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

Sent on: Saturday, July 13, 2024 10:42:55 AM

To: GMCB - Rate<GMCB.Rate@vermont.gov>; Foster, Owen<Owen.Foster@vermont.gov>; Barrett,

Susan<Susan.Barrett@vermont.gov>; Holmes, Jessica A.<Jessica.A.Holmes@vermont.gov>;

Murman, David<David.Murman@vermont.gov>; Barber, Michael<Michael.Barber@vermont.gov>;

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

Subject: Public Comment: Health Insurance Rate Review

A new GMCB Public Comment has been received.

Submit Time: 7/13/2024 10:42:51 AM

Name: Estelle LeClair

Affiliation: Healthcare provider/ Physical Therapist/ VT Business owner

Town/City: Essex

Topic: Health Insurance Rate Review

Comment: Each year we are seeing significant increase in premium costs, higher deductibles, and increased patient out of pocket costs. We have patients who simply cannot afford their physical therapy services due to the rising costs of health care premiums with increased deductibles. Insurance is costing significantly more while coverage is paying less and less. It is a critical time for Insurance companies to be held accountable and transparent.

Post Comment: Yes