A public comment has been received 05/19/2024.

Name: carolyn herz Town: calais vt Affiliation: Email:

Topic: Health Insurance Rate Review

**Comment**: I am deeply distressed to hear about the proposed insurance rate increases, although they will not affect me as I am on medicare. Recently I had to go to the ER, followed by surgery, for a broken leg. I used to work at the hospital and what was apparent was that a HUGE investment had been made in fancier infrastructure (e.g. a portable X-ray machine that comes to you so you don't have to be wheeled to it; private "cabins" in the ER, etc). The care I received, however, was awful. Even the doctor in the ER warned me that it would be and how right he was. I was discharged home 2 hours after surgery (and at night, no less) despite being 68 years old, at a high fall risk (according to hospital records), and it being a slick rainy night. It took my husband plus two neighbors to get me upstairs into the house---an assessment was never done on this prior to discharge. I was not shown how to use crutches before discharge, nor could I use them as I was extremely weak. I had no follow up at all, no medical equipment at home (I had to buy it myself on amazon), no home PT, no painkillers for over the weekend (by the time I got them, I no longer needed them.). I have since found out, from other Vermonters who interact more frequently with the health care system than I do (since I have been very fortunate) that this is the new norm. It was truly shocking to me. My husband, who was completely incapacitated by electrical problems in his heart, had to wait over 2 years to see a cardiologist and finally went to Dartmouth Hitchcock out of desperation, at add'l great expense. This leads me to believe that people are seeking care in hospitals partly because it is the only way to get care....eventually if you show up at the ER someone has to take you in. These are the problems that need fixing BEFORE insurers get more money, hospital budgets get increases for fancier new equipment, etc. Need I say that on a trip to France, my son severed off the end of his finger. He had surgery plus a 5-day stay in the hospital. The care was excellent and the surgery was a total success. Total bill, including hospital stay: \$1200. My bill (ER + surgery + doctor follow up visit): \$30,000. We need to do better. I don't know a SINGLE vermonter who feels that at this point we have a good health care delivery system. Do not reward these broken institutions, demand reform.

Post Comment: Yes