of UCMC and the Green Mountain Care board to spend this money on other stuff is not appropriate. In light of excess insurance payments being diverted from intended purposes, I have a lack of confidence in the rates BCBS is proposing. First untangle the unhealthy relationships between the hospital, GCMCB and BCBS before coming back to the public with new rates. Transparency and trust should come first.

Phone:  
Email:  
sharon@rehabgym.com

Colleen replied on Thu, 2016-05-19 22:00

I was born and raised in VT. I went away for college but moved back "home" after I got my degree. I love living in Vermont. It is becoming increasingly difficult to afford to live here.

This increase is not necessary. Don't do it!

Email:  
Cmy5376@yahoo.com