

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 a 71-year-old retired Alaska state employee. As a senior and retiree enrolled in a Medicare Advantage plan, I am very concerned that the Administration is considering changes to Medicare Advantage employee retirement plans.

I worked for the state for a little over 30 years, and for the last 18 years I was a child support officer. I've been retired now for about three years, and I am lucky enough to have an Aetna Medicare Advantage plan through the state.

I am very pleased with my Medicare Advantage plan, and am able to use it at my nearby clinic. My doctors are great and whenever I am referred to a specialist, everything is coordinated and seamless.

Before I was retired, the state paid about 80 percent of my health care costs and I paid the rest. I am now part of Tier 1 in the Alaska Public Employees' Retirement System, which means the retirement system covers all of my costs. With the exception of co-payments, I don't have to pay out-of-pocket costs. I also pay a bit extra for vision and dental benefits.

Unfortunately, not everyone is as lucky as me. In other Tiers, the state can no longer afford to cover all health care costs for retired employees. I have witnessed first-hand what happens as a result. These people, some of whom I worked with, are really struggling. They are paying a lot of money for their medical bills, and the cost of health care continues to rise.

If funding to Medicare Advantage for retirees is cut, it would be terrible. Personally, if I had to buy a separate policy, I might not be able to afford it. I am relatively financially stable right now, but additional monthly costs could make it so I am not.

Many state employees and retirees, like myself, have worked their entire lives and paid into a system that we hope will protect us when we retire. Medicare Advantage helps us stay healthy and receive the care we need. I urge policymakers to protect funding for Medicare Advantage and ensure access to quality, affordable care for retirees.

Sincerely,

Jeannette Eaton
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