

Submitted on Fri, 08/19/2022 - 15:17

**Name**

Todd Kummer

**Affiliation, if applicable**

Minglewood Medical Imaging

**Town/City**

South Burlington

**Topic**

Hospital Budgets

**Comment**

Dear Chairman Mullin and Members of the Green Mountain Cardboard,

As long as Vermont continues to expand participation in the Medicaid program, either due to lack of auditing member's eligibility, lowering eligibility standards or incentivizing private employers to withhold healthcare benefits thus forcing employees into the State Exchange (and subsequently enrolling in Medicaid), providers will continue to raise their pricing. These increases are only borne by the private insurers which forces them to raise their premiums.

Why is this cycle happening? Because Medicaid (and Medicare for that matter) reimburse nickels and dimes on the dollar of every charge billed and neither is willing to heed growing calls for reimbursement increases. As a result, providers squeezed by rising costs, have no where else to turn for higher reimbursements than the private payers, who then come to you begging for higher premiums.

If you have more people with insurances paying less for the same services (Medicare and Medicaid) the price of those services has to increase if providers are to continue to provide those services. It's simple math. If you don't want to approve the rate increases, provide additional funding to the Medicaid program so that it may actually pay what it costs to provide these services. In doing so, the private insurers will face less pressure to subsidize the State's shortfall and maybe even lower their premiums so that more working class Vermonters could afford to be insured.

**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