

Comment from Mike Bio
Submitted: 11/04/2017

Document No. 1 - Draft Health Plan (*Delaware's Road to Value*):

1. Recommendations Summary:
 - a. The list of strategies is overwhelming.
2. Introduction:
 - a. Don't understand the "downside-risk models"
3. Overview of Implementation Plan:
 - a. Once again, overwhelming approach. Looking at all the activities; it appears this will cost more than it will save.
4. Roadmap Recommendations:
 - a. 30% waste in Health Care cited – why not concentrate on these wastes?
 - b. Substance abuse treatment systems – why attached the end result; go after the Drug companies and doctors that provide the drugs in the first place. Let's make them pay for their irresponsibility.
5. My overall thoughts:
 - a. First, this will cost Delaware more money than it will save.
 - b. Pick one or two strategies with the greatest return and concentrate efforts there:
 - i. 30% waste in Health Care cited – why not concentrate on these wastes?
 1. I've been retired since 2013, living in Delaware.
 2. I am on Medicare with a preventive HMO with Cigna.
 3. Cigna wastes more money on useless mailings than any company I have ever seen.
 - ii. Substance abuse treatment systems – why attack the end result; go after the Drug companies and doctors that provide the drugs in the first place. Let's make them pay for their irresponsibility.

I also reviewed *Qualified Health Plan Standards for Plan Year 2019*, some of the strategies in the *Delaware's Road to Value* should be inserted in the Standards to require Health Care Providers to reduce Health Care cost.

Mike Bio