

August 28, 2023

In Re: Public Comment for BCBS affiliation/merger

Dear DFR:

I want to thank Vermont BCBS for being the insurance carrier for retired state employees for the last number of years as a supplement to Traditional Medicare.

There are about eight thousand retirees plus spouses. We are grateful for your help, friendly and supportive assistance, and for being the insurance company that has our back and our health ins plan as bargained for with the state of Vermont and the state employees union.

That said, I'm here today to advise all active and retired state employees that we need to remain vigilant and guard our plan so that erosion doesn't occur in either benefits or access to benefits. Active employees need to take notice because, God willing, they will be retirees too someday.

This proposal enables BCBS of Michigan to appoint 5 members of the 12 member BCBS Vermont board. And, have veto power over those nominated by Vermont for other other 7 seats. This puts BCBS of Michigan in the drivers seat. I don't know how Michigan operates. Hopefully, nothing will change but only improve for those of us in Vermont.

If you are wondering why there is a concern at all I'll bring you back to last fall when our governor tried to unilaterally replace our non profit BCBS plan with Medicare Advantage. The governor was not responsive to emails or public concern about why we retirees would think he would do this without asking our opinion. To say nothing about bypassing the bargaining process that gives us a voice.

To make things worse, he announced that he would give our policy to Cigna. His top staff testified to the senate gov operations committee that Cigna had a 5 star rating. In fact. Cigna has been under DOJ lawsuit for Medicare Advantage payment fraud since last fall. In 2016 CMS sanctioned Cigna from selling MA plans for 16 mos due to excessive preauthorizations, denials and delays of benefits to its enrollees.

Only after the legislature and the union became involved did he relent to let it go to bargaining.

This experience has made myself and my colleagues hyper vigilant when it comes to our health ins changing. Will someone from Vermont or Michagan be on the phone when we have an appeal?

Will our plan still be administered in Vermont? Will anything change? With this change.

You **only** have to experience getting a cancer diagnosis and have your UVM oncologist advise you that your **only** chance for survival is to go Dana Farber in Boston. And when you get to

Boston, the very first thing DF does is assign someone to research your insurance. Yours they said, is great!

The upshot of my comment is the concern and question: what will change for us when Michigan in effect takes over Vermont. We will be watching to see if we move forward or backward.

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S Burlington, Vt 05403