



CAROLINA VASECTOMY REVERSAL

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November 14, 2016

The Honorable Nikki R. Haley
Office of the Governor
1205 Pendleton Street
Columbia, South Carolina 29201

Dear Governor Haley:

A disaster is going to begin January 1, 2017, that you should be aware of and hopefully will be able to address for your State. As of this health insurance enrollment period, the only option for personal health insurance (healthcare.gov or private), in Beaufort County is with Blue Cross and Blue Shield of South Carolina. All other insurance companies have stopped offering insurance products in Beaufort County.

As of January 1, 2017, **coverage with all insurance plans offered by Blue Cross are for South Carolina hospitals and physicians only**, with the sole exception of emergent care. **South Carolina Beaufort County residents can no longer receive any care out of state.** Most individuals in Beaufort County seek a large portion of their healthcare in Savannah, Georgia. Other counties will have similar treatment patterns. The hospitals in Savannah were built for such, and the physician population in Savannah are staffed for the healthcare of Beaufort county and other areas. If suddenly, the patients from our area cannot travel out of state for care, a hefty number of their hospitals and physicians will ultimately have to close. Likewise, South Carolina does not have the current resources to absorb this shifting patient load without necessitating some rationing of care.

All major referral centers, such as Emory, Sloan Kettering, and other specialty centers will be forced to downsize and any patients desiring such specialized care for complex or rare conditions will either have no insurance coverage or no out of state options. I cannot imagine a country where care must be provided based on location rather than expertise.

I am a physician in Beaufort County and just reapplied for personal health insurance. My insurance agent made me aware of this change and I have to believe most people do not know of this unintended result of our national healthcare instrument. My family premium and deductible for a non-government plan is \$30,212 a year, and we are healthy. Given the new limitations on service, the premium/deductible increase becomes even more absurd. Unfortunately, this disaster will not be averted even if our current healthcare legislation is repealed. I am afraid the damage will be done before anyone is even aware of the onerous consequences of the current Blue Cross monopoly.

Sincerely,

Michael P. Daniel, MD
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