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

Sent on: Tuesday, September 17, 2024 1:48:10 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 2024-09-17T13:48:07Z

A new GMCB Public Comment has been received.

Submit Time: 9/17/2024 1:48:07 PM

Name: Maureen Gibeault

Affiliation: Vermont resident, health care provider prior to retirement

Town/City: Mendon

**Topic:** Hospital Budget

Comment: Watching the hospital budget process with interest. I have a few questions, and these are coming from one as a health care provider, recipient of payment from various health insurance companies, as well as a consumer of health care who has been on Medicaid, BCBS, and now Medicare. 1- Have you compared Medicaid benefits to benefits offered by private Health insurance, and also the Medicaid benefits offered in other states. Vermont Medicaid benefits are far and away significantly richer than other states, and what private insurance offers. Why? As a federal program why can't Medicaid benefits be standard between all states to prevent people from moving to VT simply to avail themselves of our rich insurance benefits. 2- When applying for Medicaid, why does the applicant NOT need to supply total assets and only current income? This allows for retired people (no income) but significant assets (homes, cars, cash money in the bank) to be on Medicaid, when they could easily afford to pay. It is noted that once someone is on Medicaid, but moving to Medicare, they are then asked if they need additional help (Medicare shared savings) to assist in paying the Medicare premium. If so, You THEN need to answer questions about total assets to see if you qualify. If they can do it then, why don't they ask about TOTAL assets in the initial Medicaid application process? Medicaid applications should require answering total asset questions. Medicaid application process for Nursing home coverage requires total assets to be evaluated, Medicare shared savings requires total assets to be evaluated, so why not the original application process for Medicaid. There are MANY people on Medicaid who are not finally qualifying based on total assets. As a provider, I know that for a fact. 3- Does Medicaid ever audit recipients with post office box mailing addresses, its a fact NY state residents close to the border get PO boxes in Vermont as our benefits are MUCH better than neighboring states offer. It seems the Medicaid system needs an overhaul in benefits offered to be equitable with other states, and the application process and information required to be ON Medicaid should be evaluated.

Post Comment: Yes