

2023 Individual & Small Group Filings
Written Comments Submitted to the Green Mountain Care Board
May 9, 2022 through July 21, 2022

1. Name: Tom Hengelsberg

Town/City: Charlotte

Topic: Health Insurance Rate Review

Comment: Dear Green Mountain Care Board Members,

I will put this very simply: it is time to say no. It is time to say no to health care providers who are headed by a bloated, overpaid executive administration whose salaries are completely out of scale with their actual contributions to the health care enterprise, with benefits and retirement packages most of us could only dream about.

In most other sectors of the economy, if there are tough times, people pull together to take salary freezes, temporary reductions, or other efficiency or economy measures. Not in the health insurance industry. They just keep asking for more increases, and so far people seem resigned to just keep paying more, like it is inevitable.

Well, it is not. This has to stop. And how it is going to stop is by applying some tough love. We have to just start saying, "I'm sorry, but the answer is no. You need to come up with other creative ways to make your budget work, and don't keep coming to ratepayers for more and more money."

I am an architect. If the building I design is over budget, well, guess what? I have to go back to the drawing board and redesign it so it meets the budget. I cannot just ask for more money.

I've been quietly paying premium increases for years, and something in me has just snapped. I'm tired of top executives living their outsized lifestyles while the rest of us hard-working middle income earners pay for it.

I get it. Covid has been very hard on everyone in the health care industry (well, almost everyone...). It's been a tough two years and counting. But we need to find another way to make budgets work, and looking at the top of the pay scale pyramid is the place to start.

Thank you for your deep consideration in this matter, and thank you for your work on this Board.

Post Comment: Yes

2. Name: Mary Bartholomew

Town/City: Essex, VT

Topic: Other

Comment: I work at UVMHC. I can barely pay my bills with my salary because I am so GROSSLY underpaid. The green mountain care board has denied money to go to employees here over and over. And yet I am reading that they are planning on allowing insurance companies to raise premiums. How do you expect to not increase wages but increase premiums? How will the average working class person afford it? How can you support these manipulative big corporations who already make HUGE profits, but not the hard-working working class people. YOU are the reason people will not be able to afford health care. Make better choices. Do not allow them to raise premiums!!! We cannot afford it!! Make healthcare affordable and accessible to all.

Post Comment: Yes

3. Name: Linda Sheridan

Town: Burlington

Comment: I am a Vermont senior living on social security and a modest retirement savings. I am enrolled in Medicare and MVP medigap plan. The proposed rate increase is excessive. Budgets are squeezed. I have little wiggle room.

Like many others we have lost a substantial part of our retirement savings.

The financial outlook is only getting bleaker. Please consider a smaller percentage increase in premiums.

Thank you.

Post Comment: Yes

4. Name: Meg Tipper

Town: BURLINGTON

Comment: Does this rate hike apply to Medicare supplements like Medigap Blue?

This seems like a big challenge for people on fixed incomes.

Post Comment: Yes

5. Name: Deborah Lashman

Town: Burlington

Comment: Another rate hike is unconscionable. Doctors, hospital administrators, hospitals (especially the conglomerate that has become UVMC), insurance companies and their administrators are paid way too much. Until and unless we have true universal sole payer health care - or at least a system as good as Canada, there shouldn't be any more rate increases.

Post Comment: Yes

6. Name: Molly Fleming

Town: Chittenden

Comment: I am both a consumer and a provider. As a consumer I have a hard time understanding what justifies such a significant price hike? With all of the Federal funding that supported health care during the pandemic, that cannot be an excuse or reason for these increases. I believe the citizens of this state deserve to see detailed financial reports about why they need these increases, including how much of an increase the senior administrators of these companies will receive as part of the increased revenues they receive if these rates are approved.

As a provider, I see many patients that have high deductibles, so they pay exorbitant monthly payments, and then still have to pay out of pocket for most services. This is crazy and unethical from my point of view. What do they get for their money? A preventive visit at best.. They charge the same fee for a family with one child and one with six. Some are choosing to forgo insurance all together. Others work beneath their capacity, so that they still qualify for Green Mountain Care which has the best coverage, no deductible, other than that many providers will not take it. I truly feel that the GMCB has not fulfilled its mission. Similarly, when a hospital like UVMMC wants such substantial increases - someone is not managing their financial resources efficiently.

Post Comment: Yes

7. Name: Ken L

Town: Burlington

Comment: Enough.

Medical related costs out of control - too many overpaid administrators and too much wasteful overhead, terrible billing practices. Realize this is for insurer but it's all related. All this waste needs to be corralled and better pay for actual working staff such as nurses and technicians, rather than for bloated, top-heavy administration.

Post Comment: Yes

8. Name: Josh Foster

Town: Walden

Comment: I am not sure how the board can seriously consider a rate hike. How is that possible. For a family of 3 I pay over \$2000 a month. That is absurd.

Shame on you for considering an increase. Especially with such a high deductible. I can't even consider paying more per month even if they removed the deductible. \$26,000 a year for insurance is robbery. Shame shame shame on you for bringing this insult to the table. Seriously, how is this even up for discussion? I suppose those making all the money from this racket see an opportunity to rob the people of more, more, more. I am livid.

Post Comment: Yes

9. Name: Lauren Erickson

Town: Burlington

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

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: We are already charged over \$500 a month for insurance that we cannot even use until we pay \$4000 out of pocket. After we hit our deductible, we still pay 20%. I have put off having serious health concerns addressed because we simply cannot afford the bill despite having insurance. We've been through bankruptcy due to overwhelming medical bills, all while being insured. When I do need to see a doctor, it's months before I can get an appointment. I've been on wait lists for mental health services for almost a year. With insurance, it costs me \$150 for a doctor visit. That doesn't include cost of tests, procedures, medications or follow up appointments. It is too expensive as it is to receive such mediocre care. An increase of 12% would have us seriously considering if it's even worth having health insurance anymore. It truly doesn't feel worth it as it currently is.

Post Comment: Yes

10. Name: Dick Matheson

Town: Burlington VT

I get my insurance from: United Healthcare / Medicare Advantage

My insurance company is: United Healthcare / Medicare Advantage

Comment: Most people that come to this site are likely to state their disapproval and financial struggles, which I respect. But I don't think I or we have the full information to make an intelligent decision about the proper response. Is the nursing and other personnel shortage (and high paid traveling nurses) resulting in higher billing rates by hospitals? Would vetoing or reducing the rate increases result in weakening the health care system and put all of us at greater risk with a further public health emergency? (Disclosure; I have no connection to anyone in the insurance or hospital/medical system.) I think disinterested experts are in the best position to decide.

Post Comment: Yes

11. Name: Martha Dallas

Town: Burlington

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

My insurance company is: MVP

Comment: It's COMPLETELY unsustainable to raise rates this much. Compare this rate to inflation and to wages (which lag far, far behind). It's UNJUST to think this is reasonable. I get MVP through my spouse

and already we pay more than we did with a prior plan for less-comprehensive insurance. Who benefits? A few at the top. Who loses? Scores at the bottom, like me.

Post Comment: Yes

12. Name: Diane Meyerhoff

Town: Burlington

I get my insurance from: Direct through BCBSVT or MVP

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: These increases are not sustainable. As a self-employed person for over 20 years, my health insurance costs (premiums and deductibles) are now my greatest expense. Please find a way to make health coverage affordable!

Post Comment: Yes

13. Name: Matthew Lawrence LeFluer

Town: Alburgh

I get my insurance from: SSI/SSDI. Federal benefits Program

My insurance company is: Medicaid and Medicare

Comment: Accessibility to healthcare insurance should remain low price increase because citizens with Disabilities Can't Afford The. Rate on premium healthcare insurance.

Post Comment: Yes

14. Name: Caleb Wills

Town: Fairfax

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

My insurance company is: MVP

Comment: People need insurance, especially now with inflation raising, will cause great harm to many people. Insurance already overprices so much and causes so much hassle. Do not do this. You will kill people.

Post Comment: Yes

15. Name: Walter Carpenter

Town: Montpelier

I get my insurance from: Medicare

My insurance company is: Medicare

Comment: Exactly why do we need BCBS/MVP? What concrete value do they give to us that we need to pay another %16.6 of our wages that do not rise by %16.6 every year?

Post Comment: Yes

16. Name: Leesa Stewart

Town: Montpelier

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

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Please deny this rate increase. With raising inflation and costs for everything from food to gas skyrocketing, Vermonters will not be able to afford health care. Please insist the health insurance

industry and medical industry tighten their belts and look for efficiencies and cost reductions like the rest of us have to in the face of raising costs.

Post Comment: Yes

17. Name: Roxene Laue

Town: Ferrisburgh, North Ferrisburgh

I get my insurance from: Direct through BCBSVT or MVP

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: My husband and I are both retired and in our mid-late 70s and pay close to \$400. / month for our BCBSVT premiums, in additions to our monthly payments into Medicare and our share of prescription drugs, plus over \$125/ month of dental insurance. That's a HUGE portion of our total income! When will it bankrupt us, and others like us -- not even to mention the out-of-pocket costs that none of these insurances cover? BCBSVT has been great, but not so much the others. We want to stay healthy as we age, but also want to be able to pay for food, mortgage, heat, etc. As for travel or other luxuries? Forget that.

Post Comment: Yes

18. Name: Joan Kahn

Town: Montpelier

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

My insurance company is: MVP

Comment: Insurance is already so expensive that we can hardly afford it even with two adults who work full time. And these high deductible plans don't cover anything. It's hard to understand how they can need more of my money.

Post Comment: Yes

19. Name: ellen dunkling

Town: Graniteville

I get my insurance from: Social Security

My insurance company is: Medicare

Comment: There is no need to increase the cost since most people cannot afford it to begin with. The eligibility requirements should be reassessed in every department.

Post Comment: Yes

20. Name: Fred Lower

Town: Middlebury

I get my insurance from: state teacher pension

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: I'm on limited income, retired teacher and depend on my insurance through the state. I hope it doesn't go up more!

Post Comment: Yes

21. Name: Ben

Town: Colchester

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: Just because covid slowed the healthcare "system" down for 2 years is no reason to raise costs to the insureds. The cruise industry practically shut down for 2 years. Did they raise prices? No, they wrote down debt, and found other ways to stay afloat, with far less government assistance than the healthcare system received! I think the insurance companies need to figure it out! Time for universal or medicare for all. [REDACTED]

Post Comment: Yes

22. Name: Tim Rossiter

Town: Burlington

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: Both my wife and I are independently employed. This is only possible by way of the affordable healthcare we receive through Vermont Health Connect. Small businesses are held up as the keystones to America's communities and local economies, but they are only viable when there are appropriate government policies backing them up. I strongly encourage you to support small businesses and all they contribute to local economies by keeping healthcare affordable in Vermont.

Post Comment: Yes

23. Name: Kathleen Bruce

Town: Hinesburg

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

My insurance company is: Anthem BCBS

Comment: It is my opinion that we need to cut some of the fat in the insurance companies. I'm tired of paying premiums and having everything rejected, while the CEOs of Blue Cross make millions of dollars a year. Healthcare is for all and should not be for profit.

Post Comment: Yes

24. Name: Connie Helms

Town: Monkton

Insurance Company: MVP user

While rate increases are part of doing business, I urge the board to be extremely sensitive to the many Vermonters who rely on MVP and BCBSVT, who are not getting 15% increases in their pay.

Please consider an increase of 10% for example, which is more reasonable although still not great news for many households. Thank you

Post Comment: Yes

25. Name: Xin Yang

Town: Greensboro

I get my insurance from: Direct through BCBSVT or MVP

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: The health insurance is becoming too expensive to afford .

Post Comment: Yes

26. Name: Judy Leggett

Town: St. Albans

I get my insurance from: Medicare

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: I think with everything else being raised how can anyone afford the impact of now raising insurances again. People like myself on SSD can barely afford anything now, this is getting so crazy for anyone to live nowadays. Everything is so controlled by the government and the rich. I can go on and on, but I don't think my statement will make any difference or change.

Post Comment: Yes

27. Name: John Kromer

Town: Bristol

I get my insurance from: Medicaid

My insurance company is: Green Mtn Care

Comment: I became unemployed back in September of 2020 due to the Covid pandemic. Later, in December of 2020, I was diagnosed with Long Haul Covid, known as Post Covid Syndrome. From this, I suffer from Chronic Fatigue Syndrome, neuropathy in my hands and feet, an 80-85% loss of both my senses of taste and smell. I can no longer work and have had to retire at 59 and apply for SSDI, because I no longer have any income. As of May of this year, I could no longer afford my premiums for BC/BS of VT. I'm now on Medicaid through Green Mountain Care, but I can attest to the fact that premiums for Health Insurance in this state are exorbitant and border on the ridiculous. People here in Vermont and across the country are faced with over inflated housing prices, skyrocketing food and fuel prices and an overall feeling that Energy companies, Drug companies and Insurance companies own and finance every member of Congress, the Senate and to some degree the White House itself. With this system in place, where do "We the People" get a chance at any sort of American dream anymore?? Keep letting these greed filled companies keep looking out for no one except their "shareholders" and their own bottom line(s), then we, the consumer, the citizens, the people who need this help and coverage won't be able to either procure nor afford to be covered at all. This greed and excess needs to be curtailed before we are all destroyed.

Just my two cents...

Post Comment: Yes

28. Name: Beth Taylor

Town: Brandon

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: My spouse and I pay over \$1,000 per month for health insurance through BCBS. In return for this premium, 2 of my prescribed medications are not covered. One that I have been taking since 2015 suddenly requires pre-authorization. The other is my inhaler; the more expensive medication works well, the less expensive caused side effects. After being diagnosed with covid, I was told I had to wait an unknown number of days before BCBS *might* approve the medication my doctor specifically prescribed. Instead of risking pneumonia, I paid for the appropriate medically indicated inhaler. It does not stop with my family paying for things that should be covered by health insurance. I am a self-employed psychologist. BCBSVT will not pay for evaluations for individuals struggling with possible

ADHD. Instead and likely as a result, doctors over-prescribe ADHD medication to "see how the patient responds." Now, ADHD meds are so over-prescribed that as of July 1, 2022 they require pre-authorization. A great solution would be to pay those of us trained in clinical psychology to do our job, and then only prescribe medication to those patients that actually need it.

I am tired of over-paying health insurance premiums only to turn around and pay out of pocket for my medication. I am tired of telling people with BCBSVT that their insurance won't pay for the services they need. BCBS wants more money? I want a refund! Please, please tell these people NO.

Post Comment: Yes

29. Name: Claire Bates

Town: Northfield, soon to be Randolph

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Oh, please do not allow this rate hike. I am working as a social worker providing mental health services, already paying \$485/month for health insurance for just myself as I provide needed mental health services to kids, families, and adults during an incredible time of mental health shortage in Vermont. Please help keep this situation even remotely sustainable for me.

Thank you!

Claire Bates

Post Comment: Yes

30. Name: Monica Sanchez Webb

Town: Middlebury

I get my insurance from: Vermont Health Connect

My insurance company is: State

Comment: Prices are too high now. CEOs and shareholders should share a much larger piece of the difference vs passing it onto the public.

Post Comment: Yes

31. Name: Michele Sulham

Town: East Hardwick

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: I am 58, my husband has many health issues and I have had to increase my hours over the past 6 years to try and meet continuously rising premiums. I feel like I can't do it anymore! It's now affecting my health as I continue to work more and try and take care of our household due to my husband's physical limitations.

Post Comment: Yes

32. Name: Joyce Lamonda

Town: Enosburg falls, VT

I get my insurance from: Direct through BCBSVT or MVP

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Insurance already cost too much. Currently with Covid occurring and lack of staffing in hospitals people have not even been able to get the services that they need in hospitals so I doubt that the insurance has had to spend as much as they usually have in the past.. Perhaps they should pass that savings on to their members.

Post Comment: Yes

33. Name: Susan Gaelic

Town: Newbury

I get my insurance from: Direct through BCBSVT or MVP

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: I retired from full time nursing at the beginning of Covid and worked as a per diem nurse. Because I was not yet 65, I bought my own insurance through BcBs and then MVP. Both insurances raised their rates significantly each year. How much farther can they go? Unless one is very low income, it costs about \$600 a month or more for a no-so-great policy. Are they making huge profits? Is there a way to connect betokened this?

Post Comment: Yes

34. Name: Jennifer Mintzer-Farrar

Town: South Londonderry

I get my insurance from: Typ Employer

My insurance company is: Currently Grn Mtn

Comment: Rates consistently go up yet the amount of care doesn't, incomes never increase at the rate healthcare does. Premiums are NOT affordable. \$2400 for a family a month plus copays on top of rent/mortgage, car payments and daily expenses is outrageous. You end up living paycheck to paycheck. We can not expect the middle class to keep paying for everything and for those who can not afford healthcare. It's time for these insurance companies to reduce their admin [REDACTED] so doctors can focus on their patients and not be told how to treat them.

Post Comment: Yes

35. Name: Steven F DiCicco

Town: Hyde Park

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

My insurance company is: Cigna

Comment: I believe health care should be a right not a luxury. With the cost of living going up faster than wages how are people supposed to pay for housing, food, and health insurance on a tight budget. How much profit do insurance companies have to make before it's enough?

Post Comment: Yes

36. Name: Erin M Ballantine

Town: Brandon

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

My insurance company is: United Healthcare (through out of state employer)

Comment: Insurance is already too expensive and covers too little costs. What do the people get for these increased rates?

Post Comment: Yes

37. Name: Michael

Town: Waterford

I get my insurance from: VA

My insurance company is: VA

Comment: I thought the Democrats fixed this with Obama Care!! Fools

Post Comment: Yes

38. Name: Maryanne Roberts

Town: Lincoln

I get my insurance from: Direct through BCBSVT or MVP

My insurance company is: Medicare with BC BS of VT medigap

Comment: I am a low income person- living on social security and am concerned about rising costs all around.

Post Comment: Yes

39. Name: Greg Robbins

Town: St Johnsbury

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: No one at VT Health Connect or BCBSVT can explain why my premiums are increasing other than an increase in my SSDI benefits due to a 5.9% COLA that went into effect Jan 1st, 2022. The math makes no sense or why I am losing my VPA and also a reduction in my APTC.

I cannot afford this increase especially since the 5.9%COLA has been trampled by 8.7% inflation and skyrocketing fuel prices.

Post Comment: Yes

40. Name: Matt safowsk

Town: Waterbury

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

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: We can not afford this level of increase. No other business raises rates so much so consistently. Please demand administrative and other cost cutting plans for long term sustainability. Invest 8n primary care and health not insurance companies and hospitals. Sell all the art at uvmmc. Make it top notch, functional, and affordable

Post Comment: Yes

41. Name: Dale Velte

Town: Weston, VT

I get my insurance from: Direct through BCBSVT or MVP

My insurance company is: MVP

Comment: Can't afford it as a small business owner and employer of 7. We will be forced to reduce the benefits and employee contributions will be higher.

Post Comment: Yes

42. Name: Alice Leeds

Town: Bristol

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

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: I am strongly opposed to rising the rate by 16-18%. That is a huge amount, and in my experience insurance is asking for more and providing less in terms of benefits.

Post Comment: Yes

43. Name: Joanne

Town: Eden

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: I am 61 years old and my husband is about to retire in a couple years. I am six years younger than my husband so I am on my own for health insurance. We cannot afford even a penny raise right now. We are going to be hungry and cold this winter and no one seems to care. What are senior citizens suppose to do. We need answers and we need to know why it's okay to raise our insurance every year. This is my first year on Vermont Health Connect and even with the amount that was deducted from my bill I still have an 8000.00 amount to reach before I get the rest of a bill paid.

Post Comment: Yes

44. Name: Kate Kinney

Town: North Hero

I get my insurance from: Direct myself

My insurance company is: Vermont Blue Advantage

Comment: So many prices have gone up this year that we can barely breathe, never mind pay our bills. Wages NEVER keep up with inflation. PLEASE do not add to our burden by increasing rates this much. PLEASE. How are we to live if we are not wealthy?

Post Comment: Yes

45. Name: Jenny Blair

Town: Montpelier

I get my insurance from: COBRA

My insurance company is: COBRA, temporarily

Comment: When my COBRA expires I'll be returning to buying my health insurance through the open market. Though I briefly held a full-time job (hence the COBRA) in addition to my small business, I've earned almost all my income since 2011 as a sole proprietor. For most of the years I've been in business, health insurance (Obamacare) has been my single biggest overhead item--it almost always exceeded rent, often by hundreds of dollars. It has gotten worse year after year. Now, with purchasing power eroding fast amid inflation, a leap in insurance costs this high would be an absolute gut punch. Costs need to be falling, not rising, as all of us scramble to do more with hard-earned money that is losing its value. Please focus on the monopolies enjoyed by Vermont hospital systems and the fat salaries earned

by administrators with regard to cost cutting. Please don't continue to kick ordinary Vermonters who are trying to hold on to their positions as best they can.

Post Comment: Yes

46. Name: Steve Tavella

Town: Dummerston

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

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: This is ridiculous. Let's see their corporate profits! Employees at my nonprofit organization are scraping by. The employer can only pay 70% of insurance costs. This rate increase will make it increasingly difficult to meet basic needs. It may mean for many, purchasing cheaper plans with ridiculous deductibles. A rate increase should not be permitted.

Post Comment: Yes

47. Name: Joe Zimmerman

Town: Sunderland

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

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: With the current inflation and gas price hikes, it's getting more and more difficult to make ends meet. Almost every year healthcare costs go up by double digits or more, but salary increases at my company are in the 1-3% range. Can't insurance companies create more incentives for people to exercise, eat healthier, quit smoking and see their doctor for wellness visits?? I've paid thousands upon thousands of dollars to health insurance companies but because I'm very healthy, I've rarely entered a claim. I'm not rewarded for this, just lumped in with everyone else.

Post Comment: Yes

48. Name: Cynthia McGeoch

Town: South Burlington

I get my insurance from: Direct through BCBSVT or MVP

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Their prices for Medicare supplemental is too high. Plus with the combination of Medicare and what they pay the doctors hardly get paid for their expertise. Please deny any increase.

Post Comment: Yes

49. Name: Shannon Watson

Town: Burlington

I get my insurance from: Direct through BCBSVT or MVP

My insurance company is: Medicaid

Comment: I have family members who need to use BCBSVT because their jobs do not provide insurance therefore they pay exorbitant premiums already as well as a ridiculous deductible. They are barely able to make their bills as it is and they were lucky enough many years ago to get a decent rent cost which has not increased significantly. IF their premiums go up it will require them to rob "Peter to pay Paul." They will have to choose between RENT and HEALTH INSURANCE. With the inflation (and increasing) rising, the cost of living in Vermont and minimum wage jobs (that no one else wants to do), this creates

an Impossible scenario.

We are trying to KEEP our young people in VT as the average age of Vermonters tops the charts- this type of corporate increase is WHY we are losing the people who have grown up here :/

Corporations such as insurance and pharmacy have insanely ludicrous amounts of wealth in many forms and certainly do not need this increase to get by from any stretch of one's imagination.... This is pure THEFT and immoral to even propose yet another Burden to Vermonters!!!!!!!!!!!!

SAY NO TO CORPORATE GREED if you have a conscientious.

Post Comment: Yes

50. Name: John Monroe-Cassel

Town: West Windsor

I get my insurance from: Direct through BCBSVT or MVP

My insurance company is: MVP

Comment: Please no more rate rising--the pensioners cannot keep up!

Post Comment: Yes

51. Name: Julia Hand

Town: East Calais

I get my insurance from: Direct through BCBSVT or MVP

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: I am deeply concerned and upset at the proposed rate increase. Health insurance is a necessity for me, and I find the barely affordable as it is, especially with the economy in shambles. Please DO NOT raise rates!!!

Post Comment: Yes

52. Name: Sandra Wetherby

Town: Rutland

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: At a time that all of us are facing drastically rising living costs across the board with high prices for groceries, heating oil, gas, etc., how are we expected to absorb a 15% increase for our health insurance? Passing this high of a rate increase, unless the subsidies are also going up, may force some of us to make the difficult decision of whether we can afford health insurance at all. Please do not pass this increase!

Post Comment: Yes

53. Name: Ellie Stubbs

Town: Calais

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Having health insurance is necessary and responsible, but the current cost makes it unaffordable for too many. A double digit price increase will be devastating. Families already struggling to buy food and put gas in their vehicles to get to work will make the painful choice to drop their

insurance. We must find a way to make health insurance affordable to more individuals and families for the well being of our community

Post Comment: Yes

54. Name: Craig Miller

Town: Chester

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

My insurance company is: United

Comment: It is sad that Vermont has so much regulatory oversight that adds ZERO benefit and takes away precious \$ that could be better spent on helping the poorer segments of our society.

Every year Millions are spent on administrative and oversight costs and every year children and less fortunate have to do without because of this waste.

Post Comment: Yes

55. Name: Grant Orenstein

Town: Calais

I get my insurance from: Direct through BCBSVT or MVP

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: The cost increases are not affordable for most individuals, and the services are more restricted. It's gone this way for years. So the choice is now for some, or will be soon for the rest to forego treatment, and suffer needlessly. Health care system is broken.

Post Comment: Yes

56. Name: Katie

Town: Eden

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: I genuinely hope this doesn't go through! ... Do the people facilitating these increases realize how much insurance premiums are crippling people as is? Ever since joining the work force, I have watched insurance rates increase while the benefits and care decrease EVERY SINGLE YEAR. It has come to the point this year that, while I am insured, I pay so much for a premium out of pocket monthly that, even with the subsidy, the high deductible hanging over my insurance has made it so that I am no longer receiving regular care. Furthermore, I find it completely unreasonable that dental and eye care is not included in health insurance, I have to pay for three separate insurances in order to try to take care of myself. Which is unreasonable! ... Beyond that, I work as an office manager for a small company and spent MONTHS reviewing all the plans available and found that even with the discount that small companies get for insuring their staff it was still unaffordable. Our company would have paid a large fee towards insurance and staff members with family plans were looking at monthly premiums at such a high rate that they genuinely considered quitting. ... Are you trying to drive Vermonters out of state? Are you trying to cripple small businesses? ... Because it sure feels that way. 12 - 17% increases when salaries and wages (including minimum wages) are not being increased to match, when WFH is barely an option anymore and gas prices have skyrocketed so dramatically, when the overall cost of living has inflated to a level that even people making salaries at the state average are on tight budgets.

As someone who has been working 10 years and is making a reasonable wage (still less than the state

average) and in a dual income household with two kids and we find ourselves are on a tight budget, I genuinely cannot imagine what people making \$20/hour or less would do. ... The only way that sort of increase would be acceptable is if it meant a DRASTICALLY REDUCED deductible (preferably no deductible at all) and a huge increase in coverage for people. But since I am sure that is not happening either, consider the economy you are trying to raise these prices in. Prices cannot continually be increased without benefits and salaries matching that increase.

Post Comment: Yes

57. Name Ruth Thomas-Squire

Town/City Essex Jct

Topic Hospital Budgets

Comment What is the Budget for the Hospital - How much is being spend on administration and how much on care. I work and have health insurance from my employer - But I can not afford to pay either higher premiums or a higher deductable. The Hospital has to live with in their means - by doing a 25% cut to adminatration. That is what I have to do and other buisness have to do. What are they doing differently from the last two years to cut cost? The well has run dry.

Post Comment: Yes

58. Name: Sally Schlueter

Town: Saint Johnsbury

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: I have a high deductible HSA to keep some balance between health insurance cost and cost of my out-of-pockcet medical and prescription care. I am not getting a 17.4% raise this year as I am retired. Please consider the people that are the insured and needing this service over the profits that a company makes and pays its administration and CEO.

Post Comment: Yes

59. Name: Kelly Manosh

Town: Hyde Park

I get my insurance from: Direct through BCBSVT or MVP

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: We pay \$1850. per month for a family of 5- ridiculously high- it's not right! No way will we pay an increased rate.

Post Comment: Yes

60. Name: Gail Hare

Town: Danville

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

My insurance company is: HPI

Comment: How about they trim their budget, perks and execute wages instead of fleecing people more each year.

Post Comment: Yes

61. Name: Vance Rutherford Smith

Town: Brookfield

I get my insurance from: Direct through BCBSVT or MVP

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Please don't do this, don't raise my rate 12.3% just because, "Well, everybody else is doing it." Very soon I will have to decide what to cut out of my budget. If I have to cut out health care insurance and if I end up in the hospital and can't pay their bill, then who will pay it for me? Please balance your rate hike so I can have the dignity of paying my own bills.

Post Comment: Yes

62. Name: Carl Benson

Town: East Montpelier

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

My insurance company is: MVP

Comment: I am appalled. Our citizens already pay an outrageous percentage of their income to cover medical costs including health insurance premiums. My wife very recently had emergency surgery.

Although we were relieved that our insurance covered most of the total cost we are still saddled with the deductible amounting to several thousand dollars. In Sweden the total cost to the patient for this surgical procedure is....\$40.

People in our communities and across our nation are now struggling against epic inflation. Please please do not add yet another financial burden to the people of our state.

Post Comment: Yes

63. Name: Jill Lowrey

Town: Grand Isle

I get my insurance from: Direct through BCBSVT or MVP

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: This is Ridiculous! No one is getting a raise right now and to increase rates by 15-20 percent is off the charts! Still don't know why we cannot buy insurance out of state so there is competition!

Post Comment: Yes

64. Name: Alice Leeds

Town: Bristol

I get my insurance from: VT state teacher's retirement system

My insurance company is: Vermont Blue Advantage (group plan for retired teachers)

Comment: Many folks already struggle to pay for health insurance. I have not heard that BCBS is in great financial distress, but the rates keep getting higher and higher. This is not right. I also am categorically opposed to Advantage and any other program that privatizes public funds.

Post Comment: Yes

65. Name: Nicholoas M. Ecker-Racz

Town: Glover

I get my insurance from: self

My insurance company is: Medicare and Supplemental

Comment: I no longer use BC or Vt. state insurance as I have utilized medicare and a supplemental policy for many years. However, all Vermonters use the same hospitals, and prescription and EMS providers. My experience is that the hospitals (North Country in Newport for me) utilizes a Charge Master which grossly overcharges for any service. A five minute x-ray costs hundreds of dollars; an MRI thousands. The CEOs make millions, but until COVID the nurses and lesser staff made modest salaries. Doctors also have six and seven figure incomes. These hospitals serve people who make an average of \$50K annually (\$20000 in Orleans County). All of these facilities should be non-profits, operating on reasonable, not outrageous charges for service. The prices for prescription drugs should be negotiated by the State of Vt. (since the federal government won't do so). Our medical system is broken and poor, as we all know; reputedly 25th or so in cost and effectiveness of outcomes in the western world. There should be no cost increase; rather the system should be reducing cost and improving outcomes. If these hospitals put less money into fancy facilities and high doctor and administrative costs, and more into medicine we would all be better off.

Post Comment: Yes

66. Name: Cecile Gebo

Town: Vergennes

I get my insurance from: Genworth/Aetna

My insurance company is: Genworth/Aetna

Comment: Our insurance has increased by an average of almost \$50 a month, which is the higher percentage rate and it is having a great negative impact in our lives. We are 76 & 78 respectively. Our health is precarious and the stress of this increase is an added factor.

Post Comment: Yes

67. Name: Dora Palmieri

Town: Danville

I get my insurance from: Direct through BCBSVT or MVP

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Ridiculous! I currently pay almost \$2000 for myself and my son. When I started with VTBCBS over one year ago I had myself and 3 children on it. The monthly premium was almost almost \$2000. Two of my children got health insurance from their employers and I removed them from my policy. VTBCBS told me my premium of almost \$2000 per month would stay the same as it is a family plan and removing my daughters would not and did not reduce our monthly premium. When I asked if there were any plans that would reduce the premium for myself and my son I was told that I had to have a family plan and that even if I had just myself and my son it would still be almost \$200 per month. WHAT????

This is beyond unbelievable that I pay the same amount for two people as I would for 4 people under a family plan!! Now they want to increase rates on-top of that? Completely outrageous. At this point, with only two people on a plan at \$2000 per month, it's beyond what most can pay. This type of price gouging drives people away from insurance and results in more uninsured people that cost of us far more. Health insurance must be affordable. Let's not forget how little is really paid by VTBCBS, between deductibles and co-pay we/the insured ends up paying the lions share of medical expenses.

Post Comment: Yes

68. Name: jenni belotserkovsky

Town: Plainfield

69. I get my insurance from: Direct through BCBSVT or MVP

My insurance company is: MVP

Comment: Increasing rates during an inflation and times when prices are hiked due to corporate greed and unregulated price gouging is irresponsible to say the least. It feeds into price gouging and untethered greed. BCBS, despite it's self proclaimed non-profit status is not non-profit. If a corporation can give their CEOs millions in "bonuses", they are absolutely in no need to pass on fabricated price hikes to their customers. Too many people are already suffering from this greed to exponentially exploit the working people. Health Care should not partake in this inhumane practice.

Post Comment: Yes

70. Name: Diane

Town: Milton

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: We are not all getting a salary increase, how do you expect that we can afford to pay an insurance increase? We all need insurance but please do something to HELP NOT increase these rates!

Post Comment: Yes

71. 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: As a Vermont Town Clerk, I can not afford further increases in health care premiums. I have had the same plan for many years, and each year has me paying more and more for less and less. Nowhere on the annual renewal was I given the opportunity to indicate that I support the change in premium structure (which obviously I do not). I am saddled with a \$700 bill for having a routine annual physical with bloodwork, which in all prior years has been covered by my plan as "preventative maintenance", but suddenly no longer. BCBS is difficult to get through to for answers. An increase of 12-15% would be hugely damaging to both our municipal government finance as well as for our small, rural elementary school and its employees. Please BCBS, consider that Vermont taxpayers are being dragged through the mud by this unhealthy health care system.

Post Comment: Yes

72. Name: Roger Earle

Town: Underhill

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

My insurance company is: MVP

Comment: These constant raises in health insurance premiums only pads the pockets of the insurance industry. It does nothing to raise the quality of the healthcare in Vermont. This is extortion for an essential service. Health insurance companies like BCBS are giving us the illusion of choice, when the only choice is to pay more or die because a "first-world country" refuses to socialize healthcare after being lobbied by the very same companies that charge disgusting amounts for essential services. We

can't quit jobs that pay starvation wages because our healthcare is tied to our jobs, and health insurance companies know it. The US can't become better while corporate grifters like BCBS and MVP extract money out of us for the privilege of doing business with a bureaucracy that fights tooth and nail to deny coverage at every turn.

Blue Cross/Blue Shield and MVP are the shame of the United States of America, and are a constant spear in its side. Don't allow them to grift more money under threat of death.

Post Comment: Yes

73. Name: Ellen Cronan

Town: Middlebury

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: How and why are we unable to contain costs for healthcare?! I cannot afford an increase in my health insurance and a 17.4% increase is an indication of a poorly run business. In this country healthcare has become a business and we as a nation are failing.

Post Comment: Yes

74. Name: Anna Carey

Town: Burlington

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Please do not approve such unwieldy and unfair rate hikes to health insurance and hospital corporations across Vermont. If these companies were truly nonprofit, they would look closely at how to curb excess costs. Excessive salaries, excessive bureaucracies and excessive waste bloat their bottom line. These corporations need a thorough and transparent assessment of their accounts as prescribed by Vermont State Auditor Doug Hoffer. These exorbitant rate hikes will significantly hinder Vermonters from accessing the healthcare they need. Please hold these businesses to the founding mission of the GMCB: to improve the health of Vermonters through a high quality, accessible, affordable and sustainable healthcare system.

Thank you for your time and consideration

Anna Carey MD

Post Comment: Yes

75. Name: John Thomassquire

Comment: Regarding the recent double digit proposed increase by UVM Medical Center, I would urge extreme consideration to all the details of the proposal. While it is true that inflation, COVID related revenue loss and a competitive marketplace are all factors, there is a responsibility on the part of UVM Medical Center to monitor their own internal budget. There is a strong sense that their organization relies on an overabundance of middle management, adding to a salary driven budget increase. Are there adjustments that can be made?

Historically, from the inception of the parking garage to the replacement of LPN's and RN's with traveling nurses, this organization has displayed a perception of fiscal mismanagement. Are they doing enough to look into other solutions?

Now, UVM Medical Center is asking for a rate increase, which will place the financial burden squarely on the patients. If the rate is approved, we will have a new reality wherein Ordinary Vermonters cannot afford medical care.

Post Comment: Yes

76. Name: Cynthia Greene

Town: South Burlington

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

My insurance company is: MVP

Comment: These are really large price hikes and are out of scale with 2022 wage increases/COLA supports (4.6% as per VT State Treasurer) which many Vermonters likely didn't even receive given Vermont's stagnant wage data. While I understand inflation is on the rise and expenses for all are increasing - including our healthcare sector - premium increases of this size are out of step and are, or nearly double the current 8% inflation rate. We also know that inflation does not impact people equitably, and those households who have lower earnings are more significantly impacted than households with incomes over \$150,000 annually. A blanket rate increase of this magnitude will likely impact under resourced Vermonters disproportionately.

While I am currently fortunate to access health insurance through an employer with shared costing, 18 months ago I was not so fortunate and an increase of this magnitude would have closed me out of the market or caused me to pay for a plan which did not meet my current medical needs. Furthermore, Vermont is a small business state and I suspect our businesses are not seeing net worth or positive balance sheets with similar percent increases. As such, they may not be able to keep pace with the requested rate increases without drastically altering the plans they offer to employees; shifting cost burdens to employees; or contributing to inflation by raising prices for their goods and services. Again, Vermonters will pay these prices in disproportionate ways.

Because of these concerns and the reality that I cannot afford to allocate a larger percentage of my earnings for health insurance premiums, nor reduce the plan coverage I need to meet my medical conditions, I strongly urge the board to reject this premium increase request. Please suggest to MVP and BCBSVT to return with a request which is more in-line with Vermont's marketplace financial data sets and the reality of everyday life for Vermonters.

Thank you for accepting my comments.

Post Comment: Yes

77. Name: Linda Schindler

Town: Northfield

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

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: I have dual insurance and I feel the cost of care is already too high. Access to care in Vermont has become difficult. I wait for referrals (that I don't need) then months for specialty visits. 12% seems high when the cost of everything is up for citizens. Food, gas, housing, nothing is cheap. What cost savings cost has BCBS done? If this increase is linked to provider cost I say we need to analyze why due to the access to care issues. I appreciate the fine service BCBS provides, but working families need relief and this increase adds to their burden.

Post Comment: Yes

78. Name: Chaunce Benedict

Town: Swanton

I get my insurance from: Medicare / VSTRS

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: We are a retired couple. We access wellness, health (BCBS) and dental care through programs provided via my VSTRS retirement VSTRS (I am a retired educator). We are grateful to have access to a very responsive and high quality system of care - excellent primary care and a very fine hospital. We are happy to share in paying the cost given the quality of care we have, and also given our belief that sharing in cost is a constructive means to promote careful utilization of health care resources.

Our premiums for Medicare Part B combined with the VSTRS Retirees Medicare Advantage Comp Plan this year total to \$460 monthly, or approx. \$5,500 annually. Our annual out of pocket cost runs up to \$1,200 each. Dental adds another layer, and the co-pays for anything beyond preventive dental care, are large.

In all (when including prescription costs), our total annual expenditures this year will run currently run approx. \$9,000 to \$10,000. Roughly 12 - 13 % of our after tax annual income.

So when we see that premiums are proposed to increase 12.3%, and had a jump in Medicare Part B of 20% just this year, we are very, very concerned about the impact upon our family finances, should these kinds of increases continue. One year of increases - \$100 or so - can be assimilated. But not every year upon year.

Given the above, it stings somewhat, when we see through media coverage various ways in which the "system" appears to bring about costs that seem unreasonable; as examples....people's unnecessary or inappropriate use of care, and escalating administrative and overhead costs that greatly exceed inflationary levels.

Thanks for listening.

Post Comment: Yes

79. Name: John Stanton-Geddes

Town: Burlington VT

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

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Health care costs in the USA, and Vermont in particular, are completely out-of-proportion for the value of care we receive. Unfortunately this is a massive national problem that I don't see how VT can resolve on its own. However it's clear that the more money UVM Med Center and insurance companies get has little or no bearing on the quality of care. Until consumers of health care have more choice we shouldn't allow them more than small reasonable increases.

Post Comment: Yes

80. Name: Anne Buttimer

Town: Northfield

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: I'm a semi-retired educator, laid off from my full time job of many years in 2021. I depend on my BCBS of VT insurance for a chronic brain tumor condition. A rate increase of any amount would leave me unable to afford insurance, simply put. I must have insurance given my medical condition, yet would be unable to pay any more than I pay now.

Post Comment: Yes

81. Name: Deborah Fowler

Town: Burlington

I get my insurance from: Direct through BCBSVT or MVP

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: I think you should work with negotiating better rates for things with the hospitals and doctors and give the individuals purchasing health insurance a minimal increase year for a change. How about cash refund incentives for those of us who stay healthy and rarely use our insurance.

Post Comment: Yes

82. Name: Lindsay Mesaa

Town: Burlington

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

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: My family of three includes a toddler with a rare genetic disorder who has upwards of 50 medical appointments per year (that's before anything goes wrong!) We rely on our high quality plan with BCBS to make her ongoing care possible, and need a low deductible plan. I purchase my insurance through my non-profit employer, who would not be in a position to absorb the increased cost.

Post Comment: Yes

83. Name: Zoe Keating

Town: Burlington

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: I purchase health insurance from MVP through the HealthVermont marketplace for me and my child. My monthly premiums have risen by significant amounts every year. In 2020 a bronze high-deductible cost \$847 per month. In 2021, \$970 per month. In 2022 it jumped to \$1040 per month but thanks to President Biden's American Rescue Plan Act raising the income limits for premium assistance, my health premiums this year are \$255 per month instead. The act's premium assistance is set to expire at the end of the 2022 and that monthly help with health insurance will evaporate. Premiums will go back up to \$1040/mo in addition to whatever increases the Green Mountain Health Board allows insurers to make in 2023.

Paying more than \$12,000 per year for bare bones health insurance (with a \$11,400 deductible) is, frankly, outrageous. These are substantial amounts for a small family to spend and I feel like no one is protecting us.

I understand that health care costs are rising, they were rising even before the pandemic. What concerns me is that every company and institution in the chain is allowed to protect their profits and to pass their costs down to individuals who are already overburdened by the rising cost of living. Who is the green mountain care board designed to protect, Institutions or the citizens of Vermont?

Post Comment: Yes

84. Name: Nick Omodeo

Town: Barre

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

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: It's disgusting how much health insurance currently costs. Topple that with inflation? How do these greedy, money hungry insurance companies expect us to live? Cost of living adjustments are non-existent, pay is at an all time low, everything to function and survive costs more money.

How can these greedy executives sleep at night knowing all Vermonters are suffering and this is adding insult to injury. Vermonters need affordable health care and not be victims of corporate greed.

Post Comment: Yes

85. Name: Allison

Town: Orwell

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

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: The continuing rising costs without sufficient increases in pay for educators are causing substantial issues. Educators and the like have student loans, rent is skyrocketing, and mortgages are difficult to obtain. This increase will be adding to the stress of many, if not all Vermont educators. We know stress is linked to many adverse health conditions, so let's not increase prices just to increase the amount of medical services needing to be accessed. This is a huge increase.. when pay increases maybe 3 percent a year, and inflation has made everything more expensive.

Post Comment: Yes

86. Name: Linda

Town: Northfield

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

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Second comment here. I'd like to propose investigation into the delay tactics being used by UVM. My insurance does not require a referral and they are requiring a visit to primary docs to get the referral before they will even schedule. Then you wait 3-6 months in some cases to actually be seen. Then you see a PA who dismisses your concerns. I'm saying the delay tactics are driving up cost and instead of raising premiums, let's look at what's actually being billed. I have been referred to a doctor who requires a form to be sent to me, completed and returned before they will schedule an appointment NEXT year. How about we look for cost saving measures before passing your increase in to consumers. Cost of things is just too high and the monopoly UVM has lets them pass their inefficiencies onto the consumer and insurance companies. Thank you

Post Comment: Yes

87. Name: Nancy Gilman

Town: Fair haven

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

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: People who work for nonprofits are paid low wages and Vermont wages do not keep up with the cost of living. With the cost of living INCREASING AT THE RATE IT IS, this will create financial hardships for so many people.

Post Comment: Yes

88. Name: Nancy Banks

Town: Morrisville

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

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: It is in my humble opinion it is a significant conflict of interest to have a hospital in the insurance business. Not sure the answer but current proposed rate increases from MVP and UVMMC suggest this might not be cost effective for Vermonters. Hopefully we will look at other models.

Post Comment: Yes

89. Name: Jen Endres

Topic: Health Insurance Rate Review

Comment: If the rates raise to a point that my health insurance is no longer free through my employment, my financial position will be greatly affected. With rising inflation, increased gas prices, and wage stagnation, the additional expense of health insurance will cause significant issues for any future planning.

Post Comment: Yes

90. Name: Nick

Town: Rutland

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

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: It has become increasingly hard to afford to live in VT since covid began when people with bigger pay checks bank accounts over bid local workers on all the housing and then increased rents. Then inflation and high energy prices for the out of date oil heating equipment in most VT homes has made it much more expensive to live in VT remotely comfortably. I have been spending more than I have been earning ever since covid began and I used to have plenty of savings every month before covid. Please consider the negative impact of raised premiums on the limited local workforce. This will cause more workers to leave the state and cause an even bigger burden on healthcare and the states economy as a whole with less workers.

Post Comment: Yes

91. Name: Ann Zimmerman

Town: Guilford

I get my insurance from:

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

Comment: I already am priced out of access to health insurance. Between keeping my high-mileage car on the road, the cost of rent, utilities and food, and payments on debts while making \$16/hour, I just cannot afford health insurance already. It's been this way for several years now since the last increases. For some history, I was trying to maintain a policy through VT Health Connect a few years back, but

apparently being late for a payment one too many times threw me off my plan. I tried reapplying during an open enrollment period, but between myself and my adult kid who is still a dependent, not only did it seem like it was going to be unaffordable by me, I became stuck in a bureaucratic loop during which I spent many hours on the phone while also not being able to use the website. I was receiving letters from VT Health Connect that seemed to contradict each other about what my premium actually was, and whether I was actually enrolled or not. One letter had a premium nearly twice the other, and I could not get a straight answer about what was expected of me. It used up many hours of time holding on the phone, when I had other things that needed doing.

The new proposed increases will make sure I'm priced out, if I wasn't already. In addition, they will price out many additional people who are barely making it now. I feel lucky that I have not been sick during this pandemic (so far), and have been generally healthy overall, but I am nearly 58, and there are things I really should have checked out. In addition, my son has some issues for which he really should be speaking to a therapist or at least a counselor regularly to help him get his life on track. Because he lives at home as my dependent, he can't apply separately for Medicaid. We are both kind of screwed by the current system, and I just pray that we find our way out of it before we are victims of it. I think the pandemic has shown, as if we didn't already know, that we need a universal healthcare system that does not cost at the point of service, to at least cover the basics. In fact, don't we have a law saying that's what we will have?

Post Comment: Yes

92. Name: Laura Allyn

Filing Webpage: BCBSVT SG

Comment: Please NO. Our income is being decimated by inflation and gas prices.

Post Comment: Yes

93. Name: Rose Gowdey

Filing Webpage: BCBSVT SG

Comment: This rate increase puts a heavy burden on us, the consumers. It is not small. In the current market and economy, every participant will feel this. You could cut it in half and still improve BCBS-VT's standing. GMCB, please deny. BCBS-VT, please reconsider. Thank you.

Post Comment: Yes

94. Name: Lori J Lewis

Filing Webpage: BCBSVT Ind

Comment: This seems like an enormous price jump when the cost of everything seems to be spinning out of control. Why are US citizens paying so much for health care with the worst health outcomes among developed nations. When is our country finally going to have universal health care and reign in these ridiculous health care costs?

Post Comment: Yes

95. Name: Anonymous

Filing Webpage: BCBSVT Ind

Comment: Raising rates, particularly at a time when inflation is at an all-time high, is unconscionable. Those making these decisions are out of touch with how their client base is suffering and financially challenged right now. Please pay more attention.

Post Comment: Yes

96. Name: Bob M. Montgomery

Filing Webpage: MVP SG

Comment: The announcement that Vermont’s public health care providers have yet again requested significant rate increases for the coming year—following year-over-year increases and a devastating pandemic—comes at a time when small businesses like ours can little afford the additional burden, amongst so many other skyrocketing costs. As an employer who provides competitive compensation and company-sponsored healthcare for all our team, our largest and fastest-growing expenditure remains healthcare policy costs. Unfortunately, as rates have continued to increase, there has been no commiserate care improvement to match, and with no competition within the market, there is little incentive for either provider to meaningfully improve efficiencies or reduce costs. We strongly oppose such an enormous increase in rates and encourage the Green Mountain Care Board to reject the proposed rate surge.

Bob M. Montgomery
Hill Farmstead Brewery
Greensboro Bend, Vt.

Post Comment: Yes

97. Name: Dave Wood

Filing Webpage: MVP SG

Comment: To the Green Mountain Care Board

Re: Proposed Health Insurance Rate Increases

Polhemus is a privately held, 52-year-old technology company, headquartered in Vermont, with a robust global customer list. We serve the medical market, civil defense, and many high-profile commercial technology companies. We are proud to be a stable business in Vermont, and additionally, to be a volume exporter of product around the world.

During COVID, Polhemus was deemed as an essential business and our manufacturing remained open, as we continued to export. We are proud of our staff who adapted; we are thankful to have found talent in the state, and we have welcomed six new hires, while many companies were forced to reduce staff headcount.

As a tech company, offering health insurance is essential for us to recruit and retain top talent. Our company is stable and sustainable, yet rising health insurance costs are a threat to our ability to offer quality health benefits to our staff and their families. We are extremely concerned about the unsustainable health insurance rates. As a company that is expanding, we opened a 2nd office in Orlando, Florida last year. We are acutely aware of the pros and cons of doing business in Vermont, the state we love.

Polhemus has formed the Health Care Action Committee (HCAC). This internal committee was established to do our own independent research on comparison costs for health plans, as well as cost projections for the future, and risk mitigation strategies. We are a creative, innovative committee that is running out of options for our ability to afford cost effective health insurance for our staff.

Health Insurance Rate Increases Rate of Inflation

2017 9% 2.1%

2018 10% 1.9%

2019 3% 2.3%

2020 11% 1.8%

2021 7.2% 1.2%

2022 5.7% 4.7%

The increased costs are compounded by additional increased annual deductibles. Vermont health

insurance costs are among the highest in the country. What is the threshold for these costs? As our committee reviews cost projections over a 5-10-year period, and beyond, it is clear this path is not a sustainable one, and soon, we will no longer be able to continue offering health care as an employee benefit. This is unsettling, as a small business with less than 50 employees. It's also not consistent with Vermont's history and commitment for supporting small and medium-sized locally owned businesses.

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

It is our goal to continue to offer quality health care that is affordable for our employees while allowing our company to remain successful and stay in Vermont, as we continue to grow and add jobs. In 2020, we submitted comments and several members of our health care committee presented at the meeting regarding proposed increases. Thank you for hearing us, and many others, who shared personal stories and different perspectives.

Consider the impact on your fellow Vermonters, and limit the increase to 3% or less. The average Vermonter cannot sustain these costs, especially coupled with inflation that has skyrocketed. The insurance companies have a higher tolerance for cost increases, and have a number of ways to mitigate risk, adapt to these unprecedented times, and trim expenses.

Best Regards,

Polhemus Health Care Action Committee (HCAC)

Post Comment: Yes

98. Name: Michael Verla replied on Thu, 2022-07-21 19:09 [PERMALINK](#)

Filing Webpage: BCBSVT Ind

Comment: To whom it may concern,

I strongly oppose BCBS VT's proposed rate increase for individual plans in 2023. Real wages are not increasing, inflation is getting worse, and every day people cannot afford a double digit percentage increase to the cost of their health care coverage. I make slightly more than the cap to be eligible for Medicaid, and I am fortunate to currently still be eligible for some subsidy from the state and federal government. However, without employer-covered health insurance, I am still in a precarious position and I know thousands of others across the state are as well.

Health insurance companies like Blue Cross Blue Shield are reporting record profits while working and middle class Americans are forced to choose from an increasingly limited and decreasingly effective pool of coverage options. Please do not let this rate hike go through at its proposed rate of 14.9%.

Thank you,

Michael Verla

Montpelier, VT

Post Comment: Yes

99. Name: Kelly Driscoll-Smith

Town: Northfield Falls

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

My insurance company is: CIGNA

Comment: Not sure where my employer will choose to shop for healthcare this year, but your average person cannot afford to pay more health insurance premiums because at the same time, the deductibles

go up, the copays go up and your out of pocket is taking food and heat options away from those of us on a fixed income.

Post Comment: Yes

100. Name: Lauren

Town: West Rutland

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

My insurance company is: MVP

Comment: I find it incredibly disheartening that these agencies find it appropriate to increase the rate of insurance given the last 3 years. Society is still struggling to recover from a prolonged pandemic, inflation is at an all time high, and cost of living is catastrophically high. I am a single woman who could afford this, however, there are many who -already- cannot. This would only detract from the needs of Vermonters who struggle. In this current climate, with mental/physical health already at risk, this request is shortsighted and cruel. I only hope that these companies reconsider their request.

Post Comment: Yes

101. Name: Joanna

Town: Moretown

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: 25% is considerable increase , inflation is out of control. My phone & internet , propane, Gasoline, groceries ENOUGH already but we all know the end is not in sight. How can anyone catch up much less get ahead?

Post this or not you decide

Post Comment: Yes

102. Name: Jennifer Durren

Town: Moretown, VT

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

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: My husband and I are teachers and are on his insurance. We have 3 kids on the plan. Our districts aren't raising our income along with inflation. If you raise premiums, then the next time our districts go for negotiations, our standard of living increases will simply be going to insurance hikes, and we will all make less money as teachers. This is in a time when retaining teachers is a problem for Vermont.

Post Comment: Yes

103. Name: Kathleen Bruce RN

Town: Hinesburg

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

My insurance company is: Anthem BCBS but soon Medicare

Comment: I have lived in this community for almost 40 years. We need more services and less payment. The people at the top of Blue Cross I'm making more than most average Vermonters. I vote against these rate hikes. Insurance company make too much money as it is. It's indecent.

Post Comment: Yes

104. Name: Rose Garritano

Town: Charlotte

I get my insurance from: UVM

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: I am retired and struggling to make ends meet. I can't afford to pay more for insurance. Furthermore, the amount of the proposed rate hike is astronomical!!!

Post Comment: Yes

105. Name: Rebecca West

Town: Guilford

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

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: I am retired went back to work part time so could pay all my bills, this is so not fair especially now

Post Comment: Yes

106. Name: Kristina

Town: Vernon

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Increasing the rates is only putting more stress on people already struggling. Making a mortgage payment every month for healthcare is breaking the "american dream" for many living in this state. Please reconsider the increase in premiums and make the insurance companies tighten their belts as so many struggling Vermont families have had to do over the last several years.

Post Comment: Yes

107. Name: Richard Desrochers

Town: Derby Line

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

My insurance company is: MVP

Comment: Right now I already have too much taken out of my paycheck every two weeks, especially with inflation for goods and services going up. My rate of pay is also not increasing but is very disturbing why the cost of my insurance keeps increasing every year.

Post Comment: Yes

108. Name: Ally

Town: NEK

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

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: I'm about to lose my insurance at the end of the month because I'm making a career change to take a job that reflects my passions, skill set and interests at a dynamic organization I admire. While it pays more and is a good fit, I almost didn't take this opportunity because this org doesn't offer health

insurance. I'm nervous about insurance rates and about making hard choices about things like my mental health. I don't mind paying for insurance, but it's already hard to afford especially compared to it's offerings. Please do not increase insurance rates.

Post Comment: Yes

109. Name: Aimee Alexander

Town: Derby

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

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Our health care costs have increased significantly while our health care services have diminished. Another price increase will harm Vermont families significantly - especially for those of us who have medically complicated children.

Post Comment: Yes

110. Name: Monique Beaudry

Town: Craftsbury

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

Comment: I am between jobs and I was looking to get gap coverage for just my husband and I until I could get in my new employees coverage (our daughters qualify for Dr. Dynasaur). The cost per month would be over \$800/month! This is unaffordable for us - especially since I am make very little over the summer until my new position begins. We do not qualify for support to pay for insurance premiums since the salary used to decide is based off of what I have made year to date - including a guess of what I'll be making starting in September- not what my new yearly wage will be which would qualify for us support through VT. The insurance system is messed up. I decided to go without coverage. I know hospitals will charge me less in the case we do need to access medical care as a patient without insurance.

Post Comment: Yes

111. Name: Kristin Marriott

Town: Morrisville

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: The prices have been increasing every year. It's becoming a hardship to afford.

Post Comment: Yes

112. Name: Elizabeth Hunt

Town: Woodbury

I get my insurance from: Direct through BCBSVT or MVP

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: The cost of health care premiums along with the increased cost of gas, food, fuel, etc. in Vermont has forced me to rely on the local food shelf for the bulk of my monthly groceries. I used to be able to shop in grocery stores like other people but that is no longer an option. Medicare has already increased their premiums AND the deductible that must be met before insurance begins to cover bills. The COLA has been eaten away by these increases and I feel I am living on less money than I had in 2021

to live on - even with the increase in my SS check. What good is it to give seniors a COLA if all the other necessary expenses go up way beyond what this increase covers? Another increase in health care premiums is NOT fair and makes the coming year a bleak prospect financially. Expenses within the health care system need to be examined carefully and the systems need to be redesigned. A business would not survive long operating the way the health care system in VT has - their customers would just go some place else to buy their product. Unfortunately the citizens of VT do not have an option like that. Keeping the premiums a low and affordable as possible should be the goal. Right now I feel the goal has become GREED at the expense of the average hard working citizen and the retirees.

Post Comment: Yes

113. Name: Markus Vogt

Town: Newport

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

My insurance company is: MVP

Comment: I work for a non-profit adult education agency. We have at best been level funded by federal and state grants for the last 5 to 7 years. I haven't seen a pay increase in 5 years. More and more is being asked of us in our line of work. The value of our compensation has kept going down. Who is keeping track of what makes sense? I can't afford to work anymore!

Post Comment: Yes

114. Name: Lua Hightower

Town: Brattleboro

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

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: This is ridiculous. CEO and administrative salaries keep going up and consumers are paying for that rather than improved services. Please don't make insurance any less affordable for your constituents than they already are.

Post Comment: Yes

115. Name: April Brumson

Town: Saxtons River

I get my insurance from: Direct through BCBSVT or MVP

My insurance company is: MVP

Comment: Raising the premium, especially if President Biden's increased subsidy will cause unnecessary hardship. With an over \$5,000 deductible and monthly premiums of over mid \$500's, I am super careful about what kind of medical care I get. Despite being a healthcare provider and having current health issues, I am not doing recommended testing because then I will either have to default on my mortgage or not pay medical bills. I see this phenomenon with my patients as well.

Post Comment: Yes

116. Name: Geneva Morse

Town: Guilford

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

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: In my years of leading Human Resources, insurance rates not only continue to increase, but deductibles also increase. When an individual or family has an annual deductible of \$2,000, \$4,000 or much more, insurance rate increases can be detrimental to a household's financial situation. My concern about these increases is that the coverage limits are likely changing for the worse. More information on that aspect would be helpful.

Post Comment: Yes

118. Name: Laura Chapman

Town: Putney

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

My insurance company is: Privately insured

Comment: As someone that works as the operations manager for a small foodshelf I have watched our numbers increase over the past months to reach the heights of the pandemic again. Both the extremely poor and working class populations are significantly struggling with inflation and the cost of gas. If you raise insurance rates I am sure that we will be serving even higher numbers putting a strain on our organization and all other social services. Please reconsider what you are doing and find another path.

Post Comment: Yes

119. Name: christine colascione

Town: brookline

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

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: I am about to have a newborn and be a full-time grad student on my husband's insurance. Not only does BCBS not cover my midwifery care and covers only a small percentage of other medical care, but I'm supposed to pay more for the privilege of finding out that so much of my care in my rural town is out of network? I understand that insurance companies are capitalist and evil, but GMC board members reading this - are you evil too? How will you sleep at night, approving this change? How will your god or ancestors judge you at the end of your life? Do you care about people, or just choose the path of least resistance in support of business as usual? Make a choice.

Post Comment: Yes

120. Name: Anders Aughey

Town: Marshfield

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: My name is Anders Aughey and buy health insurance from MVP through the exchange. I have a Bronze plan with a \$6000 deductible because I can't afford a Silver or Gold. I don't use my health insurance unless it's an absolute emergency because I know I will have trouble paying for the out of pocket costs. This means that I am going without health care services, despite having health insurance. I would really like to get physical therapy for my back and knee, visit a dermatologist, and have access to mental health services, but my options are limited due to economic circumstances.

This January I needed an albuterol inhaler to treat a bout of asthma I was having. I used MVP's telehealth service because I thought it would be cheaper than a visit to urgent care or the ER. That phone call was a minute and a half and cost me \$80 out of pocket - roughly a dollar a second.

I can't actually tell you how much I'm paying in premiums because it is so complicated. You would think between QHSERA and the advance premium tax credit my premium would be covered, since I have the lowest-cost plan available. In 2021, health insurance premiums were my biggest monthly bill besides rent, but I was still hit with a \$800 tax bill in April of this year due APTC repayment. I would have gotten a tax refund if not for the repayment.

The Green Mountain Care Board needs to deny the rate hike request. You cannot say you are advocating for me and other insurance consumers if you approve any rate hike.

Post Comment: Yes

121. Name: Eli Coughlin-Galbraith

Town: Brattleboro

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: This year I am paying BlueCross \$3,360 for one of their best plans available via Vermont Health Connect. It has a \$5100 deductible, so we pay \$5100 in bills before it covers us. We've hit that cap so now the insurance kicks in, except, they will not cover my medically necessary birth care or my spouse's medically necessary medication without extensive additional paperwork, so: that's 12+ hours on the phone and mailing paperwork in, to hopefully, maybe get reimbursed an additional \$3600 and counting.

This is a minimum of \$12,060 we personally are paying for healthcare this year. Under a "good plan". We make, after taxes, a combined income of roughly \$35,000.

BlueCross BlueShield is responsible for taking a third of our total income. Please don't let them take any more.

Post Comment: Yes

122. Name: Kayla Kelly

Town: Stowe

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: As a young family already struggling to afford basic healthcare even though as a family we make around 100k/year, this is still absurd. Prices are already astronomical for nearly everything (rent, groceries, gas). Companies now asking for more are only doing so so they can line their pockets with more money- it can't have anything to do with inflation. As prices rise for everything else, this price increasing will just make it harder to afford and make us debate going without health insurance which is not a good place for a family to be. I already pay 260\$/a month for 2 with a deductible of 8,000\$ (Meaning I have to pay for everything anyways)!!I tell people these numbers and they laugh at how ridiculous it is and I just sigh because there's nothing I can do, and these companies know that.

Post Comment: Yes

123. Name: Nikki Hindman

Town: Rutland

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

My insurance company is: MVP

Comment: Any increase over 1 percent is outrageous. These hikes are absolutely ridiculous. Insurance is already expensive enough with barely any return. I've never used my insurance for anything more than a checkup or sinus infection yet I pay a huge chunk of my paycheck every month toward it.

Not only does it affect every individual, but a nearly 20% hike on small businesses that are already struggling to survive is adding insult to injury. Keep these major corporations in their place. No price hikes, thanks.

Post Comment: Yes

124. Name: Suzanne DeJohn

Town: Williston

I get my insurance from: Medicaid

My insurance company is: currently on Medicaid due to job layoff

Comment: I will soon need to purchase health insurance through the exchange. Prior to getting laid off at my job, I was responsible for researching health insurance for our staff, who live in various states.

Vermont's health insurance premiums are MUCH higher than the other states I researched: Oregon, New Hampshire, Texas, Arkansas, and Hawaii. Why?

Premiums are out of control and unaffordable for many of us, especially considering the increased costs of housing, gas, heating fuel, food, and more. Please look into WHY our rates are so much higher, and hold the health insurance companies accountable. A rate increase will surely force many of us to choose to go without health insurance so we can afford to eat and stay warm.

Post Comment: Yes

125. Name: Rebecca Schuchat

Town: WHITE RIVER JUNCTION

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: The combination of skyrocketing apartment rental prices and this raise in healthcare premium prices is going to force me to leave Vermont. I love where I live and feel part of a thriving arts community in White River Junction, however I can't afford to pay more on my healthcare as a freelancer while also paying an exorbitant rent. The Vermont government needs to prioritize the welfare of the folks who live here over the corporate greed of privatized healthcare providers and slumlords. Raising healthcare premiums during a global pandemic and the beginning of an economic recession is morally corrupt. We were guaranteed Universal Healthcare with the passage of Act 48 in 2011 and Vermont's elected officials need to fulfill the promise set forth by Act 48: treat healthcare as a human right. I know many of my friends are considering leaving Vermont because we can't afford the rent anymore.

Unaffordable healthcare premiums only makes that decision easier.

Post Comment: Yes

126. Name: Clarissa French

Town: Jeffersonville

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: At a time when everything is going up in cost (food, fuel, gas, etc.) an increase in cost for health insurance would be cost prohibitive for many families, including mine. If the state would like to

see participation rates stay the same or increase, then raising the cost for the customer is not going to help.

Post Comment: Yes

127. Name: Aaron

Town: Middlesex

I get my insurance from: Through Retirement

My insurance company is: BCBS of another state

Comment: This is an outrageous hike, with inflation, fuel, food, this is unsustainable. Start controlling administrative salaries!!!

Post Comment: Yes

128. Name: Chelsea Alsofrom

Town: Burlington, VT

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

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: The cost of living- and to raise a family- in Vermont is nearly unsustainable. We pay \$1000 a month for 3 days of childcare, with family supporting us the other two days. We pay over \$300 a month for health insurance for our family, which still comes with an enormous cost liability if utilized. The cost of gas, the cost of taxes, the cost of internet, the cost of heating a home in the winter- it all adds up. It is wild to think that a family, like ours, earning ~\$100,000 a year with combined income still has to be so deeply intentional with money-- and I know that we are privileged with our income, that we have more of a cushion than many. Simply put, people and families need to be prioritized here.

Post Comment: Yes

129. Name: Therese Marcy

Town: Guilford

I get my insurance from: Direct through BCBSVT or MVP

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: This increase would make it more difficult to afford to buy the insurance. We are on Medicare and fixed income. We also cannot afford to do without so other needs would need to be prioritized.

Post Comment: Yes

130. Name: Anthony J Kinson

Town/City: Charlotte

Topic: Other

Comment: The UVM Health Network has too much control over most of the doctors and costs in the state of Vermont and Upstate NY. I have waited over four months to see a urologists and when i finally the cost of a CT Scan without contrast was \$2700.00. The same scan at Rutland Regional would have been \$1,200.00. My insurance (medicare) only covered \$1,100.00 of the \$2,700 leaving me to pay for the rest. Cost and availability of medical services are out of control and it is your job to make care affordable and available. The medical system in Vermont is broken.

Post Comment: Yes

131. Name: Lauren

Town: Winooski

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

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: It's disheartening to know health insurance costs will just continue to increase. While my employer pays for the majority of my monthly premium, I still pay several hundred dollars a month plus several thousand for care before my deductible. I am relatively healthy but have some underlying issues that I am currently trying to figure out. I'm also in a privileged position to be able to pay for health insurance but the costs sometimes makes me question if it is worth investigating my issues or not. I can see how others that are not in as privileged financial situation as I am would not prioritize their health because of the cost. If premiums increase, then it should cover more services to decrease the out of pocket expenses and more services - otherwise what is the point of having insurance in the first place?

Post Comment: Yes

132. Name: Antonia Luff

Town: Norwich

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: As a single mom on the cusp of sending 2 kids to college this hike would be very hard to endure.

Post Comment: Yes

133. Name: William Murray

Town: Guilford

I get my insurance from: Direct through BCBSVT or MVP

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Ever since BCBSVT paid its former CEO a multi-million retirement payment after a not very long stint at BCBSVT, I've been skeptical of its status as a non-profit. How did it justify this extravagant a payment? Where did the funds come from? Can BCBSVT be trusted to pay all its employees a fair wage, offer excellent affordable service, and retain enough profitability to support ongoing good care? At a time when inflation or at the very least, claims of inflation, have allowed numerous corporations to charge more and show even higher profitability, I'm skeptical that BCBSVT requires that large an increase of premiums to stay afloat and offer good service. An increase in line with the increases for Social Security recipients may be more justified.

Is the Green Mountain Care board able to look at the full financial records of BCBSVT and determine the level of profitability? Also look at the salaries of the executive level employees and make sure that they are in line with what is required to be paid in Vermont, not based on comparing them with the bloated, unfair salaries of the "executive class" elsewhere.

Post Comment: Yes

134. Name: Holly Rae Wilkins

Town: Lake Elmore

Comment: I wish to please ask to keep any health insurance rate increases as low as possible. I guess this is pretty standard with any person! but if we are asked for our opinions, well here they are. I am 61,

working full time, have tried to keep myself in shape for my health and for the rigors of working. The only med I take is one inhalation of asthma medicine once daily.

My big issue is I have degenerative arthritis in both knees, one is worse than the other. I deal with the pain. My career is pastry baking which means being on one's feet for the day, no desk job. I certainly would like new knees. We (spouse and I) are on the Silver Tier of MVP and I am pretty sure our insurance would not cover alot. I realize the insurance game is everyone paying in, and some gets paid out. It is very hard on the budget though. I realize those in management positions of health insurance companies have worked hard for their positions and deserve good pay. It is disheartening though to read the amounts of their salaries and bonuses, compared to the ordinary laborer. One wonders of the equity of profits reaped. I probably sound like a big whiner on the realities of life...well these are my comments. Thank you. I give consent for my statement to be posted publicly.

Post Comment: Yes

135. Name: dianne richardson

Town: Montpelier

I get my insurance from: I am disabled

My insurance company is: Medicaid and Medicare

Comment: I am writing in support of all Americans who do not have decent health care

Post Comment: Yes

136. Name: Kathryn Blume

Town: Charlotte

I get my insurance from: Direct through BCBSVT or MVP

My insurance company is: MVP

Comment: Oh my god, this is absurd. My husband is a psychotherapist who works from home, and I am freelance, so we pay for own our health insurance. In addition to high monthly rates, we have an enormous deductible. It would take a HUGE medical crisis to meet that deductible (something one generally tries to avoid), and in the meantime, we're paying hundreds of dollars out of pocket for our medical appointments - even the ones which are putatively covered by insurance!

In fact, I had an incisional hernia repair 18 months ago, and having insurance did very little for us. We're still paying off the surgery, and will be for the next several years. As far as I can tell, the entire insurance system is a complete and total scam. A 17.4% increase in our premiums would do precisely what for us?

[REDACTED]

Bottom line: no rate hike is going to solve any of the systemic problems in the insurance industry. How about you all fix that instead?

Post Comment: Yes

137. Name: Matthew Lawrence LeFluer

Town: Alburgh

I get my insurance from: SSI and SSDI Federal benefit programs

My insurance company is: Medicare and Medicaid

Comment: Parents senior citizens veterans citizens with disabilities cannot afford medical insurance rates. Within Vermont. Please. Make. Sure. Affordable. Healthcare insurance systems within Vermont is accessibility for all.

Post Comment: Yes

138. Name: Anne Hilliard

Town: Shaftsbury

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

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: This increase is far higher than any cost of living wage we as workers get. It will negate any raises thus making it harder for us to afford things like healthy food, fuel for heat and gas for our cars to get to work. Raising the cost of insurance will only further the crippling inflation we are already suffering. This constant raising of prices on everything has to stop somewhere.

Post Comment: Yes

139. Name: Jennifer Grossi

Town: Bradford

I get my insurance from: It is Medicaid

My insurance company is: Green Mountain Care

Comment:

Thankfully my household qualifies for Medicaid here in Vermont (and we're scared of losing it). Our friends and neighbors with BCBS and MVP are already strapped. We can't imagine them having to pay higher premiums than they already do!

(None of us should have to pay the percentage of our incomes on health care that most low- and middle-income people do in the U.S. Health care is a human right and our country has the resources to provide it equally to ALL.)

Post Comment: Yes

140. Name: Sam

Town:

I get my insurance from: Vermont Health Connect

My insurance company is: MVP

Comment: People in this community are already struggling due to insanely high cost spikes in fuel (both gas and heating), food, child care, and almost every other bill. Premium increases for health insurance will LITERALLY KILL PEOPLE. And why, so hospital and insurance CEOs can continue stuffing their pockets? We are the ONLY developed country in the world with such a health crisis DIRECTLY DUE TO COSTS, why on EARTH would you raise premiums?? Instead of literally killing your customers, how about you cut the executives' salaries 12% and 17% respectively and put that savings toward other costs?

Post Comment: Yes

141. Name: Elizabeth Kroll

Town: Brattleboro

I get my insurance from: Medicaid version of Medicare provided via Vermont

My insurance company is: Medicaid (Green Mountain Care)

Comment: Increase requests such as 15% and 24.5% by Blue Cross and MVP (and perhaps others) are unreasonable and insensitive to Vermonters and the reality of their struggles to make ends meet during high inflation and a continuing pandemic. Basic costs like rent, food, gas, household supplies, and car payments have risen dramatically with the current inflation. Many Vermonters and their families are already struggling to make ends meet. Pandemic subsidies will end if Congress does not renew them, subsidy loss will make their lives even more vulnerable and difficult.

It is NOT in the public's interest for any Vermonters to be placed in a situation where they are unable to continue affording health care or treatment – by being too poor to afford coverage plans -- but too "prosperous" to qualify for Medicaid.

Covid is contagious and has taught us that ALL Vermonters' are connected and can affect one another's health. It is never the right time to agree to a lessening of health care access and affordability for Vermonters -- least of all during a continuing pandemic. No Vermonter should ever suffer from being without any healthcare coverage and/or afraid to go for care or treatment -- due to the cost.

Post Comment: Yes

142. Name: Ellen Schwartz

Town: Brattleboro

I get my insurance from: Medicare

My insurance company is: Medicare

Comment: Because I am old enough to qualify for Medicare I am not directly affected by these shocking increases. However I see the effects in my community of people who can't get the care they need because they can't afford insurance, out-of-pocket costs, or both. On the GMCB you have tried different "solutions" to the problems of access and affordability and, honestly, none of them have worked. We are now in a situation where, in the midst of a global health crisis and inflation, the insurance companies are asking ordinary people to pay for these steep hikes.

It is time for the GMCB to be honest with the people of Vermont about what is truly needed to make healthcare accessible and affordable. We need a public system that cuts out the many layers of middle"men" that get between patients and the care we need and providers and the care they want to make available. We don't need insurance companies to take a cut of our precious healthcare dollars while denying care in order to save money. We don't need the our healthcare dollars going to insurance company executives and to advertising--both of which increase cost without adding value. I urge the GMCB to deny these increases and to work with the Legislature on implementing the public system envisioned in Act 48.

Post Comment: Yes

143. Name: Shela Linton

Town: Brattleboro

I get my insurance from: I am currently on Vermont Medicaid, but will be switching to BCBS. I am also an employer trying to offer health insurance coverage for our employees with BCBS

My insurance company is: Vermont Medicaid

Comment: This year my organization committed to figuring out how to provide health insurance to our staff. As a small non profit with a small budget we have to literally fundraise to have this. With out

providing this needed benefit we are losing employees or they are not applying to our organization because they need benefits. This affects all of our employees as well as the ability to provide the much needed services we give to our communities and state. These rates are not reasonable and they do not improve the insurance or services we receive. These rates are barriers to obtain coverage and feed the insurance companies who have made money off our illnesses or need for care. This creates a situation of health insurance against all other basic fundamental needs. The hike rates need to stop! I am against these hike rates and believe that health care is a human right and should not be something for sale, but rather a public that meets the needs of our people.

Post Comment: Yes

144. Name: Sage Ruth

Town: Brattleboro

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

My insurance company is: Harvard Pilgrim

Comment: Health care is a human right. These proposed increases will have a devastating impact on Vermonters, who are already struggling with increased costs for every other fundamental need -- housing, food, transportation, childcare. As a state we should be a leader on ensuring all residents have what they need not just to survive but thrive -- both those already here, and those we are seeking to attract to help strengthen the future of this state. If insurance companies cannot figure out how to operate at levels that are affordable to Vermonters, they need to figure out a more effective way to do business -- not just pass costs to residents for whom these decisions are literally life or death.

Post Comment: Yes

145. Name: Dorothy Mammen

Town: Middlebury

I get my insurance from: Medicare

My insurance company is: Medicare

Comment: I was on BCBS before I went on Medicare. My plan had a high deductible, so I paid premiums and hardly ever even met the deductible. All profit for the company. The board should look at the company profits, and the executive compensation, and consider the impact of this kind of increase on small businesses and individuals against the profits and compensation packages.

Fundamentally, insurance should not be a for-profit venture. It should be a way to balance risk with minimal overhead.

Post Comment: Yes

146. Name: Joseph Wilkins

Town: Lake Elmore

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

My insurance company is: MVP

Comment: Health care insurance in Vermont and across America has become a scam, a pyramid scheme and it has to be stopped. The nearly yearly increases are keeping some from getting the help they need and is costing the rest of us more than it should.

We've all heard about the ridiculous charges - \$15 for a single Tylenol, \$8 for a box of tissues, \$53 for a pair of single use gloves, \$7 for a band aid and more. It is out of control and needs to be reined in. They,

and I mean a collective they, are price gouging and driving average Americans into debt and bankruptcy. They are asking us to tighten our belts during times of record inflation, and I have to add their requested increases are even more out of line than the current rate of inflation. The entire health care industry needs to be restructured and maybe Vermont isn't strong enough or important enough but we can start. Tell the insurance companies, the hospitals and all providers, the manufacturers and pharmaceutical companies that enough is enough and they need to start tightening their belts. They need to watch their budgets, stop making mistakes, stop overcharging and maybe even start caring about the people they serve.

Research shows that 9 out of 10 medical bills contain mistakes and you can bet those mistakes are always in the provider's favor. Is it just carelessness or just another opportunity to screw the patients? Why do they spend so much on advertising? You can't turn on the TV or radio without being bombarded by commercials. The amount of mail I receive from them fills our recycling bins. They all need to stop waste full spending and start controlling prices. Health care is a pyramid scheme and it will fall eventually if it is not brought under control.

Post Comment: Yes

147. Name: Sam Ruth

Town: Brattleboro

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

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: During this period of rampant inflation, household incomes are failing to keep pace, and families are struggling to pay for essentials like food, housing and medical care. This is not the right time to raise premiums.

Post Comment: Yes

148. Name: Carolyn L Crankshaw

Town: Sheffield

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

My insurance company is: MVP

Comment: I already don't get preventative health care other than the covered annual exam due to cost. My spouse uses health care services even less, again due to cost. A rate increase will only exacerbate our situation. By extension, when we are forced to get health care, we will be starting from a more dire situation, which will cost both us and our insurance company more money.

Post Comment: Yes

149. Name: Ivan Hennessy

Town: Brattleboro

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

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: It's possible that health insurance cannot exist as a profitable business. That's ok. It is more important that people get appropriate healthcare than that health insurance remains profitable.

Post Comment: Yes

150. Name: Paycheck to Paycheck

Town: Derby

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

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Please deny BCBS request to raise premiums. This family is struggling to make it as is! I am lucky enough to have a job that offers health care...but I can barely afford the \$274 that comes out of my check for it plus another \$100 for taxes every two weeks. It doesn't leave me a whole hell of a lot after for living expenses. Insurance companies have all the power, along with pharmaceutical companies. They make billions...and are us asking for more? They can afford a few years in the red. Please fight for us! Please deny their request. I know this problem is bigger than this one issue and needs legislative attention. But for now, protect the people! Do not raise premiums!

Post Comment: Yes

151. Name: Arlene Distler

Town: Brattleboro

I get my insurance from: Medicaid

My insurance company is: Green Mountain Care

Comment: Dear Green Mountain Board,

It is unconscionable for these insurance companies to ask for rate hikes at this time — when we are hurting from inflation, resurgence of Covid, which impacts income in many cases, when we all are desperately trying to regain our footing in numerous ways. I am thankful I am on Medicaid, but most of my cohorts are not. If something happens that knocks me off, I will be in dire straits, even as rates are now.

Vermont is known for its depth of artists and writers (which happens to be my community) and there is no “minimum wage hike” in those areas!

PLEASE do not go along with the greed of these insurance companies, enabling further inflation within the state, and ultimately the nation.

Thank you,

Arlene Distler

Post Comment: Yes

152. Name: Sheila Adams

Town: Guilford

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: I am a low wage worker and this increase represents yet one more gimme, gimme grab from the healthcare industry for my shrinking dollar. Increases like these are simply and unequivocally an unsustainable burden on the working people and small business owners struggling to make it in Vermont, not to mention the dispossessed and the extra burdens they suffer to access healthcare. I urge that these increases be denied, flat out.

Single Payer Healthcare for Vermonters! Fund Act 48!

Post Comment: Yes

153. Name: Crista

Town: Guilford

I get my insurance from: Vermont Health Connect

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: No more rate increases! We pay an enormous amount to have health insurance and already have a high deductible. I don't make doctor appointments until my deductible is met because visits are so costly. We make just over an income that would qualify us for Medicaid.

Post Comment: Yes

154. Name: Jeff Hochberg

Affiliation, if applicable: Vermont Retail Druggists

Town: Rutland

Comment: 07/21/2022

RE: Concerns for Insurers Narrative Relating to Prescription Drug Costs and Data.

Honorable Board Members,

This week, the GMCB and the Public heard both Insurers present cases for unprecedented rate increases. Both parties often times identified expectations of increased prescription drug costs as justification for these requests. I submit, that the Board dismiss the impact associated with these assumptions relating to prescription drugs in their entirety as they are unsubstantiated within the provided documentation.

Both Insurers gave testimony as to the nature of prescription drug "costs", when in they know too little to "actual costs" or to the general accounting that results from their known spend to make such assertions. Neither Insurer directly pays drug manufacturers, drug wholesalers, nor drug outlets (save for certain "Non-resident" pharmacies).

The statements heard during this week's testimonials largely originated from data given to the Insurers by the PBMs. The same PBMs hired and profit, from the control of said data, the adjudication of prescription claims, and the distribution of so called "Specialty Drugs". This was made more apparent during legislative testimony by the Insurers, in opposition to what is now enacted VT law that is echoing across the Country. PBM regulation and reform has been a popular trend in State legislation. These transparency laws have already proven to demonstrate rewarding enlightenment as to the "actual" practices of the PBMs. Earlier this summer, the Federal Trade Commission, unanimously decided to conduct a 6b investigation into PBM conduct and it has already issued initial requests for data. Other factors, including the recent Vermont PBM law and the narrow exchange market, have placed Vermont in the limelight on these matters.

It would be imprudent to grant rate increases for reasons of prescription drug assumptions that are incomplete, biased and worse, subject to active regulatory investigations relating to consumer protections. Knowing the involvement of the GMCB in prescription drug matters, Vermont trusts the GMCB to do the right thing at this time. Should the Board have access to "confidential" documentation that would further the Insurer's claims, than such data should be made available to the general public for evaluation.

Sincerely,

Jeff Hochberg

President Vermont Retail Druggists

Post Comment: Yes

Comments submitted from July 22, 2022 through August 4, 2022

155. Name: Andrée Smith

Town: Colchester

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

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: We pay more money for insurance and deductibles continue to rise as well. It has become unaffordable to pay for insurance and even more, be sick

Post Comment: Yes

156. Name: Susan McKelvie

Town: Rutland Town

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

My insurance company is: Blue Cross Blue Shield of Vermont

Comment: Absolutely not. Whether these premiums are paid individually or through our employers (or school districts), the cost is passed on to the individual. The impact on individuals is multiplied because we are also taxpayers supporting schools or consumers who will have to pay the higher prices businesses will pass on to us. As we continue to struggle with a pandemic and teeter on the edge of a recession, raising health care costs is unwise and immoral. Stay the course. Hold the line.

Post Comment: Yes

157. Name: Liz

Topic: Other

Comment: I called several dentists and told them I had an emergency but am not a patient. They asked if I had insurance and I told them Medicaid. They would take me as a new patient but not for months. I told them it is an emergency and would pay cash. They said their contract with medicaid was they couldn't take cash or any other form of payment. I am scheduled for knee surgery in one week and it will have to be rescheduled until I can get my tooth fixed. This rule of medicaid is causing me not to get the care I need. It is really messed up and affecting my health very badly!

Post Comment: Yes

158. Name: Erik D. Bushey

Affiliation, if applicable: education

Town/City: Fairfield

Topic: Health Insurance Rate Review

Comment: Please. Please. Please. At a time of high inflation not seen in 40-plus years, with stagnant salaries, and the high cost of housing, this is NO time to consider the level of rate increases that are being discussed with regard to health care coverage! It is already a difficult system to navigate; with local-level human resource offices often unable to explain the difference between various plans and how to access/utilize health care 'benefits'. Please DO not enact the proposed rate increases on working people already stretched to the max.

Respectfully,

Erik Bushey

Fairfield, Vermont

Post Comment: Yes

159. Name: Stephanie Moegelin

Town/City: Fairfield

Topic: Health Insurance Rate Review

Comment: Increasing the rate this high will be so incredibly difficult for families. I am the Insurance holder for my family of 5. I work in a school. One of the main benefits for me to continue to work for a school is the health insurance package. The state will lose so many teachers/school staff by increasing this much.

Post Comment: Yes

160. Name: mrgfus-royalcare

Town/City: coimbatore

Topic: Other

Comment: green mountain care board very useful for blog commenting

Post Comment: Yes

161. Name: Marielena Szumowski

Town/City: Burlington

Topic: Health Insurance Rate Review

Comment: A 12.5% rate increase for my BCBS plan seems like A LOT! It's already very expensive when you receive medical care, and the rates have increased most years. We need to keep healthcare affordable.

Post Comment: Yes