

March 5, 2018

The Honorable Seema Verma  
Administrator  
Centers for Medicare & Medicaid Services  
Department of Health & Human Services  
200 Independence Avenue, S.W.  
Washington, D.C. 20201

RE: Comments Regarding 2019 Proposed Changes to Medicare Advantage

Dear Administrator Verma,

I am a 78-year-old retiree and I have been enrolled in Medicare Advantage for 10 years. I'm concerned about the changes the Administration is considering for Medicare Advantage Retiree Plans.

When I retired from the Realtor Group Plan I received coverage through Kaiser Permanente. My monthly premiums are only \$20 and I am very pleased with how many benefits I receive at such a low premium. I also receive chronic care management for my asthma, fibromyalgia, and arthritis.

My disabled son is also covered by Medicare Advantage. Medicare Advantage has worked wonderfully for him. He has his own care manager and a pharmacist that makes sure he takes the right medications.

For me, the dental coverage has been great and I've used it several times. I had dental surgery a couple of years ago and my dental plan saved me thousands of dollars. I also receive my glasses through my Kaiser retiree plan.

I greatly appreciate the high-quality providers available to me, and I have not had any issues with being referred to a specialist when necessary.

Seniors deserve to be treated with the best care possible. There are millions like me who need these plans to survive. I urge policymakers to ensure access to quality, affordable care for retirees by protecting Medicare Advantage Retiree Plans from harmful changes.

Sincerely,

Lois Craine  
11373 Malat Way  
Culver City, CA 90230