

From: [REDACTED]
To: [Borcherding, Hillary](#)
Subject: Proposed merger of Vermont and Michigan BCBS
Date: Sunday, August 27, 2023 10:44:24 PM

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To the Department of Financial Regulation:

Comments on the proposed merger of Vermont and Michigan BCBS were due this past Friday and I just missed the due date. I am sending an email instead. I hope you can still take it into consideration. I also wish you could extend the comment period, since many people might have missed this as it was announced over the summer.

I would like to urge the Department of Financial Regulation not to allow this merger to take place. Vermont is a small state and Michigan is a very big one. What happens when these two Blues merge? Most likely, Vermont BCBS will start to make use of Michigan Blue's automated coding review and claims denial technology, which eliminates the need for medical staff to review claims, and which Vermont Blue currently lacks.

Who will lose out? Vermont patients. As information from Vermont's patients is fed into Michigan's computers, we can expect more claim denials. Nationwide, private insurers are profiting by using such automated claim denial technology, but who pays? The patients do as they will increasingly find coverage for necessary medical care denied not by medically trained human beings but by "algorithms."

Sincerely,

[REDACTED]
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