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February 2nd, 2024

The Honorable Tim Temple
Commissioner of Insurance
Louisiana Department of Insurance
P.O. Box 94214
Baton Rouge, LA 70804-9214

Commissioner Temple:

I am writing to express my strong support for the proposed acquisition of Blue Cross and Blue Shield of Louisiana ("BCBSLA") by Elevance Health. As the CEO of VieMed Healthcare, Inc. ("VieMed"), I and my company have extensive experience working with a number of health insurance companies, including both BCBSLA and Elevance. Based on that experience, I believe that this acquisition will significantly benefit patients across Louisiana.

VieMed is a leading provider of home disease management, with a particular focus on respiratory care. We help patients manage a broad range of respiratory conditions, including COPD, neuromuscular diseases such as ALS, and obstructive sleep apnea. We are headquartered in Lafayette, Louisiana, and have served tens of thousands of patients within our home state. Our strong local ties give us a unique and useful perspective on the proposed acquisition.

We have provided care to Elevance insureds in at least 19 states. We have found Elevance to be deeply committed to our shared mission of ensuring the highest-quality healthcare for our patients. Recently investments have positioned Elevance as an industry leader in technology and efficiency, to the benefit of both patients and providers. Areas where Elevance consistently excels include the following:

Elevance Has a Proven Track Record of Transparency and Predictability

Like many of its competitors, Elevance consistently publishes its medical necessity criteria. Unlike some of its competitors, however, Elevance consistently abides by its published medical necessity criteria. This empowers providers and patients to confidently navigate the insurance landscape, leading to smoother care delivery and reduced administrative overhead for all involved. For this reason, we find that our "success rate" on claims submitted to Elevance is significantly higher—in some cases, two to four times higher—than that of most of its competitors. Remember that every claim denied reflects an item or episode of care that a physician or

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provider thought was appropriate for a patient, and the insurance company disagreed. More transparency leads to the right care getting to the right patients—usually more quickly, as well.

Elevance Streamlines Its Processes

Just about everyone who has interacted with our healthcare system has a story about needless bureaucracy interfering with patient care and satisfaction. It seems at times as though insurance companies are intentionally creating obstacles in hopes that patients and providers will lose their nerve and go without needed care. This has not been our experience with Elevance. For example, some other companies (including BCBSLA) will deny a claim for one reason and then, when that reason has been overturned on appeal, they will deny the claim again for a different reason. Going through multiple rounds of appeals is costly enough as an administrative matter; when our critically ill patients are waiting for a decision on whether their insurance company will cover their life-sustaining therapy, the cost of any delay is far greater. By contrast, Elevance provides all of its reasons for denial with its initial determination. This permits all issues to be addressed in a single appeal, leading to significant time and administrative savings, and better outcomes for patients.

Elevance's Investments in Technology Have Paid Major Dividends

As I noted above, we have been impressed with Elevance's commitment to leveraging technology to create a better experience for providers and patients. Elevance's online provider portal is easy to navigate and simplifies document submission. Elevance also has an excellent "chat" feature in their provider portal, allowing our collection team to communicate with a representative without long phone hold times and limited representative availability. This gets more care to patients more quickly and affordably. Compared to other insurers, including BCBSLA, I would put the Elevance provider portal at the very top of the class.

Elevance Has a National Reach but a Local Focus

It is natural to worry that a national healthcare company based elsewhere will not be as invested in serving our community as one based in Louisiana. In my experience, Elevance has exhibited a remarkable commitment to understanding and addressing local needs. They actively engage with providers and patient groups, demonstrating a commitment to building strong relationships beyond pure market share. We believe this approach will benefit patients in our state who may feel overlooked by larger, national insurers.



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For example, Humana has entered into agreements whereby effectively all of its patients across the nation must use one of just two designated durable medical equipment (“DME”) companies for respiratory care. The two chosen DME companies are named Rotech and Adapt. Neither company has sufficient operations in Louisiana to satisfy the patient need. As a result, we and other companies operating in Louisiana have had to pick up the slack—uncompensated by Humana—to ensure that patients are not left without critical therapy. By contrast, we have found that Elevance demonstrates a commitment to working with a broad range of companies in each of the communities where it operates in order to ensure that the options afforded to patients and providers are better than adequate.

Elevance Has Excellent Customer Service

Time and again, our encounters with Elevance's customer service representatives have been positive. Their staff boasts in-depth knowledge of policies and procedures, enabling them to address our concerns efficiently and effectively. Moreover, we have observed that Elevance's representatives give us consistent guidance across the board, giving us confidence that we are receiving well-thought-out responses that we can rely on in shaping our own policies and procedures. Elevance's customer service compares favorably with many other insurers, where the answer we receive may depend on who answers the phone and our internal procedures must change frequently.

In conclusion, we strongly believe that the acquisition of BCBSLA by Elevance Health will greatly benefit patients in our state. Where other companies may merely pay lip service, Elevance truly is a patient-centric company. We urge you to carefully consider these factors and approve the approval of this acquisition.

Thank you for your time and consideration. I would welcome the opportunity to discuss this matter further at your convenience.

Sincerely,

A handwritten signature in black ink, appearing to read "Casey Hoyt".

Casey Hoyt
CEO
VieMed Healthcare, Inc.

CC:
David Caldwell, General Counsel, Louisiana Department of Insurance
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