

Submitted on Wed, 08/10/2022 - 18:05

**Name**

Eric Hauser

**Affiliation, if applicable**

Cx Associates LLC

**Town/City**

Burlington

**Topic**

Hospital Budgets

**Comment**

Dear Chair Mullin and Members of the Green Mountain Care Board,

Cx Associates LLC is an energy engineering consulting firm in Burlington, Vermont and Portland, Maine that has been in business since 1994. We employ 13 people full-time and work with large building owners and utilities across the Northeast to help them save energy, improve performance, and verify savings, with the goal of creating a more sustainable built environment.

We are active supporters of Vermont Businesses for Social Responsibility (VBSR) and we consider ourselves a socially responsible small business – not only are sustainability and the environment central to our work, but we also offer our employees a generous benefit package including employer sponsored health insurance, paid time off, green commuting benefits, life insurance, and a 401(k) retirement plan.

Year after year, the costs of health insurance continue to rise at a rate that is not sustainable for our business. Prices for our 2022 renewal jumped 10% compared to 2021. And the fact that GMCB recently approved carrier increases averaging 11.7% - 18.3% in the small group market is staggering and offensive. We're extremely disappointed that year after year, the GMCB approves rates from insurers that represent double-digit increases. These rising costs make us think twice before hiring additional employees and force us to defer or reduce spending for employee raises and new equipment. And importantly, these rate increases do not seem to also come with improved service from BCBSVT or improved patient outcomes. In fact, our employees continually report issues in dealing with BCBSVT.

The health insurance system in Vermont – and indeed, the country – is broken. Double-digit rate increases are supposedly needed to keep BCBS and MVP from going under. But therein lies the issue – health care for profit. Cx Associates believes that health care is a human right. We also believe that disentangling health insurance from employment and the private health insurance system will have enormous benefits for our small business and others like us, as well as for all Americans.

As a small business in Vermont, we are going to more forcefully advocate our state representatives to recommit to Act 48 to guarantee health care for all Vermonters and change health care in Vermont from a business seeking profits to a public good.

A single payer system in Vermont will spur economic growth in the state and across the country. Our business would be able to invest in new technology and equipment, expand operations, and would be

able to better compete for talented engineers in the tight technical labor market. Cx Associates would also be better positioned to compete against other providers in the marketplace, many of whom do not share the same values, provide fewer or no benefits, and have lower overhead costs than we do.

Until that time, we urge the Green Mountain Care Board to consider the financial well-being of the companies paying these enormous premiums over the insurers.

Sincerely,  
Eric Hauser  
Director of Finance and Operations  
Cx Associates LLC

**Your public comment will be shared with the Board. To promote transparency, the Board sometimes posts public comments on its website. Are you okay with the Board posting your comment? If no, your comment will be sent to the Board but not posted.**

Yes