

From: [REDACTED]
To: [Borcherding, Hillary](#)
Subject: Public comment on BCBS takeover
Date: Wednesday, August 23, 2023 1:09:03 PM

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To whom it may concern:

My name is [REDACTED] and I live in Montpelier, Vermont. I am sixty-eight years old, on traditional Medicare, and now one of the millions of Americans and thousands of Vermonters summarily kicked off of Medicaid after the pandemic. This injustice alone says a great deal about what we as a nation, and as a state, value more and it is not the lives of our citizens. I will shortly have to purchase one of those insidious Medigap policies, another health care injustice that points to what we value as a country, as a state, and this will be made more profound by this merger that everyone wants to complete in such a rush.

This move will in no way save us any money and it will make our access to health care even more difficult than it already is under the aegis of private health insurance. I am a veteran of out-of-state insurers. I understand from this experience what an out-of-state insurer will do to us. It was seventeen years ago now, but I still remember it well. I almost died from it. The insurer was UnitedHealthcare, employer-sponsored (paid for by the customers of that employer and by the general public, but that is another story) through my employer at the time. The sheer amount of claim denials and prior authorizations that United obliged me to fight for every single procedure or test was far worse than fighting the disease itself. This battling almost took my life. To blithely say that a merger between BCBS Vt and the Michigan Blues will benefit Vermonters by lowering costs, better technology, and so on is to live in a fantasy.

Vermonters will only suffer under this takeover, which is what it really is underneath its more benign word of "merger." Monopolies like this will only use their bigger "clout" in the so-called market to raise prices, pay their CEOs even more millions than they glom now off of our health care dollars, and use their power to deny claims, enforce more prior authorizations, and so on. The access to health care for those Vermonters insured through Vermont BCBS will be controlled by Michigan medical directors, charged with saving the company money. They will, in turn, heavily push their own non-Medicare and non-advantage plans onto us.

That Vermont is pursuing this with such zeal says something about our priorities. To appreciate and understand what an out-of-state insurer a thousand miles away from Vermont and its laws, an insurer that already has a dubious record, basically controlling the board of our BCBS, and with claims passing through it, will do to "save money," one should experience it firsthand. Although I know that the Department of Financial Regulation cannot wait to push this through, it should be vetoed outright and prevented at all costs.

Sincerely,

[REDACTED]
Montpelier, Vt
[REDACTED]

