

**From:** LaJeunesse, Kristen<Kristen.Lajeunesse@vermont.gov>

**Sent on:** Monday, September 9, 2024 6:39:03 PM

**To:** GMCB - Health Systems Finances<GMCB.HealthSystemsFinances@vermont.gov>; Foster, Owen<Owen.Foster@vermont.gov>; Barrett, Susan<Susan.Barrett@vermont.gov>; Barber, Michael<Michael.Barber@vermont.gov>; Walsh, Thom<Thom.Walsh@vermont.gov>; Murman, David<David.Murman@vermont.gov>; Lunge, Robin<Robin.Lunge@vermont.gov>; Holmes, Jessica A.<Jessica.A.Holmes@vermont.gov>; Hengstler, Mark<Mark.Hengstler@vermont.gov>; LaJeunesse, Kristen<Kristen.Lajeunesse@vermont.gov>

**Subject:** Public Comment: Hospital Budget 2024-09-09T18:39:00Z

A new GMCB Public Comment has been received.

**Submit Time:** 9/9/2024 6:39:00 PM

**Name:** Alex LeClair

**Affiliation:** Essex Physical Therapy

**Town/City:** Essex

**Topic:** Hospital Budget

**Comment:** Dear GMCB, I support your decision to decrease hospital commercial rates specifically for UVMHC. Based on what I heard during the UVMHC budget meeting, they didn't include all expenses and revenues which raises a red flag for me as a business person. If UVMHC wanted to generate more revenue per patient, they should be applying for any and all programs that would allow them to do so. If they don't, it falls on us who are commercially insured to make up the difference. One program I know of is the MIPS program. Based on what I know from working in an outpatient PT clinic (also applying for MIPS in 2024) as the medical billing person, if you pass the MIPS program in 2024, you get a 9% increase in reimbursements for 2026. If you fail, you get a decrease of 9% in 2026. If you don't submit data/aren't required to, you get what our lawmakers in Washington DC submit for their Medicare budget. Next year it will be a decrease of 2.8% in reimbursements unless a miracle happens within the next four-six months to change that. It could also go down even more. I'm sure there are other programs/grants that UVMHC could apply for to generate more revenue. Based on what I heard from UVMHC, they just started doing this this year which I found totally ridiculous based on the amount of money they earn being board members/Administrators. I'm sure your team has the data/if they don't they should request it. Look at each department at UVMHC/other hospitals. Which of these departments cost the most per patient and which departments make up the losses of those departments per patient. Then ask them to support their numbers. In other words, which departments generate them net revenue and which ones don't. I know if I were to get Physical Therapy at a UVMHC outpatient clinic, it would cost 4-5 times what it would cost me to go to any private PT clinic in Chittenden County (UVM price transparency tool with BCBS). This applies to all commercial insurance plans. After the premium increases the past two years, essentially 1/3 of my take home pay goes directly toward my health care premium as a 29 year old (BCBS gold plan for transparency). If lawmakers don't extend the health care premium tax credit after 2025 (when it's scheduled to sunset), all Vermonter's will really feel the brunt of the premium increases even more than they are right now. There was recently a link in a VT Digger Opinion post that showed how much more our premiums were than every other state. Please look at it. We are on a unsustainable path and it's going to lead to all young people in Vermont to consider moving out of state, strictly due to the health care cost. If the tax credit does sunset, I find it hard to believe any of the Vermont commercial insurers would decrease their premium rates. Lastly, when BCBS made their presentation, VT Blue advantage had cost them \$40 million of their reserves and now our premiums are going up 20% to offset those losses. Where is the accountability for BCBS/VT Blue advantage? It seemed to me the losses were doubling every year it's been a business. Is that going to be the case moving forward? Or should all of us BCBS members who sign up through VT health connect switch to MVP since they actually can professionally operate a Medicare advantage plan? Would this help BCBS or make it worse

financially? I'm curious to know the answer. At this rate everyone is pointing fingers at each other and there is no solution on the horizon. This is unacceptable. If BCBS/MVP ask for double digit increases again next year, I don't want to write again next year and say I told you so. -Alex LeClair

**Post Comment:** Yes