

March 5, 2018

The Honorable Seema Verma
Administrator
Centers for Medicare & Medicaid Services
Department of Health & Human Services
200 Independence Avenue, S.W.
Washington, D.C. 20201

RE: Comments Regarding 2019 Proposed Changes to Medicare Advantage

Dear Administrator Verma,

I am writing this letter on behalf of myself and my wife, Patricia. I am a 79-year-old retiree enrolled in a Medicare Advantage plan, and I am concerned that CMS is considering changes to Medicare Advantage Retiree Plans that could disrupt coverage for seniors.

I am a retired teacher from the State of Illinois and have been enrolled in a United Healthcare Medicare Advantage Plan (PPO) for two decades. Through my retiree coverage, I can better manage my diabetes while saving money. One of my favorite things about being enrolled in Medicare Advantage is being fully covered after I reach my annual deductible.

I am concerned that Washington has proposed changes to Medicare Advantage that would impact health care coverage for 4 million retirees. Retirees depend on Medicare Advantage for access to quality health care, as well as access to vision, hearing, and dental benefits. My wife and I are very satisfied with our Medicare Advantage.

If Medicare Advantage Retiree Plans were to become more expensive or unavailable I would suffer grave consequences as I am on a fixed-income with minimal help from Social Security. I am asking that you please consider retirees like me and work to keep Medicare Advantage Retiree Plans stable.

Sincerely,

Bernard Gahan
4260 Sleepy Hollow Rd
Cambridge, WI 53523-9758