

Steven Sepe

From: BARBARA TURCOTTE <barb1turc@cox.net>
Sent: Tuesday, April 8, 2025 12:33 PM
To: House Health and Human Services Committee
Subject: B Turcotte/RI Bill H5499

Dear Sir/Madam,

I am writing you today in regard to RI Bill H5499. This bill was brought to my attention by the RI Office of Health Insurance Commissioner. I am hoping this bill, if passed, could possibly help me and others in a similar health insurance situation.

I have been enrolled in Medicare, Social Security Disability and in a BC/BS RI Supplemental Insurance 65 Plan A since 2016. I was 58 years old at the time. Last year I started to look into switching my Supplemental Insurance 65 Plan A to a 65 Plan G because of the increasingly high cost of the 65 Plan A. (in 2016 my monthly premium was \$167.70 and it is now \$387.78) When I called BC/BS RI, I was told I could NOT switch plans because I had missed the "65 Year Old Open Enrollment Period," which was three months before my 65th birthday, the month of 65th birthday and three months after my 65th birthday. I told the agent I had absolutely no idea what he was talking about and that I had been enrolled in Medicare, Social Security Disability and in a BC/BS RI Supplemental Insurance 65 Plan A for 8 years when I turned 65 years old. He told me I could switch to an Advantage Plan, but I could not switch to another Plan 65. He told me that the "65 Year Old Open Enrollment Period" was the ONLY time that I could have switched to another Supplemental Insurance Plan 65. We discussed the Advantage Plans and soon realized that they would not work for me because of my specific medical insurance needs.

Now, to make matters worse, I was also told that because I enrolled in a BC/BS RI Supplemental Insurance 65 Plan A before I was 65 years old, I was always going to have to pay the base rate and I was ineligible for the "Age Range" rates, which are less expensive. As of today, my monthly premium is \$387.78 and if I was eligible for the "Age Range" rate, my monthly premium would be \$253.35 and if I was eligible to switch from my 65 Plan A to a 65 Plan G, my monthly premium would be \$165.47 just to give you an idea of the savings it would be for me. So between me not being able to switch to another supplemental insurance Plan 65 because I missed the "65 Year Old Open Enrollment Period" and with

me always having to pay the base rate because of my age at enrollment, the unfortunate situation I find myself in is twofold.

So after learning about all of this, I did some research on the “65 Year Old Open Enrollment Period” rule and found that there is NOTHING about it ANYWHERE. There is absolutely no mention of it in the BC/BS “Subscriber’s Agreement Plan 65 Medicare Supplement Plan A” booklet. The “Medicare & You 2025” handbook does address some Medigap policy rules, but it does not address how it applies to my specific situation. I was also told by numerous people at BC/BS RI and at Medicare that they do not send out any notifications regarding this rule. Also, in all of my many conversations with BC/BS RI and Medicare through the years, no one and I mean NO ONE, has ever mentioned this rule to me at all. So my question is, “How is a person supposed to know about this rule when BC/BS RI and Medicare make NO mention of it in their information booklets, they do not send any notifications to their members and they do not inform their members about it verbally? This is totally unfair to their members and unacceptable business practices.

On October 16, 2024 I went to the Blue Store to discuss what I had learned. I filed a grievance with BC/BS RI at that time. Upon receiving their response, I filed an appeal. I then contacted Senator Reed’s office and filed a complaint. I sent numerous emails and made many, many telephone calls. Each time I did, I asked for an exception to the “65 Year Old Open Enrollment Period” rule because of BC/BS RI and Medicare’s lack of communicating this rule to their members in a situation like mine. Through every email, telephone call, grievance, appeal and complaint; I was DENIED an exception. Everyone agreed with me and sympathize with me, but ultimately I always told there was nothing they could do about it, which was so very frustrating and maddening for me to hear.

So lastly , I reached out to the RI Office of Health Insurance Commissioner and filed a complaint with them as well. Their findings were, “At this time it does not appear that BCBSRI has violated a Rhode Island law, statute or regulation.” They informed me of the RI Bill H5499 and said I may want to contact my representative. They also advised me to contact the Division of Medicare Plans Operations in Boston. I did speak to someone at Medicare in Boston a few days ago, and once again, she completely understood my position and agreed with me, but said there is nothing she can do. She pretty said I could call the President and I would not get an exception. She said she would put “this” on the top of her list to see if maybe their handbook could add verbiage explaining how the “65 Year Old Open Enrollment Period” rule pertains to a situation like mine. Well, that’s great, but where does that leave me and others NOW?

I called out BC/BS RI and Medicare on their neglect in providing their members with VERY important information about a VERY important period of time in their enrollment. What are the chances that either one of them are going to admit that THEY dropped the ball here? BC/BS RI and Medicare keep passing the accountability ball back and forth to each other. Neither one of them want to take responsibility for overlooking not notifying their members of the "65 Year Old Enrollment Period" rule and how it applies to people who enrolled before their 65th birthday. Let's be honest, I am dealing with BC/BS RI and Medicare... two huge, multi billion dollar entities. I am just a small raindrop in a category 5 hurricane.

So I am asking for your help in passing this bill. I know the US HealthCare System is very difficult to navigate through. I also know that rules, regulations and laws need to be changed. I realize in the grand scheme of what is going on in our country and in the world today, this may seem minor, but to an individual member of BC/BS RI and/or Medicare saving a few thousand dollars a year is of major importance to them ESPECIALLY during these unsettling times. I'm not only fighting for just me right now, I am fighting for all the disabled and the elderly people that cannot speak out for themselves and who are in the same situation as me. We have slipped through the health insurance bureaucracy cracks and we are the ones financially suffering because of it. Shame on them!

Thank you for your time and consideration.

With my deepest respect,
Barbara Turcotte

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