



Joe Cotter &lt;jcotter007@gmail.com&gt;

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**RE: [External] Re: [External] Re: Pre-Registered Visit Scheduled**

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**Snyder, Richard L., M.D.** <Richard.Snyder@ibx.com>  
To: Joe Cotter <jcotter007@gmail.com>  
Cc: "Singh, Rini (CW)" <Rini.Singh@ibx.com>

Thu, Nov 7, 2024 at 1:50 PM

Joe,

I reached out to offer to help you with whatever you needed when you wrote to Rini. As you recall I have outreached in the past to help you get care. But, I am not sure you are really looking for help. So I will wait patiently for you to ask, and then I will be available to assist you personally if it is in my area of expertise, or with someone who is better equipped to answer your question or assist you if it is not in my area of expertise. We really do care, contrary to your stated perspective. Let us help you.

Regards,

Rich

Richard L. Snyder, MD

EVP Facilitated Health Networks

Independence Blue Cross

[1901 Market Street](#)[Philadelphia, PA 19103](#)

O: 215-241-2438

C: 215-694-9696



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**From:** Joe Cotter <jcotter007@gmail.com>  
**Sent:** Monday, November 4, 2024 3:49 PM  
**To:** Snyder, Richard L., M.D. <Richard.Snyder@ibx.com>  
**Cc:** Singh, Rini (CW) <Rini.Singh@ibx.com>  
**Subject:** [External] Re: [External] Re: Pre-Registered Visit Scheduled

WARNING: This email originated from an external source and could contain harmful links or attachments. Use extreme caution. Report this to [phishing@ibx.com](mailto:phishing@ibx.com) if you suspect this is a harmful email.

Hello Dr Snyder;

Thank you for your response. Yes, you and your colleagues were carboned on the message.

I'm sorry you are having a problem with the link. You may be having a browser issue, as the review has garnered already over 24,000 views. Please reach out to your IT department.

When fixed, you should go to this link:

<http://www.joetheworker.com/news.aspx>

And press the link for the review of the summit (image only shown below):

**2024-10-7** I attended the 2024 Independence Blue Cross Health Equity Summit.

[Here is my report on the experience](#)

As a courtesy, I have copied the text into this email. Any links therein aren't expected to work, you should go to the web page. Please excuse any misspellings and other issues. I find little time to improve and polish my website, while working full time, being the primary care taker for two handicapped people (one with a recently broken hip which has admittedly stalled my progress), and suffering a number of significant health issues myself. But I continue to find the strength whenever possible.

All while doing my best to convince a nation and a multibillion dollar health insurance company that a significant mistake has been made and never addressed.

You will find my review somewhat harsh. I have no choice but to respect your right not to provide me with any method of moving forward.

Likewise, I anticipate and appreciate your respect in my freedom of speech and continued public complaint.

*"It started with an email from Independence Blue Cross inviting me to the Health Equity Summit 2024, to be held within the IBX headquarters located at 1901 Market street. The building with all the expensive LED lights that I paid for. After 7 years of struggling against this company, how could I resist this invitation?"*

*I signed up and then received this message.*

*I presented myself in the lobby of Independence Blue Cross at the designated time. Twice, I attempted to show the lady at the front desk the printout of the email with the barcode and asked to meet with Rini Singh. She seemed annoyed and demanded "are you here for the summit?" I replied yes. She said it's over there and pointed to a different part of the lobby. I went over to the other part of the lobby and presented my email print out. The person I presented wasn't interested in looking at any papers either, and indicated if that I was there for the summit I could be brought up immediately with several other members already waiting. Throughout the course of the event, I asked other members if they had received a unique barcode to present, and if they were rejected when attempting to use it. No other attendee of the conference that I spoke to had received any such of type of an email. My theory is that email was just for me, scanning it at the front desk would have allowed the company to know I was there, after all, I have been complaining about the company to the company for 7 years, maybe Rini Singh wanted to help. Or maybe perhaps a security technique. Whatever it was, it was completely missed. When I was escorted upstairs, everyone, including myself, had to walk through a security scanner. It beeped positive for everyone, but they were just ushered through. In my example, I was carrying an entire backpack. Fortunately, the only thing in my backpack was my iPad, a notepad, and some crackers to eat in case my blood sugar got low before any food was presented.*

*So the first thing they showed me was low security standards. What if one of the other disgruntled people chose not to act civilized?*

*I sat in the very front. The first speaker presented, it was no other than Dr. Richard Snyder himself, the very Dr. Snyder who has played a game of run and hide with me for the last 7 years. There he was, just inches in front of me. The man who's made millions by denying me access to healthcare. He started out by stating that he had to be the announcer since Gregory Devens had been called away. Wow, I was that close to being able to ask Gregory Devens about my matter. Hopefully next time.*

*At the end of Dr Snyder's initial presentation, he asked if there were any questions. Dr Snyder allowed me to present a question. I asked if there was any chance that providing access to care for one group of people might possibly come at the expense of another. Seems like a fair question, considering my experience. I cited my website. The virtual speaker*

was eloquent and provided an intelligent sounding response that the company was taking every effort to ensure that wasn't the case. Dr. Snyder was completely silent, obviously knocked off guard for a moment, but then just simply carried on. He's good. It's not easy being made out of solid ice, but for \$700,000 annually + bonuses, I'd be willing to try. Immediately thereafter, Dr. Cerdá casually got up to walk past me on the way to the refreshment counter, where he took a good look at me along the way. He returned from the refreshment area back to his seat, checking me again, seemingly not having obtained anything from the refreshment counter. Perhaps he just needed to stretch his legs.

After the presentation, the executives mingled with the members. I approached Dr Snyder to speak to him. Before I could extend my hand to shake his, he ran off like a cockroach that just saw the lights go on. If there's one characteristic I can offer about Dr. Snyder, it's that he's consistently unprofessional. And he plays a strong game of run and hide. All I wanted to do was peacefully confront him about this matter, in person and ask him if there were any additional options for my care, but I think he was immediately ushered into the FührerBunker. He was not seen again by me throughout the course of the summit. All of this brings up a very valuable point: Do they think I am a threat to them? This scenario gives us the opportunity to examine precisely who is the threat to whom. Dr Snyder, experienced a brief moment of embarrassing public uncomfortableness, then went home, probably in a Mercedes Benz or equivalent, to one of his multi million dollar homes. On the other hand, I'm going to walk up Market Street to the parking lot with unexplained throbbing muscle discomfort, and chest pains, not one office visit in 5 years, all the while knowing that no immediate advancement has been made towards my access to health care. So let him be uncomfortable. He'll recover better than I will. I then turned and approached Dr. Rodrigo Cerdá. I offered my hand to shake his, he was gracious, and shook it. I was humbled. After all, it wasn't really his problem, although he's know of me for several years online. He's just trying to do his job. He's obviously been directed to ignore my complaint, was assigned to Dr. Snyder years ago. And he just raced out of the room to leave dDr. Cerdá to deal with me.

And then asked him in person if there was any way he could help me with my issue. Dr. Cerdá, with a handsome, public photo worthy plastic smile, began to recite to me all the standard verbage. Call the number on the back of your ID card and so forth. So I asked him point blank: "but how do I do it without losing my home?" That clearly changed him. And at that moment, I was looking into the eyes of a real person. This was great, I thought. There were no cameras around. Just two men speaking. Let him tell me what he really thinks.

"I think you want me to solve your problem.", he said. I was caught off guard by that question. Now it was my time to be stunned in silence for a moment. It was absolutely the right question, but stated clearly in a sarcastic and unwilling tone. After a moment of thought I stated "Yes, as an officer of the company, I would like your help." I spoke professionally and calmly, and never raised my voice.

"No thank you", were his final words before he turned and walked away from me.

The summit, at least in theory, was presented to help people. It wasn't about me. I had no intention of making a scene. I only wanted access to the executives so I could ask them in person about my concerns. They made it beyond perfectly clear they were unwilling. So I had no choice but to move on leave it at that. I didn't have great expectations, so I wasn't that disappointed. but I was initially excited to get that close to the people who have ignored me for 7 years, and confront them about my issue. After the two executives had gone as far away from me as they could, I continued to mingle with other members. It was a bit of a photo session. The members were using their cell phones to take pictures of the food, the facility, and the still slide that was presented on the screen during this time.

I did so as well, and took this photograph. It's seating for a list of the executives. I was humbled to see that list, as nearly every name listed there is one that I own as a dot com. I was approached by a young man wearing a gray female pants outfit. (No judgment, simply a description. I openly admit that Independence Blue Cross has a very diverse team.)

The gentleman seemed curious about what I was doing. I somewhat joyfully boasted to him that if you took any of those names and put it a dot com on the end, I own it, which is my legal right to purchase available internet domain names.

He immediately ran away. A moment later I was approached by a Mr. Castro.

He instructed me to stop filming, and indicated that it was because the company will be releasing its own press video. He was gentle and polite with his voice.

I did not film anything, I was only taking still photos like the other members, but I didn't want to engage him or start any form of conflict. I apologized, admitted that I should have asked first before taking any photos, and put my iPad back in backpack. Then I observed him leave as quickly as he entered and made no comment to any other picture takers about the right to take pictures while they continued to do so. Was this an attempt to incite me so that I could be removed from the event? It failed. I was invited there to provide feedback about the company, and that's what I was there to do and will continue to do.

After one of the sessions before lunch, I met with Lisa, who is the director of the health coaches. Lisa and one of her associates were kind enough to allow me to vent my 7-year frustration with Independence Blue Cross, and how it involved the health coach system. I told them everything that I have experienced and continue to experience. They seemed sympathetic, but I'm not sure anything will come of it. Fingers crossed that they will provide feedback to the upper management.

**Pros:** Some of the summit was genuinely legitimate. I met with people who have suffered injustice and was humbled to hear their stories.

All of the staff that I met, besides the executives, we're extremely polite, accommodating, and helpful. I lot of genuine people work there. I found my own personal actions uplifting. I offered peace, and continued to let go of my anger and resentment. I continued to forgive that which I don't understand.

I feel I officially approved to the management of independence Blue Cross that their policy of ignore him, and he'll go

*away isn't working. I'll continue to reach out. For as long as I can.*

*Cons: I'm not brought any closer to a solution. The organization is still resistant to complaints, critical feedback or change that doesn't meet certain dynamics or have any public value. "*

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