

**From:** Meg Burmeister <MBurmeister@nekouncil.org>  
**Sent:** Wednesday, March 16, 2022 3:11 PM  
**To:** Ann Cummings <ACUMMINGS@leg.state.vt.us>  
**Cc:** Faith Brown <FBrown@leg.state.vt.us>  
**Subject:** [External] S239

[External]

Dear Senator Cummings,

I am Meg Burmeister and am the Executive Director of the Northeast Kingdom Council on Aging and am writing on behalf of the 5 Area Agencies on Aging in the State of Vermont. We are the agencies that provide health insurance counseling for Medicare beneficiaries thru the Federal SHIP program. I am writing in response to testimony that I was able to listen to regarding S239. We had provided testimony to Senate Health and Welfare which I am hopeful was put forth to Senate Finance.

We support allowing enrollment in Med Supp plans outside of 6 months post 65<sup>th</sup> birthday. The testimony from BC/BS referenced continuous enrollment states and that is not what is being proposed so not comparable. VT's proposal to create an annual enrollment period is a reasonable compromise which we strongly endorse.

Supplemental plans are offered by 15 companies in the state of Vermont and clearly the testimony highlighted the consumer challenges that are faced. Many advantage plans which lure consumers with 0 premiums have out of pocket expenses in the \$7000 to 10,000 range that are not clearly understood by consumers. It is not until they get into having medical needs and the "copayments begin" do they realize the hidden costs which are never discussed when highlighting all the cost savings. By the same token, many enter Medicare thinking that it will have reasonably full coverage and are alarmed to find that not to be true. The supplement plan offers the opportunity to greatly reduce out of pocket expenses.

We fully support a work group to provide clear and adequate information so that the Senate Finance Committee can make a well informed legislative decision on behalf of the residents of the State of Vermont.

Respectfully submitted,  
Meg Burmeister

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