

2025 Vermont Individual and Small Group Rate Filing Comment

Post full comment online: Yes

- 1. Name:** Andrew Wooten
Town: Bakersfield
I get my insurance from: Vermont Health Connect
My insurance company is: MVP

Comment:

between my medicare premium and my wife's MVP premium and deductible divided by 12 months, we're paying out over \$600 per month. We bring in about \$3000K per month. that's more than our mortgage!

Post full comment online: Yes

- 2. Name:** Allison Vernon
Town: Barnet
I get my insurance from: Employer (self or household member)
My insurance company is: MVP

Comment:

Something must be done about these proposed increased costs in health insurance. My partner and I are a two income household, we both make decent money, but medical bills are a strain. We think twice before booking medical appointments, and still have to pay for many, if not all of our costs out of pocket because the deductible plans are insanely high. It's criminal, and I cannot believe Vermont continues to allow these companies to take advantage of its citizens health care. Increases like this continue to drive businesses and individuals away from our state - how on earth are we expected to get the care we need at these prices?

Post full comment online: Yes

- 3. Name:** Bill Kuker
Town: Fair Haven
I get my insurance from: Employer (self or household member)
My insurance company is: Cigna

Comment:

Please do NOT permit these premium hikes.

The health industry is already a millstone around the necks of all Vermonters. Not just the people being asked to pay -- this repugnant industry and these abhorrent rate increases drags down the entire economy.

The American health industry, with the exception of the doctors, nurses, and others who actually help people, are morally bankrupt ticks.

Nothing but ticks. Latching on to our society and economy, draining us of our lifeblood, and leaving us sicker in body and spirit.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

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[REDACTED]

[REDACTED]

Post full comment online: Yes

5. Name: Meagan
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 an increase I cannot afford for myself and my spouse. It is far more than the rate of inflation and wage increases and I can't help but wonder how much of the increase is going into high paid executives' pockets. I was diagnosed with [REDACTED] within the last year as a [REDACTED] year old and rely on insurance to cover the majority of these expenses. My employer pays only part of the cost of insurance and has already communicated that they will need to pass on this increase to employees. I have a masters degree and work full time and am still struggling to get by. I simply cannot afford this type of increase for a basic necessity. Please consider the health and tight budgets of the working people in Vermont. I implore you to make that your first priority.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Post full comment online: Yes

7. **Name:** michael
Town: Saint Johnsbury
I get my insurance from:
My insurance company is: I don't have health insurance.

Comment:

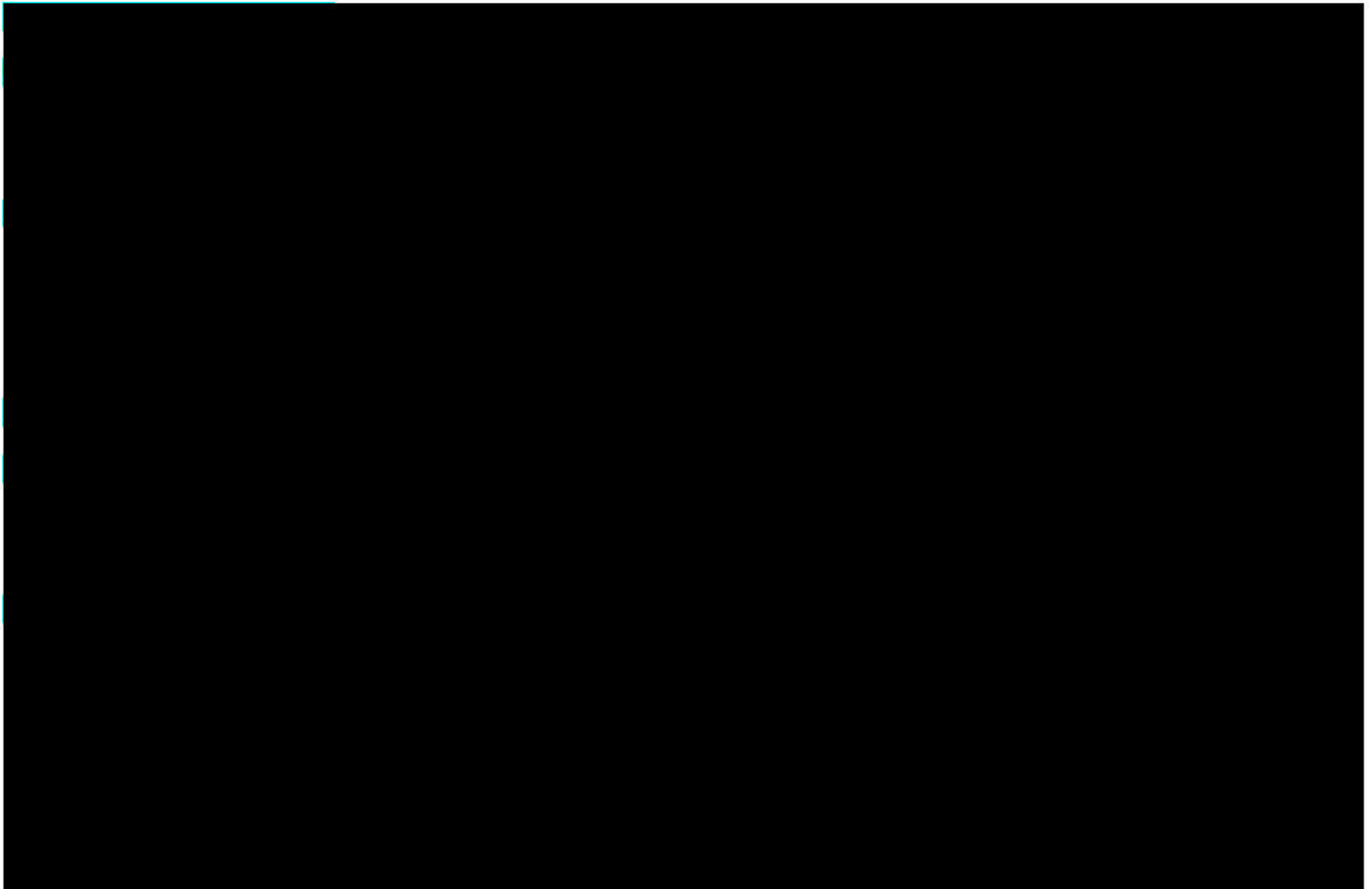
Raising the prices on health insurance is rather like increasing the subscription fee to the promised Life part of Life liberty and the pursuit of happiness. Now that might not be in the constitution but The General Welfare IS and this? this is not increasing that in any way, unless you are making bank off the exploitation of the sick and injured.

Post full comment online: Yes

8. **Name:** Ryan
Town: Newfane
I get my insurance from: Employer (self or household member)
My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

Stop. Please stop. The double digit increases year after year are crushing people. My family plan has nearly doubled in costs in the last few years. My salary certainly hasn't. Enough is enough.



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Post full comment online: Yes

14. **Name:** Miccal McMullan
Town: Montpelier
I get my insurance from: Vermont Health Connect
My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

Current rates are high enough and hard to afford for a lot of people. I don't think rates should increase more than the cost of living increase of 3.2%. As a small business owner and someone who's self insured, cost for everything are going up making Vermont a hard place to live for people in what used to be the middle class.

[REDACTED]

Post full comment online: Yes

16. Name: Elizabeth Courtney
Town: Wolcott
I get my insurance from: Vermont Health Connect
My insurance company is: MVP

Comment:
My MVP monthly premiums for my family of 4 cost more than my mortgage. When the advance premium tax benefits dry up after 2025, which I have to assume they will, I'm going to drop coverage. It will be cheaper to pay for care out of pocket, which is depressing and utterly unaffordable and unacceptable.

Post full comment online: Yes

17. Name: Heather
Town: Sheldon
I get my insurance from:
My insurance company is: I don't have health insurance.

Comment:
We are choosing between medication's and groceries are you serious? We should not have these increases. My parents had Blue Cross Blue Shield of Vermont through the state plan and they're in debt to their eyeballs because not only did they have a \$9000 deductible but they paid almost \$500 a month for the two of them and they are in so much debt they're never gonna get out of their 60s and that's not even fair and those credits you get that supposedly help you pay for your health insurance did nothing for them except them at tax time and make them paying over \$2000.

The state has a lot of serious issues and we just can't afford the anymore. This has got to stop.

Post full comment online: Yes

18. Name: Christopher Olah
Town: Grand Isle
I get my insurance from: Direct from BCBSVT or MVP
My insurance company is: Blue Cross Blue Shield of Vermont

Comment:
We wont be able to afford health insurance for the 3 of us if this rate increase happens.

Post full comment online: Yes

19. Name: Christopher Record
Town: Rutland City
I get my insurance from: Vermont Health Connect
My insurance company is: Blue Cross Blue Shield of Vermont

Comment:
a 16% increase, on top of the decrease in income adjustment from the infrastructure bill expiring, would be enough for me to have to drop to some level of catastrophic coverage - and I'm saying this as someone with pre-existing conditions. The monthly bill just becomes too big - it's already a notable portion of my take-home.

Post full comment online: Yes

20. Name: John
Town: Cabot
I get my insurance from: Vermont Health Connect
My insurance company is: Medicaid

Comment:
I can barely afford to live here anymore. I take care of my [redacted] year old father who suffered from a stroke. I drive 65 miles to get to work one-way. I advise yhe board vote NO to any double digit health insurance rate increases. Peg rate hikes by county to a county cost of living growth index.

Post full comment online: Yes

21. Name: Gayle Poinsette
Town: Plainfield
I get my insurance from: Medicare
My insurance company is: VT Blue Advantage

Comment:
When I look at the amount the medical entities bill me for a visit or procedure and what my insurance pays them, I am appalled. The amount they get is almost half of what they bill. Why do these medical entities bill such exorbitante amounts and then settle for half? What is wrong with this system?

[redacted]

[redacted]

[redacted]

[redacted]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED] full comment online: Yes

Name: Randi Morse
Town: Coventry
I get my insurance from: Employer (self or household member)
My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

I appreciate having my insurance - I do - however, with a huge increase this will affect my family. Everything is so expensive today - I can't get out of the grocery store for under \$200, and that is just essentials and off-brand items. Between that, fuel to heat our home, and everyday bills, a large price hike will absolutely affect our family and will make things much more difficult.

Post full comment online: Yes

25. **Name:** Jody
Town: Orleans
I get my insurance from: Vermont Health Connect
My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

Monthly health insurance premium is the highest monthly bill I have ever had. Higher than mortgage payment, even including taxes/insurance. Higher than student loan payment. Higher than any car or other installment loan I've ever had. Why is cost of health insurance so disproportionate?

[REDACTED]

[REDACTED]

[REDACTED]

Post full comment online: Yes

27. Name: Richard Desrochers
Town: Derby Line
I get my insurance from: Employer (self or household member)
My insurance company is: MVP

Comment:
Right now it is hard enough to put food on the table with inflation. We are going into the fall with oil rates for home continuing to be high. Our wages aren't keeping up with inflation or insurance rates over the past few years. This truly makes me sick to my stomach.

Post full comment online: Yes

28. Name: Riley Davis
Town: Burlington
I get my insurance from: Employer (self or household member)
My insurance company is: Blue Cross Blue Shield of Vermont

Comment:
I'm already struggling to afford all of my expenses, and I'm fighting with my primary employer to get a raise that will even meet the cost of living increase. If I get that raise but my premium increases this much, I'm still at risk of not being able to afford my bills. If I can't convince them to increase my pay, I will have to get a THIRD job to keep my head above water. The state doesn't think I'm struggling enough, so I don't qualify for Medicaid. If I lose access to healthcare because of these premium increases, it will have life-threatening consequences on my health.



30. Name: Kelley Tessier
Town: Alburgh
I get my insurance from: Vermont Health Connect
My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

I can't afford this. I have been self employed for almost ten years and my premium has DOUBLED since then and my deductible is now \$9700 a YEAR. BCBS stated rates are going up as more people are now using their insurance...so we aren't supposed to use it? I am confused by this. We pay to use our insurance and because of this we are being penalized? I CAN'T AFFORD ANYMORE INCREASES from anyone, please say no to BCBS. Thank you for your time and consideration.

31. Name: Roger Brown

Town: Richmond

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

My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

Can we ask the insurance companies and UVMHN to put their heads together and lay out what health insurance/ care in this state would look like if it was level funded? What services would be cut? Who would get laid off? Would the whole thing just go bankrupt? This process where there is one option presented for an up or down vote is a little insane.

32. Name: Sarah Murawski

Town: Randolph

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

My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

Health Insurance in Vermont is a scam. I get crap coverage and pay SO MUCH. I can't pay more. I'm a small business owner and do not see how I can afford to continue to live in this state if these costs keep rising.

Health Insurance is organized crime.

33. Name: Renee McGuinness

Town: Monkton

I get my insurance from: Employer (self or household member) **My insurance company is:** Blue Cross Blue Shield of Vermont

Comment:

Dear Members of Green Mountain Care Board: Currently we pay \$1,000 per month for health insurance: \$12,000 per year! If GMCB approves BCBS's request of 15.7%, we will pay an additional \$157 per month. If approved, we will have to make purchase choices that will harm Vermont businesses by having to chose to spend less, while receiving no additional benefit through our health insurance policy. I request that you ask BCBS and MVP to find ways to reduce costs. Thank you.



[REDACTED]

[REDACTED]

[REDACTED]

36. Name: Mollie German
Town: Monkton
I get my insurance from: Vermont Health Connect
My insurance company is: Blue Cross Blue Shield of Vermont

Comment:
The increase will negatively affect me as I buy insurance for myself and my two kids. I am a therapist in private practice and the cost is already difficult to pay on my own. We need people in private practice to support overloaded community mental health organizations. Please consider how this increase will negatively affect my ability to pay. Put it together with property tax increase this state continues towards being completely unaffordable to live.

37. Name: Mark Boltz-Robinson

Town: Monkton

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

My insurance company is: Cigna

Comment:

As Treasurer of Bristol Rescue Squad, these continued rate increases significantly impact emergency medical services operations in Vermont. EMS already struggles to have staffing and volunteers as it is. To obtain quality advanced EMTs and paramedics in particular, health care provided by the squad is necessary. Yet the continued cost increases for EMS make this an exorbitant burden.

Post full comment online: Yes

37. **Name:** Liam

Town:

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

My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

At a time where families are facing sky high grocery bills and housing nearly unattainable, the last thing Vermonters need is to pay more for their already expensive and borderline inaccessible health insurance. These insurance companies should seek restructuring and reducing salaries of their executives, instead of putting a further dent on family incomes.

38. Name: marcantonio rendino

Town: burlington

I get my insurance from: COBRA - and soon, the VT Exchange

My insurance company is: Aetna

Comment:

If and ONLY IF each shows genuine progress toward cutting their administrative and executive expenses - which is to say: NO.

39. Name: Eliza Novick-Smith

Town: Waterbury

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

My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

I work for the state, and am covered by BCBS as a state employee. Each year we negotiate for modest pay increases, and as BCBS rates have risen steeply in the last year, my take home pay remains the same. I am a young person with no serious medical conditions--I do not use the medical system very much, but I cannot continue to afford propping up bloated hospitals who are monopolizing are health care system, enriching administrators, paying exorbitant sums to travel nurses while claiming poverty when it comes to paying nursing and other staff reasonable wages. Or subsidizing increasingly cost care for those who need it.

[REDACTED]

41. Name: Forrest Holzapfel

Town: Marlboro

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

My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

I am the Town Clerk of Marlboro, Vermont, a town of less than 1,500 people. I make a modest salary. Our Select Board has kindly offered the Blue Cross Blue Shield of Vermont Platinum Plan to me (and my spouse) for many years now, the "best" health insurance offered if I understand correctly. I am under [REDACTED] years old and in excellent health for which I am grateful. In each of the last few years, basic diagnostic blood work done for annual physicals are no longer covered. The co-pay on office visits and prescription drugs has gone up considerably. Mental health providers in our area are mostly no longer taking insurance. I have deferred dental and vision for years as the town does not offer these benefits, and these are further out-of-pocket expenses. My wife recently needed blood work which left us with an \$800 bill to pay without warning, more than a weeks' pay.

I know that in a catastrophic health event I would have coverage but this is not much solace with more unexpected bills and a feeling of erosion of the benefit. I feel increasingly that switching to Medicare would be a better, more cost effective choice both for myself and the taxpayers who compensate me through the town budget. Thankfully both of my children have had excellent coverage from Dr. Dynasuar due to our household income, and have not been a further burden to the taxpayers of Marlboro. I find the proposed 14.5% increase staggering but I do realize how broken the system continues to be after the pandemic and generally the condition of health care nationwide. When the CEO of Blue Cross Blue Shield of Vermont is listed as making around \$675,000 per year with those just under that position making around \$350,000, I reflect that as a vital public servant I make \$40,000. The Blue Cross Blue Shield website states "For us, health care isn't about profits, shareholders, and politics — it's about protecting and improving the health and well-being of all Vermonters." This philosophy is wonderful in theory, but from my point of view, this ideal is not being met. I know my position is not one of strength in the face of ballooning costs, and that I am not versed in the nuances of playing the system to my advantage. Thanks for the opportunity to share my perspective.

Sincerely, Forrest

[REDACTED]

[REDACTED]

43. Name: Andrea Grayson
Town: Charlotte
I get my insurance from: Vermont Health Connect
My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

I can say without a doubt that I restrict seeing health care providers because of the cost. I have a high deductible plan because of cash flow, and this leads me to postpone care making symptoms worse. The system is broken. It is set up to treat chronic disease instead of preventing it. Instead of a rate increase, how about a soda and junk food tax that would pay for nutrition education and prevention efforts. Or require the insurance companies to do more education.

44. Name: Darren Maynard
Town: Colchester
I get my insurance from: Direct from BCBSVT or MVP
My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

We spend over \$30k/year to insure my family. A 19% increase is another \$5k, we don't use \$30k a year in healthcare. To keep asking small business owners to pay more is not right. Raise the amount you charge large plans. You are picking on the easiest targets because we don't have as much negotiating power. Please do not let these increases go through. We are forced to buy our insurance in VT, yet UVM Medical center can buy their health insurance from South Carolina BCBS. How is that? The company making the most money from VT BCBS doesn't even buy their employee health insurance plan from VT BCBS because it is too expensive.

[REDACTED]

[REDACTED]

[REDACTED]

46. Name: Randy Fiske
Town: Underhill
I get my insurance from: FEP
My insurance company is: Blue Cross Blue Shield of Vermont

Comment:
Well... We are retired, can't afford the property taxes??? cannot afford the groceries??? No home, no proper food, I imagine we are going to probably start costing the medical and medical insurance providers quite the shiny penny. I think maybe a total welfare package is cheaper... and includes medical coverage!!

47. Name: Linda Sheridan
Town: Burlington
I get my insurance from: Direct from BCBSVT or MVP
My insurance company is: MVP

Comment:
I am a senior on a modest fixed income. Many things have gone up in cost such as property taxes, groceries, insurance, gas, home repairs. The list is long. I have a MVP medigap policy as a retiree from UVMHC. I would find a 12.6% increase in my insurance excessive. It's getting harder and harder to stay within my budget. I'm hoping that something more reasonable is obtained. Thank you.

[REDACTED]

[REDACTED]

49. Name: Jasmine Easter

Town: Burlington VT

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 small employer who has to pass most of the health insurance rate increases along to employees. With our property taxes slated to go up \$300-400/month in 2025 and raising a child who needs after school care, we are in a bind. We are a two working parent household with one child and are feeling the pinch. I can only imagine what folks with more children are feeling. If we want more families to move to Vermont, we need to address these cost issues!

[REDACTED]

[REDACTED]

51. Name: Sally Ober

Town: Lincoln

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

My insurance company is: MVP

Comment:

The rate of rise for our health insurance premiums is unsustainable. The impact this makes, trickles down and affects small businesses, municipalities, and school districts as well as individuals. All of these costs increase our education and property taxes. Our working class wages are not keeping up. How can a young person, just out of high school or college, expect to be able to live in Vermont with the high costs of housing and insurance? Please do whatever you can to bring these rate hikes down to something more reasonable.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED] **Adrian Town:** Pittsford

I get my insurance from:

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

Comment:

It means I will never see a doctor, just as I have not had access for my adult life. But as long as you're helping shareholders and corporations who don't contribute the money they take back to the state they make it in, representatives will find a way to ignore my plight, how else will they get their campaign contributions and "gifts?" I have worked hard to increase my wages to keep up with the cost of living in Vermont. Because I do not qualify for assistance this rate increase effectively means I will never have health insurance as a lifelong native born American citizen and a Vermonter. These companies have no obligation from you to serve us. Half my income to private insurance, or I can choose to become homeless and stop contributing to society - then I'll be what these companies want - a profitable customer rather than a human being.

54. A public comment has been received on 05/14/2024.

Name: unknown

Town:

Affiliation:

Email:

Topic: BCBS-VT FY25 Small Group Filings - Health insurance premiums

Comment: Also, please investigate how BCBSVT's Off Exchange Small Group Product known as Blue Edge Business, has pulled all of the good risk from the Exchange population.

Post Comment: Yes

55.

We all pay 100% for healthcare, but drilling into more of what is paid by individuals directly could help address affordability that regulation considers. Tax and business monies contributed affect us, but indirectly.

With healthcare expenses increasing higher than government is willing to pay for...the cost shifts. The shift goes to commercial insurance. Businesses (mainly small business) that cannot absorb the shift, shift the cost onto employees. How much people are actually paying individually is where affordability is or isn't. There is only so much shifting individuals can bear. Medicare for all might come by default with too few able to afford commercial insurance.

My business covered premiums 100% when they were \$300/month in 2003. Deductibles and other OOP expenses were minimal. Healthcare was affordable for all employees. The cost has shifted onto my employees with expenses in general outpacing revenue.

Here is an example of one of my employees today...a front desk person earning \$18/hr, \$37K/yr, already considered under the cost of living. (Bureau of Economic Analysis, the average cost of living in the state is \$50,761.)

2024 BCBS Silver Plan (the standard plan the government uses in comparisons)

Premium \$11,598/yr

RG contributes \$4,080

Total employee cost of premiums \$7518

Deductible \$2550

OOP before ins benefits realized - \$10,068/yr

Even lowest premium plans are unaffordable, so she goes uninsured.

Note: Insurance would be affordable on the exchange, but because her employer offers insurance, she does not qualify. If this same person were allowed to buy insurance on VHC, she would qualify for a \$868/mo. subsidy - A savings of over \$10,000/yr. The shift of cost down the route of an employer fell off a cliff.

How much are Vermonters paying as individuals towards the \$6.4B healthcare cost? What does the shifting look like in a practical way? We measure how much cost is shifting to commercial insurance in general, but affordability is measured by what individuals...the end of the line...face.

Regardless...our healthcare system is not only unaffordable, but overpriced. A free and open market is the only way to drive down costs, but with no hope of that, there is no better pressure to reduce costs than reduce payments. If a business does not have the money they need to operate as they have been, they adapt by becoming more efficient with what they are given. It is basic. It is what is happening with independents. I understand it is challenging for regulators, or any entity outside of any business, to judge efficiency, but people who witness inefficiencies can shed light. Those that have worked within UVMHN know the inefficiencies first hand. Our stories are the same...high admin demands, excess meetings that take away from patient care, too many managers, low job satisfaction, resistance to suggestions how to improve efficiency, a heavy top-down management style... The cost difference of same services between a hospital and independent in large part reflects this inefficiency. I worked for the PT business S.O.R.C. When it was absorbed into UVMHN I witnessed inefficiency go up immediately while quality of care and employee satisfaction plummeted. Because of this, I left the hospital system, along with five other SORC PTs, to start independent PT businesses. My story of UVMHN inefficiencies is

not alone. These stories need to be heard with more interest: they would shine a light stronger than UVMHN gaslights.

It perplexes me why we would not support the most efficient lowest-cost entity in each part of healthcare. If we look at the healthcare system like one business (which the government chooses by preventing a free market), to make the “business” most cost efficient, we would delegate services to the various parts of the system depending on where most efficient. If hospitals would go back to being a hospital, which is how they are best designed, and leave other services to lower-cost independent entities where they excel more efficiently, doesn't common sense say we would all save a lot of money? The money saved could go back into supporting hospitals doing critical care.

We now know that hospitals allowed to expand outside of hospital care are incapable of leading to affordability. Not only has the expansion of hospital-centric care led to the affordability crisis we face, but what they themselves face. Hospitals are now crying out unsustainability. We need to pay hospitals to be hospitals. We need the rest of healthcare to be supplied by others.

Respectfully,
sharon gutwin

A public comment has been received on 05/14/2024.

56. A public comment has been received.

Name: Amanda Carlson

Town: Montpelier

Affiliation:

Email: amanda@communityridesvt.org

Topic: Health Insurance Rate Review

Comment: As the manager of a small business, the second year in a row of double digit health insurance increases is undoable. This increase will have us thinking about offering health insurance as a benefit.

Post Comment: Yes

57. A public comment has been received.

Name: Amanda Carlson

Town: Barre

Affiliation: Community Rides Vermont

Topic: Health Insurance Rate Review

Comment: The proposed rate hikes are unsustainable for our very small business. We will have to dramatically scale back the quality and rate of coverage for our employees.

Post Comment: Yes

58. Name: Andrea

Gilbert Town: Hardwick,

VT Affiliation:

Topic: Health insurance premiums

Comment: I am a small employer and I cannot absorb any further health premium increases. It is just too much. Not buying health insurance in 2025 is under serious consideration if there are any more price increases. It is too too much.

Post Comment: Yes

59.

Name: carolyn herz

Town: calais vt

Affiliation:

Email:

Topic: Health Insurance Rate Review

Comment : I am deeply distressed to hear about the proposed insurance rate increases, although they will not affect me as I am on medicare. Recently I had to go to the ER, followed by surgery, for a broken leg. I used to work at the hospital and what was apparent was that a HUGE investment had been made in fancier infrastructure (e.g. a portable X-ray machine that comes to you so you don't have to be wheeled to it; private "cabins" in the ER, etc). The care I received, however, was awful. Even the doctor in the ER warned me that it would be and how right he was. I was discharged home 2 hours after surgery (and at night, no less) despite being [REDACTED] years old, at a high fall risk (according to hospital records), and it being a slick rainy night. It took my husband plus two neighbors to get me upstairs into the house---an assessment was never done on this prior to discharge. I was not shown how to use crutches before discharge, nor could I use them as I was extremely weak. I had no follow up at all, no medical equipment at home (I had to buy it myself on amazon), no home PT, no painkillers for over the weekend (by the time I got them, I no longer needed them.). I have since found out, from other Vermonters who interact more frequently with the health care system than I do (since I have been very fortunate) that this is the new norm. It was truly shocking to me. My husband, who was completely incapacitated by [REDACTED], had to wait over 2 years to see a cardiologist and finally went to Dartmouth Hitchcock out of desperation, at add'l great expense. This leads me to believe that people are seeking care in hospitals partly because it is the only way to get care ... eventually if you show up at the ER someone has to take you in. These are the problems that need fixing BEFORE insurers get more money, hospital budgets get increases for fancier new equipment, etc. Need I say that on a trip to France, my son severed off the end of his finger. He had surgery plus a 5-day stay in the hospital. The care was excellent and the surgery was a total success. Total bill, including hospital stay: \$1200. My bill (ER + surgery + doctor follow up visit): \$30,000. We need to do better. I don't know a SINGLE vermonter who feels that at this point we have a good health care delivery system. Do not reward these broken institutions, demand reform.

Post Comment: Yes

60. A public comment has been received.

Name: doug safford

Town: glover

Affiliation:

Topic:Health Insurance Rate Review

Comment: cost of health insurance needs to be looked at and reviewed

Post Comment: Yes

61. A public comment has been received. Name: Eliza Cain
Town: moretown
Affiliation: non

Topic:Health Insurance Rate Review

Comment: I am livid that a simple blood draw to check a patient's thyroid levels (NOT a CBC draw) is billed at more than \$414.00 and seen as diagnostic as opposed to preventive. Fine line, maybe, but either way it is far too expensive for this service. I happen to have the money to afford this, but on principle alone, this is too much to charge a person trying to stay healthy. Preventing further health problems. What can be done?

Post Comment: Yes

62. A new GMCB Public Comment has been received.

Submit Time: 7/13/2024 10:42:51 AM

Name: Estelle LeClair

Affiliation: Healthcare provider/ Physical Therapist/ VT Business owner Town/City:
Essex

Topic: Health Insurance Rate Review

Comment: Each year we are seeing significant increase in premium costs, higher deductibles, and increased patient out of pocket costs. We have patients who simply cannot afford their physical therapy services due to the rising costs of health care premiums with increased deductibles. Insurance is costing significantly more while coverage is paying less and less. It is a critical time for Insurance companies to be held accountable and transparent.

Post Comment: Yes

63. A public comment has been received. Name: Jessi J.
Town:
Affiliation:

Topic:Health Insurance Rate Review

Comment: I just listened to VPRs story on how the PA bill was passed. I'd like to call the GMCBs attention to the data that shows 90% of Prior Auths are ultimately approved. If the overwhelming majority of PAs are approved, why are the insurers trying to charge an additional 6% (per the VPR story) in premiums to account for this loss of control? Furthermore, wouldn't the insurers be saving money in the form of administrative expense for not having to review (and subsequently approve) PAs? It doesn't add up and I'd like to see the GMCB push back on the rate increases Insurers are asking for due to the passage of this bill.

Post Comment: Yes

64. A public comment has been received. Name: Joan Alexander
Town: Glover
Affiliation: voter, taxpayer, retired teacher

Topic:Health Insurance Rate Review

Comment: Sadly, though our Supervisory Union elementary and middle school budget passed in April, a few days later, enough voters signed a petition for a revote, and that revote is what is happening this evening. There are many factors that impact the rising costs of educating our students, and health care insurance premiums are a huge factor. Educating children--they are our future!--is certainly one of the most important tasks we have as a community face, and managing to avoid skyrocketing health care costs is paramount. Please do your part.

Post Comment: Yes

65.
Name: Laura McCaffrey
Town: East Montpelier
Affiliation:
Email:

Topic: Health Insurance Rate Review

Comment : Once again, both Blue Cross and MVP propose unsustainable health insurance increases to already exorbitant costs for insurance plans. Each year deductibles and coinsurance percentages also rise. Insurance companies blame hospitals and providers, providers and hospitals blame insurance companies, and neither seem to do anything to change this already catastrophic situation. And why should they? Vermonters have no options for better health care and better health care costs. We either must pay or risk astronomical debts. I'd say the situation was shameful if I thought anyone making these decisions had any shame.

Post Comment: Yes

66.

Name: Matthew LeFluer

Town: Alburgh

Affiliation: One Care Vermont

Email:

Topic: Health Insurance Rate Review

Comment : As an individual of color health insurance rates premiums are so high is that even the state of Vermont is finding problems with turnovers of nurses doctors practitioners because of current insurance premium price hikes and also leads to patience long wait time and other access needs so the workforce is also being hit hard in this area because of state of Vermont premiums and who they choose for premiums partners for health insurance rate cost I would suggest Medicare and Medicaid as the focus point of all healthcare cost rates premium in my opinion.

Post Comment: Yes

67. A public comment has been

received. Name: Rebecca Rueter

Town: Brattleboro

Affiliation:

Email: reikivt@gmail.com

Topic: Health Insurance Rate Review

Comment: Please do not raise insurance rates. Food, gas, and taxes are increasing. Put your efforts into fighting the omniscient power of drug companies. Their profits are soaring at the expense of individuals and small businesses. As a retiree, I am fortunate to not have to take expensive drugs and choose the available non-brand name sources. These lower prices should be available for ALL drugs. I am concerned about Vermont's ability to TRULY support small businesses. I am concerned about my modest retirement funds supporting me for the next 25 years. And I consider myself fortunate compared to others. Thank you.

Post Comment: Yes

68.

Name: Sharon Gutwin

Topic: Copley Mid Year Budget Modification and Rate Review

Comment: Great board discussion regarding Copley's request for midyear rate increase. The final decision was well thought out. Copley being recognized as a high quality low cost option is an apt justification. Requesting a look back and getting better understanding of their expenses is something I see Copley welcoming and being fully transparent in. Copley working with the board, not in opposition is a good model for other hospitals.

Regarding MVP's presentation...

Early and adequate access to affordable care whether it be physical or mental minimizes need for the most expensive services of hospitals. It is encouraging to see MVP reduce OOP costs for primary care, urgent care and mental health. This rationale applies to all care that prevents need for more expensive care.

MVP's copays as high as \$100 per PT visit is a barrier. Physical therapy, like mental therapy, requires multiple visits (10 visits on average). Physical therapists are more frequently the first provider of choice to evaluate and treat musculoskeletal issues. Direct access to PT without need of a referral is now common practice. It saves money for patients and their insurer. PT services are less than 1% of an insurer's budget and estimated to save insurers thousands per member. Reducing the financial barrier to low cost high quality care of physical therapy deserves attention.

Post Comment: Yes

69.

Name: Steven Karcher

Town: Colchester

Affiliation: Society of St. Edmund

Email:

Topic: Health Insurance Rate Review

Comment : As a small nonprofit employer committed to providing fair wages and benefits to our employees, we continue to be challenged by double digit increases in health insurance rates. Over the past 5 years we have switched plans and insurers several times, moved to high deductible plans with Health Savings Accounts, and have had to increase employee contributions. This makes it more complicated as well as more expensive for both our staff and for us as an employer. Continuing increases are simply not sustainable for our institutional budgets, for our staff, or for our ability to continue to operate with staff here in Vermont.

Post Comment: Yes

70. A public comment has been received.

Name: Weiwei Wang

Town: South Burlington

Affiliation: VT Professionals of Color Network

Email: weiwei@vtpoc.net

Topic: Health Insurance Rate Review

Comment: The almost 20% increase in health insurance costs will greatly impact my growing organization, as well as small business owners that we work with. VT PoC has grown a lot over the last year and one of the greatest draws of talent to our organization is full coverage of health insurance for our full-time staff (not dependents). This helps to ensure that our employees are taken care of and so that we can retain them on staff as well as in the state. With the 19% increase, it will be difficult to continue growing our organization both in terms of increase in salaries (which we won't be able to do due to cost of insurance) or additional hires (which we would like to do). We work hard to be able to pay for this human right for our staff, and we know many nonprofit orgs that have larger staffs and budgets can't afford health insurance period. Additionally, we work with small BIPOC owned businesses, many of whom already can't afford health insurance for themselves or their employees (if they have them). This increase will prove to be overwhelming for the small business community, especially those who are starting off and are thinking about getting health insurance. Overall, the impact is astronomical for small nonprofits and for small businesses.

Post Comment: Yes

71. [REDACTED]

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79. Name: Adrianna
Currier Town: Stowe
I get my insurance from: Employer (self or household member)
My insurance company is: CBA Blue

Comment:

People already pay more than they should be for this coverage, not to mention that both companies do everything they can to deny any and all claims submitted to them.

80. Name: Alexandra
Gerson Town: Wolcott
I get my insurance from: Vermont Health Connect
My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

Currently our policy costs 2,000 \$/month and has a 3600\$ deductible per adult (2 in our family=\$7200 deductible). It is SHOCKING to hear that BCBSVT wants to raise premiums 20%. At some point in the not too distant future only the wealthy will be able to afford health insurance through the exchange. I am also a provider for BCBSVT and I can attest to the fact that the extra money never seems to make its way to us... I urge you NOT to approve anything beyond a cost of living increase to the insurance companies of VT. It is getting to a tipping point for the middle class!

81. Name: Amanda
Spector Town: Westford
I get my insurance from: Employer (self or household member)
My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

My husband is switching jobs due to his position being transferred to a different nonprofit organization than before. I don't know how exactly how his health insurance will be changing, but it will still be a BCBSVT plan with a portion of the premium deducted from his salary for insurance for myself and our daughter. He works 30 hrs per week for this job and has a small vegetable farm on the side, which takes a huge amount of time. He can't work less than 30 hrs per week at his primary job without losing his benefits (i.e. health insurance). I work part time for a small business which only gives its full time employees a stipend toward an individual health insurance plan rather than a group plan--my guess is the business cannot afford a group plan, not to mention a stipend or coverage for dependents of employees. The premium rate hikes proposed by BCBSVT will perpetuate the problem of small businesses (like my employer's) not being able to afford premiums, and the increased premiums for individual plans would make it harder and more expensive for my family to get health insurance if my husband decreased his work hours or changed jobs. Many people feel stuck like this and make decisions about jobs, marriage, and work hours based on access to health care. Health care is a human right, but the current system of mostly privately owned hospitals, private insurance companies, and private investors puts profits before people and their health. If the Green Mountain Care Board wants to make health care more accessible and affordable, they should implement Act 48 (passed in 2011) to establish universal, publicly funded health care for Vermonters. The Vermont Workers Center and other groups have put forth an equitable funding proposal that lays out how to do this. Thank you for reading my comments.

82. Name: Andrew

Hudson Town: Rochester

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment:

We already pay more than \$1200 a month for health insurance with a family income of around \$100,000/year. That means roughly 12% of every dollar we earn, before taxes, goes to health insurance. We hit our deductible limit every year with regular prescriptions and wellness visits - we don't have any serious or expensive chronic conditions, but we're two working adults in our mid 40s with normal issues and the occasional accident or illness. After our mortgage, the health insurance and health care spending is our biggest expense by far. I can't afford to expand my business, or stop work on current clients to start a new project because if I miss a single week's paycheck, we'll be unable to pay the mortgage or the health insurance. Last year I had a bike accident that resulted in an ER visit and a few months of physical therapy. 18 months later I'm still fighting with MVP about coverage for treatment and rehab related to that. I just got Covid for a second time in July 2024, and had to work the entire time I was sick because I can't afford to take a week off without pay and as a contractor, I don't get paid time off. When I called my doctor they told me I wasn't eligible for paxlovid, and that I should rest for 48 hours and then wear a mask when I went back to work. Fortunately I can work from home, so I didn't have to follow that terrible advice, but I did get a bill for a telehealth visit, which my MVP insurance has not approved for payment. If the rate increase is approved I'll be paying nearly \$20,000 a year for insurance to cover annual checkups, standing prescriptions, screenings like mammograms and colonoscopies, and I'll still have to fight tooth and nail and spent 20 hours on the phone with customer service every time I get sick or have a minor accident. It feels like the health insurance companies and the GMC board don't care what kind of health care we receive, what the actual outcomes of care are (like whether we're healthy or not), or how much it costs us - not just in dollars and cents but in time lost and in opportunities we can't afford. You just want us to pay some money so we're "insured" and act like that's the same thing as healthy or safe.

83. Name: Anna Carey

Town: Burlington

I get my insurance from: Direct from BCBSVT or MVP

My insurance company is: Traditional Medicare

Comment:

Doctors, nurse practitioners, PAs, RNs,LPNs.... CARE for folks who are both sick and well.

Green Mountain Care Board CARES about sick and well Vermonters paying healthcare bills.

Blue Cross Blue Shield cares about its BOTTOM LINE

Blue Cross hiked my Medicare Supplemental bill 30% this year

Needing insulin shots to survive for 45 years, I have to buy health insurance

Currently there are 10 insurance administrators for 1 doctor and Vermont ranks #3

Please SUPPORT and PROTECT Vermonters from BCBS/MVP profiteering

Anna Carey MD

84. Name: Liberal middle-aged white guy
Town: Somewhere in Vermont
I get my insurance from: Vermont Health Connect
My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

These rate increase requests are absolutely and totally outrageous. THREE TIMES THE RATE OF ALREADY HIGH INFLATION???. This to cover some of the highest paying jobs in the state and kickbacks to Pharmaceutical Benefits Managers and BIG PHARMA? You must be kidding. You want to improve the business environment in VT, which is already deplorable? We depend entirely on our sole proprietor family business raising two kids and this will make it next to impossible, which frankly it already is. No one in my family wants to be a corporate slave over getting health care. Tell them to pound sand. If you decide to cave, at least get FULL TRANSPARENCY on all of the costs patients will endure BEFORE care is delivered. Let Vermont stand as a beacon to the rest of the country against these scoundrels. The second biggest expense for most people after their house and there is zero insight into costs. Ridiculous.

85. Name: Anthony Iarrapino
Town: Montpelier
I get my insurance from: Direct from BCBSVT or MVP
My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

I know of no other product that costs substantially more every year while offering the consumer less. Please hold the line on these exorbitant increases.

86. Name: Barbara
Town: Middlebury
I get my insurance from: Teacher's Retirement program
My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

Every year, insurance goes up by double digits, meanwhile my teacher retirement COLA is capped at what? 2.5%? I have house insurance, car insurance, health insurance, property taxes and they all are going up by unsustainable double digits. My bills have gone up by probably 40% and my pension has actually gone down in that same time because my health insurance comes out of it. Do the math; this is not right or fair or sustainable. Sometimes, I just want to die so I don't have to deal with all of this. That is sad. I have had a number of friends who retired and then had to go back to work to afford their bills and keep their homes. Many will never get to retire. Hearing about how much profit is gained by insurance companies and their CEO's on the backs of average Americans who have to hold down two jobs just to get by is nauseating. Please don't pander to their greed while allowing the people who have to pay these exorbitant rates drown in debt.

87. Name: Bethany A. Hill

Town: Cornwall, VT

I get my insurance from: VT Teacher Retirement

My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

Please do not approve the BCBS request for significant rate hikes. Health care is already becoming less affordable and quality care is increasingly less accessible in VT.

88. Name: Brigid Vorce

Town: Huntington

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

My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

The proposed increase for health insurance rates is appalling. Asking any individual, family or employer to make this jump is unethical when wages have not risen accordingly. I urge you to deny this proposed rate increase.

89. Name: Cathy walker

Town: Wells

I get my insurance from: aarp

My insurance company is: united health care

Comment:

Tho we won't personally be affected, family members will. Its tough enough already. Balancing the outrageous charges for health care, the puney reimburse ment providers receive and the cost of insurance and moops and co pays. I urge you to knick back the increase in premiums and increase the incentives for providers and insurance co to find less costly treatment. Try some wholistic therapies. Luke massage, acupuncture that gave been vetted by the NIH with good results.

90. Name: Chris Padula

Town: Brattleboro

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

Prices are increasing because we have capitalism in healthcare. I did an in-network program at the Brattleboro Retreat, which was largely led by clinicians who were still working towards full licensure, with an educational component that was mostly youtube videos - ALL on Zoom. What they charged Blue Cross for this superficial level of care is, in my opinion, criminal. Their contract with Blue Cross makes it legal, and the little guys, the working class people trying to access medically necessary services, are forced to pay an exorbitant amount that in no way reflects the actual quality of service that was offered. Unless one has Medicaid in this state, or is wealthy, accessing health care is a very expensive nightmare.

91. Name: Christina Erickson
Town: Burlington, VT
I get my insurance from: Employer (self or household member)
My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

As the Executive Director of a small non-profit, this type of increase is crushing to us an organization. We made a big investment in our employees two years ago by adding health insurance benefits and want to be able to maintain this important benefit, but as costs continue to skyrocket, we have to reevaluate how much we are able to contribute to an employee's plan, or whether we can maintain this at all.

92. Name: Dale M Glass
Town: Greensboro Bend
I get my insurance from: Vermont Health Connect
My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

I'm so disgusted at what this state has become!!! Why cant the state balance any sort of budget but instead they just keep raising taxes. My question is cost of living is supposed to be 3 percent a year so why is it that it is always 14 to 20 Percent a year. Since the whole covid thing, things are out of control, my electric is \$350 to \$400 a month, food is \$1000 a month, does anyone see a problem with this because I certainly do!! If our state cares about the middle class they would try and fix the problems not make them worse. I don't expect anything to change and that's because nobody in state has any idea on how to balance a budget.

93. Name: Darienne Chouinard
Town: Williston
I get my insurance from: Vermont Health Connect
My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

I am self employed, with no disability insurance or workers compensation to have my back in case I get hurt.

At this requested rate increase, I will not be able to keep up. I already resent how high the premium is for my high deductible "gold" plan, even with the assistance of tax credits from VT Health Connect. It's not even complete health care insurance - no dental or eyecare included. These companies are greedy, and our state needs to advocate HARD for its citizens to not be taken advantage of.

94. Name: David Fisher

Town: Richmond

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

My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

We must find a way to reduce health care costs and health insurance premiums. People will not be able to afford health care. Meanwhile the profits at the top of BCBS are going up.

95. Name: David L

Town: Burlington

I get my insurance from: Medicate + Supplemental

My insurance company is: Medicate/United Healthcate

Comment:

By its very nature health care is an extremely expensive endeavor. It should be considered as a necessary public service, and therefore all aspects should be held accountable to absolute minimal executive compensation. Insurance and pharmaceutical company and hospital executives should be compensated according to a strictly regulated schedule to ensure maximal resources can go toward necessary research, development, and delivery of all aspects.

Please do not approve increases to health care premiums while also requiring cuts in executive compensation so as to begin applying pressure back onto all steps in the health care system.

96. Name: Deb Lang

Town: Grand Isle

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

Hello, I currently pay \$8832 for a BC BS individual plan which has a high deductible - meaning that I'm paying >\$12,000 out of pocket before anything kicks in. I do not qualify for any subsidies. The current increase requested will bring the annual premium over \$10,000!

Please say NO to that! My husband's Medicare and Medigap premiums are another \$5400 on top of that. This is hardly 'affordable' but we make it work because the risk of going without insurance is too high. It is horrible that we don't have true competition or choice. There should be a cheaper 'catastrophic plan' for healthy Vermonters like me.

97. Name: Dr. Steven Shepard

Town: Williston

I get my insurance from: Direct from BCBSVT or MVP

My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

I am lucky enough to be able to afford insurance in this state, but I worry deeply about our children and grandchildren, and all those less fortunate than us. I'm more concerned with the WHY behind this rate increase than the WHAT—the fact that it's happening. What is being done, substantively, measurably, to affect the factors causing the perceived need for these shockingly high increases, especially on top

of the tax increases that are happening at the same time?

98. Name: Ed MaryRose
Antes Town: Dummerston
I get my insurance from: United Healthcare
My insurance company is: United Healthcare

Comment:

These increases are unconscionable. No one is getting raises like this. How will people be able to pay these increases?

99. Name: Elias
Town: Middlesex
I get my insurance from: Employer (self or household member)
My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

As a small business owner I pay for my own health insurance and a significant proportion of our employees health insurance. Health insurance rates have been increasing at an unsustainable rate for far too long. Insurance keeps getting more expensive at a faster rate than anything else, it takes up a larger and larger portion of my personal budget and our businesses. This means we either need to go without insurance, literally gamble with our lives, or forgo other basic needs. From a business perspective health insurance costs prevent us from hiring more employees and make it harder to grow. Additionally as a business we are forced to make health care decisions for our employees, if we offer health plans like we do some employees loose out on the subsidies from the exchange, if we don't offer health insurance then other employees loose out on our subsidies for health insurance. No business should have to decide which of its employees gets better health care and which don't.

100. Name: Emma Percy
Town: Norwich
I get my insurance from: Employer (self or household member)
My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

Vermonters are already under so much financial stress between unreasonably high housing costs, inflation, stagnated wages, Medicaid cuts, and so on. We don't need another source of financial stress that will make it even harder for more people to afford basic, necessary healthcare. More people are going to avoid getting care because of this and thus become sicker unnecessarily. We really should have free healthcare coverage for everyone instead of allowing insurance companies to continue lining their own pockets at our expense.

101. Name: Erin Todd

Town: Springfield

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

My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

I already pay close to \$400/month for my BCBS of Vermont, which I have through my employer, and I cannot imagine having a 19.3 increase in my premium! It is not sustainable. I can barely afford rent & utilities, groceries, car payment, insurance, etc. Please do not raise the premium.

102. Name: Fern Owen Briwn

Town: Canaan

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

My employer does not offer insurance and I purchase from the market place. I can barely afford to pay my premiums this year with all the other bills I have to pay. If the rates continue to go up I might not be able to afford insurance. Property taxes in my small town are ridiculous. The state government is going to make childcare more affordable how about making medical insurance more affordable. I barely make ends meet but I make just enough that I do not qualify for any state programs. How about helping those that work I little more instead of penalizing us.

103. Name: Fred Chapman

Town: Colchester

I get my insurance from: Direct from BCBSVT or MVP

My insurance company is: MVP

Comment:

Check the rate for inflation and match it at the MOST!!! This increase is OUTRAGEOUS!!!

104. Name: Fred Lower

Town: Middlebury

I get my insurance from: former employer/ retired

My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

I'm a retired teacher living on limited income. Paying more for medical is already a stretch.

105. Name: G. Richard Dundas
Town: Bennington
I get my insurance from: UHC
My insurance company is: Medicare

Comment:

Who says that our insurance companies need to be protected? We should let them sink and replace them with a single payer publicly financed system which would feature universal coverage.

106. Name: Holly Tabor-Hall
Town: Norwich
I get my insurance from: Employer (self or household member)
My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

As long as I have worked in VT all I have seen are increases in my healthcare. I work for a Non-Profit organization (The Family Place) and each increase is much greater than any increase the organization can possibly give their employees to cover COLA, so instead of making money to support my family with the cost of "everything" going up I am being penalized and losing money each year just so I can have health care. I have conditions (Diabetes) that require medical attention so I cannot afford to go without insurance or to take an astronomically high deductible just to pay less out of my paycheck. I have worked over 50 years and pay my bills, obey the law and even work a second job just to be able to meet the requirements of having insurance. What is the bottom line? Families, whether you are a family of two or a family of 10 are unable to pay our day-to-day bills but yet big insurance wants to take even more out of our pockets. In some cases, not mine yet, people must decide what the priority is: feed the children or be able to see the doctor and get the insulin that they need to survive. I will tell you..... 9 out of 10 times parents will feed their children and pray they can find a way to get the medication they need (from a friend or family) or just go without. If you think the state has troubles funding the healthcare system, just wait till people need to choose and then a major event happens, and they go to the hospital without insurance and who gets that bill? The taxpayers and the state. It is cheaper to stop big insurance from jacking prices up and help with preventative measures for better health then it will be clean up the mess of dead and dying residents who only want to raise their families with a decent wage and healthcare just in case something was to happen to them or their family.

Please, do not allow the insurance companies to increase their rates. Let them find ways to budget their money better so an increase would not be necessary. Do NOT let them force you into a deal you will never be able to get out of. They will contract to increase the amount every year and once you agree they have you.

Take control and show the people of VT that you will not cave to the insurance bullies, and you will take care of its people.

Thank you for listening!

107. Name: Jane Kast
Town: Montpelier
I get my insurance from: Direct from BCBSVT or MVP
My insurance company is: Medicare

Comment:

Bad idea. Find savings in administration of insurance . i.e CEO salaries, wasteful procedures and the like.

108. Name: Jane Knight
Town: East Montpelier
I get my insurance from: Employer (self or household member)
My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

My employer (small business in Montpelier) cannot afford to offer insurance to its full-time employees. So I get it through my husband's employer, who has to renegotiate every year or so because of the insane healthcare costs. Even with coverage we pay about 20% of each of his paychecks towards healthcare. If that increases further, we will absolutely struggle to pay our monthly bills. And we have a relatively low mortgage payment because we bought our home 20 years ago. Think about folks who aren't even in our privileged position! I call upon the administrators and CEO to take a wage hike before WE have to pay even more astronomical insurance payments and fees and deductibles. There's a breaking point for everyday workers and we're at it.

109. Name: Janice McCann
Town: Rochester
I get my insurance from: Employer (self or household member)
My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

My social security went up 2% last year, not 21%. UVM does not need a new out patient facility, they need to pay their staff and take care of sick people. Elders cannot afford to pay these increases. My property taxes are going up to 20%. I will be homeless soon. We need universal health care and the care board needs to stand up for the citizens of Vermont.

110. Name: Jason Van Driesche
Town: Burlington
I get my insurance from: Employer (self or household member)
My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

These rate increases are CRAZY. Please push back. Thank you.

111. Name: Jennifer Lann

Town: Brattleboro

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

My insurance company is: CBA Blue (affiliated with Blue Cross Blue Shield)

Comment:

I am deeply concerned for my fellow Vermont residents that this staggering premium rate hike will further increase the number of us who experience food insecurity and even housing insecurity. Ironically, the increase could lead to less healthcare utilization when health problems are less expensive, thereby increasing the likelihood that more Vermont residents will defer healthcare to the point of needing emergency healthcare that is not only far more expensive for them as individuals but for Blue Cross Blue Shield itself.

112. 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:

Do not approve this egregious request. How are families supposed to survive? The premium for our family of 4 is \$30k annually already. My husbands employer picks up most of the cost, but this would be a huge hit to our perineal budget, at a time when the cost of consumer goods is at an all time high.

Tell BCBS to shove it

113. Name: Jonathan Williams

Town: Barre City

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

My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

These hikes are completely unsustainable and are dramatically altering the landscape of not just household budgets but the budgets of schools, small businesses, state operational costs, and more, which continue to be passed on to tax payers. Multi-year hikes of this nature are inappropriate and BCBS et al has not provided adequate justification for their increase. Appropriate operational reserves, etc. is not sufficient justification.

114. Name: Joni Belote

Town: Morrisville

I get my insurance from: Direct from BCBSVT or MVP

My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

The cost of living is difficult enough without having to once again pay for increased insurance premiums. Those of us living on a fixed income cannot afford to pay additional premiums. If the problem is due to increased prescription costs, take on big pharmaceutical companies, not the little guys. Increase costs to the consumer does not fix the bigger problem. It encourages more greed from big pharma. Go after the problem but don't create obstacles for those who are barely getting by.

115. Name: Julie Elmore

Town: Colchester

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

My insurance company is: Cigna

Comment:

In 2023 in just the first half of the year BCBS of Vt had 308 million dollars in revenue.

The paid millions of dollars to the previous CEO when he left.

Even though they are a 5013C they do not publish their compensation for executives and board members nor their profits.

First off an insurance company who makes billions in profits annually and in Vt makes profits should not have non-profit status and pay corporate and property taxes.

But they don't even have to do that so we the taxpayer and government are subsidizing huge corporations that provide grossly inadequate insurance at high premiums and co-pays that make billions in profits and assets.

Furthermore BCBS of Vt was allowed in 2022 to become an affiliate of BCBS of Michigan with the reason being they said this would reduce rates

Yet here they are asking for the two biggest hikes in rates.

I urge you to deny any increase at all.

We subsidize them enough, they make profits and as a part of the corporate BCBS which year over year has profits beyond 60 million a year.

If BCBS Vt is saying their cost vs revenue is too small and need rate hikes the board should tell them to get that from the parent company that pays 57 million on compensation annually to their CEO.

Your Board is designed to ensure the people of Vermont have affordable, accessible and good healthcare.

It is not to support and subsidize giant corporations making millions off the people of Vt for sadly largely inaccessible, often mediocre or worse healthcare and insurance companies making millions, our largest hospital who have created a monopoly of care in Chittenden county and beyond who also makes many millions in "profits" which because they have non-profit status they show as "surplus".

This board has been given a very important, serious mandate and it relies on the integrity of its board members.

I have faith that all of you hold that integrity and responsibility you have been given and deny any increase at all.

Thank you, Julie Elmore

116. Name: Kathleen
Town: Burlington
I get my insurance from: Direct from BCBSVT or MVP
My insurance company is: Medicare and a BlueCross supplemental

Comment:

Let's get rid of the healthcare insurance industry altogether. Most people are like me, i.e., can't afford premiums and even if they could they see the nonsense of giving their dollars to a middleman.

117. Name: Katie Wilson
Town: Brattleboro VT
I get my insurance from: Employer (self or household member)
My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

The highest increase has again been proposed to be put onto the small businesses. The organization I work for is a small non-profit and that increase eats into our ability to serve underserved communities or make difficult decisions to not offer health insurance. We are not seeing a 20% increase in our revenue to cover the costs. We want healthy employees and for them to have access. These levels of increase are starting to press us - we are definitely feeling squeezed and it's unsustainable.

118. Name: Katrina Dugan
Town: North Bennington
I get my insurance from: Employer (self or household member)
My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

I cannot afford healthcare as it is...PLEASE help Vermonters and DO NOT increase premiums!

119. Name: Kim Perry
Town: Richmond
I get my insurance from: Employer (self or household member)
My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

Simply cannot afford a rate hike as our raises don't offset the cost increase. Work for EWSD and we are way behind the curve of inflation and wage increases.

120. Name: Lesley Murray

Town: Williston

I get my insurance from: Social Security

My insurance company is: Medicare

Comment:

The cost of living is already too high for many Vermonters. Many of the people who provide services in my community cannot afford to live here which is a burden for them and a loss for us. In addition, many families and individuals have to choose between necessary items such as food, medications or utilities to name a few. Increases such as these will only exacerbate these challenges/problems. There is not a good enough reason for these insurance companies to raise rates this high in my opinion. I oppose these increases.

121. Name: Liz Edsell

Town: Winooski

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

My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

I run a non-profit organization in Vermont with 16 employees. Last year, we faced an astronomical increase in health premiums as we not only faced the usual premium increases, but were kicked off of the Blue Edge Business plan we'd had for years of low-utilization. In 2024, we face a 52% increase in the cost of our employee's benefits. We are striving to increase income to keep up, but are already faced with having to cut staff or cut benefits due to these unaffordable health insurance rate hikes. It is unsustainable and puts employers like me in the position of having to put more of these costs onto my employees—effectively cutting their net pay at a time when housing costs, property taxes, food, and other necessities are getting more expensive.

What are we to do? Where is all the money going? How much are Blue Cross executives and administrators paid? How much are UVM Medical Center executives and administrators being paid? How much is spent moving billing paperwork between insurers, patients, and providers in confusing circles? What are Green Mountain Care Board members being paid? What success or progress does GMCB have to point to in their role of controlling health care costs?

Before approving any rate hikes, Vermont's small businesses, employers, and people required to buy unaffordable plans need answers to these questions.

122. Name: Maeve McCurdy

Town: Montpelier

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

My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

My partner is self-employed and will not be able to afford health insurance with increases like this. This deeply impacts our family and our ability to work and live in the state. It is already so expensive to live here and we can't take more increases.

123. Name: Marc Richter

Town: Charlotte

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

As a credentialed BCBS Mental Health therapist in private practice I waited 5 years for a recent 5% reimbursement rate increase. The only reason BCBS is proposing such high rate increases is because the executives want to make even more money next year. BCBS CEO made \$10,000,000 last year - this after making much much higher salaries over the course of the pandemic as a majority of people did not utilize services as much. CEO's are making over \$10 million a year and need to reign in their greed rather than trying to take in even more money by raising premiums. This is not ethical, moral or responsible health care. This is financial rape of their insured clientele.

124. Name: Marguerite Gregory

Town: Starksboro

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

My insurance company is: Aetna

Comment:

I do not feel the rate increases are justified. They are impacting our entire community by increasing health care costs for teachers that is raising our taxes so much that quality education in Vermont will become unaffordable for rural communities like mine. We may have to leave our homes and communities.

125. Name: Mark Elvidge

Town: Colchester

I get my insurance from: Direct from BCBSVT or MVP

My insurance company is: MVP

Comment:

AS a small business owner who pays a share of our employees' health insurance costs, we strongly object to the double-digit annual increases we are experiencing. Our employee's pay a good percentage of the premiums and the burden has become unbearable for them. We have increased our share of the cost over the years but there is a breaking point, and I think we have reached it. Please take our small business and valued employees into consideration in evaluating these unreasonable rate increase requests.

126. Name: Martha M. Cornwell

Town: Shaftsbury

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

I work as an independent contractor providing healthcare to the most vulnerable populations in Southwestern Vermont including veterans, elders and folks with mental and substance use disorder. I am young and have almost 30 years of working life ahead of me. I cover 100% of my medical expenses without any subsidies from the state because I make slightly too much money. My health insurance premiums have risen over \$100 each year for the past years and are now sitting at \$760 a month or \$9,120 a year. I see my primary care provider once a year for my annual physical and have one breathing medication that is \$300 a month. This is not covered by BCBS because it's not on their preferred tier of medications and there is no alternative that is covered that addresses my individual health condition. This is another \$3600 a year. I have no other recourse to have lower my premium options. I'm on a BCBS bronze plan. This is what it is like to have health insurance as a young person in this state. And I work in the medical field so I understand the difficulty of practicing medicine in this day an age and am able to navigate the system. Many of my friends forgo having insurance because they cannot afford it. Adding 19.3% to my premiums would add an additional \$146.68 every month and a total of \$906.68. This is way above inflation and many other interest rates that have all increased since the pandemic. \$906 is almost as much as I pay every month for my student loan debt, and not counting my rent, utilities and other living expenses. I urge you to consider these real life numbers as you consider these increases as they disproportionately affect the young working people in the state who are taking care of our aging population and struggling under the weight of multiple interest increases from federal and state governments each year. Thank you.

127. Name: Mary Moriarty
Town: Newfane
I get my insurance from: Medicare
My insurance company is: Traditional Medicare

Comment:

Please conduct a full audit of Blue Shield of VT's books before considering the requested premium hike. People in this state are struggling mightily to pay their bills, and all aspects of BCV's finances should be open for scrutiny before any kind of premium hike is considered. They will undoubtedly show you figures that "justify" the hike, but numbers can be spun and every aspect of the business deserves scrutiny when a hike of this magnitude is sought. Salaries of highest paid staff deserve review, as well as business expenses of all kinds. Thank you.

128. Name: MaryAlice Bisbee
Town: Montpelier
I get my insurance from: Direct for over 20 years from AARP-UHC. I pay \$294/month and it covers everything that Medicare pays, with no deductible or copays.
My insurance company is: United Healthcare

Comment:

Do these BC/BS and MVP policies pay for everything Medicare doesn't pay for elders????

129. Name: Matthew LeFluer
Town: Alburgh
I get my insurance from: medicare and medicaid government
My insurance company is: medicare and medicaid

Comment:

10% For Everyone On Premium Health insurance Thats All No More High Price Rates

130. Name: Melissa Scanlon
Town: South Burlington
I get my insurance from: Employer (self or household member)
My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

The cost of Health insurance is already gravely concerning and putting many people in positions of not accessing basic care and/or needed procedures. I feel that health care is a basic human need and right.

131. Name: Merrily Lovell

Town: Hinesburg

I get my insurance from: Direct from BCBSVT or MVP

My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

This raise is totally unacceptable. I do not understand the reasons behind it. This will make health insurance unaffordable for many who need it, and also unaffordable for those who are in good health and are willing to risk going without insurance.

132.

Name: Michael Feine

Town: Roxbury

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

STOP! Health insurance costs are out of control! "Obamacare" did absolutely nothing to curtail increases in both healthcare costs or insurance costs, in fact costs have only gotten so much worse since then. Vermonters cannot afford another rate increase, end of story. Your job is to work for Vermonters, not the insurance companies. It's time Vermonters took a stand. No more increases!!!

133. Name: Michael Horwitz

Town: Pownal

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

My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

I believe health care is one of the most basic necessities we all share. This large a rate increase, at once, will hinder our ability to thrive, and discourage us from prioritizing health.

134. Name: Noelle steil
Town: South royalton
I get my insurance from: Employer (self or household member)
My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

Vermonters are already struggling, living paycheck to paycheck. Rent is through the roof and groceries go up in cost with every trip to the store. It's becoming increasingly impossible to afford to live in this state. I don't see how Vermont's economy can survive when cost of living pushes out all but the wealthiest of individuals. It's unsustainable and I worry deeply about how the average Vermonter will afford to live.

135. Name: Pamela Binzen
Town: Montpelier
I get my insurance from: Directly from the companies
My insurance company is: Medicare and Mutual of Omaha

Comment:

My concern is for my neighbors and community members. These rate increases- on top of current tax and other cost increases- are too much for the average person or small business to absorb. We need you, GMCB, to make greater strides in cost savings and hold the line on increases. That's the kind of result that makes a difference for ALL- regardless of who we are insured by,

136. Name: Patricia Hunt
Town: Bristol
I get my insurance from: VT State Teachers' Retirement System
My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

These increases in insurance premium prices are unacceptable! They are huge! Everyone should have access to healthcare and Blue Cross Blue Shield of Vermont increasing the cost of insurance makes it a reality for fewer and fewer people!

137. Name: Paul Erena
Town: Milton
I get my insurance from: Vermont Health Connect
My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

As a recent retiree from an education career, the idea of a 21% increase is mindboggling. Is anyone's ability to pay this outrageous increase going up at the same rate? NO! Please do the right thing for Vermonters and deny this increase!

138. Name: Peter Macfarlane
Town: Addison
I get my insurance from: Vermont Health Connect
My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

I understand that recent inflation has led to increased costs for insurance companies, but the magnitude of these premium increases substantially outstrips inflation. As a self-employed person, my health insurance premiums are my single biggest expense, and yet, the only plan that I can afford has a very high deductible, such that, short of a catastrophic accident or chronic illness, insurance will never pay out anything for me. These price rises will make me strongly reconsider whether to retain health insurance. If I decide against it, I will potentially be only a car accident away from medical bankruptcy, a phenomenon which is unknown in any other developed country.

139. Name: Rick Ceballos
Town: Bristol
I get my insurance from: Direct from BCBSVT or MVP
My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

Stop the greed epidemic in our country

140. Name: Robert M Remillard
Town: Williston
I get my insurance from: Direct from BCBSVT or MVP
My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

I am at a loss for words how this has been allowed and occurring year over year with ZERO improvements to the actual quality of the Healthcare! I pay \$1700 per month now and it still has an out of pocket of \$7K before I get any Blue Cross kick in! This is NUTS! To think that there is no end in sight to these every year price hikes! This must stop and healthcare become free to shop elsewhere outside Vermont and have state and federal support that any and all networks must also accept other forms of Insurance! This Monopoly MUST END!

141. Name: Rural Vermont/Mollie Wills, Director of Grassroots Organizing
Town: Montpelier, VT
I get my insurance from: Vermont Health Connect
My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

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 over nearly 40 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 employees. 41% of farmers nationally access health insurance through off-farm work, half of whom cite insurance as the main reason for off-farm employment. 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 insurance. Widespread lack of access to affordable healthcare has been even more apparent as a result of the COVID-19 pandemic. Recent research shows that despite working in one of the most dangerous occupations and being especially vulnerable to the COVID-19 virus (due to existing health risk factors and risk of infection stemming from difficulties adopting control measures), many farmers and farm workers in the United States have long lacked essential resources to ensure they can meet their health needs: affordable and accessible health insurance and health care.

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 a recent Rural Vermont Issue Survey, healthcare was ranked as a high 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 where unemployment remains 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, which remains some of the most current data available on the subject:

- 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 \$1,840, and is down another 8.1% for 2021. 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 610 in 2021. 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.

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've experienced gaps in our food security across the country due to COVID-19 outbreaks and widespread food shortages only predicted to get worse in coming years.

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.
- 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. 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 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. This system is not working and human health and wellbeing is being poorly impacted as a result. We need a universal healthcare system that cares for its people, and we need to fund Act 48 and implement universal care in Vermont.

Sincerely,

Graham Unangst-Rufenacht, Policy Director
Mollie Wills, Grassroots Organizing Director
Rural Vermont

142. Name: Sally Jenks Roth

Town: Bristol

I get my insurance from: Direct from BCBSVT or MVP

My insurance company is: MVP

Comment:

Healthcare costs in Vermont are already too high!

143. Name: Skylar Maguire

Town: Bristol

I get my insurance from: Vermont Health Connect

My insurance company is: Medicaid

Comment:

I am considering shifting careers, and taking an exciting new job, which happens to offer BCBS health insurance. My biggest hurdle to taking this job is health insurance. It would mean leaving medicaid, and entering a new era of financial instability and medical scarcity. This new job won't alleviate my poverty, because I'll be making just enough to be ineligible for the supports I get now, while paying extreme amounts just to stay afloat...like pricey premiums for BCBS. I want to be able to take a job without fear of regressing deeper in my chronic illnesses and being unable to afford care. BCBS has been unaffordable for years. I previously had BCBS, and it was nothing short of traumatic. BCBS insurance felt like a death sentence more times than I can count. Rates need to be lowered, not increased astronomically. This system is broken and unsustainable. I'm tired from advocating for myself and my life, while quality of care only decreases. Services have gotten worse and lives are at stake. Green Mountain Care Board must refocus on ensuring Vermont's path to universal healthcare, and not waste time entertaining immoral rate increases from insurance giants. Healthcare is a human right.

144. Name: Steven Stone

Town: Brattleboro

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

My insurance company is: Oxford

Comment:

This is so far above the 3.2% COLA it would be laughable if it were not so serious.

Yes, I understand that prices do increase each year but this increase is so far above what a working family can reasonably be expected to pay.

145. Name: Theresa

Town: Middlebury

I get my insurance from: direct from United Health Care and from the US Government

My insurance company is: Medicare and United Health Care

Comment:

The proposed rate increase means one more nail in the coffin for young families being able to afford to live in Vermont. I treasure having young families around me, and want my own son to be able to afford to live in Vermont.

146. Name: Warren Dixon

Town: Monkton

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

My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

Health insurance is already ridiculously overpriced. Rates need to be cut, not increased. We must reject these increases that are simply used to line the pockets of the corporate CEO's and pharmaceutical companies. Such a sham with regular people paying the price. Health care should be a free personal right, not an elite privilege. This is not even getting into the fact that the whole western health care system is a sham designed to make money and keep people sick. When is holistic care and prevention going to be a priority?

147. Name: Whit Blauvelt

Town: Bellows Falls

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

Limit premium increases to the rate of inflation. Then stop hospital overcharging to lower costs for insurers.

148. Name: William Gardner

Town: Bennington

I get my insurance from: Direct from BCBSVT or MVP

My insurance company is: MVP

Comment:

With this proposed increase, we will not be able to afford healthcare coverage. We already pay a \$6,000 deductible and can barely afford the current premiums. We NEED to lower healthcare costs, NOT raise them. These rates will cause many lives as folks simply will not be able to afford or will go into deep debt.

Please do not allow these increases.

:

EXTERNAL SENDER: Do not open attachments or click on links unless you recognize and trust the sender.

2025 Vermont Individual and Small Group Rate Filing Comment

Post full comment online: No

[REDACTED]

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[REDACTED] rates have gone up every year, they are already way too high. I have to pay for health insurance

gov>

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[REDACTED]

[REDACTED]

[REDACTED]

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[REDACTED]

[REDACTED] Carol

Sevick Town:

What my insurance from: Retired federal government employee - I kept BCBS from work

My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

It's outrageous that BCBS is asking for such a large increase. Clearly they are not in touch with the many Vermonters who are low, middle and fixed income. This rate increase could put vital health insurance coverage out of reach for many people. I do not approve of this increase and think the insurance companies need to reorganize their priorities...

[REDACTED]

[REDACTED]

[REDACTED] local workers.

[REDACTED]

[REDACTED]

[REDACTED]

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[REDACTED]

160. Name: Christina Goding
Town: Springfield, VT
I get my insurance from: Vermont Health Connect
My insurance company is: Green Mountain Care/Medicaid

Comment:

Next year I will have to buy insurance and I know many who have to buy insurance and these price hikes are simply unacceptable! There is no way the average Vermonter will be able to afford this insurance and they will have to go without insurance. It's already expensive enough and Vermonters are struggling severely. Please say no to price hikes.

161. Name: Clare
Town:
I get my insurance from: Employer (self or household member)
My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

This high of a rate increase will cause more people to go without health insurance. For all of the difficulties in Vermont's healthcare system, we have a strong rate of insured people and this puts that at risk, reducing the already small and aging risk pool. It will put untenable, unworkable strain on small businesses that provide insurance through employment. While some of this comes at DFR's instruction to regain surplus, the insurers need to identify additional ways to do so without immediately pulling it out of the pockets of small business and individuals who are unable to cover these costs.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

163. Name: Emma Huvos

Town: Essex Junction

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

My husband is self employed and I am not eligible for health insurance through my work, so we rely on Vermont Health Connect for our BCBS insurance. We already pay far too much for bare bones health insurance that barely meets our needs, and this rate hike would be really painful for us and so many other Vermonters. Please consider dramatically cutting these proposed rate hikes.

164. Name:

F. Corr Town:

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

My insurance company is: Cigna

Comment:

Corporate healthcare profits on the back of working people; not a good look.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

167. Name: K White
Town: North Ferrisburgh
I get my insurance from: Vermont Health Connect
My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

Our health insurance premiums for myself and my husband are ALREADY \$1,900 a month on a household income of just under \$100k, with 3 children. That's 22% of our annual income! It is by far our biggest monthly expense and it isn't even one of the top plans BCBS offers. We make sure to attend our annual well visits but try our best not to seek medical attention if at all possible for anything else as the out of pocket costs are so high. Luckily we are healthy adults and do not require much in the way health care, at the moment, but it is a painful amount of money to pay every month "in case". Vermonters, hard-working tax payers, cannot afford to pay another cent more.

168. Name: Leah Langstaff
Town: Dorset
I get my insurance from: Direct from BCBSVT or MVP
My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

This raise would put a big burden on my adult children and is way too big a jump.

169. Name: Lisa Guillette
Town: Westfield
I get my insurance from: Employer (self or household member)
My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

We're already paying enough for a high deductible plan that makes even basic care in the ER a financial burden. I recently opted out of ABUS ultrasound technology [REDACTED] to BCBC not covering it at 100% based on my diagnosis code. It would be applied to a deductible of more than \$6000. These costs make it difficult to justify procedures of this nature. I feel we are in a terrible cycle of paying more and more and receiving less and that is just wrong.

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[REDACTED]

[REDACTED] Ruth Stewart

Town: E. DORSET. VT

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

My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

Our health insurance, household insurance and auto insurance is JUST TOO HIGH!! What happens when nobody can afford to pay? Vote for moderate increases..not 20%

175. Name: Sarah

Town: Springfield

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

My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

Since having blue cross blue shield I have not been able to afford to go to the doctors office. I also am having to ration my medications. I am [REDACTED] and one of my medications is \$400 a month. I am not able to afford office visits and specialty visits because of the high amount in prescriptions that I pay. I do not make a high amount of income and this year we are n it getting raises. Of healthcare goes up I will have to look at other avenues to be able to afford healthcare. Vermont is already so high with taxes and the cost of living that Vermonters can not afford to live as it is. The middle class is now the low income without support.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

178. Name: Elizabeth Haenel
Town: Vergennes, VT 05491
I get my insurance from: Direct from BCBSVT or MVP
My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

BCBS request for proposed rate increase is too high!!! I understand that premium prices will increase over time, but this is too big a jump. People, especially retirees are struggling as it is. Please don't make things harder for us.

179. Name: Eric Lineback
Town: Dummerston
I get my insurance from: Employer (self or household member)
My insurance company is: Cigna

Comment:

It's not the insurance companies who are responsible for this increase -- they have to make a profit to exist. The whole healthcare system is screwed up. Fix it!!

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186. Name: Kirsten Alexander
Town: Stowe Vermont
I get my insurance from: Direct from BCBSVT or MVP
My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

I pay over 18,000 a year for a 10,000 deductible plan. If it is raised I will have to drop health insurance. I know many people that would drop their insurance. It's already 15 percent of our household income. That's not right!!!!

187. Name: Larry Martineau
Town: Myrtle Beach
I get my insurance from: State of VT Retiree
My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

Please do not allow this increase. As a retiree my pension does not keep up with this substantial increase. I will not be able to afford basic life needs. Please consider retirees and keep costs affordable.

188. Name: Liba Hladik
Town: East Thetford
I get my insurance from: Employer (self or household member)
My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

This increase would mean that my family will not be able to afford paying the premiums and get care when needed.

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194. **Name:** Peter B. Smith

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195. **Name:** Pierre bernier

Town: Richmond

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

Please do not consider another raise. We already are paying \$ 400 more than we were when we started because of a price hike last year. This hike will now officially make it unaffordable for myself and family. I will ultimately have to run the chance of having no insurance at all at this point. It's not something I want to think about with 4 kids. But it will ultimately leave me no choice. Vermont is already an extremely expensive place to live , please do not make healthcare also unaffordable!

196. **Name:** Rachael Timberlake

Town: Montpelier

I get my insurance from: Green Mountain medicaid

My insurance company is: Green Mountain medicaid

Comment:

I was previously an MVP customer until my income dropped. I know how challenging it can be to come up with insurance payments and especially when they make big jumps like you are proposing. So many people are living very close to the edge. Please reconsider such steep increases.

197. **Name:** Sammy

Town: Richmond

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

Please don't approve this request - health insurance premiums are already insanely high for plans with terrible coverage. My BCBS plan's premium is \$1000/mo. This is the cheapest plan on the market. I need to pay out of pocket for \$15k in healthcare costs (not including premiums) before my plan will cover anything.

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2025 Vermont Individual and Small Group Rate Filing Comment

203. Post full comment online: Yes

Name: Abigail Hoops

Town: Bellows Falls

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

My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

Please do not increase these prices. The increased rate would further put a strain on my continued ability to pay my bills and live a healthy rounded lifestyle with mental, physical, emotional, and spiritual health.

204. Post full comment online: Yes

Name: Alexis

Town: Ludlow

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 offers incredibly important services to the surrounding communities. This past year they had to drop some of the BCBS plans due to the financial burden. My plan was one that was dropped and now I am paying the same amount of money for less coverage and am drowning in medical bills. If this increase happens, my employer will likely not be able to offer insurance. If that takes place, I along with many others, will need to seek new employment leaving the communities without VITAL services including CIS-EI, a daycare, parent education, diaper bank, community closet, and SO MUCH MORE. With the way the economy is, people are barely scrapping by as it is. No one can afford for their employer to not offer insurance or cut their hours to be able to qualify for Medicaid! How can you possibly expect people to survive with continued increases like this?

205. Post full comment online: Yes

Name: Alison Zenie

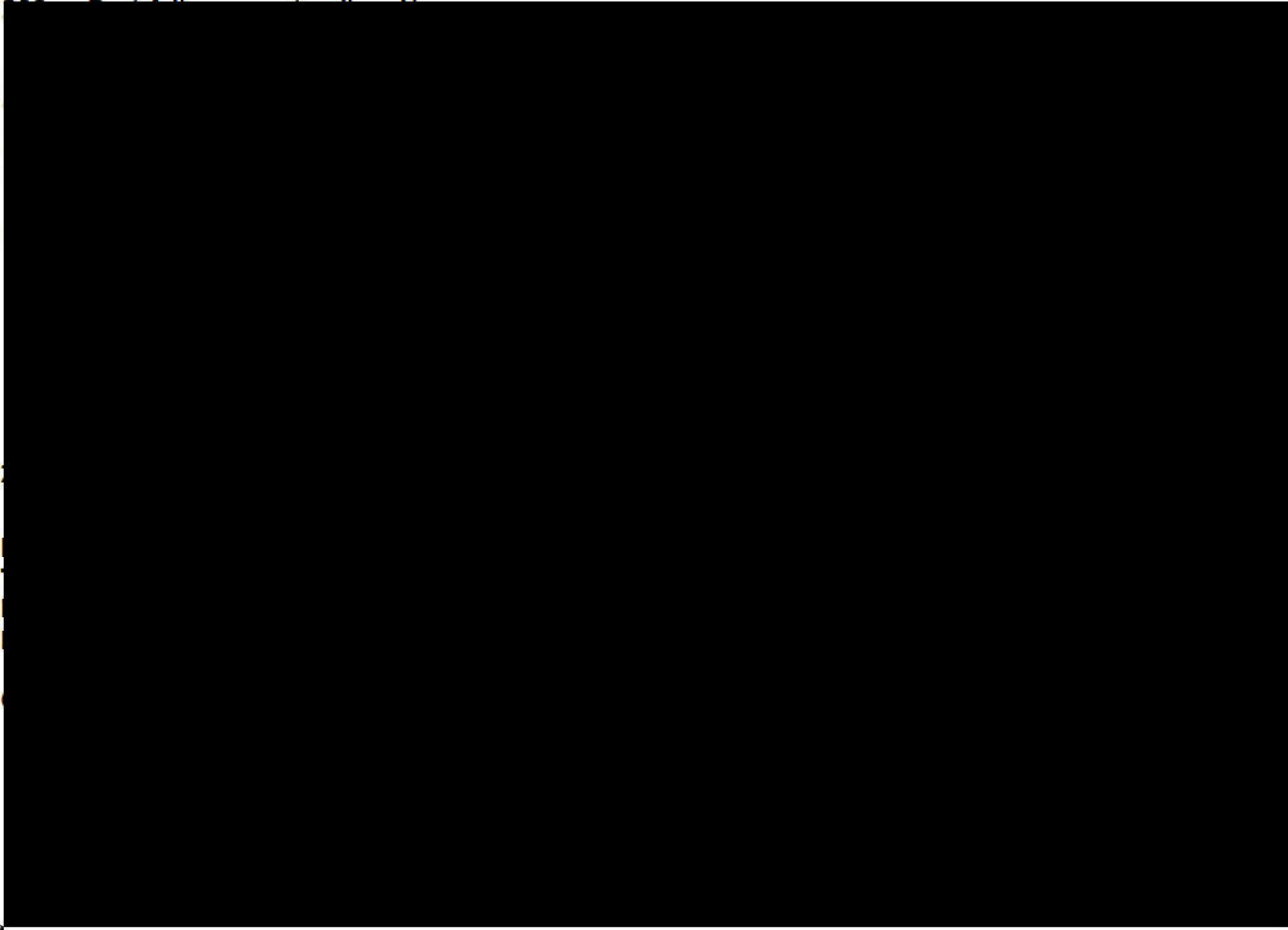
Town: Burlington

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

My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

This price increase would be devastating to my family. I already pay an enormous premium each month for my husband and I to be covered under my public school district's BCBS of VT plan. Our deductible is many thousands of dollars and we meet it every year due to a chronic medical condition I have. It is honestly criminal that medical treatments and insurance are privatized and profitable to begin with, but the continuation of this price gauging of everyday working citizens is unacceptable. How else are we supposed to care for ourselves and our families if we can't afford for our employer-provided healthcare to take half of our paychecks? Even more people will go without insurance and die from preventable medical issues because of corporate greed. Find a way to "cover your rising costs," like for example in your CEO and administrative team salaries. Healthcare is a human right.



208. Post full comment online: Yes

Name: Anthony Vargo

Town: Richmond

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

My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

While the requested rate increase is not palatable, nor affordable, especially after the previous two years of double digit increases, BCBSVT and MVP are not the actual problem. The health care system as a whole that is supported by the GMCB is the root problem. The insurers are only covering the costs that the GMCB allows via approvals of hospital budgets and other healthcare decisions they make. The focus of the problem is misdirected.

have a serious negative impact on my household. I already see my health plan cover less and less every year - I have a chronic disease and even with health insurance, I end up paying many costs out of pocket. And as someone working in health care, I know increased rates aren't being used to pay providers more, because reimbursement rates keep going down. BCBS cites rising costs as a reason for their increase, but all I see is their profit ballooning.

210. Post full comment online: Yes

Name: Betsy Brigham

Town: Marshfield

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

When incomes rise by 20%, then this requested rate increase will make sense. Until then it is ludicrous. I'm guessing even the insurers know their requests are unreasonable. Please limit rate increases to the annual COLA.

211. Post full comment online: Yes

Name: Brady Hellman

Town: Fairfax

I get my insurance from: Direct from BCBSVT or MVP

My insurance company is: MVP

Comment:

As a small business owner, the cost to provide health insurance to my employees is increasing dramatically with each passing year. At this point, we may no longer be able to cover the entire expense for them. If we were to increase rates at the same rate as health insurance, we would surely lose clients. The health insurance companies are taking advantage of the fact that we all need health insurance and the choices are limited.

212. Post full comment online: Yes

Name: Bram Kleppner

Town: Burlington

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

My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

Rating health care systems from around the world on how well they do their fundamental reason for existing, which is making and keeping people healthy, and on how much they cost per person in the system, and on what percent of the population the system covers, it is clear that universal health care is the best system anyone has come up with so far. In our country, no one ever thought getting health insurance through your workplace was a good idea -- it's just an unintended consequence of economic policy from decades ago. Finally, insurance is simply the wrong model for health care -- insurance is for protecting against big things that you don't want to happen, like your house burning down. Everyone wants health care every year. Insurance doesn't work for health care.

213. Post full comment online: Yes

Name: Brandon Maxwell

Town: Huntington

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

I think that this price raise is totally ludicrous. For multi hundred million dollar corporations to be raising their prices this much, for the average working Vermonter it is entirely unaffordable. I could see a 1 or 2% increase , maybe even annually, but this much is just absurd. Healthcare should be a human right and this is a reason why so many young people are leaving this state. Because any sort of normal blue collar necessary job pays so little and offers no benefits that this state is entirely unaffordable

214. Post full comment online: Yes

Name: Brian Delabruere

Town: Essex Junction

I get my insurance from: Direct from BCBSVT or MVP

My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

My life will be worse if rates go up. On top of rent, housing, and all other aspects of living, my ability to get healthcare shouldn't go up.

215. Post full comment online: Yes

Name: Casey

Town: Colchester

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

My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

I am beside myself. This is so completely unrealistic - to think it won't cripple families and businesses to raise rates this much. My partner was just laid off from thier job, I transferred to BCBSVT at my nonprofit role - part time only - and my paycheck will be substantially smaller with this adjustment. Is there no way to ease towards a higher rate? Is there no way to simply not aim at making an insane profit off the backs of workers?

216. Post full comment online: Yes

Name: Christie Nold

Town: Waterbury

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

My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

As an educator, our union has to work incredibly hard for each increase. At a time when school budgets are failing, and funding is tight, this incredible increase will have an immediately detrimental effect on school funding and educator pay.

217. Post full comment online: Yes

Name: Corrine Yonce

Town: Winooski

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

My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

What the [REDACTED] kind of hell is this?! I cannot afford my food or housing or health expenses as it is. How am i learning about this from a friends' social media account?! Please please figure out a different way. [REDACTED]

218. Post full comment online: Yes

Name: Cynthia Thomayer

Town: Bennington

I get my insurance from: Direct from BCBSVT or MVP

My insurance company is: MVP

Comment:

This increase is not sustainable for a small business and for any employee who has a copay. I think it's time that your Board takes a look at the last five years of requests from these major health insurance providers and then look at the average COLA, the average non State assisted wage in Vermont-the average amount of money families have left over after housing costs and make a decision. I think your decision most likely would be a big NO! Its' time that these insurance companies used some of their profits and or reduced their executive compensation to cover some of these increases. Either that, or the State of Vermont needs to develop a health coop where everyone pays into a cooperative plan that removes the middle men for both healthcare services and Rx's-all which would reduce the costs of healthcare today. And finally, the VT Healthcare Contribution Assessment needs to go away as well. If a small business is offering health insurance to it's employees then it is up to the employees to join. The State shouldn't penalize the employer because of choices of their employees.

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Emily

Town: Burlington

I get my insurance from:

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

Comment:

I can't afford health insurance as it is. I cannot believe anybody would allow these companies to raise their rates more than they already have. These insurance companies have absolutely ruined the way we are able to access healthcare. The majority of people I know are waiting months and months and months for appointments And very few have good experiences when they finally get into see their docs. It's all because of insurance companies dictating the way doctors are able to treat. SAY NO! When are our healthcare officials actually going to start making sure we are being taken care of? How have you allowed our health to become big business for others to profit on while we are left spending more and more money for fewer results.

Post full comment online: Yes

224. Name: Francesca Mihok

Town: Burlington

I get my insurance from: Direct from BCBSVT or MVP

My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

What individual gets anything close to a 19% raise each year? How is an individual expected to pay for this increase in health insurance? I currently have a \$9000 deductible and yet pay \$740 per month, half of what I pay for rent. For that amount I receive only the most basic preventative care and a slight discount on bills I pay out of pocket. Where do these increases stop? I expect BCBS will get an increase regardless of what the public says. I expect I will be paying more for a higher deductible and less care.

225. Post full comment online: Yes

Name: Gail Falk

Town: Plainfield

I get my insurance from: Retiree former employet

My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

I try to be very careful in using health resources to keep from incurring costs. I expect my insurer to be

careful as well, and a 21 percent increase is both unaffordable and unreasonable.

226. Post full comment online: Yes

Name: Grace Horelick

Town: Burlington

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

Even with the increase from 2023 to 2024 I was shocked at how much more my monthly premium payment would be, and still would have to pay very high amounts per necessary and frequent healthcare appointments. It forced me to have to switch to a new plan that would make me have to pay sooo much money due to a high deductible of \$10,000 if I were in a seriously dangerous health emergency and needed care. It just is horrible to have to risk it with your health because you are not able to cover the cost of a better plan. Paying even more with this percentage increase will make more people have to make choices that aren't in favor of them taking care of themselves. What is even the role of a health insurance company in that case?

227. Post full comment online: Yes

Name: Hannah bowerman

Town: Burlington

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

My insurance company is: United healthcare

Comment:

Health insurance is already so expensive. I had blue cross blue shield at my previous job and when I had to go to the emergency room for a couple of hours, I ended up having to pay \$4000. That's with insurance. We pay so much money to be covered in emergency health situations and then it doesn't even help. It would be evil to increase the prices.

228. Post full comment online: Yes

Name: Jennifer Fiscaletti

Town: Essex Junction

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

My insurance company is: Cigna (will have blue cross blue shield next year)

Comment:

Health care costs are already out of control -- Taxes will be going up , now health care - but my salary doesn't seem to have the same raises !! People will have to choose between taking care of their health, living in a decent house or eating! Enough already !

229. Post full comment online: Yes

Name: Jill Brooks

Town: Burlington

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

As a young adult I have always straddled the line between making slightly too much to qualify for Medicaid, and not making enough to comfortably afford health insurance. Currently I work as a preschool teacher and make \$18 an hour, too much for Medicaid. I do not qualify for insurance through my employer because I work 4 days a week in order to balance work as an artist, so I pay for BCBS health insurance through VT Health Connect. Right now I am trying to shift into a creative career and dream of becoming a children's book illustrator. Financially and time-wise it is already very difficult for me to balance art classes, the cost of living, having time to pursue my goals, and also working in a field I care about to make money. If my health insurance premium increased by nearly 20% per month it would require me to make decisions about time allocation differently, making it that much more difficult for me to achieve what I hope to. It might also contribute to forcing me out of the field of early childhood education into a job I care less about but which will pay more (a decision I am already, sadly, having to consider). And I am very privileged compared to many young Vermonters: my partner has a salaried job and pays a larger share of our rent than me, giving me some leeway. But even with that advantage, this premium increase would put a squeeze on my already barely balanced finances. As a young person it is already pretty hard to be hopeful about the future given yearly natural disasters in our state, the increasing cost of housing and zero hopes of ever affording a home, and the general cost of living. So this just feels, honestly, like kicking people while they are down.

230. Post full comment online: Yes

Name: Joni Belote

Town: Morrisville

I get my insurance from: Direct from BCBSVT or MVP

My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

The cost of living is difficult enough without having to once again pay for increased insurance premiums. Those of us living on a fixed income cannot afford to pay additional premiums. If the problem is due to increased prescription costs, take on big pharmaceutical companies, not the little guys. Increase costs to the consumer does not fix the bigger problem. It encourages more greed from big pharma. Go after the problem but don't create obstacles for those who are barely getting by.

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232. Post full comment online: Yes

Name: Katherine Valloch

Town: Burlington

I get my insurance from: U S Government & United Health Care

My insurance company is: Medicare & United Health Care

Comment:

Health care costs and health insurance, even with insurance are too high for the average Vermonter and their family. I really think Medicare for all citizens would reduce / minimize expensive and discriminatory coverage and focus on the important aspects of health care and promoting good health. At the minimum, the board must consider the effects of constantly increasing premiums. Thank you.

233. Post full comment online: Yes

Name: Katrina

Town:

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

Since losing Medicaid our deductible is so high that any non routine medical care is unaffordable. One visit to urgent is enough to put us over the edge financially. How are any working class people supposed to afford this? A rate increase would only make it harder and more unaffordable for working people to receive needed health benefits. People are making decisions about medical care based on cost, not need.

234. Post full comment online: Yes

Name: Kelly French

Town:

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

My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

As an employee of The Family Place in Norwich, Vermont, I am very concerned about the proposed rate increases for both BCBSVT and MVP. My nonprofit organization provides coverage under both of these plans to support the health and well-being of myself and 43 other employees and their families. The cost of health insurance has continued to place a strain on the organization's budget which has led to underinsured families and staff turnover. As a supervisor of a team of 8, I am not only concerned this impact would be on myself but also for my team. For some, it may be too much to bear. In addition, increasing the cost of health insurance through the marketplace will put additional strain on children and families that we serve who often have limited income and tight budgets. I strongly encourage the Green Mountain Care Board to keep health insurance affordable to employers and families in the state.

Thank you, Kelly French

235. Post full comment online: Yes

Name: Kevin Bloom

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 beyond messed up. imagine you were to come into my business, pay me in advance, and then i were do everything to deny doing the work for which i was paid. and then the audacity to ask for a rate increase? my god! i have already had my medication stolen from me by bcbs vt because they decided i didn't need it. not my doctor. not me. some nameless cost cutting salesperson decided to steal my medication. i want bcbs investigated for criminal behavior. have a nice day to everyone not representing insurance scum of the earth here today. i wish you the best. bcbs employee / lawyer, may god have pity on your soul for agreeing to assist in crimes for your work. there's a lot of places you can work, why are you doing this?

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239. Post full comment online: Yes

Name: Maris

Town:

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment:

I am already struggling so much to pay for healthcare as it is. Amidst inflation and housing and property taxes and food and transportation, the struggle is huge. Health is a human right. Humans deserve to have bodies that function, that are able to hold their consciousness with vitality. Please do not allow this raise of prices.

[REDACTED]

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241. Post full comment online: Yes

Name: Meg McGovern

Town: Burlington

I get my insurance from: I pay an insurance broker, since it's so confusing.

My insurance company is: MVP

Comment:

Vermont businesses are already struggling with property taxes, new software taxes and employment taxes. I'm not sure how we can keep going with all of these increases.

242. Post full comment online: Yes

Name: michael wark

Town: barre vt

I get my insurance from: Direct from BCBSVT or MVP

My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

I am [REDACTED] years old and retired on fixed income. The double digits increases that are being requested each time are unsustainable for individuals and businesses. you are making people make choices between health insurance and making ends meet. This state is one of the highest taxed states nationwide and soon health care costs will be there too... if they aren't already. No wonder the only people that live here are those that don't need to worry about the costs of living here and those of us that love this place and are forced to struggle to be where we want to be.

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244. Post full comment online: Yes

Name: River Hartley

Town: Burlington VT

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

My insurance company is: MVP

Comment:

Health care is a human right. It's unfair people should be financially stressed, go into debt, or lose insurance coverage because cooperations want more money. There has to be another way.

245 Post full comment online: Yes

Name: Sarah Clay

Town: Burlington

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

I can barely afford the monthly premium of standard healthcare as is, in tandem with inflated rent, student loan repayments, and basic necessities. A proposed increase will directly and disproportionately affect working class individuals and have consequences for an already struggling Burlington. This town will not survive without the working class people that staff the many restaurants, retail spaces, and agricultural projects Burlington is known for. We deserve to have adequate, affordable healthcare, rather than being priced out for something as fundamental as healthcare.

246. Post full comment online: Yes

Name: Stephanie Szenasi

Town: Burlington

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

I rely on bcbs! If premiums go up any more, I won't be able to cover my basic health needs because at the proposed rate I would only seek medical care if it was an emergency

247. Name: Ted Davis

Town: Middlebury

I get my insurance from: Direct from BCBSVT or MVP

My insurance company is: Blue Cross Blue Shield of Vermont

Comment:

This is not sustainable and more Vermonters will be without health insurance.

248. Post full comment online: Yes

Name: Tufani SenGupta

Town: Needham

I get my insurance from: State

My insurance company is: Medicare

Comment:

MVP is the option

[REDACTED]

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