

2021 Exchange Filings

Written Public Comments Submitted
to the Green Mountain Care Board
May 11, 2020 through July 23, 2020

Note: Redactions have been made to protect consumer information. 559 out of 969 written comments submitted to the Board are included below.

Green Mountain Care Board
2021 VISG Written Public Comments
May 11, 2020 to July 23, 2020 at 11:59 PM

1. Post full comment online: Yes

Name: Peter Gehring

Town: South Burlington

Topic: Health Insurance Rate Review

Comment: The rate increase request is a demonstration of the all out greed of MVP and BCBS. We've all been paying increased premiums year over year while never receiving an increase in service. Over the last two months elective procedures and most non emergency treatments have not been performed. So - over the last two months of receiving premium, and paying massively reduced benefits, how can they possibly justify a rate increase when COVID emergency care is also guaranteed by the government?

2. Post full comment online: Yes

Name: Rebecca Castellano

Town: Bethel

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Health care is already unaffordable at current rates. Even with insurance, I've had to delay or altogether skip going in for necessary medical care due to cost. That, along with the current pandemic, makes raising rates not only unreasonable, but downright cruel.

3. Post full comment online: Yes

Name: Vickie Johnson

Town: Randolph

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Health care costs are out of control. When I was younger, it used to cost \$300 without insurance (and no one had insurance back then) to go have a baby in the hospital. When I had my son 6 years ago, I had a lovely midwife. The birth was super-easy, no complications (no epidural, nada), and a pediatrician came in and checked my son out and said it was the healthiest kid he had ever seen. The bill for this was \$15,000 (covered by insurance). While insurance is not responsible for these costs, we cannot continue business as usual. While I am lucky to have employer-based insurance, the premiums for myself and my employer are out of control. And we have a significant (\$5000) deductible. The Green Mountain Care board must take a more active role in reducing our health care dollars that go to profits, excessive surpluses and stupid administrative costs.

4. Post full comment online: Yes

Name: Dana Decker

Town: Pittsfield

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: It's already high and making me pay much more on my already low public teacher salary would make it hard to live for my family go five. And my husband has been laid off since march... so we are already feeling the pressure with our bills. He is making \$1500 less a month on unemployment and wants to get off on unemployment as soon as possible, with no re-hire date in sight.

5. Post full comment online: Yes

Name: Joan Kahn

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Town: Montpelier

I get my insurance from: Employer (self or household member)

My insurance company is: MVP

Comment: The insurance costs are already extremely high. We also have a very high deductible. These plans are reaping large amounts of money from my family and have only ever paid out a tiny amount when we met our deductible one year. Overall I would say they are making a lot of money off of my family and not giving us anything in return. I am not excited to pay more for this system that already does not work for me. Also, I have never in my entire work history gotten a 6 or 7% raise from one year to the next. If I was getting those kinds of raises each year then this would be easier for me to manage.

6. Post full comment online: Yes

Name: Deanna

Town: Marshfield

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: I already pay \$130 per week for just myself. I only use it for a once a year check up with my "lady" doctor. It's cheaper to self pay per appointment even now. Tell us why we should be paying more? Are we going to get more?

7. Post full comment online: Yes

Name: Alexander Anlyan

Town: Marshfield

I get my insurance from: Direct from Wellcare

My insurance company is: Wellcare

Comment: These price increases are Absurdly high in a period of recession an epidemic. Addition to creating hardship for seniors and those with limited incomes or disabilities it will also impose an unmanageable burden on those who have Lost or diminished appointment due to COVID.

8. Post full comment online: Yes

Name: Jessica

Town: Graniteville

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Stop raising prices!! Most families can't afford insurance at all! We only can bc we qualified for the subsidy this year. If we lose that, we will be out of insurance again. No one can afford 1000+ A MONTH PLUS deductibles and co pays on top of that! Makes no sense!

9. Post full comment online: Yes

Name: Donna hatin

Town: Essex jct

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Outrageous

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10. Post full comment online: Yes

Name: Donna hatin

Town: Essex jct

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Outrageous !!! I already pay over \$900.00 😡

11. Post full comment online: Yes

Name: Cathleen Deslaurier

Town: Waterbury VT

I get my insurance from: Retirement from the State of Vermont

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Small increases each year don't seem like much, but when your on a fixed income that doesn't increase at the same rate, situations where people have to make the choice between payments to insurance, or buy food to stay healthy, start. Everything I buy at the grocery store has increased a dollar or more since Covid 19, and people on fixed incomes like myself are badly feeling the crunch.

12. Post full comment online: Yes

Name: Rebecca Rueter

Town: Brattleboro

I get my insurance from: Employer (self or household member)

My insurance company is: Cigna via employer; just laid off so will be seeking other insurance 1/1/2021. Very concerned about cost.

Comment: Why so high? Pay raises are either flat (0) or only 2% for the past several years. Who is profiting from these increases? I may or may not be employed by 2021 (hope to find a job...) and can't imagine how I will cover insurance costs.

13. Post full comment online: Yes

Name: Marion Paris

Town: Charlotte

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: I think increases of this amount put an unfair burden on many households that live paycheck to paycheck. And perhaps given the world today, insurance companies should bit the bullet and do no rate increases for at least a year

14. Post full comment online: Yes

Name: Dayna Stimson

Town: Burlington

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: It is unconscionable to raise premiums at a time when many people can barely afford to put food on their tables. This will result in even more people being forced to choose between foregoing health insurance, and therefore healthcare, and trying to keep their families protected against the risk of COVID-19 and possible hospitalization.

15. Post full comment online: Yes

Name: Linda Beal

Town: Burlington

I get my insurance from: Self

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: What could they be thinking? We are in the middle of a pandemic. People are unemployed at a record rate. We are in an economic depression. This is nothing but corporate greed. Please refuse this increase until things turn around and people are back at work.

16. Post full comment online: Yes

Name: Emily reynolds

Town: Barre

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: We can barely afford health insurance now. It would be ruinous to my family if there was a premium increase. I'm considering removing myself from our family plan so we can afford to insure our son.

17. Post full comment online: Yes

Name: Ron

Town: Barre Town

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: The people on the bottom get burned again by BCBS. \$1500 a month for health insurance feels like a waste of money when you have to use it and still get a huge bill for leftovers that insurance won't pay. I don't know what people are supposed to do, do i eat this month or pay health insurance? Better off not having insurance and having money to live on.

18. Post full comment online: Yes

Name: R. LeBlanc

Town: Williston

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Premiums and deductibles are already high enough, there is no reason to continue to raise premiums. We can barely afford the premium we have now. This is absolutely ridiculous! There should be more regulation on how much insurances can charge for premiums!

19. Post full comment online: Yes

Name: Holly

Town: Shelburne

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: No! Health insurance is unaffordable as it is! I can't go without insurance because of my condition. It shouldn't cost this much to stay alive.

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20. Post full comment online: Yes

Name: Monica Callan

Town: Waterbury

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: This increase in prices cannot be sustainable for anyone buying their own insurance. Monthly insurance costs are as much or more than many median mortgages. The average Vermonter or small business can't continue to absorb this. In addition, it will likely price many people out of getting insurance at all, especially in the financial hit of the pandemic, which causes another health crisis. When did health care stop taking care of people other than the shareholders? Healthcare needs a huge overhaul to cut savings for everyone, but gouging the consumer is not the way to remedy the situation. This is distressing news, to say the least.

21. Post full comment online: Yes

Name: Abigail Waring

Town: Wolcott

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: Please do not allow these increases for premiums. I can barely afford my premium as it is!

22. Post full comment online: Yes

Name: David Knauss

Town: Bridport

I get my insurance from:

My insurance company is: I don't have health insurance.

Comment: If I can't afford the current prices Now by then increasing their rates get pussy completely out of reach I have not had health insurance since I was kicked off of Medicaid 5 years ago. I get no financial assistance I'm ineligible for every program because I have to work two part-time jobs to survive. And the state does nothing and the government does even less nobody cares. So I have to pay my own medical bills which now are over \$10,000 and I have no money for that I pay for my own ambulance trips when I have them, that's it like \$25 a week for the next 3 years. When is somebody going to do something for the hard-working guy who's 59 years old and just barely making ends meet and can't get any help from anybody and then you can understand why the man wants to walk away from everything he has and go be homeless because you'll get more that way then he will by doing everything proper so no they don't needed rate increase tell the ones that own the company's maybe they shouldn't take such a big paycheck maybe they should give it back so that people like me who can't afford it could. You wanted my opinion you got it do I expect anything to change? No nothing's going to change except that more fees are going to be increased so that somebody wealthy is going to line their pockets and the guy who's at the bottom of the barrel still is at the bottom of the barrel and gets nothing.

23. Post full comment online: Yes

Name: Sharon Gutwin

Town: Williston

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

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Comment: Health insurance companies have successfully guaranteed their profits to include obscene CEO pay, extreme marketing budgets and the ability to pay hospitals more while suppressing small health care businesses. There should be 0% increase. Have them readjust their priorities on how to spend member premiums. Lower salaries. Reduce marketing. And require them to pay providers equally for equal service. Unless insurance companies are decoupled from hospitals and held accountable to managing their resources, there is no hope in health care being affordable. We need sustainable health care, not sustainable insurance profits.

24. Post full comment online: Yes

Name: Mike Boulerice

Town: St. Albans City

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: As a Senior this is very discouraging news. Your Board needs to start saying no, not just approving less than originally asked. We all need to work within a budget, so do hospitals. The NWMC in St. Albans has a mess on their hands and it is more about poor management and being involved in unneeded real estate purchases and lease agreements than the "official" stuff they feed us on the news. Lastly, please do your job. I said no to my kids growing up, they didn't like it then, but they turned out just fine. It's called "tough love".

25. Post full comment online: Yes

Name: Julia Hand

Town: East Calais

I get my insurance from: Blue Cross Blue Shield

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Its already outrageously expensive. It makes a strain on my budget, and I am deeply concerned about those who struggle more than i do.

26. Post full comment online: Yes

Name: Mitch fleischer

Town: Richmond

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Really stupid question, what do expect folks to say? These increases aren't big enough, really? How about asking Vermonters what they can do to get healthy and help everyone keep the rates down. Think up some questions that are meaningful and maybe make folks think about how to turn the claims around and make healthy decisions.

27. Post full comment online: Yes

Name: Pat

Town: Bethel

I get my insurance from: pay individually

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: I can barely afford the current premiums with a 7K deductible. My employer can't afford the premiums and I understand. They raise their rates each year but I don't get the same pay raise. They are robbing us blind and we have NO choice. Medicare for all.

28. Post full comment online: Yes

Name: Jessica Burrill

Town: Waterbury

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: I'm confused by the language here. Vermont Health Connect doesn't make the premium increases, as an organization/agency. My understanding is that the proposal comes from the private industry insurance carriers for the public industry Government Agency, VHC to move on, or not. With that said, I can tell you the premiums, although an integral part to a plan, is not the most important detail. I make a living helping VTers choose QHPs for Vermont Health Connect. Many people I work with are under 65, not disabled and overincome for Medicaid. Often, SO OFTEN, VTers call in inquiring of plans that have adequate RX coverage. Unfortunately, there is no such thing as a plan that has just RX coverage. So we are forced to have offer health care plans with both types of coverage, bundled into one plan? Who ever said this is how it had to be? I'd like to see more affordable options for VTers to be able to choose excellent RX plans for themselves if that is what they are most concerned with, as so many are.

29. Post full comment online: Yes

Name: Brian Baer

Town: Burlington

I get my insurance from: Employer (self or household member)

My insurance company is: MVP

Comment: I have "Platinum" level insurance. This comes with a \$1,000.00 deductible!! What's the deductible going to be next year with another rate increase!?!?

30. Post full comment online: Yes

Name: Jeny

Town: Richmond

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: I am already having a pay cut of 3%. This increase would be passed along to me, too, directly decreasing my overall pay by 9-10%.

31. Post full comment online: Yes

Name: Kristine Ericksen RN

Town: Essex Junction VT

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: The culture of health care needs to change. What if you considered a price break for people who are low risk, not over weight, don't smoke, don't do illegal drugs, exercise, and take a proactive approach to maintaining good health. As a nurse, I see on a daily basis the high cost of cigarette smoking and obesity, not to mention drug and alcohol use.

There is a saying..., "you value what you invest in" ...if people are going to use and abuse their bodies.....the cost should be passed on to them, and reward (as in lower premiums) should be allowed for those of us who keep insurance costs low by taking care of ourselves. Thank you for listening

32. Post full comment online: Yes

Name: John Jose

Town: Montpelier

I get my insurance from: Employer (self or household member)

My insurance company is: MVP

Comment: I currently have MVP insurance through my employer. I can afford the increase, but health insurance premium increases take a bigger bite out of my income every year.

33. Post full comment online: Yes

Name: Debra Sargent

Town: Montpelier

I get my insurance from: Employer (self or household member)

My insurance company is: Medicare/USAA

Comment: I can't afford

34. Post full comment online: Yes

Name: James Shover

Town: Worcester

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: This should be very simple. SS recipients DO NOT get 6.3% yearly COLA's. The average worker buying insurance DOES NOT get 6.3% pay raises yearly. State employees DO NOT get 6.3% annual pay increases. The Economy DOES NOT grow at a rate of 6.3% annually. WHY then do BC/BS, MVP and others continuously ask for, and receive from GMCB, approval every year to raise costs over and above the annual economic growth rate? GMCB, the entity that is supposed to be working on behalf of the residents of Vermont always seem to be working on behalf of the insurance companies. The amount that insurance companies should be allowed to increase their rates should be tied directly to CPI, just like everything else. The care board should be ashamed of the disservice they are providing to the Vermont consumer.

35. Post full comment online: Yes

Name: Eileen Schilling

Town: Charlotte

I get my insurance from: I am self insured

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: It is insulting. I pay nearly \$700 per month with over a \$3200 deductible. That is a huge chunk of my income. We do not have 'Health Care' in this country. We have big business telling doctors how to treat people. Why exactly did anyone bother to go to medical school if they will then be deemed incapable of practicing what they learned. If the insurance companies are so broke then why do they spend millions of our dollars on advertising and self promotion? Why are they underwriting city marathons and Flynn Theatre performances? Why do they look the other way when doctors over prescribe deadly drugs? Why do they allow outright bribery by drug companies? Surely you watched the 60 minute piece last Sunday on Fentanyl. Why is it that a team of doctors can figure out how to do an eye repair surgery in a depressed 3rd world country to the tune of \$14 and then the same surgery in the USA costs upwards of \$5000. Insurance companies do not need more money, they need oversight.

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Several members of my family have left this country to have a medical procedure in Costa Rica or Europe because the cost is so much less and the outcome is excellent. This thing we carelessly refer to as 'Health Care' is an embarrassment to our nation. Shame on the board if they vote to allow an increase. The majority of the citizens of this country work within a budget. Why doesn't the Care Board tell the insurance companies to do the same instead of taking more money from people who live in a country where the economy is crashing down around us. We cannot afford a more expensive insurance bill. Instead the Care Board should consider it their responsibility to figure out how to REDUCE COST to every American. I could go on and on but I do believe you get the gist.

36. Post full comment online: Yes

Name: anonymous

Town: middlesex

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: This is absurd after the hefty raise for 2020 insurance. Insurance and medical costs are supposed to be no more than 10% of the income. By the time we pay for insurance. deductibles, co-pays, out of pocket expenses we are already above 20% of our total income. Please DO NOT allow this type of cost increase to low- to mid-income families. It is absurd. the government provides themselves with low-cost insurance that actually covers the majority of their expenses. This same option should be available to all.

37. Post full comment online: Yes

Name: Cassandra Hemenway

Town: Montpelier

I get my insurance from: Employer (self or household member)

My insurance company is: MVP

Comment: The constant increases send a message to me: DON'T USE YOUR HEALTH INSURANCE. When people in my house have an injury or get sick, we avoid the doctor like the plague because even with supposedly "good" insurance, my out of pocket is VERY expensive! I got a \$150 bill for a pair of crutches that I did not ask for (and that was just my copay ... not the alleged "full cost")- were just handed to me at an Express Care - and then I get this \$150 bill for an item I could have borrowed for free from anyone on the planet, or purchased for \$30 from CVS. Health insurance needs to STOP INCREASING RATES - minimize executive salaries and bonuses; look for other ways to cut costs, but stop increasing rates on an already over-burdened population.

38. Post full comment online: Yes

Name: Carrie Riker

Town: Worcester

I get my insurance from: Employer (self or household member)

My insurance company is: MVP

Comment: At what point will the answer be "no" to these increases? I already pay a fair amount of my hourly wage toward health insurance. Plus a high deductible and out of pocket expenses. My wage will not increase to offset this. To do that, we'd have to charge more to the families who use our programs. What is the reason for this increase and how can we stop this continued pattern that means less money to pay rent, buy food, support our livelihood?

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39. Post full comment online: Yes

Name: Mary Zentara

Town: Montpelier

I get my insurance from: Employer (self or household member)

My insurance company is: MVP

Comment: In the face of Covid and becoming a student in the fall, an increase in health care premiums would be quite difficult for me and my family. Health insurance and deductible expenses are high already and difficult to afford! I'm still paying off bills related to a tick borne illness almost 2 years ago. Please do not raise your premiums during this difficult financial time and time of uncertainty.

40. Post full comment online: Yes

Name: Sean Beckett

Town: Montpelier

I get my insurance from: Employer (self or household member)

My insurance company is: MVP

Comment: Last year's increase was hard enough to bear. Another 7.5% increase is going to put so many middle-class Vermonters and low-income Vermonters in an incredibly difficult spot. Our employer, like many small businesses, can barely afford to pay for the meager, bare-bones health insurance, and a good amount of the premium still falls on the employee to pay. This increase may break both our employer and our employees. Furthermore, the fact that the coverage is going to be the same, and likely worse, means that the increase in \$ is being matched by worse coverage. MVP and BCBS have the profits to weather this economic downturn. We do not. If there was ever a place to repair wealth inequality, it is here.

41. Post full comment online: Yes

Name: Matt

Town: Waitsfield

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Greedy, unsustainable, uncouth, unjustifiable.

42. Post full comment online: Yes

Name: Matt

Town: Waitsfield

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Greedy, unsustainable, uncouth, unjustifiable.

43. Post full comment online: Yes

Name: Steven Pardy

Town: Fayston

I get my insurance from: BCBS of Vermont

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: It is too high especially given the economic times.

44. Post full comment online: Yes

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Name: Josh

Town: Burlington

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Being self employed, my monthly premiums are over \$2000. That covers my wife and son. Any increase in premiums is maddening especially when half the population is out of work. ■■■ you for thinking about raising insurance premiums. Seriously. ■■■ you

45. Post full comment online: Yes

Name: Kurt Johnson

Town: Underhill

I get my insurance from: Direct from MVP

My insurance company is: MVP

Comment: It's already too expensive for limited coverage after all the fine print and special circumstances where there are hidden deductibles

46. Post full comment online: Yes

Name: Susan Bahr

Town: Underhill

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: Please- reconsider. Any extra cost will force us out of health insurance again. We've lost half my income due to Covid 19- my husband is also self employed and has less work this summer than any previous ones. Please- no increase

47. Post full comment online: Yes

Name: heidi krantz

Town: craftsbury

I get my insurance from: self

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: I cover my own costs for this and as our income is impacted by COVID19 another increase following the increase from this past year is just too much. Coupled with the out of pocket and deductible, for the first time in my life I have decided to forego some medical consultation because I just can't afford it. If I can't afford it there must be many people in this boat.

48. Post full comment online: Yes

Name: Lynn Forrest

Town: Newfane

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: BSBCVT's proposed increases are inappropriate. Many people in Vermont live on Social Security and I sincerely doubt that we will receive a 6.5% increase for 2021. My daughter and granddaughter have moved in with me because of the COVID-19 pandemic causing budget stretching. I know I am not the only person in Vermont that has welcomed family members due to COVID.

49. Post full comment online: Yes

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Name: Mary

Town: Ferrisburgh

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: With furloughs and layoffs an increase this large is unacceptable.

50. Post full comment online: Yes

Name: Finn Yarbrough

Town: Ferrisburgh

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Please no more. Our health insurance costs outpace inflation by at least as much as our wages lag behind. This country has become a dystopian mockery of American Individualism. Please, please turn your energy towards adopting proven, affordable measures for single-payer health that other developed countries enjoy. As a part-time employee (at the hospital, no less), more than half of my entire compensation package goes towards health insurance premiums for me and my family as it is: and we just endured a similar increase in our most recent contract. My income taxes could triple to cover the cost of a universal plan before exceeding the private cost of my current health insurance. And yet, even so, I choose to keep this job because the plan is MORE affordable than the catastrophic high-deductible insurance I was able to procure in the open market as a small business owner. No more rate increases without a fundamental change in business as usual. We are facing the music with regards to our public institutions across the board, from education through transportation and beyond. Don't be a "do-nothing." Seize this opportunity posed by the collapse of our national security net and create something that will work for all of us. No need to reinvent the wheel--just look to those who do it better than we do. There are plenty to be found.

51. Post full comment online: Yes

Name: Gabriel Archdeacon

Town: Brookfield

I get my insurance from:

My insurance company is: I don't have health insurance.

Comment: I already can't afford the premiums offered through Vermont Health Connect, and increases will only exacerbate the problem.

52. Post full comment online: Yes

Name: Leslie Hill

Town: Montpelier

I get my insurance from: Employer (self or household member)

My insurance company is: MVP

Comment: Would prefer that high users pay more and seldom users see no increase. Premiums are already high for low income earners like me. 120 a month. I gross 2360. Rent is 1k. I haven't used my health ins once! Like many many Vermonters I rely on healthy practices: high quality food, alternative wellness-acupuncture, massage, herbals, exercise...all cost money! All I need is a solid max coverage catastrophic plan in case of traumatic physical injury, yet I'm stuck with medical coverage for routine tests and office visits that I do not use. Raising my premium would help others but not me.

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53. Post full comment online: Yes

Name: laura

Town: middlebury

I get my insurance from:

My insurance company is: I don't have health insurance.

Comment: Makes it even less 'affordable' for self-employed people like me. My last go at having insurance was through MVP for two months in 2018. At an unsustainable \$478 per month then, a 7.3% increase would make it \$513. How is that 'affordable'? Live in a shelter to make ends meet?

54. Post full comment online: Yes

Name: Clare Homan

Town: Hinesburg VT

I get my insurance from: Employer (self or household member)

My insurance company is: none of the above

Comment: We need universal healthcare NOW. No insurers, just single payer. Anything else should be considered a crime against the American people. Raising the cost of existing health insurance while 40 million people are unemployed or being asked to take paycuts is unconscionable behavior.

55. Post full comment online: Yes

Name: Anne Carroll

Town: Montpelier

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: This system is unbelievably broken. We do not qualify for subsidies, and our 3 person family pays almost \$2000 a month currently for health insurance. That is more than 3 times our house mortgage. In past years we have downgraded our insurance in an attempt to offset the price increases but are running out of cheaper options. And it is not like we do not have out of pocket costs on top of insurance, my surgery last year added a \$200 a month payment to our expenses and will take a couple of years to pay off. If we just stop paying more then maybe it will force a system change. Please don't let them continue to strangle the working class into an ever increasing cycle of poverty.

56. Post full comment online: Yes

Name: Regina Shinnars

Town: Stowe

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: Please do not increase premiums- insurance prices are out of control. We do not qualify for subsidies, but struggle to pay even for the most basic insurance plan. We are running out of options and soon may have to give up our health insurance. Healthcare is a basic necessity but not at the tune of \$15000 a year. An increase will be detrimental to all working Vermonters. I implore you to vote No to the proposed increase.

57. Post full comment online: Yes

Name: Marion Nelson

Town: S. Burlington

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I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: No! NO!! NO!!! I already pay \$900 per MONTH and they refuse to pay for my medication which adds \$400 more each month to my Health Insurance costs. They demand at least a 5% increase each & every year, I strongly object!

58. Post full comment online: Yes

Name: Susan Andrew

Town: Warren

I get my insurance from: BCBS of VT

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: I do not qualify for premium aid and my husband and I face around \$10k of deductibles before we get coverage. Our out of pocket costs BEFORE we receive any service is about \$25k per year, including premiums and deductibles. This is ridiculous. No one should have to pay that kind of money for health insurance and receive nothing in return. Not even an annual checkup is covered because at my age there's always something that is considered diagnostic and not preventative. So I am DEAD AGAINST rates being raised at all. I am forgoing all medical care until I turn 65 in about a year and a half. The US health care system is ridiculous. NO MORE INCREASES.

59. Post full comment online: Yes

Name: Holly Wilkins

Town: Lake Elmore

I get my insurance from: Employer (self or household member)

My insurance company is: MVP

Comment: I guess it's just a given that the consumers will say "PLEASE DON'T INCREASE" but if I'm being given the opportunity, then I will say please!! don't increase the premiums! We have the 'Silver' plan and it seems that no matter what, it is always, always money out of our pocket. My husband and I both work full time (well, we did before the pandemic. We were both laid off in mid-March and he *just* got called back to work, my work hasn't called me back yet) and we are aged 62 and 59. We don't receive any subsidies and never have, we just work hard and don't want to feel screwed. We have "given back" to our community by volunteering, my husband was a volunteer EMT for Morristown Rescue for 20 years. When I had my cataract surgery, I had to pay almost half the cost out of pocket. And I try to be a healthy person, I watch my weight, exercise, neither of us smoke...And it seems that when you learn of hospitals charging \$20 for a Tylenol tablet during a hospital stay, health care has been screwing us over for years. Thank you for this opportunity to give our opinion!

60. Post full comment online: Yes

Name: Vicki Litzinger

Town: St. Johnsbury

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Given the COVID crisis and it's impact on everything in our economy, I think it's unconscionable of them to increase rates.

61. Post full comment online: Yes

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Name: Denise Jahn

Town: Bennington

I get my insurance from: Open market

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Living on a fixed income becomes less and less sustainable with annual increases. Just received notification of increased escrow. \$35. Monthly. Medicare is increased, cable, food,.. Please reconsider the increase. Thank you.

62. Post full comment online: Yes

Name: Barbara Christie-Garvin

Town: Waitsfield

I get my insurance from: We pay supplement to Medicare

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Especially during this uncertain time of pandemic when hospital visits have drastically DECREASED and people are struggling to pay their premiums or have lost their insurance altogether with their jobs, it seems audacious to be asking for such a substantial increase in insurance premiums. I urge the Green Mountain Board to deny this request and stand up for the citizens of Vermont during this unprecedented time of need.

63. Post full comment online: Yes

Name: Becky Castle

Town: Shelburne, VT

I get my insurance from: Directly from BCBSVT

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Why!? Because of COVID and the reduced number of medical visits for the last three months, one would assume that health insurers have had a relatively easy year in terms of claims and that they have not had to pay out as much. What are the cost drivers for the increase? As a consumer, health insurance is the absolute WORST value ever. I already pay nearly \$1,600/month in premiums for a family of five with a deductible of over \$14,000/year. With a 6.3% increase, my monthly premium would be approximately \$1,700/month. My husband and I are self-employed and own two small businesses and the cost of health insurance is untenable (and we definitely cannot afford to provide it to our employees). The only reason I still purchase insurance is that one accident or incident would bankrupt. Why doesn't the Green Mountain Care Board tell the insurers to cut costs and consider revising the entire business model as every other business has had to do in this crisis. No to this increase...it is absolutely outrageous!

64. Post full comment online: Yes

Name: Darla Dunster

Town: Duxbury

I get my insurance from: Employer (self or household member)

My insurance company is: MVP

Comment: It is so expensive as it is....you're gonna push people away from insurance. I pay in a hell of a lot more than I use every year. Ridiculous.

65. Post full comment online: Yes

Name: Andrew

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Town: West Bolton

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Unaffordable... for a product that does not help me stay healthy, I can maintain my health more effectively by not having insurance coverage and using the premiums to pay for health care out of pocket

66. Post full comment online: Yes

Name: Delphine Le Dorze-Edwards

Town: Charlotte

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: It is outrageous. Our monthly premium is high, our deductible is very high for us (\$1,500 per family member) and they cover less and less and keep on wanting more money. Greed is their motivation and we are fed up with this system. We want Medicare for All, we want what Canada has and quit worrying about health insurance.

67. Post full comment online: Yes

Name: Lucy

Town: south hero

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: We already are stretched to our limit to pay over 2000 dollars a month for insurance.

68. Post full comment online: Yes

Name: Chelsea Clarke

Town: Colchester

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Last year my share of my health insurance premium doubled, even with the federal and subsidy and even though my income did not change, because BCBS of VT raised their premiums. If they raise it again and my subsidy does not increase with it to cover the difference I will no longer be able to afford my insurance and will have to switch to a plan with less coverage, which would prevent me from getting care and prescriptions I need, or an MVP plan which none of my providers accept.

69. Post full comment online: Yes

Name: Lillian Pickering

Town: Essex Junction

I get my insurance from: Through my monthly pension payments (cost is deducted before I am paid)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: As someone who finally retired at age 72, I am finding it challenging to manage my budget (income reduced by approximately 1/3). My income is now fixed. Medicare and BCBSVT payments are deducted from my income prior to my receiving the money. Last year's COLA increases were negated by increases in Medicare premiums and secondary insurance. An additional increase in my necessary expenses would diminish my monthly income even more. I already pay out of pocket for dental care, vision care and medication insurance and copays. I understand that the pandemic has created financial

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havoc, and that changes must happen to get Vermont through this crisis. I just hope that the state looks for solutions that don't hurt those with lower and middle incomes any more than those who could comfortably cope with a decrease in income.

70. Post full comment online: Yes

Name: Karyn

Town: Vergennes

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

I do not support the increase! My employer just told me that I'm getting a 2.5% pay decrease starting in July because of financial hardships on them as a result of COVID-19 and other business reasons. This is an across-the-board cut for all staff. I've been working there for 9 years and only get a 2% pay increase on average each year. If health insurance premium cost goes up on top of my upcoming pay cut, this is going to mean even more financial hardship for me as single mom raising two kids and already living paycheck to paycheck. At this point, I'm running backwards! I'm making less money each year but getting the same level of health care service provided? That doesn't make any sense at all!

71. Post full comment online: Yes

Name: Kelly

Town: Randolph

I get my insurance from: Employer (self or household member)

My insurance company is: United Health Care

Comment: We have a family, some members have pre-existing conditions. We had BCBS of VT several years ago but when our premium was going to be more than our mortgage we couldn't continue and found another option.

72. Post full comment online: Yes

Name: Joan Kavanaugh

Town: Waitsfield

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: I am opposed to this increase as I was last year. We are 2 self employed healthy athletic people and pay almost \$1200/month, almost what our mortgage payments are. Together we make more than the \$65K/year, but not much more and pay outrageous premiums and deductibles. This is not sustainable especially now that both our businesses are working at 1/4 due to COVID. We are considering other health care options. I'd like you to consider offering Catastrophic Insurance once again, at a affordable premium.

73. Post full comment online: Yes

Name: Laurie Childers

Town: Addison

I get my insurance from: Medicaid

My insurance company is: Medicaid

Comment: The health care system is BROKEN! There have been 8-21% increases every year at least 20 years! There is not an industry in this country that has had those kinds of price increases. And the health

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care I have received has NOT improved or changed much at all. I am on the local school board. They are talking about a 20% increase in those premiums! And there are still people who have no insurance! The system must be changed. Medicaid is the BEST insurance I have ever had. Everyone should have the insurance I have. Is there anything I can do to be the change? I wish there was some hope!

74. Post full comment online: Yes

Name: Lynn Fitzgerald

Town: St.Albans

I get my insurance from: Teacher retirement

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: As a retired teacher I find it difficult paying all I need to on my income.. everything is already so expensive in Vermont .ie taxes...cost of housing...etc. please do not allow this.increase...i would think the insurance companies have had lower costs due to Covid19... No elective surgeries...please consider their profit for the last 5 years...they are financially in very good shape...thank you.

75. Post full comment online: Yes

Name: Ruth Miller

Town: Richmond

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: I work for a non-profit, and cannot qualify for provided health insurance as I am only 60% permanent FT. In Sept.2018 I had non-elective outpatient cancer surgery while on BCBS's Silver Plan, that had an out-of-pocket limit of \$5,000. I am still paying the hospital off @ \$100/month. Meanwhile, I've had no prior issues since then, and absorbed a \$25 raise in premium for this year, and my out-of-pocket deductible is now \$6,700. I pay 80% of all my med-related bills until that is reached, yet they get \$200 from me every month. What's the point of paying for insurance that never kicks in??

76. Post full comment online: Yes

Name: Erik van Eck

Town: Underhill

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: Our healthcare premium is already one of our largest household expenses. Increasing the premium by 6-7.5%, in the middle of a pandemic and a financial recession, is immoral and will cause hardship for countless Vermonters. Please consider the people this will affect, and not your bottom line.

77. Post full comment online: Yes

Name: Mark

Town: Middlebury

I get my insurance from: Self

My insurance company is: MVP

Comment: We'll be paying over a thousand a month for a two person bronze plan. This cost is getting unaffordable

78. Post full comment online: Yes

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Name: Samantha Kachmar

Town: Addison

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: My husband and I are self employed and currently pay a monthly premium in excess of \$1800 per month for health insurance. When you also add in Dental and Vision (purchased separately) our monthly cost is well over \$2000. This does not cover the additional cost of funding an HSA account to pay medical expenses not covered by the insurance or expenses incurred before our deductible is reached. This is more than the cost of our mortgage and property tax bill per month! We do not have a top of the line plan! Subsidies that families can receive to help with the cost also limit earning potential in a business as the subsidy must be paid back in partial or full if you exceed your projected income or exceed the income threshold for receiving subsidies.

79. Post full comment online: Yes

Name: Ken Lerner

Town: Burlington

I get my insurance from: Individually

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: This is not the time to raise premiums. With the current pandemic many are hurting and struggling financially. This includes many whose savings have dwindled. As a retiree living on a lifetime of savings, I personally have seen decline between 10-18%. Any additional expenses result in a greater financial hardship and decline in quality of life. And it's gotta be much worse for those with even less. Tax money from the feds should have helped reduce the burden on medical insurers and providers and passing costs on to subscribers is unreasonable at this time.

80. Post full comment online: Yes

Name: Martha Wellman

Town: Middlebury

I get my insurance from: Vermont Health Connect

My insurance company is: I am currently on Medicaid but that will soon change as I make slightly too much money to qualify.

Comment: I will not be able to pay for health insurance and any illness. The amount paid for health insurance and the \$5000.00 deductible make health care out of my ability to pay no matter what the official numbers say. In the time of global pandemic this is an abomination!

81. Post full comment online: Yes

Name: Marion Schaefer

Town: Stowe

I get my insurance from: Personal

My insurance company is: Cigna

Comment: Annual increases are hard on seniors with fixed income.

82. Post full comment online: Yes

Name: Barbara Wolfington George

Town: Burlington

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I get my insurance from: Employer (self or household member)

My insurance company is: Cigna

Comment: How about no increase? look at all the premiums we paid this year for virtually no healthcare. Let us be a leader in this nation and say NO to this increase. I do not know of anyone that got a 6.3% pay increase let alone a 7.3 pay increase. The whole state is tightening their belts. MVP and Blue Cross need to also. Also most importantly self insured people need to be able to pay for their health care with pre tax dollars, or tax credits. Big corporations do this for their employees. Let us lead the nation!!!! To REFORM Please

83. Post full comment online: Yes

Name: Lisa Shaw

Town: Weybridge

I get my insurance from:

My insurance company is: I don't have health insurance.

Comment: My daughter doesn't have health insurance and can't afford health insurance so she is avoiding any wellbeing checks and medications. At some point the insurance and health care system needs to work together to reduce premiums. They had a significant increase ask year. When does taking care of the community become a reality and giving back to those who have no insurance. Take, take and take and we will no longer be able to afford to live here. Then, what are these organizations going to do? The more you impact the population of Vermont the more burden you put on those remaining here, which of this continues amounts to the elderly and the un-insured living here and you will have no one paying these outrageous premiums. Time to return to looking at the reality and not using the backs of Vermonters to fill salaries of \$1M presidents. Reality check

84. Post full comment online: Yes

Name: Kate Goyette

Town: Corinth

I get my insurance from: Employer (self or household member)

My insurance company is: MVP

Comment: The increased premiums are especially insulting given the decreased utilization of health care resources during the first half of 2020 due to covid19. The insurers are pocketing premiums and not having to pay out for many elective procedures that were cancelled. Many people are struggling with job losses and purchasing insurance in the exchange; increased premiums will make this even more difficult. Furthermore, these yearly increases are far above inflation, and for products that increasingly shift the cost burdens to the patients rather than the insurers.

85. Post full comment online: Yes

Name: Risa

Town: So Burlington

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: Given the current circumstances I feel it's inappropriate to be raising the cost of insurance premiums. They are already incredibly high, especially when you add together both the premium and deductible.

86. Post full comment online: Yes

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Name: Andrew Reynolds

Town: Graniteville

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Health insurance is already extremely expensive for individuals and families to purchase. We pay over \$2000 per month for me, my wife, and my son. Because I need regular treatment for a chronic illness, we then must pay co-pays and deductibles too. I end up paying almost \$30,000 a year and we only make \$85,000. It is our largest expense and has crippled us financially. I understand healthcare is expensive but further increases are just crazy.

87. Post full comment online: Yes

Name: Bryan Bouchard

Town: Milton

I get my insurance from: Employer (self or household member)

My insurance company is: MVP

Comment: These increases are unsustainable. I do my best to stay healthy and constantly year after year the increases outpace my income. I will be choosing between food and paying for health insurance. I could go without and let the system pay. That seems to be what a lot of people do.

88. Post full comment online: Yes

Name: Alison Trowbridge

Town: Windham

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: I think health insurance costs way too much as it is! It doesn't cover so many things and it's very complicated to understand because there is so much fine print about what is covered and much jargon to decipher when looking at plans. Health insurance is our biggest monthly bill we pay and we get subsidies from the federal government. I think the CEOs of the BCBS and MVP should take pay cuts and pass the savings onto consumers. I urge the board to not only say no to the premium increases but to cut back the premiums to make health insurance more affordable.

89. Post full comment online: Yes

Name: Barbara Gail S. Warden

Town: Johnson

I get my insurance from: Self-employed / self-pay via BCBS

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: The annual increases are unjustifiable and punishing. They far outstrip the annual rate of inflation (in fact typically 200-300% of inflation), while consistently reducing coverages in the identical packages from year to year.

90. Post full comment online: Yes

Name: David Hernandez

Town: East Montpelier

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

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Comment: We already pay the highest prices in the world for health insurance with worse outcomes than many other countries. People are dying from not being able to afford medicine and insurance while insurance and drug companies rake in millions. It needs to stop!

91. Post full comment online: Yes

Name: Nicolia Jiraff

Town: Burlington, VT

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: This is absolutely ridiculous and doesn't make any sense to me. These insurance companies are making tons of money already! Why should we have to pay more than we already are? These premiums and deductibles are already so high that I don't go to the doctor because I can't afford it even though I have insurance. I know many people are in the exact same position. With a \$7,500 deductible, how can I go to the doctor? I basically have to pay out of pocket for all of my care anyway, plus I have to pay for insurance. This seems unfair and the fact is that most everyone I know is in the same predicament. Why on earth do they need to raise the rates when their CEOs make millions of dollars and they aren't even paying for our health care? I am absolutely opposed to this. These companies should be lowering the rates, not raising them. And they should be providing better coverage so that people can actually use the health care system like we are supposed to be able to. Please deny this. And while you're at it, please help create a health care system that actually cares for people's health rather than making insurance companies wealthier. Thank you for your listening and consideration.

92. Post full comment online: Yes

Name: Ellen Gershun

Town: Walden

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: I work for a non-profit that pays a portion of my health insurance. Last year when BCBS raised it's rates (my plan increased by 14.5%) my non-profit employer could only afford to pick up 10% of the price increase, which meant my portion of the rates increased by close to 20%. My salary increases by 1% per year. The math is simple: I cannot afford such large annual price increases in my health insurance premiums. Every year I take home less and less of my paycheck, while prices continually increase. Health insurance premiums take a larger chunk of my take home pay every year, and are increasing disproportionate to other expenses and income. Please do not allow another large premium increase.

93. Post full comment online: Yes

Name: Laurie Childers

Town: Addison

I get my insurance from: Medicaid

My insurance company is: Medicaid

Comment: The health care system is BROKEN! There have been 8-21% increases every year at least 20 years! There is not an industry in this country that has had those kinds of price increases. And the health care I have received has NOT improved or changed much at all. I am on the local school board. They are talking about a 20% increase in those premiums! And there are still people who have no insurance! The

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system must be changed. Medicaid is the BEST insurance I have ever had. Everyone should have the insurance I have. Is there anything I can do to be the change? I wish there was some hope!

94. Post full comment online: Yes

Name: Bruce Gepfert

Town: New Haven

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: Seems like medical insurance companies must have saved substantial money during the covid crisis. Medical procedures were way down. Hospitals and private practitioners lost millions. Most of those loses are from reduced reimbursement from insurance companies because of greatly reduced utilization. We should be receiving rebates not increased rates.

95. Post full comment online: Yes

Name: Cynthia Quilici

Town: Randolph

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: I have already seriously considered dropping insurance because the cost (after subsidies) is still almost 15% of our income. We cannot pay more without cutting back in other areas. We avoid going to the doctor. When I had a simple ear infection, we were billed \$700 for tests and that all has to come out of our pocket with the high deductibles. The medical system has degraded into a shake-down racket.

96. Post full comment online: Yes

Name: Diane Tutelo

Town: Salisbury

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: I think in a time when a lot of Vermonters are hurting financially, including health care providers who have been furloughed or had pay cuts, rate increase are an insensitive thing to do.

97. Post full comment online: Yes

Name: Sue Euphrat

Town: Brattleboro

I get my insurance from: self/medicare

My insurance company is: AARP United Healthcare

Comment: Especially at this time of hardship for many Vermonters these proposed increases are excessive. It is known that people are not accessing healthcare and yet the premiums have rolled in to the insurance agencies. They should not require more than a small increase. I believe that salary increases should be scrutinized carefully as well as administrative costs.

98. Post full comment online: Yes

Name: Rhonda Calhoun

Town: Newfane

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

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Comment: I currently pay over \$470 a month for a \$6,000 deductible. I am retired, shy of 65, on a fixed income, and just a few dollars from being able to receive federal and/state assistance. It is difficult to afford my payments and medical care now let alone with a 7.3% increase. My social security sure doesn't provide such a cost of living increase.

99. Post full comment online: Yes

Name: Kathi

Town: Moretown

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: I think that is in bad taste considering the predicament of many since the Covid 19 quarantine. Small businesses and individuals will have a hard enough time getting back on their feet without an increase in an essential service. The phrase "hit them when their down" comes to mind, shame on them.

100. Post full comment online: Yes

Name: Cecilia

Town: Vergennes

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: RIDICULOUS! Way too expensive already. We can't afford to pay for health care for my husband who works in construction.

101. Post full comment online: Yes

Name: Unlisted

Town: Rochester

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Insurance and deductibles are already unaffordable. This is causing people to go without insurance which in return leads to needing medical services that people cannot get or bills that go unpaid causing more increases. We cannot afford and maintain our healthcare system on these continued increases.

102. Post full comment online: Yes

Name: Calvin Stanton

Town: Johnson

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Medicare for All Now

103. Post full comment online: Yes

Name: Barack Obama

Town: Brandon

I get my insurance from:

My insurance company is: I don't have health insurance.

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Comment: I think the rates should be raised by 25%.

104. Post full comment online: Yes

Name: Colin Jacobs

Town: Walden

I get my insurance from:

My insurance company is: I don't have health insurance.

Comment: My family and I already can't afford health insurance, even with the subsidies for which we qualify. This would make it even less attainable. My wife and I have gone four years without regular care, and we just pray nothing serious happens. At least our son is covered. Thank god for Dr. Dynasaur.

105. Post full comment online: Yes

Name: Nancy Bryant

Town: Warren

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: It's an unreasonable amount of increase. I suspect, as is annually, our benefits decrease and payment increases. Soon, we'll be paying for nothing, zero coverage. Income has greatly decreased this year. It's difficult to pay currently. Never an increase greater than the average income raise. Zero raise=zero insurance increase, etc.

106. Post full comment online: Yes

Name: Jennifer Smith

Town: Jericho

I get my insurance from: BCBSVT

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: I have to figure out a less expensive plan. I pay 100% of the monthly cost of the bronze plan. I am not eligible for a subsidy. This year I will have one appointment, a physical, in December. My premium is about \$580/month. Out of control.

107. Post full comment online: Yes

Name: Janice McCann

Town: Rochester

I get my insurance from: retired state employee

My insurance company is: Medicare and BC/BS

Comment: I say take a break from increases. How are people going to afford an increase when they cannot make the rent or buy food for their families? Covid is killing us and we cannot afford anything. It is time for a bailout by the feds for the people who work and make money for the healthy of this state and country. Senior citizens cannot a single penny of increases. We have worked and saved and now the economy is in the toilet and we are supposed to suffer through it. I say NO MORE!!!!

108. Post full comment online: Yes

Name: Susan Dorn

Town: Hyde Park

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

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Comment: In light that hardly anybody has been going to the doctor since the advent of COVID-19, I think this request is unconscionable and greedy. Don George should be ashamed.

109. Post full comment online: Yes

Name: Eleanor Hagopian

Town:

I get my insurance from: Vermont Health Connect

My insurance company is: Medicaid

Comment: I am aware that healthcare costs have been increasing faster than inflation for some time now. They are more unaffordable every year. It is time for the insurance companies to take a serious look at their bloated administration costs and keep annual increases at or below inflation. This is all the more critical with a pandemic on and so many people losing jobs; even when we go back our savings will have been eroded. These cost escalations are too high!

110. Post full comment online: Yes

Name: Thomas Shea

Town: Bristol

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: I pay lots of money for a 'Bronze' plan, \$426 per month. I used the health coverage once last year. The total bill cost about \$300, the insurance covered a total of \$10. If the health coverage was good I wouldn't be opposed to paying more. But to pay more for lousy coverage seems - well simply wrong to me. If I had another option I would take it, but I there are no other options. If I got some \$ back for being an ideal client (healthy, exercise regularly, low to no cost to the insurer, etc) I think that would be fair. I have the insurance primarily for catastrophic injuries. But the reality is if I broke my leg, for example, I would likely go bankrupt paying for the hospital bills even with this insurance. I have to pay some crazy amount, approximately \$8k out of pocket per year prior to getting any kind of benefit. So I vote no to any rate increase. Use the money I have already paid, along with everyone else, to finance. The insurance industry should be working to drive the cost of health care down not up. Offer loan forgiveness to new doctors, refuse to pay super high hospital charges, anything but taking more from people who can barely afford the lousy coverage they all ready have. You should be ashamed of yourselves if you approve this cost increase.

111. Post full comment online: Yes

Name: Dennis

Town: Waterbury

I get my insurance from: Directly thru BC/BS

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: I believe in top quality Health Care but if bc/bs keep going up I'm going to look elsewhere. It's excellent that they cover so much at a cost of course. If they continue to increase the cost people will check around. We're already paying a "high" premium but it's worth it to a extent. When they increase the premium 3x's the cost of living is it's time to look around.

112. Post full comment online: Yes

Name: Bob McKearin

Town: Burlington

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May 11, 2020 to July 23, 2020 at 11:59 PM

I get my insurance from: Retirees - purchased directly from BC/BS

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Of course an increase is never good news. Often they are warranted I'm sure. But, reading an article about BC/BS in a New England state, Rhode Island I think, actually lowering premiums due to the reduction of medical care expenditures for an large portion of medical treatment that has been deferred or delayed due to Covid -19, makes me wonder about this increase at this time.

113. Post full comment online: Yes

Name: Kitt Hazelton

Town: Sandgate, VT

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: These yearly premium hikes are making it almost impossible to afford insurance. Co-pays and deductibles are high on the least expensive plans, which add to the costs. My wages haven't gone up 6%, so if I continue to buy insurance, where is the money to pay for the increase coming from? Our grocery or utility costs? The annual inflation rate for the US is .1% for the 12 months ended May 2020. I can see raising premiums based on the inflation rate, but the proposed hikes are unsustainable for most families.

114. Post full comment online: Yes

Name: Dennis

Town: Waterbury

I get my insurance from: Directly thru BC/BS

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: I believe in top quality Health Care but if bc/bs keep going up I'm going to look elsewhere. It's excellent that they cover so much at a cost of course. If they continue to increase the cost people will check around. We're already paying a "high" premium but it's worth it to a extent. When they increase the premium 3x's the cost of living is it's time to look around.

115. Post full comment online: Yes

Name: Anonymous

Town: Williston

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Continued rate increases at an amount far exceeding inflation and most annual raises this year is a burden on Vermonters, who have no other options for health insurance.

116. Post full comment online: Yes

Name: Eugene F. Dambach

Town: Morrisville

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: This is why we need universal coverage for all US citizens and abolish insurance all together. They are unnecessary if we all were covered equally. What incredible savings that could actually go to pay people in the medical field a decent wage.

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117. Post full comment online: Yes

Name: Donald Miller

Town: Essex

I get my insurance from: Directly

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Our income doesn't increase but our health care costs continue to climb! Unless health care costs are contained we will find ourselves unable to cover the cost

118. Post full comment online: Yes

Name: Crystal Currier

Town: Randolph

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: We can barely use our insurance now with COVID and you want to raise the rates again. Is this a joke??

119. Post full comment online: Yes

Name: Janice Osgood

Town: Hinesburg

I get my insurance from: Employer (self or household member)

My insurance company is: Anthem Blue Cross Blue Shield

Comment: The increases are more than the cost of living and more than yearly COL raises.

120. Post full comment online: Yes

Name: Samara Mays

Town: Montpelier

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: My family of four pays just under \$2000 a month plus a \$7000 out-of-pocket, which we typically meet by the middle of year due to having a child with Type 1 Diabetes. This is a total cost of \$31,000 year. We just miss the cutoff for premium assistance. My husband and myself are both self-employed and bear the full cost of insurance ourselves. A further increase be completely unaffordable, particularly in light of both of our businesses suffering due to COVID.

121. Post full comment online: Yes

Name: Kathleen Kinney

Town: North Hero

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Please do not raise these rates. I get nothing for my insurance rates already. Can barely afford it even with employer contribution. Am about ready to drop health insurance altogether.

122. Post full comment online: Yes

Name: Jane Eliasson

Town: Stowe Vt

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I get my insurance from: Employer (self or household member)

My insurance company is: Blue cross blue shield for f Texas

Comment: Raising the prices of health insurance that much in these times is insensitive and not acceptable. There are so many restraints already on many of our budgets and this would be a tremendous increase during this time when esp people can not be without insurance . There must have been significant savings for insurance companies through Covid Where there is limited Covid 19. The hospitals and medical offices including physical therapy (for which I work) had a great reduction in pt care and hence reduced medical services happening including no elective surgeries. This must translate to reduced insurance payments. Is this not important to use for the upcoming year? In addition it seems like there should be some cost reduction to all insurance employees like the rest of us have had. An increase in rates would Be insensitive and difficult for most.

123. Post full comment online: Yes

Name: Ginger Cloud

Town: Barre Town

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Insurance rates are too high already, people can't afford insurance or to use insurance they have due to high deductibles. Most of these plans through employers and exchange now exclude mental health visit as a co-pay and instead have to be paid out of pocket until deductibles are met. This is creating a huge burden for our very stress and depressed society.

124. Post full comment online: Yes

Name: Julie L.

Town:

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Already having hard time covering expenses for family of four. Living paycheck to paycheck. Child in college and financial aid is reduced. Will need to co sign a \$20,000 loan at 7% interest this year for tuition. Credit card bills/property taxes and repairs to house. Work full time as RN. No extra money. Can't afford another increase.

125. Post full comment online: Yes

Name: Danica Zirkle

Town: Burlington, VT

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Absolutely unacceptable—these billion dollar corporations can comfortably take a reduction in their profit margins. VHC/DVHA mist advocate for Vermonters by insisting that these increases be eliminating or drastically reduced. Working families already struggle to pay premiums and coinsurance—this cannot be allowed to continue or the wellbeing of our citizens will decline.

126. Post full comment online: Yes

Name: Laurie McIntosh

Town: Grand Isle

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I get my insurance from: Directly

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Rate increases are unconscionable given two facts: demand for routine services was and will continue to be down dramatically due to COVID19 fears so insurance companies have paid out substantially less in benefits while continuing to rake in premium payments month after month (I suppose the surplus was or will be paid out in bonuses to those genius executives who created all that profit!); and Vermonters have been hit savagely hard economically as a result of lockdowns and shutdowns across the state and can ill afford the already astronomically high premiums.

127. Post full comment online: Yes

Name: Eileen

Town: Charlotte

I get my insurance from: I am self employed

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: I am wondering just how far into the sand the corporate leaders of BCBS of VT have buried their heads. Perhaps they should read this.

Panicking Trump tries to change the subject. An opinion piece by Frida Ghitis who is employed by CNN " But Trump's behavior is increasingly astonishing. In the middle of the worst health crisis in a century, Trump's team asked the Supreme Court to invalidate the Affordable Care Act, better known as Obamacare. If the court agrees, 23 MILLION AMERICANS could lose their health insurance. Trump proposes no replacement. The economy's nosedive has resulted in MORE THAN 47 MILLION people filing for unemployment. The move could leave the unemployed potentially without access to insurance at a time when their health is most endangered."

Why don't BCBS of VT and MVP just come right out and say that they are an exclusive for profit organization and if you want to be a member the dues just went up. They need to stop using the words 'health' and 'care' because neither applies to their organizations.

And please stop spending our dues on expensive, uninformative dribble in the form of publications that they mail to members in a pathetic attempt to say "We are here for you." No one reads that crap. Just take a look in the recycle bins at post offices across the state, they are full of them. Perhaps you can tell us, the dues paying members of the exclusive club, just how much of our money a year is spent on those publications.

Eileen

128. Post full comment online: Yes

Name: Charlie Proutt

Town: Charlotte

I get my insurance from: Privately

My insurance company is: MVP

Comment: In the situation many find themselves, any rate hike is unconscionable. If healthcare needs subsidies to get through, fine. But not on the backs of citizen ratepayers. If anything, those of us who have been quarantined and haven't been to Doctors and facilities should get a rebate similar to car insurance. Come on. Rein it in!

129. Post full comment online: Yes

Name: Erin Ryan

Town: Worcester

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I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: I will likely just drop my insurance. With a high deductible and why pay even more for nothing.

130. Post full comment online: Yes

Name: Amy

Town: Rutland

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: It's already 550 month for one person on the cheapest plan. Its NOT affordable

131. Post full comment online: Yes

Name: Lisa Mullerauh

Town: Williston

I get my insurance from: Which is also VBT Health Connect

My insurance company is: MVP

Comment: Even with health insurance, my premiums and deductible are already SO high that I do not go to the doctor unless I feel like I am dying. I have been paying thousands and thousands of dollars in premiums for YEARS mainly in case of a catastrophic event. And in the event that I am hospitalized, I know I will not be able to afford the patient portion of the bill without going into debt. ASK them what they pay their CEOs, because they are getting RICH, while I decline a pulmonary test that my doctor wanted me to have because I cannot afford another \$450 bill. Health Care and Insurance needs to be NOT FOR PROFIT. Insurance companies are getting rich off of the backs of the little guy.

132. Post full comment online: Yes

Name: Leslie Sullivan Sachs

Town: Brattleboro

I get my insurance from: Medicaid

My insurance company is: Medicaid; was BCBS through VT til turning 65 in May

Comment: Outrageous in these times.

133. Post full comment online: Yes

Name: Deb

Town: Brattleboro

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Through everything we are going through during this pandemic and not knowing when it will end, it is morally wrong for companies she up costs when people are struggling like never before. Is it only because people are seeking more mental health support so the companies are taking advantage? It's wrong!!!

134. Post full comment online: Yes

Name: Laura Austan

Town: Brattleboro

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I get my insurance from: retirement

My insurance company is: Medicare

Comment: This is reprehensible! Where are people supposed to get this extra money? These are Vermonters! We don't make the salaries to support this hike!

135. Post full comment online: Yes

Name: Eileen Roach

Town: Vernon

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: No, not a good idea at this particular time. Also, why? Where is the data to support this increase?

136. Post full comment online: Yes

Name: Eli Coughlin-Galbraith

Town: Brattleboro

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: The economy is tanking. We are all losing massive amounts of income. No-one expects federal unemployment to last through fall. I run my own business, our PPP funding has run out, and we do not anticipate either state or federal aid to reach us. And Blue Cross Blue Shield wants to take this moment to hold our health hostage for just a little more cash. As if we have any choice but to pay whatever premium they charge, for the level of care we need to survive. This is extortion.

137. Post full comment online: Yes

Name: Krista Coughlin-Galbraith

Town: Brattleboro, VT

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: We are in the middle of a pandemic. This is price gouging. This is war profiteering. There's no legitimate justification for this. If they need to get more money in the company, upper management should take a paycut like responsible business owners when they see their company is struggling. Abolish private medical insurance, Medicare for all, [REDACTED] all the way off.

138. Post full comment online: Yes

Name: Robert Oeser

Town: Brattleboro

I get my insurance from: NYS Blue Cross Blue Shield - Empire Plan

My insurance company is: Medicare

Comment: Salary data appear to indicate that the most favorable projection is that wages may increase in the 3% range. If health insurance rose only that much ~ half of what the companies request ~ it would cancel out any benefit of the projected wage increase. Therefore, rates should not raise more than 1/2 of the wage increase, as a general rule.

139. Post full comment online: Yes

Name: Terry Zigmund

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Town: Winooski

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: I am self employed and my business has been closed due to the COVID 19 Pandemic. I am uncertain when I will earn a regular income again. My current premium will be unmanageable if I don't start seeing my business pick up soon, a rate increase will be unaffordable.

140. Post full comment online: Yes

Name: Wichie

Town: Brattleboro

I get my insurance from: Employer (self or household member)

My insurance company is: Harvard Pilgrim

Comment: I already can't afford some health services. Please don't raise it.

141. Post full comment online: Yes

Name: Logan Wuerslin

Town: Sandgate

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: I'd like to congratulate MVP and BCBS for continuing to show the citizens of VT how corrupt, ineffective, and disgusting our health care system is. Amidst a time of record unemployment, debt, and not to mention a pandemic, these companies have seen fit to bring up the topic of gouging even more money out of their customers. The annual inflation rate hovers around 2%, and they want to raise the prices 6-7%. I don't see any talk about them raising what they cover, however. Simply put, this means that they're making you PAY MORE while, due to inflation, they COVER LESS. When the base plans of these companies already hover around \$400-500 a month and have massive deductibles in the thousands, one has to wonder how a hike in the premiums would benefit the customers. In a few words, it doesn't. They'll line the pockets of their executives while people continue to suffer under the inadequacy of their plans and the VT health care system in general. Scott Serota and Christopher Del Vecchio, I hope you enjoy your raises and life in your ivory towers while you continue to bend the rest of us over a barrel. And To Kevin Mullin, Tom Pelham, Jessica Holmes, Maureen Usifer, and Robin Lunge, who are charged with "ensuring that changes in the health system improve quality while stabilizing costs" - I hope you realize that raising costs in a time like this not only goes against the mission statement of the GMCB, but is the complete opposite of what's morally right for Vermonters in need.

142. Post full comment online: Yes

Name: Carson Summers-Pelkey

Town: Brattleboro

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: The premium is already very high. Raising it will make insurance less accessible to lower income people.

143. Post full comment online: Yes

Name: Catrina Lawley

Town: Brattleboro

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I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Covid-19 has hit families really hard. Many are out of work and have no childcare available so unable to go back to work. I know that businesses have been hit as well but it is really small companies and the consumers that are suffering the most.

144. Post full comment online: Yes

Name: Mary Cain

Town: Windsor

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: #No! Absolutely under any circumstances will they receive an increase! We are in a pandemic! The economic conditions overall for the entire World is at an all-time low. To expect any entity to increase their prices is absurd! I had the most ridiculous experience trying to get Healthcare that took me five months! There was absolutely no possible reasoning for this not to be an easy transition that went well! I even was told by one of the Senator's office staff to quit my job! That way I can go on Medicaid! Under no circumstances would I approve any increases !!! Tell them to cut their staff. Cut their salaries. Cut their expenses. Ask their staff how they can do it. Retire people early. This is ridiculous to even come up with this is absolute a slap in the face to all Vermonters! Young and old are struggling to pay housing and food costs!! The unemployment is almost 20%!!! Cut the costs down immediately! Get an independent entity to review cost analysis immediately. Discontinue all overtime expenses! Suspend all expenses !!!

145. Post full comment online: Yes

Name: Brian

Town: Brattleboro

I get my insurance from: Employer (self or household member)

My insurance company is: Bcbs of Illinois

Comment: They should not allow this increase in premiums. These companies are loosing money because people are actually accessing and using healthcare and the insurance profit margins are shrinking as a result. If they want to make 6 to 7 percent more money with zero change in their coverage then they should find another way to do it. Maybe finally focus on preventative care that saves them money if they would ever prove themselves to be a insurance people would want to stay with for a long enough time period to recover those initial investment fees. They should not be given this extra money for nothing and also should be prevented from finding that 7 percent elsewhere in the form of increased deductibles or co-payments if they can not squeeze it out of the premium.

146. Post full comment online: Yes

Name: Paula Melton

Town: Brattleboro

I get my insurance from: Employer (self or household member)

My insurance company is: MVP

Comment: This is obscene. Premiums are already so high that employers are having to burden employees with more and more of the cost, and this is crippling for employees. There is absolutely no reason that premiums need to jump so much from year to year.

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147. Post full comment online: Yes

Name: Emilie Poulin

Town: Putney

I get my insurance from:

My insurance company is: I don't have health insurance.

Comment: The rates are ALREADY unaffordable!

148. Post full comment online: Yes

Name: Eric Recchia

Town: Jericho

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: {{ What do you want to say about the Vermont Health Connect proposed premium increases? }}

149. Post full comment online: Yes

Name: David Haas

Town: Colchester

I get my insurance from: Employer (self or household member)

My insurance company is: MVP

Comment: Each year cost has gone up for insurance premiums. Each year my coverage had stayed the same or my deductible has also increased. These increases are ridiculous compared to the coverage. Furthermore, reimbursement to providers (I am a physical therapist) has not increased in proportion to these other changes on coverage and cost.

150. Post full comment online: Yes

Name: walter carpenter

Town: Montpelier

I get my insurance from: Medicaid

My insurance company is: Medicaid

Comment: {{ What do you want to say about the Vermont Health Connect proposed premium increases? }}

151. Post full comment online: Yes

Name: Jennifer Moore

Town: Burlington

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Go to hell with raising premiums again! We are in the middle of a pandemic and every penny counts for felony families. BCBS should eat a dick for even suggesting they should have more money next year

152. Post full comment online: Yes

Name: George

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Town: Rochester

I get my insurance from: Vermont Teacher Pension Program

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: We are on a fixed income. My wife is younger than me and I have to pay for her health insurance out of my pension for five more years. That takes up more than a third of my pension. Any increase will only make the situation worse.

153. Post full comment online: Yes

Name: Denise Glover

Town: Brattleboro

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: Please don't increase the premiums again, it's difficult enough to afford the coverage I have, and that coverage is not the greatest to begin with.

154. Post full comment online: Yes

Name: Stephanie Daniels

Town: Thetford Center

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: We run a small 8 person agricultural non profit and have had to downgrade the quality of our insurance for all of us to be able to afford the raised rates. It is regrettable that BCBS prioritizes profits over accessible, affordable health care.

155. Post full comment online: Yes

Name: Erik Hansen

Town: Stowe

I get my insurance from: Medicare

My insurance company is: United Health care

Comment: Please consider Vermonter's economic challenges at this time and sacrifice as your insured have to do. Thank you

156. Post full comment online: Yes

Name: Erik Hansen

Town: Stowe

I get my insurance from: Medicare

My insurance company is: United Health care

Comment: This is not the year to be raising rates

157. Post full comment online: Yes

Name: Mullen Judy

Town: Derby Line

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

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Comment: We already just got hit with having to buy insurance through the state which is increasing our portion of the premium. I'm a school counselor in the NEK and I'm financially drowning. Please don't increase it again!!!!!!!!!!!!!!

158. Post full comment online: Yes

Name: Jane Osgatharp

Town: Montpelier

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Obscene-The State of VT needs, at the very least, a primary care for all Vermonters act/program

159. Post full comment online: Yes

Name: Carly Sehr

Town: South Burlington

I get my insurance from: Employer (self or household member)

My insurance company is: BCBS based in another state

Comment: Raising insurance prices during the greatest economic downturn in a century AND a pandemic is evil. Allowing these companies to do so makes you complicit in the suffering and death that will inevitably result.

160. Post full comment online: Yes

Name: Terese Ayer

Town: Colchester

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Please Reconsider a rate increase. The costs is getting to high to justify having.

161. Post full comment online: Yes

Name: Giocondo Susini

Town: Warren

I get my insurance from:

My insurance company is: I don't have health insurance.

Comment: Health care is already too expensive and Vermont health insurance companies are increasing insurance prices far faster than Vermont wage and GDP growth. For Vermonters, this means that health insurance is becoming less and less affordable. It's unconscionable that, in this time of Covid-19 and a historic economic crisis impacting Vermonters that insurance companies want to raise rates!

162. Post full comment online: Yes

Name: Kelsey Pasteris

Town: Colchester

I get my insurance from: Employer (self or household member)

My insurance company is: MVP

Comment: I am supporting my husband and child with insurance through my work. This is not cheap, especially considering how much of my paycheck it is. With this increase, I will have to sacrifice

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something else in my bills in order to pay for the insurance premium. There must be a way to keep insurance affordable so that I can continue to support my family with health insurance.

163. Post full comment online: Yes

Name: Rick Klein

Town: Panton

I get my insurance from: Social Security

My insurance company is: Medicare

Comment: We need medicare for all. Approving the proposed rate hikes for VT insurance providers simply delays needed change to Medicare for all or a single payer solution and enables the existing unsustainable health insurance options to remain in place.

It's time we joined the rest of the world and implement affordable, equitable and effective health care for all.

164. Post full comment online: Yes

Name: Bill Clark

Town: Stowe

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: I spend a lot already for health care insurance because of my high deductibles. I also must set aside funds in a HSA for medical costs not covered by insurance (dental bills, eyeglasses, some medications). Please do not raise my health care fees. I'm grateful for my insurance coverage and it is essential to me as a senior citizen, but I must also budget carefully so that my salary covers my expenses. There must be other ways to cut costs than raising insurance rates, especially in a time of national crisis.

165. Post full comment online: Yes

Name: Wendy Freundlich

Town: Middlesex

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: How dare the insurance companies raise Price is to consumers again! Especially during Covid times when so many are already struggling. Shame on them

166. Post full comment online: Yes

Name: KRISTINA MCLAIN

Town: CHELSEA

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: LET'S FIGURE OUT A BETTER WAY TO FUND THE PROGRAM. IF MANDATORY PARTICIPATION IS WHAT WILL MAKE THIS WORK, THEN THAT ALTERNATIVE SHOULD BE LOOKED AT MORE CLOSELY. PERSONALLY, I WOULD LIKE TO KNOW EXACTLY WHAT THE FUNDS GENERATED FROM THE PREMIUM INCREASES IS SPENT ON (WITHOUT READING/SIFTING THROUGH PAGE AFTER PAGE OF RULES/LAWS ETC. ON THE MATTER. WHILE I REALIZE THAT HEALTH CARE IS A COMPLICATED TOPIC, IT STILL SEEMS LIKE THE CONSUMER SHOULD BE ABLE TO HAVE AN "AT A GLANCE" SUMMARY OF WHAT THE MONEY IS BEING SPENT ON. I WILL ALSO JUST REITERATE THAT THESE RATE INCREASES, WHILE MUCH SMALLER

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THAN A "NORMAL, NON-VIRUS" YEAR, FAR OUT PACE ANY TYPE OF INCREASE IN THE WAGE/SALARY OF THE AVERAGE WORKING CLASS CITIZEN. HIGHLY FRUSTRATING THAT WE ARE UNABLE TO PUT THE AVAILABLE BRILLIANT MINDS TOGETHER AND FIGURE OUT A VIABLE, SUSTAINABLE SOLUTION.

167. Post full comment online: Yes

Name: Sylvie Desautels

Town: Tunbridge, VT

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: I do not understand how health insurance companies are allowed to raise their rates EVERY SINGLE YEAR. I am self employed landscape gardener and I have only raised my rates about every two years and about 3% each time....approximately the rate of inflation. I can not think of another industry that is constantly raising their rates. Rates for healthcare is killing our communities. School budgets are stretched thin and health care continues to be harder and harder for tax payers to afford. And the fact that health care should be essential is another reason that rates should remain as low as possible. Landscape gardening is not an essential service, health care is. Time to take profit margin out of healthcare and turn to single payer model.

168. Post full comment online: Yes

Name: Joanne Rauscher

Town: Morrisville, Vt

I get my insurance from: government

My insurance company is: Medicare

Comment: Healthcare is too important to be completely unaffordable. As I understand it, BC/BS just lost a lot of money in the stock market. So now the rates go up? This is a crazy world. This issue doesn't affect my pocketbook but it does make me so sad that we allow companies to make a profit on other's suffering.

169. Post full comment online: Yes

Name: Jesse Lynn Dawson

Town: Burlington

I get my insurance from: Employer (self or household member)

My insurance company is: Cigna

Comment: Please don't raise health care. People are already going through a tough time and don't need more of a financial burden. I truly believe we should have free health care for everyone and if we don't have that, we should at the very least have affordable healthcare for people!

170. Post full comment online: Yes

Name: Kerry L Wevurski

Town: Newport

I get my insurance from: Medicare Plan F, selfpay

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Not good for Vermonters!

171. Post full comment online: Yes

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Name: Grace Grundhauser

Town: Burlington, VT

I get my insurance from: Employer (self or household member)

My insurance company is: MVP

Comment: A pandemic is not the time to raise health insurance premium prices. The government is currently spending taxpayer money to keep individuals from becoming homeless. The proposal to take money out of their pockets in the middle of this public health crisis to hand it over to large health insurance corporations makes no sense. This is an extremely inappropriate request from MVP and BCBS. The Green Mountain Care Board should waste no time rejecting it.

172. Post full comment online: Yes

Name: Benjamin Cullen

Town: St. Albans

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Increased monthly expenses could be crippling to myself and my family. Times are very difficult as many business still navigate a world during and after Covid-19. Employment seems more unstable then ever as businesses evolve to remain profitable and compliant to state restrictions and my family might fall victim to a slashed income and potential un-employment during these times. Please don't raise my premium.

173. Post full comment online: Yes

Name: Matthew LeFluer

Town: Alburgh

I get my insurance from: Disability. Health. Insurance. Medicare. And. Medicaid

My insurance company is: Medicare. And. Medicaid.

Comment: I'm. Not. Going. To. Support. This. Rate. Increase. Because. Vermonters. Can't. Afford. It. At. All. Before. During. And. After. Covid-19. Pandemic

174. Post full comment online: Yes

Name: Gabby

Town: Rochester

I get my insurance from:

My insurance company is: I don't have health insurance.

Comment: I think it is ridiculous. I lost my job which meant I lost my insurance, and I can't afford health insurance as it is; but then I make too much to qualify for Medicaid. Upping the rates is making it more difficult for low income Vermonters to get the health care they need.

175. Post full comment online: Yes

Name: Lorrie Fundis

Town: Bristol

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: Please do not approve health insurance premiums to increase. They are far too costly now with huge unattainable deductibles. In this time of the pandemic it would be terrible to increase the cost of any insurance.

176. Post full comment online: Yes

Name: Holly Kruse

Town: Marshfield

I get my insurance from: Through the Teachers Retirement System

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Vermonters, including a number I know personally, have been financially devastated by the Covid-19 pandemic. For BC/BS and MVP to raise their premiums at this moment is simply callous and cruel to those everyday folks they purport to serve.

177. Post full comment online: Yes

Name: Miriam Lawrence

Town: Monkton

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: At a time when everyone needs to tighten their belts, when good health coverage is perhaps as essential as it's ever been, what possible justification is there to further enrich shareholders with a rate increase while sticking it to Vermonters and Vermont businesses? Insurance rates should at a minimum be frozen until the pandemic is clearly behind us.

178. Post full comment online: Yes

Name: MARY LOU TERKO

Town: North Ferrisburgh

I get my insurance from: Pay full price directly through bcbs

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: This is not a time that anyone can afford an increase in their health insurance premiums! People have lost jobs, essential workers can't get a living wage and no individual is getting a raise in pay. The health care system was on hold for many during peak pandemic times. Their costs for covering people went down, but my premiums were still due! I find it apphaling that they can't tow the line just like everyone else has had to do at this time.

179. Post full comment online: Yes

Name: William Murray

Town: Guilford

I get my insurance from: Self-employed

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Dear Green Mountain Health Care Board,

I ask that you hold the line of increases in health insurance costs and pressure BCBSofVT to update and simplify their antiquated systems. I'm happy to allow businesses to make a profit, but when I see BCBS of VT requesting increases far higher than what any of the people who buy their insurance products are likely to receive, it confirms my concern that the leadership at BCBSVT is looking out for the top tier of employees, not the general public or even their own average worker. I've been a self-employed, realtor with a commission based income for almost 40 years. I have always struggled to pay for health insurance, but felt it is my responsibility to pay for my healthcare. I must admit that years ago when the last head of BCBSVT retired after only being with the company for a small portion of his career and received a retirement package in the millions of dollars, I began to question the ethics guiding this "not

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for profit" business. Since then, I've watched as their system and paperwork waste resources and money by not making simple modifications that would benefit not only their customers, but their workers as well. I've always been pleased by my interactions with the average BCBSVT worker, but many times I've felt like their "system" is so extremely flawed and wasteful and focused primarily on how to police their customers' and medical providers' claims, rather than assist in providing speedy payment and honest coverage of exactly the medical needs that individuals pay significant amounts of money to insure for. This company needs a serious kick in the ass to update their systems, pay their top tier executives more in line with the average worker and not exploit the broken medical insurance system our country continues to flounder with. Thank you for your work on my behalf.

Sincerely,
Wm. F. Murray

180. Post full comment online: Yes

Name: Tim McCosker

Town: Thetford

I get my insurance from: Directly

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: BCBS is a trusted organization on VT. The amount of these increases undermines that.

181. Post full comment online: Yes

Name: Lauryn Axelrod

Town: West Pawlet

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: In this time, of all times, when we have a raging pandemic, and an economy that will be depressed for the foreseeable future, to have our health insurance rates increase by almost 10%, is thievery. Most of us, myself included, can barely afford insurance as it is. Without it, Vermont will have nothing but an unhealthy, dangerously vulnerable population. It's bad enough that we have to pay ridiculous amounts for health insurance in this country, but for these companies to consider rate hikes during this time, of all times, is absolutely unconscionable. I urge you to decline the request. Sincerely, lauryn. Axelrod

182. Post full comment online: Yes

Name: Megan Randall

Town: North Pownal

I get my insurance from: FEPS Blue

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: How cynical to raise premiums at a time like this! People are desperate enough already! Health care should not be a profit making enterprise.

183. Post full comment online: Yes

Name: Emi

Town: Winooski, VT

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

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Comment: With health insurance in the past two years I have spent over \$10,000 on healthcare in this state after being diagnosed with a tumor. I am an otherwise healthy 25 year old and this could happen to anyone. Healthcare in the state is too high!

184. Post full comment online: Yes

Name: Maureen Ann Lehouillier

Town: Newport Center

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: I CANNOT AFFORD ANY INCREASE! Hard working people, like myself, are taking hit after hit with increased costs! Where are we supposed to get the money??? I work constantly to pay my bills and any kind of an increase is exorbitant! Stop hammering hard working people with constant increases!!

185. Post full comment online: Yes

Name: Julie A Kraus

Town: Bethel

I get my insurance from: Personally

My insurance company is: United Health Care

Comment: Everything middle income, lower, income and people with fixed incomes must purchase, including medical care and needed drugs, continues to in cost — but incomes don't increase at all or only very slightly. Health insurance companies raise rates, then hospitals and doctors raise their rates but more and more people cannot afford the increases, therefore eating into already low income and some have to drop their insurance coverage. Cutting health care costs starts with pharmaceutical companies and insurance companies. Please do not raise your insurance rates.

186. Post full comment online: Yes

Name: BETSY BROWN

Town: SAINT GEORGE

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: It is critical at this time to keep health care affordable, including the cost of health insurance. I urge you to not allow any increase in health insurance premiums.

187. Post full comment online: Yes

Name: Maggie Twitchell

Town: Waterbury Center

I get my insurance from:

My insurance company is: I don't have health insurance.

Comment: Health Insurance is already too expensive, more needs to be done to reduce costs to patients and encourage preventative measures. Ramping up costs will merely drive LMI patients into poor choices and bad health, impacting the costs far worse down the line.

188. Post full comment online: Yes

Name: Delia Clark

Town: Taftsville

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I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: I feel that good health care should be equally available to every member of our society, regardless of what they earn. We all benefit from a healthy population, strong children, and fewer demands on emergency medicine. When BCBS of VT raises its rates, it works against this goal. I urge Vermont Health Connect to reconsider this plan.

189. Post full comment online: Yes

Name: Anne Mientka Mientka

Town: Burlington

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: With many folks scrambling for health insurance, this feels like a horrible time to raise premiums and make health insurance even more inaccessible.

190. Post full comment online: Yes

Name: Peter Youngbaer

Town: Plainfield

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: It is surprising to see any rate increase being proposed. We have gotten discounts on our car insurance and dental insurance due to less travel and the canceling of appointments and treatments during the COVID 19 period. My wife and I had scheduled medical procedures canceled during this period, as well, so would expect a rate discount, not an increase. I would urge the GMCB to take a very close look at the actual experiences of the insurance companies during this period. Maybe the hospitals had additional costs to prepare for and deal with COVID 19, but anything unique to COVID preparation should rather be covered by the federal COVID funds, not built into the base of Vermonters' insurance premiums.

191. Post full comment online: Yes

Name: John Clark

Town: Grafton, VT

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: I'm on a fixed income, but still 5 years from Medicare. Corporations, by definition, are timeless legal entities that will recover, over time. Stop worrying about stockholders - they knew the risk when they bought your stock. Start worrying about the people you serve - your revenue-generating customers. You have a choice. I don't.

192. Post full comment online: Yes

Name: Todd Rohlen

Town: JEFFERSONVILLE

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Everything that can be done to keep rates flat or as low as possible, should be done.

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193. Post full comment online: Yes

Name: Randi Oberman

Town: Pownal

I get my insurance from: Disability

My insurance company is: Medicare

Comment: People cant afford it now and you want to make it more inaccessible?

194. Post full comment online: Yes

Name: Nancy Webb

Town: Montpelier

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Please insure that our already too high insurance rates do not increase

195. Post full comment online: Yes

Name: Christine Shepard

Town: Colchester

I get my insurance from: Employer (self or household member)

My insurance company is: Anthem BCBS

Comment: Based on my knowledge of healthcare data, of which I have been an Analyst and Consultant, I think the request for an increase in premiums is unwarranted. Annual check up and elective utilization has been down significantly since the inception of the pandemic.

196. Post full comment online: Yes

Name: Rob Ostrander

Town: Burlington Vermont

I get my insurance from: Employer (self or household member)

My insurance company is: Aetna

Comment: Try lowering your immense profit margin a bit rather than continuing to screw your customers during the worst health crisis in 100 years. You are an embarrassment.

197. Post full comment online: Yes

Name: Ken White Jr.

Town: Windsor

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: I don't know how I can afford it. I made decent money at my job, but with my older daughter having significant special needs it forced my wife to become a full time mom/caregiver. So we have a family of four living on one income. I already work 50-60 hours a week or more at my 2 jobs just to pay bills. We don't get to go on nice vacations because we can't afford to. How much more can you take from the poor and almost poor???????

198. Post full comment online: Yes

Name: Miriam Hansen

Town: Montpelier

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I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: BCBS is our insurance provider along with Medicare. When my husband retires and we are mostly living on social security, an increase in premiums is going to represent a hardship for us.

199. Post full comment online: Yes

Name: Ruth Stewart

Town: E Dorset

I get my insurance from: pension as a retired educator - Medicare is primary

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Today, 7/6/20 on VPR there was a report on the success of Telemedicine... and a continuing plan to evaluate and increase these kinds of consultations. In the report this was said: "We (BCBS) did that by reimbursing providers the same rate for telehealth as they were receiving from Blue Cross for in-person visits," he said. "And by doing that, we were best able to maintain their cash flow while also providing members with access to care." Yes, this is good for the medical system, but a normal visit provides many other evaluations and people that are NOT part of a telecall.... but are still being charged for. I am all in favor of the concept of Telemed... but there definitely needs to be a cost assessment that perhaps might mean a premium DEDUCTION and not an INCREASE.

200. Post full comment online: Yes

Name: kevin leveret

Town: 117 wentworth way 301 white river jct

I get my insurance from: government

My insurance company is: medicare

Comment: Other animals don't worry about premiums: health care is a human right!

201. Post full comment online: Yes

Name: William Hyland

Town: Saint Johnsbury

I get my insurance from: Medicare

My insurance company is: Medicare

Comment: Blue Cross and MVP are not charities; they are for-profit businesses. Like almost any other business, they need to have some kind of profit margin to keep operating - this is one unfortunate result of a profit-driven healthcare system. If they start losing money they will stop doing business in Vermont - I do not think people would be happy if it happens. However, these companies must be able to show the Board that these increase requests are tied to operating costs and do not also increase their profit margins.

202. Post full comment online: Yes

Name: Julia L Marks

Town: Jericho

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: This is outrageous. Health care premiums are already too expensive for most Vermonters. This move would be completely unethical.

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203. Post full comment online: Yes

Name: Sarah Lanzit

Town: Barre City

I get my insurance from: Employer (self or household member)

My insurance company is: Cigna

Comment: Health insurance in Vermont and across the country is already prohibitively expensive for many families. I was lucky enough to take a job that provided good, affordable insurance. However, prior to that, my husband was buying insurance through the open market and spending an absurd amount of money for the cheapest plan possible, which covered almost nothing. Prices need to be lowered in general, but when you take into account the current landscape and the ongoing pandemic, the idea of making it more difficult for people to access health care is downright shameful. When we have just seen record levels of unemployment, an economic recession, and over 130,000 Americans dead from a disease which is leaving many survivors with astronomical medical bills, it is DISGUSTING that insurers are requesting a rate hike more than double the typical cost of living increase. This is completely unconscionable and should be flatly denied.

204. Post full comment online: Yes

Name: Danielle Cook

Town: Burlington

I get my insurance from: Vermont Health Connect

My insurance company is: Medicaid

Comment: Before I lost my job I had Blue Cross Blue Shield. It was a high deductible plan. I prayed nothing would happen to me and if it did, that it would cost more than the deductible. Horrible way to think. I do not plan on being on Medicaid for much longer. However, I cannot imagine if there were a rate increase how I would ever afford insurance for myself as well as my children. I would possibly just go without. Shame on you BCBS and MVP! And during a pandemic!

205. Post full comment online: Yes

Name: J S

Town: Bennington

I get my insurance from: Vermont Health Connect

My insurance company is: Green Mountain Care

Comment: During a global pandemic and the current economic hardships it is unconscionable to increase health care costs - many basic health needs are already out of reach for too many. There must be a moratorium on any rate increase in the light of this. - also the allowable income rates for Medicaid eligibility should be dramatically increased in Vermont (and nationally). Thank you

206. Post full comment online: Yes

Name: Lisa M Pezzulich, Psy.D.

Town: Shaftsbury

I get my insurance from: Directly from BCBS

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: The year after year rate increases are exponential and this is NOT SUSTAINABLE. My husband and I own our own business, and therefore buy our own family health insurance plan. Each year the amount we end up paying increases by thousands of dollars. Currently we pay \$1571/month premium with a \$13,000 deductible, and that is the "cheapest" plan we can get that also gives us an HSA to defray

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costs slightly - and we can't even contribute more than \$8000/year to the HSA, which we burn through every year. If we max out our deductible, we will be paying almost \$32,000 this year for Health insurance. Less than 10 years ago, the premium for our family plan was \$750/month. So it has doubled in less than 10 years. How is this going to be sustainable?

207. Post full comment online: Yes

Name: Cynthia Amrhein

Town: Bridport

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: As a result of COVID-19 my income has been reduced significantly. If the cost of my health insurance increases, I probably will not be able to afford it any longer. Please do not approve a rate increase

208. Post full comment online: Yes

Name: Anita Joan Nash

Town: Arlington

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: I can't afford what I'm paying now. If this 7% increase goes through I may need to drop my health insurance again.

209. Post full comment online: Yes

Name: Scott Richardson

Town: South Burlington

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: As an employer that offers health insurance to myself and 3 employees, I can't stand another increase in this environment please!

210. Post full comment online: Yes

Name: William Leeuw

Town: Lincoln

I get my insurance from: Employer (self or household member)

My insurance company is: Medicare

Comment: We live on a fixed income. Holding the line on health care costs is important to us.

211. Post full comment online: Yes

Name: Don Petit-Homme

Town: Bradford

I get my insurance from: Employer (self or household member)

My insurance company is: GEHA

Comment: Following job salary if can be afford. Expensive insurance is too risky for low income.

212. Post full comment online: Yes

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Name: charles t rauscher
Town: Micco
I get my insurance from: me
My insurance company is: united healthcare
Comment: I'm on fixed budget, any healthcare increase is unacceptable

213. Post full comment online: Yes
Name: James Messier
Town: Franklin
I get my insurance from: Employer (self or household member)
My insurance company is: Blue Cross Blue Shield of Vermont
Comment: At a time when low/middle income families are struggling with just paying basic bills, it is unbelievable that insurance companies are asking for an increase in rates.

214. Post full comment online: Yes
Name: Janice SolekTefft
Town: Underhill
I get my insurance from: Retired teachers
My insurance company is: Blue Cross Blue Shield of Vermont
Comment: It is time for Medicare for ALL! Rate hikes are NOT HELPING US! It is time for CHANGE!

215. Post full comment online: Yes
Name: Cynthia Boyd
Town: St.Johnsbury
I get my insurance from: Vermont Health Connect
My insurance company is: Blue Cross Blue Shield of Vermont
Comment: I can barely afford my healthcare from Blue Cross Blue Shield. I do get some credit and my monthly payment is still 235.00 a month. There are things I go with out to pay my health insurance. I am in excellent health, and on average see my physician once a year. If you allow the increase, I will not be able to afford to pay my premium and will have to drop my health care.

216. Post full comment online: Yes
Name: Leeds Brewer
Town: Berlin
I get my insurance from: Employer (self or household member)
My insurance company is: MVP
Comment: As a retired person, I will find a 7.3% increase in my insurance rate to be a financial hardship. I don't understand why insurance rates should increase so much faster than the rate increases of pay checks or social security payments.

217. Post full comment online: Yes
Name: Sylvia Burroughs
Town: Braintree, VT
I get my insurance from: Employer (self or household member)
My insurance company is: Blue Cross/Blue Shield of NY

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Comment: It's unconscionable that in this time of Covid-19 and historic economic crisis impacting Vermonters , Blue Cross nd MVP want to raise health insurance premium prices on VT Health Connect plans . Please don't ! Be compassionate to those who would be effected by this preposed burden .

218. Post full comment online: Yes

Name: Lorrie Fundis

Town: Bristol

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: Please do not approve health insurance premiums to increase. They are far to costly now with huge unattainable deductibles. In this time of the pandemic it would be terrible to increase the cost of any insurance.

219. Post full comment online: Yes

Name: Thaddeus Cline

Town: Westminster West

I get my insurance from: Employer (self or household member)

My insurance company is: I have a Massachusetts healthcare plan threw my wife's employer

Comment: Healthcare costs are to high now . People simply can't afford what they have now . As a mental health worker I've seen the effects many times . The last thing people with mental health problems need is to add to worries they already have .

Please , please don't lift the rates up now . The people of Vermont are hurting enough as it is. Let's not add to that . You can make a difference in lives of so many , please make that difference . Thank-you

220. Post full comment online: Yes

Name: Lisa McCullough

Town: Shelburne

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: Please do not raise the price of health insurance.

We own and run a small business, have not been eligible for stimulus grants, and cannot raise our prices because of market forces, partly due to covid19's economic impact on customers.

We cannot afford to take another 6-7.3 % price increase out of our already slim profit margin.

Please don't raise the price at all; we can't. Thank you.

221. Post full comment online: Yes

Name: Flo Burt

Town: Grafton

I get my insurance from: direct to bcbs

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: the rates should not increase. who is getting a pay increase. also, I had a covid 19 test as a pre requisite to out patient surgery and was billed for it. I had to contact bcbs to have them retroactively cover it. I thought covid 19 tests were free to consumers in VT.

222. Post full comment online: Yes

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Name: Anne Houser

Town: MANCHESTER CENTER

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Health care is already a HUGE expense for our small business. Please do not raise the rates again.

223. Post full comment online: Yes

Name: Wendy Freundlich

Town: Middlesex

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: How dare the insurance companies raise Price is to consumers again! Especially during Covid times when so many are already struggling. Shame on them

224. Post full comment online: Yes

Name: KARYN STACK

Town: HARTLAND

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Please consider lowering Health Care costs for Vermonters...they are plenty high already and so many families are struggling with the pandemic.

225. Post full comment online: Yes

Name: Darcie Thorburn

Town: Hinesburg

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Really? We are in the middle of a pandemic, and most employers will not be giving any raises to their employees as they have struggled themselves during this time. The rate increase is twice as much as a cost of living raise, and we won't even get that !!!

226. Post full comment online: Yes

Name: Kathleen Miller

Town: Putney

I get my insurance from: Vermont Retired Teachers

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: It is already very expensive. It takes almost half my pension.

227. Post full comment online: Yes

Name: Jonathan Ladd

Town: Burlington

I get my insurance from: Medicare subcontractor

My insurance company is: medicare

Comment: The entire health insurance program in Vermont needs overhaul and increased support, not increased rates to private citizens.

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228. Post full comment online: Yes

Name: [REDACTED]

Town: South Burlington

I get my insurance from: Employer (self or household member)

My insurance company is: United Healthcare

Comment: It is ridiculous to raise rates during this Covid-19 pandemic. Economic stability for families and wage earners is non-existent due to the economic impact required for shelter in place to work. No need to pile on with rate hikes at this time. Besides, rate hikes double and triple the rate of inflation is in itself nothing but greed. It seems the medical industry is the only industry where improved technology causes inefficiency and price hikes instead of the opposite.

229. Post full comment online: Yes

Name: Wendy Lane

Town: Eden

I get my insurance from: Employer (self or household member)

My insurance company is: Green mountain care

Comment: The current premiums are too expensive now. An increase will negatively affect everyone.

230. Post full comment online: Yes

Name: Alana Torraca

Town: Fairfax

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Dear members of the Green Mountain Care Board,
We are a family that uses BCBS for our health insurance, and we are about to lose our main income and source of insurance due to furlough. Health insurance is already too expensive for most people, and to raise rates during a pandemic, when Vermonters are already struggling and many are without income, and with the expectation that a deadly virus could actually increase the need for medical care is grossly unconscionable. It makes me wonder why we tolerate health insurance companies and for-profit care at all in this state. I object strongly to this price hike and I hope that you will deny their request. I also hope that we will move towards a single-payer system that recognizes health care as a human right and provides primary care for all Vermonters.

sincerely,

Alana Torraca

231. Post full comment online: Yes

Name: Michael R Beattie

Town: Middletown Springs

I get my insurance from: medicare, AARP

My insurance company is: medicare

Comment: VT Health Connect started out as a great thing, even tough it was/is mandatory. but now that we are dall captive to these insurance companies, they have no incentive to keep prices low. Please deny the rate increase and require the insurance companies to find savings elsewhere. Maybe by educating people to b e healthier? Maybe by banning cigarettes altogether? There are many wasy other than just having ratepayers pony up more money every year.

232. Post full comment online: Yes

Name: Kelly Richards

Town: Burlington

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Hi there! I am reaching out because I believe that health insurance is something that is so fundamentally important for every person in Vermont to have, but it becomes inaccessible when the prices rise to high, people have to make choices between different necessities, and health should never have to be on the chopping block. I am asking you to understand where we the people are coming from and make the best decision for creating accessibility to as many people as possible, not just those who can afford the costs. Health insurance is something that the people of Vermont should not have to fight for, so we ask you to use your voice on behalf of those who need to be heard the most!

233. Post full comment online: Yes

Name: PIERRE LEMIEUX

Town: SOUTH BURLINGTON

I get my insurance from: Employer (self or household member)

My insurance company is: BCBSTX

Comment: No increase is acceptable anymore. The fraud and greed of the pharma and health insurance industry has been exposed and the people will not stand for it. Healthcare is a human right and should definitely not be "for profit". The people cannot afford the existing rates of copay, exorbitant premiums and yearly deductibles as expensive as small cars! We are exasperated and broke. Reduce your costs instead of increasing your revenues. Enough is enough!

234. Post full comment online: Yes

Name: Allison B. Lane

Town: Morrisville

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Pennsylvania

Comment: Cost of access to health care has perpetuated the current state of the pandemic in the united states. We have got to take steps to make health care more affordable for all in the interim, we CAN NOT allow insurance companies to increase and the requested rates!

235. Post full comment online: Yes

Name: Caleb kissing

Town: Dummerston

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Prices in Vermont tower above other states. It covers very little, every year it's just out of pocket on top of it. Why so high 9n Vermont??

236. Post full comment online: Yes

Name: Margaret Heale

Town: Saxtons River

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I get my insurance from: I have always purchased my own health insurance

My insurance company is: medicare advantage with United healthcare

Comment: When I used BCBS and MVP through VT Connect I always had to choose the lowest premiums and it was more than I could afford. The lowest premiums have high deductibles and co-pays so if you are sick you end up paying out much more than you can afford. Purchasing health care is gambling (not a good way to keep healthy I fear). It comes down to choices: do we as a nation want to gamble with the health of the nation and let the poor die while the numerous health care companies and the people who can afford to invest, make millions from their stocks and shares, or do we want to ensure equal access to a basic health care system that does not require you to lose your business and lively hood despite having been responsible and having health insurance. VT Health Connect is an amazing service for Vermonters BCBS and MVP act like they are charitable 'supporting it'. The system is broken and putting up their prices will just amplify the problems and make people struggling to get by , struggle more. I am now on Medicare and have an amazing policy with United Health Care,unless I get sick. How crazy is that!! Roll the dice and lose your life!

237. Post full comment online: Yes

Name: Stacia

Town: Manchester Center

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Premiums are already unaffordable for working Vermonters.

238. Post full comment online: Yes

Name: Kate williams

Town: Leicester

I get my insurance from: Medicare

My insurance company is: Medicare

Comment: This sure is a bad time for such rate increases

239. Post full comment online: Yes

Name: Jorika Stockwell

Town: Putney

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Both my husband and I are self-employed and must buy insurance on our own. We have been able to pay the premiums for the past five years (since I got laid off from my full time with benefits job), but with high deductibles. Well, last year I got cancer and blew through those deductibles in less than two weeks. We had to change our insurance this year to reflect our new reality and knowing that we will continue to pay the deductibles. Now, the pandemic has decreased our income, not eliminated it so we can apply for unemployment, just reduced via lost appointments and gigs. And you want to increase our bills?! Have a heart. I kinda doubt the insurance companies are about to go under, but working class families might. These types of bills can make or break a family's finances. If they increase rates, more people will choose to go without insurance, or without adequate insurance. During a worldwide health crisis that doesn't look like it's going away any time soon. So who, then, will pay the bills when the uninsured and the under-insured go to the hospital for weeks with COVID? No, I think the

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insurance companies can take a small hit for the good of us all right now, just like all of us are doing. Don't make me choose between groceries and health insurance.

240. Post full comment online: Yes

Name: Rachael Timberlake

Town: Montpelier

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: Insurance rates are already too high! As a family, we have been "underinsured" for as long as I can remember because we can't afford the premiums for the more inclusive plans. Please do what you can to keep rates where they are!

241. Post full comment online: Yes

Name: Lucile Keene

Town: WOLCOTT

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: It isn't right to raise insurance premiums when so many people are still out of work because of covid-19 and the prospect of getting ready for winter coming on will make life harder.(because that is what every medium and low class citizen in Vermont has to do all summer long). With the high prices of groceries, winter heating fuels, and now they want to raise the premiums. It's not going to help the major part of the population. I know the bills have to be paid by someone but if people are getting sick because they can't keep warm or eat a health diet it will bring health care cost up higher then it is now.

242. Post full comment online: Yes

Name: Jeffrey Lourie

Town: Montpelier

I get my insurance from: Employer (self or household member)

My insurance company is: I am a provider

Comment: During a period of time when healthcare utilization is at an all-time low, it is unconscionable to raise rates. The first half of 2020 required much less of all of the insurers in Vermont due to the low utilization after all elective procedures were canceled, which saved insurance companies money. Requesting a rate increase in this environment makes no sense.

243. Post full comment online: Yes

Name: Kaia Cormier

Town: warren

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Health care is a human right and raising rates for Vermonters during this time is malicious and heartless on the part of Blue Cross Blue Shield of Vermont. How are insurance holders supposed to have faith in their provider to have their best interest in mind when it is clear that Blue Cross Blue Shield values profit over human lives? We are in a global pandemic. We are in a recession which will overturn and uproot many Vermonters. Make the right decision. Make an even better decision and decrease the rates by the same amount you planned to increase them by.

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244. Post full comment online: Yes

Name: Benjamin Littenberg

Town: Burlington, VT

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Many healthcare providers markedly reduced their access this year due to COVID-19, creating huge financial losses for doctors and hospitals. That means health insurers paid out much less than budgeted. This leads me to wonder why they aren't budgeting a reduction in premiums, since their reserves will be so high.

245. Post full comment online: Yes

Name: Madeleine Appleby

Town: Strafford

I get my insurance from: Employer (self or household member)

My insurance company is: MVP

Comment: Health is a necessity. Everyone should be covered or at the very least be able to afford it. Hiking the rates is the opposite of what insurance companies should be doing.

246. Post full comment online: Yes

Name: Stephanie Gall

Town: North Ferrisburgh

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: The lack of funding for healthcare should not be paid by consumers. There is a systemic problem with our healthcare system that not only underfunds hospitals but contributes to inequality in our state. Tell BCBS to cut executive pay instead of making working class employees and their workplaces pay higher premiums. Where is all the money going for our premiums in the insurance industry? I spend \$209 a paycheck for my partner and I, I've only been to the doctor once in the last year.

247. Post full comment online: Yes

Name: Cathy A Zielinski

Town: Bellows Falls

I get my insurance from: Vermont Teachers Retirement System

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Being retired and on a fixed income which is inadequate to guarantee a good standard of living, paying even more for health care would severely impact on my spending choices. With prescription drug costs also rising, it is becoming increasingly difficult to take good care of my health needs. Once preventative health measures lag behind what is needed, expensive catastrophic care tends to be the main option. In the long run, it is more expensive to provide care at that point than it needs to be. Both those who purchase insurance and those who provide insurance lose in those circumstances.

248. Post full comment online: Yes

Name: KD Hill

Town: Hinesburg

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I get my insurance from: Employer (self or household member)

My insurance company is: MVP

Comment: This is outrageous! Every year they are going up, how is anyone going to be able to afford it, especially now. As it is now I think twice about going to the doctors (and that was before Covid).

249. Post full comment online: Yes

Name: Ellen Sulek

Town: Berlin

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: As a retired senior on a fixed income, I have no salary increase to pay for a premium increase. Vermont is a state populated by an older population. Please realize that we cannot continually support pay increases.

250. Post full comment online: Yes

Name: Elizia Meskill

Town: Essex Jct

I get my insurance from: Private

My insurance company is: CH Ministries

Comment: As a small business tax preparer I see how small business owners are struggling to pay for insurance for themselves and their employees, increasing the cost will just add to all of their current financial struggles and put more small business owners out of business.

251. Post full comment online: Yes

Name: Emily Morton

Town: Winooski

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: Health plans are already nearly cost prohibitive for me, and I have to strictly budget my monthly expenses to afford it. With loosing my job for several months and the future of my industry at risk, the thought on my healthcare premium rising even further is a huge concern. Especially when I am working in the public right now, and at high risk for contracting COVID I need to keep and potentially use my insurance.

252. Post full comment online: Yes

Name: Laurinda Hulce

Town: South Burlington

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: With many families facing income loss due to Covid19 and many employers facing budget short falls it is not the time for insurance premiums to increase. BCBS should take other measures to manage their finances as other institutions have had to do during this challenging time.

253. Post full comment online: Yes

Name: Karen Towle

Town: Woodbury

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I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: I work in the medical field. I am concerned that higher insurance premiums will make healthcare less accessible. I see our clients delaying care now. Expect this situation to get worse.

254. Post full comment online: Yes

Name: Lisa P Paterson

Town: Hartland, Vt

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: I have a hard enough time paying my insurance premium as it is. With a high deductible and a total out of pocket of \$5,000 it would be a real burden to pay a higher premium. I am a single person whose income has been reduced with working fewer hours since the shut down for COVID 19!! Frankly I'm scared that I will get sick and not be able to work and be able to pay my bills - including any increase in my insurance premium.

Thank you

Lisa Paterson

255. Post full comment online: Yes

Name: Robert E Barton

Town: Moretown

I get my insurance from: Medicare and insurance broker

My insurance company is: Medicare and Gap insurance

Comment: My wife has Blue Cross Blue Shield catastrophic insurance. It is already unconscionably expensive with a \$6,500 deductible. We are retired and I am on Social Security. Our cost of living increase is currently one or 2% a year from Social Security so a 6-7% increase for medical insurance hits hard and reduced our discretionary income. Blue Cross has raised its rate significantly each year for several years in a row. When is enough enough?

Thanks, Bob Barton

256. Post full comment online: Yes

Name: Wendy Lane

Town: Eden

I get my insurance from: Employer (self or household member)

My insurance company is: Green mountain care

Comment: The current premiums are too expensive now. An increase will negatively affect everyone.

257. Post full comment online: Yes

Name: Bonnie Hearthstone

Town: Vergennes

I get my insurance from: Vermont Health Connect

My insurance company is: Green Mountain Care

Comment: Do not approve price hike. Folks are desperate. Insurance companies can settle for lower profits.

258. Post full comment online: Yes

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Name: Brian Manning

Town: Panton

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Our premiums have been going up constantly. And every year it gets less affordable, and we're forced to back down to a lesser plan to at least afford to have some sort of coverage. I pay more and have less coverage than when I first used health connect for insurance. These types of rates are not sustainable, the whole point of this was to make healthcare affordable, and it's quickly growing back out of control as before the exchange. We're all seeing wage freezes and reductions, layoffs, in the light of COVID19. But yet every year our health insurance wants another 4-5-6% or more for less coverage, higher deductibles. Say no to the proposed rate increases! If anything there should at LEAST be a freeze for the next year, with the impact of COVID19 on the economy.

259. Post full comment online: Yes

Name: susan r

Town: Thetford Center

I get my insurance from: Retired Educators

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: People without a steady, non-fixed income will have a hard time budgeting for this large increase. Please reconsider and do not charge this large an increase, if any.

260. Post full comment online: Yes

Name: Lisa Carton

Town: Bennington

I get my insurance from: Vermont Health Connect

My insurance company is: Medicaid

Comment: Unbelievable....

261. Post full comment online: Yes

Name: Beth LaBerge

Town: Barre City

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: This is a terrible time to be taxing patients. People need to feel they can afford healthcare to seek out healthcare to prevent spread of COVID 19 as well as save lives.

262. Post full comment online: Yes

Name: Peggy West

Town: Londonderry

I get my insurance from: Employer (self or household member)

My insurance company is: MVP

Comment: My wages have not increased, in fact my income has decreased because my second job in a restaurant has evaporated. This is exactly why I support going to a single payer system. The admin costs for multiple companies and hospitals doing submissions is a drag on all.

263. Post full comment online: Yes

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Name: Soren Paris

Town: Putney

I get my insurance from: Employer (self or household member)

My insurance company is: Employer health plan Cigna

Comment: Healthcare should never be a toy for the investor class to gamble on. Capitalism has gone too far. Stop playing games with our lives.

264. Post full comment online: Yes

Name: Julie Jones

Town: North Springfield

I get my insurance from: BC/BS

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Dear Folks on the Green Mountain Care Board, I hope this finds you all well. In this time of Covid-19, I feel we are all being asked to truly examine our values and what matters to us as citizens of the US. I feel that many of the large corporations in this country have operated from a place of greed and power. As you are making this decision to raise the premiums on health insurance please, please look at the bonus the CEO has received from BC/BS over the past couple of years! Please look deep into your heart and soul and make a decision for the good of the citizens of Vermont.

My wife and I are paying out of pocket for my health insurance. The cost is \$600 per month. This is more than 25% of my monthly pay. This is a very difficult payment for us to make at this time. What would happen if I drop my insurance and then get Covid??? Would we lose our home? As a citizen of VT, we need insurance which costs less money especially at this time. So last year we spent over \$6,000 for my health insurance!!!!!!!!!! This is frankly criminal! Especially when the CEO gets a bonus in 2018 of over \$16 MILLION DOLLARS!!! Please look deep into your hearts and stop this abuse!!!!!!!!!!

265. Post full comment online: Yes

Name: Barbara Simoes

Town: Middlebury

I get my insurance from: Retirement plan

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: The COLA is rarely more than 1%, yet insurance rates rise so far beyond this. It is not sustainable and there are only so many ways to cut a personal budget, and even then, insurance continues to get more expensive.

266. Post full comment online: Yes

Name: Timothy Howe

Town: east Calais

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Health care costs and insurances are unsustainable for our country and we must confront this and establish limits on these or it will just continue to rise to the detriment of all .

267. Post full comment online: Yes

Name: Lauryn Axelrod

Town: West Pawlet

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I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: In this time, of all times, when we have a raging pandemic, and an economy that will be depressed for the foreseeable future, to have our health insurance rates increase by almost 10%, is thievery. Most of us, myself included, can barely afford insurance as it is. Without it, Vermont will have nothing but an unhealthy, dangerously vulnerable population. It's bad enough that we have to pay ridiculous amounts for health insurance in this country, but for these companies to consider rate hikes during this time, of all times, is absolutely unconscionable. I urge you to decline the request. Sincerely, laurn. Axelrod

268. Post full comment online: Yes

Name: Wendy Lane

Town: Eden

I get my insurance from: Employer (self or household member)

My insurance company is: Green mountain care

Comment: The current premiums are too expensive now. An increase will negatively affect everyone.

269. Post full comment online: Yes

Name: John Mosley

Town: Warren

I get my insurance from: My wife's, direct from BC-BS

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: My wife's insurance = \$7700+ / yr and \$3000 deductible; \$10,700 before Blue Cross pays any benefits. Very expensive for a healthy 62 year old female. Tell them to "sharpen their pencil" there has to be fat in their request that can be trimmed, like very large salaries and huge bonus checks.

270. Post full comment online: Yes

Name: Amy

Town: Plainfield

I get my insurance from: Employer (self or household member)

My insurance company is: BCBSWVA

Comment: Health insurance increases at this time will be devastating to many, of reasons too numerous. Please do not raise rates.

271. Post full comment online: Yes

Name: Melody Thibault

Town: Swanton

I get my insurance from: Federal BCBS OF VT

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: What are you thinking in this COVID situation? While other companies are deferring payments so people can try to make ends meet you want to raise prices. Where is your compassion towards your clients? We are struggling as it is without jobs and the money other companies are allowing us to keep by deferring payments you want by raising costs. You will most-likely lose clients if they can't afford payments. Think about what you're doing! Prices are already too high and higher makes cancellations happen for many who have to make hard decisions for their families to eat, have living facilities, clothing, etc. THINK before you make a TERRIBLE mistake.

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272. Post full comment online: Yes

Name: Joanne Garton

Town: Montpelier

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: We already faced huge increases in co-pays last year -- our family of five has a lot of appointments over the course of a year. Employment for our family is shaky and two of the four who should have jobs now do not. We imagine it will be at least a year before we start to recover financially. We will not be receiving cost of living increases in our wages this year. Health care costs are huge already -- please do not allow BCBS to jump up 6.3%.

273. Post full comment online: Yes

Name: Roberta Gillott

Town: Waterford

I get my insurance from: Employer (self or household member)

My insurance company is: COBRA BCBSTX

Comment: Because of COVID my husband is recently furloughed and we are purchasing health insurance at great expense through their COBRA. As we are forced to switch our production schedules and rely completely on our farming income, the cost of health care is the primary obstacle in our way of investing in our farm and increasing employment opportunity in our community. Health care cost increases are incomprehensible to us as an increase in cost should come with an improvement in services and that does not seem to be the case. Why would the state invest in agriculture so much through all the grant programs etc but then undermine the farmer's success by increasing the necessary health care? That seems like a foolish negative feedback loop.

274. Post full comment online: Yes

Name: Christina Boisvert

Town: Essex

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: Now is not a time for a rate increase. While increases are always hard to swallow, it is a precarious time right now. Due to Covid 19, some jobs have been lost permanently while others are just hanging on for the moment. Jobs to be had are usually part time or low end jobs that do not offer health insurance increasing the need to buy insurance through VTC. Hourly paid workers are faced with uncertainty in retaining their normal work hours a week, without hope of a raise as well due to economic uncertainties because of Covid 19. Plus, the cost of basic necessities such as groceries have already increased and will continue to rise so now is definitely not the time to raise insurance costs. The average person is just trying to maintain their way of life with at least feeling secure about being able to seek medical treatment should they fall ill with a Covid suspected illness. At this point in time, people are just trying to stay alive and healthy while staying economically afloat at the same time.

275. Post full comment online: Yes

Name: Rick Ricard

Town: Milton

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I get my insurance from: Employer (self or household member)

My insurance company is: MVP

Comment: I am strongly opposed to another rate hike by BC/BS and MVP. It's bad enough the rates go up every year as it is - how can they justify raising rates again, especially given the current state of the world dealing with a pandemic???

276. Post full comment online: Yes

Name: David J Girr

Town: Essex Junction

I get my insurance from: Military

My insurance company is: Tricare

Comment: Health insurance is already un-affordable to most, rate increases will be more costly in the future. As people get sick and cannot afford to pay for healthcare, this gets transferred to the taxpayer.

277. Post full comment online: Yes

Name: Julia Russell

Town: Winooski

I get my insurance from: Employer (self or household member)

My insurance company is: Cigna

Comment: In 2016 I found myself no longer able to afford the medications I needed to take for my epilepsy due to the high deductibles that were part of the ACA/VT health connect plans (available at that time) when I worked for a private medical practice. Switching employment to UVMHC (where I believe there rates have continued to rise) was my only option. I am fortunate to have a union backed health insurance policy through my husband now, but the co-pays (OMG, that's right co-pays, somehow they still exist) they still go up every year. I don't doubt that eventually our policy will have a pointless high deductible or a useless coinsurance (%) that serve no other purpose than to make these companies extra money. Otherwise what is the point of insurance?

278. Post full comment online: Yes

Name: James Burde

Town: Jericho

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: The intent of health insurance companies in Vermont to raise premiums in the midst of a global pandemic is a morally criminal disgrace.

279. Post full comment online: Yes

Name: Melissa M Marks

Town: Roxbury

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: This is preposterous! As a self employed individual, I had to close my business for almost four months this year. My husband and I cannot afford any increases. We are both healthy, have no prescription medicine, and only go to an annual check up. We'd consider leaving if we have to pay more for insurance.

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280. Post full comment online: Yes

Name: Barry

Town: South Burlington

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: We are at a time where everyone will potentially need access to healthcare and any rate increase will limit that possibility for people. Many other sectors are having to figure out how to move forward without increases and it's critical that the health care industry do its part for affordability.

281. Post full comment online: Yes

Name: Laurie Fila

Town: Baltimore

I get my insurance from: Employer (self or household member)

My insurance company is: MVP

Comment: Health insurance companies already make too much money. Our high deductible plan with MVP just increased our deductible from \$5000 per year to \$5400 per year, just for the two of us. We rarely meet the deductible, so our insurance costs us thousands of dollars every year, and that doesn't include what my husband's employer pays for this almost non-existent coverage. Health care should be a human right, not something that only available at such a high cost.

282. Post full comment online: Yes

Name: J S

Town: Bennington

I get my insurance from: Vermont Health Connect

My insurance company is: Green Mountain Care

Comment: During a global pandemic and the current economic hardships it is unconscionable to increase health care costs - many basic health needs are already out of reach for too many. There must be a moratorium on any rate increase in the light of this. - also the allowable income rates for Medicaid eligibility should be dramatically increased in Vermont (and nationally). Thank you

283. Post full comment online: Yes

Name: Anne McKinsey

Town: East Corinth

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: A premium increase is simply not okay, especially at this time when so many of us are really struggling financially. I work full-time as a sole proprietor and have not experienced wage loss as a result of the pandemic, but even so, because my income is low any premium increase would add to my financial burden as I try to preserve my retirement savings as a single person.

284. Post full comment online: Yes

Name: Mary Tierney

Town: North Ferrisburgh

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

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Comment: My family and I are having a tough time as it is right now trying to stay afloat economically. This is not the time for a rate hike. We need the security of health care now more than ever and are working hard to just pay our bills as is. PLEASE DO NOT DO THIS NOW!!!

285. Post full comment online: Yes

Name: Linda Elbow

Town: WEST GLOVER

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: This is not a time to raise prices! Many people are still out of work or are even working without getting paid!

286. Post full comment online: Yes

Name: paul kervick

Town: ferrisburgh

I get my insurance from: medicare and personally pay for Dental

My insurance company is: medicare and Blue Cross for dental

Comment: It is time to rethink health care in Vermont- we continue to pay for an illness care system that is unsustainable versus wellness and prevention- I have 40+ years experience in creating new models of health care from birth to death and for 15 years was the President and cofounder of a holistic community based approach to aging in our non-profit Living Well Group here in Vermont where we have included people without the economic means for a private pay residence- beyond most all residences in Vermont. What we have demonstrated at Living Well(I retired from Living well in 2019) and also in creating the east coast's first birthing center in RI which Blue Cross did a trial program with us reduced the average birth cost from a hospital birth at \$2,700 to our birth experience which included a ton more of services than the hospital for \$850.00. When I first embarked in creating sustainable social systems, I realized that our social systems and in particular our "illness care" system is based on control and looking at pieces and the profit money motive- this approach is not sustainable. I cannot support these continued increases in costs for a system that is not sustainable. I would hope that the GMCB would have the openness and willingness to explore a transformative different approach to true health care.

287. Post full comment online: Yes

Name: Vito Macaluso

Town: Tinmouth ,Vermont

I get my insurance from: social security

My insurance company is: United Health Care

Comment: I fail to see how with an inflation rate projected to be estimated at .062% in 2020, and 2.24% in 2021 that the health insurance providers can request increases so far out of line with those rates. Everytime we question the rate increases, the only thing that happens is finger pointing to phameceutical companies, whose increases are four times the inflation rate. Maybe it is time to change the system of treatment and care by our medical experts away from drugs and more into common sense preventative care. With the Corona pandemic, we now see that our medical system is based on profitability , not curability, just another corporate profit center.

288. Post full comment online: Yes

Name: Kristen Olmstead

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Town: Bennington

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Our premiums have already increased due to the negotiations with Governor Scott. I cannot afford any further increases.

289. Post full comment online: Yes

Name: Viveka Fox

Town: Vergennes

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: I am a self employed sole proprietor with almost no work, due to the covid pandemic. Most years, I make too much to qualify for the APC but too little to afford anything other than a bronze plan. With the out of pocket expenses that come with that, I am terrified of actually needing care. Please hold the line on premiums, while moving Vermont toward an affordable, universal, single payer system that is not tied to employment and that has little to no cost at the point of service. I would vastly prefer to pay my fair share of taxes (yes, even higher taxes) to have the kind of system every other civilized country has, rather than feed the profits of the insurance industry and the hospital systems that are in cahoots with them.

290. Post full comment online: Yes

Name: Melody Stone

Town: Dummerston

I get my insurance from: Employer (self or household member)

My insurance company is: MVP

Comment: We can barely swing the \$800 monthly premium and \$5000 out -of -pocket by the time we get anywhere near meeting our deductible it's December and they can't schedule you for anything because they are all filled up so your appointment/surgery gets scheduled for the following year and your back at ground zero! We are drowning in this unaffordable health care system! Please dear god say "NO!" because your going to have families losing their homes just to keep their health care!!!! I am begging you to vote "NO!"

291. Post full comment online: Yes

Name: Betsy Harper

Town: Cambridge

I get my insurance from: Medicare/BC/BS

My insurance company is: Medicare and BC/BS of Vermont supplemental

Comment: Coverage for health care is becoming unattainable for many people. Everyone should have access to health care coverage that is affordable.

292. Post full comment online: Yes

Name: Jos Carotieers

Town: East Randolph, Vt

I get my insurance from: direct from Blue Cross

My insurance company is: Blue Cross Blue Shield of Vermont

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Comment: If we did not have Medicare we would be sunk! We have worked hard all our lives and now are retired. Our income is shrinking as our Medigap Blue Cross policy keeps rising. We work hard to stay healthy and do everything right but things still happen. Since many of our peers can't afford a Medigap policy, we watch them avoid getting medical care that they really need. Then their farms and properties deteriorate, which creates a domino effect to degrade the land, the community, and their ability to live a constructive life. It's a downward spiral that is AVOIDABLE by stopping allowing insurance companies to keep raising their rates. They should be required to cut rates instead! People are suffering, they are paying all they can, and it still is not enough. This is a tragedy and a travesty of abuse of good American people. Please make it stop!

293. Post full comment online: Yes

Name: Mayllet M Paz

Town: Burlington

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: It will affect negatively to many households. Many families lost jobs and/or income this year. We can't afford that

294. Post full comment online: Yes

Name: Abby Warren

Town: Westminster

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: Criminal. Health ins should be a right not a luxury. I thought a state like Vermont would be ahead of the curve on this. 😞

295. Post full comment online: Yes

Name: ralph corbo

Town: wallingford

I get my insurance from: Medicaid

My insurance company is: Medicaid

Comment: they must not be approved

296. Post full comment online: Yes

Name: Scott Durgin, MD

Town: DORSET

I get my insurance from: Employer (self or household member)

My insurance company is: Employer partial funded Harvard Pilgrim

Comment: Simply put, my wife and I would strongly encourage the GMCB to consider other approaches to improving the health of Vermonters. Like healthcare providers, insurers should be held to cost-effective results. Our healthcare system is again at a critical juncture, providers are have dealt with increasing demands and decreasing reimbursement for decades, while families pay more and more for less and less healthcare. At a time when healthcare is needed more than ever to address a chronic disease pandemic and a CV19 pandemic, our system continues to make healthcare access and utilization an ever-increasing barrier. Healthcare providers are asked to do more with less while businesses like BCBS of VT and MVP continue to ask for more. The GMCB should be supporting prevention, treatment,

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and reversal of disease through proven approaches like nutrition, exercise, sleep, and stress management. At least 80 % of healthcare costs come from chronic disease and at least 80% of chronic disease is caused by preventable and reversible lifestyle choices, yet we continue to prop up a failing system of healthcare. As a Dartmouth and Brown trained physician, my wife a Dartmouth and Harvard trained physician, it is beyond comprehension why we continue to flog a system when a better and more cost effective system is well known. A simple shift of resources to help empower patients to learn and execute healthier lifestyle choices could finally stem the tsunami of chronic diseases, like diabetes, that is headed toward us.

297. Post full comment online: Yes

Name: Carl Diethelm

Town: Poultney

I get my insurance from: Employer (self or household member)

My insurance company is: Medical Mutual

Comment: Insurance companies should not be concerned about making profit off of others' demise. We need to provide affordable health care coverage for everyone whether or not they can afford it. Working and just living in general expose us to potential disease and affect our bodies. If some folks can pay for the wear on our bodies while others can't that is a terrible flaw in our system for accounting for citizens. If a health insurance company is in such dire need for more money to cover the costs of health care, we must look at other ways to cover the costs than raising the costs for the consumer. Such alternatives include: defunding the police and military budgets, or increasing the value-added tax on alcohol and tobacco.

298. Post full comment online: Yes

Name: Christopher Olah

Town: Grand Isle

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: My families premium and max out of pocket =\$15,000 a year. That is FAR too much for Health Care.

299. Post full comment online: Yes

Name: Lynn Blagden

Town: Shoreham

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: This is a difficult time for us all. The increase is way too high and should be reduced.

300. Post full comment online: Yes

Name: Shannara Johnson

Town: Morristown

I get my insurance from: direct from MVP

My insurance company is: MVP

Comment: Due to COVID-19 and an ever-increasing tax burden, hard-working (and now out-of-work) Vermonters are already struggling to make ends meet. To increase health insurance premiums—and by this much!—in such a time of extraordinary hardship is simply uncalled for. I ask the insurance

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companies to show some restraint and human decency and keep the premiums at the current level at least for fiscal year 2021.

- Shannara Johnson, Republican candidate for State Representative, VT House, 2020

301. Post full comment online: Yes

Name: Robert Block

Town: Bennington

I get my insurance from: Medicare

My insurance company is: medicare

Comment: Vermonters can no longer afford the system of for profit medicine which pays the administration like kings to deny as many treatments as they can get away with. Having worked in the British medical system, a much poorer country, we can afford a single payer system at lower cost

302. Post full comment online: Yes

Name: Connie B.

Town: Essex Junction

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: Please don't approve the premium hike. We need to control medical costs to keep premiums under control. Already, paying for health insurance is so expensive, it's like having another mortgage or rent payment each month.

303. Post full comment online: Yes

Name: Elizabeth Kelly

Town: Elmore

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Medicare for all

304. Post full comment online: Yes

Name: Mia

Town: Essex

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: Individuals can barely afford to pay their current premiums. In addition, we are dealing with the pandemic and so many people have lost their jobs. Are you really considering increasing our premiums at a time when people have to choose whether to pay their health insurance or whether to put food on their table for their families? I understand how difficult it has been for all businesses and how insurance companies have been hit since March. However, think about low income households, middle class people, and think about how your opinion might be different if you, yourself, were apart of the groups of people faced with the difficult decision. I ask that you not make it more difficult for individuals to get the care they need by increasing their premiums and out-of-pocket expenses.

305. Post full comment online: Yes

Name: Caryn Connolly

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Town: Burlington

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: It is likely I would have to give up my health insurance unless my personal circumstances drastically change.

306. Post full comment online: Yes

Name: Stephen Milizia

Town: South Burlington

I get my insurance from: COBRA

My insurance company is: Blue Cross Blue Shield of NY

Comment: It's \$1,587. a month now! Health related forced retirement SSDI income of \$2,400 monthly...pretty [REDACTED] skinny every end of the month. Please NO!

307. Post full comment online: Yes

Name: Barbara Forauer

Town: Hinesburg

I get my insurance from: school group

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Please remember many of us are retired and on limited income which does not change. I personally rarely use insurance but am glad to have it for regular health appointments, i.e. annual physical, blood work. With the pandemic with us insurance is vital to us all but how can many pay if unemployed???

308. Post full comment online: Yes

Name: Patricia Crocker

Town: Essex Junction

I get my insurance from: I own a business and purchased plans for myself and employees directly through Blue Cross/Blue Shield

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: It is unconscionable to raise the rates for insurance at this time. Green Mountain Care Board needs to reduce regulations and allow more providers in our market, or move to the Federal Exchange so we can get insurance at a more affordable rate.

309. Post full comment online: Yes

Name: Paul B

Town: Essex Junction

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: This increase is too large. Health services have diminished while costs to consumers keep going up.

310. Post full comment online: Yes

Name: Rachel Foxx

Town: S. Burlington

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I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: These increases are absurd, and just not affordable for people who are living paycheck to paycheck. Please do not approve these rate increases.

311. Post full comment online: Yes

Name: A. McNamara

Town: Burlington

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: It is hard to believe, with the current rate of unemployment and strains COVID-19 has caused, that it is an appropriate time to raise rates. We all need coverage, especially now. When will our society stop penalizing the poor for profits? Rate increases have continued to outpace pay increases for years. It just is not sustainable for working class families. Please be kind to your neighbors. Give them a break. Give them a shred of hope. That this is about healthCARE. Not just business. We all deserve to access the help we need to maintain healthy bodies. Healthy people can add to productive communities. Having to delay care because one cannot afford to take time off or pay out of pocket deductible/coinsurance due to excessive monthly premiums just makes everything worse. Please remember BCBS' Mission Statement "We are committed to the health of Vermonters, outstanding member experiences and responsible cost management for all of the people whose lives we touch." Thank you.

312. Post full comment online: Yes

Name: Chris Cameron

Town: Underhill

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Certainly not justified as many of our health care services were not available for at least a quarter of this year. Since these services were unavailable and many health care workers were furloughed insurance companies did not have to pay out for the services and procedures. We all had to continue to pay our premiums regardless of lack of services and income. Most of us have had a loss or no income at all and still had to keep paying our premiums or lose our insurance. An increase at this time is totally unacceptable and ridiculously as families are struggling to just make ends meet. Premiums with no services equals less pay out for insurance companies. Why the increase? Not justified!

313. Post full comment online: Yes

Name: Wendy Lane

Town: Eden

I get my insurance from: Employer (self or household member)

My insurance company is: Green mountain care

Comment: The current premiums are too expensive now. An increase will negatively affect everyone.

314. Post full comment online: Yes

Name: Stephen Milizia

Town: South Burlington

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I get my insurance from: COBRA

My insurance company is: Blue Cross Blue Shield of NY

Comment: It's \$1,587. a month now! Health related forced retirement SSDI income of \$2,400 monthly...pretty damn skinny every end of the month. Please NO!

315. Post full comment online: Yes

Name: Laura Shea

Town: Jericho

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: NO!! Please don't let these insurance companies continue to raise rates. It is so ridiculous. We pay almost 20,000 a year for health insurance for a family of four. Then they still make us pay for many procedures due to deductibles, etc. I had to have a "diagnostic mammogram" because of increased risk of cancer and that isn't covered -- because it is not routine?? This is insanity!

316. Post full comment online: Yes

Name: Tom Joyce

Town: Pittsford

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: Absolutely not even to be considered until the Covid19 debacle is settled.

317. Post full comment online: Yes

Name: Lauren Chicote

Town: Winooski

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: With each year seeing significant increases in premium prices, it is becoming more and more expensive for both employees and employers. It also seems as premium prices go up, benefit coverage decreases (not as many services covered) and out of pocket costs or co-pays also increase. It is making needed health insurance unaffordable, causing both employers and employees to make hard decisions on whether to offer or have insurance.

318. Post full comment online: Yes

Name: Dominique Lemaux-whayland

Town: Bolton

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: No please! We all have been affected by Covid19 and the rates go up every year while the coverage does not, and the high deductibles make the decision to go to a doctor or a lab difficult. The salaries have been frozen or reduced... why shall we pay more AGAIN!!

319. Post full comment online: Yes

Name: Jessica

Town: Burlington

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I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Households, companies, organizations and individuals cannot carry additional healthcare burden. The government should not only be providing health care but until that is the reality should limit the level to which these private companies are able to determine the health, wellness and lives of our citizens by making healthcare and health insurance prohibitively expensive.

320. Post full comment online: Yes

Name: Karla Bourland

Town: East Thetford

I get my insurance from: Medicare -- bcbs is the supplemental

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: This is the wrong time to increase premiums. So many people are struggling to just to survive. It is time for VT to provide health care to all of its residents. We should lead the country, demonstrating the benefit of recognizing health care as a human right, and act accordingly.

321. Post full comment online: Yes

Name: Kayla Bernier-Wright

Town: Bellows Falls

I get my insurance from: Employer (self or household member)

My insurance company is: MVP

Comment: I am an MVP subscriber and my husband is a Blue Cross Blue Shield subscriber so this increase is going to hit my family two-fold. I am currently pregnant and anticipating paying the \$5,000 out-of-pocket maximum for prenatal care and to deliver my baby. And I am one of the lucky ones (because the price tag for delivery alone is \$26,000 to \$28,000 which doesn't touch 9 months of prenatal care.) Once the baby is born, my husband and I have no paid parental leave so we have been able to cobble together 7-weeks to be at home with the baby (I will miss 1 pay check & we will both use all of our vacation & sick time) and then the baby will be put in day care much before we like. We are just over the limit for VT child care subsidy so I anticipate child care will cost us \$200/week. I am already on a payment plan working to pay down my \$900 deductible- which I reached after 2 prenatal appointments (think: 1 ultrasound and blood draw.) I cannot emphasize how forcefully I oppose a premium increase. The idea of paying more for my health care - which clearly already doesn't cover enough- is so profoundly upsetting to me.

322. Post full comment online: Yes

Name: Brady Hellman

Town: Fairfax

I get my insurance from: Employer (self or household member)

My insurance company is: MVP

Comment: Health insurance is already far too expensive and offers less and less coverage. Soon, health coverage will not be attainable for many.

323. Post full comment online: Yes

Name: Susan Thornburg

Town: Jericho

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I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: I am 64 yrs old and retired. I do not qualify for Medicare. My premium is \$479/mo. Premium is 5748/yr. This premium does not include any dental coverage. It covers routine wellness checks, but doesn't fully cover mammograms. My grandmother died of breast cancer and my sister has had a bilateral mastectomy. I was approved by my doctor to have a ultrasound mammogram, which is a more sensitive mammography test, but MVP would not approve the test as it was not considered routine. My in network deductible is 5500/yr. My annual out of pocket limit is 7900 for "covered services". I have decided not to get treatment (physical therapy) for a shoulder injury because I need to see my doctor first for a referral and the PT is not covered until I meet my in network deductible. The plan I have covers me for catastrophic injury only or if I had terminal illness and needed long term treatment and would need to meet my 7900 out of pocket. Does this seem fair to you? I am absolutely against an increase in my premium. I feel like I'm getting almost nothing for close to 500/month.

324. Post full comment online: Yes

Name: Amy Blazej

Town: Townshend

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: I do not support this. Private health care already costs so much and covers so little. My boyfriend turned down important diagnostic care because of the out of pocket cost of his insurance plan. He's forced into this bracket because of the premium costs, but it gives him basically nothing. Raising the premiums only hurt people.

325. Post full comment online: Yes

Name: Deborah Kalkstein-Lamb

Town: Jericho

I get my insurance from: State Retirement System

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Given the economic demands and limitations this Covid-19 pandemic has placed on Vermont citizens, now seems like a particularly poor time to raise insurance rates. As a couple who has just retired on a fixed incomes, we are finding our budget stretched as is during this period of restricted engagements outside of our home. While we are not spending some money we perhaps would have been in the community, and therefore know that local businesses and employees are experiencing lessened incomes, we are also seeing an increase in home expenditures around utilization of utilities as well as an increased groceries budget. We imagine for many these expenses coupled with lost income are exceptionally devastating to many of our fellow Vermonters. I would hate to think that people might consider dropping health insurance out of increased policy expenses at a time when any one of us might have to heavily rely on medical care due to this virus.

326. Post full comment online: Yes

Name: Jesse Scarlato

Town: Montpelier

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

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Comment: I ask the Green Mountain Care Board do everything in it's power to avoid rate hikes and make sure that health care coverage is available and affordable to all people in Vermont, especially at this time when our communities are facing so many challenges due to the pandemic.

327. Post full comment online: Yes

Name: Barb Jacobs

Town: Morrisville, VT

I get my insurance from: Vermont Retired Teachers

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: I am frustrated that Blue Cross/Shield asks for a substantial rate increase almost every year when most people's salaries are not going up. Mine certainly isn't; I still work as a half-time reading teacher. I have been on negotiations teams in the past, and rising insurance rates was often an issue, sometimes leading to impasse. I also see this as rather callous in these times. I know they are looking at their bottom line, but how many people are strapped to pay for insurance now because of lost income due to the pandemic and certainly couldn't handle an increase?

328. Post full comment online: Yes

Name: Jamie Gay

Town: Burlington VT

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: This is how insurance goes: flush some years, lean in others. Increasing prices just to ensure continued payouts to shareholders is grotesque. Keep premiums where they are and maintain coverage.

329. Post full comment online: Yes

Name: Judith Roy

Town: Williston

I get my insurance from: AARP Health Care

My insurance company is: Medicare

Comment: Everyone is severely impacted by COVID19. I haven't a clue how we will dig out of this situation, but right now there is a pile of hurt, more than enough! There is probably more dislocation on the way. The pause button needs to be pushed so that the wise folks can view the landscape and make the best decisions for everyone. If insurance companies are trying to stabilize their bottom line and keep the same profit line that is simply unjust. We are all truly in this together.

Thank you,

Judith Roy

330. Post full comment online: Yes

Name: Linda

Town: Waterbury

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: In the middle of a world crisis, horrific job losses is not the time to raise premiums. People are unable to pay their basic shelter costs and buy food. Please do not approve this.

331. Post full comment online: Yes

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Name: Judith Castro

Town: Montpelier

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: There are increases every year. If this continues at this rate, insurance will be double the cost in about 10 years. Where is the limit to their corporate salaries? I do not believe that families should struggle while others have multiple homes, cars, and are more than secure.

332. Post full comment online: Yes

Name: Dana Polli

Town: Pittsford

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: \$1500+/mo for a HUGE deductible plan is enough! If it goes up I will NOT renew. You know, some people actually pay the WHOLE premium. Perhaps you should think about them (does not mean they are rich!)

333. Post full comment online: Yes

Name: Elizabeth

I get my insurance from: Employer (self or household member)

My insurance company is: CIGNA

Comment: Health Insurance options in the state of Vermont are already unaffordable. Increasing premiums would only force more Vermonters to go without insurance and thus without healthcare.

334. Post full comment online: Yes

Name: Elisha Johnson

Town: COLCHESTER

Comment: Hello, You have acknowledged that these rate increases will be unaffordable to Vermonter's, yet you approved them. There by showing you care more about the interests of the insurance companies over your neighbors. This is not doing the right thing. Please do right by Vermonter's, our healthcare system is unsustainable this way, it can not continue. Please work with hospitals, clinics, and other healthcare related companies to make a change on how expensive health care and health insurance is becoming. These added rate increases are not being accompanied by added value to the patient. Please do the right thing.

Be well,

Elisha

335. Post full comment online: Yes

Name: Darienne Chouinard

Town: Barre

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: I can barely afford my high deductible catastrophic coverage as a median income, single healthy person WITH state and federal assistance as it is. This is madness! The price increase won't leave me much choice but to seriously consider going without insurance altogether, I can't keep up.

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336. Post full comment online: Yes

Name: Patrick Kearney

Town: Burlington, VT

I get my insurance from: Employer (self or household member)

My insurance company is: Cigna/Medicare

Comment: My wages have not increased by 6.3% this year, in fact I have lost my job due to the pandemic and there is no chance that I can get it back until a vaccine is developed. I am elderly and have a kidney transplant. I now have to pay my insurance premiums and will be dropping dental and vision at the end of the year. This is not a good time for me to absorb another greater-than-the-cost-of-living rate increase from health insurance companies.

337. Post full comment online: Yes

Name: Laura Parks

Town: Shelburne

I get my insurance from: Husband is retired military

My insurance company is: Tricare

Comment: In this time of financial uncertainty for so many, it's shameful for you to consider increasing premiums. Shame on you!

338. Post full comment online: Yes

Name: Karen Halldorsdottir

Town: Winooski

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: After a steep increase for 2020 these proposed hikes are going to impact already struggling families very negatively. Now more than ever fairly priced and affordable health insurance is paramount. Do not let these companies turn Covid-19 into a cash cow.

339. Post full comment online: Yes

Name: Melinda Sokoloff

Town: Grand Isle

I get my insurance from: Medicare

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: last year, we had a \$10.00 cost of living increase for Social Security. Our health premiums went up so much that we wound up in the hole. This year, I imagine we will not get a cost of living increase. If BCBS/VT increases again, I'm not sure how we will cope with it. We have to pay Medicare/BCBS/VT and drug coverage. It is a REAL HARDSHIP.

340. Post full comment online: Yes

Name: Betty Toy

Town: Barre

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: if we all received a 6-7% PAY INCREASE to cover this, I could accept this decision better. So many folks will now choose to NOT HAVE INSURANCE. So bring down that ask to 2-4%

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341. Post full comment online: Yes

Name: Pete Symula

Town: Westford

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: I want to see an analysis of both the proposed increases and the approved increases vs the inflation rate over the last 15 year I would like to know what the rate increase will pay for. Is it unanticipated costs, cost overruns, identify specifics that are causing the ask for the increase.

342. Post full comment online: Yes

Name: Julie Pelland

Town: Monkton

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: I believe the cost of health insurance is already too expensive. With so many people unemployed I wonder how many could afford an increase in their health insurance. These are uncertain times.

343. Post full comment online: Yes

Name: Karen

Town: Derby Line

I get my insurance from: Vermont Health Connect

My insurance company is: VT Medicare

Comment: Premiums and co-pays are high enough already. During these difficult economic times now is NOT the time to increase rates.

344. Post full comment online: Yes

Name: Criss

Town: Vergennes

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: Health care is already more than I can afford, myself and many I know go without care because the premium is as much as they can barely pay, and can't afford the additional cost of USING the insurance.

345. Post full comment online: Yes

Name: Nancy

Town: Warren

I get my insurance from: Pension

My insurance company is: Medicare

Comment: I already pay \$500 per month not including co pays for Dr and scripts. I am lucky to have my pension but I am not able to get a straight answer for what is the best plan besides Medicare. If I drop BCBS I am not able to re enroll ever,!

346. Post full comment online: Yes

Name: Holly Wilkins

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Town: Lake Elmore

I get my insurance from: Employer (self or household member)

My insurance company is: MVP

Comment: Oh for god's sake please do NOT allow premiums to be raised!!!! and PLEASE take into consideration, how many people have been forced into unemployment or furloughed and don't know when they are able to work?? (and I might have already submitted my opinion but saw this questionnaire again and ...why not) I know 'life is not fair' but what is NOT right, in my opinion, is routinely paying close to \$1000 a month premium for years but having NO medical issues; then having cataract surgery and having to pay over \$3000 out-of-pocket. Per eye. Per person!! (married couple here, approaching senior citizen age) And anytime one's 'program' says 'preventive health covered' that is NEVER true. so yeah I have put off mammograms and PAP tests because even though we pay freakin \$1000 a month, I'll still have to pay out of pocket for those examinations. And recently I made myself battle breathing problems on my own because if I went to the Emergency Dept. it is an automatic \$1000 or so, as opposed to sweating it out for a couple hours and going to a 'regular' doctor. I am sorry if the medical industry is tanking but we have also heard (and seen) things such as \$20 for a Tylenol tablet dispensed. And while the Nutrition Services person / dishwasher at the hospital is making \$13.00 an hour, the CEO gets bonuses.

347. Post full comment online: Yes

Name: Gail Hare

Town: Danville

I get my insurance from: Employer (self or household member)

My insurance company is: My husband has BC BS Insurance

Comment: With so many people out of work this is the worst possible time to raise insurance premiums. Perhaps the companies could cut back on their CEO salaries and perks, their marketing budgets, their sponsorships, and the number of people they employ to deny claims, to save money instead.

348. Post full comment online: Yes

Name: Laura MacLachlan

Town: Rutland

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: I am not getting a 7.3% raise. Especially during these times of instability, how can we continue to pay for insurance and all of our other expenses. We work very hard to keep our family healthy and use insurance rarely, why can't we receive a 7.3%rebate??

349. Post full comment online: Yes

Name: Jamie Halligan

Town: Williston

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: People aren't working or are working less. What can justify this price increase? More people are using telemedicine which is less expensive. How can medicine increase that much in one year?

350. Post full comment online: Yes

Name: Daniele Desrochers

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Town: Derby

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: I will have to go without; I can barely afford my premium now; it takes up 25% of my after tax income and is not offered by my employer

351. Post full comment online: Yes

Name: Karen Boyce

Town: Northfield

I get my insurance from: straight from BCBS

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: The prices are too high already!!!!

352. Post full comment online: Yes

Name: Claire Astone

Town: Brandon

I get my insurance from: Medicare

My insurance company is: MVP

Comment: My family is on a fixed income. Property taxes are rising as are utilities. We do not see how we might keep our home and continue to live here.

353. Post full comment online: Yes

Name: Peter A. Cooper

Town: Shelburne

I get my insurance from: Retired public school teacher/employee

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: These proposed rate increases are way too high, especially considering the Corona virus and inflation hovering around zero. Keep in mind that these requested increases are on top of very high increases last year. We need a single payer system/ Medicare for All -- the time is now!

354. Post full comment online: Yes

Name: Tammy Smith

Town: Westford

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: I am retired and find it difficult to meet my needs. The price of food has increased, gas prices are increasing, my medical copays have increased and now my healthcare premiums may increase. Times are tough. Please do not increase the the healthcare premiums.

355. Post full comment online: Yes

Name: Joe Bottiggi

Town: Montpelier, VT

I get my insurance from: Vt Teachers Retirement

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Every year BCBS raises its premiums to intolerable levels. Pensioners who barely make it on Social Security find it increasingly difficult to afford health insurance. Slash administrators' salaries 30%

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or more across the board...we could save a million...they need to take a hit for a change and feel what the low and middle class hard working citizens in this state and country feel. We all need to sacrifice in these troubled times. I am unnerved and shocked when I see the astronomical costs hospitals and doctors charge when those bills are revealed in my mail. Would rather see protests in the streets railing against health costs than wasting the efforts of BLM who have finished making their point.

356. Post full comment online: Yes

Name: Health Insurance costs more than my house!

Town: Monkton

I get my insurance from: direct

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: LUDICROUS

357. Post full comment online: Yes

Name: Danielle Berry

Town: Milton

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Absolutely not!! Prices are outrageous already for terrible coverage. Until they start giving massive discounts for healthy people they should be unable to raise their rates

358. Post full comment online: Yes

Name: Jennifer

Town: Mintzer-Farrar

I get my insurance from: Typ my Employer

My insurance company is: Currently unemployed due to Covid, Medicaid

Comment: They are not affordable!!! We don't seem to qualify for the credit, we always seem to be just over and live pay check to pay check. We can't put money aside for (2) kids braces (cause their not covered), retirement, colleges, or savings in general, let alone a new driver (Car & insurance) or the unexpected. The state and the Federal Government need to get Health insurance companies, Health Care cost and prescription drug costs under control. My kids had blood drawn for their wellness exam, which I thought was covered under the wellness, but wasn't, at two different facilities - same procedure two very different costs. There is no reason for this. We were also charged for eye exams, which are never part of their wellness exam! Whenever I try to find out (or "shop") for pricing on any procedures I get the run around from the doctor's office and the insurance company. Doctor's office; "Here's the codes, call your insurance company." Insurance Company; "We can't tell you that information, the doctor's office needs to call". Then the hospitals charge you double because you might just be there during a shift change. We don't over spend or go on extravagant trips. We only go camping once a year. If schools need to consolidate to save money, health insurance & hospitals (etc) companies should need to figure out how to save money and not have a rate increase every year, the "regular Joe" doesn't get a pay raise every year and if they do, it sure isn't 6 -10%!! It's outrageous!!! A family Silver plan is \$1897 - 2032 per month! And the insurance companies not only raise the premiums but all the copays, or remove coverages that were once covered! So, their increase is actually more than what they ask for. And don't forget adults don't have dental coverage either, so don't forget to include that monthly out of pocket expense! So, no I don't believe they should be able to increase their rates again or every year for that matter! \$2000 a month for health insurance is NOT affordable!!!

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359. Post full comment online: Yes

Name: Laura Nelson

Town: Topsham

I get my insurance from: VT Teacher Retirement

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: In the past year I have already experienced rate increases, with no increase in my income. This would represent yet a larger chunk of my income going toward health insurance premiums. My car insurance company gave me money back because I was not driving during the months I was encouraged to Stay Home. My dental insurance Delta Dental gave me a month of no premiums because I was not able to go to the dentist unless it was an emergency. BCBS did none of that. I paid full price for the months of March, April, May and so on, even though I was not able to keep my doctor's appointments. For several months they paid out a fraction of what they usually do to providers. They saved money. They should have given a "rebate" as Delta did, but they chose not to, citing that those appointments would eventually happen. Not necessarily. It would not be a good faith move to increase the rates yet again at this time. Please give Vermonters a break on this.

360. Post full comment online: Yes

Name: Nicandra Galper

Town: Hinesburg

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: My employer just stopped offering health insurance and I am buying my own at age 60 after having it provided for me my whole working life. Now I am paying for something that used to be a benefit and my hours at work have been cut as well. I already can barely afford the premium. I can't pay more!

361. Post full comment online: Yes

Name: Sally

Town: Waitsfield

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Why is healthcare so damn expensive in this country? Why do they need to raise their prices? What is the justification for pushing more people to go uninsured because they can't afford it, or choose not to see a doctor for care when they need it because their deductibles are too high to afford the visit? We need a long deep look at the systemic reasons Americans pay so much for healthcare.

362. Post full comment online: Yes

Name: Ayse Emel Cambel

Town: Barre

I get my insurance from: Medicare and teachers' retirement

My insurance company is: Medicare and Blue Cross Blue Shield back up

Comment: Too much, especially now. Economy is too precarious

363. Post full comment online: Yes

Name: Ed Bonnyman

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Town: South burlington

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: No good reason for this to increase faster than inflation yet again. Maybe look to see what the free market hospitals and surgery centers do. They haven't increased their prices much at all in OVER 20 years! You thieving incompetent bastards!

364. Post full comment online: Yes

Name: Kym Anderson

Town: Brookfield

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Do not agree to the increase!!! The nonprofit that I work for is barely able to pay the health insurance that I currently have. If there is an increase in the premium at all, never mind the six or 7% that is being asked for, it may mean that I have significantly lower grade insurance or no insurance at all. I make around 40,000 dollars a year and I am a single parent. This means I would need to pay more than I could afford for green mountain care. I really really appreciate that we have green mountain care but it is still way too expensive for many Vermonters. I completely understand the prices are going up but I think the answer is not to pass that cost on to the consumer.

365. Post full comment online: Yes

Name: Danielle Berry

Town: Milton

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Absolutely not!! Prices are outrageous already for terrible coverage. Until they start giving massive discounts for healthy people they should be unable to raise their rates

366. Post full comment online: Yes

Name: Wendy Brouillette

Town: Montgomery

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Previously I purchased from my employer, and over the last 7 years, I have watched the premiums increase with an astonishing hike of 11% last year for 2020!! My former employer was unable to provide raises, even cost of living raises, because of these hikes. The employee was covered and then paid for spouse/family. I felt like I was working JUST FOR HEALTH CARE!! Over \$15,000 alone for my husband was spent last year for BCBS. As a farmer--insurance is NECESSARY! But at what cost? Now I'm unemployed, a statistic of COVID and we are on Health Connect thankful for subsidies! But what if we didn't qualify? What about next year?? A 6% hike in premiums are double the cost of living! This is going to make people choose to go without insurance, us included! The backbone of the state--farmers, self-employed, and small businesses--are going to choose to go without or not offer coverage. We already see it---people take a chance they won't get hurt, have an illness or accident, and won't even get preventative care!! Then uninsured will overwhelm our ER's and urgent care departments at hospitals, causing financial burdens on both sides, adding to the whole vicious circle! Preventable diseases, early detection tests and screenings, etc, will escalate into full blown disease processes and possibly deaths

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that could have been avoided. This hike of premiums MUST STOP! I don't know what the answer is but let's figure it out.

367. Post full comment online: Yes

Name: Jada Berg

Town: East Montpelier

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: The proposed increases would cause financial hardship for me. Every year BCBS increases their rates much higher and more frequently than I get cost of living increases at work.

368. Post full comment online: Yes

Name: Sara Scarbaci

Town: Jeffersonville

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Insurance premiums continue to rise exponentially, but the coverage isn't any better. I work in health care and am appalled by the regular increases in premiums while copays, coinsurance, and deductibles sore higher and higher as well. If we could say these higher premiums are for improved coverage for the individual or even better payment into the healthcare system for the workers I would understand it, but this is not the case. As a doctor of physical therapy in outpatient services our reimbursement rates have not increased in the past 11 years and also are 1/3 of the reimbursement for the same services that are performed in a hospital based setting which is horrendous. All these increases in premiums have done is cause families to not seek medical care until it's too late because costs are so high. It has caused me as a doctor of physical therapy to not be able to pay my student loans because health insurance costs too much. It has caused me to not be able to have as big of a family As I would like because I can't afford to pay for healthcare for another child and also still pay a mortgage, student loans, a car, and still hopefully save for retirement someday. I am appalled that there is even mention of another increase in premium rates, especially during a pandemic where times are so uncertain for everyone.

369. Post full comment online: Yes

Name: Kaisa Lewia

Town: Stowe

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: ENOUGH! Year after year after year! Our incomes do not increase as much as these substantial increases EVERY YEAR!!!

370. Post full comment online: Yes

Name: Paulette Staat

Town: Braintree

I get my insurance from: Teacher Retirement

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: I would like to know where these proposed extra monies would be going to exactly. I also want to know if the administration of bc/bs have taken any cuts while most medical workers have taken

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all manner of cuts as they work on the front lines. This is NOT a time for any insurance companies to be raised while so many folks have lost income and health care. And yet the insurance companies (and pharmaceuticals) continue to profit.

371. Post full comment online: Yes

Name: Jerry LeBlond

Town: Rochester

I get my insurance from: Medicare Supplemental

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Being on fixed income, we feel the squeeze of rate increase which far exceeds yearly cost of living adjustments and rate of inflation.

372. Post full comment online: Yes

Name: David Fitzgerald

Town: Westford

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: The current cost of health insurance for my wife and I represents over 16% of our gross retirement income and is The highest single cost we have, followed by properly taxes. We are too young to be eligible for Medicare. The plan we have has the highest deductibles and lowest premiums yet still very expensive. As such we strictly control our spending on food, travel, etc. Such cost increases will likely force us to move out of state where there is open competition. My research shows that we can get a better plan in South Carolina for half the cost of what we currently pay in Vermont. Open up the exchange to allow for all the health insurance carriers in the USA.

373. Post full comment online: Yes

Name: Fiona Griffin

Town: Winooski

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: Our family is facing an uncertain economic future where job prospects are vastly reduced. We are currently paying a reasonably affordable rate for our health insurance, but an increased premium paired with the uncertainty of whether or not my partner will even be employed is unjust.

374. Post full comment online: Yes

Name: Sandra Labounty

Town: Huntington

I get my insurance from: Employer (self or household member)

My insurance company is: MVP

Comment: Deductibles outrageous

375. Post full comment online: Yes

Name: Stephen Williams

Town: New Haven

I get my insurance from: Employer (self or household member)

My insurance company is: MVP

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Comment: I understand why these increases happen every year. I just want to weigh in how how I think it's wrong for the Medicare cost shift keeps adding to the burden of individual insurers. It's a hidden tax. I'm not in favor of socialized medicine either. I want to be on record stating my support for the introduction of free market elements and fewer government interventions/regulations in the health insurance market even though I suspect it's unlikely to happen.

376. Post full comment online: Yes

Name: Anne H Outwater

Town: S Burlington

I get my insurance from:

My insurance company is: I don't have health insurance.

Comment: The insurance industry is one of the most huge and profitable in the country. It is not decent to continue growing their profits on the backs of people and businesses. It is obscene.

377. Post full comment online: Yes

Name: Mollie di Curcio Clayton

Town: Brattleboro

I get my insurance from: Vermont Health Connect

My insurance company is: Soon to be on BCBS VT, I will turn 26 in august

Comment: I am going to spend a significant portion of my monthly income on insurance already. I make ~1200 a month and 400-500 will exclusively be for health insurance for the plan I need. Raising the price on this expense I already struggle to afford will be very difficult. Other monthly expenses are rent (525), electric (~30), gas (~50), food (~200), internet and phone (~55), pet (~50), healthcare copays (80) and debt payments (100). These don't include anything pleasurable and COVID has shown us that not contributing to the economy via pleasurable purchases is bad for our economy. I am also taking classes to further my career, which is an added expense that I can ill-afford not to take unless I want to be stuck in low income for the rest of my life. I really don't see how I can afford a more expensive health insurance without taking on another job, and my mental health right now does not allow for that. Didn't we elect a master negotiator president who was going to lower these costs for us? What a devastation to hear that prices will still go up. I pay my taxes and people who cannot afford health insurance get health care on my dime, why aren't I entitled to any of those benefits?

378. Post full comment online: Yes

Name: Rick Sullivan

Town: Brattleboro

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: It is always a hardship to continually endure health Insurance premium increases. They virtually never decrease and mostly increase much greater than the rate of inflation. This for profit health care model is broken and must change. Stop continually allowing these increases from happening. Not only does this affect me as a insurance customer is has the added burden of increases our property tax bill through the education system payment structure. We get hit with these increases on multiple fronts. Stop it now!

379. Post full comment online: Yes

Name: Jessica Britton

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Town: Essex Junction

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: The increase is unnecessary and greedy on the part of BCBS. My family has been unable to access care for almost 4 months, although I am still paying the same premiums. What has BCBS done for their insured Vermonters this year aside from collect premiums? For my family, the answer is nothing.

380. Post full comment online: Yes

Name: Jason Moquin

Town: Grand Isle

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: The insurance is garbage compared to the private insurance I had but cost 400% more.

381. Post full comment online: Yes

Name: How can i afford more money to BC BS i am paying \$254.00 a month and ia'm living alone. Plus medicare

Town: Monkton, Vt/ PO Box 67 Hinesburg

I get my insurance from: UVM

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: I don't have an answer.

382. Post full comment online: Yes

Name: Michael Thurston

Town: Barre

I get my insurance from: Blue Cross Blue Shield VT directly

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: I know costs of operations do increase, as do the costs of items covered by insurance. My issue, though, has always been that BCBSVT does business in a very non-competitive state regarding the products they sell. I have always thought the amount of marketing they do and the level and cost of senior management of their company is really out of sync with the State of Vermont. In such an insurance captive state, why do they need the level of marketing and senior management they have? I would rather see that money go toward lowering the cost of insurance for every Vermonter. I run a retail business in Vermont. I wish I could simply raise my rates by 6.3%. I think the increase is excessive.

383. Post full comment online: Yes

Name: Armand Ferland

Town: Wolcott

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Health care is essential i agree but cost were supposed to be contained and they have risen every year by 7% or more last year with testimony about how people would be affected by the increase was ignored by the board and passed with no problem at all. i thought this board was to represent the people of Vermont not other interests

384. Post full comment online: Yes

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Name: Suzanne

Town: West Windsor

I get my insurance from: Employer (self or household member)

My insurance company is: Elevate Heath/Health Plans Inc., thru employer

Comment: I want to say this feels egregious. I have excellent, affordable health coverage through my employer. However, as a nurse, I find many of my patients do not. This increase is untenable at a time where many Vermont families are struggling to maintain shelter, childcare, employment, buy food, and other basic needs due to the pandemic. At a minimum this increase should be tabled until after November 2020 election, and there is a clearer picture of the path ahead.

385. Post full comment online: Yes

Name: Bill

Town: Walden

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: I am a farmer and get my insurance through my wife's employer. Last year I lost over \$10,000 with my hemp crop, while my wife's salary increased by 2% and our share of our health insurance premium through BCBS increased by over 15%. We cannot afford to pay another 6% increase in our health insurance premium, as last year we had to change to a less expensive and lower coverage plan due to the premium increase. We have no other options, other than to go uninsured, as now we have the least expensive plan offered through her employer. We cannot afford to keep paying a larger and larger percentage of our income for health insurance, while our available income continues to decrease.

386. Post full comment online: Yes

Name: Ellie

Town: Barre

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Premium prices are already high and have increased around 15% over the past 2-3 years while my income has not. I do not want to pay even higher premiums next year.

387. Post full comment online: Yes

Name: Michelle Wade

Town: East Wallingford

I get my insurance from: Employer (self or household member)

My insurance company is: Cigna

Comment: The continued increase in premium is another injustice of the Vermont Heath care system. The Green Mountain Care Board does not have a single MEDICAL PROFESSIONAL on the board. by Statute there is no requirement for this and despite many attempts to pass bills in the Vermont Leg. to address this, It remains. Health care in Vermont is Administration Heavy and Care Light. This needs to be Addressed. The Green Mountain Care board needs to be abolished. Return that money to direct Health care needs in the state. The over sight that should be preventing these rate hikes is not effective. The Private insurance companies are refusing to pay most bills for hospital stays already, the Vermonters that need care can not get it. they also are not able to fight for it.

388. Post full comment online: Yes

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Name: Joyce Hottenstein

Town: Rutland

I get my insurance from: Employer (self or household member)

My insurance company is: Excellus Blue PPO

Comment: The lack of insurance used and limited use for telemedicine should be enough to back fill any holes in their budget. No one received thier premiums back no one got to use their benefit for at least 10 weeks. Stop the unreasonable ask. They are not paying more for PPE to providers, until they increase their reimbursements to providers no increase in fees!!!!!!

389. Post full comment online: Yes

Name: Joyce A Dicianna

Town: Bristol

Comment: Please stop your practice of awarding the health insurance companies large increases. Stop it this year, especially. Have they had losses in this year of pandemic? Yes. But so have small businesses all around the state, many of which will not reopen. So have employees who have been laid off. We have lost a lot. The honorable thing to do would be to level fund the rates this year. They have to figure out how to make their income work - just like small businesses and individual employees have to do this year. Don't make it worse.

390. Post full comment online: Yes

Name: Cybele Hantman

Town: St. Johnsbury

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Don't raise the premiums! People are hurting financially, and will hurt even more if they get sick from the coronavirus. Raising premiums is inhumane.

391. Post full comment online: Yes

Name: Henry Stehmeyer

Town: Jericho VT

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: If its absolutely necessary I am for it, however my instinct tells me that because we dont have universal medical care like a first world country should, this added expense wont actually help people like me or my neighbors. I dont know for sure what this is covering, but I am pretty fed up with insurance companies in general. Medicine for profit is a bad idea in general as the financial incentive in a capitalist-mindset is to keep sickness around. Profit driven medicine has no market without bad health. Really poor health generates the most profit since it causes the need for surgeries and expensive scans / diagnostic testing. Capitalism is great for many things in society, but not for health. If this increase goes towards helping people get well, I am for it. If this increase pays for BS bureaucratic overhead, or adding to the already overly complex systems in place, or god forbid if it helps CEO compensation they can go screw that increase and take it out of their profit margins instead of billing me for it.

392. Post full comment online: Yes

Name: Dan Weston

Town: East Calais

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I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Health care insurance premiums are like a runaway train.....inflation is near 1% and I firmly believe the health care increase for premiums should be in the 2.5% range.

393. Post full comment online: Yes

Name: Kim Beckley

Town: Hardwick

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Health insurance rates need to go down, not up, unless the insurance covers 100% of health needs all the time. Between copays, deductibles, out of pocket costs, co-insurance and the actual amount we pay for insurance, health care costs end up being about 50% of our annual income, leaving little room left to pay anything else. Fight for lower premiums and more coverage.

394. Post full comment online: Yes

Name: Forest Immel

Town: Castleton

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: With the rate of inflation less than half of what is being proposed, what is the justification for the large increase, especially after the rate increase last year? My Insurance is through a school district, this rate increase not only means a higher cost for me, but a higher cost for all property owners in the state!

395. Post full comment online: Yes

Name: Joanne Casey

Town: Brandon, VT

I get my insurance from: BCBS of VT

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: I have my Medicare supplement and Part D through BCBS of VT. Though I qualify for extra help programs, many of my medical providers didn't take the benefits through the zero monthly premium companies. My first year on Medicare, I didn't have to pay a monthly premium, but was spending \$450-\$500 per month on co-payments and co-insurance. The next year I went with the Medicare supplement through BCBS of VT. With my monthly premium and part D expenses, I pay \$320 per month, about a quarter of my monthly income. Having been raised with a "better safe than sorry" attitude on insurance, I like having this security that my policy provides, though I no longer have as many medical expenses. My supplement expenses are so great now, that I have considered having to change it. Doing that will add more everyday stress, and exacerbate the medical conditions I do suffer from. The premium is already SO HIGH! They are going to price me out of the market with a rate increase of that percentage! I understand that they're covering a lot of high medical costs, but there are also a lot of customers that like myself, are paying for the piece of mind of insurance without using it much. They also have contracts with medical professionals where the providers agree to accept what they pay as being paid in full. What that does to those who don't have medical insurance, is require them to pay astronomical fees in full, because ordinary people don't have contracts as such. It can't be both ways: their premiums so high that people can't afford the insurance policies, AND they only pay

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cents on the dollar of the original charges, but considered paid in full. It is inflating everyday medical expenses where people will have to stop receiving their medical care. Please don't allow this high rate increase.

396. Post full comment online: Yes

Name: Franny Eanet

Town: Norwich

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: We already pay a HUGE amount for health insurance. I can't imagine how we could afford more.

397. Post full comment online: Yes

Name: Allan Morrie

Town: Vergennes

I get my insurance from: Medicare

My insurance company is: Medicare

Comment: With workers wages being stagnant, it would be wrong to increase the price of health insurance.

398. Post full comment online: Yes

Name: Thomas O'Keeffe

Town: Milton

Comment: I'm not surprised, the State of VT is open to the idea of increasing the cost of health insurance. The system is already broken, go ahead and make it even more expensive with less coverage. The State of VT is just upholding the Status Quo of making health insurance something the middle class person can't afford. These comments will go ignored, our rates will increase and I will have to settle for even worse coverage, that is more expensive.

399. Post full comment online: Yes

Name: Paul Cillo

Town: Rutland

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Typical vampiric move by the insurance industry

400. Post full comment online: Yes

Name: Austin Hall

Town: Northfield

I get my insurance from: Employer (self or household member)

My insurance company is: Cigna

Comment: Both proposed increases are well above increases that will be levied to most employers of these companies and people buying their policies. With profits in the billions of dollars, even during a national/international pandemic, there is no need for either company to raise their rates. It is the definition of greed to raise rates at all, while the insurance industry is profiting in the billions and the people of Vermont are losing jobs at record setting rates.

401. Post full comment online: Yes

Name: Susanna Baxley

Town: Burlington

I get my insurance from: The University of Vermont

My insurance company is: Wellfleet, through UVM

Comment: When I worked as a farmer I received subsidies to pay for health insurance, but the cost remained \$200/month. The full cost was around \$500/month, with a deductible of \$2000. When one's pay is \$12/hour this is a burden, especially since I avoided going to the doctor at all because I could not afford to pay \$2000 before insurance benefits kicked in. So essentially, I was paying \$200/month and taxpayers were paying \$300/month for me to have catastrophic health insurance (only using it if my costs were to exceed \$2000 at one time). COVID-19 has shown us how vital farmers are to our communities, and yet we continue to expect more from them without offering more support in return. To ask farmers to pay an increasing premium each year for health insurance they are already struggling to afford is not a way to make farming a viable livelihood. As Vermont loses farmers to aging, cost of land, and market pricing (dairy especially) we need to fight to make farming an attractive and viable career for young Vermonters. Health insurance costs were near the top of my list of concerns for continuing to farm - I didn't want to spend my life worried about whether I was going to be able to afford a doctors visit or paying what is essentially another rent check to a health insurance company, which are typically for profit companies.

402. Post full comment online: Yes

Name: Cynthia Dunigan

Town: Rutland

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Considering my doctor penalizes me for not being sick, my health insurance doesn't cover basic things (corrective lenses) that I need to have a job so that I can afford health insurance, and the fact that my claims are tiny in comparison to many, I have to say there must be a better way. My doctor office archived my records and didn't tell me, so now I am considered a new patient. They aren't seeing new patients. How does that make sense? And for this I am to pay extra?

403. Post full comment online: Yes

Name: Jorge Martin

Town: Middlebury

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: In this time of severe economic hardship for many Americans, myself included, I think some restraint is in order. This is no ordinary year. I appreciate that the cost of health care rises inexorably, but perhaps the insurance companies — as middlemen and performing a purely administrative function — might bear their share of the onus by considering themselves very lucky to have secure jobs at all, and lower their own overhead and payroll expenses (I'm thinking of the top tiers of executives) so as not to keep throttling us "consumers" and for once keep this galloping rise (when we are told there is "no inflation") in premiums to a minimum. If premiums can't be kept at current levels, why not match the Consumer Price Index for the yearly rate of inflation? I rise of 2-2.3% seems reasonable.

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404. Post full comment online: Yes

Name: Kimberly Jones

Town: Bristol

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Criminal of them to even consider this. Corporate can tighten their belts just like everyone. AND, as a former students of bioinformatics, I know how what poor returns this country gets on our healthcare dollars.

405. Post full comment online: Yes

Name: Gayle

Town: winooski

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: I can barely keep my budget now. This would be another stick in the fire os stresses

406. Post full comment online: Yes

Name: Sharon Gutwin

Comments: Email #1: GMCB, I am reviewing the documents provided by Abigail Connally concerning the GMCB Website Reorganization of Vermont's ACO Model, and it strikes me how important my chronic care initiative is to the ACO's success. We cannot expect success without shifting to prevention. My program is 100% prevention. There is precious little time to integrate chronic care prevention being in the third year of the 5 year target range. My workable prevention program was making good headway with BCBS in obtaining funding, but unfortunately came to a halt about a year ago. This program is even more valuable today as those in chronic care continue to increase and COVID crisis has highlighted this population at increased risk of serious viral infection. I had reached out to the BCBS team a week ago with no response. My hope is to put the GMCB in contact with the key players of BCBS regarding this program to move it to fruition. Josh Plavin, Lisa Fearon and Kelly Lange are included in this message. My intent is for all of us to be on the same team!

Email #2: To follow up on the previous email...below is BCBS response. I do not see any serious interest in preventative care in BCBS. When you think about it, why would an insurance company care when their profits are tied to sick care and they can successfully acquire rate increases every year? I believe it is up to OneCare and the GMCB to require funding of preventative programs if they are to happen.

Email #3: Yes, I do wish my message to be entered into public comments. Since my previous message, I was informed by Scott Benjamin MD that his wife, Bree Greenberg-Benjamin - founder of Vermont Center for Integrative Therapy - that BCBS managed a program she created in an identical way where they worked with her over a long period of time and then simply dropped the interest for no good reason. I question the sincerity of BCBS's interest in prevention and health care cost savings. I do not see evidence of collaboration with health professionals invested in prevention and if so, they may only be with UVMHC and it's associates. Health trends continue to decline at an unsustainable rate. Health insurers must be held accountable in supporting effective prevention efforts in any request for rate increases.

407. Post full comment online: Yes

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Name: Carol Schminke

Town: East Hardwick, VT

I get my insurance from: Vermont Health Connect

My insurance company is: Medicare

Comment: How can Blue Cross Blue Shield of Vermont and MVP ask for increases greater than the cost of living every year, year after year, after year? How is this sustainable for the average person? Perhaps it's time to consider how our for-profit health care system works against the over-all economy. When people pay more in premiums, they have less to spend within their communities, and when employers spend more on their end, they have less money to offer in raises. And they have to raise their prices to cover the increased costs. No one gains but the insurance companies! Please deny these rate increases and let the people keep of their money.

408. Post full comment online: Yes

Name: John Monroe-Cassel

Town: West Windsor

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: Such an increase for already-wealthy insurance companies at this most vulnerable time in our family angers me because it smacks more of greed than "care." The proposal also saddens me because I am not surprised that predatory health care companies across our nation find the most opportune moments--during public health crises--to take advantage of a crippled nation. Please consider the ethics of care more than the 'cost of care' arguments posed by insurance companies in your deliberations. It is time to start doing what is right and not settling for saying the same words and fostering policies that contributed to the problems of health care in the first place. Thank you.

409. Post full comment online: Yes

Name: Diane Post

Town: Springfield VT

I get my insurance from: I buy it myself, directly from MVP. I am retired.

My insurance company is: MVP

Comment: Please Please Please don't raise the insurance rates. It digs deeply into my retirement income. I am 63, and don't qualify for medicare.

410. Post full comment online: Yes

Name: Cecilia Polansky

Town: Essex Junction

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: For one person, almost \$500 per month just to have the right to be protected against high costs of treating cancer or extreme emergency... I have canceled many appointments for physical therapy and followup to broken bone because paying \$100 a crack is outrageous. Even a copay for basic medical care is unacceptable. CEOs are at fault: they are greedy, greedy, greedy. That is why I would rather not even have health insurance; we are financing their golf excursions to Florida and Scotland.

411. Post full comment online: Yes

Name: Brenda Hartshorn

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Town: Duxbury

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: You've got to stop with these increases. People have lost jobs, COLA doesn't keep up with what you ask for. Health insurance should not be this expensive in the greatest and richest country in the world. I'm very worried so many more people will not be able to pay for healthcare

412. Post full comment online: Yes

Name: Heather

Town: Woodbury

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: This is the wrong time to increase premium prices, when so many have lost income

413. Post full comment online: Yes

Name: Rick Klein

Town: Panton

I get my insurance from: United Healthcare

My insurance company is: Medicare

Comment: Enough is enough! It's time for Medicare for all.

414. Post full comment online: Yes

Name: Kenric Kite

Town: Montpelier

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Every year, rising insurance costs outpace inflation. Employers, city halls, and schools have to make tough choices about hiring--whether they can afford to hire, whether they can get their budget approved by stakeholders and/or voters. Meanwhile taxes go up, savings go down, and the next year, the insurance rates go up again. Hospitals respond in kind by adjusting rates to cover more bottom line. And of course, hospitals are employers too, facing insurance costs for their own employees. This cycle is not sustainable. It has to stop. Please limit insurance hikes to the cost of living increase, so struggling Vermont businesses and individuals can come out of COVID a little less battered.

415. Post full comment online: Yes

Name: Brynne Martin

Town: South Burlington

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: This is not the time to raise prices on health care. Now we need to help each other to stay safe and healthy and get through this time together.

416. Post full comment online: Yes

Name: Sarita Khan

Town: Montgomery Center

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I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: I think it is ridiculous that the richest country in the world treats health as a profit making industry. It is way past time that we have a single payer health system

417. Post full comment online: Yes

Name: Nicole Kubon

Town: Grand Isle

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Rate hikes like these not only affect my family's monthly take home pay, negatively impacting our ability to plan for our future but it also affects my ability, as an organizational leader, to continue improving my employee's health insurance benefits, impacting 15+ employees access to affordable and effective health care.

418. Post full comment online: Yes

Name: Brenda Hartshorn

Town: Duxbury

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: You've got to stop with these increases. People have lost jobs, COLA doesn't keep up with what you ask for. Health insurance should not be this expensive in the greatest and richest country in the world. I'm very worried so many more people will not be able to pay for healthcare

419. Post full comment online: Yes

Name: Michael Gore

Town: Worcester

I get my insurance from: Medicare

My insurance company is: Medicare and AARP Supplement

Comment: My wife uses Vermont Health Connect. Such a significant increase would make it even more difficult for her to afford what little coverage she has.

420. Post full comment online: Yes

Name: Amber Roberts

Town: Arlington

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: Health insurance cost is already a major concern for our family. We're on the least expensive policy we can get, solely to have insurance. Higher rates would be impossible. Our insurance doesn't cover copay or deductible so our savings would be drained in a health emergency. Affordable, quality health insurance should be a priority for Vermonters, not rate increases.

421. Post full comment online: Yes

Name: Sharon I Gouwens

Town: Thetford Center

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I get my insurance from: Online

My insurance company is: Medigap from United

Comment: No raises on all salaries over 150 thousand and these should be reduced by the same percentage as the increase. CEO, CFO & COO salaries cut by double the percentage. Cut the proposed customer increase by half.

422. Post full comment online: Yes

Name: Beverly Catherine Bryne

Town: Ripton

I get my insurance from: Medicare

My insurance company is: Medicare

Comment: Do not add extra hardship to Vermonters during these very difficult economic times!

423. Post full comment online: Yes

Name: Patricia Bosley

Town: Burlington

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: A rate increase is outrageous during a National Pandemic

424. Post full comment online: Yes

Name: Steven

I get my insurance from: Vermont Health Connect

My insurance company is: Vermont Health Connect

Comment: Why do people "working" in air-conditioned offices (or from home) need nearly constant pay raises while those of us who work for a living are still (adjusted for inflation) working for 1972 wages? Who are you really regulating?

425. Post full comment online: Yes

Name: Jen Roberts

Town: Montpelier

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: We already can't afford our family plan's premium and are considering dropping insurance altogether. This past year we had a broken toe and a broken arm in our family, and since our policy is the least expensive plan available, we are paying thousands of dollars (on a payment plan) toward a deductible we'll never meet, and paying the premium on top of that. It's less expensive than paying for a better plan, but still unaffordable for us. We employ about 10 people in our downtown store, and there is no way we can afford to offer health insurance to our employees at the current rates, especially after the shut-down this spring. I feel sick every time I think about how much deeper in debt we're getting because of relatively common, relatively small-scale medical bills each year. Raising premiums will push us to a breaking point even faster.

426. Post full comment online: Yes

Name: Virginia Baier

Town: Manchester

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I get my insurance from: Blue Cross Blue Shield of Vermont
My insurance company is: Blue Cross Blue Shield of Vermont
Comment: unethical and immoral during this time of crisis...how about some creative thinking!

427. Post full comment online: Yes
Name: Margo Hickey
Town: Hartland
I get my insurance from: Self
My insurance company is: Blue Cross Blue Shield of Vermont
Comment: Increases at this time in reasonable!!!

428. Post full comment online: Yes
Name: Bonnie Hearthstone
Town: Vergennes
I get my insurance from: Vermont Health Connect
My insurance company is: Medicare and Green Mountain Care
Comment: We should never let any profit-making business -- let alone a life-saving necessity like health insurance -- increase its prices/premiums at a rate that is more than the increase in the COLA and the minimum wage. If workers and retirees are not getting an increase, neither should insurance companies or utilities. As the COVID Crisis has made starkly clear: we are all in this together and must sink and rise together, not some at the expense of the others.

429. Post full comment online: Yes
Name: Amy Logue Bedell
Town: East Burke
I get my insurance from: Vermont Health Connect
My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Disgusted. The pandemic dramatically decreased claims for services and subsequent payments. Where did this money go? Conversely, many people had catastrophic decreases in income or lost their businesses and livelihood. The fact that rate increases in premiums is even being considered is ludicrous. Retiring in NH!

430. Post full comment online: Yes
Name: Larry Solt
Town: Burlington
I get my insurance from: Vermont State Teachers Retirement System
My insurance company is: Blue Cross Blue Shield of Vermont
Comment: My retirement income is not increased each year, so we live on a fixed income. Why does my insurance have to go up in cost when my income does not? I am 73 years old!

431. Post full comment online: Yes
Name: Hugo Liepmann
Town: Middlesex VT
I get my insurance from: individual plan
My insurance company is: Genworth

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Comment: I urge that premiums NOT increase. Instead, mandate drastic reductions in prescriptions for opioids and narcotics. Drastically reduce the insurance payments for such painmeds. Increase insurance coverage for alternative ways to deal with pain, including coverage for herbals, and for counseling. Mandate changes in procedures and treatments to reduce services rendered and thereby to reduce costs. Train health care professional in NEW procedures and treatments.

432. Post full comment online: Yes

Name: Matthew LeFluer

Town: Alburgh

I get my insurance from: Vermont. Disability medical insurance. System

My insurance company is: Medicare And. Medicaide

Comment: Oppose this increase Insurance. Option

433. Post full comment online: Yes

Name: Nancy Ellery

Town: Shrewsbury

I get my insurance from: Medicare

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: As an out pt psychotherapist I often have clients who can't afford service because of high deductibles and copays. They are often in serious need of mental health assistance, especially regarding COVID issues now.

434. Post full comment online: Yes

Name: Steven Airoidi

Town: Brookfield

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Insurance is already too high for many. Don't force more folks to look elsewhere for a good income and benefits...

435. Post full comment online: Yes

Name: Sara M

Town: Burlington

I get my insurance from: Direct from Blue Cross

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Last year's increase was tough to take. This one will mean that I drop coverage and hope for the best. This year has been difficult financially as a solo-preneur and having COVID symptoms for many weeks. It has been a stretch to pay the \$93 co-pay for telehealth visits that don't fully assess my health issues. It is starting to seem that I would be better off without insurance at all....and I am paying for the Gold PCP plan. Another issue, it is now impossible to compare plans and rates easily. And I fear changing coverage if federal regulations change to eliminate coverage for pre-existing conditions. If I eventually have a COVID positive antibody test and therefore a pre-existing condition that locks me into Blue Cross for my lifetime.

436. Post full comment online: Yes

Name: Julie Norman

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Town: Hinesburg

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: It is already a hardship for my family to see the doctor on our high-deductible plan. Because we put off needed appointments because we couldn't afford them, now my husband has serious health issues that could have been lessened with early treatment. Please, do not further increase the already astronomical rates. We are a middle-income family. BCBS VT is making our health WORSE by making doctor visits inaccessible.

437. Post full comment online: Yes

Name: Monika La Motte

Town: Andover

I get my insurance from: Employer (self or household member)

My insurance company is: MVP

Comment: Understand small increases. But not several more hundreds of dollars a month. That becomes a hardship.

438. Post full comment online: Yes

Name: Meg Herrington

Town: Manchester

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: We cannot afford to be a state that allows insurance costs to be high nor to continue to grow. I do not see Vermont as Being a state that follows the ever increasing problem of having uninsured or underinsured residents. I'm also appalled that so many with insurance can not afford to use it due to high premiums accompanied by high deductibles. So no, I do not see how costs can continue to go up.

439. Post full comment online: Yes

Name: Thomas Carey

Town: Burlington

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Too much

440. Post full comment online: Yes

Name: Marc taylor

Town: RIPTON

I get my insurance from: US Government

My insurance company is: Medicare

Comment: The insurance companies have to bear their fair share of losses from the pandemic. If anything Vermonters should see a rate reduction based on how well they have managed this crisis.

441. Post full comment online: Yes

Name: Chris Moore

Town: Norwich

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I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: The increases proposed by BCBSVT could not come at a worse time for me and my family or any of the other Vermonters I know with healthcare from either of the majors. Unemployment in the state is near all time highs and many who are still employed have taken huge pay cuts (reduced hours, reduced business, reduced tips, etc.). Are these guys TOTALLY tone deaf?

442. Post full comment online: Yes

Name: Henry Haller

Town: Williston

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: I hate them. Next year it will probably cost me at least \$400/month for the cheapest option. Health care should be paid for by the government and provided as a right to individuals free at the point of service. Health insurers should be nationalized, stripped of their assets and possibly even prosecuted at their executive levels.

443. Post full comment online: Yes

Name: Francine Levine

Town: Montpelier

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: It would be a hardship.

444. Post full comment online: Yes

Name: Catherine Cooke

Town: burlington

I get my insurance from: provided by the government and my husband's retirement from UVM

My insurance company is: Medicaid and BC/BS

Comment: As we work for equable and affordable health care for all Vermonters, I would think a small increase in rates would make more sense, especially at this time of increased unemployment.

445. Post full comment online: Yes

Name: Kim Phillips

Town: Wallingford

I get my insurance from: We pay for our insurance

My insurance company is: MVP

Comment: We pay for our insurance, full price at 1700 per month, It is our largest bill and the insurance covers nothing until the deductible is met which is 4000 per person, you do the math.

446. Post full comment online: Yes

Name: Shawn Stone

Town: Dummerston

I get my insurance from: Employer (self or household member)

My insurance company is: MVP

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Comment: Unaffordable. I pay far too much now and that's just me and my wife. Premium is \$800 month, deductible is \$5000pp- basically everything all year is out of pocket and IF we make it by November you can't be seen in December because everyone and their mother is trying to get their surgeries done or procedures in before January!! Then your back at zero or your screwed and have to carry over medical debt into the following year. I'm still expected to have/ maintain a vehicle, pay the mortgage, heat expense, utilities, food, insurances- how the hell are the middle class supposed to keep afloat here!!! We CAN NOT afford to pay more for something that you get little return for and 99% of the time you've paid it all out of pocket!!!!!!!!!!

447. Post full comment online: Yes

Name: Anne M D'Olivo

Town: Manchester Center

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: This is not the time to increase rates. The number of unemployed in VT is 2% above the national average. Thousands of Vermonters are without coverage, having lost their jobs due to COVID. Some cannot feed their families or have to make a choice of what they can afford each week within their budget. This increase will make all the difference to those families and if they are infected by the virus, they will have little to no coverage in the instance they cannot afford the increase in rates. Think again!

448. Post full comment online: Yes

Name: Carole Ann O'Connell

Town: Newport

I get my insurance from: Myself

My insurance company is: Mutual of Omaha

Comment: Several years ago, I suffered a ruptured colon and had emergency surgery. At the time, I had a BCBS policy through Obamacare. After waiting a year for my surgery scar to heal enough that I could have a reversal of my colostomy, I met with a surgeon at the University of Illinois Hospital (I lived in Chicago at the time) who was an expert in robotic surgery. He told me that my choice was to again be opened from stem to stern and face another hospitalization, wound care, and lengthy healing process, or he could do an outpatient procedure that would not require me to endure these trials. I opted for the outpatient procedure and had a successful outcome. However, BCBS refused to pay for this procedure, claiming that it was "experimental". Despite my efforts and those of the Surgery Department to reconsider my claim, they refused. I couldn't pay the \$9,000+ that BCBS refused to cover, so the bill was sent to collections. I was stunned that BCBS would have covered the more expensive option, one that required an additional hospitalization on my part and the expense of follow-up care, because it wasn't "experimental". As soon as I could, I changed my health insurance coverage. BCBS insurance was expensive, and didn't cover the cost-effective, excellent care I received. They need to lower their premiums and cover what consumers pay them to cover.

449. Post full comment online: Yes

Name: Colleen A Carpenter

Town: Bennington

I get my insurance from:

My insurance company is: I don't have health insurance.

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Comment: I haven't had health insurance for 3 years since my employer laid off enough people to get under the 50 person requirement to offer health insurance. I am going to turn 62 in a few months and am considering requirement, At my age I need to have health insurance. I am raising my two grandchildren ages 5 and 6 and need to remain health for them Please put the needs of Vermonters ahead of the profits of insurance companies. Thank you Colleen Carpenter Bennington Vt

450. Post full comment online: Yes

Name: James Messier

Town: Franklin

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: At this time, in a virus infected society where unemployment is at a peak, how can any insurance provider be asking the public to pay a larger amount for their health care?

451. Post full comment online: Yes

Name: Sue Clarke

Town: Brattleboro

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: My husband and I are not eligible for healthcare through our employers. We pay over \$570 a month for insurance with a deductible of \$6500. It is the middle of July, and because of the pandemic we have not been able to see any of our healthcare providers. Specialists are not seeing or even accepting new patients. We believe that we are due a refund, perhaps 1/3 of what we pay in premiums since health care has been unavailable for 4 months. Thank you

452. Post full comment online: Yes

Name: Seth Greaves

Town: Barre City

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: Are you kidding? What they charge for sub-par coverage is nothing short of extortion. No wonder people never go to the doctor.

453. Post full comment online: Yes

Name: Mary E Langevin

Town: Northfield

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: I feel I will discontinue my MVP coverage and I feel many 2 to 3 job holding younger generation individuals , aged 25 to 40 who are very financially stressed will as well. My silverplan does not help much at all as it is now, it is actually causing more financial stress.

VT is extremely expensive to create a life in and an increase in health coverage is a horrible idea for the responsible younger generations who are trying to establish themselves to lead a productive and active life here, and maybe even begin their own family and house ownership while paying off student debt and card for their older family members. Do not make an increase. You will push the responsible hard working younger generation of VT out of VT even more quickly.

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454. Post full comment online: Yes

Name: peter souza

Town: bennington

I get my insurance from:

My insurance company is: I don't have health insurance.

Comment: you crooks are raising rates bcz u r afraid of a huge wave of pandemic. u r putting profits over human life. shame on you. ppl are struggling now enuf as it is

455. Post full comment online: Yes

Name: ralph corbo

Town: wallingford

I get my insurance from: medicaid

My insurance company is: medicaid

Comment: the rate increase hikes need to be denied

456. Post full comment online: Yes

Name: Stephen Baietti

Town: Shelburne

I get my insurance from: medicare

My insurance company is: medicare

Comment: These premium increases will exacerbate the home budget imbalances. The Green Mt Board should be forcing the insurance companies to do more with less.

457. Post full comment online: Yes

Name: Johannes Ziegler

Town: Burlington

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Ridiculous, we need to make healthcare MORE affordable. It already costs MORE than our mortgage which is absolutely ridiculous. This is not a sustainable form of growth as it has gotten more expensive by a couple hundred dollars per month in the last two years. NOT in, health care needs to be the care we receive now or better and be free for all. We need to figure out how to do that for everyone. One of the ways to do this is defund war. It would than be simple!

458. Post full comment online: Yes

Name: Nicole Driscoll

Town: Burlington

I get my insurance from: Employer (self or household member)

My insurance company is: Cigna

Comment: During the time of a pandemic and economic instability and uncertainty it is immoral to increase the cost of people's' health insurance.

459. Post full comment online: Yes

Name: Esther Palmer

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Town: Williston

I get my insurance from: Employer (self or household member)

My insurance company is: Cigna

Comment: We call COVID-19 a pandemic and have people all across our country altering their behaviors (often to the detriment emotionally of the young and old) and the death rate with this virus in USA, is about 3.7%. In contrast, "The U.S. spends more on health care as a share of the economy (16.9%) — nearly twice as much as the average OECD country — yet has the lowest life expectancy and highest suicide rates among the 11 nations," according to a 2019 report by the Commonwealth Fund. Health care costs in the USA rise to the level of a national pandemic—we outspend the rest of the world, yet our outcomes for actual HEALTH are far less than the rest of the world. I urge you to reject these recent proposals for increases to health care costs through insurance. Stop the pandemic of increasing cost for decreasing health. Say no to this proposal.

460. Post full comment online: Yes

Name: Alison

Town: Burlington

I get my insurance from: Employer (self or household member)

My insurance company is: MVP

Comment: I thought health connect helped Vermonters offering AFFORDABLE health care. Every year the rates go up and lately not by a very small percentage. Will we get 6% or 7% better coverage? A 6% or 7% decrease in deductibles or copays? I urge you to listen to the people and not those in the money making business.

461. Post full comment online: Yes

Name: Steven Stone

Town: Brattleboro

I get my insurance from: Employer (self or household member)

My insurance company is: Oxford

Comment: I think that as a profession that thrives on having healthy people it seems a bad, short sighted thing to increase rates. As it is, large portions of the Vermont population have the hardest of times paying for health insurance. Increasing the rate just makes it that much harder to afford food, medicine and things to maintain a healthy life. The Social Security Administration on Thursday announced a 1.6% cost-of-living adjustment for 2020, This should be the MAXIMUM amount of rate increase.

462. Post full comment online: Yes

Name: Darcy Gingerich

Town: Westminster

I get my insurance from: Employer (self or household member)

My insurance company is: HPI

Comment: BC/BS is excellent insurance which I have had in the past. My employer already had to find a different insurer for the last 2 years because of the cost. It is deeply disturbing and disappointing that the GMCB would even consider a rate hike this high in Vermont's situation with the Pandemic and the economic, health, and mental concerns we face.

463. Post full comment online: Yes

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Name: Shaun Hill

Town: Greensboro Bend

I get my insurance from: Employer (self or household member)

My insurance company is: Self Funded Due to Premiums of other plans

Comment: As an employer that once provided MVP plans for all staff, with no out of pocket expenses, when VT Health Connect came into existence, the same plans went up by more than 50\$ per person, per month. We are a loyal and good employer, but we cannot afford these ever increasing premiums. The quality of the health care packages, for the rate paid per month, is simply unaffordable to the average person and only helpful in a time of catastrophe. The deductibles are absurd. If only a company like Harvard Pilgrim were able to operate in Vermont - a non-profit, with much better benefits, I would feel less pained when writing a check for monthly premiums. Both MVP and Blue Cross are posting BILLION Dollar Profits each year at the expense of providing a quality, affordable health care option for Vermonters. They can and should be challenged to do better.

464. Post full comment online: Yes

Name: EMMA ARCOS

Town: middlebury, vt

I get my insurance from: Employer (self or household member)

My insurance company is: aetna

Comment: I just left my job in HR at a business comprised of essential workers -- we were exposed to hundreds of customers everyday. We offered health insurance through BCBSVT to our full-time staff and I also helped guide folks in purchasing insurance through VT Health Connect, and making ends meet was difficult enough as it was for staff without addressing the need for health insurance. Healthcare is a human right. No one should be forced to pay for it, because no one chooses to be sick. I have seen first-hand the sacrifices essential workers have had to make in order to serve this community. I am sure most people would stay home if they could afford it, and further exploitation of human beings by forcing them to pay more for their right to stay alive is inhumane. It is unconscionable to raise rates, thus making health insurance more unaffordable.

465. Post full comment online: Yes

Name: Michael Talbert

Town: Glover

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Our current insurance rate is unconscionably high. Last year's increase coupled with another 6.3% is criminal.

466. Post full comment online: Yes

Name: james Minichiello

Town: peacham, vt

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Please do not do this. Learn from other countries that have better health care AND cheaper/better coverage. It is absolutely doable. This situation is so very shameful in this rich first world country of ours. People die because of the costs of our health care. Children suffer and die. The elderly suffer and die. This situation is directly related to the dark side of Capitalism. What a travesty.

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467. Post full comment online: Yes

Name: Megan Munson-Warnken

Town: Burlington

I get my insurance from: Employer (self or household member)

My insurance company is: MVP

Comment: Health insurance in VT is already insanely expensive.

468. Post full comment online: Yes

Name: Christopher A. Tuttle

Town: Tunbridge

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: It is a terrible time to do this to people. Like so many others, I have no employment now due to the global pandemic shutdowns, and there is no telling when I might again earn a living. The current pricing for coverage through VHC is already difficult for self-employed people like me, and many of us already cannot afford the better health plans. The proposed increases will likely force too many everyday people to drop to plans with even worse coverage. Does anyone really think, or even realistically hope, that the financial situation for everyday Americans is going to be miraculously better when the calendar turns to 2021? I'd like to see "actuarial tables" for the life-expectancy of many employment types in 2021... In these times, if such proposed increases are about corporate profit-margins -- as I suspect they are -- then implementing them is inhumane.

469. Post full comment online: Yes

Name: Fred Koch

Town: Morristown, VT

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: It is simply unethical for large health care insurance carriers to substantially raise the costs of medical insurance during a pandemic when so so many Vermonters are out of work & need to decide if they eat or pay the mortgage or purchase medical insurance or use their car with or without auto insurance. Where is the morality of for-profit insurance corporations?! They aren't breaking the law, but they sure are breaking my back.

470. Post full comment online: Yes

Name: Dorothy Robinson

Town: Waterbury Center

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Totally ridiculous given the current economic situation. People are being laid off, having employer sponsored benefits reduced, ,and having wages frozen. What makes this industry so special that they can continue as if nothing has changed?

471. Post full comment online: Yes

Name: David Ritchie

Town: Putney

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I get my insurance from: AARP

My insurance company is: Medicare and supplement

Comment: no no no. This would be terrible for my company that cannot keep increasing what we pay for our employees in healthcare.

472. Post full comment online: Yes

Name: Shawn Stone

Town: Dummerston

I get my insurance from: Employer (self or household member)

My insurance company is: MVP

Comment: Unaffordable. I pay far too much now and that's just me and my wife. Premium is \$800 month, deductible is \$5000pp- basically everything all year is out of pocket and IF we make it by November you can't be seen in December because everyone and their mother is trying to get their surgeries done or procedures in before January!! Then your back at zero or your screwed and have to carry over medical debt into the following year. I'm still expected to have/ maintain a vehicle, pay the mortgage, heat expense, utilities, food, insurances- how the hell are the middle class supposed to keep afloat here!!! We CAN NOT afford to pay more for something that you get little return for and 99% of the time you've paid it all out of pocket!!!!!!!!!!

473. Post full comment online: Yes

Name: William Corbett

Town: Saxtons River

I get my insurance from: Health Exchange Agency

My insurance company is: Mutual of Omaha

Comment: I am retired. When I was employed my work shopped the system and covered the bulk of the cost. I find these 2 sources of health insurance excessively expensive so I've done my own shopping. While I prefer to keep my money in state I am also not willing to pay for CEO salaries I believe are out of touch with our state residents. BC/BS and MVP seem to want increases regularly. I get that insurance costs are increasing, but it also seems to me that the profit margins/bonuses etc. for the upper tier of these companies is more than acceptable to me. My annual income is under \$30,000. and in my work life it NEVER exceeded \$38,000. Those higher echelon folks are 6 figure and more in some cases. My sympathy for poor them, but I'll expend do diligence not to pad their pockets and pay somebody away from VT regretfully for insurance that comes out of my near 70 year old self. It's the same old song as the little people get squeezed while someone up top eats fat.

474. Post full comment online: Yes

Name: Michelle Downing

Town: Underhill

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: We are all already in the Covid-19 crunch, and paying so much out of pocket costs due to high deductible plans, this rate increase just puts health care more out of reach

475. Post full comment online: Yes

Name: Dave Bliven

Town: Bradford

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I get my insurance from: Employer (self or household member)

My insurance company is: MVP

Comment: We struggle to afford what we have now ! Raising the price will lock out thousands of people/families. Who simply cannot afford health insurance and groceries on the same pay check.

476. Post full comment online: Yes

Name: Franny Eanet

Town: Norwich

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: We already pay a HUGE amount for insurance - approximately \$1600/month for family of 4. We simply cannot afford more.

477. Post full comment online: Yes

Name: Rosalie Sharp

Town: Richmond

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: I can barely afford my current health insurance through MVP, but I feel so grateful i can because it has allowed me to get the care I need to rehab two serious injuries in the last year. I would still be walking with a painful limp if I hadn't been able to go to Physical Therapy, which was affordable for me on this plan only- one of the the silver 87 cost sharing plans. If my premiums went up 7% like they are proposing, I don't know if I would have been able to get this treatment (or others!) that I needed this year. That thought is terrifying to me- I don't want to feel like I'm sacrificing my physical health because I can't afford insurance.

478. Post full comment online: Yes

Name: Lauren Wright

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: These increases are far above the cost of living increases we are receiving. There will be no cost of living increases this year at my job. Let the medical insurance companies accept some responsibility in controlling costs.

479. Post full comment online: Yes

Name: Kevin

Town: Salisbury

I get my insurance from: Employer (self or household member)

My insurance company is: Cigna

Comment: Insurance is already high enough!!! I don't want to pay hundreds of \$ in premiums each month just to have to also pay a very high deductible. If they want a premium increase, then make them lower their deductibles!!!

480. Post full comment online: Yes

Name: Pam Pelino

Affiliation, if applicable: Polhemus Representative, HCAC

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Town: Colchester

Topic: Health Insurance Rate Review

Comment: To the Green Mountain Care Board

Re: Proposed Health Insurance Rate Increases

We are a privately owned, 50-year old company headquartered in Vermont, with a robust global customer list. We serve the medical market, civil defense, and many high profile commercial companies; we are proud to have a stable business in Vermont. Our company is sustainable; our health insurance costs are not. We are extremely concerned about rising health insurance rates--numbers that far exceed the rate of inflation. We find the currently proposed rate increases to be completely unacceptable. Polhemus has formed the Health Care Action Committee (HCAC). This committee has conducted research and reviewed data. Over the past four years, we have experienced health insurance premium increases at the rates shown below. We have compared these rates to the Cost of Living Adjustment (COLA) and the rate of inflation.

	Health Insurance Rate	COLA	Rate of Inflation
2017	9%	2.0%	2.1%
2018	10%	2.8%	1.9%
2019	3%	1.6%	2.3%
2020	11%	TBD	TBD

The above rates are simply not in line with any reasonable, logical metric.

In addition to these ridiculous, unrealistic rate increases, the increased costs are compounded by additional increased annual deductibles of approximately \$500 per year. Health insurance costs exceed many Vermonters mortgage expenses. Vermont health insurance costs are among the highest in the country. We will not stand for this any longer. As Polhemus reviews these cost projections over a 5-10 year period, and beyond, it is clear this path is not a sustainable one, and soon, we will no longer be able to continue offering health care as an employee benefit. This is unsettling, as a small business with less than 50 employees. It's also not consistent with Vermont's history and commitment for supporting small and medium-sized locally owned businesses.

According to the VT statute, the intent of the general assembly was to create an independent board to promote the general good of the state outlined in several ways. The Green Mountain Care Board's role includes: "reducing the per-capita rate of growth in expenditures for health services in Vermont across all payers while ensuring that access to care and quality are not compromised."

It is our goal to continue to offer quality health care that is affordable for our employees while allowing our company to remain successful and stay in Vermont. We strongly urge the proposed rate changes are lowered to be in line with the inflation rate. We are asking for your consideration in this important matter.

Best Regards,

Polhemus Health Care Action Committee (HCAC)

481. Post full comment online: Yes

Name: Kris Hartin

Town: Jericho

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I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: It is unconscionable and will cause me to have to cancel my insurance. I already pay over \$500/month as an individual and I cannot afford any additional - honestly I can hardly afford the current premium and the deductible is equally outrageous. I only signed up for health insurance because I had a good few months of work and trying to be a responsible citizen. As an independent contractor my wages are not consistent and budgeting such a large expense is very difficult, and with a high deductible it is very unlikely I will ever even use the insurance, specially as I am a proactively healthy individual and have no need for regular medical care. I am just the type of individual that insurance companies need to stay solvent; pay high premiums and don't use the service. Pushing customers like me out of the market (again I'm borderline on keeping the coverage even at the current rate) will do nothing to help control their operating costs.

482. Post full comment online: Yes

Name: Monika La Motte

Town: Andover

I get my insurance from: Employer (self or household member)

My insurance company is: MVP

Comment: Understand small increases. But not several more hundreds of dollars a month. That becomes a hardship.

483. Post full comment online: Yes

Name: Darcie Thorburn

Town: Hinesburg

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: This is absurd! No one is making any profit this year, all businesses are struggling, and your customers are struggling also! No one will get raises as the businesses can not afford to, which is passed onto us which means we cannot afford to have our bills increased.

484. Post full comment online: Yes

Name: Lissa Schneckenburger

Town: Brattleboro, VT

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: Please do not raise your prices during a pandemic! With so many people out of work, this will gut the economy and our public health even further. We can not possibly afford to line your wallets any more!

485. Post full comment online: Yes

Name: Lyle Wood

Town: WEATHERSFIELD

I get my insurance from: VERMONT RETIRED TEACHERS SYSTEM

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Having reached retirement age, increased premium costs will, over time, affect my financial quality of life as well as others on low or fixed incomes.

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486. Post full comment online: Yes

Name: Elizabeth Kroll

Town: Brattleboro

Comment: The Covid-19 pandemic is teaching us about priorities, with a very hard lesson that we are still learning. The Green Mountain Care Board needs to put people over market profits and make universal healthcare a guarantee for Vermonters, to access without financial fear. The public is only as safe as the most vulnerable people in our communities from contagious diseases like Covid-19. The last thing we want is for Vermonters to hold off from reaching out for medical care, for fear of expenses they cannot afford, during this pandemic – or at any other time. I am covered by Medicare, but I have a friend and neighbor who is in her fifties and works. Her job is part-time, so she does not get health coverage through employment. She cannot afford to purchase healthcare through Vermont, so she is without a primary care provider who is familiar with her health. This is an unhealthy and unnecessary situation. It is time to be proactive in protecting the health and lives of ALL Vermonters. Now is not the time for GMP to raise rates for healthcare insurance. Rather, Vermont has the opportunity to set an example in healthcare access and responsibility for the rest of our country.

487. Post full comment online: Yes

Name: Heidi Krantz

Town: Craftsbury

I get my insurance from: myself

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: There was a significant jump this in this year's premiums. Many of us are experiencing smaller salaries, and I frankly don't see any other expenses increase as frequently or as significantly as health insurance. In addition to the out-of-pocket and deductible amounts - I'm paying about \$8,000 a year, plus my share of expenses, and the health care that isn't covered. My income is about \$24,000 - so if it weren't for my husband's income I couldn't cover this - it is out of hand. We need to find a better system.

488. Post full comment online: Yes

Name: Lisa Mullerauh

Town: Williston VT

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: The entire insurance /provider health care system, either needs to become NOT-FOR-PROFIT or Medicare for ALL. The premiums are too expensive then throw in the copays and deductibles and necessary Health Care is UNAFFORDABLE.

489. Post full comment online: Yes

Name: Wendy M. Levy

Town: Brattleboro

I get my insurance from: I'm currently on Medicaid, but my income has increased, so soon I'll go back to MVP through VT Health Connect. Boo.

My insurance company is: Medicaid

Comment: My name is Wendy M. Levy and I live in Brattleboro. I am not exaggerating when I say I am frightened of earning more money. My two part-time jobs recently granted me raises, and I'm terrified

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that when I report my income change, I will be a few dollars over the Medicaid limit and have to return to MVP. I need this extra income, as meager as it is, because without it, I won't qualify for an affordable apartment. But, with this raise, suddenly I could be faced with premiums, deductibles, and co-pays I can't pay. This will limit my access to health care. I've been here before. A few years ago, when I was a full-time worker, I chose MVP's silver plan. It was so expensive, my family had to pay my premium. Whomever calculates the premiums is clearly quite ignorant of the actual cost of living here in Vermont. I could have chosen the bronze plan, but the deductibles were so high, it seemed like having no insurance at all. And sometimes the silver plan was like having no insurance at all, too, like when MVP refused to pay for a follow-up mammogram recommended by my radiologist. What, they want me to get breast cancer? And since when is MVP my doctor? Last year, the Chair of the Green Mountain Care Board admitted these rates are unaffordable, but he claimed "we can't put a company out of business." Well, it's hardly my problem if MVP and BCBS can't come up with a sustainable business model. Who will care about whether I am put out of business, so to speak, because I can't afford to go to the doctor? "Too big to fail" is a poor excuse for propping up a failing business on the backs of regular working people. MVP and BCBS don't offer any better service than they did in 2014, and we shouldn't keep giving them raises to reward their mendacious behavior. Let's scrap this crummy system and fund Act 48.

490. Post full comment online: Yes

Name: Heather Buckner

Town: South Royalton

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Health care should be a human right. In a just world we would have medicare for all, because all human life is valuable regardless of how much money or resource a person has. Not only do we have an unjust system currently, but advocating for premium increases when people are already dying from lack of health care, and during a global pandemic no less is downright criminal. In no circumstances is this proposed premium increase justifiable. Like so many Vermonters, I have a child, a mortgage, and am struggling to stay afloat during these challenging times. If someone in my family got COVID or any other health issue, I do not know what we would do. Putting Vermonters in this circumstance for corporate gain is not acceptable. We can and should be better than that.

491. Post full comment online: Yes

Name: Kurt Ericksen

Town: Montpelier

I get my insurance from: On my own

My insurance company is: MVP

Comment: The cost of health insurance compared to the benefit received is absurd. There is nothing affordable about the Affordable Care Act. The services are poor, the coverage is poor, and in the middle of a recession these folks want to increase rates 6.3-7.3%? These companies are not operating in a manner that has the best interest of Vermonters in mind and the Green Mountain Care Board is willfully encourage this negligence.

492. Post full comment online: Yes

Name: Neil harley

Town: Guilford

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I get my insurance from: self

My insurance company is: medicare/bcbs

Comment: Disgusting! Insurance companies are gatekeepers and middlemen, they all should be fired and we should go to Single Payer like most civilized countries.

493. Post full comment online: Yes

Name: Erin Post

Town: Burlington VT

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Vermonters have lost jobs and some are struggling to put food on the table. In the the case of our family farms - which are vital to the state's food security - many are struggling to stay afloat. We all need to sacrifice to make it through this difficult time. Insurance companies also need to sacrifice. They CAN figure out how to keep rate hikes minimal or non-existent. The executives need a sense of responsibility to community and the will to make it happen.

494. Post full comment online: Yes

Name: Michael Pill

Town: Burlington

I get my insurance from: Health New England

My insurance company is: Health New England

Comment: Many years ago when I was a university student I had the opportunity to meet and have breakfast with a Russian graduate student from the Old Soviet Union. When the topic of health care came up, a person at our table complained about the cost of health insurance. The Russian was stunned! "What kind of barbaric system do you people live in?" he asked. "Our medical care may be outdated compared to yours, but when we need it we go to the clinic and there is no question of payment." He added, "Medical and health care are basic rights of a citizen of a civilized nation. They should not be a commodity available only to those who can afford to pay."

495. Post full comment online: Yes

Name: Jessica Spitzer

Town: Williston

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: We can barely afford insurance for our family. My husband's currently paying for us & his two daughters. Due to medical issues with myself, my husband's the only one working. I'm currently applying for help for current hospital bills that we can't afford after insurance has paid their portion.

496. Post full comment online: Yes

Name: Pam Bullock

Town: Brattleboro

I get my insurance from: State Colleges Retirement

My insurance company is: CIGNA

Comment: Raising premiums in the time of Covid is unconscionable!!! Too many are suffering already. The only ethical thing to do is for those in the upper tiers of the economy to shoulder their fair share of the financial sacrifices we are all negotiating. Rate raises will disproportionately affect those who feed us

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and care for our mundane daily needs. Demand a freeze on rate hikes until there is a more stable economic forecast!!

497. Post full comment online: Yes

Name: Larry Plesent

Town: Rochester, vt

I get my insurance from: Self

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Fewer people are using their health insurance in Vermont this year. This proposed raise is counter intuitive.

498. Post full comment online: Yes

Name: Audrey Homan

Town: Hinesburg

I get my insurance from: Employer (self or household member)

My insurance company is: None of the above

Comment: Health care is a human right. The fact that we are the only country in the world who asks its members to pay to stay alive is appalling. Even more appalling is that these insurance companies would propose raising the cost of staying alive during a global pandemic and with unemployment at an all-time high. For absolute shame.

499. Post full comment online: Yes

Name: Michael Dodgr

Town: Fairfield

I get my insurance from: Employer (self or household member)

My insurance company is: Medicare

Comment: It is an outrage that at these dreadful times with people suffering because of the coronavirus that the already outrageous cost of medical insurance would be raised! This is capitalism at its worse: it's like kicking people when they down!

500. Post full comment online: Yes

Name: Megan Browning

Town: Monkton, VT

I get my insurance from: Employer (self or household member)

My insurance company is: CBA Blue

Comment: Health care starts at the farm. It starts with how farmers and land managers care for the land, the soil, and the water in order to produce healthy places, nutrient dense foods, timber products, fiber, and more, all of which contribute to the well-being and sustenance of our human and non-human communities. We must ensure equitable, affordable access to health care for those who are feeding our communities and helping Vermont's land and people thrive.

While the farmers are focused on feeding their communities, many of them cannot afford health insurance for themselves or their employees. Ultimately the lack of adequate and affordable healthcare will drive our most essential food providers out of farming. Instead, it is critical that we increase access to healthcare for farmers who are doing so much to feed their communities.

501. Post full comment online: Yes

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Name: Meredith

Town: East Thetford

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Families are already struggling to get by with minimal health coverage, health coverage that is too expensive for them to afford, or with no health coverage at all. The timing of this increase wholly unethical and inequitable. Please keep healthcare costs down, not just during a pandemic, but during all times. Healthcare is a human right.

502. Post full comment online: Yes

Name: Stephanie

Town: Milton

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: This is unaffordable and unsustainable. My costs already went up massively this year.

503. Post full comment online: Yes

Name: John Smith

Town: Huntington

I get my insurance from: Federal Marketplace (out-of-state - just moved to VT)

My insurance company is: Currently have out of state insurance but likely will switch to MVP or BCBS in the next month or 2.

Comment: Not only are premiums rising far faster than inflation (and wages!), but the coverage itself gets worse every year! Because insurance plans are based on actuarial values, increases in the cost of care not only drive up premiums, but they drive up deductibles too. Chairman Mullin has stated publicly that insurance companies are not using the leverage they have to negotiate rates with providers, especially the large hospitals (UVM Medical Center). Additionally, if provider revenue has dropped sharply as a result of the pandemic, as we've been told it has, then presumably insurance companies have paid significantly less for services than they'd been projecting to spend. All those services that people put off are savings for the insurance companies, so why do they need to hike the rates so much?

504. Post full comment online: Yes

Name: Cynthia Quilici

Town: Randolph

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: After finishing my taxes, I found that our plan through VT Health Connect cost us 25% of our income, due to the "Obamacare cliff" at 401% FPL. How is this even legal? I can't see how they can want to take even more.

505. Post full comment online: Yes

Name: Lise Anderson

Town: Cornwall

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

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Comment: The health care system may be broken, but that doesn't mean that the Green Mountain Care Board should go along and allow for exorbitant increases in insurance premiums. People who purchase insurance in the "marketplace" are unable to afford these increases. Surgical centers gambling on how much they can get reimbursed for a shoulder surgery (18K? 25k? 30K) is just one example of how prices rise, because in this system health care is for-profit. The Green Mountain Care Board was set up to be a check on prices and protect consumers. Until we have fair "health care for all", please do so by rejecting the proposed rate increases. Farms and small businesses are counting on you in this pandemic to protect us.

506. Post full comment online: Yes

Name: Erin Buckwalter

Town: Starksboro, VT

I get my insurance from: Employer (self or household member)

My insurance company is: MVP

Comment: These increases to health care every year make our family's budget increasingly tight. The cost of living adjustment I receive to my salary annually does not come close to making up for these huge increases, so each year we effectively have less money to cover the basics we must cover to survive. In addition, while we pay more for health insurance each year, the services we receive decrease and the deductibles increase. This health care system is not sustainable and does not support working class folks, and I am so frustrated by the bureaucracy that enables these companies to continue to undermine our family's livelihood. Please vote no to increases anything above the federal COLA rate.

507. Post full comment online: Yes

Name: Susan Munkres

Town: Burlington

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: This is unconscionable to raise prices during a pandemic.

508. Post full comment online: Yes

Name: Sara brooks

Town: Burlington

I get my insurance from: Vermont Health Connect

My insurance company is: Green mountain care

Comment: Raising premium costs to consumers during a GLOBAL and continuing pandemic is inhumane to say the least. Our agricultural workers are under covered as it is, they will suffer because of this, working people will suffer because of this. People NEED their health insurance right now, and they need more than ever before for it to be affordable. We should be lowering costs, not raising them.

509. Post full comment online: Yes

Name: Ellen Schwartz

Town: Brattleboro

I get my insurance from: Medicare

My insurance company is: Medicare

Comment: I have attended every one of these public forums since they began. The pandemic is making is glaringly obvious that all of our well-being and health is connected. Though I myself am on Medicare

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and not directly impacted by these rate hikes, the fact that they leave other people in Vermont without access to affordable health care is a problem for all of us. Every year I hear people pour out their hearts to this Board. You hear from people who can't afford insurance, people who forego care because they can only afford a high-deductible plan but not the deductible, and people who are denied care because of a Byzantine process whereby insurance companies rather than doctors and patients get to decide whether care is warranted. And every year the rates go up in spite of all the public comments. Last year Chair Kevin Mullin honestly admitted that the rates were unaffordable, adding that the Board felt compelled to raise them anyhow in order to keep the insurance companies in business. But as a public Board you are supposed to be looking out for the interests of Vermont residents. You can't have it both ways—either you do what's right for people struggling to pay these exorbitant rates, or you side with the insurance companies. It's a myth that we need a health insurance industry. There are many countries that provide healthcare as a public good. I lived in one of them, the UK, in the early 1970s when the National Health Service was robust. I got great health care. Everything was simple and straightforward. It opened my eyes as to what a health care system could and should be. Your board was created by Act 48, which was also supposed to bring universal healthcare to Vermont. I ask that you deny the rate increases and that you, the Legislature, and the Governor do all within your power to get Vermont back on the course to a unified and integrated health care system—Green Mountain Care for all, as envisioned in Act 48.

510. Post full comment online: Yes

Name: Karen Saunders

Town: Brattleboro

I get my insurance from: Medicare and Vermont Teachers Retirement System

My insurance company is: Medicare & BCBS

Comment: Many years ago, when I was in my late teens and early twenties, I worked in a small factory in Massachusetts, where my wages were barely above minimum wage and I couldn't afford health insurance. Then I got a letter in the mail, inviting me to participate in Rand's Health Insurance Study. For the first time in several years, I could afford to go to the doctor, get desperately needed dental care, and even get new glasses. Today, here in Vermont, we have neighbors who still can't afford health insurance because of the astronomically high premiums. I urge you not to allow any rate increase. Further, it is time to do what we should have done several years ago, fully fund Act 48 and send the insurance companies packing.

511. Post full comment online: Yes

Name: Robert Montgomery

Town: Derby

I get my insurance from: Employer (self or household member)

My insurance company is: Allied/National Benefits/Cigna

Comment: Health insurance coverage, as part of the overall health care structure in this country, provides less and less value for each dollar spent. Premiums and fees continue to increase while providers remove and reduce coverage levels and elements to protect shareholder value, which offloads more fiscal burden onto already struggling companies and individuals. Due to the overwhelming costs of the Vermont Health Connect (and the two allowed providers), our company was forced to seek a privately funded self-insurance program two years ago to ensure that our employees and families received coverage that we could afford while not bankrupting us. Vermont Health Connect, as currently structured, disincentivizes small businesses from offering care and ultimately penalizes companies

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seeking to provide good coverage for its employees. The United States health care model is built upon a profit motive, not a public health convention, and requires a complete reevaluation and restructuring. The proposed premium increases are neither commensurate with improved or increased services nor validated by actual costs incurred for care costs within Vermont. These rate increases are not warranted, especially given the catastrophic circumstances we all face. It is likely that should these insurers not receive their demanded premium increases, they will simply find creative, legal ways to remove and reduce services further—to safeguard stockholder value and executive wages—while freezing or cutting front-line caregiver wages and benefits. The leverage and power always remains in the hands of the private insurers, and will remain so until there is real, structural, institutional change in the American health care model.

512. Post full comment online: Yes

Name: Griffin Shumway

Town: White River Junction

I get my insurance from: Employer (self or household member)

My insurance company is: Cigna? - Dartmouth

Comment: Hello All, my name is Griffin Shumway I'm with the Vermont Workers' Center & the Healthcare is a Human Right Campaign and I live in White River Junction. I believe this is my fourth year attending The Green Mountain Care Board Hearing on Rate Increases. In those four years the only time my pay increased was when I got a new Job, a new position at a new workplace. Besides that I haven't had a real raise in years. Yet my Healthcare costs go up every year. Fundamentally this means I'm making less money this year than I did the year before, or the year before that. This year Blue Cross Blue Shield is asking the green mountain care board for a rate increase of over 6%. This is on top of the rate increase they received last year and the year before. This is criminal, and for all the people who die because they lose access this is murderous. My community cannot afford these rate increases, and neither can our state. In 2011 Vermont Passed a law guaranteeing Healthcare to every resident and making healthcare a public good. This law created the board your sitting on today with just the intent of implementing this public healthcare system. Instead it's helped develop the ACO system that funnels off our Healthcare Dollars to Private corporations and over seen rate increases that so far outstrip average people's raises that people are making fundamentally less today than they were in 2011. Last year, The board chair said "these rates are unaffordable, but at the same time we can't put a company out of business." I ask why? When the role of the Green mountain care board was precisely this. To put an end to the system that puts profit over the lives of our community, the lives of our friends and our family. In fact this is what we're calling for. This year Kevin has said they must ensure that there are many insurance products on the market. But our experience, what you've heard today, what you heard last year, and the year before, is that the system, that system that kevin is defending is killing us. I cannot count the number of people who are not here today because they died from lack of access to healthcare, and their lives are on your hands. It is precisely the time to put an end to rate increase, to put an end to co-pays, dedeductables, being turned away, it is a time to put an end to profit in the healthcare industry. This is precisely what we're calling on you to do. It is outrageous that during a global pandemic and a global financial crisis the board would even consider granting rate increases. More than ever the time has come for governor scott and vermont legislators, and this board to abandon the market based insurance system and continue forward with Universal Publically financed healthcare system we're calling Medicaid for all!

513. Post full comment online: Yes

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Name: Sarah Lincoln
Town: Ferrisburgh
I get my insurance from: Employer (self or household member)
My insurance company is: MVP
Comment: Insane!

514. Post full comment online: Yes
Name: Luella Strattner
Town: Newfane
I get my insurance from:
My insurance company is: I don't have health insurance.
Comment: we can't afford insurance already, raising the rates will put us further out of reach. Health insurance should not cost more than my mortgage.

515. Post full comment online: Yes
Name: Lucy Rollins
Town: Randolph
I get my insurance from: Vermont Health Connect
My insurance company is: Blue Cross Blue Shield of Vermont
Comment: I am a farmer. Farmers are underpaid even though the work that we do is vital to our communities. Our bodies are our most important tools (farming is an incredibly physically and psychologically demanding job) and access to affordable healthcare is the only way we can farm long-term. Please do not approve the BCBS of VT and MVP to raise their premiums.

516. Post full comment online: Yes
Name: DW
Town: Putney
I get my insurance from: Vermont Health Connect
My insurance company is: Blue Cross Blue Shield of Vermont
Comment: This wouldn't be horrible if the prices weren't already so high, for so little value.

517. Post full comment online: Yes
Name: Ana
Town:
I get my insurance from: Employer (self or household member)
My insurance company is: Cigna
Comment: Not affordable

518. Post full comment online: Yes
Name: Sara
Town: Charlotte
I get my insurance from: Employer (self or household member)
My insurance company is: Blue Cross Blue Shield of Vermont
Comment: No increase please

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519. Post full comment online: Yes

Name: john wetzek

Town: ripton

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: Rate increases will adversely effect the citizens of Vermont, and will cause us personally to consider if health insurance is worth the cost. This is especially dangerous during coronavirus. To raise rates now is ridiculous.

520. Post full comment online: Yes

Name: Gary Smith

Town: Bristol

I get my insurance from: Directly from VTBCBS

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: My wife and I are both on Social Security with small pensions as such our income is fixed and very limited. I suppose technically w are below the poverty line. We simply cannot a Ford any substantial increases.

521. Post full comment online: Yes

Name: Aly Martelle

Town: Burlington

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: I already pay too much for terrible coverage. I can not afford mental health services. Physical Therapy isn't covered until I meet a 7,500 deductible. How can we afford to take care of ourselves with these premiums already, let alone an increase in price? I am an essential work, a farmer. I have been working for the past decade to support my community but lack proper medical coverage.

522. Post full comment online: Yes

Name: Nancy Diaferio

Town: Manchester Ctr

I get my insurance from: BCBS

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Every year rates have gone up but wages have not! How can people pay more without wage increases or even having a permanent job. This year is worse than ever for everyone except the CEO'S that are getting giant pay packages!! What an outrage to hear how much they receive in bonuses and pay. OUTRAGEOUS STOP THE INCREASING COSTS CUT UPPER MNGT PAY

523. Post full comment online: Yes

Name: Terese Ayer

Town: Colchester

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Please Reconsider a rate increase. The costs is getting to high to justify having.

524. Post full comment online: Yes

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Name: Cara Montague

Town: Winooski

I get my insurance from: Blue Cross Blue Shield

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: The proposed rate increases for BCBS will make it harder for middle income farmers to afford health insurance. Health insurance and health care is the single biggest category of expenses that my family encounters every year.

525. Post full comment online: Yes

Name: Sara Whitehair

Town: Duxbury

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Vermonters cannot handle another financial setback with increased insurance prices. There are so many Vermonters already struggling with food shortages, job losses, and overall financial problems. Raising insurance premiums would be a huge setback to so many people. This is not the time to increase premiums.

526. Post full comment online: Yes

Name: Taylor Robertson

Town: Pownal

I get my insurance from: Employer (self or household member)

My insurance company is: Purchased by my school district from the Vermont Education Health Initiative (VEHI)

Comment: Going into this coming school year I believe that everyone was aware of the increases that are being discussed. To keep it brief, our school district has opted to save positions and to help the budget for the Southwest Vermont Supervisory Union. Since hundreds had voted for a pay freeze, we all will be taking a considerable pay cut. Wouldn't it be nice to consider what some are sacrificing during these times? Please don't raise health insurance!

527. Post full comment online: Yes

Name: Linda Riddle

Town: Barre

I get my insurance from: Employer (self or household member)

My insurance company is: I am insured outside of VEHI with Blue Cross Blue Shield of Vermont

Comment: Corporate accountability is needed. Profits should be limited and no bonuses when they raise rates.

528. Post full comment online: Yes

Name: Charles Webster

Town: Arlington, VT

I get my insurance from: Employer (self or household member)

My insurance company is: Purchased by my school district from the Vermont Education Health Initiative (VEHI)

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Comment: The proposed rate increases are very much out of align with today's realities. Positions are being cut and schools are trying to create a way to reopen safely. The last thing teachers need to worry about is higher health costs.

529. Post full comment online: Yes

Name: Brin Tucker

Town: Brattleboro

I get my insurance from: Employer (self or household member)

My insurance company is: Purchased by my school district from the Vermont Education Health Initiative (VEHI)

Comment: Families struggle to make ends meet in our community. In schools, we are already acting as a social safety net, providing food, laundry, therapy, transportation, and more to families. Raising health insurance rates will disproportionately affect already struggling families in our community. The COVID crisis has exasperated this inequality. Please do not add one more untenable challenge to the plates of all families and children.

530. Post full comment online: Yes

Name: Catherine Ott

Town:

I get my insurance from: Employer (self or household member)

My insurance company is: Purchased by my school district from the Vermont Education Health Initiative (VEHI)

Comment: I strongly oppose the proposed Vermont Health Connect premium increases. We all understand that this is a time of change and with change comes a level of discomfort. However, further suffering does not have to continually be handed down to individuals who are already struggling. I challenge Vermont Health Connect to think creatively about how to handle this crisis rather than defaulting to sticking higher costs on its clients. Higher costs will continue to limit access for underprivileged families in particular, aka for Vermont's children. When Vermont's children suffer, we all suffer.

531. Post full comment online: Yes

Name: Jenni Belotserkovsky

Town: Plainfield

Topic: Health Insurance Rate Review

Comment: Health insurance is already a driving factor for bankruptcy in the United States. Increasing health insurance during a pandemic and economic recession with long term consequences is an affront to human decency, has nothing to do with increasing the quality of health care, and should be a no for at least five years. I urge you instead to do something for the greater good and expand Medicare for all Vermonters so no one has to fear going to the doctors during an unprecedented pandemic.

532. Post full comment online: Yes

Name: Kristen Olmstead

Town: Bennington

I get my insurance from: Employer (self or household member)

My insurance company is: Purchased by my school district from the Vermont Education Health Initiative (VEHI)

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Comment: I am a single parent already struggling to provide for my household, an increase will make that incredibly difficult for myself and others.

533. Post full comment online: Yes

Name: Wendi F.

Town: Poultney

I get my insurance from: Employer (self or household member)

My insurance company is: Purchased by my school district from the Vermont Education Health Initiative (VEHI)

Comment: Raising premiums will put a greater strain on folks that are already in financial crisis. Don't force folks to drop insurance so they can pay a mortgage and buy groceries.

534. Post full comment online: Yes

Name: Beverly Foster

Town: Londonderry

I get my insurance from: Employer (self or household member)

My insurance company is: Purchased by my school district from the Vermont Education Health Initiative (VEHI)

Comment: During this current time, I feel this would be detrimental to the lower and middle class. We have suffered tremendously throughout this pandemic and cannot pay more for our insurance.

535. Post full comment online: Yes

Name: Holly Wilkins

Town: Lake Elmore

I get my insurance from: Employer (self or household member)

My insurance company is: MVP

Comment: I have already responded to this..and I don't know if you can accept multiple comments from people. Sometimes you can't think of all the points you want to make, at a certain time . I also have a couple invoices in front of me now, that I can reference. I think my biggest complaint about the cost of health insurance, is that you pay so much, every single month, for years...and the few times you have medical costs, so little is paid for. My husband and I (I am 59, he is 63, not retired) pay a little over \$1,000 a month for our health insurance. and we have, for years. There certainly have been times that I said we should just cancel the health insurance coverage bank \$1,000 a month and hope for the best. My husband fears for something horribly major happening, something catastrophic cost-wise, like cancer to strike. Then we would be wishing we had coverage. However - here are examples. I had a cold/sinus infection/bronchitis/goopy cough for months (mid-December to April) and finally went to a doctor because I had started wheezing and having trouble taking breaths. She scolded me for not going to the local ED for treatment. I said, 'because it is an automatic \$500 for just being in the ED - then a couple thousand for whatever'. Anyway...2 chest X rays = \$340.59 MVP paid \$51.82 of that. My husband recently had to have a cataract removed and his examination before hand - \$210.00. MVP paid \$7.06 of that. We are not people who run to the doctor for just anything. And we work hard at eating right, and the right amounts. I have been exercising regularly for 30 years. We're not the kind of people to eat whatever we want and lay around. It seems that we have to pay for the excesses or poor judgements of others. thank you again for the opportunity to vent!!

536. Post full comment online: Yes

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Name: Lisa Gail Gilbeau

Town: Wilmington

I get my insurance from: Employer (self or household member)

My insurance company is: Purchased by my school district from the Vermont Education Health Initiative (VEHI)

Comment: As an hourly staff member making only 21,000.00 yearly I can't afford higher rates, at this point I might as well be working just to pay for my insurance!

537. Post full comment online: Yes

Name: Matt Neikirk

Town: Brattleboro

I get my insurance from: Employer (self or household member)

My insurance company is: Purchased by my school district from the Vermont Education Health Initiative (VEHI)

Comment: The premium increase will have a detrimental effect on individuals and families. Yet another assault on the poor and folks that can not absorb the increase.

538. Post full comment online: Yes

Name: Stephanie

Town: Bellows Falls

I get my insurance from: Employer (self or household member)

My insurance company is: Health Plans Inc

Comment: Increase accessibility to healthcare for Vermonters, not profits for corporations!

539. Post full comment online: Yes

Name: Julia Etter

Town: Rockingham

I get my insurance from: Vermont Health Connect

My insurance company is: Green mountain care

Comment: Another rate increase would make affording healthcare untenable. Many young families began their children's lives with medical debt instead of college funds because of the astronomical costs of having a baby. Hiking up healthcare costs is no way to make your state a place where middle income people can come to start families and build community.

540. Post full comment online: Yes

Name: Brin Tucker

Town: Brattleboro

I get my insurance from: Employer (self or household member)

My insurance company is: Purchased by my school district from the Vermont Education Health Initiative (VEHI)

Comment: Families struggle to make ends meet in our community. In schools, we are already acting as a social safety net, providing food, laundry, therapy, transportation, and more to families. Raising health insurance rates will disproportionately affect already struggling families in our community. The COVID crisis has exasperated this inequality. Please do not add one more untenable challenge to the plates of all families and children.

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541. Post full comment online: Yes

Name: Seth Gardner

Town: East Montpelier

I get my insurance from: Work

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: NO

542. Post full comment online: Yes

Name: Sebastian Wu

Town: Burlington

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Health care in this country, including in Vermont, is already unaffordable for far too many. Please deny these proposed premium rate increases, as they will exacerbate the suffering already wrought by COVID-19 and the tragically inaccessible healthcare system we have now.

543. Post full comment online: Yes

Name: Jonathan Cooper

Town: Bennington

I get my insurance from: Employer (self or household member)

My insurance company is: MVP

Comment: I am on the board of directors of the Sunrise Family Resource Center in Bennington, and these comments are submitted on that organization's behalf at the request of their executive director. As a member of Sunrise's Finance Committee, I know well how heavily the costs of health insurance weigh on us. With the General Assembly level-funding Sunrise and the state's other Parent Child Centers, these annual health insurance rate increases, often between 7 percent and 12 percent, are simply unsustainable. By the same token, in my professional role as an economic development specialist at the Bennington County Regional Commission, I can speak to the essential nature of employer-sponsored coverage as a tool for recruiting and retaining talent in all fields. Sunrise and other family-centered organizations are no exception. Continued insurance rate increases hamstringing our ability to invest in our assets, with deferred maintenance and minimal cost-of-living increases for our dedicated staff who deserve better.

544. Post full comment online: Yes

Name: Dale Aines

Town: Rupert

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Blue cross just had a price increase on January 2020 it now costs Vermonters just under 600 dollars a month for a family of 2 is just under 1200 per month for most Vermonters that is a mortgage payment to top it off that comes with a 5000 dollar deductible for each person insured so 600 x 12 months 7200 hundred dollars plus 5000 total 12200 per year per vermonter x 2 people total 24 thousand 400 dollars a year for a family of 2 most vermonters barely make this kind of money in a year so by raising rates twice in the same year is not going to help any one that will mean more farmers will be going out of business i will be one of them. Dale Aines

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545. Post full comment online: Yes

Name: Skip Rodgers

Town: Waterbury

Comment: The insurance companies are suggesting their monthly premium increase is reasonable but they also increase the deductible that we have to pay personally before the policy pays dollar one. The total increases we pay each year (which includes both the increase in deductible and premium) are outrageous and if we could dump these insurance companies' "Vermont plans" and go off of a federal exchange I have to believe we would be better off.

Our company is even looking at self-insurance with a purchased catastrophic reinsurance policy as a way to offer better coverage at a reduced cost. Personally, I pay \$27,372 per year for my family of three and our GOLD plan. I have been told twice in three years by providers that my insurance won't cover a procedure but in one case Medicaid would have covered it -- accept I don't qualify for Medicaid. I then had to authorize the procedure with personal funds to ensure we got the care we needed. Please throw in the towel, admit we are lost at sea, and let's see what happens if we tell them not only no increases but you need to reduce your premiums and deductibles by 10% (which would make them have to live on their revenue levels going all the way back to just 7 months ago).

546. Post full comment online: Yes

Name: Mykala Moody

Town: Burlington

I get my insurance from: Vermont Health Connect

My insurance company is: Medicaid

Comment: We are in the middle of a pandemic. People need healthcare. People aren't working. Things will close back up. People can't afford increased premiums.

547. Post full comment online: Yes

Name: STEVEN CHADWICK

Town: East Montpelier

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Please do all that you can to lower our health insurance premiums. These increases are out of control and blatant profiteering.

548. Post full comment online: Yes

Name: Wiley Reading

Town: Burlington

I get my insurance from: Medicaid

My insurance company is: Medicaid

Comment: Good lord, why on earth are we making health insurance more unaffordable...this is the opposite of what should happen, especially in a pandemic. Tax the rich.

549. Post full comment online: Yes

Name: Sara

Town: Burlington

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I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Already, insurance through my employer is expensive. I unfortunately can't afford a better plan than my current one, which has left me with high deductibles. I don't seek care when I should due to the high costs of visits, even now. A raise in premium costs would probably make insurance unaffordable not only for myself, but for so many other Vermonters. With the worry of a possible hospital visit from Covid-19, no one should lose insurance in this time due to rising premium costs. Already, over the years premium costs have risen to be higher than rent prices, which is ludicrous. There is no reason that anyone should have to choose between paying rent and their ability to be able to afford care.

550. Post full comment online: Yes

Name: Jill

Town: Burlington

I get my insurance from: medicare/medicaid

My insurance company is: medicare/medicaid

Comment: Shame on you for raising premiums in the middle of a deadly plague! At a time when Scott mandates all Covid testing should be free, your request for a rate increase seems you care more about dollars than people. If you really want to insure health for Vermonters, don't raise premiums on struggling out-of-work people. The optics are bad and your requests are tone deaf, especially since this disease has many struggling to afford things as it is.

551. Post full comment online: Yes

Name: Molly Martin

Town: Hinesburg

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Are you out of your ever loving minds? What part of "We are in the middle of a global pandemic with record unemployment" do you soulless bloodsuckers not understand? How many yatches does the CEO really need? Go ahead and raise rates and prepare for all the bad press.

552. Post full comment online: Yes

Name: Ali

Town: Winooski

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: I do not support the proposed premium increase. My health care plan is already expensive enough in order to have CONSISTENT co pays and to not have to worry about any additional costs. Increasing the premiums will likely make so many of us Vermonters pick health care plans that are less expensive with less reliable coverage, and that is unacceptable.

553. Post full comment online: Yes

Name: Brittany

Town: Hinesburg

I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

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Comment: People are already not able to stay in VT due to cost of living. This increase is greater than anyone's yearly raise if business are even giving them this year. It is harmful to Vermonters that struggle to afford to live here. Also as a practitioner compensation for mental health hasn't gone up.

554. Post full comment online: Yes

Name: Sarah Shaw

Town: Randolph

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: As young farmers we are faced with health risks on a daily basis. We work with heavy equipment, care for livestock, and rarely have the opportunity to rest when we are sick or injured. Farming remains in the top 10 most dangerous careers in the United States, as reported by the Bureau of Labor Statistics, and yet farmers are too often faced with the decision of how to best care for their health and the health of their families and businesses. As a household with an off-farm income, we do not qualify for Green Mountain Care, and are currently stuck paying a monthly premium that we truly can't afford, especially in the time of a global pandemic and economic tragedy. We are faced with the stress of how to afford our home, insurance, food, utilities and other necessities on a daily basis, all while tending to a farming business that is utterly dependent on our health and well-being. We've had to make the hard decision to put student loans in forbearance, even before COVID was an economic issue. We have racked up credit card debt to afford groceries and other essentials. This is because we are too scared to live as an uninsured household because of the kind of work we do, yet we fear we may have to make that decision nonetheless. We are tired. Tired of insurance companies having the final say in whether we can access quality healthcare when we need it. Tired of the stress of the monthly financial burden of an insurance plan that may not fully cover our needs should an accident or illness send us to the hospital. As farmers we feel a moral imperative to care for the land and our community. It is time that the institutions that wield the power in healthcare decisions to care for us. We urge you to not accept yet another rate hike from BCBS-VT and MVP.

555. Post full comment online: Yes

Name: Siobhan

Town: Burlington

I get my insurance from: Employer (self or household member)

My insurance company is: MVP

Comment: Please don't raise rates. Paid hours are down, we are all struggling.

556. Post full comment online: Yes

Name: Shannon Turgeon

Town: Burlington

I get my insurance from: Employer (self or household member)

My insurance company is: BCBS MA

Comment: Proposed premium increases will absolutely have a negative effect on Vermonters.

557. Post full comment online: Yes

Name: Noelle

Town: Burlington

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I get my insurance from: Employer (self or household member)

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Raising insurance premiums is a very bad decision. Many people including myself have lost a tremendous amount of income during COVID19 and can barely afford to pay for insurance rates that are already costly. During times where health care costs have become such a burden as it is, raising prices to a further extent will not help this society progress. Instead, thousands of people will not get the quality of care they need because of rising costs.

558. Post full comment online: Yes

Name: Christina Bernales

Town: Burlington

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Please do not increase premiums for health insurance. It's a hardship to have to pay the current amount as it is and the benefits are not worth it.

559. Post full comment online: Yes

Name: [REDACTED]

Town: Randolph Vermont

I get my insurance from: Directly from BCBS website

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: I'm self-employed and have earned just above the level that would make me eligible for subsidized care. My health insurance is my second biggest expense after my rent. This year my work has been down about 75% due to COVID 19 and lack of consulting opportunities. This is totally understandable and I have some savings to tide me over but verifying my income for health insurance has always been a huge slog (requiring paperwork that I don't always have as a consultant, having to state my monthly income when it varies). I will probably be earning an amount that makes me eligible for subsidized care but it's still incredibly expensive and the hoops needed to jump through to get subsidized care are really difficult. Each year I pay more and receive LESS in terms of coverage (less mental health care, the rewards option went from having actual cash returned to you for stuff like getting preventative care to just like... discounts on yoga classes in towns an hour away from me -- horrible, and only indicated after I'd chosen my plan for the year). This has been a scary and awful time for people with a precarious connection to their health insurance, this increase is not coming at a good time and will create a financial hardship at BEST and a total headache at worst having to go back to Vermont Health Connect, a terrible website. I pay almost as much as my rent to get health coverage and I am a healthy fifty year old single person. It's appalling. It needs to stop.



July 16, 2020

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To: Members of the Green Mountain Care Board

Re: BCBSVT Rate Review

Dear Board Members:

As an organization representing many independent physicians across the state, both primary care and specialists, we would like to thank the Board for asking BCBSVT about price variations between hospital employed and independent physicians. We are, however, frustrated at BCBSVT's response to the questions.

There is no doubt that the current fee-for-service system has created gross inequities in payment for similar services depending on provider type. However, BCBSVT suggests that the GMCB should simply ignore this variation and focus on health care payment reform efforts like capitation. This transition to a value-based payment system has been discussed and debated for years. The reality is that even through the transition period, the fee-for-service system will continue to be a dominant force in the health care marketplace for the foreseeable future. The financial impact of underpaying independent providers during that time will result in greater financial insecurity of independent practices, increased consolidation to hospital-owned practices, and a subsequent increase in total cost of care. This will result in an even greater transfer of funds to the large hospital organizations, which has already placed BCBSVT in this untenable situation. In addition, any value-based payment system will still need to address the inequity in payment rates, or it will simply continue to perpetuate the same disparity.

In reviewing BCBSVT rate review filing, it appears that there has been a significant loss of millions of dollars per year, yet the amount paid to the largest hospital in the state has increased each year. In comparison, the reimbursement for independent providers, especially primary care, has remained stagnant for years. It is not clear what efforts BCBSVT has made to reduce the costs associated with the hospital spend, to allow for a more proportionate distribution of limited health care dollars. BCBSVT has cited the "greater fixed costs" of the largest hospital system as a reason for commanding a higher payment. Independent practices are also subject to regular increases in their fixed costs without any commensurate increase in insurance reimbursements and are constantly reassessing their business practices in order to remain financially viable. It does not appear that those same efforts are present on the part of the hospital. The suggestion that BCBSVT has addressed this inequity by simply reducing payments for professional services and increasing payments for inpatient care does not address the fundamental disparity between the hospital organization and the independent practices.

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The advent of the COVID-19 crisis has clearly emphasized the importance of a robust, healthy and diverse provider network within the state of Vermont. The impact of this crisis will likely result in the forced closure of a number of our independent practices who do not have the financial reserves to weather the storm unless there is both continued short-term financial support *and* a significant effort to address the chronic underfunding of independent health care providers. We would strongly encourage the GMCB to support independent practices, and all Vermonters, in our efforts to contain the cost of care for the entire healthcare system by continuing to provide a high value, high quality alternative to hospital-based care.

On behalf of the HealthFirst Board of Directors,

Rick Dooley	Susan Ridzon
Clinical Network Director	Executive Director



July 15, 2020

To the Members of the Green Mountain Care Board,

Rural Vermont has supported, organized, and advocated for farmers, other members of the working lands, and the communities of which they are a part for 35 years. Rural Vermont's mission is to help lead the resurgence of community-scale agriculture through education, advocacy, and organizing in support of Vermonters living in deep connection to one another and to the land that nourishes us all.

Locally and nationally farmers and members of our rural communities are identifying healthcare as a significant issue affecting their farms, livelihoods, and communities. Rural Vermont recently authored - in collaboration with local and national experts on the intersection of agriculture and healthcare- a policy brief on Healthcare as part of the Vermont Agency of Agriculture and the Vermont Sustainable Jobs Fund's Strategic Plan for Vermont Agriculture. We found that Vermont farmers report the cost of health insurance, including healthcare premiums, as a major barrier to farming full-time, farming long-term, or hiring non-family employees¹. 41% of farmers nationally access health insurance through off-farm work, half of whom cite insurance as the main reason for off-farm employment². Stress and commute time for off-farm jobs detract from farm businesses, and the need for off-farm jobs to access healthcare negatively impacts Vermont's agricultural economy in a significant way. Farm families and farmworkers nationally and locally already experience difficulties accessing health insurance and healthcare due to the high cost of insurance³. Widespread lack of access to affordable healthcare has been even more apparent as a result of the COVID-19 pandemic.

In the HirednAg 2017 National Farmer and Rancher Survey, 72% of respondents wanted the USDA to represent them in national health insurance policy discussions. In Rural Vermont's 2018 Issues Survey healthcare was ranked as the highest priority affecting our constituency. It is our intention to honor these voices - and to work alongside others to organize agricultural, food systems, and rural economic development organizations (among others) to understand healthcare as an integral issue for their members, to advocate for their communities, and to help to bring them and their voices to conversations about the future of healthcare in Vermont, the greater northeast, and nationally.

Access to health insurance, physical, and mental healthcare is directly connected to farm viability and quality of life. Healthcare costs and the cost of living have far outpaced gains in farm-based income and other forms of income in Vermont. Rural Vermont feels there is sufficient evidence to support our position that the proposed rate hikes submitted by Blue Cross Blue Shield and MVP, and ongoing significant rate hikes on a yearly basis, are unaffordable, excessive, and inequitable. In light of the COVID-19 pandemic, we believe these proposed rate hikes to also be immoral and unethical at a time

¹ <https://www.issuelab.org/resource/2007-health-insurance-survey-of-farm-and-ranch-operators.html>

² National data HIREDnAg Farm Risk Management brief:

https://6dd9521a-b8dd-42bc-adb7-b98c8020fac7.filesusr.com/ugd/85136a_b77147a9be2a4d81a9a77dfa772b05f5.pdf

³ <http://www.choicesmagazine.org/choices-magazine/submitted-articles/health-insurance-and-national-farm-policy>

where unemployment is at a record high and when access to healthcare could be the difference between life and death.

The following are some of the HirednAg 2017 National Farmer and Rancher Survey Findings:

- Health Insurance is a National Farm Policy Issue - Health insurance is tied to farm and ranch risk management, farm viability and economic development.
- Over half of the households (55%) are not at all or slightly confident that they could pay for the costs of a major illness or injury without going into debt.
- 22% of the farm households had a medical or dental debt of over \$1,000.
- Over three-fourths (79%) of these households said health insurance was a risk management tool.
- Almost half of farmers and ranchers (45%) are concerned they will have to sell some or all of their farm or ranch assets to address health related costs such as long-term care, nursing home, or in-home health assistance.
- Just over half of farmers and ranchers (52%) are not confident they could pay the costs of a major illness such as a heart attack, cancer or loss of limb without going into debt.
- Farmers are particularly vulnerable to healthcare needs (avg. age of app. 58 years, type of work, etc.)

The USDA forecasted avg. national net income for farmers for 2020 - prior to the pandemic - is projected at negative \$1,840⁴. The Vermont Farm to Plate Annual Report from 2015 presents the most recent data with respect to farm based income:

- 79% of farms under 220 acres—4,491 farms— got <25% of household income from farming.
- 67% of farms over 260 acres—893 farms (the number is reduced substantially at this point) —got >25% of household income from farming.

This further attests to the economic challenges faced by farms, farm families, and farming communities.

Dairy farmers have been one of the most economically devastated sectors of farmers over the last few years - and over the last number of decades. According to data provided by the Vermont Agency of Agriculture, the number of cow dairy farms in Vermont has dropped from 1,015 in 2010, to 677 in January 2020. From March 1, 2020 to July 14, 2020, Vermont lost an additional 25 dairy farms. In 2020, conventional dairy farmers in Vermont are losing an average of \$5.25 per gallon of milk they produce. The past few years have seen milk processors sending out suicide prevention notices with paychecks to farmers - and a substantial number of dairy farmers taking their own lives nationally, including in Vermont. Dairy farmers are reluctant to pass failing businesses on to their children, leaving hundreds of thousands of acres of prime agricultural land at risk of being developed.

⁴ "Highlights From the Farm Income Forecast - USDA ERS." 5 Feb. 2020, <https://www.ers.usda.gov/topics/farm-economy/farm-sector-income-finances/highlights-from-the-farm-income-forecast/>.

Rural Vermont strongly believes that general trends in farm income, farm viability, and rural economic health need to be justly and equitably considered in your deliberations concerning these proposed rate hikes and their affordability, and how access to - and quality of - healthcare in VT is affected by the high costs of premiums, deductibles, and copays. We rely on our farmers for food production, and statewide food security is more important now than it perhaps has ever been as we see shutdowns of processing plants across the country due to COVID-19 outbreaks and widespread food shortages only predicted to get worse.

Given that health insurance costs affect farm viability and the choices farmers make (as established in the testimony of farmers which Rural Vermont has heard, as well as the surveys and data provided in this testimony), here are just a few of the potential impacts of raising rates:

- Environmental impacts: the Farm and Water Coalition - as well as many organizations locally and nationally - have identified a nexus between farm viability and water quality (among other environmental outcomes). Farms which have a stable income and profit are able to invest in methods of agriculture which provide more protection of - if not generation of - ecological integrity (which also affects human health).
- Compromising Farm viability (as attested to above)
- Worse health care outcomes for individuals, families, communities (including mental health). Testimony the GMCB has heard suggests that people already choose not to visit healthcare providers or take necessary medications with the current cost of their healthcare. This will only increase with further rate hikes - leading to unnecessary worse health outcomes.
- Diminished rural community vitality and economic viability: less time available for volunteerism, poor small business viability, etc.

Alternatively, the following benefits could be availed with increased access to affordable healthcare, without predictable annual rate hikes:

- More affordable and accessible healthcare could greatly incentivize farmers to move to Vermont, strengthening the state's food sovereignty and security.⁵
- More affordable healthcare would decrease the need for off-farm work to access healthcare, allowing farmers to invest more in their operations, and more farmworkers to access healthcare, leading to lower turnover and more skilled labor, further contributing to Vermont's agricultural economy, which generated \$780,968,000 in sales in 2017 according to the Vermont Farm to Plate Network.
- More affordable access to healthcare would ensure the farming population is able to access care if and when they need it. The majority of farmers nationally report that they couldn't withstand a major health crisis without going into debt or selling up to all of their farm assets.⁶ This is a threat to Vermont's food security and the well being of all living in the state.

It is inequitable and unjust for many sectors of the economy (in this case, farmers and many local small rural businesses), of society, to be told by regulators, industry, and policymakers that they can

⁵ Agriculture and Human Values: The invisible labor and multidimensional impacts of negotiating childcare on farms. Rissing, Inwood, Stengel. 2019. Not yet published.

⁶ <http://www.choicesmagazine.org/choices-magazine/submitted-articles/health-insurance-and-national-farm-policy>

not be afforded the cost of doing business, or of providing necessary healthcare to themselves and their families (as with many people who live in Vermont) - while allowing another sector assurance of its profits in the form of rate hikes well above inflation rates and at the expense of the general public.

This proposed rate hike will without a doubt affect the affordability of, and access to healthcare for many Vermonters who are currently struggling to even afford the costs of their current healthcare.

At the Blue Cross Blue Shield hearing this week, an expert witness stated: "We are a non-profit. There is no profit anywhere in anything that Blue Cross Blue Shield does." BCBS VT may be a non-profit, however this statement is misleading based on reporting from 7-Days from 2018 exploring the high salaries of some non-profit executives in Vermont: "Also excluded from the IRS data is Blue Cross and Blue Shield of Vermont. Though registered with the state as a nonprofit, it and other such health insurance companies are not designated 501cs by the federal government. But according to a filing with the state Department of Financial Regulation, its CEO, Don George, made \$614,000 in pay and \$22,000 in benefits in 2016."⁷ This is a particular sting for the local farming community, who have long been undercutting the true cost of food in order to compete with corporate agribusiness models that in turn contribute to a national health crisis. ⁸ The public is currently being asked, in the midst of a global pandemic, to afford some of the most expensive healthcare with some of the poorest healthcare outcomes in a "developed" nation globally. And though it is not the purview of this particular hearing, Rural Vermont feels that a publicly funded universal health care system is the only sustainable path forward, and the only path which assures the affordability of, and access to, healthcare for everybody.

A BCBS representative last year said that "solvency [for his industry and company] is the most fundamental factor in consumer protection". He said - to paraphrase - that individual Vermonters may struggle to afford healthcare - but better to struggle than to lose access. This statement belies the disregard of BCBS for the testimony which people - its members - provide year after year to this Board in relationship to its proposed rate hikes, their access to care, the affordability of care, and the quality of the care they receive. Rural Vermont understands that people do lose access to healthcare when healthcare is not affordable.

This same representative also said that healthcare is as expensive as it is because BCBS must provide rates based on a "community" vs. individual basis in VT. We know that our community members are struggling to afford their premiums, deductibles, and insurance regardless of age or whether they are on medicare.

He said that because there is "no penalty" for not carrying healthcare in VT - BCBS will lose clients. BCBS and MVP may lose clients, however it is because they offer unaffordable and inadequate coverage, and many people have experienced poor quality of care. Many of the fees suggested over time for not purchasing healthcare have been less expensive than the excessive costs of healthcare itself.

As Blue Cross Blue Shield has pointed out - there are many rising costs in the healthcare industry from pharmaceuticals to hospital executive salaries which affect their rate projections. We recognize these factors and agree that they are problematic and must absolutely be addressed - and we feel it is unjust and inequitable to pass along the cost of these problems to the rate paying public during a

⁷ "Some of Vermont's Highest-Paid Execs Run Nonprofits" 20 Jun. 2018, <https://www.sevendaysvt.com/vermont/some-of-vermonts-highest-paid-execs-run-nonprofits/Content?oid=17146954>.

⁸ <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC1298864/>

global pandemic when most of this industry and its players enjoy profits and salaries well above most Vermonters.

Lastly, we recommend that this Board suspend the end date of this public comment period - and that MVP join BCBC and conduct public hearings like this outside of normal work hours. This hearing and process itself is relatively inaccessible to the working population.

Sincerely,

Graham Unangst-Rufenacht, Policy Director
Mollie Wills, Grassroots Organizing Director

Rural Vermont



To the Green Mountain Care Board
Re: Proposed Health Insurance Rate Increases

We are a privately owned, 50-year old company headquartered in Vermont, with a robust global customer list. We serve the medical market, civil defense, and many high profile commercial companies; we are proud to have a stable business in Vermont. Our company is sustainable; our health insurance costs are not. We are extremely concerned about rising health insurance rates--numbers that far exceed the rate of inflation. We find the currently proposed rate increases to be completely unacceptable.

Polhemus has formed the Health Care Action Committee (HCAC). This committee has conducted research and reviewed data. Over the past four years, we have experienced health insurance premium increases at the rates shown below. We have compared these rates to the Cost of Living Adjustment (COLA) and the rate of inflation.

	<u>Health Insurance Rate</u>	<u>COLA</u>	<u>Rate of Inflation</u>
2017	9%	2.0%	2.1%
2018	10%	2.8%	1.9%
2019	3%	1.6%	2.3%
2020	11%	TBD	TBD

The above rates are simply not in line with any reasonable, logical metric. In addition to these ridiculous, unrealistic rate increases, the increased costs are compounded by additional increased annual deductibles of approximately \$500 per year. Health insurance costs exceed many Vermonters mortgage expenses. Vermont health insurance costs are among the highest in the country. We will not stand for this any longer.

As Polhemus reviews these cost projections over a 5-10 year period, and beyond, it is clear this path is not a sustainable one, and soon, we will no longer be able to continue offering health care as an employee benefit. This is unsettling, as a small business with less than 50 employees. It's also not consistent with Vermont's history and commitment for supporting small and medium-sized locally owned businesses.

According to the VT statute, the intent of the general assembly was to create an independent board to promote the general good of the state outlined in several ways. The Green Mountain Care Board's role includes: ***"reducing the per-capita rate of growth in expenditures for health services in Vermont across all payers while ensuring that access to care and quality are not compromised."***

It is our goal to continue to offer quality health care that is affordable for our employees while allowing our company to remain successful and stay in Vermont. We strongly urge the proposed rate changes are lowered to be in line with the inflation rate. We are asking for your consideration in this important matter.

Best Regards,

Polhemus Health Care Action Committee (HCAC)