

From: LaJeunesse, Kristen<Kristen.Lajeunesse@vermont.gov>
Sent on: Sunday, August 6, 2023 12:33:45 PM
To: Walsh, Thom<Thom.Walsh@vermont.gov>; LaJeunesse, Kristen<Kristen.Lajeunesse@vermont.gov>; Bredice, Tara<Tara.Bredice@vermont.gov>
Subject: Rate Review Public Comment: 2023-08-06T12:33:40Z

A new GMCB Public Comment has been received.

Submit Time: 8/6/2023 12:33:40 PM

Name: Lindsay Putnam

Affiliation:

Town/City: Norwich

Topic: Health Insurance Rate Review

Comment: Just read about the proposed 18% increase in BCBS premiums for next year. Everyone knows the system is broken. Really broken. No one can afford this, nor apparently can the health care companies afford to stay in business without it. Driving this, in part, is the hospital (and most private doctors) insistence on going through a diagnostic flow chart that requires many more expensive tests than are necessarily needed. This is not just my observation. I have heard it from health care providers as well. This is driving up the total costs exponentially and unnecessarily. For just one example, I spent 5 months in PT for a problem I believed was related to a constellation of other symptoms, but my providers wouldn't consider that. As the symptoms got worse, they gave up the PT and started ordering expensive tests, but would never consider what I believed was wrong with me. After close to \$9000 of tests (out of pocket for me, as that is my deductible in this unconscionable world), they finally decided I have what I knew I had \$8000 ago. But they control the flow chart and I was at their mercy. When I point out I just spent \$8000 unnecessarily from my retirement account, they don't even apologize. It is money in the coffer for the hospital and it is apparently their job to make that money. This is an incredibly broken system. It is way past time to consider Bernie's Medicare for All again. It should be part of your job, Board, to advocate on a national level for what Vermonters need, not just within the state. I can't imagine that Vermont will be able to fix this on its own. Everything needs to be supported by federal taxes, from medical school costs to insurance premiums. Yes, a version of the dreaded socialized medicine. What's wrong with taking care of people? In a country where we are entitled to guns, we aren't entitled to health care.

Post Comment: Yes