



# Table of Contents

## Comments Submitted by the Public to the State Employee Benefits Committee

Steven LePage.....	3
Sherry Smith-Butler .....	5
Lauren Speakman .....	7

---

### STATE OF DELAWARE STATEWIDE BENEFITS OFFICE

841 Silver Lake Boulevard, Suite 100, Dover DE 19904 (D620E)

Phone: 1-800-489-8933 • Fax: (302) 739-8339 • Email: [benefits@delaware.gov](mailto:benefits@delaware.gov) • Website: [de.gov/statewidebenefits](http://de.gov/statewidebenefits)

# Public Comment by Steven LePage

Steven LePage

I've shared a few articles already that raise concerns about high-deductible plans paired with HSAs, and I'm including another one here that I think is worth your time.

I'd really like to see the committee take a step back and look at this issue more broadly. Right now, it feels like the conversation keeps coming back to the same solutions—cut benefits, raise premiums, increase copays and coinsurance, or push people into higher deductibles. Those approaches all end up putting more of the burden on employees, especially those who can least afford it.

**There are other ways to approach cost control** that don't rely on shifting more costs onto people. **Things like addressing balanced billing, reducing or eliminating unnecessary facility fees, and looking at site-neutral payments seem like they should be part of the conversation, but they rarely are.** Expanding the discussion to include options like these could lead to more fair and sustainable outcomes.

I hope the committee will consider a wider range of approaches instead of continuing to rely primarily on increasing cost-sharing for employees or plans like the High Deductible with HSA.

**In the excerpt, do some of these I highlighted sound familiar?**

**I Helped Sell Health Savings Accounts. They're a Bad Deal.**

— HSAs cost taxpayers billions, while doing little to help Americans most in need

<https://www.medpagetoday.com/opinion/second-opinions/120944>

**Excerpts from the article:**

When I was the communications chief for a leading health insurance company, one of the ideas I had to sell the hardest was that high-deductible health plans tied to health savings accounts (HSAs) would fix the U.S. healthcare system once and for all by giving Americans the information and tools they needed to be smart "consumers" and "shoppers" of healthcare.

**The pitch for high-deductible health plans (HDHPs) was compelling: Put people in charge of their own healthcare spending. Give them "skin in the game." When patients have to pay hundreds or thousands of dollars out of pocket before insurance kicks in, they'll be "incentivized" to become better healthcare consumers. They'll shop around, ask about price and make smarter choices.** The market, we promised, would discipline costs. Innovation would follow. HSAs that employers would set up in tandem with HDHPs would soften the blow -- but not so much that people would go to the most expensive doctors and hospitals and demand the most expensive drugs.

I helped deliver that message with conviction. What I couldn't say out loud -- what I barely let myself think -- was what HDHPs (**which we sold as the centerpiece of an industry-wide profit-generating strategy we disingenuously called "consumer-driven healthcare"**) would mean for working people and their families.

# Public Comment by Sherry Smith- Butler

Sherry Smith-Butler

Good morning, I wanted to ask the committee to look into in-network x-ray options for us in Sussex County. I live in Seaford and in need of an x-ray. I have to travel 45 minutes to Milford or 25 minutes to Salisbury to find an in-network provider. We have a hospital in Seaford, but I can't get an x-ray there? That just doesn't make sense to me. Thank you so much for all you do to give us the best options for health insurance.

Sherry Smith-Butler CDM,CFPP

Nutrition Service Manager

Seaford Middle School

# Public Comment by Sherry Smith- Butler

Lauren Speakman

I would like to recommend a monetary compensation for state employees not taking benefits. The state pays anywhere from \$1073 (single) to \$2871 (family) per month on benefit coverage per employee. By not taking benefits, the state is saving a minimum of \$12,876 per year on every employee not taking benefits. It seems like some type of compensation would be very fair.

Thank you,

Lauren Speakman