

From: Kim Souza [mailto:kimsouzavt@gmail.com]  
Sent: Thursday, January 25, 2018 4:01 PM  
To: Loring Starr  
Subject:

Hello. My name is Kim Souza. I live in White River Junction, VT.

My Vermont Health Connect enrollment has been terminated without notice.

I attempted to pick up an antibiotic prescription on Jan 11th and was told by the CVS pharmacist that it appeared that BCBS had not been paid by VHC.

After several hours of telephone contact with both BCBS of VT & VHC, I was informed that, because my premiums were consistently late, my coverage (including my 17 year old child) was terminated in the end of October 2017.

VHC continued to receive and deposit my premiums throughout the end of 2017 and including the premium I sent for Jan 2018 - because I had no idea that my coverage had cancelled.

I received a new insurance card in December indicating an 'effective date' of 01/01/2018.

For several days, my access to my Vermont Health Connect online account was denied. As of 11am on Friday, Jan 19, I have gained access to my online account which indicates that my coverage ended October 31, 2017.

I have reviewed all messages in my account, and none indicate notice of termination.

I have reviewed all payment history. All payments from 2015 through January 2018 have been credited to my account.

Because I was not informed of the termination, I missed the brief window to re-enroll at the end of December. I am told that I cannot enroll again until 2019. My only options are to go without health insurance for all of 2018 or to pay over \$900/month directly via BCBS of VT - which is not an affordable option for me.

I have requested a Fair Hearing via the Healthcare Appeals & Human Services Board. The soonest I can expect that process to begin is mid-February according to Michelle Therrien from the Healthcare Appeals office.

Note: I do take responsibility for lateness of payments. I routinely write all my monthly bill payments around the 1st of each month to accommodate most due dates. Incidentally - a due date is not very clearly stated on the VHC monthly invoices, so I wasn't fully aware of the consistent lateness.

It hadn't occurred to me that the consistent lateness of my VHC payment could result in such a detrimental consequence. As of today, I have updated my VHC payment info to deduct payments from my bank account automatically on or around the 26th of each month. However, that won't matter if I cannot get my health insurance reinstated.

I feel as though my coverage should be reinstated & that my premiums for any uncovered period should be returned to me immediately.

I am currently working with a Health Care Advocate via Vermont Legal Aid and awaiting a date for my fair hearing from the Human Services Board.

Thank you for any attention you can give to this matter.  
Sincerely,  
Kim Souza