

**From:** London, Sarah  
**Sent:** Friday, July 24, 2015 5:02 PM  
**To:** 'Peter Hirschfeld'  
**Cc:** Melamed, Marisa  
**Subject:** Your request for Lawrence Miller records

Pete, attached please find emails of Lawrence Miller in response to your request. We redacted one piece of information that may be commercially sensitive pursuant to 1 VSA 317(c)(9). If you feel information has been withheld in error, you may appeal to the Governor's Chief of Staff, Darren Springer.

Thank you and have a nice weekend,  
Sarah

Sarah London  
Counsel to the Governor  
802-828-3333  
[sarah.london@state.vt.us](mailto:sarah.london@state.vt.us)

## Miller, Lawrence

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**From:** Alexa McGrath <McGrathA@bcbsvt.com>  
**Sent:** Tuesday, June 02, 2015 12:05 PM  
**To:** Miller, Lawrence; Costantino, Steven  
**Cc:** Dawn Schneiderman; Don George; Ruth Greene; Boyd, Tom; Skowronski, Robert  
**Subject:** On Behalf of Don George and Ruth Greene: Letter Attached  
**Attachments:** 060215 Miller\_Costantino Letter.pdf

Good afternoon,

On behalf of Don George and Ruth Greene, attached you will find an electronic copy of a letter, with hard copy to be received via regular mail.

Thank you and have a great day.

Alexa

Alexa McGrath  
Executive Assistant to the President & CEO  
Assistant Corporate Secretary  
Blue Cross and Blue Shield of Vermont  
P.O. Box 186 Montpelier VT 05601-0186  
[mcgratha@bcbsvt.com](mailto:mcgratha@bcbsvt.com)  
Ph. (802)371-3212



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of Vermont**

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**Don C. George**  
President and Chief Executive Officer

June 2, 2015

Lawrence Miller  
Senior Advisor, Chief of Health Care Reform, Officer of the Governor  
109 State Street, 5<sup>th</sup> Floor  
Montpelier, Vermont 05609

Steven Costantino, Commissioner  
Dept. of Vermont Health Access  
312 Hurricane Lane, Suite 201  
Williston, Vermont 05495

Dear Lawrence and Steven,

I am writing to you to follow-up on the progress and issues related to the reconciliation of membership and billing for Vermont Health Connect. As you will recall, as outlined in our letters to you of February 6<sup>th</sup> and March 5<sup>th</sup>, we identified many issues with the accuracy and timeliness of information recorded in the VHC systems of record and highlighted VHC's accountability for remedying the financial impacts which have arisen from these difficulties. At that time, we had expected to be able to provide a final recap by March 31<sup>st</sup>, however in efforts to close-out 2014, VHC began processing significant volumes of retroactive terminations during March and continued this activity into April and May. As a result, we currently expect to be able to provide a final recap of financial impacts by the end of June.

This high volume of significantly aged retroactive terminations and change of circumstance transactions (which in many cases affected both 2014 and 2015 customer balances) has created tremendous customer and provider confusion about coverage eligibility during 2014 and this will continue into 2015. In response, BCBSVT has undertaken significant outreach efforts to understand and confirm customers' actual 2014 intents, and ensure providers understand downstream impacts to claims incurred when BCBSVT's coverage information was not up-to-date (due to VHC's processing backlogs). Based on this outreach, we expect a high potential for financial losses from unrecoverable claims on accounts that VHC is retroactively terminating. BCBSVT is working as quickly as possible to identify the financial impacts of these unrecoverable claims.

It is important to note that there has been significant work and collaboration by both of our teams in the last few months to reconcile VHC's membership & billing records with BCBSVT's enrollment and accounts receivable. There have been multiple file comparisons for both 2014 and 2015 and reconciling items are being documented for appropriate resolution. We recognize and appreciate VHC's addition of Bob Skowronski and Tom Boyd to lead the VHC side of the reconciliation efforts as they have added focus and expertise to a challenging and complex process.

With regard to 2014, BCBSVT has identified the vast majority of reconciling items between our respective systems, and is prepared to adjust our records to align with VHCs. As of 4/30/15, we believe the aligned and reconciled premium due to BCBSVT for 2014 coverage stands at \$1.4M; however, we understand VHC is still working on final resolution of these accounts, including sending final past due notices for many accounts, which could affect the final amount due.

To be clear, although the premium account receivable balance has reduced significantly since March, there are now liabilities for unrecoverable claims (both medical and pharmacy) that will be the responsibility of VHC due to the retroactive terminations that it has processed. BCBSVT is actively determining the impacts of these unrecoverable claims, and will include these in the final financial recap at end of June.

Though VHC is nearing completion of 2015 renewal processing, a significant backlog of 2015 changes of circumstance has accumulated since 1/1/15. Such long-outstanding coverage changes create uncertainty for customers and providers regarding eligibility for coverage, which ultimately undermines Vermonters' confidence in VHC as an option for access to health care. It also causes customer past due balances to accumulate and portends continued difficulties with collection of premium and potential further claims losses. To reiterate what we pointed out in our March 5<sup>th</sup> letter, non-payment of premium would typically result in termination of a customer's coverage, but we do not believe it is fair or reasonable to take such action for those with pending changes, since customers have often been guided by VHC to wait and make payment until their requested changes have been processed, and accounts are up-to-date. Further, since the information provided by VHC to support termination is frequently not up-to-date due to outstanding changes, there is high probability of disruption to customers in the event of inappropriate termination. This is clearly unacceptable, especially for those customers who have acute needs for health care.

In closing, we expect to be able to clarify the financial impacts of 2014 close-out by the end of June. By that time, we expect VHC will have processed remaining 2014 account activity and BCBSVT will have worked through significant retroactive claims adjustment impacts. At that time we will provide a total accounting of the financial losses borne by BCBSVT as a result of VHC's 2014 processing challenges and unreconciled membership accounts. Looking forward, we support VHC's efforts toward deployment of the new change of circumstance enhancements, since up-to-date account information will significantly improve the accuracy of customer coverage and billing information, and allow customer cancellations to be processed with confidence – minimizing future inappropriate claims payments and unrecoverable liabilities going forward.

Sincerely,



Don George  
President and Chief Executive Officer



Ruth Greene  
V.P. Treasurer & Chief Financial Officer

Cc: Dawn Schneiderman, BCBSVT Director Audit & Risk Management  
Tom Boyd, Dept. of Vermont Health Access  
Bob Skowronski, Vermont Health Connect

## Miller, Lawrence

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**From:** Miller, Lawrence  
**Sent:** Wednesday, June 03, 2015 4:27 PM  
**To:** Don George  
**Subject:** FW: SHOP FAQs: SBM Flexibilities  
  
**Importance:** High

FYI – <http://www.cms.gov/CCIIO/Resources/Fact-Sheets-and-FAQs/Downloads/SBM-SHOP-Transitional-Flexibility-FAQ-Rev-5-29-2015.pdf>.

--

Lawrence Miller  
Senior Advisor, Chief of Health Care Reform  
Office of the Governor, State of Vermont  
Mobile: (802) 989-0569  
[lawrence.miller@state.vt.us](mailto:lawrence.miller@state.vt.us)

## Miller, Lawrence

---

**From:** Miller, Lawrence  
**Sent:** Thursday, June 11, 2015 1:26 PM  
**To:** 'Cory Gustafson - (BCBS VT) ([gustafsonc@bcbsvt.com](mailto:gustafsonc@bcbsvt.com))'; Nease, Floyd  
**Subject:** RE: Morrissey Constituents

It will need a written resolution acknowledged by both BCBS and VHC.

--

Lawrence Miller  
Senior Advisor, Chief of Health Care Reform  
Office of the Governor, State of Vermont  
Mobile: (802) 989-0569  
[lawrence.miller@state.vt.us](mailto:lawrence.miller@state.vt.us)

---

**From:** Miller, Lawrence  
**Sent:** Thursday, June 11, 2015 1:22 PM  
**To:** 'Cory Gustafson - (BCBS VT) ([gustafsonc@bcbsvt.com](mailto:gustafsonc@bcbsvt.com))'; Nease, Floyd  
**Subject:** Morrissey Constituents

Could you work together to resolve?

--

Lawrence Miller  
Senior Advisor, Chief of Health Care Reform  
Office of the Governor, State of Vermont  
Mobile: (802) 989-0569  
[lawrence.miller@state.vt.us](mailto:lawrence.miller@state.vt.us)

## Miller, Lawrence

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**From:** Miller, Lawrence  
**Sent:** Friday, June 12, 2015 9:28 AM  
**To:** 'Cory Gustafson'; Nease, Floyd  
**Subject:** RE: Morrissey Constituents

Any update on this?

--

Lawrence Miller  
Senior Advisor, Chief of Health Care Reform  
Office of the Governor, State of Vermont  
Mobile: (802) 989-0569  
[lawrence.miller@state.vt.us](mailto:lawrence.miller@state.vt.us)

---

**From:** Cory Gustafson [<mailto:gustafsonc@bcbsvt.com>]  
**Sent:** Thursday, June 11, 2015 1:27 PM  
**To:** Miller, Lawrence  
**Cc:** Nease, Floyd  
**Subject:** Re: Morrissey Constituents

She just called me. Yes. Forward me what you have for the issue with names and DOB.

Cory Gustafson  
BCBSVT  
802-249-2225

On Jun 11, 2015, at 1:22 PM, Miller, Lawrence <[Lawrence.Miller@state.vt.us](mailto:Lawrence.Miller@state.vt.us)> wrote:

Could you work together to resolve?

--

Lawrence Miller  
Senior Advisor, Chief of Health Care Reform  
Office of the Governor, State of Vermont  
Mobile: (802) 989-0569  
[lawrence.miller@state.vt.us](mailto:lawrence.miller@state.vt.us)

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## Miller, Lawrence

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**From:** Rebecca Heintz <heintzr@bcbsvt.com>  
**Sent:** Monday, June 15, 2015 3:05 PM  
**To:** Miller, Lawrence  
**Subject:** RE: Direct Enrollment Development

Hi Lawrence,

I can do 3:30 today if that works for you. Do you want me to call you? Or you can call me at the number below. Just let me know.

Thanks!

REBECCA C. HEINTZ | ASSOCIATE GENERAL COUNSEL  
BLUE CROSS BLUE SHIELD OF VERMONT | P.O. BOX 186 | MONTPELIER, VT 05601  
[heintzr@bcbsvt.com](mailto:heintzr@bcbsvt.com) | P (802) 371-3256 | F (802) 229-0511

**From:** Miller, Lawrence [<mailto:Lawrence.Miller@state.vt.us>]  
**Sent:** Monday, June 15, 2015 3:01 PM  
**To:** Rebecca Heintz  
**Subject:** RE: Direct Enrollment Development

Do you have time to talk today at 3:30, tomorrow between 2 and 3:30? Or after 5 either day?

--

Lawrence Miller  
Senior Advisor, Chief of Health Care Reform  
Office of the Governor, State of Vermont  
Mobile: (802) 989-0569  
[lawrence.miller@state.vt.us](mailto:lawrence.miller@state.vt.us)

---

**From:** Rebecca Heintz [<mailto:heintzr@bcbsvt.com>]  
**Sent:** Wednesday, June 10, 2015 12:00 PM  
**To:** Miller, Lawrence  
**Cc:** Lunge, Robin; Strumolo, Adaline  
**Subject:** RE: Direct Enrollment Development

Will do. I'll call at 4. Thanks!

REBECCA C. HEINTZ | ASSOCIATE GENERAL COUNSEL  
BLUE CROSS BLUE SHIELD OF VERMONT | P.O. BOX 186 | MONTPELIER, VT 05601  
[heintzr@bcbsvt.com](mailto:heintzr@bcbsvt.com) | P (802) 371-3256 | F (802) 229-0511

---

**From:** Miller, Lawrence [<mailto:Lawrence.Miller@state.vt.us>]  
**Sent:** Wednesday, June 10, 2015 9:26 AM  
**To:** Rebecca Heintz  
**Cc:** Lunge, Robin; Strumolo, Adaline  
**Subject:** RE: Direct Enrollment Development

Great Just give me a call when you get loose this afternoon.

--  
Lawrence Miller  
Senior Advisor, Chief of Health Care Reform  
Office of the Governor, State of Vermont  
Mobile: (802) 989-0569  
[lawrence.miller@state.vt.us](mailto:lawrence.miller@state.vt.us)

---

**From:** Rebecca Heintz [<mailto:heintzr@bcbsvt.com>]  
**Sent:** Wednesday, June 10, 2015 9:20 AM  
**To:** Miller, Lawrence  
**Cc:** Lunge, Robin; Strumolo, Adaline  
**Subject:** Re: Direct Enrollment Development

Hi Lawrence,

Several of my meetings today are getting moved around. Let me figure out how things settle out. However, it looks like I am definitely available after 4:00 if that works?

Thanks!

Sent from my iPhone

On Jun 10, 2015, at 8:33 AM, Miller, Lawrence <[Lawrence.Miller@state.vt.us](mailto:Lawrence.Miller@state.vt.us)> wrote:

Rebecca, could you send a couple good times to talk today?

--  
Lawrence Miller  
Senior Advisor, Chief of Health Care Reform  
Office of the Governor, State of Vermont  
Mobile: (802) 989-0569  
[lawrence.miller@state.vt.us](mailto:lawrence.miller@state.vt.us)

---

**From:** Rebecca Heintz [<mailto:heintzr@bcbsvt.com>]  
**Sent:** Tuesday, June 09, 2015 3:52 PM  
**To:** Lunge, Robin; Strumolo, Adaline; Miller, Lawrence  
**Subject:** RE: Direct Enrollment Development

Thanks!

REBECCA C. HEINTZ | ASSOCIATE GENERAL COUNSEL  
BLUE CROSS BLUE SHIELD OF VERMONT | P.O. Box 186 | MONTPELIER, VT 05601  
[heintzr@bcbsvt.com](mailto:heintzr@bcbsvt.com) | P (802) 371-3256 | F (802) 229-0511

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**From:** Lunge, Robin [<mailto:Robin.Lunge@state.vt.us>]  
**Sent:** Tuesday, June 09, 2015 3:46 PM  
**To:** Rebecca Heintz; Strumolo, Adaline; Miller, Lawrence  
**Subject:** RE: Direct Enrollment Development

Hey Rebecca – I'm looping Lawrence in directly. I'm headed on vacation in a couple of days, but I'll check in with him and one of us will get back to you shortly!

Robin

Robin J. Lunge  
Director of Health Care Reform,  
Agency of Administration  
(802) 505 0626

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**From:** Rebecca Heintz [<mailto:heintzr@bcbsvt.com>]  
**Sent:** Tuesday, June 09, 2015 3:41 PM  
**To:** Strumolo, Adaline; Lunge, Robin  
**Subject:** RE: Direct Enrollment Development

Hi Robin and Addie,

I have started meeting with our direct enrollment development team and we would like to start to get an understanding of how to proceed with messaging. I think we also need some direction on when that messaging can start, as well as how some of the open enrollment rules would apply to our processes.

It is my understanding that Lawrence has approved our proceeding with directly enrolling non-subsidized individuals only. However, as we are using internal resources to move this forward, we do need to know if there are still concerns with us proceeding with that plan.

What are the next best steps? If we want to have a meeting, I would like to schedule it after I meet with the direct enrollment development team again, as I am still getting a handle on their assumptions – some of which I need to cross check against the State's expectations. I should have what I need from them by Friday. It looks like I could probably meet Friday afternoon (the best time to meet!) if you are available.

Let me know how you want to proceed.

Thank you,

Rebecca

REBECCA C. HEINTZ | ASSOCIATE GENERAL COUNSEL  
BLUE CROSS BLUE SHIELD OF VERMONT | P.O. Box 186 | MONTPELIER, VT 05601  
[heintzr@bcbsvt.com](mailto:heintzr@bcbsvt.com) | P (802) 371-3256 | F (802) 229-0511

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**From:** Miller, Lawrence [<mailto:Lawrence.Miller@state.vt.us>]  
**Sent:** Monday, June 08, 2015 9:19 AM  
**To:** Don George; Strumolo, Adaline; Lunge, Robin; Tease, Justin  
**Cc:** Rebecca Heintz  
**Subject:** RE: Direct Enrollment Development

Robin and Addie on things like disclosures, Justin Tease for any integration planning required.

--  
Lawrence Miller  
Senior Advisor, Chief of Health Care Reform  
Office of the Governor, State of Vermont  
Mobile: (802) 989-0569  
[lawrence.miller@state.vt.us](mailto:lawrence.miller@state.vt.us)

---

**From:** Don George [<mailto:Georged@bcbsvt.com>]  
**Sent:** Friday, June 05, 2015 1:23 PM  
**To:** Miller, Lawrence  
**Cc:** Rebecca Heintz  
**Subject:** Direct Enrollment Development

Lawrence,

As you know, S.139, Sections 11 and 12, permits individuals to purchase plans approved for sale through VHC directly from registered carriers offering such plans, such as BCBSVT. Toward the end of the legislative session we discussed how this language allows BCBSVT to sell approved plans, at approved rates, directly to those individual consumers who are not eligible for a subsidy. Individuals who want to apply for a subsidy must purchase from VHC.

Based on the legislative directive and our conversations, BCBSVT has been actively developing direct enrollment capability and at this time and our development work requires working with VHC for certain items. For example, we want to work with VHC to develop disclosure language ensuring that people do not choose to direct enroll if seeking a subsidy through VHC is a better option for them. We would like to reach out to VHC to collaborate about various aspects of our direct enrollment process next week. Rebecca will be our lead for this. Who should she contact from VHC?

Thank you,  
Don

Don C. George  
President & CEO  
Blue Cross Blue Shield of Vermont  
[georged@bcbsvt.com](mailto:georged@bcbsvt.com)  
802.249.2030 (cell)  
802.371.3252 (work)

<image001.png>

<image002.png>

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## Miller, Lawrence

---

**From:** Miller, Lawrence  
**Sent:** Thursday, June 18, 2015 1:06 PM  
**To:** Don George; 'Cory Gustafson'  
**Subject:** FW: Vermont Health Connect Monthly Report  
**Attachments:** June18Memo.pdf; Health Coverage Dashboard May 2015.pdf; VHC Monthly Report to Legislature - May Update - June 18 2015.pdf

FYI These reports are in. We are obviously being clear that the reduction in backlog is a combination of Medicaid and QHP, and that we continue to increase use of the functionality incrementally by complexity of case.

That being said, going from 10,200 to 8,600 is a very positive step regardless.

Lawrence

--  
Lawrence Miller  
Senior Advisor, Chief of Health Care Reform  
Office of the Governor, State of Vermont  
Mobile: (802) 989-0569  
[lawrence.miller@state.vt.us](mailto:lawrence.miller@state.vt.us)

---

**From:** Frazer, Dylan  
**Sent:** Thursday, June 18, 2015 12:57 PM  
**To:** 'legislative reports@leg.state.vt.us'; Libraries-Public-Documents; Lippert, Rep. Bill; Ayer, Claire; 'tashe@leg.state.vt.us'; 'jancel@leg.state.vt.us'; Utton, Theresa L.; 'jkitchel@leg.state.vt.us'; Kessler, Agatha; 'Nolan Langweil (nlangweil@leg.state.vt.us)'; 'Jennifer Carbee'  
**Cc:** Miller, Lawrence; Costantino, Steven; Cohen, Hal; Berliner, Ashley; Whitney, Katie; Sheehan, Sean; Henry, Dixie; Collins, Lori  
**Subject:** Vermont Health Connect Monthly Report

To: Joint Fiscal Office; Office of Legislative Council; House Committee on Health Care; Senate Committees on Health and Welfare and on Finance; Health Reform Oversight Committee; Joint Fiscal Committee  
From: Department of Vermont Health Access  
Attached: 1) VHC Report Memo 2) Health Coverage Dashboard 3) Vermont Health Connect Monthly Report  
Due date: Monthly  
Statute: N/A

Feel free to contact me if you have any questions.

*Dylan Frazer*  
Program Consultant—Medicaid Policy  
Agency of Human Services  
P: 802-355-8843  
F: 802-871-3084

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## Miller, Lawrence

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**From:** Jude Daye <Dayej@bcbsvt.com>  
**Sent:** Friday, June 19, 2015 3:59 PM  
**To:** Miller, Lawrence  
**Cc:** Green, Devon; Strumolo, Adaline; Don George; Rebecca Heintz; Alexa McGrath  
**Subject:** Letter from BCBSVT  
**Attachments:** L-Miller Direct Enroll 2015-06-15.pdf

Good afternoon Mr. Miller,

Attached please find a letter from Don George, President and CEO, Blue Cross and Blue Shield of Vermont, regarding direct enroll.

Thank you,

Jude Daye  
Executive Assistant  
Blue Cross and Blue Shield of Vermont  
P.O. Box 186 • Montpelier, VT 05601-0186  
[dayej@bcbsvt.com](mailto:dayej@bcbsvt.com)  
Tel: (802) 371-3244  
Fax: (802) 229-0511



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**Don C. George**  
President and Chief Executive Officer

June 19, 2015

Lawrence Miller  
Senior Advisor, Chief of Health Care Reform, Office of the Governor  
109 State Street, 5<sup>th</sup> Floor  
Montpelier, VT 05609

Dear Lawrence,

Act 54 (2015), Sections 11 and 12, permits individuals to purchase plans approved for sale through Vermont Health Connect directly from registered carriers offering such plans, such as Blue Cross and Blue Shield of Vermont. Likewise, Act 54 mandates that VHC allow registered carriers to sell such policies directly, if the carriers choose to do so. BCBSVT has elected to sell VHC products directly. As required by law, BCBSVT products available for direct sale to individuals shall be identical to those available through VHC. Likewise, pursuant to applicable state and federal law, the premiums charged will be the same as the premiums charged for products sold through VHC and the risk pools will be combined regardless of whether a product was purchased through VHC or from BCBSVT. We will continue to administer cost share accumulators as we did last year – with credit given for movement across products in the individual and small group market – regardless of whether an individual has purchased through the VHC portal or directly from BCBSVT.

Pursuant to Act 54, those Vermonters wishing to seek a subsidy to assist in the purchase of their insurance must still buy their insurance through the VHC portal.

As you know, we have been working since January on developing our individual enrollment technology and are on target for open enrollment. Outreach is scheduled to begin in September. We have already begun working with VHC on this important initiative. We look forward to working with your team to ensure the successful deployment of this option.

Thank you,

Don George

cc: Adaline Strumolo  
Devon Green  
Rebecca Heintz

## Miller, Lawrence

---

**From:** Don George <Georged@bcbsvt.com>  
**Sent:** Thursday, June 25, 2015 1:46 PM  
**To:** Miller, Lawrence  
**Subject:** Thanks

Hi Lawrence,

Thanks for participating on our panel at the BX board retreat. It's invaluable for board members to hear directly from you, Shap, and Al, and your engagement added much to the retreat. I believe this makes two consecutive years for you. So perhaps you'll ask for a pass next year but we'd be pleased to have you back.

Best,

Don

Don C. George  
President & CEO  
Blue Cross Blue Shield of Vermont  
[georged@bcbsvt.com](mailto:georged@bcbsvt.com)  
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**We'll see you through.**

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Subject: RE: Integration Question

Yes. Our EDI gateway for all transactions.

Don C. George  
President & CEO  
Blue Cross Blue Shield of Vermont  
[georged@bcbsvt.com](mailto:georged@bcbsvt.com)  
802.249.2030 (cell)  
802.371.3252 (work)



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of Vermont**

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**We'll see you through.**

---

**From:** Miller, Lawrence [<mailto:Lawrence.Miller@state.vt.us>]  
**Sent:** Wednesday, July 01, 2015 12:12 PM  
**To:** Don George  
**Subject:** Integration Question

Do you work with a company called [REDACTED] for 834 transmittals for other parts of your business?

--  
Lawrence Miller  
Senior Advisor, Chief of Health Care Reform  
Office of the Governor, State of Vermont  
Mobile: (802) 989-0569  
[lawrence.miller@state.vt.us](mailto:lawrence.miller@state.vt.us)

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## Miller, Lawrence

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**From:** Miller, Lawrence  
**Sent:** Wednesday, July 01, 2015 12:47 PM  
**To:** 'Don George'  
**Subject:** RE: Integration Question

Thank you.

--  
Lawrence Miller  
Senior Advisor, Chief of Health Care Reform  
Office of the Governor, State of Vermont  
Mobile: (802) 989-0569  
[lawrence.miller@state.vt.us](mailto:lawrence.miller@state.vt.us)

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**From:** Don George [<mailto:Georged@bcbsvt.com>]  
**Sent:** Wednesday, July 01, 2015 12:37 PM  
**To:** Miller, Lawrence  
**Subject:** RE: Integration Question

Yes

Don C. George  
President & CEO  
Blue Cross Blue Shield of Vermont  
[georged@bcbsvt.com](mailto:georged@bcbsvt.com)  
802.249.2030 (cell)  
802.371.3252 (work)



**BlueCross BlueShield  
of Vermont**

an independent member of the Blue Cross and Blue Shield Association

**We'll see you through.**

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**From:** Miller, Lawrence [<mailto:Lawrence.Miller@state.vt.us>]  
**Sent:** Wednesday, July 01, 2015 12:32 PM  
**To:** Don George  
**Subject:** RE: Integration Question

Are VHC transactions through them also?

--  
Lawrence Miller  
M: (802) 989-0569

----- Original message -----

From: Don George  
Date: 07/01/2015 12:29 PM (GMT-05:00)  
To: "Miller, Lawrence"