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Department of
Insurance

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OPPOSITION TO BLUE CROSS PROPOSED SALE

My husband and I have been policy holders of Blue Cross Insurance for almost twenty years. We obtained this insurance after we were both on Medicare but needed a supplement as we aged. I am now 86 and my husband is 84, and we have been extremely satisfied with BCBSLA over these years. However, the proposed reorganization makes us very concerned about the future. In this world companies that grow larger and larger give less and less service to the clients. Mega-companies are not interested in the well-being of the clients, only the income they receive. They promise wonderful things, they offer such things as the "Cash Payment of \$3000.00" to convince policy holders that they are doing the right thing by voting for this buyout, but there is no legal way to "hold their feet to the fire." There are already complaints about the way Elevance is conducting its business in other states. Is this going to happen in Louisiana?

We have had to deal with other mega-companies in other situations that all promised "good things" by being bigger. We had some of the following problems:

1. Being given a phone message that may or may not result in speaking to a person.
Waiting time for a person can be very long.
2. When finally getting a person on the phone we find ourselves talking about a problem to someone in India or Mexico who doesn't speak English very well.
3. Getting a recording saying the call is being recorded for "quality purposes" is basically a joke because they never improve the quality of the calls.
4. Many times the person who is speaking does not have any authority to correct a problem. Asking for someone else who has the power is useless because we are usually disconnected during this time.
5. If we do get someone higher (maybe another hour later) that person usually says "that's not company policy", and we are right back where we started.

The current board has put BCBSLA in the position of having to pay Elevance a very large amount of money if the reorganization does not go through. These funds will have to be recovered somehow. What kind of care for policy holders is this? It appears the board has thought only of its own benefits and not the policy holders.

My husband and I both hope this proposed reorganization/merger does not happen. WE DO NOT NEED ANOTHER MEGA-COMPANY to deal with.

Sincerely,

Elizabeth Jane Christensen