From:

To: Borcherding, Hillary

Subject: I oppose merging with Michigan Blue
Date: Wednesday, August 23, 2023 9:32:05 AM

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Ms. Borcherding,

I was born and raised in Michigan. I have seen malfeasance on the the part of Michigan Blue Cross Blue Shield.

Vermont Blue Cross Blue Shield SHOULD NOT merge with them.

Take, for example, a lawsuit filed by the federal government in 2010 accusing Michigan Blue of price-fixing via "most favored nation" agreements, in which the insurer offered higher reimbursement rates to hospitals that agreed not to offer lower rates to any other insurers. The suit dragged on for years before Michigan Blue settled for a paltry \$30 million. During that time, the state of Michigan adopted a law banning the "most favored nation" practice.

Other cases. A suit <u>filed by four addiction treatment facilities</u> over "unjustified nonpayments" and "a high number of claims denials for substance use treatment." A suit <u>by Ford Motor Company</u> against the entire Blue network including Michigan Blue over price-gouging and profiteering. A suit <u>filed by a Native American tribe</u> alleging that Michigan Blue had mismanaged tribal health plans.

Or how about Michigan Blue's <u>generous support</u> of Republican officeholders who believe the 2020 election was rigged and Donald Trump is the rightful president? Michigan Blue tends to act like a for-profit corporation focused solely on the bottom line rather than like the high-minded nonprofit it supposedly is.

I believe Vermonters will lose in the long run after being swallowed by this parasitic corporation.

Thanks,