
Thomas Hicks

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January 18, 2024

Tim Temple

Commissioner of Insurance of Louisiana

Dear Mr. Temple

I am Thomas Hicks, Paramedic, Compliance Officer, and volunteer Mental Health Resource Officer for Cameron Parish Ambulance District 2 (CPAD2) which is headquartered in Hackberry, LA. We have recently been made aware of the possible buyout of Blue Cross Blue Shield of LA to Elevance Health. I am writing this letter on behalf of CPAD2 administration and employees to advise that we are in OPPOSITION of this buyout. Over recent years insurance premiums, out of pocket cost, and deductibles have been on the constant rise while the wages of Americans have been stalemate due to increased inflation and increased cost of living. Americans are constantly battling increased prices of goods and services, making many have to decide where their income goes. This strain on their income has led to many people foregoing health insurance which unfortunately puts themselves and their family in a possible precarious situation should any unfortunate unforeseen event take place. CPAD2 employees have been very fortunate and appreciative of the current BCBS of LA policy that we have in place. We most likely have one of the most affordable deductible and out of pocket plans on the market. Our plan is able to assist our staff with affording yearly wellness checks for medical, vision, and dental. The biggest asset to our plan is the mental health coverage provided by our Blue Cross Blue Shield policy. I have been in EMS for 17 years. There have been times where I have responded and been in situations no person should be in. From having to tell a person their loved one has passed away, to seeing injured/sick/abused children or elderly patients, major traffic accidents, or unfortunately homicides and suicides. The cumulative effects these calls have over time would affect the strongest of (wo)men. I strongly advocate for our staff to take full advantage of our mental health resources that are 100% covered by our Blue Cross Blue Shield policy. The thought of this buyout causes worry and unrest to our staff. For example we fear that a buyout has the utmost potential to cause drastic changes to our premiums, deductibles, out of pocket cost, and

most of all coverages. Drastic increases to these factors would ultimately hurt our employees paychecks and can cause extra mental stress to a job that is stressful enough. What if this buyout would disrupt our 100% covered mental health benefits? Now with the added stress of having to find extra income to afford deductibles and out of pocket expenses, our staff would then have less access to a service they would absolutely benefit from. Can Elevance Health make GUARANTEES to match any existing Blue Cross Policies, deductibles, out of pocket cost, and coverages? Can they make guarantees that our current health care providers would still accept this new insurance? Mr. Temple, the administration and staff of CPAD2 respectfully request that you join us in opposition of this proposed buyout. We request that there would be another solution found in this matter that would benefit Blue Cross policy holders in which health insurance coverage can be affordable to all and that current policyholders do not have to worry about drastic changes coming to their lives.

Sincerely,

A handwritten signature in black ink, appearing to read 'TH' with a stylized flourish at the end.

Thomas J. Hicks III

Nationally Registered Paramedic

Cameron Parish Ambulance District 2