

Comments from VHCURES entitled “Proposed Vermont Health Connect Rates”

Template Responses: 178

Adapted Responses: 56

Total Comments: 234

Template response written by VPIRG:

“I am writing you because I don’t believe that the rate increases proposed by Blue Cross Blue Shield (average of 9.8%) and MVP (average of 15.4%) are affordable. If these rates are approved Vermonters could see significant increases in their health care premiums.

It is already difficult for many Vermonters to afford health insurance. The plans currently offered on Vermont Health Connect are the fifth most expensive in the country. More than a third of all Vermonters are enrolled in high deductible health plans that can require them to pay a considerable out of pocket costs to receive care. Vermonters are already being asked to pay a significant amount of money to receive necessary health care, and these increases will only make health care less affordable. I am asking the Board to do whatever they can to make health care more affordable for Vermonters.”

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*****Some of those who submitted comments added their own words into the template. These additional comments are pasted below*****

Added Comments:

"As a previous CHAP enrollee, I saw my premium double when I switched over to VT Health Connect. The coverage is comparable except that my deductible also went up from \$500 to \$750. Green Mountain Care was a better deal for me. I say no to any more rate hikes. I can no longer afford to contribute to an IRA. Money is tight at my earning level. I did not get any sort of raise this year, and BCBS wants to hike my premium. Think again!"

Deborah Crown
p.o box 191
Sharon, VT 05065

"That means thinking out side the box, using imagination and heart. Vermont is always the leader in kindness, wisdom, and creativity.
Thank you."

madeleine winfield
PO Box 21
Saint Johnsbury, VT 05819

"My family has just joined the BCBS plan through Vermont Health Connect. We couldn't afford to put the whole family in, so our two daughters are on Dr. Dynasaur. My husband and I now pay more in premiums and out of pocket expenses than we did for the four of us. We can only afford catastrophic insurance premiums, and just hope we both stay reasonably healthy. The premiums are already out of reach for us in the middle class.

Please do not approve an increase in our premiums. I am asking the Board to do whatever they can to make health care more affordable for Vermonters."

Jorika Wolf
62 Cemetery Rd
Putney, VT 05346

"We, as low income elders, cannot now afford to pay for the health care we need, while still paying for food, housing and other essentials. Our low fixed income simply do not grow, while costs do!"

Louise Frazier
190 Wheeler Rd
East Montpelier, VT 05651

Comments from VHCURES entitled "Proposed Vermont Health Connect Rates"

"I am just wondering what you think we make for income in a year. Most of the people I know work more than one job and are still not putting any money into retirement, college or savings accounts. Please think long and hard about the long term consequences of making this LARGE mistake. you may just make us wonder why we are all staying in this beautiful state..."

Patti Bologmani
19 Atherton Rd
Wilmington, VT 05363

"In my opinion its time to go to a real single payer system."

Gary Coryer
452 Clay Point Rd
Colchester, VT 05446

"The rate increases proposed by Blue Cross Blue Shield (average of 9.8%) and MVP (average of 15.4%) are unaffordable in light of the already steep healthcare costs to Vermonters.

Not only must we stop this corporate welfare for insurers - but we must also stop the endless price increases at hospitals.

Here a are some real numbers that I'd meant to send you, just before the VPIRG notice came:

A recent 15-minute visit to a nurse practitioner at FAHC in Hinesburg for a teenager's bruised ankle, with no prescription, lab work, or imaging, was allowed by BCBSVT to be charged at \$320.00 .

That works out to \$1280 PER HOUR!

Despite chokingly high premiums, because of deductibles and other 'cost-sharing' corporate-welfare allowances, we were billed \$255 for this brief visit which should never have been charged at more than \$100, tops.

This is more evidence that FAHC/Brumsted's outdated mergers-and-acquisitions culture, and capital expenditures plan RAISES PATIENT COSTS (the Hinesburg facility is a newly overbuilt one; the practice was formerly a much better and more affordable private practice).

Needless to say, I'm transferring the family's care to the Mountain (Community) Health Center of Bristol; the cost savings will be worth the drive.

As VPIRG says: The plans currently offered on Vermont Health Connect are the fifth most expensive in the country. More than a third of all Vermonters are enrolled in high deductible health plans that require us to pay exorbitant out of pocket costs to receive care - which is at the same time becoming less and less patient-centered, and more blatantly revenue-centered, especially at FAHC facilities.

This is not the kind of medicine any of us wanted to practice, or to purchase as patients. And we will never have patient-centered care without GENDER-BALANCED, patient-centered economics.

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I beg the Board to keep holding the line on BCBSVT - and to remind everyone in health care that a great benefit of the work is the privilege of caring for patients, not Wall-Street-like compensation packages and executive suites; and I reiterate my insistence that no hospital or insurance executives in VT be paid more than the Governor of the state.

Bravo and thank you even reading this, and for your continued work in Vermont's health care reform movement! JUST SAY NO!"

Katharine Hikel, MD
Tyler Bridge Road
Hinesburg, VT 05461

"I personally am already struggling to afford the BCBS monthly health care premiums for myself and my kids. My family is in the awkward income bracket in which we no longer qualify for subsidized health care, yet spending \$1000/month on health insurance is a major economic challenge. I hope to not have to face the decision of whether or not to seek medical care for my kids based on the cost.

I know that I am not alone and that many Vermont families are struggling to afford good health insurance. I am asking the Board to do whatever they can to make health care more affordable for Vermonters."

Katlyn Morris
1304 NORTH AVE
BURLINGTON, VT 05401

"I currently buy insurance for over \$500 per month via Vermont Health Connect. This is over \$6000 per year, and my annual income is only \$30,000/year. I simply cannot afford to pay more, and yet am ineligible for any subsidy. How do you expect people like me to afford health care for myself and my family?"

Franny Eanet
557 New Boston Road
Norwich, VT 05055

"I do not make a livable wage, yet I pay a large part of my income for health insurance, If the cost goes up, my share goes up, making my meager paycheck even smaller. Making it harder and harder to live and take care of my responsibilities."

Patricia Coon
707 Georgia Shore Rd.
Saint Albans, VT 05478

Comments from VHCURES entitled "Proposed Vermont Health Connect Rates"

"Health care is an essential right of all people, and Vermonters--who already pay relatively high income tax and property tax rates--should not be penalized by dramatically increasing health care premiums. The proposed rates of increase (9.8% and 15.4%, BCBS and MVP respectively) are way beyond the rate of inflation and way way beyond increases in income for most Vermonters. In fact, it seems to me, that in an economy not fully recovered from the 2008-09 recession, in which many people lost their jobs and are still unemployed or underemployed, these rate increases would put undue hardship on Vermonters.

Health care should not be just for the wealthy, but for all Vermonters (and Americans). The intent of the Affordable Care Act is exactly that: to make health insurance affordable. By significantly raising the cost of premiums, these two insurers (the only insurers available through Vermont Health Connect) are holding Vermonters hostage to their virtual monopolies and what appears to be their indiscriminate power to raise rates unchecked.

Thank you for your serious consideration."

Marcy Menitove
1650 Quimby Mtn Rd
Sharon, VT 05065

"The rate changes proposed are outrageous! We have the 3rd highest rates in the country already. Scrap the system, remove the middlemen, pay the hospitals directly. I don't know the answer but 15% increases for 20 years? It is insanity."

Janet Cavanagh
220 Main street
South Strafford, VT 05070

"It isn't fair to make Vermonters choose between paying for health care and paying their bill. Please reject this increase!

The plans currently offered on Vermont Health Connect are the fifth most expensive in the country. Vermonters are already being asked to pay a significant amount of money to receive necessary health care, and these increases will only make health care more expensive. I am asking the Board to do whatever they can to make health care more affordable for Vermonters."

Anne-Ellen Ackerman
807 Dodge Rd
Chester, VT 05143

"More than a third of all Vermonters--myself included--are enrolled in high deductible health plans that can require them to pay a considerable out of pocket costs to receive care. For example, I recently had a 15-minute annual endocrinology appointment to keep an eye on nodes in my thyroid, and I was stuck with a bill for \$700, none of which my insurance paid! As much as I hate to skip care, I would never have gone if I'd realized I'd have to pay so much out of pocket. Now I'm strapped because of this unexpected additional expense."

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Luc Reid
1868 Old Creamery Road
Williston, VT 05495

"Please do what you can to limit cost increases and keep health care affordable for Vermonters."

Lewis Holmes
261 S Prospect St
Burlington, VT 05401

"ONE PERSONAL STORY: My surrogate-daughter who, after receiving her MFA is working her way into the higher education system by teaching classes as an adjunct professor. Adjunct professor pay is minimal and there is no health insurance attached. Though she also works as a waitress her yearly income is below \$20,000. Last month she was diagnosed with ovarian cysts. She is at high risk for cancer. Her mother died of ovarian cancer and her father died of cancer. She has an outrageous \$7000 deductible plan. Thank goodness for free clinics to which she went for an initial check up. I paid for her CAT scan but she can't and I can't afford to pay for a visit with a specialist not to mention hospital fees. Vermonters need affordable health care."

Debra Stoleroff
158 New Hamburger Rd
Plainfield, VT 05667

"I am writing you because just getting signed onto Health care has been an exceptional source of stress to me this spring...from March through July. And now to hear about rate increases right away is just too much! More than a third of all Vermonters including me are enrolled in high deductible health plans that can require them to pay a considerable out of pocket costs to receive care...and thus amount only to catastrophic coverage, not accessible for most minor concerns. Please!"

Wendy McIntosh
998 County RD
Lincoln, VT 05443

"I already pay over \$5,000 a year for MVP health care through my job at Copley Hospital. The cost of insurance goes up every year, and my salary stays the same. There is no way I can afford to pay any more than I am.

Please, I am asking the Board to do whatever they can to make health care more affordable for Vermonters."

Susan Menne
268 Plot Rd
Johnson, VT 05656

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"My family is "lucky" that we receive a federal subsidy for our monthly premiums for 2014 but who knows what will happen next year. If we did not receive that subsidy we would not be able to afford the premiums. We have the bronze plan so it has a high deductible and pays about 50% after that. If something catastrophic were to happen we would be in debit the rest of our lives. If we go to a single payer system I imagine the federal subsidies will go away and how will we pay for everything? We need to get health care costs under control. If there will be a single payer system then perhaps all Vermont hospitals could combine forces at least in the purchasing of supplies to try to save money. And medical procedures should be the same cost everywhere. not to mention nurse and doctor salaries . Thank you."

Wendy Lane
2355 Cooper Hill Rd
Hyde Park, VT 05655

"Our family took a blow this year, as i have lost my insurance. Fortunately , my kids still receive medical and health coverage through the state but the whole family is at risk if i am not able to get the care I need.

I used to pay a manageable monthly fee (\$60), supplemented by the State. Now, with the new program, because my husband's workplace offers unattainable coverage for me, I have lost my insurance. Even though premiums and deductible are TOTALLY impossible for us to pay, \$365 month plus \$1000 premium (...I will have to pay for all my medical/health care out of pocket even if i had insurance because I never spend \$1000 in a year - the premium I'm being expected to pay won't help me get the regular preventative health care one needs. For a family of 4 living on \$40,000 a year, this is outrageous! how are we to eat and buy heating fuel? It wasn't easy at \$60 month but we managed...now, well it's a joke!

It seems the new and "improved" system marginalized another Vermonter. I just pray I don't need a doctor.

And now Blue Cross and MVP are asking for rate hikes. I don't believe that the rate increases proposed by Blue Cross Blue Shield (average of 9.8%) and MVP (average of 15.4%) are affordable. If these rates are approved Vermonters could see significant increases in their health care premiums.

It is already difficult for many Vermonters to afford health insurance

Educators and police are state employees living on comfortable incomes It is time health care professionals are socialized as well. STOP allowing/supporting private greed/corporate motives control our health care system! Be brave do what's right!!!"

Jessica Diamondstone
18 Quarry road
Dummerston, VT 05301

Comments from VHCURES entitled "Proposed Vermont Health Connect Rates"

"I am writing you because I know that the rate increases proposed by Blue Cross Blue Shield (average of 9.8%) and MVP (average of 15.4%) are not affordable for anyone middle income or below. If these rates are approved Vermonters will see significant increases in their health care premiums and many people will not have the means to pay that.

The plans currently offered on Vermont Health Connect are the fifth most expensive in the country, let's not become any closer to bring the most expensive.

Vermonters are already being asked to pay a significant amount of money to receive necessary health care, and these increases will only make health care less affordable. And can cause people to delay or avoid getting needed health care due to high deductibles along with higher copays.

I am asking you , the Board, to do whatever you can to make health care reasonable, within reach and more affordable for Vermonters."

Amy Ludwin
2103 Notch Rd.
Jericho, VT 05465

"My prior healthcare with the state was better than what I have now and I was in favor of overhauling the healthcare system so that everyone could be covered. But we shouldn't have to pay more than we can afford just for the privilege of a health insurance company managing our care. I have always been in favor of a single payer system. We need to get rid of the "middle man" insurance companies that just make health care cost more."

Susan Robinson
915 Westman Rd.
Cambridge, VT 05444

"There is little point in having high quality health care, that improves the overall health for VTers, if the health care is inaccessible because it is too expensive."

John Pierce
300 christmas Ln
Williston, VT 05495

"If the rates go any higher I will be forced to cancel my health insurance plan. We need universal health care that is affordable.....NOW! Insurance companies are already making record profits. If all other developed countries can do it, so can we!!"

Carol Weyland-Sabourin
630 Beaver Meadow Rd
Marshfield, VT 05658

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"I signed up for insurance with VT Health Connect last year through BCBS. My premiums are significant, and even though I've met my large deductible many services are still not covered and my co-insurance amount is high. The service I'm receiving is already more expensive when it all adds up compared to my old plan (which was cancelled after the ACA passed.)"

Melissa Buttenheim
Quechee, VT 05059

"This program does not work!! Health Connect essentially punishes hard working people and businesses by jacking up their rates while paying for insurance for people that are not working or contributing to our State. I think this program is bogus, it is more enabling than welfare and penalizes business that provide jobs in our communities.
It is all crap!!!!!!"

Cindy Provost
5203 Williston Rd
Williston, VT 05495

"I am writing you because I don't believe that the rate increases proposed by Blue Cross Blue Shield (average of 9.8%) and MVP (average of 15.4%) are affordable or fair."

Stephanie Place
5 Richard Street
Winooski, VT 05404

"I am writing you because I don't believe that the rate increases proposed by Blue Cross Blue Shield (average of 9.8%) and MVP (average of 15.4%) are acceptable."

Alice M Evans
P.O. Box 266
Waitsfield, VT 05673

"My wife and I both work for small companies and between the both of us we are still below the poverty line if you approve this rate hike we will be forced to chose between EATING and being Healthy. Please vote for affordable health care in Vermont.

Thank you the Clair family 05491"

Christopher Clair
20 Hillside Dr Apt 28
Vergennes, VT 05491

Comments from VHCURES entitled "Proposed Vermont Health Connect Rates"

"I currently pay close to \$400/month for my premium payment as my full-time employment does not provide benefits. In order to be able to pay this and any potential deductible contributions, I am unable to afford to live on my own - instead I have needed to live with my parents. I am a college educated, healthy woman in her 40s. I am proud to be a Vermonter and I would like to be able to positively contribute to Vermont's economy by being able to afford to rent an apartment, pay my own utilities, or maybe even be able to purchase property. I would prefer to do this rather than continue to pay a significant percentage of my income to a health insurance company.

Health insurance is clearly unaffordable as it is. Please help to not make this worse."

Heather Shand
PO Box 121
Middlebury, VT 05753

"Please don't allow this rate increase! I for one can not afford to pay any more for my healthcare!"

Monica Martinet
2409 Nebraska Valley Road
Stowe, VT 05672

"I am fortunate to be have insurance through my employer. If I didn't, I would not qualify for subsidies because I work 3 jobs to pay off my student loans. I would pay over \$300 a month for a bronze plan with a \$6000 deductible that I can't afford either--so I would have insurance I couldn't pay for regardless. To be honest, if I didn't have employer support, I would just pay the fine and pray I don't get sick or hurt, or if I do, its in my car (at least my car insurance is affordable and would cover me for \$300,000). I understand the community rating in VT, and I really do want all Vermonters to have access to affordable health insurance, the key word being AFFORDABLE. The cost of living, gas, heat etc is rather high around here and wages do not leave much extra for "should not be luxuries" such as health insurance. I think part of our problem is our very limited health insurance market--only two providers? I understand we are a tiny state, but I think more competition would improve coverage, prices and hence overall health. I challenge you all to make that happen.

Thank you."

Haley Dienst
300A Oneil Dr
Richmond, VT 05477

"I personally cannot afford more than my subsidized amount that I pay now \$144 per month. Please do not increase the cost!"

Beth Brown-Reinsel
11 Butterfly Lane
Brattleboro, VT 05301

Comments from VHCURES entitled "Proposed Vermont Health Connect Rates"

"I believe a better place to realize improved performance for these companies would be to aggressively manage costs by scrutinizing what they allow for payments to providers.

I recently was provided a hand splint for an elbow injury. I was not told what this plastic device would cost and when I received a bill months later I was astounded that the provider had set the cost at \$600. This outraged me to such a degree that I researched the material used, a thermoplastic, and the costs for creating my personalized splint. Suffice it to say my needs could have been met with a locally fabricated device for under \$100, and even more inexpensively with an orthotic from a drug store. BCBS agreed to pay \$350. I relate this story as an example of where insurers should find savings instead of asking rate payers to shoulder ever increasing health care burdens."

Jack Clay
33 K Lane
Middletown Springs, VT 05757

"This is of significant concern as not only are the costs of health care in general going up, so is the cost of prescription medications. This year has been an extremely difficult one for me and my spouse as I work for a non-profit and he has a lower paying job than I. The current Vermont Health Connect system is causing a great deal of anger and fear. We are, once again, having to make choices about health care vs. quality food, upkeep of our home, etc. I hope that the Board would really take a look at the impact this has had a many. It is not what we had anticipated at all coming out of Vermont. My life has been spent living in one of the most beautiful states in the country and as I age I recognize that our health care is creating undue anxiety for everyone with whom I work. This is putting me in a position to consider changing my health care to a different entity, and at the same time causing me to limit my use of the health care system to my detriment. I understand health insurances better than many and frankly I would rather go without it than to continue on this path. I ask why we spent so much money creating a monster when we could have simply looked at how we might utilize the Medicare model as an example. I am very concerned not only for myself, I am concerned that we are not decreasing our health care costs, rather they are increasing, and the entire premise of a single payer system is far removed from what is currently in place. I am proud to be a Vermonter yet when I look at Norway, Canada, etc, they can come up with an affordable system, admittedly Canada does have waiting lists for certain medical interventions, yet they are much more responsive to the people and the needs of the people than our current system is. Sometimes it feels as though we are talking to a system that simply isn't listening or has no clue what the average person can afford.

Please, change this system, make it affordable. We can all use a bit of financial relief."

Dagny Hoff
49 Prospect Street
Montpelier, VT 05602

"When I lost VHAP coverage and was forced to enroll in an MVP plan, my monthly premium more than tripled only to get worse coverage than I had before."

Karen Steever

Comments from VHCURES entitled "Proposed Vermont Health Connect Rates"

2568 East Clarendon Rd
Clarendon, VT 05773

"I am writing you because I believe that the rate increases proposed by Blue Cross Blue Shield (average of 9.8%) and MVP (average of 15.4%) are outrageous. I have not had a salary increase even close to those numbers in more than 5 years.

The only reason I carry health insurance (high deductible plan from which I derive NO benefit) is so that I will not lose my house if I become ill. Something is just so wrong about all this."

Elaine Geyer
2135 Sanders Road
Bethel, VT 05032

"As a cancer Thriver and single parent, I can not live without affordable health care! It is outrageous that corporations are getting away with eliminating health care benefits, leaving us to pay too much for a pittance of a health insurance...yet corporations are racking in enormous profits! Get on the stick and get into reality!"

Peggy O'Neil-Pineiro
35 A Lincoln st
Essex Junction, VT 05452

"In 2014, my husband's and my BCBS deductible increased from \$3500 to \$8500 and our premiums also increased when my employer-provided health insurance ended and we went on to VT Health Connect. My daughter, her husband and 2 young children lost their state funded health insurance under VT Health Connect bc the ACA doesn't consider AGI. Therefore, they receive no consideration for the \$1,000/mo in child support payments he pays to support 2 children living in other households. Their family is screened for health insurance as though the \$1,000/mo in child support payments is income into their household, which it is not. Their BCBS premiums and co-pays have made it impossible for her to continue to stay home w/their 2 children. Is this a good solution for families?"

Working Vermonters are being crushed by significant increases to the cost of living. We're a state of low and aging demographics; we will further reduce our younger demographic if we continue to heap unreasonable health insurance costs on young singles and families."

Kathryn Schenkman
PO Box 119
Rochester, VT 05767

"The rate increases proposed by Blue Cross Blue Shield (average of 9.8%) and MVP (average of 15.4%) are affordable. Also the systems being supplied by HP/EDS are not meeting the RFP requirements Vermont gave them.

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Please hold our health care providers accountable for providing good care to specs, and please keep them from charging some of the highest premiums in the nation for substandard care."

CJ Stumpf
232 Laughing Waters Way
E Randolph, VT 05041

"I am writing you because I don't believe you have the best interests of the people of Vermont who pay you at the center of your philosophy! Stop trying to be the first in the nation to get single payer implemented and take care of the people, and that includes the providers! They are citizens too. Stop chasing them away with your global budgets. We used to have top notch health care and it is disappearing. Stop your meddling and let doctors be doctors. GET OUT OF MY HEALTH CARE!!!!!!!!!!!!!!!!!"

Joyce Hottenstein
71 Allen Street
Rutland, VT 05701

"I have been living and working overseas and returned to find that Vermont was a "single payer" state. I naively believed that this, by definition, would make insurance more cost effective and efficient - hopefully reducing the obscene administrative costs and high profits of the insurance companies and the health care industry. What a joke. When I signed up for Vermont Health Connect for my wife, daughter and son the premiums for a REASONABLE deductible was close to \$10,000/year. This is getting health care costs under control?

Additional increases only increases the profit margins of the companies without addressing core issues of cost containment. I'm glad I'm on Medicare - a govt managed system which seems to work fine and also contains costs.

Vote no on the increases!"

Michael Silberman
218 Partridge Rd
E Dummerston, VT 05346

"I am asking the Board to do whatever they can to make health care more affordable for Vermonters and REDUCE THE HEALTH INSURANCE PREMIUMS BY 15% OR MORE."

Daryl Gustafson
3236 Weston-Andover Rd
Andover, VT 05143

"Something has to give! Isn't time to rest control of our health care from for-profit companies? Don't these proposed increases point to the unsustainability of the entire system?"

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Kai Forlie
27 Germain Street
Burlington, VT 05401

"Wasn't the whole point in restructuring our health care system in order to make it more equitable and stop out of control rate hikes? I'm one of the many who had to take the highest deductible plan, so I pay and pay and I simply can not afford to pay more. If premiums go up, nothing has been solved and it's business as usual, and that's so disappointing and sad."

Ellen Kramer
262 White Birch Drive
Pawlet, VT 05761

"MY INSURANCE PREMIUM INCREASED ALREADY WITH HEALTH CONNECT. I CANT AFFORD ANYMORE!
There has been no benefit to my family."

Cori Giroux
1324 Kenyon Rd
Richmond, VT 05477

"According to USDHHS statistics presented in VT Digger," the plans currently offered on Vermont Health Connect are the fifth most expensive in the country. More than a third of all Vermonters are enrolled in high deductible health plans with high out of pocket costs when they seek care. Vermonters are already being asked to pay a significant amount of money to receive necessary health care, and these increases will only make the situation worse."

Debra Diegoli
1061 Route 5
Weathersfield Bow
Weathersfield, VT 05156

"Our policy through our employer is more expensive than what we had before and we now have a \$5,000 deductible. The policy we had before was less expensive and had no deductible! How does this help us survive in this state with high cost of living and property taxes when our insurance is expensive and with high deductibles? Vermonters are already being asked to pay a significant amount of money to receive necessary health care, and these increases will only make health care less affordable. I am asking the Board to do whatever they can to make health care more affordable for Vermonters.

We are actually considering moving to a different state to be able to afford to live in a manner that is not paycheck to paycheck and having to worry about adding expenses. I'm not sure how me not going to the doctor when I first am ill because I can't afford my deductible, but then getting seriously ill and not working and going into debt is good for our economy."

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Sue Priest
205 West Road
North Chittenden, VT 05763

"The whole idea of Health Insurance Companies is a fraud and waste of money. We need Health CARE not health insurance. AND the only solution to escalating impossible charges for medical/surgical procedures is to PREVENT illness. If any state or public money is involved, or regulations set, they MUST include support of safe, alternative health care modalities.

What we really need is a tax structure to take the \$ earned by Americans to stay with the public, IN the US, and not be siphoned off by the wealthy 1% and the fear-mongering military system. Then people could afford to purchase what they want for their health care.

The insurance companies are also a fraud, because the majority of health expenses are incurred by seniors and unemployed. People will pay high premiums for decades, and then when their health care needs are the greatest, the health insurance companies won't be taking care of them, they'll be old enough to be on Medicare and/or won't be able to pay for insurance due to debilitating illness or too old to work.

No insurance. Just pay your practitioner for the care you want. Get the drug companies and AMA off the back of the alternative health providers and allow safe programs to practice in this country and receive compensation the same as allopathic medical practitioners are.

In addition, I am writing you because I don't believe that the rate increases proposed by Blue Cross Blue Shield (average of 9.8%) and MVP (average of 15.4%) are affordable. If these rates are approved Vermonters could see significant increases in their health care premiums. And over time the Insurance companies will continue to raise premiums, because without prevention, purification treatments, nonGMO / organic food, and payments allowed only for allopathic poisonous drugs, people will continue to get sick.

It is already difficult for many Vermonters to afford anything, including health insurance. More than a third of all Vermonters are enrolled in high deductible health plans that can require them to pay a considerable out of pocket costs to receive care. The whole insurance system DOES NOT WORK!"

Janet Smith
669 Essex Rd.
Williston, VT 05495

"In addition, Vermont has one of the lowest salary grades coupled with a very high cost of living. We need a single payer system NOW."

Mary S
102 reed rd
Athens, VT 05143

"MY OWN EXPERIENCE: My health care costs have DOUBLED since the inception of Green Mountain Health Connect, and my coverage has been REDUCED. I am now paying half of what I pay in rent for my health insurance, which is not affordable now, much less with another increase. I implore you to not

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only REJECT this increase but to CHANGE THE GAME so that we ALL PAY FOR HEALTH CARE FROM OUR TAXES rather than support a costly and terribly inefficient bureaucracy that needs to ask intrusive questions about income and income changes."

kathleen moore
PO Box 39
Marshfield, VT 05658

"Vermonters are already being asked to pay a significant amount of money to receive necessary health care, and these increases will only make health care less affordable. I am asking the Board to do whatever they can to make health care more affordable for Vermonters."

Neville Berle
155 Main st apt 207
Montpelier, VT 05602

"It appears as if GREED RULES SUPRIME., All people who need to be insured should have access to all the Health Insurance Companies and all their 100's of programs. Let the population choose what they want instead of shoving this crap down their throats."

Violet Krukonis
6 Rosewood Ln
Essex Junction, VT 05452

"I am writing to ask you to not approve premium increases for Vermont Health Connect. In going to Vermont Health Connect this year, my rates increased, my deductible increased, and my out-of-pocket maximum increased over what I was paying previously. I thought that was pretty bad, but now I hear the insurance companies have applied to increase rates even more. VHC is a great idea, but something seems to have gone wrong in the implementation when the rates are higher, and so are the deductibles and out-of-pocket maximums. I know not everyone had the same experience, but in my case the system made things worse. I work for a 30 person company with good health, so our rates were fairly low, and we were forced into a pool with everyone else who was required to buy on the exchange.

BCBS wastes a lot of money giving out free balloons at festivals. Let them absorb any healthcare costs by stopping that wasteful practice rather than increasing insurance rates. As rates go up, people will be tempted to not buy insurance and just pay the fine and pay out-of-pocket for healthcare. If a large enough group of people decided to do this together, they could pool their risk and end up paying much less than buying insurance. Don't let rates get so high that this becomes a viable alternative."

Keith Epstein
5 Yandow Drive
South Burlington, VT 05403

Comments from VHCURES entitled "Proposed Vermont Health Connect Rates"

"Ask Blue Cross Blue Shield and MVP to do away with the exorbitant payouts, benefits, bonuses to CEOs and other top paid executives.

Thank you for your time and attention."

Elsie Kiley
1511 Prindle Rd
Charlotte, VT 05445

"Thank you for all your work."

Ruth Pincus
161 Austin Dr Apt 103
Burlington, VT 05401