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Name

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Affiliation, if applicable

Vermont OneCare healthcare consumer

Town/City

Montpelier, VT

Topic

Accountable Care Organization

Comment

Dear Green Mountain Care Board members and staff: 11/22/21

As someone born in Vermont in the 1930's whose first M.D. was Dr. Harwood of Waterbury, the father of Brian, I believe, I would like to give you my perspective on healthcare in Vermont over these many years. Yes, it was great having Dr. Harwood come to our home in Waitsfield whenever anyone was sick and not have to wait for 4 or 5 months, or be seen over a telecom device after that long wait. It is easier to see someone at Express Care now, who knows very little about me than to see my own Primary Care Provider. Don't get me wrong, I like my PCP, but both she and I know that it is very hard to even see her when I need to be seen.

PCP's are certainly not getting rich these days and there are not nearly enough of them. Instead, all the profit is going into the pockets of Insurance company, hospital and OneCare administrators. Recently, I noted that on my Medicare bill my PT who provides Aquatherapy for my peripheral neuropathy was written off by OneCare although all of Medicare's rules were being followed.

We were all delighted to see that our SS benefits are going up by 5% next year, only to learn a day later that we are now going to be charged about 20% more for our Medicare payment. I can't wait to see how much my co-insurance premium will be going up! Of course, the amount is not available on my grandfathered Plan J until well after December 5th, the end date for me to make changes. They have to wait to see what Onecare will charge them.

Do administrator's salaries really need to go up every year when most of them are earning around four or five hundred thousand dollars per year and some much, much more. (These statistics are widely available and Vermont's payments under Onecare are much higher than most other ACO's) While Onecare is not asking for any increases in the amount they receive to pay providers they are asking for a huge amount to pay their administrators. Is this really needed? Why do our payments to Medicare and Insurance copays go way up while Onecare insists they are going to save Vermonters money, eventually? And who are these Vermonters? Are they the taxpayers, the legislators or those of us who never had a position that paid retirement or healthcare benefits? Oh yes, you say, just switch to Medicare Advantage!

That will save consumers money! But remember, under MA, you have no government oversight of what, when, why and by whom your healthcare will be provided, particularly if you get really, really sick. And how much will that cost consumers? Maybe it won't cost OneCare as much but it might just bankrupt individuals living very much on the margins.

Thank you for listening and I wish you well in making decisions for those of us who pay the price and I do

hope you will post my comment so the Public will see what REAL Vermonters think of OneCare.