

2018 Exchange Filings COMBINED public comment (Received as of 7/14/17, 8:30 AM)

Count: 12

Submitted on Tuesday, May 16, 2017 - 09:17 Submitted by anonymous user: [172.30.78.110] Submitted values are:

Name: Susan Birge

Town: Troy, VT

Before granting Blue Cross/Blue Shields request for a rate increase, please find out how much their CEO makes annually.

I have been unable to find out what Don George makes in salary and compensation as CEO of BC/BS of Vt.

I did find out through AIS Health, a watchdog group, that VT BC/BS reported compensation of approximately \$636,000 to top officers at BC/BS of Vermont in 2015. It is unclear how much of that goes to Mr. George.

In 2015, the CEO of Cigna made around \$43 million in salary and compensation.

This was listed in a proxy reported to the SEC by Cigna.

I am insured under Cigna. My rates go up every year.

Most Vermonters are already struggling to pay for health insurance. We should not have to support salaries of the wealthiest people in our state.

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/449>

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

From: Mary Evslin

Sent: Sunday, May 14, 2017 11:14 AM

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

Subject: [Website feedback] congratulations on your courageous action

Mary Evslin (sent a message using the contact form at <http://gmcboard.vermont.gov/contact>.)

Thank you for keeping the rates for citizens in mind. Your brave efforts are appreciated.

Submitted on Monday, May 15, 2017 - 13:16 Submitted by anonymous user: [172.30.78.110] Submitted values are:

Name: Matt lewis

Town: Brandon, VT

Comment: Please. I can't afford to pay more! I pay 406 and that's the cheapest insurance and I don't even use it. To pay more will squeeze more people out of affording it. Do not raise rates!!!

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/445>

Submitted on Monday, May 15, 2017 - 08:08 Submitted by anonymous user: [172.30.78.110] Submitted values are:

Name: Jen Rose Smith
Town: Winooski, VT

Comment: Raising the rates would be inexcusable. I'm a freelance writer and I pay \$408 a month for the very cheapest plan available—with a huge deductible and very few things covered, that means my insurance is so expensive that I can't afford to go to the doctor.

The results of this submission may be viewed at:
<http://ratereview.vermont.gov/node/574/submission/444>

Submitted on Wed 7/12/2017 6:11 PM

Robert H Johnson (sent a message using the contact form at <http://gmcboard.vermont.gov/contact>.

pls note that a 12.7% rate increase in health insurance is too much for ordinary people

Submitted on Thursday, July 13, 2017 - 7:10am Submitted by anonymous user: [172.30.78.110]
Submitted values are:

Name: Deb C. Baker
Town: Chester

Topic: Health Insurance Rate Review

Comment: Regarding the BCBS request for a substantial rate hike, I understand that the Public Service Board must take into account the ability of the company to remain solvent. I ask the Board to examine the pay gap between the CEO and Executive Administrators and base employee pay at BCBS. The ratio is obscene. Although it has become "standard practice" in the industry (especially health insurance) to expect a grotesque level of piracy at the top, Vermonters are unable and should not be forced to support this unchecked avaricious escalation.

A quick Google search shows numerous business articles questioning BCBS's pattern of humongous pay hikes for its CEO's and its top Execs. One does not need an MBA to understand that an effective path to solvency is to reign in expenses. It does not appear that BCBS is making responsible, savvy business decisions in this regard. This executive pay expansion looks for all the world like an addictive process rather than a sound business model.

BCBS is not seeking a solution, it is going to Vermont rate payers to get another "Fix" for out of control spending on executive salaries. It is high time for our Brave Little State to take a stand. Push back and suggest that a restructuring of their executive expense burden be handled within the company and not placed on already struggling Vermonters.

Otherwise, when does this stop? It is time for an intervention. The Public Service Board needs to serve the public and protect Vermont Consumers.

The results of this submission may be viewed at:
<http://gmcboard.vermont.gov/node/277/submission/1654>

Submitted on Thursday, July 13, 2017 - 07:39 Submitted by anonymous user: [172.30.78.110] Submitted values are:

Name: David Bryant

Affiliation, if applicable:

Address: Rochester VT 05767

Comment: If the State of Vermont were to raise property taxes by 12.7% in one year, there would be riots in the streets. This is simply untenable. I personally have not had a pay raise in 10 years, and I'm certainly not the only one.....How about BCBS tightening their belts a little? I'm running out of notches on mine.

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/520>

Submitted on Thursday, July 13, 2017 - 8:46am Submitted by anonymous user: [172.30.78.110]

Submitted values are:

Name: Christine Gibson

Town: Shoreham, VT

Topic: Health Insurance Rate Review

My family has health insurance through BCBSVT. I have multiple sclerosis.

Vermont has the highest per capita incidence of MS in the country. The state's only MS specialist moved to Albany in the fall of 2015. Since then I have seen a nurse practitioner. UVM charges me for seeing a specialist even though my provider has not attended medical school. Because UVM is able to charge the same specialist rates for a nurse-practitioner as they did for a neurologist, I doubt they will ever replace the MS specialist neurologist that left almost two years ago.

I was left with two options when my doctor left: I could see another neurologist who did not have a good understanding of my particular condition or I could see the nurse, who would not have been trained in making a differential diagnosis. There are significant downsides to both options.

I have to have a yearly MRI under sedation. That costs me about \$800 in co-pays. I have a son with eosinophilic esophagitis. He has to have twice yearly endoscopies that also cost us around \$800 out of pocket each time. Now BCBS wants to raise their rates. I continue to see our family's health expenses rise while the quality of our care declines.

I urge you to work with BCBS to find a solution that minimizes an increase in financial burden to Vermont families. It would also be pretty great if you could somehow prevent UVM from charging the same for a specialist as for a nurse-practitioner. But I'll be happy with just a minimized rate hike.

The results of this submission may be viewed at:

<http://gmcboard.vermont.gov/node/277/submission/1655>

Submitted on Thursday, July 13, 2017 - 10:12am Submitted by anonymous user: [172.30.78.110]

Submitted values are:

Name: Jesse Roy

Town: Essex Junction, VT
Topic: Health Insurance Rate Review
Good Morning,

I am writing to express my concern over the proposed 12.7% increase in Blue Cross/Blue Shield of Vermont's premiums. a change that will represent a significant financial burden to many. Consumer health care costs in the United States, a system in which Blue Cross/Blue Shield is a major player, are already far higher than in many other developed countries--any request for more consumer spending should only occur after broad-scale measures are taken by providers to rein in costs. The opportunities exists--it is time for this system, and the politicians that buttress it, to stop kicking the can into our yards.

Thank you.

The results of this submission may be viewed at:
<http://gmcboard.vermont.gov/node/277/submission/1657>

Submitted on Thursday, July 13, 2017 - 12:01 Submitted by anonymous user: [172.30.78.110] Submitted values are:

Name: Alice Silverman

Affiliation, if applicable:

Comment: The rate increase proposed by BCBS is out of the ball park for Vermonters like me who are self employed and earning too much to qualify for subsidy assistance. As it stands I pay 530.00/month for myself and have close to a 5,000 deductible. I sprained my ankle and my PCP wanted me to get an x ray.. It cost me close to \$800.00 out of pocket to cover that expense. The largest financial burden falls to people like me who are middle income and unduly burdened with the multiple costs of covering state funded programs like medicaid through taxes but then having to pay again for less than adequate coverage at the highest price. There is a better way and that is a single payer universal plan in which I would be happy to pay my fair share and in return be able to get needed health care if and when I need it without having to worry. I also resent BCBS high CEO pay that is out of line with salaries in Vermont as well as the extra money they have to fund public service projects.. Their job is to provide health care and if they have extra money left over for public service they are charging/making too much.

The results of this submission may be viewed at:
<http://ratereview.vermont.gov/node/574/submission/521>

Submitted on Thursday, July 13, 2017 - 12:13pm Submitted by anonymous user: [172.30.78.110]
Submitted values are:

Name: Erin Buckwalter

Town: Starksboro, VT

Topic: Health Insurance Rate Review

Comment: I have just learned that BCBS has requested a rate hike increase for next year averaging 12.7%. This requested rate increase on top of years of rates increasing may price my family out of the insurance market. We already qualify for a subsidy, but even with our subsidy, this rate increase could mean more than \$1,000 in additional premium payments for us. In the past, these rate increases have

also come with increased deductibles, meaning an even greater out of pocket cost. These are not costs qwe can continue to bear when our salaries are not increasing at a similar rate.

The results of this submission may be viewed at:

<http://gmcboard.vermont.gov/node/277/submission/1663>

Submitted on Thursday, July 13, 2017 - 12:29pm Submitted by anonymous user: [172.30.78.110]

Submitted values are:

Name: Janet McSorley

Affiliation: UVM Med center, employee, nurse practitioner

Town: Burlington, VT

About the BCBS rate hike: My comment relates to transparency and where all the money goes at BCBS. In an era of outrageous CEO salaries and profits and daily news about how well the economy is doing, it begs the question where is the money actually going? Does the GMB know where the money would go? Thank you

The results of this submission may be viewed at:

<http://gmcboard.vermont.gov/node/277/submission/1664>
