



March 29, 2022

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

On behalf of our association and the 150+ small businesses owned by Chiropractic Physicians throughout Vermont, I'd like to submit for public comment our vast disappointment and frustration in learning of the proposed mid-year rate increases for the University of Vermont Health Network and Rutland Regional Medical Center.

As you know, this increase is not only disruptive to businesses providing insurance to deserving employees, but also to every privately insured Vermonter. Small businesses would be expected to absorb higher claim costs; and the privately insured, higher out-of-pocket costs and premium costs. All of these additional strains are being requested at a time when many small businesses and Vermonters have had to use *their reserves* to combat inflation and heightened costs due to a pandemic while struggling through increased anxiety over an unstable economic future.

Adding to this egregious request is the lack of a mid-year 9-10% increase for many Vermonters, including Chiropractic Physicians and other deserving provider groups. Vermonters and small business owners have come to the unfortunate realization that health care costs will undoubtedly increase each year with very little say in the matter. Public comments have reflected a culmination of frustration and anger but with little favorable outcome. To allow for the burden of an increase six months before, presumably, another increase would be poor public policy and reverberate with ill regard toward the purpose of the GMCB.

Thank you for taking comments on this important issue.

Sincerely,

Aimee Koch
Executive Director