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March 26, 2022

Green Mountain Care Board
c/o The Honorable Kevin Mullin, Chair
144 State Street
Montpelier, VT 05602

Dear Green Mountain Care Board Members:

I write today on behalf of MVP Health Care ("MVP") concerning the mid-year hospital budget increase requests under review by the Board. More than 35,000 Vermonters enrolled in MVP fully insured commercial health insurance plans will shoulder the burden of higher out-of-pocket costs and premiums if the requests are approved as currently presented, in whole or in part. We ask that you protect Vermonters already struggling with high health care costs—as well as the very same economic challenges facing our hospital and health care provider partners—in the Board's final decisions.

The majority of commercial health plans sold in Vermont have deductibles or coinsurance attached to them. This means that tens of thousands of Vermonters accessing services at the University of Vermont Health Network and Rutland Regional Medical Center would be adversely affected by this change through higher out-of-pocket bills. Further, these added costs would compound the level of health insurance premiums necessary to cover Vermonters' medical bills going forward. This is especially concerning given the pending expiration of additional federal financial assistance to help Vermonters afford their premiums, as well as the potential rate variability inherent to the merging and unmerging of Vermont's individual and small group commercial markets.

MVP fully recognizes the extraordinary challenges facing our hospital and health care partners during this difficult time. But as a public policy matter, those challenges should not be rectified on the backs of Vermont individuals, families and businesses. As the Board considers these requests—as well as other budget adjustments that may occur in the future—we ask you to explore alternative policy solutions that don't adversely affect Vermont's commercial health insurance markets and rate payers. We understand that the Board is considering the possibility of increasing Medicaid reimbursement, and/or the provision of emergency government assistance. Both of these solutions are more appropriate public policy responses to address any necessary budgetary adjustment needs.

Thank you for your time and consideration of MVP's comments. Our team is available to answer any questions at your request and convenience.

Sincerely,

A handwritten signature in blue ink that reads "Jordan T. Estey".

Jordan T. Estey
Senior Leader, Government Affairs
MVP Health Care