

2017 Exchange Filings Redacted Public Comments

TOTAL:

Written Comments: 120

Verbal @ BCBSVT Hearing: 11

Verbal @ MVP Hearing: 2

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

From: Alec W. Bauer

Sent: Wednesday, May 11, 2016 9:36 PM

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

Subject: Say No to Rate Hikes

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

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

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

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

Best,

-Alec Bauer

-Burlington

From: Keith Epstein [mailto:keithepstein@gmail.com]

Sent: Wednesday, May 11, 2016 8:28 PM

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

Subject: Do not approve rate hike and deductible increase

Dear Green Mountain Care Board,

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

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

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

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

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

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

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

Keith Epstein
South Burlington, VT

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

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

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

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

Subject: Rate Hike

Just say NO!!!!

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

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

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

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

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

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

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

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

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

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

Respectfully,
Millard Cox

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

I hope this email finds you well.

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

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

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

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

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

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

Best,
—Chris

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

Dear Senator Bray:

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

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

Thank you...

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

Millard Cox
Ripton, Vermont

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

Millard Cox
Ripton, Vermont

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

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

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

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

Subject: Re: rate increase July 1, 2016

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

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

Millard Cox

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

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

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

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

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

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

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

Senator Claire Ayer

Addison County, Huntington, Buels Gore

Assistant Majority Leader

Chair, Senate Health and Welfare Committee

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

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

cayer@leg.state.vt.us

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

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

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

Subject: rate increase July 1, 2016

To All:

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

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

Thank you for your attention,

Millard Cox

1112 Lincoln Road

Ripton, Vermont

[802 388 7820](tel:8023887820)

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

Millard Cox

Ripton, Vermont

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

Millard Cox

Ripton, Vermont

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

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

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

Subject: Form submission from: Public Comment

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

Submitted values are:

Name: Katharine Hikel, MD

Affiliation, if applicable:

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

Address: hikelbreck@gmavt.net

Topic: Insurance Rate Review

Comment:

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

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

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

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

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

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

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

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

NO MORE RATE INCREASES. Sweeping executive salary cuts should be the first step in reducing patient costs: nobody in health care should be making more than the Governor of the entire state. Slash advertising, 'charity' donations, and all other non-health-care-related costs. The model should be the independent Community Health Centers. This 'industry' needs to be downsized. Bigger is not better.

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

From: vt-cms-support@egov.com [mailto:vt-cms-support@egov.com] On Behalf Of Green Mountain Care Board
Sent: Thursday, May 12, 2016 5:11 PM
To: Fisher, Jaime <Jaime.Fisher@vermont.gov>
Subject: Form submission from: Public Comment

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

Name: Katharine Hikel, MD
Affiliation, if applicable:
Address: Hinesburg

Email Address: hikelbreck@gmavt.net

Topic: Insurance Rate Review

Comment:

PS/ I just saw this:

http://vtdigger.org/2016/05/11/blue-cross-and-mvp-request-price-increases-over-8-percent/?utm_source=VTDigger+Subscribers+and+Donors&utm_campaign=dfc7f0dc1c-Weekly+Update&utm_medium=email&utm_term=0_dc3c5486db-dfc7f0dc1c-390073082

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

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

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

Submitted values are:

Name: Katharine Hikel, MD

Affiliation, if applicable:

Topic: Insurance Benefits

Comment:

Here's a patient report that floored me:

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

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

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

This clearly illustrates the problem of the health-care manarchy bleeding women dry to preserve its own empire of excess: it is well-known that . I don't think this is anecdotal; I think this is an index case. Of course the women most likely to be disenfranchised by this system are those least likely or able to resist; they feel (as my source put it) 'Oh, there's nothing you can do; you can't change the system.'

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

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

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

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

My best,
Trina

Katharine Hikel
Hinesburg
482-4015

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

Name: Donald Campbell

Affiliation, if applicable:

Email Address: dcbell@sover.net

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

The results of this submission may
be viewed at:

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

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

Name: Tracy Zschau

Affiliation, if applicable:

Email Address: tracy@vlt.org

Comment:

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

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

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

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

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

The results of this submission may be viewed at:

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

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

Name: Gary King

Affiliation, if applicable:

Address: Brattleboro,

Telephone Number:

Email Address:

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

The results of this submission may be viewed at:

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

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

Name: Robert A. Oeser

Affiliation, if applicable:

Address: Brattleboro, VT Email Address: Robt.Oeser@gmail.com

Topic: Insurance Rate Review

Comment:

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

The results of this submission may be viewed at:

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

Submitted on Wednesday, July 13, 2016 - 3:22pm Submitted by anonymous user:

[172.30.78.110] Submitted values are:

Name: Grant Taylor

Affiliation, if applicable:

Address: Burlington

Email Address: myconstruct360@gmail.com

Topic: Insurance Rate Review

Comment: Please do not raise our insurance rates.

The results of this submission may be viewed at:

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

Submitted on Wednesday, July 13, 2016 - 3:24pm Submitted by anonymous user:

[172.30.78.110] Submitted values are:

Name: Rebecca Yahm

Affiliation, if applicable:

Address: Plainfield

Email Address: ryahm@myfairpoint.net

Topic: Insurance Rate Review

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

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

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

The results of this submission may be viewed at:

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

Submitted on Wednesday, July 13, 2016 - 3:25pm Submitted by anonymous user:
[172.30.78.110] Submitted values are:

Name: Grace Johnstone

Affiliation, if applicable:

Address: Hardwick Email Address: gracejohnstonedc@gmail.com

Topic: Insurance Rate Review

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

The results of this submission may be viewed at:

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

Submitted on Wednesday, July 13, 2016 - 3:28pm Submitted by anonymous user:
[172.30.78.110] Submitted values are:

Name: Sonny Saul

Affiliation, if applicable:

Address: Woodstock

Email Address: pleasantstreetbooks@comcast.net

Topic: Insurance Rate Review

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

The results of this submission may be viewed at:

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

Submitted on Wednesday, July 13, 2016 - 3:29pm Submitted by anonymous user:
[172.30.78.110] Submitted values are:

Name: Miranda Fisk

Affiliation, if applicable:

Address: Hinesburg

Email Address: miranda_fisk@hotmail.com

Topic: Insurance Rate Review

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

The results of this submission may be viewed at:

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

Submitted on Wednesday, July 13, 2016 - 3:32pm Submitted by anonymous user:
[172.30.78.110] Submitted values are:

Name: George Moore

Affiliation, if applicable:

Address: St. Johnsbury Email Address: gmoorej@charter.net

Topic: Insurance Rate Review

Comment:

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

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

The results of this submission may be viewed at:

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

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

Name: Paul Langevin

Affiliation, if applicable:

Address: Johnson

Email Address: rehab@pshift.com

Topic: Insurance Rate Review

Comment:

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

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

He is sadly surrounded by a cabinet and loyalist who are Insurance focused and Money focused.

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

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

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

Sincerely,

Paul Langevin
Johnson, Vt.

The results of this submission may be viewed at:

<http://gmcboard.vermont.gov/node/277/submission/14>

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

Name: Ariel Nelson

Affiliation, if applicable:

Address: Brattleboro

Email Address: anelson73@gmail.com

Topic: Insurance Rate Review

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

The results of this submission may be viewed at:

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

Submitted on Wednesday, July 13, 2016 - 3:39pm Submitted by anonymous user:

[172.30.78.110] Submitted values are:

Name: Joaquin Borofsky

Affiliation, if applicable:

Address: Dummerston

Email Address: jsnborofsky@gmail.com

Topic: Insurance Rate Review

Comment:

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

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

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

It's the unskilled middleaged people who I am most worried about. Often viewed as something less than human, unskilled humans are actually blank slates which can be taught to complete a myriad of different tasks and every business needs flexible people to run smoothly, so I think that since the state mandates employees be in good health, they should likewise provide the means for them to be healthy. Did you know that hundreds of meals are prepared every day by people who are pressured by the system to go to work with a contagious diseases?

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

The results of this submission may be viewed at:

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

Submitted on Wednesday, July 13, 2016 - 3:41pm Submitted by anonymous user:

[172.30.78.110] Submitted values are:

Name: Nicholas Totten

Affiliation, if applicable:

Address: Johnson

Email Address: nicholastotten@riseup.net

Topic: Insurance Rate Review

Comment:

Hello,

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

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

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

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

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

As a staunch supporter of universal health care, I would like to see the profit motive extracted from providing healthcare services in general, and we simply cannot afford regular rate hikes when we still have to pay copays and coinsurance or out of pocket for services not covered. Moreover, if we have a big accident or get very sick, even our federally subsidized health insurance plan, based on our projected income for the year, would still require us to go into debt to pay medical bills. I don't believe the rate hikes will see out-of-pocket limits and the like

go down for consumers. We must find or create more affordable means of providing good health care services for our population.

Thank you.

The results of this submission may be viewed at:

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

Submitted on Wednesday, July 13, 2016 - 3:42pm Submitted by anonymous user:
[172.30.78.110] Submitted values are:

Name: Bill Oetjen

Affiliation, if applicable:

Address: Burlington

Email Address: billthecat2010@hotmail.com

Topic: Insurance Rate Review

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

The results of this submission may be viewed at:

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

Submitted on Wednesday, July 13, 2016 - 3:44pm Submitted by anonymous user:
[172.30.78.110] Submitted values are:

Name: Annie Jordan

Affiliation, if applicable:

Address: Burlington

Email Address: nivar17@hotmail.com

Topic: Insurance Rate Review

Comment:

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

People & communities that do not have access to affordable care, as mentioned previously, are put at risk. The whole notion of costly health care or insurance is antithetical to the purpose of

health care. The name says it all, Health & Care. Forcing people to chose between basic survival necessities is not caring for human or community health. All are necessary to promote & create a thriving community vs only supporting a select few through embedded classism, racism, misogyny, etc.

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

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

The results of this submission may be viewed at:

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

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

Name: Ray Crosier

Affiliation, if applicable:

Address: North Bennington Email Address: ray.crosier@comcast.net

Topic: Insurance Rate Review

Comment:

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

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

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

The results of this submission may be viewed at:

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

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

Name: Frances Young

Affiliation, if applicable:

Address: Burlington

Email Address: frances.young77@gmail.com

Topic: Insurance Rate Review

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

The results of this submission may be viewed at:

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

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

Name: Katlyn Morris

Affiliation, if applicable:

Address: Burlington

Email Address: katlynbrynne@gmail.com

Topic: Insurance Rate Review

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

The results of this submission may be viewed at:

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

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

Name: Pete Gummere

Affiliation, if applicable:

Address: St Johnsbury

Email Address: pmagummere@charter.net

Topic: Insurance Rate Review

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

The results of this submission may be viewed at:

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

Submitted on Wednesday, July 13, 2016 - 3:52pm Submitted by anonymous user:

[172.30.78.110] Submitted values are:

Name: Marla Patton

Affiliation, if applicable:

Address: Underhill

Email Address: marla.patton@uvmhealth.org

Topic: Insurance Rate Review

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

The results of this submission may be viewed at:

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

Submitted on Wednesday, July 13, 2016 - 3:54pm Submitted by anonymous user:

[172.30.78.110] Submitted values are:

Name: Tanager Kastner

Affiliation, if applicable:

Address: Montpelier

Email Address: heaveonearth9551@yahoo.com

Topic: Insurance Rate Review

Comment: If you keep hiking your rates, you will end up driving people out of Vermont. Your rates are already unaffordable for the average wage earner.

This new rate hike may tip the scales -- is this what you want to happen?

The results of this submission may be viewed at:

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

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

Name: Suellen Bolliggi

Affiliation, if applicable:

Address: Montpelier

Email Address: sbolliggi@gmail.com

Topic: Insurance Rate Review

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

The results of this submission may be viewed at:

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

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

Name: Travis Beto

Affiliation, if applicable:

Address: Middlesex

Email Address: opencommunityacupuncture@gmail.com

Topic: Insurance Rate Review

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

The results of this submission may be viewed at:

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

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

Name: Suzanne Richmond

Affiliation, if applicable:

Address: Plainfield

Email Address: suzannehummingbird@gmail.com

Topic: Insurance Rate Review

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

The results of this submission may be viewed at:

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

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

Name: Rebecca Dalgin

Affiliation, if applicable:

Address: Montpelier

Email Address: rebecca.dalgin@gmail.com

Topic: Insurance Rate Review

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

The results of this submission may be viewed at:

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

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

Name: Joy Redington

Affiliation, if applicable:

Address: Winooski

Email Address: joy@transitionii.com

Topic: Insurance Rate Review

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

The results of this submission may be viewed at:

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

Submitted on Wednesday, July 13, 2016 - 4:03pm Submitted by anonymous user:
[172.30.78.110] Submitted values are:

Name: Joey Conner
Affiliation, if applicable:
Address: Montpelier
Email Address: conner.joey@gmail.com
Topic: Insurance Rate Review
Comment: It is already unaffordable! How dare you.

The results of this submission may be viewed at:
<http://gmcboard.vermont.gov/node/277/submission/31>

Submitted on Wednesday, July 13, 2016 - 4:05pm Submitted by anonymous user:
[172.30.78.110] Submitted values are:

Name: Daryl McElveen
Affiliation, if applicable:
Address: Brattleboro
Email Address: whaard@gmail.com
Topic: Insurance Rate Review
Comment:

Hi,

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

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

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

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

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

The results of this submission may be viewed at:

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

Submitted on Wednesday, July 13, 2016 - 4:08pm Submitted by anonymous user:

[172.30.78.110] Submitted values are:

Name: Amanda Sheppard

Affiliation, if applicable:

Address: Middlebury Email Address: amandasheppard26@yahoo.com

Topic: Insurance Rate Review

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

The results of this submission may be viewed at:

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

Submitted on Wednesday, July 13, 2016 - 4:11pm Submitted by anonymous user:

[172.30.78.110] Submitted values are:

Name: Daniel Quipp

Affiliation, if applicable:

Address: Brattleboro

Email Address: daniel.quipp@gmail.com

Topic: Insurance Rate Review

Comment:

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

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

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

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

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

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

Thank you for your time.

The results of this submission may be viewed at:

<http://gmcboard.vermont.gov/node/277/submission/34>

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

Name: Mary Stowe

Affiliation, if applicable:

Address: Brattleboro Email Address: mary@marystowe.com

Topic: Insurance Rate Review

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

The results of this submission may be viewed at:
<http://gmcboard.vermont.gov/node/277/submission/35>

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

Name: Ivan Smith

Affiliation, if applicable:

Address: Fair Haven

Email Address: ipsmith.1964.1612@gmail.com

Topic: Insurance Rate Review

Comment:

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

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

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

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

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

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

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

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

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

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

The results of this submission may be viewed at:

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

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

Name: Phoebe Gooding

Affiliation, if applicable:

Address: Putney

Email Address: goodinggirl@gmail.com

Topic: Insurance Rate Review

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

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

The results of this submission may be viewed at:

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

Submitted on Wednesday, July 13, 2016 - 4:16pm Submitted by anonymous user:
[172.30.78.110] Submitted values are:

Name: Jean Lowell

Affiliation, if applicable:

Address: Montpelier

Email Address: dontgvup@hotmail.com

Topic: Insurance Rate Review

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

The results of this submission may be viewed at:

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

Submitted on Wednesday, July 13, 2016 - 4:18pm Submitted by anonymous user:
[172.30.78.110] Submitted values are:

Name: Marty Scanlon

Affiliation, if applicable:

Address: Westford

Email Address: mscanlon113@gmail.com

Topic: Insurance Rate Review

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

The results of this submission may be viewed at:

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

Submitted on Wednesday, July 13, 2016 - 4:19pm Submitted by anonymous user:
[172.30.78.110] Submitted values are:

Name: Jane Tucker

Affiliation, if applicable:

Address: Putnamville

Email Address: tucker.jane@gmail.com

Topic: Insurance Rate Review

Comment:

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

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

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

The results of this submission may be viewed at:

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

Submitted on Wednesday, July 13, 2016 - 4:20pm Submitted by anonymous user:

[172.30.78.110] Submitted values are:

Name: Robin Clements

Affiliation, if applicable:

Address: West Danville

Email Address:

Topic: Insurance Rate Review

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

The results of this submission may be viewed at:

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

Submitted on Wednesday, July 13, 2016 - 4:22pm Submitted by anonymous user:

[172.30.78.110] Submitted values are:

Name: Robert Hannum

Affiliation, if applicable:

Address: Montpelier

Email Address: rwhannum@gmail.com

Topic: Insurance Rate Review

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

The results of this submission may be viewed at:

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

Submitted on Wednesday, July 13, 2016 - 4:23pm Submitted by anonymous user:
[172.30.78.110] Submitted values are:

Name: Faye Randolph

Affiliation, if applicable:

Address: Cabot

Email Address:

Topic: Insurance Rate Review

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

The results of this submission may be viewed at:

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

Submitted on Wednesday, July 13, 2016 - 4:24pm Submitted by anonymous user:
[172.30.78.110] Submitted values are:

Name: Karen Huard

Affiliation, if applicable:

Address: Craftsbury

Email Address:

Topic: Insurance Rate Review

Comment: We can't afford a health insurance increase. We are on VT Health Connect now and can't use it because of high deductibles. We weren't on insurance until the exchange and were able to get by because hospitals would work with us if need arose. The premiums are not affordable already so if they increase, we will have to drop it and pay the fine. Insurance should not be mandated.

The results of this submission may be viewed at:

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

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

[172.30.78.110] Submitted values are:

Name: Mercy Sheehan

Affiliation, if applicable:

Address: Montpelier

Email Address: mercysheehan@hotmail.com

Topic: Insurance Rate Review

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

The results of this submission may be viewed at:

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

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

[172.30.78.110] Submitted values are:

Name: Dianne Richardson

Affiliation, if applicable:

Address: Montpelier

Email Address: purplemonarch54@yahoo.com

Topic: Insurance Rate Review

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

The results of this submission may be viewed at:

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

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

[172.30.78.110] Submitted values are:

Name: Marlene Wein

Affiliation, if applicable:

Address: Wilmington

Email Address: mwpond@weinvt.com

Topic: Insurance Rate Review

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

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

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

The results of this submission may be viewed at:

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

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

[172.30.78.110] Submitted values are:

Name: Martha Ramsey

Affiliation, if applicable:

Address: Brattleboro

Email Address: martha.ramsey@comcast.net

Topic: Insurance Rate Review

Comment:

dear GMCB,

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

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

like most low- to moderate-income earners, i operate on a tight budget. i have not taken a vacation in the 20 years i've lived in vermont, and have not felt too bad about that. my earnings have remained flat over the last 20 years. but now that i am 61, i am finding i cannot sustain the number of working hours i have before now. my concentration and energy are diminishing. every hour counts, and that deductible represents a lot of hours.

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

i have a chronic illness that was diagnosed in 1994 [*personal health information redacted*], and from which i have largely recovered, but i require expensive foods and supplements to sustain the energy i need to work.

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

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

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

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

The results of this submission may be viewed at:

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

Submitted on Wednesday, July 13, 2016 - 4:38pm Submitted by anonymous user:
[172.30.78.110] Submitted values are:

Name: Rachel Rose

Affiliation, if applicable:

Address: Jeffersonville Email Address: vtmtns4me@yahoo.com

Topic: Insurance Rate Review

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

The results of this submission may be viewed at:

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

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

Name: Eli Mutino

Affiliation, if applicable:

Address: Cabot

Email Address: eli.zamutino@gmail.com

Topic: Insurance Rate Review

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

The results of this submission may be viewed at:

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

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

Name: Pete Gummere

Affiliation, if applicable:

Address: St. Johnsbury

Email Address: pmagummere@charter.net

Comment:

REVISED TESTIMONY:

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

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

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

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

The results of this submission may be viewed at:

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

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

Name: Jane Tucker

Affiliation, if applicable:

Address: Putnamville

Email Address: tucker.jane@gmail.com

Comment:

REVISED TESTIMONY:

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

We end up with premiums being about 10% of our income, have a \$3500 deductible each, and then have medical expenses on top of that when we actually use health care services. For example, my husband needed care for the flu and was transferred from express care to the ER

via ambulance. The total bill for doctors, ER, ambulance came close to \$4,000. After insurance, we were responsible for \$2,100.

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

The results of this submission may be viewed at:

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

Submitted on Thursday, July 21, 2016 - 15:59 Submitted by anonymous user: [172.30.78.110]
Submitted values are:

Name: Amy Klinger

Affiliation, if applicable:

Email Address: a.e.klinger@gmail.com

Comment:

The 8.2% rate increase proposed by Blue Cross Blue Shield is outrageous given the 3.2% rate at which Vermonter's income has risen in the last two years. Please consider rejecting this proposal and having them come back with one that is more reasonable. All businesses have to work within budgets, if BCBS truly can't manage with the income they currently make, then they should consider other cost-cutting measures rather than putting such a hefty burden on rate payers.

Thank you for your consideration,
Amy Klinger

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/205>

Submitted on Thursday, July 21, 2016 - 23:21 Submitted by anonymous user: [172.30.78.110]
Submitted values are:

Name: Jemima Talbot

Affiliation, if applicable:

Address: Essex VT Email Address: jemimatalbot@yahoo.com

Comment: Please do not raise insurance rates, again. Current prices are not affordable.

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/206>

Submitted on Thursday, July 21, 2016 - 14:21 Submitted by anonymous user: [172.30.78.110]

Submitted values are:

Name: Allaire Diamond

Affiliation, if applicable: Vermont Land Trust

Address: Jericho

Telephone Number:

Email Address:

Comment: I would like to urge the Green Mountain Care Board not to approve Blue Cross-Blue Shield's request for an 8.2% rate increase for 2017. In our household with two children, where both my husband and I work for small organizations or businesses under 50 employees, we have been saddled with exorbitantly high premiums that get disproportionately worse each year. We are fortunate to be healthy and use very little health care, but we still pay over \$16,000 per year on health care premiums alone. And when we do go to a provider, we typically pay the full cost of the service until we meet a very high deductible. I choose against medical care sometimes because of my out of pocket costs. We are paying a luxurious premium for what is essentially a catastrophic health insurance plan (we use the Bronze plan). The only benefit we see is the difference between what the provider charges and what BCBS approves, which might be a few tens of dollars difference -- nothing in light of the massive premiums we pay. I'd rather pay my providers what they honestly need to charge, rather than supply a Mafia-like middleman like BCBS, whose executives earning millions and Byzantine administrative intricacies gouge us while we see minimal benefit. We and our employers have no choice. My employer can no longer cover the full premiums and deductibles of employees with families, and I work for an organization that prides itself on providing excellent benefits. To hear that BCBS is formulating excuses to justify an increase of over 2 times the average increase in personal incomes over the past few years (3.5% from 2013 to 2014 and by 3.1% from 2014 to 2015, according to the Office of the Health Care Advocate as stated at the July 20 GMCB meeting) makes me furious. We need health care that is truly affordable and choices that are real. Please don't allow this monopolistic company to squeeze working Vermonters and families even tighter.

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/204>

Submitted on Friday, July 22, 2016 - 15:20 Submitted by anonymous user: [172.30.78.110]

Submitted values are:

Name: Joyce Dicianna

Affiliation, if applicable: AllEarth Renewables

Address: Williston VT

Email Address: jdicianna@allearthrenewables.com

Comment:

I write because I am concerned about the proposed 8+% rate increases by insurers on the VT Health Care Exchange. The requested rate increases are not justified. The GMCB has stated their mission to be focused on reducing health care cost growth. How would granting this increase fulfill that mission?

As consumers, we are counting on you to hold true to the mission and make that reduction to a reality. Further - not only are they requesting an increase in the cost of each plan, but also higher deductibles in each plan - which drives the total out-of-pocket increase to the insured up into two digits. It is outpacing wage rate growth. It is totally unacceptable. Given the COLA for the past few years, this increase should be near 0% - 1% to mirror wage rate growth in VT. The Board should represent Vermonters' best interests and reject this request. If it can't be level funded (wouldn't that be a novel idea) then give at most, a 1% increase with no change in the deductibles. We (consumers) have no choice. We are held captive. We have been forced to purchase from the Exchange with the promise of reduced health care insurance premiums going forward. Please deliver on that promise.

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/207>

Submitted on Friday, July 22, 2016 - 15:28 Submitted by anonymous user: [172.30.78.110]

Submitted values are:

Name: Carolyn Cooke

Affiliation, if applicable:

Address: Shelburne VT

Telephone Number:

Email Address: carolyn@triplestrategy.com

Comment:

I write concerned about the proposed 8+% rate increases by insurers on the VT Health Care Exchange. The GMCB has a mission of reducing health care cost growth and as consumers, we expect that to happen. Not only does the cost of each BCBS plan increase, but the request includes higher deductibles in each plan - which drives the total out-of-pocket increase to the insured up into two digits. Health care costs are outpacing wage rate growth! Given the COLA

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

The Board should represent Vermonters' best interests and reject this request. Give, at most, a 1% increase with no change in the deductibles.

We (consumers) have no choice and are held captive by an inefficient and overly costly healthcare system.

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/208>

Submitted on Monday, July 25, 2016 - 3:22pm Submitted by anonymous user: [172.30.78.110]

Submitted values are:

Name: Katharine Hikel, MD

Affiliation, if applicable: Lown Institute Right Care Alliance

Address: 350 Tyler Bridge Road Hinesburg VT 05461 Email Address: hikelbreck@gmavt.net

Topic: Payment Reform

Comment:

We're very grateful for VT Digger/Erin Mansfield's coverage:

http://vtdigger.org/2016/07/21/mvp-argues-for-6-3-percent-increase-in-insurance-prices/?utm_source=VTDigger+Subscribers+and+Donors&utm_campaign=a93088b5ef-Weekly+Update&utm_medium=email&utm_term=0_dc3c5486db-a93088b5ef-390073082

but really? : "Board members played a bigger role in Wednesday's hearing, at times saying they had little control over the cost of health care."

You do have control! = JUST SAY NO. That is the only way to stop this empire of excess, which should be radically downsized - beginning with the obscene salaries and compensation packages you are forcing us all to pay for, even as quality of care evaporates - especially in primary care.

NO MORE COST INCREASES. This is just more corporate welfare for the 1%.

Having worked with Dr. Ramsay back in the era of Big Pharma's push for 'opiates in pill form' - and taking his refusal to see drug reps as a model of patient-centered care - I pray that resistance is not futile.

(oh and did I mention: DUMP BRUMSTED!!?)

So please. NO MORE INCREASES in this state where both population and median income are stagnant. Otherwise it looks like what my own dear shrink (who believes in laughter as medicine) has referred to in somewhat less clinical terms as Vermont's ongoing health-care epidemic of fellatio.

My best -
Trina

The results of this submission may be viewed at:

<http://gmcboard.vermont.gov/node/277/submission/52>

Submitted on Monday, July 25, 2016 - 3:29pm Submitted by anonymous user: [172.30.78.110]

Submitted values are:

Name: Richard Hopwood

Affiliation, if applicable:

Address:

Email Address:

Topic: Insurance Rate Review

Comment: I have been a BCBS member for most of the last 15 years. Rate increases during the years 2001 to 2008 were a major financial hit and contributed to the financial strains (12 employees downsized to 4) of the company I worked for and then owned by myself with no employees. I tried to make a go of it but ultimately had to drop my family insurance for 2 years (married w/ 3 children under 18 at the time) to make ends meet. During that time I was lucky to not have any illnesses or injuries in the family. I finally closed the business in 2010 to go to work for another company so that I could get back on an insurance policy which was with BCBS. In the last five years the premiums and the deductibles have continued to increase. Recent efforts to make insurance available and affordable to every VT residence has been commendable. The problem continues to be premium and deductible increases every year. I consider my income to be fair (slightly to much to apply for other programs) where I work but continue to go backwards in income due to the yearly rate increase. I now work a second job and my wife, who was a stay at home mother, is returning to work now that the kids are older to make ends meet. Please consider a smaller increase as what they are requesting. Discussions with friends who work for other companies or are self-employed with employees follow the same theme as my comments. This continued rate increase is taking us down the wrong road to making insurance available and AFFORDABLE to all Vermonters. Thank you for your considerations. You are our voices for what seems to be an out of control yearly increase.

The results of this submission may be viewed at:

<http://gmcboard.vermont.gov/node/277/submission/53>

Submitted on Monday, July 25, 2016 - 10:27 Submitted by anonymous user: [172.30.78.110]
Submitted values are:

Name: Cara Montgomery

Affiliation, if applicable:

Address:

Telephone Number:

Email Address:

Comment:

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

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

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

The Green Mountain Care Board should represent Vermonters' best interests and reject this request. Our health care is already a serious financial burden.

This is not sustainable.

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/211>

Submitted on Monday, July 25, 2016 - 09:10 Submitted by anonymous user: [172.30.78.110]
Submitted values are:

Name: Chris Tall

Affiliation, if applicable:

Address:

Email Address:

Comment:

BCBS is requesting a high rate increase from the Green Mountain Care Board.

This is absurd, given the fact that moving to the Exchange was supposed to save ratepayers money over the years. Couple that with the fact that COLA for the past two years has been almost at zero - as we all know.

Additionally, they propose raising almost ALL of the deductible charges, so the bottom line increase to all its customers is way too high.

In our family we have already switched some of our health care out of state using my wife's employment situation.

This is not the direction Vermont's health care should be going.

Please ask them how they can justify year after year such high increases?
Are their costs really going up that much?
Or are they just going after all the profits they can get?

Chris

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/210>

Submitted on Monday, July 25, 2016 - 09:06 Submitted by anonymous user: [172.30.78.110]

Submitted values are:

Name: Anna Grady

Affiliation, if applicable: Renewable NRG Systems

Address:

Email Address: ajg@rnrgsystems.com

Comment:

I am the HR Director of a growing manufacturing company, based here in Vermont for over 30 years. I am writing today write because I am VERY concerned about the proposed 8+% rate increases by insurers on the VT Health Care Exchange. Our company joined the Exchange in 2016, required by the size of our organization. It has been a rocky year for our employees who find the rates higher than before and are struggling to make ends meet. As a business we aim to cover at least 80% of medical costs for each employee but this is not good enough anymore. Please work hard to control costs!! Here are some additional talking points I would like to mention:

- The GMCB has a mission of reducing health care cost growth and as consumers, we expect that to happen.
- Not only is it the cost of each plan that increases, but the requests include higher deductibles in each plan - which drives the total out-of-pocket increase to the insured up into two digits. It is outpacing wage rate growth.
- Given the COLA for the past few years, this increase should be near 0% - 1% to mirror wage rate growth and costs on consumers.
- The Board should represent Vermonters' best interests and reject this request. Give, at most, a 1% increase with no change in the deductibles.
- We (consumers) have no choice. We are held captive. We have been forced to purchase from the Exchange with the promise of reduced health care insurance premiums going forward.

Thank you for listening!

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/209>

Submitted on Sunday, July 24, 2016 - 11:09pm Submitted by anonymous user: [172.30.78.110]

Submitted values are:

Name: Seth Maciejowski

Affiliation, if applicable:

Address:

Email Address: maciejowski12@yahoo.com

Topic: Insurance Rate Review

Comment:

Members of the Green Mountain Care Board, I am writing as a life long Vermonter concerned about the escalation of health care costs in the state and Blue Cross' proposed 8.2% increase in insurance premiums. My spouse and I both work at small organizations that are completely captive to an insurance market with virtually no competition (MVP and Blue Cross). We have not seen our benefits and pay increase beyond the standard COLA rate of inflation which is 0-1% and yet Blue Cross is demanding an 8.2% increase in premiums and a concurrent increase in deductibles. There is really no reality based reason by which Blue Cross can justify this kind of cost increase particularly when we hear of the outrageous salaries (such as \$587,206 + bonuses to CEO Don George in 2015; 10 times the pay of the average vermonter) being paid to Blue Cross management.

Simple mathematics will demonstrate that these kinds of increases are completely unsustainable in the short and long term. Without an alternative such as the public option, these kinds of price increases for essentially no services rendered (as deductibles are exceedingly high under the lower cost plans) could literally be equated to extortion. As such, the Green Mountain Care MUST represent the vermonters who cannot afford to hire a lobbyist to represent them in Montpelier and deny this request from Blue Cross Blue Shield. Any increase should be AT MOST be limited to COLA levels of inflation with no concurrent reduction in benefits. Thanks for your time and consideration.

Seth Maciejowski

The results of this submission may be viewed at:

<http://gmcboard.vermont.gov/node/277/submission/51>

Submitted on Tuesday, July 26, 2016 - 15:09 Submitted by anonymous user: [172.30.78.110]

Submitted values are:

Name: Megan Sheehan

Affiliation, if applicable:

Address: Barre, VT

Email Address: megsheehan@gmail.com

Comment: I can't believe that BCBS and MVP are requesting to raise their rates, yet again. I know most people in Vermont are not receiving ANY raise this year, yet alone a raise at the rate BCBS and MVP are requesting. Even though many people receive some kind of subsidy for insurance premiums through the exchange, that is still public money that is being used, often for worse and worse coverage. Act 48 requires that these decisions be based on affordability, and an increase in premiums is completely unaffordable for most people in Vermont!

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/217>

Submitted on Tuesday, July 26, 2016 - 15:12 Submitted by anonymous user: [172.30.78.110]

Submitted values are:

Name: Donald Morrison

Affiliation, if applicable:

Address: West Windsor VT Email Address: vox4pax@comcast.net

Comment: Because of previous announcements that Social Security might only increase by less than \$3 per month, and with no indication that Vermont State Teachers Retirement will increase, any increase in medical benefits will have an adverse effect on me. Since gas prices and general living costs seem to be rising, increases in medical costs will decrease my ability to provide for

my living expenses and to be able to give to charities.

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/218>

Submitted on Tuesday, July 26, 2016 - 15:13 Submitted by anonymous user: [172.30.78.110]

Submitted values are:

Name: Grant Taylor

Affiliation, if applicable:

Address: Willard Street, Burlington

Email Address: myconstruct360@gmail.com

Comment: I earn very little money, rate hikes would make it harder for me to afford to live.

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/219>

Submitted on Tuesday, July 26, 2016 - 15:14 Submitted by anonymous user: [172.30.78.110]

Submitted values are:

Name: Robert Miller

Affiliation, if applicable:

Address: Middlebury

Email Address: robshomeimprovements001@yahoo.com

Comment:

I'm writing to the Green Mountain Care Board about the insurance company rate increases. I'm a kitchen manager for 9 hours a week and I do home improvements on the side in order to pay my rent, electric bill, heat and provide food for myself and my daughter. Right now I qualify for medicaid.

I have aspirations to expand my business and make more money. I was recently told that I now might not qualify for medicaid anymore. I looked into what it would cost to go on Vermont Health Connect and the amount I would have to pay would be impossible for me. Now I understand Blue Cross and Blue Shield and MVP are requesting rate increases of up to 8%. How are people going to afford that? Is anything going to ensure I'm going to make more money next year to cover the cost? These insurance companies increase rates each year, but working people like me don't make more. Quality health insurance is important to me because of my work as a self-employed carpenter.

Hospital bills are the biggest thing that has affected my credit. I worry that if I got hurt and had a big co-pay or deductible that it would get even worse. I shouldn't be in a situation where I'm afraid to make more money because it will actually end up being less money because of how high the health insurance costs are. I really believe universal healthcare is the ideal solution for everyone. We need to wipe these for profit insurance companies out of the system. The Green Mountain Care Board, if it has any interest in the people of Vermont will deny these rate increases and promptly advance a universal publicly financed healthcare system as soon as possible.

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/220>

Submitted on Tuesday, July 26, 2016 - 15:15 Submitted by anonymous user: [172.30.78.110]

Submitted values are:

Name: Nancy Cressman

Affiliation, if applicable:

Address: Norwich

Email Address: ncressman1@gmail.com

Comment: My husband and son have their health insurance with VT Health Connect. The premiums require us to dip into savings to cover them. And we find the coverage minimal. It feels more like catastrophic insurance rather health insurance. They don't feel like they can go to the doctor unless it is close to an emergency. Not really working to help get things addressed early.

The current system is not working smoothly. Our premium checks don't get cashed in time for us not to be sent a double fee for the following month, even though we mailed the check on time. No price increases. Fix the system.

We believe in single payer health care and want Vermont to get there. Earn back trust.

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/221>

Submitted on Tuesday, July 26, 2016 - 15:15 Submitted by anonymous user: [172.30.78.110]

Submitted values are:

Name: Martha Griswold

Affiliation, if applicable:

Address: Newbury, VT

Email Address: mjgrs@yahoo.com

Comment: My health insurance was inexplicably cancelled in January 2016; a VHC employee who later reviewed the telephone transcripts confirmed that I had not cancelled my insurance. I had a hearing in May, sent in a check for March through June but still had to wait three+ weeks and multiple phone calls for VHC to process my checks..

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/222>

Submitted on Tuesday, July 26, 2016 - 15:16 Submitted by anonymous user: [172.30.78.110]

Submitted values are:

Name: Tatum MacBride

Affiliation, if applicable:

Address: Winooski

Email Address: t.alee@aol.com

Comment: As a 17 year old who is almost 18 I have had the privilege of being on Doctor Dynosaur and having all of my needs financially covered. I have had to watch my parents stress over the rising cost of everything except their pay check and can't help but wonder when these stresses will be passed on to me and my generation. I think it is an unfair request to ask people to continue to pay more and more into benefits that they may never see, meanwhile depleting from their savings and making life harder than it should be. Please reconsider your 8% raise. Families are already having difficulty paying.

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/223>

Submitted on Tuesday, July 26, 2016 - 15:17 Submitted by anonymous user: [172.30.78.110]

Submitted values are:

Name: Mary Alice Bisbee

Affiliation, if applicable:

Address: Montpelier VT Email Address: mbisbee@myfiarpoint.net

Comment: While I have no personal story, I do have an opinion to share. My health care is paid for by Medicare and UHC for which I pay more than \$200/month. Many younger Vermonters are struggling to pay for huge copays and deductibles and often find it necessary to go without if their employment is either non existent or sporadic. Both BC/BS and MVP pay their CEO's exorbitant salaries and benefits, including expansive parachutes when they leave. Send the companies back to the drawing board to restructure some of these outlandish and very profitable benefits for those at the top!

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/224>

Submitted on Tuesday, July 26, 2016 - 15:18 Submitted by anonymous user: [172.30.78.110]

Submitted values are:

Name: Debra Diegoli

Affiliation, if applicable:

Address: Weathersfield VT

Email Address: DLDiegoliVT@gmail.com

Comment:

I urge you to deny the requested rates hikes by BCBS and MVP which would average 8.2% and 8.8% respectively. Such rate hikes would place additional barriers to access to care for working individuals and families. Very few people (other than wealthy executives) get raises of 8% or

more per year. So this would make it more difficult for (so-called) working poor people as well as the shrinking middle class to purchase insurance. And in our country lack of insurance (or a very high deductible) definitely affects one's access to care.

In my own case I already avoid dealing with certain problems that could probably be improved through physical therapy. With the "silver" plan that I have, the deductible and co-pay for such therapy are high. If costs went up further and if I had to switch to a "bronze" plan, there would be more things I would avoid caring for until they became major. As I age (close to 60 now) it's increasingly more difficult to just "live with" these health issues.

I consider myself fortunate compared to many Vermonters who have lower incomes, and I am very concerned about the hardship these proposed rate hikes would cause them.

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/225>

Submitted on Tuesday, July 26, 2016 - 15:19 Submitted by anonymous user: [172.30.78.110]

Submitted values are:

Name: Laura Wolfe

Affiliation, if applicable:

Address: Wilder

Email Address: laurawolfe706@gmail.com

Comment: In 2014 I retired to spend time with and care for my husband who was dying of cancer. We were fortunate that he had insurance as he was still technically an employee of DHMC. Once he died I tried to sign up for insurance through VT Health connect. I was collecting a pension and social security and this option was the least expensive choice. It was a chunk of my limited income, but I knew I would be eligible for Medicare in 2016. Now I am on Medicare. If I was still on VTHC it would be a tight squeeze to make it through the month, and any cost increase would make it all the more difficult.

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/227>

Submitted on Tuesday, July 26, 2016 - 15:20 Submitted by anonymous user: [172.30.78.110]

Submitted values are:

Name: Margaret Gilmore

Affiliation, if applicable:

Address: East Thetford VT Email Address: mouxgie@gmail.com

Comment: My husband and I are of retirement age, but we are NOT retired. We cannot afford to. If our health insurance premiums went up, we would probably have to sell our house and move into something smaller and less expensive to maintain. We both have chronic conditions that require regular visits to doctors. My husband has a heart condition that requires monitoring. We feel that at Dartmouth Hitchcock and also at Alice Peck Day hospital, both in Lebanon and about 15 miles from our home in Thetford, VT, we get excellent care and we can afford it now. And it is close enough that we don't have to spend half a day getting there.

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/228>

Submitted on Tuesday, July 26, 2016 - 15:21 Submitted by anonymous user: [172.30.78.110]

Submitted values are:

Name: Caleb Shepherd

Affiliation, if applicable:

Address: Norwich VT

Email Address: caleb-shepherd@hotmail.com

Comment: Please fight rate hikes for insurance for Vermonters. As a self employed person, I have insurance which is an extremely high percentage of my income. And to make it affordable I have the highest possible deductible.

This means I effectively pay for insurance, but never use it unless catastrophic circumstance occur. To now pay more for an unuseable service feels unfair and unaffordable. Why are the rates so high for Vermonters, while they are lower in other states. Please do everything you can to bring affordable health plans to this state. Thank you.

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/229>

Submitted on Tuesday, July 26, 2016 - 15:22 Submitted by anonymous user: [172.30.78.110]

Submitted values are:

Name: Charlie Murphy

Affiliation, if applicable:

Address: Bennington VT

Email Address: chajan@comcast.net

Comment:

I believe that Health Care is a Human Right. It should be in the public good and not a commodity! Therefore, health care based upon an insurance model will continue to bankrupt us through constant rate hikes, high premiums, and even higher deductibles. People put off going for medical care because in order to afford health care insurance through the Vermont Health Connect we get plans with premiums that are lower and more affordable. Thus, since the deductible is so high before the insurance kicks in, people put off going to the doctor as long as they possibly can to avoid spending their money. In the current economy that we live in since the "crash" most of us do not have disposable income. People are robbing Peter to pay Paul. When we put off our health care needs, diagnosis of conditions are put off into the future and health care conditions that are known go untreated. This is why I do not believe that BC/BS or MVP should get a rate increase.

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/230>

Submitted on Tuesday, July 26, 2016 - 15:23 Submitted by anonymous user: [172.30.78.110]

Submitted values are:

Name: Keegan Harris

Affiliation, if applicable:

Address: White River Junction VT Email Address: keegan.b.harris@gmail.com

Comment: As a member of the VT NEA, I have first-hand experience with the rising prices of health insurance affects workers generally, and teachers specifically, in Vermont. Covering health insurance rates will always be a concern for employers and they will make up the difference in other ways---never to the benefit of the worker. I saw this in contract negotiations this year. We will all continue to see this affect until Vermont lawmakers can deliver on their promise of equitably financed single payer healthcare. The rate hike makes the necessity of this shift even more urgent.

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/231>

Submitted on Tuesday, July 26, 2016 - 15:24 Submitted by anonymous user: [172.30.78.110]

Submitted values are:

Name: Griffin Shumway

Affiliation, if applicable:

Address: Wilder VT

Email Address: Griffin.Shumway@gmail.com

Comment:

on March 30th, 2014, my Step Father died. I was on his Health insurance plan, and two days later, April 1st, I no longer had health insurance. I was going through a terrible period helping my mother and family deal with funeral arrangements, and the rest of the awful business one needs to do when someone dies, and on top of that I needed to find myself insured as soon as possible.

The cost then, as is the cost now is wholly affordable, and is detestful that MVP, BCBS, and the GMCB want to continue to raise rates.

Currently, I am only able to be insured because I happen to work somewhere that provides it, which is not the case for many people living in the state.

That being said, if the exchange plans rates go up, so do all the employer plans, and my work insurances becomes even more unaffordable as well. These Rate hikes are not good for residents, and not good for the state as a whole, and I urge you to stop the hikes and put people first.

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/232>

Submitted on Tuesday, July 26, 2016 - 15:24 Submitted by anonymous user: [172.30.78.110]

Submitted values are:

Name: Caitlin Gray

Affiliation, if applicable:

Address: Burlington, VT

Telephone Number:

Email Address: cagray83@gmail.com

Comment: Working as a rehab nurse, time and again I have seen people come in recovering from a CVA/TIA (stroke) and have lost vision, lost movement and sensation in half of their body. They have to relearn how to do their entire lives. When I ask them about how they controlled their hypertension or even diabetes-II before their stroke, I cannot say how often they had not been treating their hypertension or type two diabetes because they couldn't afford a doctor's visit or the prescription medication and glucometers they needed to manage their chronic condition. Had they only had an affordable primary care and prescription medication option it would have saved the state and insurance company money, instead of the thousands and thousands of dollars in hospital/rehab and home health care which will potentially send them into a medical bankruptcy. I'm hoping people see the light regarding the healthcare dollars that can be saved with affordable primary/preventative care keeping less people out of hospitals,

rehab, and home health. A healthy workforce is a productive workforce, which ultimately benefits all of us.

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/233>

Submitted on Tuesday, July 26, 2016 - 15:25 Submitted by anonymous user: [172.30.78.110]
Submitted values are:

Name: Juniper McKelvie

Affiliation, if applicable:

Address: Johnson, VT

Email Address: juniper@cml.me

Comment: I don't agree with this proposal. Many people live paycheck to paycheck and should not be punished financially when they get sick. It would be morally wrong for anyone or any company to profit off the suffering of others. I feel strongly opposed to this idea and am saddened to think of the pain and suffering people will feel when they have increased financial burden simply for having a body and being alive. Please don't let this pass.

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/234>

Submitted on Tuesday, July 26, 2016 - 15:26 Submitted by anonymous user: [172.30.78.110]
Submitted values are:

Name: Katherine Kelley

Affiliation, if applicable:

Address: Johnson, VT

Telephone Number:

Email Address: katherine@cml.me

Comment: I don't agree that insurance companies get to profit off the illness of human beings. Healthcare should be a basic human right, and health insurance rates are way too high for most people in the working and middle class as it is.

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/235>

Submitted on Tuesday, July 26, 2016 - 15:27 Submitted by anonymous user: [172.30.78.110]
Submitted values are:

Name: Meg Cottam

Affiliation, if applicable:

Address: Shaftsbury, VT Email Address: megcottam@hotmail.com

Comment:

Dear members of the Green Mountain Care Board,

My husband and I are both independently employed and our family of four has had health coverage through Vermont Health Connect since it began offering services. There is some fluctuation in our income year to year but very little. Nonetheless, each year we have had coverage through Vermont Health Connect we have paid our estimated monthly premiums only to find at tax time that there is a substantial payment due. This in addition to hefty out of pocket co-pays. This makes the cost of health insurance almost impossible to budget for. I estimate that we pay in excess of 10% of our annual income in health insurance premiums and co-pays and this is for preventative care - no one has a chronic condition. This is stretching our ability to even have health coverage and very challenging to budget responsibly. Repeated calls to VHC customer service to request an accurate premium projection has been in vain.

Any rate hike in premiums will constitute further hardship for us. Please deny the insurers requested rate hikes. We want to remain responsible citizens and provide health insurance for our family but the annual cost is already prohibitive.

Thank you,
Meg Cottam

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/236>

Submitted on Tuesday, July 26, 2016 - 15:27 Submitted by anonymous user: [172.30.78.110]
Submitted values are:

Name: Maggie Corbin

Affiliation, if applicable:

Address: Putney

Email Address: corbin.graphics@gmail.com

Comment: Health care premium increases of 8% do not help Vermonters access, afford and use health insurance. I work for the state of Vermont and this year the increase in health care costs taken out of my check are larger than my pay increase. I am worried about my families financial future.

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/237>

Submitted on Tuesday, July 26, 2016 - 15:28 Submitted by anonymous user: [172.30.78.110]

Submitted values are:

Name: Carolyn and Tony Basiliere

Affiliation, if applicable:

Address: South Burlington, VT

Telephone Number:

Email Address: tonybazz@gmail.com

Comment: My husband is somewhat disabled but not enough so that he can get disability support so I have been our breadwinner. Healthcare is very important. We are on the cusp and no longer qualify for subsidies and one third of our net income goes to paying Vermont Health Connect Blue Cross Blue Shield insurance and other medical and dental costs in addition (he gets special non-insured treatment for a hospital acquired infection). It would be helpful if we didn't have to pay such a large proportion of our income.

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/238>

Submitted on Tuesday, July 26, 2016 - 15:29 Submitted by anonymous user: [172.30.78.110]

Submitted values are:

Name: Steven Dee

Affiliation, if applicable:

Address: Johnson, VT

Telephone Number:

Email Address: steven@cml.me

Comment: I've worked in tech for years and I still find it prohibitively expensive to get insurance as an independent contractor. This is out of control. Please do something.

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/239>

Submitted on Tuesday, July 26, 2016 - 15:29 Submitted by anonymous user: [172.30.78.110]

Submitted values are:

Name: Margaret Gilman

Affiliation, if applicable:

Address: Burlington, VT

Telephone Number:

Email Address: margaretgilman@hotmail.com

Comment: My son, 26, [*personal health information redacted*], pays 25% of his income for insurance even though he is only able to work part time (3.5 hours per day).

His medications are tens of thousands of dollars annually and those are essential in order for him to work and not become more disabled. Basically he is working for insurance - with his take home pay about \$125 per week. At 26 that means he is facing a life of disease and poverty. He makes about \$50 per month too much to qualify for SSI or assistance. Any increase in premiums would be a severe hardship and contribute to his stress and frustration. He is not on Vermont health connect but this applies to any insurance he may have as years go on. Insurance companies are already some of the wealthiest in the world and don't need more profit on the backs of poor people with disabilities.

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/240>

Submitted on Tuesday, July 26, 2016 - 15:30 Submitted by anonymous user: [172.30.78.110]

Submitted values are:

Name: Travis Shine

Affiliation, if applicable:

Address: Newfane

Email Address: travis_shine@yahoo.com

Comment: Paying over \$15,000 per year for a family plan with a high deductible is already outrageous. The thought that they want to raise the premium even further makes me consider the option of simply self insuring and trying to find a catastrophic care plan. Wtf....

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/241>

Submitted on Tuesday, July 26, 2016 - 15:36 Submitted by anonymous user: [172.30.78.110]

Submitted values are:

Name: Michael Landis

Affiliation, if applicable:

Address: Guilford Email Address: emagicmtman@gmail.com

Comment: Due to out-of-state HMO which my wife carried for our family, I was forced to terminate my relationship with my trusted in-state doctor and switch to an out-of-state health care center where the service was sub-standard. Almost never got to see the doctor during my time there, only physicians' assistants, nurse practitioners, etc. Also, due to "capitation," my annual visits were limited to five minutes or less. , Shortly after my official retirement, and while working out in Yellowstone National Park for Xantera Corp. as a guest service agent at the front desk of one of the Park's hotels, I became ill, but the HMO made it extremely difficult for me to obtain treatment 2,000 miles away from there health center. I had to fight with them for weeks,(dozens of calls to the health center in Greenfield, MA,to insurance company bureaucrats in Springfield, MA, etc. etc.) which all added great stress to my already compromised health. Finally, when I convinced them that I could not fly back to have the medical tests at their health center in Greenfield, they approved them for Montana...but then I had to fight with them another year before they would pay for them. Repeatedly, I was hit with bills for tens-of-thousands of dollars for test in Montana. Finally, at the end of my six-month contract at Yellowstone, I returned and made an appointment at the HMO's health center. All my medical records had been sent at least a month before; however, during my first visit the P.A. starts by asking "What's your problem?" Obviously, he had not even bothered to read the extensive records sent by M.D.'s, etc. from Mammoth Hot Springs, Wyoming, Bozeman and Billings, Montana. Fortunately, I was eventually able to return to my trusted doctor here in Vermont, since I had subsequently qualified for Medicare and a Medicare supplemental program.

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/242>

Submitted on Tuesday, July 26, 2016 - 15:37 Submitted by anonymous user: [172.30.78.110]
Submitted values are:

Name: Allyson Wendt

Affiliation, if applicable:

Address: Brattleboro, VT

Email Address: allysonwendt@gmail.com

Comment:

My husband and I both have work doing what we love: he works full time at a distillery, I work part time at a nonprofit and have a small sewing business from home. My part time schedule allows us to stay home with our children.

Our finances have always been tight, but this year they've become precarious, especially now that we're facing the ""benefits cliff"" of making too much for Medicaid. Our children will continue to be covered under Dr. Dynasaur, but I fear my husband and I will no longer qualify (we are coming up for renewal soon). The prospect of paying for healthcare, especially with continued rate increases, terrifies me.

I have several chronic conditions that require expensive medications: health insurance is not optional for me. The ACA and expanded medicaid felt like a dream come true: I could pursue meaningful work and self employment, and stay home with my kids at a time when my son needed me at home (he also has a chronic condition). Finally I could do more than just do a job and send my entire paycheck to health insurance and childcare. Unfortunately, between my husband's success at his job, my success at my job and my business, and the ""benefits cliff,"" we may be faced with a situation where one of us needs to find a job solely for health insurance or quit our jobs to make less money to go back on Medicaid.

That's not how it's supposed to work, is it? Shouldn't the system be making it possible for families like ours to succeed, work for small businesses and nonprofits, and make a living?

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/243>

Submitted on Tuesday, July 26, 2016 - 15:38 Submitted by anonymous user: [172.30.78.110]

Submitted values are:

Name: Karen Saunders

Affiliation, if applicable:

Address: Brattleboro Email Address: karenfransdottir@gmail.com

Comment: I am a teacher. The proposed rate hikes will directly affect the families of many of my students. Even if students have health care through Dr. Dynasaur, their parents also need access to quality, affordable health care. Rate hikes will directly impact the families of a number of my students. When parents don't have access to quality, affordable health care, students are absent more often, and preoccupied by the health care needs of their parents, so that they're less able to focus upon learning. This is true for even the youngest of our students.

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/244>

Submitted on Tuesday, July 26, 2016 - 15:39 Submitted by anonymous user: [172.30.78.110]

Submitted values are:

Name: Emma Zavez

Affiliation, if applicable:

Address: Winooski VT Email Address: ezavez@gmail.com

Comment:

Like many Vermonters, I get my health insurance through my employer, which means that I am not eligible for federal or state subsidies that were created to defray the cost of health insurance premiums through the Affordable Care Act (ACA).

This means that when health insurance premiums rise through Vermont Health Connect, working Vermonters, like myself, suffer. No amount of additional "Vermont Premium Assistance" can defray the increased costs, because employees are not eligible for this assistance.

Instead, employers pass these costs onto their employees whether consciously or unconsciously by depressing wages. Good paying jobs are hard to find and the cost of living in Vermont is incredibly high compared to the rest of the country.

I hope you will continue to push back on insurance companies like MVP and BCBS who want to raise their rates. I understand that MVP and BCBS are businesses that employ many people - if they are struggling to come out even (which I highly doubt), they should be pushing back on the source of extraordinarily high cost of services - hospitals and perscription drug companies. There are plenty of places to save money with both of these entitties - MVP, BCBS, and the Green Mountain Care Board should be focussing their efforts there.

I already spend close to 25% of my income (after taxes) on heatlh insurance - premiums and out-of-pocket costs (deductible and co-pays, and I always hit my out-of-pocket maximum for perscription drugs because the only perscription that keeps me healthy is approx. \$1,300 per month). I cannot afford to pay more.

Thank you for keeping the interests of Vermonters in mind!!

Best Wishes,

Emma Zavez

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/245>

Submitted on Tuesday, July 26, 2016 - 15:39 Submitted by anonymous user: [172.30.78.110]
Submitted values are:

Name: Emily Dwyer

Affiliation, if applicable:

Address: Barre VT

Email Address: emilybdwyer@hotmail.com

Comment: Every time insurance rates increase, my family is forced to make decisions about whether to continue to pay for health insurance, whether to pay utility bills, and if we can afford the groceries and gas money and car insurance and gas, or to make home repairs. This is an embarrassing and unsustainable state of affairs. This is not the type of decision any family should be forced to make. Incidentally, both adults in our household hold higher education degrees and work for the greater good of our community and world. Healthcare needs to, and can be be affordable. We have had to go without needed medical attention in the past because of the lack of health insurance coverage. Many of us put our mental health at risk because of lack of access to care. This is an untenable situation in our country. Many, many hard working families are one health crisis away from financial ruin and poverty. We can do better.

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/246>

Submitted on Tuesday, July 26, 2016 - 15:40 Submitted by anonymous user: [172.30.78.110]

Submitted values are:

Name: Ellen Schwartz

Affiliation, if applicable:

Address: Brattleboro, VT

Email Address: eschwa1@myfairpoint.net

Comment:

I am lucky to be old, and lucky that when I was a much younger person our country established Medicare so no one in my age group would go totally without health care. I am also lucky to be a retired public employee who worked over the Massachusetts border from my home in Brattleboro, so I am eligible for an affordable Medicare Extension plan through the Group Insurance Commission of MA.

But access to and affordability of health care shouldn't depend on being old enough for Medicare or poor enough for Medicaid. This winter I conducted health care surveys in Windham County, and heard some very disturbing stories about post-ACA health access for younger folks in my community. Each story was from a real person pressed to make decisions about their health care access. I spoke with several people who told me they don't have insurance.

They choose to pay the penalty and risk it, because all they could afford is a Bronze plan that would come with a deductible they couldn't meet, so they felt they'd be throwing their hard-earned money away for something they would not be using. Some of these were young healthy people, but there was also a middle-aged couple who run a local business (they are the sole employees) and are just hoping against hope that they stay healthy. I spoke with others who did make the choice to buy a Bronze plan, but told me that they don't actually use their insurance. They just have it in case of a catastrophe – so they won't end up with mounds of medical debt. These people are trying to do the "right" thing, but it's not giving them access to care. The third set of stories came as the greatest surprise to me.

These were people who are on Medicaid and work either as freelancers or in the “gig economy”—working several part-time jobs to piece together a living. Two of the people I spoke to in this situation also have chronic medical conditions for which they need ongoing care. They are watching their income carefully, keeping themselves poor enough to stay on Medicaid so they can get health care, though they all told me they would rather be able to take more work and lift themselves out of poverty. Were it not for their need for health care, they would be doing this.

None of these options contribute to the health of the individuals involved or to the overall health of our communities. We should be increasing access to health care – the intent of Act 48 – rather than erecting greater barriers. Premiums, along with deductibles and co-pays, are barriers to care.

Raising premiums on QHPs would only serve to decrease access for people who count on those policies.

I attended and gave public comment at the BCBS-VT rate hike hearing. In the four hours preceding the public comment I heard a lot about statistics, insurance liability risks, adverse utilization, positive and negative “events,” and the like. It was a surreal experience, because one could listen to all the testimony of actuaries without any sense that there were actual human beings at the other end of all those statistics—actual human beings who need health care, who are balancing the cost of health care against other bills for the necessities of life.

I ask that the GMCB exercise its regulatory authority to deny the rate increases so we do not move further from the goal of health care as a public good for all of us, the goal of Act 48.

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/247>

Submitted on Tuesday, July 26, 2016 - 15:41 Submitted by anonymous user: [172.30.78.110]

Submitted values are:

Name: Farid Quraishi

Affiliation, if applicable:

Address: Brattleboro, VT

Email Address: farid.quraishi@gmail.com

Comment:

Dear Green Mountain Care Board,

This time last year Vermonters faced a rate hike that threatened to increase healthcare costs. From my perspective, it seems as though GMCB is once again determining whom among our

poorest and most vulnerable will be denied access to affordable and quality access to healthcare because of corporate pressure from MVP Healthcare and Blue Cross Blue Shield. I find it shameful that the corporatization of healthcare and profiteering has only come to represent a measure of the health of the American economy, instead of the health of our poorest and most vulnerable being a measure of economic well-being. Prioritizing the profits of the health insurance business over peoples livelihoods through this rate hike undermines us all. Please lead with your values and deny MVP Healthcare and Blue Cross Blue Shield this rate increase hike because at the end of the day - none of us can afford it.

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/248>

Submitted on Tuesday, July 26, 2016 - 15:42 Submitted by anonymous user: [172.30.78.110]
Submitted values are:

Name: Sean Ward

Affiliation, if applicable:

Address: Plainfield, VT

Email Address: sean@coffeecorner.com

Comment: We are currently paying more for monthly health insurance than we pay for our mortgage. When we use our insurance, the co-pays have not been met, therefore we still pay out of pocket. The last operation we needed left a balance that we are paying \$200.00 a month to pay the balance off. This is devastating. Does anyone have the money to keep pouring into health care.

We'd be better off to not have insurance and have the state cover the deficit. Like they do for others.

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/249>

Submitted on Tuesday, July 26, 2016 - 15:43 Submitted by anonymous user: [172.30.78.110]
Submitted values are:

Name: Christine Birong-Smith

Affiliation, if applicable:

Address: Lincoln VT

Email Address: birong.smith@gmail.com

Comment: My husband and I pay \$400 per month for health care. We have a very high deductible of \$5000. My daughter ended up in the NICU after she was born. It has taken us 14

months to pay off this deductible and it has been a huge strain on our finances. We have had to make cuts to food and utilities to make the payments. I am a preschool teacher and make below what is considered to be Vermont's livable wage. My husband also falls short of the livable wage. We received letters threatening sending the bills to collection for slightly late payments. This has been a huge burden that has impacted our quality of life. We only have \$400 left to go. My heart breaks thinking about how stressful this has been on our family.

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/250>

Submitted on Tuesday, July 26, 2016 - 15:44 Submitted by anonymous user: [172.30.78.110]

Submitted values are:

Name: Caroline Aronson

Affiliation, if applicable:

Address: Burlington, VT

Email Address: phillipscaroline.al@gmail.com

Comment: Hi y'all, My husband Toby and I recently married. I work full time for a local non profit and Toby works three jobs, part time at the non profit, as a server at a locally owned restaurant, and he is hired as a classical guitarist for gigs. We love our life here in Vermont and would love to continue to live here. We both went to UVM and Toby has been a VT resident for 12 years, and I have for 10. My non profit is small and cannot provide us with health insurance so Toby and I have to pay through Vermont Health Connect. Because we are married, we no longer can get our health care subsidized through the Affordable Care Act because our combined income is

\$7,000 over the max household income of \$60k a year. We live downtown in a VERY modest one bedroom apartment in the Old North End that is \$1500/month.

No utilities included. Our lifestyle is very simple and we love it. But we are looking at paying AT LEAST \$300/month in health insurance...EACH. (Because we JUST got married, VT health connect is sending our quote in the mail and we have yet to receive it....which is just another issue with VT health connect system but that's another matter...) This just isn't affordable....honestly, if this isn't affordable for us....it is IMPOSSIBLE that this is affordable for many.

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/251>

Submitted on Tuesday, July 26, 2016 - 15:45 Submitted by anonymous user: [172.30.78.110]

Submitted values are:

Name: Vicky Senni

Affiliation, if applicable:

Address: West Brattleboro Email Address: vickysenni@gmail.com

Comment: Do you want Vermonters to succeed in life? Rate hikes impact all of us, whether or not we use VT Health Connects. Costs need to go down, not up.

Vermonters are struggling to survive the cost of living: housing, transportation, food, childcare, health care, education--- we simply cannot afford rate hikes, as they would be detrimental to our families, communities, and our economy. If someone has an opportunity to earn a little more money, an increase in income can result in lost social services and ultimately that person LOSES money by getting a better job. People are being impoverished; stuck in poverty because the cost of living is too high and we need support.

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/252>

Submitted on Tuesday, July 26, 2016 - 15:45 Submitted by anonymous user: [172.30.78.110]

Submitted values are:

Name: Nadene Wetherby

Affiliation, if applicable:

Address: Sheldon VT

Email Address: nswether@hughes.net

Comment: Why is it that filthy rich people make laws for those of us who can't afford it when they, with all their money, get free health insurance paid by our tax dollars? Doesn't make sense. Where has our democracy gone?

What gives a doctor the right to refuse to give health care to Medicare patients. That is the only insurance that is anywhere near affordable for people on Social Security.

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/253>

Submitted on Tuesday, July 26, 2016 - 15:46 Submitted by anonymous user: [172.30.78.110]

Submitted values are:

Name: Kathryn Kramer

Affiliation, if applicable:

Address: Corinth

Email Address: kkramer@middlebury.edu

Comment: I don't have a particular story to tell--but I add my voice to everyone else's. It's outrageous.

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/254>

Submitted on Tuesday, July 26, 2016 - 15:47 Submitted by anonymous user: [172.30.78.110]
Submitted values are:

Name: David Huck

Affiliation, if applicable:

Address: East Montpelier VT Email Address: david.huck@gmail.com

Comment: We are currently starting a family and are not sure if we will be able to afford healthcare for all of us. We are currently on medicaid but will likely lose coverage if our business continues to grow at its current rate. We are looking at being trapped between expensive access and employing more of our vermont neighbors and staying small, working part time and maintaining our lower income status while we raise our children out of infancy.

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/255>

Submitted on Tuesday, July 26, 2016 - 15:48 Submitted by anonymous user: [172.30.78.110]
Submitted values are:

Name: Richard Martin

Affiliation, if applicable:

Address: Starksboro VT Email Address: dmartin455@yahoo.com

Comment: As a retiree, while my social security's cost of living wages barely increases 1 or 2% annually, or not at all, these outrageous increases in health care cannot be sustained by the average retired person. I do not understand why when cost of living rises a few percent each year, cost of medical care continues to skyrocket. It's time to reign in these extortionistic price increases now!

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/256>

Submitted on Tuesday, July 26, 2016 - 15:48 Submitted by anonymous user: [172.30.78.110]
Submitted values are:

Name: Brian Cina

Affiliation, if applicable:

Address: Burlington

Email Address: briancina@gmail.com

Comment:

I cannot afford to pay more for my health insurance. It's already a struggle to make such a high monthly payment. I don't think it is fair that we should be forced to have to purchase products from companies.

As a health care provider with both of these companies, I haven't received a raise in 6 years. Where is all of this additional money going? How much more are the executives making? I wouldn't mind paying a little more if providers got raises, but we don't!

I don't even use my health insurance because I have a high deductible. This is neither accessible, nor affordable. I cannot even speak of quality because I don't use it. However, I will say that my experience with Vermont Health Connect has been terrible... Bad communication, negative attitudes, and mismanagement.

How about we keep the rates the same, and look at single payer options that are affordable, accessible, and high quality?

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/257>

Submitted on Tuesday, July 26, 2016 - 15:50 Submitted by anonymous user: [172.30.78.110]
Submitted values are:

Name: Mel Baiser

Affiliation, if applicable:

Address: Brattleboro Email Address: melbaiservt@gmail.com

Comment: Our family income used to qualify for medicare and Dr. Dinosaur but last year my business brought it slightly more and pushed us out of medicaid.

Now we are paying \$1,000 a month for myself and my 3 1/2yr old son (my wife's healthcare is covered by her employer but family members are not covered.)

\$1,000 more a month with a very high deductible. We have a child with a lot allergies and other related symptoms. Though our family income increased slightly it did not increase by \$1,000 a month! We are barely able to pay this premium not to mention the co-pays and deductibles and items not covered. We've had to resort to using credit cards to help cover some of our monthly expenses. Why is it that Vermont statistically has one of the highest premium rates and how could BCBS (who with MVP has a monopoly on providers here) possibly think their subscribers could afford to pay more. Our health care system is out of control when families are forced to decide between being covered for catastrophic disasters, putting food on their tables or paying for quality childcare. The worst is looking at health care provider (and pharmaceutical companies) profit margins which continue to grow steadily. Our priority as a nation should be providing quality and affordable care to all, in particular

preventative care to children and youth. I honestly and not sure what we will do if BCBS raises their rates next year.

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/258>

Submitted on Tuesday, July 26, 2016 - 15:51 Submitted by anonymous user: [172.30.78.110]

Submitted values are:

Name: Philippa Owens

Affiliation, if applicable:

Address: Burlington VT

Email Address: philippa.b.owens@gmail.com

Comment: My husband and I already are on several payment plans to deal with growing medical bills due to medical problems outside our control. We work hard, eat well, and exercise several days per week, and still have some medical issues which require ongoing monitoring and/or treatment, resulting in bills that we can barely afford - and that is with a modest lifestyle and combined income over \$100k! I find this incredibly stressful, and do hope you will consider the hard working people of VT when you are considering rate changes.

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/259>

Submitted on Tuesday, July 26, 2016 - 15:52 Submitted by anonymous user: [172.30.78.110]

Submitted values are:

Name: Vicki Moore

Affiliation, if applicable:

Address: Danville

Email Address: moorefamily589@gmail.com

Comment: My husband is a seasonal construction worker; meaning that now we are enrolled in his employer's offered health insurance but when he gets laid off for the winter, we will have to switch back to insurance with VHC and we most certainly cannot afford an 8% increase in premiums - it's hard enough to get by on unemployment compensation as it is. Affordability, quality of care, and access to health care are very important to our family. Healthcare should be afforded as a public good and a right to all people in Vermont. Please, please consider to not only cancel the 8% increase plans but also to take other steps to improve VHC because it certainly leaves a whole lot to be desired. Thanks for your time and consideration.

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/260>

Submitted on Tuesday, July 26, 2016 - 15:53 Submitted by anonymous user: [172.30.78.110]

Submitted values are:

Name: Susan Kersavage

Affiliation, if applicable:

Address: Rutland VT

Email Address: sooze1177@yahoo.com

Comment: My partner has been recently found ineligible for Medicaid and has had to choose one of the plans that the state offers, a BCBS plan. Although the subsidy covers the outrageous over \$400 a month premium, the deductibles and co-pays are so high that we can only use his insurance as a safety net and will have to forego routine visits and tests. This insurance is already unaffordable, it should not be made more expensive for citizens and more profitable for greedy insurance companies benefitting from people's illnesses.

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/261>

Submitted on Tuesday, July 26, 2016 - 16:02 Submitted by anonymous user: [172.30.78.110]

Submitted values are:

Name: Donald Russin

Affiliation, if applicable:

Address: Cambridge VT Email Address: donrussin@yahoo.com

Comment:

All I know is when a rate hike happens my employer passes it on to me by cancelling out a lot of any raise I look forward to any upcoming year. Health care in this state and country is not working. That is why I voted for Bernie Sanders, but that failed so now we are looking at is the same old thing again, and again.

Thank you,

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/262>

Submitted on Tuesday, July 26, 2016 - 16:03 Submitted by anonymous user: [172.30.78.110]

Submitted values are:

Name: Laura Duncan

Affiliation, if applicable:

Address: Norwich

Email Address: lauraduncan@dartmouthhealthconnect.com

Comment:

As a physician in an innovative primary care practice, I know first hand how crucially important access to affordable quality care is to the success and wellness of our communities and the families and individuals who breath life into our vital communities.

Our mission in primary care is to restore humanity to healthcare with passion, creativity, empathy, humility, and courage. We have experienced wild success by removing the barriers to care, such as copays and long wait times. Instead, we provide individuals and their families with personal coaches that not only support and motivate them to achieve their personal health goals, but also help them navigate a system that is structured around a complex reimbursement plan that dis-incentivizes rational health care decisions and erodes individual and collective dignity.

Everyday, my colleagues and I and the patients we serve experience a novel approach to solving our healthcare crisis that has achieved our goals of restoring humanity to healthcare at no greater cost than typical care and with improved outcomes.

Check us out at Iora Health and Dartmouth Health Connect. First believe there is better way to support robust, thriving communities and individuals and then design a system that has the outcomes that you intend. The answers to HOW to design that system can be found by looking all around us and not just within those institutions that serve to benefit from the old models of healthcare.

Laura T. Duncan

Norwich, VT

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/263>

Submitted on Tuesday, July 26, 2016 - 16:04 Submitted by anonymous user: [172.30.78.110]

Submitted values are:

Name: Abigail Mnookin

Affiliation, if applicable:

Address: Brattleboro, VT

Email Address: asmnookin@gmail.com

Comment: My wife just gave birth to our second child in April, and she will be taking next year off from teaching to stay home with our two young daughters. Until now, we've received health

insurance through her Massachusetts employer, but this fall, we will have to purchase health insurance through Vermont Health Connect. I will be juggling several jobs to help support our family of four, and we will be on a tight budget. We cannot afford these exorbitant rate increases in health care costs. And these increases will unfairly affect working families throughout Vermont. All Vermonters deserve access to affordable and high-quality health care because health care is a human right. Please stand by the people of Vermont, not corporate health insurance companies.

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/264>

Submitted on Tuesday, July 26, 2016 - 16:04 Submitted by anonymous user: [172.30.78.110]

Submitted values are:

Name: Lorie Cartwright

Affiliation, if applicable:

Address: Brattleboro Email Address: LORIEAGAL@HOTMAIL.COM

Comment: I am a Vermonter. I have a post graduate degree. I am employed full time. I cannot afford health insurance. How is it in this great country of ours, in this day and age, a person must choose between other basic necessary living expenses and health insurance? If this is the status quo how can this body, in good conscience, approve a rate hike on the backs of the most vulnerable Vermonters? If hard working, educated people like me already cannot afford it how many more people are going to be impacted by a rate hike in such a way as to lose their coverage for health insurance which most likely means they will not be able to access health care they need unless it is on an emergency basis? We all know the taxpayers will once again be on the hook for high priced emergency medical care when all research proves preventative care is much less expensive in the short, mid and long terms! In short approval would not just be a poor moral choice but a poor financial one as well. Please do not allow these increases. Thank you for your consideration of my comment.

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/265>

Submitted on Tuesday, July 26, 2016 - 16:07 Submitted by anonymous user: [172.30.78.110]

Submitted values are:

Name: Katherine Crown

Affiliation, if applicable:

Address: St. George VT Email Address: katiekcrown@gmail.com

Comment: I am looking to begin my own business on top of working 40+ hours a week to sustain living costs and to save to purchase property in the state of Vermont in the future.

Currently, my multiple employers do not offer me healthcare and I am forced to pay out of pocket, making the feasibility of property that much further away and less feasible. I do not make much money.

I work for non-profits and higher education. I care about the work I do. I do not want to sacrifice that drive to help pay for insurance (not to mention the exorbitant costs incurred from needing to see a doctor or get my teeth cleaned). This is not sustainable. This is manipulative and there is no one in Vermont who wants an insurance company controlling their well being.

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/266>

Submitted on Tuesday, July 26, 2016 - 16:08 Submitted by anonymous user: [172.30.78.110]

Submitted values are:

Name: Wendy Levy

Affiliation, if applicable:

Address: Brattleboro, VT

Email Address: missprincesswendy@gmail.com

Comment:

I am a full-time worker in Vermont. For the past few years my health insurance has been state Medicaid. To say it's saved my life is not hyperbole. I was very ill a few years ago, and part of my condition was caused by repetitive stress from my former profession. Since switching careers and getting Medicaid, I can take better care of myself.

Now I don't qualify for Medicaid because I "make too much money." But that's folly. Even with my full-time wages and Medicaid, right now I cannot cover all of my expenses. I'm 42 and I have no retirement plan or savings -- I have nothing extra to plan or save. A few years ago I made the mistake of buying into the "American dream" and I started a business, which, due to a few factors, I was forced to close. Now I am in debt and dealing with the aforementioned health issues.

I am terrified about having to participate in the health insurance market.

Even with the subsidies, the monthly premium and co-pays will make it highly unlikely I can take care of myself. I'm anticipating a decline in my health.

I'm also anticipating arguing about every other claim with a person who has no medical training.

I'm not looking forward to the choices I will soon have to make when I get kicked off of Medicaid.

I'm not sure what to do.

Now, knowing the insurance industry expects a rate hike makes me even more despondent.

How will I afford this?

Will care improve? Will every Vermont worker get an across-the-board 8-percent raise to afford this hike? I feel confident in guessing the answer is "no" to both questions.

This system is failing us, and I anticipate my health soon failing me from having no choice but to participate in it.

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/267>

Submitted on Wednesday, July 27, 2016 - 09:13 Submitted by anonymous user: [172.30.78.110]
Submitted values are:

Name: Wendy stavseth

Affiliation, if applicable:

Email Address: ministav@fairpoint.net

Comment: Having written to the GMCB last year regarding last year's rate hike, I am writing once again regarding another rate increase request from 2 health insurance companies. Nothing has changed - our system of health care in this state and this country is still a health "scare" system. Our premium is high and we still have high deductibles - retired and on fixed incomes, my husband and I see that we won't be able to maintain our level of health care much longer. The cost is already eating up monies for other basic needs, and we see the day when we will have to "manage" our care in ways that will actually limit needed services. Yearly increases have become standard fare with no change in sight and adequate care will soon be out of reach for us.

Despite your efforts to contain costs, little is working that will help the bulk of the population. We believe that VT needs a single payer system, as does the rest of the country - healthcare using a profit- making model will never succeed. In the meantime, we thank the Board for your efforts in trying to make health care accessible to as many people as possible. Lastly, we reiterate that another rate increase being proposed will have an effect on the care my husband and I will be able to receive next year.

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/268>

Submitted on Tuesday, July 26, 2016 - 15:19 Submitted by anonymous user: [172.30.78.110]
Submitted values are:

Name: Meg Mcguire

Affiliation, if applicable:

Address: South Royalton VT Email Address: mcguire84@gmail.com

Comment: Every the increase rate means more money out of each pay check. Ive had to choose between health care and a vehicle. So at any point I will have to drop my health insurance just so the I can afford to live: get to work, buy food and pay bills. I work 2 jobs sometimes 3 which is why I can currently afford health insurance. But I'm not sure I will be able to afford it if it keeps going up. Its the most expensive bill I have besides a mortgage.

The results of this submission may be viewed at:

<http://ratereview.vermont.gov/node/574/submission/226>

Date Comments Close:

Tuesday, July 26, 2016

SERFF:

MVPH-130558905

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

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

Phone:

Email:

sharon@rehabgym.com

Date Comments Close:

Tuesday, July 26, 2016

SERFF:

BCVT-130567350

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

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

Phone:

Email:

sharon@rehabgym.com

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

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

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

Email:

Cmy5376@yahoo.com
