

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,

As a senior and retiree enrolled in a Medicare Advantage plan, I am very concerned that the Administration is considering changes to the Medicare Advantage program that would disrupt health care coverage for retirees.

My wife and I are retired teachers from Michigan. For 32 years I taught mostly math and science to students in grades K-12 in the public school system in Michigan before teaching handicap school children for another ten years. My wife was a school librarian in the public school system. During all those years serving the Michigan public school system, we knew we were paying into our future care.

When my wife and I turned 65, we drove up to East Lansing to sit down with a Blue Cross Blue Shield counselor to discuss our healthcare options for retirement. At the time, we were inundated with many, many choices. Since we once had Blue Cross Blue Shield and had been happy with them in the past, it made sense to talk to people we know and trust. We figured that a Medicare Advantage plan would help us in the long run pay less.

My wife and I have been pleased with the coverage we have received for the past four to five years from our Blue Cross Blue Shield Medicare Advantage plan sponsored by the Michigan Public School Employees Retirement System. Our premiums are about \$45 a month for the both of us. In return, we have access to vision and dental benefits we need. Though we have since moved to Colorado, our coverage has not changed.

However, every year we are concerned about out of pocket costs going up and if funding to Medicare Advantage for retirees like myself is cut, my wife and I's out of pocket costs will soar. The prospect of higher bills is very worrisome for us as our combined fixed annual income is

around \$72,000. Not only that, we are concerned about the impact cuts to funding will have on access to doctors and supplemental benefits.

I know I am not alone. In Michigan, over 300,000 retirees depend on a Medicare Advantage plan from a former employer. Medicare Advantage helps my wife and I 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,

Kirby Fisher
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Parker, CO 80134