

Comments from VPIRG entitled: “Proposed BCBS and MVP Premium Increases”

Total Comments: 450

Template Comments: 315 (9 submitted after the public comment period closed)

Template Comment:

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.”

Adapted Comments: 135 (4 submitted after the public comment period closed)

Wednesday, July 29, 2015

I have been a proud State worker for the last 8 years. I've gone through Furloughs, pay cuts, a 2 year freeze on my step increase, and have endured all these financial hardships without my job performance suffering.

Tax increases like these are among the things that make it harder and harder to afford to be a proud State Employee. For years, complaints about low pay for jobs requiring a high skill level were countered with "Yeah, but the benefits are really good." If these tax hikes take away yet another benefit, I'm afraid it will be the tipping point. Why work for the State, helping the public do things they cannot do for themselves and help them through difficult and complex situations with knowledgeable and compassionate assistance, if it means I can't afford to pay my bills?

Please consider another alternative to the proposed tax hikes on our health care premiums.”

Sarah Venooker
Waterbury, VT 05676-8947
expert.monkey.trainer@gmail.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters. As it is many people that have had health care in the past can't afford it now that Vermont Health Connect has gone into effect. My boss can give health care to her workers but can't afford it for her own family. Something is wrong with that.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.”

Lisa Bouffard
Huntington, VT 05462-9771
lhb63@gmavt.net

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care.

Health insurance is already insanely expensive!! Maybe big business and the health care industry can come up with another idea instead of increasing the "working man's" insurance premiums!!

Please say "no" to an increase in the cost of health insurance!”

Liam Page
Burlington, VT 05408-5710
liampage22@yahoo.com

"I'm writing about the proposed rate hikes for VT Health Connect. Please try to do anything you can to keep the health insurance costs - which we are required to participate in - DOWN. Please do not allow BCBS to raise their rates. They are already too high. Such high BCBS are a burden on low and moderate income Vermonters, including me.

We are all required by law to participate in a health insurance plan. I am self-employed. I currently purchase a BCBS Silver plan because of the health saving plan provision. As a single, self-employed healthy individual I currently pay \$436 per month - \$5232 per year - for a plan that offers me very little benefit and does not cover the majority of the health services I choose to access. The assistance to help pay the premiums varies with income. As a self-employed individual, my income is not predictable in advance. My annual household income is below the Vermont median household income, but I am always uncertain whether in the end I will receive assistance or have to pay extra. I'm a healthy woman in my early 50's. I've had the same primary care doctor, who is a doctor of chiropractic, for 27 years. She does accept Medicaid so she is part of the "state system." She is not a BCBS participating provider and does not want to become one for several reasons: first, because it doesn't make economic sense for her - she would potentially pay more for a person to do all the associated paperwork than she would receive in economic benefits; second, because she finds people are more responsible for their own health when they can clearly see a relationship between their responsibility their lifestyle responsibility and their monetary responsibility and their health; and for other reasons. Current insurance coverage often obscures relationships between health, self-responsibility and monetary responsibility by paying for all types of technological tests and drugs and surgeries, while not even recognizing the value of or paying for "complementary" or "alternative" medicines, including regular chiropractic, acupuncture, homeopathic, and other forms of health care.

I appreciate my doctor greatly. Her care and skill has helped keep my adult daughter and I active and healthy for years. I am not going to change providers after 27 years because of this legal requirement to purchase insurance. Nor do I agree that she, as a licensed and experienced chiropractor, should be directed how to provide services and run her business by insurance companies. So, I pay out of pocket for my regular health care (chiropractic), for my homeopathic care (which is also not a "covered expense"), and for other pro-active, health-producing health care costs I incur. Then, after paying to "stay healthy," I also have to pay an additional large deductible in the event that I need to use the allopathic system of care.

Please don't allow BCBS to raise their rates. It is bad enough to have to pay over \$5000 per year more than 10% of my income for next to nothing.

Please DO require BCBS and MVP to acknowledge and apply non-participating provider services to the deductible portion of our contracts. Even if you allow BCBS not to pay benefits to non-participating providers, forcing subscribers who are required by law to participate in a plan, when no plan is available that covers the practitioners we use, is a form of unfair discrimination and double jeopardy. It is entirely unfair to citizens to pay out of pocket for our services of choice, and then to meet another "deductible" that BCBS is allowed to require of us.

Thank you.

Kathy Johnson
Worcester, VT 05682-9634
vermontequity@gmail.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters. The higher the premiums the fewer people that can afford insurance and the greater burden placed on the state to make up that gap by providing Medicaid for it's impoverished citizens. The cost to the state for not insuring citizens is too high to let this happen.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.”

Laurinda Hulce
South Burlington, VT 05403-7832
laurinda62@gmail.com

“I was so proud of vt for setting a way forward with single payer. What an embarrassing failure. Shame on you and don't dare allow the private insurers to enact rate hikes or we'll certainly know who you're really working for.”

Mike Abadi
Randolph, VT 05060-1227
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"I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.

I AM A SINGLE MOM, WORKING PART-TIME FOR A FEW EMPLOYERS, 20-30 HRS/WEEK, SO I HAVE NO BENEFITS. MY INCOME IS MOSTLY ALIMONY AND CHILD SUPPORT, WHICH WILL RUN OUT IN A FEW YEARS, BUT BECAUSE OF IT, I MUST PAY FULL PRICE BCBSVT. NO SPECIAL CREDITS EVEN THOUGH PAMPHLETS STATE "MOST PEOPLE QUALIFY FOR CREDITS." I AM HAPPY THAT MY KIDS ARE COVERED UNDER THEIR DAD'S PLAN, BUT I CURRENTLY PAY \$429 PER MONTH FOR MY HEALTH INSURANCE. THAT IS NOT THE HIGHEST I'VE PAID.... IN THE PAST FEW YEARS MY PREMIUMS HAVE GONE UP AND UP, AND SO I WAS FORCED TO GO TO A LOWER AND LOWER PLAN. LUCKILY (KNOCK ON WOOD) I HARDLY EVER GO TO THE DOCTOR, OR FILL A PRESCRIPTION, BUT WHEN I DO, I AM AMAZED AT HOW LITTLE MY INSURANCE PAYS, VERSUS WHAT I MUST PAY (DEDUCTIBLES). WHO DOES THIS SYSTEM SERVE? CERTAINLY NOT ME. I FEEL LIKE I AM SUBSIDIZING EVERYONE ELSE, AND I'M TEMPTED TO TRY MY LUCK AND GO WITHOUT MEDICAL INSURANCE FOR A WHILE. I HAVE KIDS GOING TO COLLEGE STARTING NEXT YEAR. VERMONT IS JUST TOO EXPENSIVE ENOUGH BETWEEN TAXES, HOUSING COSTS, FOOD, ETC ETC . PLEASE LEAVE THE RATES WHERE THEY ARE (OR LOWER THEM!) INDIVIDUALS LIKE ME ALWAYS SEEM TO BE ON THE RECEIVING END OF EVERYONE'S "RISING COSTS OF DOING BUSINESS" AND I CAN NO LONGER AFFORD IT."

Lori Durieux
Williston, VT 05495-9457
ldurieux@hotmail.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages, at least not the wages of the 99%! Subscriber rates should not be tied to the executive compensation packages for the "non profit" Blue Cross Blue Shield of Vermont. Increasing the cost of coverage will put adequate coverage out of reach for many Vermonters. Please eliminate these proposed rate increases so that more Vermonters can afford the coverage that we need.

Act 48, Vermont’s universal health care law, created Green Mountain Care “to contain costs and to provide, as a public good, comprehensive, affordable, high quality, publicly financed health coverage” for all Vermont residents.

When deciding on rate requests, the Board is supposed to consider, among other things, whether the request is affordable, promotes access to care, promotes quality care, and is equitable. The proposed rate increases meet none of these criteria and must be rejected by the Green Mountain Care Board.”

Lawrence O’Neill
Putney, Vermont
05346

“I am a middle class manager. I am one of the ones that BCBS probably thinks that can afford rate increases. Our deductible has gone up and up and up year after year until now it is \$10,000. My family often does not pursue medical care because it is essentially out of pocket. We can't afford another rate increase. Already we are in debt, with college costs now.”

Lauren Norford
Pittsford, VT 05763
pigcoon@comcast.net

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care.

As a self-employed individual in a single-earner family, high health insurance premiums are already a heavy burden for us. Not only are the premiums high, but our deductible is \$12,000 annually, which ensures we avoid going to the doctor until the situation is urgent.

We have a healthy lifestyle that includes eating right and exercising, and, as a result, we have been fortunate to experience excellent health. Despite this, our premiums keep going up dramatically. This is not sustainable for our family or for other Vermonters. More costly procedures and more prescriptions are seldom the answer to better health. Please focus on the root causes of the rising medical costs rather than making healthcare costs too high of a price to bear for the average consumer.

How about getting the soft bribes out of the medical system, for starters? Consumers are subsidizing all of this. <http://www.propublica.org/series/dollars-for-docs>”

Gerri Huck
Roxbury, VT 05669-0102
chordplay@yahoo.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need. If the rates increase any more I will be forced to cancel the policy. The deductible is so high that all medical expenses are out of pocket. The coverage is almost useless. Working families are being hit so hard with health care. We go without seeing doctors and suffering because we can't afford the premium and pay for everything on top of it. It is tempting to cancel the premium and save the money to just pay for everything which we do anyway. The only thing holding us back is catastrophic situations.”

Rhea Clark
wilmington, VT 05363
jrbclark@hotmail.com

“If these companies keep bleeding the cow, sooner or later we'll all just jump into the wagon instead of pulling it for everyone else. That is a nice thought but there is a little problem with it. There is a law that says I have to buy into the insurance my employer offers, whether or not I like it.

All I can do at this point is ask you to tell BC and MVP to take a hike, not give us another one that keeps getting less and less affordable. My family plan costs me just under \$600/month with a \$7,000 deductible!! If I were to quit my job I could get VT state insurance for a pittance of that amount. There is something wrong with the system altogether.”

Julie Paul
Fair Haven, VT 05743-9175
cabinover@hotmail.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

My insurance costs went up over 50% with Vermont Health Connect as compared to the Catamount plan I qualified for before the change. I did not complain, because I believe in the Affordable Care Act and want to support it. However, another 8.6% increase will put this plan beyond what I feel I can comfortably afford.

Please, cut this increase as much as you can so that health care is truly affordable in Vermont.”

Margaret Davis
Plainfield, VT 05667-0071
megdavis56@yahoo.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

I am concerned that insurance costs, which outpace cost-of-living and other wage increases, have become a major driver in the rising cost of doing business, both in the public and private sectors. Keeping life affordable for everyone requires clamping down on exponential insurance increases.”

Kenric Kite
Montpelier, VT 05602-3682
yoricksrise@yahoo.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters. For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.

Currently, I am paying just under \$625.00 per month for BCBS health insurance. My Social Security check is just over \$780 per month. The requested increase would mean turning my entire SS check over to BCBS--it's insane! The rates are already ridiculously high. I was doing far better before single payer--same insurer, same plan with lower deductibles and co-pays for just \$450 per month.”

Donna Repsher
Bradford, VT 05033
gmgal14@gmail.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need. VT Needs to cut the cost of healthcare premiums and adopt a payroll tax to fund the medicaid program. We need to lower the cost. Doctors should be paid for quality of care rather than how many test they order etc.”

Nicole Leblanc
Montpelier, VT 05602-2987
nleblanc677@gmail.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.

These insurers 'sell' us high deductible plans and tell us we can be good consumers and help drive down the price of medical procedures. But every time I've told a hospital or provider that I just can't see how the care I received could be worth the price they charge, they tell me that's just the way it is. This should be the responsibility of the insurance company - to monitor and drive down costs.

About meds - why can Target, CVS, Walmart, etc offer a 3 month prescription for \$9 or \$12 when it costs \$28 per month using my health insurance? If these companies are as big and popular as they claim to be during Open Enrollment season, why can't they get better prices on our prescriptions?

Healthcare should be controlled by the government. That's what our senior citizens get. The rest of us should get it too. Threaten the insurance companies with this and they'll start lowering their prices.”

Sharon Vogt
Burlington, VT 05401-8514
jebsv3@yahoo.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

My husband and I are both self-employed and we've seen our rates sky rock. The first year our premium increased \$120, then the next year we had another increase of \$40 per month. These increases need to be modified as some of us are assuming the lion's share of the burden for healthcare. Many Vermonters are part of independent small businesses and cannot sustain the costs imposed upon us for our health insurance.”

Kathryn Berk
Burlington, VT 05401-4839
kathrynberkphd@gmail.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters. It is a difficult decision for my family to seek routine health care due to the high deductible and low coverage on my current MVP plan. A prescription that my son needed recently was almost \$300.00. I had to borrow money to cover the cost. For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.”

Nicole Anderson
Middlebury, VT 05753-1282
nikkiande@gmail.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.

I am particularly upset that healthcare managers have huge salaries while pretending to be "nonprofits" and while raising costs for those who cannot pretend about their pocketbooks.”

Rip Lhamon
Dummerston, VT 05301-9402
wllhamon@fsu.edu

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters. Each year, premiums increase even though wages remain flat.

Current health care expenses are a burden for my husband and me. Last year, not only did our premiums increase, but our deductibles and co-pays increased as well. Because of the increases--and against the recommendations of our physicians--my husband and I have delayed having necessary blood work, physical therapy, and an operation. I am outraged that we pay large premiums, but cannot have the procedures we need. After paying higher premiums, we simply cannot afford the additional out-of-pocket expenses. I request that Blue Cross look at its own budget to determine where it can tighten its belt, just like the rest of us. Health care should not be a luxury. Please reject the proposed rate hikes.”

Lynn Barnes
Waitsfield, VT 05673
barnesvt@gmail.com

“Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.

BC/BS currently has an excellent reputation, though the cost per year is higher than my annual salary. That's completely unsustainable for the working poor.”

Mary Cerutti
Montpelier, VT 05602-3702
marycerutti@yahoo.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

My husband and I do not qualify for any subsidies and therefore must pay out of pocket. A premium increase would certainly have a negative financial impact our life.”

Bettina Berg and Chris Harlow

“It is impossible to keep up with the continual increases in BCBS! My salary does not even come close to the pay increases that BCBS gets. I am not better off than 5 years ago. I have taken on 2 additional part time jobs just to pay medical insurance.

I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.”

Evie Dworetzky
Stowe, VT 05672-4408
eviedw@aol.com

“Single payer for all, as all other advanced countries have, except the US.”

David Gaillard
Hardwick, VT 05843
svoasis@gmail.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.

We are paying over \$1,600 a month to cover three members of our family. That's enough!!! Please help keep cost increases in check.”

Sarah Bourne
Middlebury, VT 05753-1208
widfam@msn.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.

I am a navigator and have many clients who still find they can't afford health insurance. People who are retiring early for whatever reasons are saying that it is too much for them. I have done this since it started, and do see some with help are happy with it, but those that don't it isn't right to HIKE it up again. Plus give the fear if they don't take it they will be fined. BCBS can afford to give up one year worth of hikes. Most employers are giving raises because of their financial situation including some hospitals, let BCBC give the people a break!”

Kathy Castellini
Windsor, VT 05089-9000
kathy.castellini@mahhc.org

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.

As for myself, I am a self-employed psychotherapist in Vermont. I am single and receive most of my income from insurance companies. I am finding that the cost of my health insurance and the copays involved when I do have the need to see specialists are making it difficult to make ends meet and keep myself healthy at the same time. I can't imagine what it would be like to have an increase in this payment. I also wonder how difficult it must be for those who make less than I do as a professional in the health care industry.

It was distressing to receive this information about the requested rate hikes, so am grateful to have this forum to share my thoughts with you.
Thank you!”

Natalie Gentry
South Burlington, VT 05403-6905
talgent@yahoo.com

Name: Sylvia Knight

Affiliation, if applicable: Earth Community Advocate & Researcher

Address: 273 Lynrick Acres, Charlotte, VT 05445

Telephone Number:

Email Address: sknight@gmavt.net

Topic: Insurance Rate Review

Comment:

"I OBJECT to the proposed 8.4 % rate increase (with a range of 4.7% to 14.3%) for BCBS ratepayers! Vermont citizens are still recovering from the 2008 meltdown.

In my experience, BCBS has, in the previous 2 or 3 years, sent DUPLICATE copies of an insurance card to me, one in April and one in July. There was NO CHANGE from one card to the other! This is a waste of resources, ratepayers' money and time! I was told I could comment on this during discussions of rate increases. BCBS needs to tighten its administration and become a better steward of available resources.

In addition, I am on Medicare, to which most of my preventive health activities are billed. BCBS rarely pays for chiropractic treatments for maintaining health, which help prevent illness and/or invasive back surgeries. If more people visited accredited chiropractic doctors, health care costs could be lowered considerably.

It is not clear from the Rate Plan why some plans will cost 14.3% more. That needs better explanation.

Another issue: Vermont has high rates of cancer, especially breast cancer, and high rates of pesticide use on farms and on suburban lawns. Atrazine is used heavily on VT farms and is linked with breast cancer. <http://www.breastcancerfund.org/clear-science/radiation-chemicals-and-breast-cancer/pesticides.html>

Cancer is a costly disease to treat and the drugs are getting more expensive. <http://www.goodrx.com/blog/high-costs-are-threatening-cancer-care/>

Your Board and BCBS must begin to grapple with these connections, educate ratepayers on the effects of pesticides they use on lawns and farms, and make the connections between our rising rates and our addiction to chemical responses to societal problems.

Thank you for your attention to my comments."

“I went on Vermont Health Connect last year. Both my wife and I work full time, but our employers do not offer health care. Raising premiums at a time when we are trying to get ahead seems a bit over the top.

I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow way far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.”

Sheldon Ball
Starksboro, VT 05487-4414
ballpro@accessvt.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.

When premiums rise, as they have been consistently for years, at rates higher than most incomes, people get frustrated and almost 'disengage' from their own insurance situation. And, I believe, some disengage from their own personal health care. Neither are positive outcomes. As a 28-year federal employee with Blue Cross Blue Shield coverage, I attribute increases due to 1) unhealthy lifestyles/chronic diseases 2) cost-shifting from Medicaid patients ('shortage' of payments due doctors and hospitals because Medicaid reimbursement leaves a shortfall.) I see great effort re. #1; what to do about #2? Thank you for considering my concerns. KH”

Kathleen Hassey
South Royalton, VT 05068-0946
kathyhassey@yahoo.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

Health insurance is a mandated and necessary expense and already very costly. I spend way too much money paying for insurance and have little to no income at this time. It's very stressful to think that the premiums will go up as I intend to find a good paying job and worry that a lot of my salary will go to paying my insurance premiums. I want to enjoy my life, not just work to cover insurance and bills.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.”

Carly Humke
Worcester, VT 05682-9792
crittercarly@yahoo.com

“Unfortunately, I was unable to make it to the rate hearings for BCBS and MVP due to circumstances beyond my limited abilities to control in something called the "regular job." I am doing this public comment from work.

I would like to add several more comments to the slew of public comments you have probably received on these rate reviews, comments which, if I had been able to be there, I might have raised during the public comment portion of the review.

For one, I hope that it will be remembered during the decision process on the rates increases how much BCBS pays their executives; second, it should also be noted that as a supposedly non-profit entity, BCBS will get a \$15 million tax break this year (Letter: ACA is not affordable - Brattleboro Reformer http://www.reformer.com/letterstotheeditor/ci_28546559/letter-aca-is-not-affordable).

Third, our wages do not go up because BCBS says their expenses went up and BCBS says that they have to meet these increases. Many years ago, for example, before the GMCB, BCBS increased my co-pay from \$50.00 to \$250.00. They did this arbitrarily: no notice, no forewarning, just a bill. They cited in the letter accompanying the bill how their costs went up. When I complained to them that my wages did not rise because their costs went up, they seemed sympathetic, but basically intimated it was my problem. About four years after this came that BCBS scandal of the \$7.25 million golden parachute -- paid for by the rate payer.

Wages for workers have been stagnant for decades, despite the small rise in the minimum wage. Fourth, the subsidies for the ACA, such as they are, do not go very far despite their best intentions. Many cannot use the health insurance they are paying for because the costs are still too high.

The proposed rate increases from both MVP and BCBS will only exacerbate the intractable problem we cannot seem to get away from as long as we continue with the status quo. I respectfully ask the board to reject these rate increases and have BCBS live within their means, just as they demand it of us.”

Walter Carpenter
Montpelier, VT 05602-3020
wcarpent@gmail.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.

Being a cancer survivor I know the importance of health insurance but even with coverage I have almost \$20,000 worth of debt I'm working on paying off. Please keep rates affordable and remember there are additional out of pocket expenses for many of us.”

Maria Angolano
Underhill, VT 05489-9602
bangolano7@gmail.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.

Many of us can barely afford the insurance premiums as they are now!”

Shauna Wall
Putney, VT 05346-0982
eatblueberries@gmail.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.

The CEO's are the only ones who benefit from insurance increases. Enough is enough. DO NOT allow the corporate gang to increase their incomes on the backs of WE THE PEOPLE. We have enough of the lack of professional ethics and moral integrity of corporate America. Enough of the OLIGARCHY.”

Frank Mugavin
Pownal, VT 05261-9536
opamugs@gmail.com

“Seriously? Vt has ridiculously limited choices for insurance companies, compared to other states and now they want yet another increase. NO WAY! Look at BC/BS's increases over the last 5 years”

Dean Percival
New Haven, VT 05472-4088
percival@madriver.com

"I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.

"It seems to me that health insurance costs are endlessly going up at rates that will soon make the cost of insurance beyond the means of all but the very rich".

Michael Gore
Worcester, VT 05682-9796
whogore@bellsouth.net

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.

When our wages and your employees wages go up 8% then it will be OK. Stop feeding your figureheads and help the low wage working class.”

Walter Duda
Poultney, VT 05764-1119
waduda@gmail.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need. As it stands, because many of us must meet steep deductibles on top of high monthly rates, we are spending far more on basic coverage and routine care than we would be if we were simply paying out-of-pocket. This makes it harder for the healthy among us, leaving us to choose between our wallets and our luck.”

Maria Robinson
Johnson, VT 05656
maria.r.robinson@gmail.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

Changes to Vermont's health care system in the last two years have led to enormous problems for the average consumer. In addition premiums have gone up not down. This is something that must be curtailed.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.”

Adam Federman
Middlebury, VT 05753-8579
adamfederman@gmail.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans.

OMG you must deny Blue Cross request for a rate hike. My husband and I pay \$1,000 a month for our health insurance and we have a \$5000 deductible on top of that. That is not a typographical error. Just last night we had a serious conversation about whether we should each consider cutting back to halftime work so we would qualify for the reduced rate insurance plans that are out there for lower income folks. THAT is a very depressing situation when there's actually a question as to whether you can afford healthcare.

I am also a healthcare provider myself so I see this in all of my clients who struggle as well but I am a personal example of someone who sweats over being able to pay a monthly bill to maintain health care coverage which should be my right.”

Jean Pollock, MHC, NCC
Newfane, VT 05345-9517
pollock333@gmail.com

“I’m writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to minimize any increases so health insurance coverage does not become less affordable for Vermonters. My concern is that low income Vermonters will not be able to access necessary health care. The cascading harm from this is not readily quantifiable but it has a serious impact on individual lives and on society overall. In the past I lived without any health coverage for five years, and experienced such harm first hand. Vermont should be able to do better.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.”

Laura Zeigler
Plainfield, VT 05667-0164
zieweed@gmail.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. The increases are to be expected and are justified. I support them. When government interferes with free enterprise the side affect is usually higher costs. Please grant them their increases. Despite lobbying groups like VPRIG bulk emailing pre-written emails to every address they can muster opposing the valid increases.”

Gregory Lapworth
Middlebury, VT 05753-1208
glapworth@comcast.net

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

I know a couple in their fifties. She works at Home depot and he works at IBM yet that cannot afford our "affordable" health care already.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.”

Lee English
Grand Isle, VT 05458-2562
leeenglish118@comcast.net

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.

As an HR manager and employer I often grapple with the fact that the organization is challenged to award cost of living and merit pay increases to employers that keep pace with inflation. Over the past several years annual pay increases have hovered at or below 3%. Meanwhile health care costs increase at triple the rate of inflation. Reigning in the increases in health insurance costs increases will be beneficial to Vermonters, and the Vermont economy.”

Leesa Stewart
Montpelier, VT 05602-3542
generalmanager@cvsdmd.org

I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need. I work as a peer advocate with the Vermont Center for Independent Living. I work with people who have various disabilities. Many of them would lose their health care coverage if these premium hikes are allowed to go into effect.”

Jessica Butterfield
Rutland, VT 05701-4456
jbutterfield@vcil.org

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters and Vermont's small employers.

For far too long we have seen the cost of premiums grow far faster than wages. As a small employer who offers health insurance to its employees, the cost keeps increasing and our fees to clients certainly don't increase at the same rate.”

Phyllis Simon
Waterbury, VT 05677-7058
simonop@aol.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.

Please, no more rate increases! I am already paying too much and more than I can handle! Stop the nonsense!”

Judith Kowalczyk
Middlebury, VT 05753-8654
jsk@gmelectro.com

“ IS NOT SUSTAINABLE!!! An 8% increase is much more than any cost of living increase we see. Health care needs to learn how to cut waste, not services, and increase efficacy, not fees!

I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.”

Miranda Fisk
Hinesburg, VT 05461-0674
miranda_fisk@hotmail.com

“I am writing to protest the BCBS rate hike. I purchase health insurance through VHC. Last year, my BCBS premium went from \$360 to \$396 with a very high deductible. I am now paying more for my health insurance than before the AFC & VHC. These increases are not sustainable. The Green Mountain Board must hold back the BCBS rate hikes.

Thank you”

William Halikias
750 Lakeridge Road
Guilford, VT 05301
802-254-5443
halikias@together.net

Tuesday, July 28, 2015

“I am writing this testimony to express my thoughts on whether the Green Mountain Care Board should allow a rate increase for Blue Cross - Blue Shield and MVP.

I say no! I believe Health Care should be a Human Right! I believe the current insurance model is not sustainable.

As rates increase, and they will, more and more people will only be able to afford but the high deductible policies. More and more people will put off going for the health care they need because of the expense. As the chasm widens between the more affluent and the rest of us, there will be more pressure on states to provide additional subsidies. This will cause additional strain on the state's budget.

In closing, health care should be in the public good and not a commodity. Please do not allow a rate increase, but work actively to implement Act 48.”

Sincerely,
Charlie Murphy
21 Tinkham West
Bennington
802-447-7119

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need. Cut waste in health care first. So many expensive supplies are wasted by not being used but still tossed for no good reason. I work in a hospital and see it all the time.”

Connie Godin
Barre, VT 05641-4849
connieglna@hotmail.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

Increasing the threshold cost of coverage has the tendency to keep those who would benefit most from preventative care from seeking help when medical concerns are in their nascent stages. The result, waiting until a catastrophic situation, requires much more care and expense- expenses far out of reach for those that medical coverage should be designed to help.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please seek out creative solutions so that more Vermonters can afford the coverage that we need. We all want a healthy, productive Vermont.”

Peter Ciardelli
Norwich, VT 05055
peter.ciardelli@gmail.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to deny outright the proposed increases so health insurance coverage does not become less affordable for Vermonters. If these companies need the money so bad, they can dip into their millions or billions of dollars of profit every year! It is beyond obscene that healthcare in this country, and health insurance is a for profit industry, but while it is, we shouldn't just continually kowtow to these companies, padding their profits and their monopoly to boot.”

Michael Feiner
Roxbury, VT 05669-0324
feinervt@gmail.com

“Please deny these rate hikes!! BC/BS is outrageous but yet they continue to mail glossy brochures and all kinds of expensive advertising and unnecessary paperwork. Ask them to cut their advertising and administrative costs just like many businesses have had too!

I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.”

m I

VT 05735

gardensperfecti@gmail.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need. Isn't that the purpose of these plans anyway to make them reachable by those Vermonters who cannot afford standard health care?”

Richard Cianflone
Putney, VT 05346-8404
rcianflone56@gmail.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters. Especially since the reported health care costs are rising at only 3%, why does BC/BS need to go up by 8.6% and MVP by 3.5%?

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.”

Matthew Peake
Saxtons River, VT 05154
goldpeak@vermontel.net

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield. I ask the Board to do whatever possible to cut the proposed increase so health insurance coverage does not become less affordable for Vermonters like myself..

For far too long we have seen the cost of premiums grow far faster than income. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. My wife and I are recently retired, but do not yet qualify for Medicare. We are dependent on affordable health care premiums to maintain our access to health care. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.”

Gregory LeRoy
Hinesburg, VT 05461-9269
vtleroy@gmavt.net

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need. How about you vote to cut the rates by the amount proposed by the two providers. It is bad enough that working people can not afford the premiums as they are but now the employers will pass the increases on to the workers and more people will ask not to have insurance. Thus when people get sick and are put in the hospitals they can not pay the high costs, the doctors have to treat them and they don't get paid then the hospital has to write off the costs. We need to get back to a time when business's could afford to pay 80-100% of the premiums thus people will use insurance and hospitals will get paid, doctors will get paid and this country will get back to being the power house it once was and don't get me started on COBRA coverage that is the biggest joke going.”

Richard Pollock
Bradford, VT 05033-9764
lambo5000s@hotmail.com

“It is time to un-rig the game. We are tired of being milk cows for the benefit of a system that can best be described as a "racket." Your names will be in the record books on where you stood. You can try and rationalize it away, or you can stand for justice. Thank-you.”

Daniel Treadway

VT 05494-9795

tuesdayfarm@gmail.com

“I am writing about the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

So many hard working Vermonters do not have insurance where others move to VT to get 'free ' health insurance. As a large group of life long Vermonters age, we realize we can not afford to live her much longer.

Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.”

Jessica Dambach
Elmore, VT 05661
jessd@pwshift.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.

Health Care, and more to the point, AFFORDABLE HEALTH CARE IS A HUMAN RIGHT!!!!”

Michael Hanish
Guilford, VT 05301-8379
michael@freelunchmedia.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.

Making money on people's health care must become a thing of the past.”

Louise Frazier
East Montpelier, VT 05651-4192
louisevfrazier@gmail.com

Monday, July 27, 2015

“I have friends and family members who never go to the doctor because health insurance deductibles are so high. What good is health insurance if people can't afford to use it?

I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.”

Helen Merena
Brattleboro, VT 05301-6466
hmerena1@myfairpoint.net

“How can two basically similar groups of plans come up with such disparate funding needs? Something is rotten in Denmark!”

Schuyler Gould
Barre, VT 05641-3117
skygvt@aol.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care.

As a small non profit organization in Brattleboro VT, we have long provided health care for our employees. The Affordable Care Act was designed control costs not spike them. We and they cannot keep up with the rising costs at the rate of increase that is projected.

I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.”

Jim Grout
Westminster, VT 05158-9695
jgrout@high5adventure.org

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.

Furthermore the rate of increase, if any, should be kept at or below the rate of inflation.”

Timothy Taussig
Newfane, VT 05345-9542
vermontwalton@gmail.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.

These increases are making healthcare unaffordable for my family. This is not what was supposed to happen with all the changes that were implemented.”

Sarah Barron
Woodbury, VT 05681-0037
sdbarron@me.com

“If these premiums continue to raise, we will opt out of insurance and be among the Americans without healthcare. That's just the bottom line. And I feel strongly that this is not an isolated mindset.”

Diane Piazza
East Fairfield, VT 05448-4921
warm_rain4@hotmail.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.

Keep health care affordable for Vermont families! We can't afford another price hike and cover our copays and deductibles!”

Deina Olstad
Lincoln, VT 05443-9706
dluberts@nordlandstudio.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.

We are forced into the health connect. Our policy that Pres. Obama & congress allowed (cat0strophic) has be cancelled by ? the Gov. Our costs have gone from \$3600.00 per year to over \$13,000. It's not fair, or affordable. Please find another way to keep cost down for providers and for the insured.

Thank you”

Catherine Walker
Wells, VT 05774-1564
twocrowss@aol.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters. We can't afford more costs for healthcare, and people should not have to choose between food and health insurance.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.”

Bethany Menkart
Cornwall, VT 05753-9200
bethanybarryvt@comcast.net

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.

We are paying almost \$1000 dollars a month for insurance then then thousands more in deductibles and copays. Stop the madness. Make the providers work with the insurers to come up with realistic sustainable costs!

Thank you for your consideration in the complicated and important matter.”

Scott Stewart
Dorset, VT 05251-9802
cssbmw@gmail.com

“I am writing regarding the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

Please cut the proposed increases. Private health insurance is becoming out of reach even for the middle class. Cut top level salaries before asking ordinary Vermonters to fork over more money for health insurance.

Thank you”

Susan Rikken
E Montpelier, VT 05651-4180
srikken@comcast.net

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

We do not receive any subsidies for our health care premiums because we earn just over the limit to receive them. This proposed price increase will hit us hard because we will not receive any wage increases to offset it. These are similar increases that we experienced prior to the Affordable Health Care Act being implemented, and are unsustainable.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.”

Donna Atwood
Woodstock, VT 05091-0566
datwood@sover.net

“ Please cut the proposed rate increases so that more Vermonters can afford the coverage that we need.

Currently, my household's health insurance premiums for a bottom-of-the-barrel plan comprises approximately 16 percent of our gross income—and it provides virtually nothing at all in coverage. This is NOT affordable health care; it is unsustainable. It is disgrace that affordable access to health care is so unattainable, and I ask you to use your influence to do something about it.

Many thanks”

Sara

“I'm writing about BCBSVT's proposed premium increases. It is absurd to have such a large (8.6%) increase, on top of the large increase last year. None of our other expenses are increasing at that rate, nor are our incomes. I was under the impression that the Affordable Care Act and Vermont Health Connect would improve health care. For me, they have made it much worse. The insurance that I bought through my employer (35 employees) before VT Health Connect was through BCBSVT, cost significantly less than what I'm paying now, and had significantly lower deductible and out of pocket expenses. What went wrong? It seems like the pool of members in the BSBSVT health connect plans needs to be made much larger immediately to spread the risk and lower premiums. Something must be done differently, because an 8% annual raise is not sustainable. At that rate, our premiums will double in only 9 years. I don't anyone's salary to double in 9 years, so how can anyone afford such large increases? You have many challenges, and I encourage you to seek real solutions to insuring our health care affordably.”

Keith Epstein
5 Yandow Drive, South Burlington 05403
802-862-7101
keithepstein@gmail.com

“Premiums for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care are already too high. I ask the Board to do whatever possible to keep the premiums at their present levels. We can't let health insurance coverage become even more difficult to pay for than it already is!

Thank you for all you do.”

Dorothy Coe De Hernandez
Burlington, VT 05401-3614
dorocoeher@gmail.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need. Are all the upper echelon in the insurance industry needing to buy a Bentley? I am sure they could drive an affordable car like the rest of us. They also, do not need a million dollar home either.”

Jane Schuster
Swanton, VT 05488-1029
kenjane.schuster@gmail.com

“I am writing to ask you to not allow increases to premiums for Blue Cross and MVP. Your job is to ensure the availability and affordability of healthcare in our state. We have so many who need affordable healthcare and Blue Cross and MVP need to take a more active role in demanding reductions in costs from healthcare providers.

Healthcare is one of the few sectors where the clients don't decide the pricing. The providers decide what to charge. In Chittenden County that is UVM Medical Center who feel they can charge whatever they want. I recently went to have my foot looked at by a UVM doctor. I was referred to the UVM doctor by my primary healthcare provider. The out of pocket expense for two Xrays and a fifteen minute talk with the UVM doctor was well over \$1000!!! The operation the UVM doctor proposed was a 30 minute operation that would cost \$11,000 dollars!!!

The costs are out of control. The healthcare providers keep on building new buildings that are not directly needed. UVM Medical Center has just been approved to build another \$189 million building!!! Who will pay for this extravagance. We aren't NYC or Boston. We just don't have the population to afford this kind of expenditure. In the end it is all of the citizens of Vermont that pay through increased premiums.

The only time we have a say about premiums is right now.

Do not make the insured pay for new buildings at UVM medical center. Demand that Blue Cross and MVP get better deals with the medical providers and pharmacies.

In Cuba they have some of the best doctors in the world and the cheapest pharmaceuticals. Their citizens have the lowest health problems in the Western world. We should look into how they keep costs down instead of following the same old American creed....the insured will pay.”

Chris West
Jericho, VT 05465-3146
othin@rocketmail.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.

If the state can waste tens of millions of dollars on software to process health care then the state needs to find a way to stop these increases. Just say NO!”

James Brown
Lincoln, VT 05443-9640
jjmbrown@gmavt.net

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.

What we have now is ruining us financially and is not providing adequate care to everyone. What we need is "Medicare-for-All-Vermonters". Get us a waiver from the Feds. Stop rewarding insurance companies for their inefficiencies.”

G. Richard Dundas
Bennington, VT 05201-2861
weederman03@yahoo.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.

These increases will not affect me because I'm a senior on medicare, a plan everyone should have. However, I know many people who are younger and not so lucky.”

Barbara Wynroth
Burlington, VT 05401-4251
bwynroth@sover.net

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need. We can barely afford the rates as they stand now.”

Wendy Frederick
Brandon, VT 05733-1125
wendy.frederick@gmail.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

These rate hikes are unconscionable! How can employers continue to offer health care at an affordable price if that price keeps rising? This is all about what is wrong with our health care system: GREED!!!!

Thanks for your time,”

Jan Schilling
Jeffersonville, VT 05464-4416
janschill@earthlink.net

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.

Please do drive more residents out of this beautiful state!!!

Thank you!”

Catherine Stewart
MANCHESTER, VT 05255
owlsing@gmail.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.

The excuse that costs have gone up for insurance companies is only half true -- they have gone up because large pharmaceutical companies lobby against cheaper generic drugs, and also rate their drugs at high costs because they rely on the insurance companies to pay up for their customers. Making customers pay more for already overly expensive drugs (compared to other industrialized nations) is bad business. Look at the indulgently rich pharmaceutical companies and their lobby contingent for the money to mitigate these costs.

The people are tired of footing the bills for the greedy decisions of businesses and lobbyists. Please start turning the tide now.”

Jody Andreoletti
Montpelier, VT 05602-8454
snowboardvt@gmail.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.

As a matter of real facts, the money is only allowed to be used on false procedures. So called Alternative Medicine is much more affective than what the medical industry offers to retain good health and it is not covered. How's that for hypocrisy?!!”

Bea Stagg
Florence, VT 05744-9725
cbstagg@aol.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.

Isn't it true that the health insurance companies have made profits this year? Am I wrong about that? Why are we paying health insurance companies to the extent that they are making profits. In fact, why don't we just pay for health care. Eliminate the health insurance companies!!! Why do we continue this madness?

I'm spending more on health care than ever before. Even last year, my coverage was better. It's so hard to keep track of everything and what's paid and what isn't paid and who to call, and when and I work full time. I don't have time to chase down who is supposed to pay for what. It's crazy-making and certainly to think we will have to pay 8% or more of an increase feels absolutely crazy. I didn't get any raise in the last 2 years. Finally just got one this July.

I say no more profits to health insurance companies!!! No premium hikes!!!”

Laura Mahan
Marshfield, VT 05658-0307
lauramahan@yahoo.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need. I ask you to consider having your 20 most highly paid executives to take salary cuts To make up your shortfalls. After all isn't it time you practiced a bit of fiscal responsibility instead of always passing it on?”

Andrea Mills
Websterville, VT 05678
millymills@gmail.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.

This is terrible. My 40 plus year old healthy and fit son who never needs medical care, has lost his MVP 25K deductible plan that he had for many years, and is very unhappy with what is available now. What a sad state of affairs!”

Ingrid Bennett
Saxtons River, VT 05154
ingridbennett@vermontel.net

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. No workers I've heard of in Vermont get an 8.6% wage increase, or even 3%. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need. Maybe health care would be more affordable if these companies weren't paying their CEOs and Board members almost a million dollars a year!”

Dvora Zipkin
Worcester, VT 05682-9796
dvora824@hotmail.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.

I am fortunate enough to work for UVM where the health benefits are above par. The other half of my household, on the other hand, works full time, and over time most weeks, yet he is still uninsured. The insurance available to him, both through his employer, and the state cost way too much for us to afford. Raising rates on vulnerable Vermonters is NOT something that should be done. Most of us can barely afford our next meal, please don't make people choose between rent, food, childcare and healthcare; ultimately it's a lose/lose...”

tiffany pelkey
Fairfax, VT 05454
tiffany.pelkey@uvm.edu

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.

There are so many people in Vermont living on a fixed income or with a salary which does not have an annual increase to keep up with costs in the market place. How do providers expect folks to fork over anywhere from 3-10% more when their pay is not enough to allow this? There are too many companies who constantly increase their rates without regard to the increased percentage of a household income it would require. It's a frightening aspect that some people would have to give up vital necessities like adequate health insurance coverage because of runaway costs.”

Dave Ferguson
North Hero, VT 05474-9597
chinonI@comcast.net

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

BCBS blames increases primarily on the ACA and provider costs. This is muddy and should not lead to the level of high annual increases that are requested. Reduce "hidden" profits to CEO and other high-level BCBS beneficiaries.”

Pat O'Sullivan
St George, VT 05495-7221
pato_sullivan@hotmail.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

IT IS BECOMING MORE AND MORE DIFFICULT TO AFFORD BOTH THE PREMIUMS AND THE OUT OF POCKET EXPENSES FOR OUR HEALTH CARE AND PRESCRIPTIONS. I AM PAYING OVER \$400 PER MONTH ON PREMIUMS PLUS THREE FAMILY MEMBERS HAVE ASTHMA. THIS REQUIRES SIX PRESCRIPTIONS PER MONTH. I AM PAYING AN ADDITIONAL \$400 PER MONTH FOR THE CO-PAYS ON THESE PRESCRIPTIONS. MY HUSBAND HAS CHOSEN NOT TO TAKE HIS PREVENTATIVE MEDICINE IN ORDER TO SAVE US SOME MONEY. HE IS NOW USING HIS RESCUE INHALER MORE OFTEN AND IS AT GREATER RISK OF HAVING AN ASTHMA ATTACK.

THERE HAS TO BE A LIMIT TO WHAT WE ARE PAYING OUT OF POCKET. THE COSTS FOR EVERYONE ARE GOING UP, BUT SO ARE THE PROFITS FOR THE INSURANCE COMPANIES. I HAVEN'T HEARD ABOUT ANY OF THEM NOT GETTING PAID.”

Margaret Crowley
Burlington, VT 05401-4842
nedmag.ceobjr@myfairpoint.net

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.

For those of us whose main source of income is Social Security (where the COLA seems well short of the rate of inflation), these continuing increases mean less to spend on food, housing, and other vital items.”

Albert Oglesby
Brattleboro, VT 05301-6172
oglesby@sover.net

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to decline the proposed increases so health insurance coverage does not become less affordable for Vermonters.

We need to do more to reduce the costs of medical care, not to increase rates of insurance. No one needs reminding that the increased burden on employers and the insured will only make our economy less efficient than it already is and therefore even less attractive to businesses and residents alike. It will further reduce the income of Vermonters—a hit difficult for those of us supporting children in college and aging parents—with little left over now for our own retirement.

I have just returned from Italy where a PET scan for a family member cost \$168 dollars, compared to about \$3,000 here. Let's get real about what medicine really costs. The US's medical costs are an artificial bubble compared to the rest of the world. The costs will keep skyrocketing unless someone has the courage to stop the stranglehold that the companies have on politicians and to stand up and say no.

What would happen if we declined this request? A more competitive insurance company! Wouldn't that be a good thing?

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.”

Lini/Eva
Eva Wollenberg

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.

AFFORDABLE CARE FOR ALL!!!”

Elaine Geyer
Bethel, VT 05032-9681
elaine.geyer@gmail.com

“Enough! Government mandated insurance premiums are too high already. Taking the profit out of health insurance will speed the move toward single payer and we will then join the rest of the civilized world.

I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.”

John Bauer
Waterbury, VT 05676-9667
bauer.vt@gmail.com

“Although what follows is a "merely" a form letter, I am sending it along, as is, because I can't improve upon either its sentiment or its wording, but I want you to please be aware that I am another Vermonter who strongly agrees with it and who wants. . . to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.

Absolutely!”

Freddie Hart
Brattleboro, VT 05301-6143
harthunt@comcast.net

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.

As a retired teacher, my pension does not increase, but rather goes down every with because the cost of health care goes up. Pharmacies make way too much money on drugs!”

Robert Chaffee
Essex Junction, VT 05452-4373
bobchaffee@aol.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

My family is already suffering from the costs of healthcare since we started the Vermont Health Connect plan. Not only did our premiums go up, but our deductible is so high that in the past year I've spent over \$4,500 out of pocket for necessary medical expenses and services. As a working single mother on an income of well below \$40,000, this is already almost unmanageable. If our premium increases by 8.6%, it will be disastrous for me and my children.

Please, please put Vermonters ahead of insurance companies, and deny the requested increases.”

Jennifer Silver
Saxtons River, VT 05154-0294
jsilvervt@yahoo.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.

As a retired senior citizen on a fixed income this rate increase will be devastating to seniors and totally unnecessary - just another profit and pay raise for some god damn CEO. Health care costs in the US are out of control and need to be frozen now- like our incomes.”

Douglas Zehner
Vergennes, VT 05491-8415
dougzehner1@gmail.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.

Everything keeps increasing....except wages. Please do not compound our struggle further.”

Kathleen Kinney
North Hero, VT 05474-4402
k8kinney@gmail.com

“Please don't reward Vermont Health Connect for their continuing failure & incompetence. Please don't approve rate increases that will find their way into the pockets of any more dubious consultants & analysts. We Vermont Health Connect policy-holders expect so much more -- high-quality, affordable health care from local providers, & a much simplified, no longer top-heavy administrative apparatus. If Vermont is to be a national model & lead the way towards real, lasting health-care reform, we have to recognize that Vermont Health Connect is only an interim measure that should be phased out entirely, not bolstered with additional revenues that will only cement it more firmly in place.

Thank you for looking after the real long-term interests of Vermonters!”

M Fleming
Brattleboro, VT 05301-6455
wyomike@earthlink.net

“My insurance is worse and more expensive than what I use to have, what happened to the fact that this was supposed to be better for everyone! Please do not allow for higher premiums.

I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.”

Kathryn Waskow
Montpelier, VT 05602-8621
kathywaskow@comcast.net

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.

If single payer had been enacted, this wouldn't even be an issue.”

Sandra Bettis
Middlesex, VT 05602-8728
sandyb@pshift.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.

Many of us just selected and signed on to policies just to get the price of the premiums only to hear it may rise. In our case, over 8%! That's a lot of \$. Please keep health care affordable.”

Kim Hoffman
Johnson, VT 05656-9287
tsimkim37@yahoo.com

“The majority of us are living paycheck to paycheck here in Vermont. We almost never get raises and they don't come close to covering cost-of-living increases. In terms of the latter, health care costs are a key contributor to the downward cycle of our standard of living.

Personally, I was forced to leave a job over a year ago and take another one at low wages solely because I was desperate for the better health care coverage. The plan from the previous employer hardly qualified as coverage for the many hundreds of employees this organization has and they are not well paid either. Yes, it's a non-profit that provides services to other Vermonters who are mostly low-income and guess what? Many employees are forced to seek the same benefits as their clients.

Thus, I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.”

Glenn Reed
Fair Haven, VT 05743-1132
gtrshore@hotmail.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to categorically DENY the proposed increases so health insurance coverage does not become unaffordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters....Vermonters need AFFORDABLE coverage!

Its time to push back all the way to the top of the system...to find out why health care delivery has to be so expensive...cost escalation is out of control...the people of Vermont cannot and should not be forced to pay any more!”

Scott Brown
Grand Isle, VT 05458-2007
flyingswedge@myfairpoint.net

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.

If you continue to try to squeeze blood from a stone, YOU will end up with dust.”

Regina Wdowiak
East Hardwick, VT 05836
regina.wdowiak@gmail.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.

I am currently an unemployed 62 yr old female who is searching for work. I am paying more then one weeks unemployment check for my monthly premium. Please consider the middle class when making this decision and not the poor or rich. I cannot afford an increase!

Thank you!”

Janet Pendris
Georgia, VT 05468-4315
jmapendris@gmail.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need. It would be so hard for my hard work in family to pay even more for healthcare. As it is healthcare prices doubled for us with the new system.”

Finn Campman
Putney, VT 05346-9295
fcampman@gmail.com

“I am writing to comment on the proposed premium increases for Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages.

Corporate health care interests routinely get increases in their revenue. No such benefit is provided for us, the masses. I believe you are in a position to show fairness and balance in weighing requests for increased premiums against people's ability to pay increased costs.”

John Pierce
Williston, VT 05495-2104
johnpierce@comcast.net

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

As someone who used to be on VHAP before VT Health Connect, I am now paying far more money for greatly inferior coverage, even with the state and federal subsidies. My husband and I are both primarily self-employed and the current healthcare costs are already a stretch for us. Increased premiums would make a real impact.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters, or squeeze them financially like it would for my family. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.”

Rebecca Yahm
Plainfield, VT 05667-9655
ryahm@myfairpoint.net

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.

I am a retired teacher living on a fixed income, and the proposed increases in my health care would indeed be a problem.”

Matthew Pykosz
Morrisville, VT 05661-6034
mbpykosz@comcast.net

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.

OK - so above is the form letter that was suggested that we send to you. Yes to all of the above. I would like to add that insurance company, pharmaceutical companies and hospitals need to stop being profit centers - they need to be non-profit centers. When what they do or not do cost people their lives or their life savings - is just plain ugly. Other countries take better care of their people, provide better cost on medications that we pay huge amounts for - so that pharmaceutical execs get astronomical salaries.

I could go on - but are you going to read what little I did write? If you have made it this far, thank you for your time.”

Launa L Lagasse
Hinesburg, VT 05461-9275
launalagasse@gmail.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.

Also, please keep in mind that these companies often only offer huge deductibles to those who can not afford to pay.”

Charlotte McGray
Bristol, VT 05443-5350
charlotte@madriver.com

“Regarding the proposed requested premium increases. I am wondering if the Board is receiving any specific data regarding the increase medical and pharmacy costs. For instance, is there an over-utilization of medical services for minor issues. Are the medical service providers failing to provide sufficient service to resolve issues the first time presented? Are the prescription plans using a tiered co-pay system to encourage the use of less expensive medications vs newer, more expensive ones. Where are the cost increases occurring. This information needs to be presented and the board needs to question what is being done to reduce them without increasing premiums.”

John Virgino
Lincoln, VT 05443-9667
virgdad@bellsouth.net

“The proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care are untenable. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters. Personally, after an initial drop in premiums I paid into Vermont Health Connect, I have seen increases significant enough that I was forced to lower my coverage in order to be able to pay--and so now I pay a significant amount out of pocket to reach my deductible. This can't continue.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.”

Debbie Franks
Grafton, VT 05146-0096
defranks13@hotmail.com

“The cost of health care insurance is astronomical. The amount taken from my check after my employer pays its portion is 200\$ every 2 weeks. I am a mother of 3 who works full time at one facility and per diem at another to try to make ends meet. Because I work these hours I do not qualify for any state support. I am struggling to say the least to maintain my head above the water for a variety of reasons. Most of those are because the cost of living and its taxes are so high. This increase in premiums for insurance will only further deplete my finances as my employer will pass the majority of the increase on to me by deducting more from my paycheck to cover it. I CAN NOT afford another increase in anything that will deplete my paycheck any further. I ask that while you consider these hikes, you consider the many middle class Vermonters like myself who are struggling to financially survive in this state. Thank you for your time.”

Lynne S Gervais (Royea) RN
Lynne Royea
Swanton, VT 05488-9775
kittytatoo@yahoo.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.

As a small business owner who pays for these premiums for my employees I am getting to the point that I cant continue to afford the entire premium for them. Until this program is fixed I dont think a rate increase should be granted just because they want it. It should be based on performance. Thats how it works with our employees and so it should with them.”

Ericka Canales
Williston, VT 05495-4463
edavanzo@surfrider.org

“CPI is around 1%. Hold the insurance companies to a 1% increase. Health care costs continue to be out of control. Time for the board to stand up and stop these increases. Someone has to say enough is enough and let the hospitals and insurance figure out ways to decrease costs.”

David Blittersdorf
Charlotte, VT 05445-9270
dblittersdorf@allearthrenewables.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

Unless the insurers are losing money (i.e., not making a profit), there should be no reason for increasing premium rates. Low income Vermonters cannot afford escalating rates.”

Gregory Mchugo
Strafford, VT 05072-9786
gregory.mchugo@dartmouth.edu

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

In our personal situation, our insurance rose by nearly 400% last year over the coverage which we had been getting for many years. We accepted this as being a necessary part the wider social-good, adding to the pool so all can be covered, so that health care would be accessible to all. But,so soon after implementation of the ACA and VHC, another hefty increase - nearly 10% for our BCBSVT coverage - is too onerous to accept, and will stymie the momentum towards healthcare for all.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.”

Barry Aleshnick
Guilford, VT 05301-8062
martina@sover.net

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.

I believe that the health care insurance providers need to reduce their costs. The present insurance costs are now over priced !”

Edward Dombroski
Jericho, VT 05465-2006
ed.dombroski@gmail.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

Do not CUT and proposed increase BUT ACTUALLY PUSH FOR A REDUCTION IN PREMIUMS. THE PREMIUM AS THEY ARE NOW ARE STILL TOO FUCKING HIGH. THEY ARE NOT AFFORDABLE.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters.”

Daryl Gustafson
Andover, VT 05143-9184
daryl_gustafson@hotmail.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.

Already our insurance premiums have increased so much and we use it so minimally...”

Claudia Welch
Calais, VT 05648-0076
drclaudiawelch@gmail.com

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.

Income inequality is real and we need to start with a solution before we price everyone out of the market. Let's stop the golden parachutes for CEOs.”

Clancy Desmet
Plainfield, VT 05667-9530
clamjam22@yahoo.com

Thursday, July 30, 2015 (After Public Comment Period Closed)

“My name is Millard Cox, and I live in Ripton, Vermont. I am a retired public school special educator. I taught at Middlebury Union High School for twenty-six years and was employed an additional seven years as an educator in other venues. I spoke at your public forum on July 29, addressing the request made by Blue Cross/Blue Shield Vermont for another rate increase. I am now writing to you, as I find myself more effective as a writer than as a speaker (especially when limited to two minutes), and feel that I could not adequately express my dismay at the request made by BC/BS Vermont.

As I said at the hearing, I implore you to deny BC/BS Vermont a rate increase of any amount.

First of all, they received a 7.7 percent increase last year, and are requesting a rate increase for this year of 7.2 percent; they clearly are expecting a rate increase each year of about 7.5 percent. Does anyone these days reasonably expect an annual wage or salary increase of 7.5 percent? Furthermore, BC/BS Vermont makes so much money that it can afford to pay its CEO almost \$600,000 per year, and the collective salaries of the top officers of this corporation amount to more than \$2 million, placing these individuals in the top 1% in Vermont for annual income. In addition, categorizing BC/BS as a “nonprofit” stretches the limits of credulity. This classification enabled them to gain a \$15 million tax exemption for 2014. Why, then, would they need a rate increase? At a time when the State is reducing benefits to the poorest families in Vermont and increasing the tax rate on the income these families do receive, it is entirely inappropriate for BC/BS to make such a request. Poverty is increasing in Vermont, in spite of the supposed “improvement in the economy,” and the number of children growing up in poverty in Vermont is increasing. The rate increase requested by BC/BS Vermont serves to illustrate the degree to which Blue Cross/Blue Shield Vermont is tone deaf to the situation facing working families in this state. The amount of money BC/BS pays its CEO would support more than ten working families in Vermont.

The health insurance industry, of which BC/BS is an example, acts as a parasite on the body of medical services in Vermont. Vermonters are expected to pay premiums to insurance companies in order to receive health care services. Yet, these insurance companies do not deliver or perform health care. What, then, do Vermonters receive in return for the money they pay to these insurance companies? They receive health care that is more expensive, less efficient and more bureaucratically complicated than it needs to be because the insurance companies impose themselves on the system, acting as dead weight and adding no value to the system or the quality of care. They are worse than dead weight; they are dead weight to whom we have to pay tribute even as we drag their weight. What the insurance companies represent to me is a system of extortion, an “offer we can’t refuse” if we wish to receive health care and avoid financial ruin.

I frequently find from the media that health care costs in Vermont are increasing at a rate that cannot be sustained. Insurance companies surely are a significant part of that problem, adding, as I have researched, at least 30 percent to the cost of health care. Why is it that we must continue this system? Am I the only one who sees what a shake down the insurance companies are committing? Who is going, at long last, to take these companies out of the picture completely and allow the State to set up a sane and humane system of health care delivery that does not add even more stress and despair to the lives of those who are sick or injured, or even worse, have family members who are sick or injured?

Just recently I read about a man who was shot and severely injured outside of his own home. There was no warning or indication of danger—a completely unexpected and largely unexplainable event. Shortly after this incident, I read that the family was appealing for help from the public for funding to provide for the medical care of this individual. It was with shock and disgust that I realized that this family, already

overcome with grief, stress and trauma was now burdened with yet another concern: how to pay for the medical needs of the loved one who was critically injured. How can we continue to allow this situation to exist? Have we no compassion or empathy, or are we a society that values capitalism above all else, and which sees the marketplace as the only approach to meeting human need?

The health insurance companies have to go. There is no place for them in a system which must be primarily concerned with the medical needs of the people above the needs corporations to remain solvent and pay exorbitant salaries to their officers.”

Millard Cox
Ripton, Vermont

Received by: Geoff Green, Office of the Governor, 802-828-3333, geoff.green@state.vt.us

“Dear Governor:

Will you please explain to me why my health insurance (HDHP Silver and Dr. Dynasaur) costs me \$305.00 per month in premiums? I am self-employed and work at least 40 hours per week or more and am a single-mom by choice (no ex-husband or ex-one-night-stand to get child support from, or even a free babysitting session!). However, my old boyfriend has been voluntarily unemployed (he's perfectly healthy but is a smoker) for over 3 years, drawing down his savings, but gets covered by Medicaid with no deductible. He is an engineer. He quit his \$80K/year job at IBM. How is this fair? Reasonable? Permissible?

Nevermind the fact that since VHC cannot accurately price a self-employed person, I had to pay back \$2,500 in subsidy from 2014, and my 2015 premium increased by 100%, and then I was back-billed in April all the way back to January. So in April I had to come up with \$3,700 for health insurance costs, as well as pay income taxes. No wonder I fell behind in my premium payments. I just cleaned out the last of my checking account to bring my premiums current because I need to go to the doctor and was in the third month of my grace period with BC/BS.

I am not poor by any stretch of the imagination, but I really do not know when I will be able to go to the grocery store next. I certainly will not be enrolling my 3-1/2 year old in swimming lessons this summer (cost \$170 at the Y)....

I look forward to your explanation of why having hard-working folks pay is a reasonable way to cover health insurance costs for voluntarily unemployed folks.”

Suzanne M. Hebeler
14 overlook Drive
South Burlington, VT 05403
802-777-6700
Suzanne@suzannelaw.com

“I just learned of this hearing regarding a proposed rate hike for health care premiums.

I cannot afford a rate increase. My cost is 40% of my policy which is almost 12% of my salary. My situation is most likely not as dire as some Vermonters but I am finding that making ends meet is becoming more difficult.

Health care costs are out of control. Please do not allow this increase.”

Sue Webster
Georgia Center, VT

“I am writing to comment on the proposed premium increases for Vermont Health Connect plans from Blue Cross Blue Shield and MVP Health Care. I ask the Board to do whatever possible to cut the proposed increases so health insurance coverage does not become less affordable for Vermonters.

For far too long we have seen the cost of premiums grow far faster than wages. Increasing these costs even more will put adequate coverage out of reach for many Vermonters. Please cut these proposed rate increases so that more Vermonters can afford the coverage that we need.

Our premiums for seniors in the State Employees self-insured system have remained generally flat after inflation for some years now, so should private "insurance" like BCBS.”

Anthony Redington
Burlington, VT 05401-3714
tonyrvt99@gmail.com