

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 I approach my 70<sup>th</sup> birthday, I am greatly concerned to learn about potential changes to Medicare Advantage Retiree Plans proposed by the Administration. I am a retired teacher from the Miami Dade County Public School System, and I have been enrolled in my Avmed Medicare Advantage Plan for 4 years. My enrollment process was easy and facilitated by employer. I oppose any changes that could impact my costs or the quality of care I receive in Medicare Advantage.

The aspects of Medicare Advantage that I value most include the choice of hospitals and the affordable copayments, but I also greatly appreciate access to fitness programs through Silver Sneakers. I have several areas of arthritis especially in my wrists and I am able to see a specialist as needed, which has helped me manage my condition. I also receive injections for pain when it becomes severe.

Without my Medicare Advantage Retiree Plan, I would have to cut back spending on things I enjoy, such as dining out, in order to absorb the additional costs for health care. Seniors have worked hard in order to enjoy their retirement. I do not want myself or other seniors enrolled in Medicare Advantage retiree coverage to worry about their coverage becoming more expensive or benefits less accessible due to increased costs. It is important that CMS reconsiders any changes that could make life more difficult for cost-sensitive retirees or those battling chronic conditions.

I hope that my letter helps make a difference in your decision-making, and I thank you for taking the time to read my story.

Best,  
Larry Heilman  
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Homestead, FL 33032