

2016 Exchange Filing Public Comment (5/15/15-7/30/15)

BCBSVT Verbal Public Comment: 7

MVP Verbal Public Comment: 2

Written Public Comment: 25

Re: BCBSVT- 19

Re: MVP- 4

Re: General-4

**Please note that a comment may include reference to both BCBSVT and MVP.

Name: Carlos Martin

Affiliation, if applicable: Vermonter

Address: 3251 VT RT 109 Waterville VT 05492

Telephone Number: 802-730-2152

Email Address: lcmartin45@icloud.com

Hello I am writing to say how disappointing it is to work fifty hours a week and my wife work forty hours a week at our jobs just so we can hopefully break even at the end of the month. My "health insurance" premiums are killing us. We pay \$ 1,075 per month out of our pockets. To put some perspective on that our house payment is only \$815 per month and will get that paid ohh in ten more years. Our COMBINED car payments are only \$700 per month and will get paid off at some point. The \$1,075 will never be paid off and seems to only increase!!! What is going on? The GMCB is supposed to be looking out for Vermonters not lining the pockets of the executives of the insurance companies. I always hear you say to tighten our belts and reduce spending in other areas but I think it's time for the GMCB to tell MVP and BCBS to lower their premiums and increase coverage and generally to tighten their own belts !!!!!!! Good day....

Name: Jason Hochberg

Affiliation, if applicable:

Address: 137 E. Crystal Haven

Telephone Number: 8022363727

Email Address: jhawk1224@gmail.com

Comment: Funny how the ACA was supposed to save Americans/Vermonters money yet rates continue to rise every year. Being in the Healthcare industry and seeing payment rates slashed every year to Healthcare professionals and services where is the money going? If Vermont made it mandatory or offered incentives to keeping Healthcare for Vermonters in Vermont then this money stays in Vermont. We too often rely on services and organizations that are not based in Vermont and our tax dollars and premium dollars are sent to other states. With taxes rising and tax deductions being capped and Vermont economics not rising with these increases these rate increases will make it affordable Healthcare not affordable for Vermonters

Name: Suzanne Swanson

Affiliation, if applicable:

Address: P. O. Box 102, Cambridgeport, VT 05141 Telephone Number: 8/02-885-4422

Email Address: sswanson@ipgbenefits.com

Comment: My question relates to the Vermont prescription out of pocket maximum requirement for fully insured plans. I have worked with a number of participants where their carrier's systems (specifically MVP and Cigna) were not set up correctly to properly apply all eligible prescriptions toward that Rx maximum. It appears that specialty drugs and medical supplies for diabetics are where many of the problems in the accumulators occur. Was it the intent of the VT Rx out of pocket cap law to allow the insurance carriers to exclude such prescriptions or supplies as diabetic test strips and diabetic pump and sensor supplies from accumulating toward the Rx out of pocket cap of \$1,300 or \$2,600? MVP categorizes these types of prescriptions/supplies under pharmacy benefits which are mostly under the Rx third tier non-preferred brand category of 50% (for the exchange products).

Yet they are saying that they do not accumulate toward the VT Rx out of pocket cap because they are considered part of the medical benefits.

Obviously a diabetic needs many of these supplies to control their disease and stay out of the emergency room. Yet with the very high out of pocket maximums for most all plans through the Exchange, participants are faced with paying many, many thousands of dollars. My understanding is that is exactly what the VT Rx cap was supposed to protect against. I am interested in hearing if that was intention of the law to allow the carriers to exclude these expensive types of Rx/supplies from the VT Rx cap requirement and if so the reason for it.

Name: Stuart A. Hurd

Affiliation, if applicable: Town of Bennington VT

Address: PO Box 469 Bennington VT 05201

Telephone Number: 802-442-1037

Email Address: shurd@benningtonvt.org

Comment: I urge the Board to carefully consider the upcoming BCBS rate increase. In 2016, all employers with 50 - 100 employees will be joining the Health Care Exchange. In a majority of these groups, health insurance has been provided. A majority of the employees within these groups are healthier than many who have never had insurance. The effect should be to improve the overall health of the entire Exchange. A substantial rate increase at this time could potentially bring a windfall to BCBS. I encourage the Board to reject the increase requested. A much more modest increase may be justified; I leave that determination in your hands. Thank you.

Name: Andrew Mignano
Affiliation, if applicable:
Address: 278 Stirrup Circle Williston, VT 05495 Telephone Number: 802-735-7832
Email Address: chipmig@gmail.com
Comment:
7/10/15

Below is a timeline of problems I had resulting in cancellation of my Health Ins thru VTHC. I am appealing thru Fair Hearing process and the Governor's office.

Jan and Feb 2015, pd premium 537.00, on time March went up to 558.00, pd full amount on time April – same 558, pd on time In early May received June premium bill for \$602 with no explanation or detail. Presumed an error or change and would resolve if persisted in June.

Paid 558 for June on time again.

Early June received notice from MVP saying coverage was canceled due to non-payment of entire premium.

Called same day to VTHC, 6/8/15. Was told by gentlemen on phone that coverage is active, no cancellation had occurred. I did learn that I owed 43.00 for 2 short pays in Jan and Feb., now being billed retroactively. That was the reason for the additional charge for June payment Sent payment in immediately. Payment Recorded by VHC on 6/18.

Even though premium notice for the additional 43.00 did not go out until early May, apparently a 90-day grace period had begun on March 1st, ending on May 31st. I had no notification that the additional \$21.50/mo premium was being billed retroactively to Jan 1st, 2015.

Having only received the notice of balance due in mid-May, and researching in early June, there was no way it could be considered a 90-day grace period. Once I had the correct information, I paid any shortage immediately.

I have now learned that I cannot re-apply for coverage until November, to begin in January 2016!

BCBSVT 2016 Exchange Filing

Comment: My comment is probably heard often. I'm 68, retired, have an Income of \$1,700/month and still pay \$172 out of that for monthly medical insurance.
SERFF: BCBSVT-130082559
Insurer: BCBSVT

Robert A. Oeser posted the following feedback on BCBSVT 2016 Exchange Filing

Comment: Robert Reich recently wrote, commenting on the national health insurance scene: "Insurers are seeking rate hikes of 20 to 40 percent for next year because they think they already have enough economic and political clout to get them.

"That's not what they're telling federal and state regulators, of course. They say rate increases are necessary because people enrolling in Obamacare are sicker than they expected, and they're losing money." [1]

While the rate increases requested here are modest in comparison with what Reich contemplates, the question is the same: "how do state regulators adequately verify the need for any rate increases?"

SERFF: BCBSVT-130082559

Insurer: BCBSVT

David Cadran posted the following feedback on BCBSVT 2016 Exchange Filing

Comment: Health insurance is difficult to afford as it is. I can't imagine how on earth the health industry is getting away with cost increases that are far and above the rate of inflation. Send a strong message that the state is serious about cost containment. 0% increase for next year and maybe the insurance companies will get serious about negotiating with providers.

SERFF: BCBSVT-130082559

Insurer: BCBSVT

JenniferJacobs posted the following feedback on BCBSVT 2016 Exchange Filing

Comment: My family has a BCBS policy through VT Health Connect. My husband and I are both self-employed so we must go through The Exchange to have access to insurance for our family. Already, with the subsidy, we pay \$8400/year for insurance premiums. The plan we chose has a high deductible.

This was one of the only ways we could afford the type of coverage that best meets our needs. This means that in addition to \$8400 we also have to pay several thousand on top of that in health care fees before the insurance starts to cover medical expenses. Our total medical expenses can easily add up to over \$10,000/year. If BCBS is granted the rate increase they are requesting I honestly do not know what we will do to be able to continue to provide insurance for our family. I urge you to consider that this rate increase will NOT promote access to health care and is NOT affordable to average Vermonters.

Thank you

SERFF: BCBSVT-130082559

Insurer: BCBSVT

Name: paul langevin

Affiliation, if applicable:

Address: 499 maple hill road, johnson, vt.

Telephone Number: 802-635-9268

Email Address: rehab@pshift.com

Comment:

BC/BS is a money machine. They denied my wife payment of her cancer chemo pills 5 times trying to find the cheapest drug. The day they finally delivered the pills they had UPS toss them on our front porch in 20 below weather. That day my wife and my family were at FAHC where she died of cancer.

Name: Barbara Stuart

Affiliation, if applicable:

Address: Glover, VT

Telephone Number:

Email Address: bstuart@vtlink.net

Comment: It's unjust as it stands right now. Premiums are based on your Adjusted Gross Income. I do not bring home my adjusted gross income. Last year I had \$11,000 in taxes taken out of my \$43,000 salary leaving me with \$32,000 to cover bills. I all ready had extenuating circumstances that had me maxed out as is was. I live in a very cold pocket of the northeast kingdom. I have to choose between heat and food or health insurance. I choose heat and food. Prior to Obama care my employer offered health insurance as a benefit to me. I contributed \$50 a month. Now I have to purchase on Health Connect which has been a joke from day one. I'm over taxed and most definitely cannot afford anymore rate increases. Medical costs are out of control. Maybe less pretty, airy, spacious hospital settings going back to simplicity and functionality would help keep costs down? I don't think it's right that we only have a few health insurance companies to choose from. Please do not approve the rate hike.

Name: wendy stavseth
Affiliation, if applicable: Retired teacher
Address: 309 old county road
Telephone Number: 8025923966
Email Address: ministav@fairpoint.net

Comment:

I am writing to ask the Green Mountain Care Board to reject the 8.4% rate increase requested by BCBS. Such actions cannot be sustained by those trying desperately to afford the insurance they already have, and sadly, I know someone who can't afford it at all. She is not alone in Vermont. Currently, many policy holders are saddled with premiums coupled with high deductibles, co-pays, and co-insurance. For me, I am actually thinking of trying to stretch out my "maintenance" appointments with one doctor, to keep my out-of-pocket expenses low (not something my doctor recommends for my particular ailment). Increases like the one being proposed will continue to increase the likelihood of individuals "self-managing" or not even attempting to access care, with far worse consequences.

The GMCB was set up through Act 48 with specific guidelines, one of which calls on it to require BCBS to meet its obligation of lowering the costs of health services to Vermont residents. When considering any rate increase, the GMCB must consider whether the rate "promotes quality care, access to health care, protects insurer solvency, is not unjust, unfair, inequitable, misleading, or contrary to the law, and is not excessive, inadequate, or unfairly discriminatory. Unfortunately, little has changed that translates into better care and more access for Vermonters. Insurance companies, including "nonprofit" BCBS of VT continue to rack up surpluses and pay their executives high salaries at the expense of their ratepayers. As a nonprofit, they are exempt from paying taxes and receive huge tax breaks. Still, premium cost hikes are requested every single year at a rate that negatively impacts Vermonters, resulting in less access to the care they need. While the industry continues to make more money year after year, the rest of us have less. Such health care spending shows no end in sight - continuing to rise disproportionately to the economy, and NOT reflected in positive outcomes.

The system we have is really a "health scare" system - one that is punitive in nature and has people scared to death of becoming sick. It is based on profit rather than the public good. The GMCB needs to remain mindful of its role in moving us closer to a universal, publicly financed healthcare system that allows ALL Vermonter to get the care they need. Rate increases such as the one proposed will most definitely have the opposite effect.

Name: Mary Ellen Boisvert

Affiliation, if applicable:

Address: 19 Westwood Pkwy Barre VT 05641 Telephone Number: 802-479-0691 Email

Address: boisvertmeg@aol.com

Comment: I am writing to express my concern over the review for a rate hike proposed by BCBS? Three members of my family will be affected by the proposed hike of 8.4 to 14.3 %. We do not get subsidies for our insurance because we are middle class. We are not rich but we are not poor so we just miss the cut off. I work for a library, a TRUE non-profit so I have my insurance through work. Of course all libraries struggle to meet the demands and we are NOT overpaid for the work we do. The library use to insure my husband but now they can only afford to insure the employee so my husband has to purchase his own insurance through VT Health Connect. Again we are middle class and get no subsidies. Why do insurance companies raise rates every year? Our daughter works part-time for my husband and also as a waitress and will also be affected by a rate hike. I think people should be paid a fair wage but why do the executives make so much and a tax break of 15 million because they are a non-profit? Sounds like they are profiting off the back of hard working Vermonters. Where will it all end and when will the middle class stop being screwed to subsidizing the rich and the poor? To me there is no difference, I hope you consider a 0% increase this year and give the middle class a break! Mary Ellen Boisvert

Name: Rebecca Jones MD
Affiliation, if applicable: Vermont Medical Society
Address: 138 Elliot St Brattleboro
Telephone Number: 802-251-0958
Email Address: rmjo@rcn.com

Comment: I am a physician practicing in Brattleboro. Every day I have discussions with patients who have health insurance who still have to forgo needed visits because they simply cannot afford the copays and deductibles they are required to pay before their insurance will cover any costs. I just cannot see how such people will be able to afford increases in their premiums. Approving the nonprofit insurer's request for a rate hike would be a clear signal that it is CEO salaries that are important, and not the well-being of our citizens. I work 12 hour days and make about 250,000\$ at best, and of course spent a good portion of my life in training. What formula are we using to determine an appropriate income for a medical insurance CEO? Clearly it is not cost containment. Raises should be earned, not guaranteed. Let them come up with ways of improving the health of Vermonters as a way to reduce their costs and earn their salaries. What is BCBS doing to improve access to healthy food? I do not hear them advocating for bike paths or sidewalks to help people exercise safely. 80% of healthcare costs go toward treating chronic illnesses, and most of these illnesses are truly preventable through common sense measures such as access to healthy food and exercise. The surgeon general has made prevention his priority. Let us challenge our health insurers to become creative advocates for our health--especially since no one else seems to be financially willing to commit to meaningful investment in real health measures. I would be thrilled to partner with BCBS on real solutions. I would be disappointed if they continued to be able to increase their incomes simply by asking for more from you without giving more in return.

Name: Farid Quraishi

Affiliation, if applicable:

Address: SIT Graduate Institute 1 Kipling Road Telephone Number: 7818355601 Email

Address: farid.quraishi@gmail.com

Comment:

Dear Green Mountain Care Board,

The Green Mountain Care Board was tasked by Vermont law with the purpose of lowering the cost of health services for the people of Vermont. Blue Cross Blue Shield of Vermont is exempt from paying taxes and will receive a tax break of over \$15 million in 2015 and yet BCBS is currently unable and unwilling to ensure that everyone in Vermont can get the quality healthcare that meets their needs. It is a gross inequality that low-income people pay proportionately more for healthcare than the wealthy and yet we must manage with low-value, low-quality insurance plans. While we continue to suffer from high co-pays, deductibles, and premiums the insurance business thrives. To entertain the idea of an 8.4% increase (or any increase for that matter) is absolutely ludicrous. Why would the Green Mountain Care Board essentially enable a financial reward to an insurer (with taxpayer dollars) that fails to deliver on its services? The GMCB can show that they have a spine and a conscience and refuse to accept this nonsense. Instead, the GMCB can work to find a way to provide equitable healthcare for all people in Vermont just as any other public good. The Healthcare Is a Human Right's financing plan shows that it is completely possible to publicly finance healthcare. I refuse to accept any premium increase on insurance and ask that the GMCB to do the same.

Name: Bonnie Hudspeth

Affiliation, if applicable:

Address:

Telephone Number: 802-387-2010

Email Address: bonniehudspeth@hotmail.com

Comment: I was born in Burlington, VT 33 years ago and am a proud Vermonter.

I lived in other states for short period of times, but always returned to Vermont for many reasons, one of which was good healthcare. Living with a chronic disease, I greatly appreciated the healthcare coverage and preventative care/management I received with the Catamount Blue program through my college and grad school years. When Act 48, our universal healthcare law, passed, I was looking forward to receiving even more affordable/better healthcare in Vermont, but that has not been the case. My deductibles are higher now, and I am paying more for healthcare than I was.

Covering my whole family has become a challenge, and our monthly premiums alone cost almost half of my total annual salary. One of the reasons the Green Mountain Care board was created was to move away from a fee-for-service model, which would benefit people like me who are currently healthy and managing chronic disease by investing in regular preventative care measures.

This new rate increase proposal from BCBS is unreasonable and would hurt working Vermont families like mine by making healthcare even more expensive.

If you look at this proposed hike through a financial lens, it would end up costing our state more, as it would dis-incentivize me and many other Vermonters managing chronic disease like me (and the aging population in our state as well) to take advantage of preventative measures (regular doctors visits, keeping up with my prescriptions, etc.) to stay healthy, and will ultimately cost (everyone) much more when we pay for invasive treatments, and hospital and ER visits. If Vermonters are stuck with these proposed rate increases, this will make it much harder to access the type of comprehensive healthcare coverage we need, and will force many Vermonters to skip out on measures to maintain good health and prevent complications. Thank you for supporting Vermont families over private health insurance companies.

Name: Ariel Nelson
Affiliation, if applicable: VWC
Address: 54 Winter Street
Telephone Number: 8022545458
Email Address: anelson73@gmail.com

Comment:

I'm a single mother. I receive no child support. I am self-employed as an Education Consultant. I am a home owner. The most I'd ever paid in the past for medical insurance for both me and my son was \$75.00 per month. Now I pay over \$240 per month and will probably have to pay more at the end of the year because my business is doing better than I'd anticipated. I had some health issues this year, so on top of the monthly premium, I'm sitting on \$2500.00 worth of medical bills. I made 34k last year. With that salary, I'm supposed to be able to pay up to \$8000 in medical expenses annually? (\$5000 deductible plus monthly premium) Almost a quarter of my earnings are now allotted for health insurance and health care. That's a bit lofty, I'd say. That's my story in a nutshell. There's nothing affordable about the ACA for Vermonters! One of the reasons I stayed in Vermont when I got pregnant 14 years ago was because the health care system gave me such peace of mind. That's gone now. Please don't let BCBS raise their premiums AGAIN! The costs are already enough of a burden on Vermonters!

Name: Sharon Racusin
Affiliation, if applicable:
Address: 76 mckenna rd
Telephone Number: 8026491496
Email Address: sdracusin@gmail.com
Comment:

The Green Mountain Care Board was tasked by Vermont law with the purpose of lowering the cost of health services for the people of Vermont (and not lowering the quality).

Blue Cross Blue Shield of Vermont is exempt from paying taxes and will receive a tax break of over \$15 million in 2015 and yet BCBS is currently unable and unwilling to ensure that everyone in Vermont can get the quality healthcare that meets their needs. Moreover, their bid to buy Cigna for \$54 billion illustrates to me that their request is based on pure greed. And believe me, this is a very strong perception whether or not it factors in.

They cite more affordable benefits and efficiency which is a euphemism for sticking it to the consumer. A study showed that mergers like this only increase costs (Aetna & Humana). I am going to retire shortly and have to go on the exchange. I am scared that I will go from a plan with a high deductible to a totally unaffordable one and get less coverage than I do now.

We should not just strive for affordable but try even harder to follow Dr. Hiao's direction and put in place an equitably financed system. The "Healthcare Is a Human Right's" financing plan shows that it is completely possible to publicly finance healthcare. I refuse to accept any premium increase on insurance and ask that the GMCB to do the same.

Name: Susan Parris
Affiliation, if applicable: Brattleboro Area Hospice
Address: 191 Canal St, Brattleboro
Telephone Number: 8022570775
Email Address: susan.parris@brattleborohospice.org

Comment:

Thank you for asking for comments on health insurance rates. I am the Executive Director of a small nonprofit that has provided full health insurance for employees for over 25 years. We have struggled to keep up with the rapidly growing costs while trying to support our staff and their health.

I believe the administrative cost--specifically the ratio of top level executive pay vs. lower level pay, should be a consideration in allowing rate increases. One cannot ethically call oneself a nonprofit, and then profit excessively through pay while other employees and the customers bear the brunt.

Further, a standardized acceptable cap for executive pay should be established, and if the company exceeds that, their rate increase should first come out of that excess, not out of a premium increase.

Thank you,
Susan Parris

Name: Bethany Fleishman
Affiliation, if applicable:
Address: 1519 Maple St. Hartford, VT 05047 Telephone Number:
Email Address:
Comment:
To the Green Mountain Care Board:

I refuse to accept any premium increase on insurance and ask that you do the same.

Blue Cross Blue Shield of Vermont is proposing rate hikes and is currently unable and unwilling to ensure that everyone in Vermont can get the quality healthcare that meets their needs. AND YET BCBS is tax exempt and will receive a tax break of over \$15 million in 2015.

It is a gross inequality that low-income people pay proportionately more for healthcare than the wealthy and yet we must manage with low-value, low-quality insurance plans. While we continue to suffer from high co-pays, deductibles, and premiums the insurance business thrives. To entertain the idea of an 8.4% increase (or any increase for that matter) is absolutely ludicrous. Why would the Green Mountain Care Board essentially enable a financial reward to an insurer (with taxpayer dollars) that fails to deliver on its services? The Green Mountain Care Board was tasked by Vermont law with the purpose of lowering the cost of health services for the people of Vermont.

The GMCB can show that they have a spine and a conscience and refuse to accept this nonsense. Instead, the GMCB can work to find a way to provide equitable healthcare for all people in Vermont just as any other public good.

The Healthcare Is a Human Right's financing plan shows that it is completely possible to publicly finance healthcare.

Again, I refuse to accept any premium increase on insurance and ask that the GMCB to do the same.

Thank you.

Sincerely,
Bethany Fleishman

Name: Jodi Lathrop

Affiliation, if applicable: CLBM Inc.

Address: 44 South Street Bristol, Vt 05443 Telephone Number: 802-453-3606 Email

Address: lathropmill@gmail.com

Comment: It is absolutely ridiculous that these hospitals and insurance companies keep getting rate increases! The fact that it is only 8% and not 16% is crazy thinking. The rate increase should be 0%. They need to stop donating to every fundraiser that comes along tighten their belts and do what the rest of us do live on a budget! Do they file taxes as a non profit in Vermont as do the Hospitals? So that means no tax is paid. So rate increases double digit or single are nuts! You are driving Vermont out of this state in droves. For god sakes their own rates are so high they only cover 60% of their own employees insurance costs! Wake up you are bankrupting good Vermont businesses who want to provide health care for their employees. We have been in business since 1942 and are now considering moving our business to TN. WE can't take any more increases vote NO!

Ellen Schwartz posted the following feedback on BCBSVT 2016 Exchange Filing Comment: I urge you not to grant the rate increase requested by BCBS. The ACA is supposed to making health care more affordable. This increase, which for some people could be 14.3%, far outstrips the typical wage increase (if any) of most Vermont residents. That means that health care will be less affordable, not more—or that we will be paying for it through increased subsidies.

Rather than “reward” BCBS with a rate hike, I would like to see the GACB attack the real cost drivers of our health care system. I know that the legislature was reluctant to act this year, but anything the GACB can do to move us towards a public system that takes profits and high executive salaries out of the cost of health care is essential if we are going to provide quality and affordable health care. Finding economies in the cost of pharmaceuticals is another.

Denying the rate increase is hardly a total fix to the problems of our health care system, but it would be a step in the right direction that would actively contain health care costs without adversely impacting the health of patients.

Thank you for your consideration.

SERFF: BCBSVT-130082559

Insurer: BCBSVT

Email: eschwa1@myfairpoint.net

Phone: (802) 380-3903

Catherine Thomas posted the following feedback on BCBSVT 2016 Exchange Filing Comment: Dear Green Mountain Care Board:

Regarding the rate increases sought by BC/BS and MVP for plans offered on Vermont Health Connect, my first thought is, "here we go again". Any increase in rates on the exchange policies will decrease the number of people who can afford health insurance and increase the number of people who can only afford a plan with high out of pocket costs. This is like not having insurance unless you are wealthy.

Perhaps we have more of a say now because we have a Green Mountain Care Board as set forth in Act 48. Can you challenge how they organize their businesses, how much they pay their executives? Is there such a thing as a not for profit health insurance company?

It is true that the insurance companies are not the only villains here. The medical industrial complex is a complicated web of players some of whom are profiteering in our current system. The costs will just keep going up faster than our salaries unless we have the courage to move toward a publicly funded system. Please work with the legislature to fully implement Green Mountain Care as set forth in Act 48.

Catherine Thomas, MSW
Retired Clinical Social Worker
Mount Tabor, VT

Name: Tracey John

Affiliation, if applicable:

Address: 57 Maple Street

Telephone Number: 802-258-4919

Email Address: traceyjohn@comcast.net

Comment: I was just reading in the Brattleboro Reformer that BCBSVT is looking to increase their rates by almost 8%. I am currently paying \$395.00 per month for a plan with a \$2500 deductible. I pay for the full premium and pay for all medical costs out of pocket. I am very much opposed to this rate increase when they are not offering the same percentage in coverage. They are a "non profit"?? I find that incomprehensible. Their CEO's make huge salaries and the company gets a tax break while covering next to nothing?

Let's make health care affordable!!!

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

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

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

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

Many thanks,
Suzanne M. Hebel
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