

From: [REDACTED]
To: [Borcherding, Hillary](#)
Subject: BC/BS merger with Michigan
Date: Friday, August 18, 2023 9:22:27 AM

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Dear Hillary,

As a Medicare recipient and a Vermonter, I am very concerned about this merger. I have learned that this has a great deal to do with the adoption of a Private Medicare Advantage plan which is a completely private insurance option with no oversight by the federal or state government or duty to provide copays for ALL Medicare approved services.

If the GMCB also loses all ability to stand up to insurers because they are owned out of state, this will only continue to privatize a public health system that needs to be expanded, not privatized. Vermonters need to know that they have MORE, not Less control over what our insurance companies must provide to meet the needs of ALL our citizens. Privatization of Medicare is currently worsening our entire non-system, by leaving individually insured individuals with no recourse when denied services.

I have a grandfathered Plan J policy with United Healthcare for which I must pay \$151/month, but it pays for hospitalization and Medicare approved nursing home/home health follow-up with no deductibles or copays. Although it is expensive, I believe it protects me from total bankruptcy in the event of a severe, debilitating disease in my final days. (I am 86 years old.) Vermonters' access to health services should not be an indicator of how long they live!

Thank you for considering my opinion.

Sincerely,

[REDACTED]
[REDACTED]
Montpelier, VT 05602
[REDACTED]