



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

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

1 message

**Joe Cotter** <jcotter007@gmail.com>

Mon, Jun 8, 2026 at 8:02 AM

To: "Snyder, Richard L., M.D." &lt;Richard.Snyder@ibx.com&gt;

Cc: "Singh, Rini (CW)" &lt;Rini.Singh@ibx.com&gt;

Bcc: nicole.gold@ibx.com, kim.keck@bcbs.com, "melissa.medaugh@ibx.com" &lt;melissa.medaugh@ibx.com&gt;

Dr. Synder;

You will go down in American history as the health insurance executive who said "hold my beer" when a complaint came in from a member with chronic Diseases.

When I had Aetna...

I would log into my Main Line Health portal and schedule a doctor's appointment anytime I felt the need. Not a very exciting company. I didn't see endless commercials and social media posts about how great they were. They weren't constantly on stages with politicians conducting events. I don't think I ever even once saw a SEPTA bus that said Aetna on it. To this day, I don't know the names of any of their officers. No traumatic courtroom sessions. Their services were seamless. AETNA has an odd characteristic about them that they are focused on health care. I didn't spend a 9 year pissing match with the executives who tell me they don't think I want access to health care while my health deteriorates.

So I went to my Aetna based eye doctor and they informed me I needed injections in my eyeballs for DME. Sometime around 2015-2016 I went to Mid Atlantic Retinopathy in Newtown Square once a month for an injection in each eye. I was informed that Aetna would pay for everything, but the covered injectable, although very effective, was not the best medicine. So I paid an additional \$500 each month out of my pocket for Lucentis, an upgraded eye injectable.

I went there for 10 months. The EOBs from Aetna stated that each eye was \$3500, or \$7000 per visit. So they paid \$70,000 in ten months. And I paid \$5000 out of pocket. During the 11th month, the procedures were closed out with a laser cauterization. During that process you go completely blind. Very scary, but then your site does return, and you have a new and valued appreciation for those who can't see.

Fast forward to today. I'm still wearing the same eyeglass RX that was determined under Aetna. The disparity is staggering. I do remember a handful of eye care visits, but they was just to get the doctors to sign legal forms, which they did, in protest of the claims made against me.

Then I went to my Aetna based cardiologist who said that I could add heart disease to the health concerns list that already includes diabetes. I don't remember if they said it was A-FIB like my Mother has, or blocked arteries and congestive heart failure, like my dad had. Whatever it was, doctor Rita Falcone of Chester County Cardiology was managing it and I got Nitrostat for the chest pains.

Fast forward to today, I haven't had a cardiologist visit since I had Aetna. (9 years) There has never been any evidence that I don't want access to health care, you have assumed my mind's operation incorrectly.

Although I am suffering needlessly, our relationship is having a tremendous impact. I complained to the office of Senator Bob Casey. I got a strange response. I campaigned against Bob Casey personally in Philadelphia and every county that surrounds it. When election Day came, I had to be realistic. Even my best efforts, I estimated, only cost him a few thousand votes. In a miraculous turn out, he lost, by only a few thousand votes. It all adds up, you fired Bob Casey. Same goes for the former attorney general. Now as you're waiting patiently you are working aggressively against Josh Shapiro.

Josh Shapiro isn't coming down hard on IBX for the things it does. Actually, Josh Shapiro thinks you're swell. I'm sure he's scheduled to get up on stage with you sometime soon and give you a great big hug.

I realize you can't help me, because the operational money is all gone. It's just hemorrhaging from the company. I've purchased you countless things to self promote: pens, pencils, notebooks, tote bags, cool towels, raincoats, umbrellas, hats, T-Shirts, sweatshirts, key chains, desk weights, drink coasters, coffee mugs, television commercials, SEPTA bus wrappings (8 to 12K each), billboards, a never ending parade of promotional products and services. If it's for sale for promotion, you'll buy it. Should it rain today, small trinkets of plastic made in China will come floating down the storm sewer that say IBX on it. They will symbolically be riding on the tears of a community. If I watch a baseball game, the IBX logo is in the absolute prime position, you can't watch it without seeing the logo, it's literally the background for the batter. And that's before all of the community events. Currently, for example, you sent Steve Fera to West Chester to make sure that illegal aliens, whom have the same issues that I do, have access to well coordinated medical care. The President and CEO of Citadel Federal Credit Union is effectively in hiding just because I asked him about his involvement with your programs. Help them. There are a lot of good people at Citadel and I've been working with them for 37 years.

And that's before the DEI programs, a weaponization of people who were formally marginalized. The actions at IBX are so over the top that it has impacted the company's performance.

For your edification and for the record, I do very much want access to health care. I just don't want to have to go to court because I engaged with your company. If your legal attacks are successful against me, I lose my family. It's just safer for me to self treat with over-the-counter options because it is the best path that protects my family. When you tell a dying patient, who has been begging you for safe access to health care for nine years, that you don't think they really want it, that's more about you than me. It gives you a comfort level in you mind that you've done everything you can do but this guy just doesn't want health care. But the truth is you haven't done anything and you reserve the right to attack us again. You also go so far as to tell me that you've reached out to me. The only ones who have reached out to me are Teledoc, who sent me a box that I can't open because it's controlled by Independence Blue Cross, and a kit from Labcorp, that says it will send the diagnosis to the Blue Cross Blue Shield Association.

You are ignorant, arrogant, and out of touch with the needs of the American worker. The account of Luigi Mangione versus Brian Thompson is one in which a patient murders a Health care executive. The account of Richard Snyder versus Joseph Cotter is one in which a healthcare executive murders a patient. Neither are acceptable. I'm certain the latter is far more common.

Were you disappointed in how many people celebrated the execution of Brian Thompson? I am. Even your best friend Jimmy Kimmel had a laugh at it. Do you want to know why? Look in the mirror. Both examples prove the same thing: Health Insurance Executives and the American patient view each other as existential threats. That needs to change. For everyone's safety. I'm working on it, but I don't know how far I'm going to get. At this point I have significant heart failure and diabetic issues that may require amputation soon. And I do believe that some of my organs are starting to fail but I am fighting to stay alive.

I'm shopping my own disability attorney to get my Pennsylvania handicap parking card. I definitely deserve it. Any disability doctor who examines me will run out of the room screaming. There are millions of Americans on disability who are in far better medical condition than I am. But I'm not going on disability, you are still my health care manager.

Here's what you can do for me:

**Sell my contract.** Help me get on another plan. Aetna has special needs plans for people with chronic illness. Does IBX have such a plan? Can you move me to that? I am willing to pay more because I'm already paying a fortune in out of pocket costs in addition to the 11 percent that I give you for all your marketing efforts.

**Retire.** Enjoy time with your family. Invest in the things that you love. Escape the firestorm of upheaval and change in the health insurance industry that you definitely helped produce. Most importantly, get out of the way. You are the equivalent of a overturned tractor across a busy highway. You could have gotten away with everything. In 2017 all my family and I wanted was an assurance that you would protect us should that happen again. A letter for the price of postage. But you made it clear that the issue was "state sponsored", and that you had a obligation to protect it. As a 35 plus year veteran of IT with an emphasis on customer service, I know the simple phrases. "We regret your experience", "we are always striving to improve", "our members are important to us", etc. Had you extended that amount of courtesy you wouldn't be reading this letter today. Everyone would have been able to move on with their lives. And I wouldn't be suffering so horrifically. But here we are. You went the tough guy route. The combination of your tough guy persona, ignorance, and just plain stupidity has allowed you to knock down a multi million (billion?) dollar house of cards, and even changed political power. You failed. You didn't play the game right. You broke character. You forgot the script. There is no way to reconcile the difference between Dr Snyder - and Mister Hyde. On the one side of your face you're a compassionate community leader. On the other side, you are a dealer of death, and you are corrupt. If you leave everyone gets to heal. If you stay your problem will just mushroom even bigger and bigger. It ends in my death, you will win your disgusting game of chicken, but at what cost? By your own actions, you show that we don't need you. America needs health care executives that act more responsibly and compassionately than you.

**Call off the dogs:** I have been trying for several years to get a concentrated oxygen system, as well as a continuous glucose monitoring meter. I am stopped in both instances because they require an "insurance check", and at least one of the vendors told me I had Independence Blue Cross insurance before I told them. Can you please use your power and influence to allow me to buy those things out-of-pocket?

I have already tried my own workarounds. Temu.com is a Chinese website. They sell concentrated oxygen machines. I've purchased two. They are junk. Basically fans blowing up a hose. In addition, Temu.com sells multiple models of smart watches that claim they can monitor glucose levels. I have purchased 3 and thoroughly evaluated them. They are a hoax. My conclusion and the conclusion of many public entities (Youtube) have determined that this technology doesn't even exist, but the Chinese are selling to the hopeful American people. Can you use your power and influence for me to buy an American made verified Oxygen concentration system and a continuous glucose system completely out of pocket? Your numerous social media posts should be advising your members to avoid these types of medical product scams. But instead your social media posts are just contrived images of the company. Your social media and television advertising are the equivalent of the fast food sandwich that you see on the screen, as compared to what you get when you open the

greasy bag.

**Provide information.** In your last correspondence you indicate that you have reached out about my care. Do you have any log or proof of that? I'm not getting the messages. Maybe we need to update my contact information, although it's been the same for nine years and you can already send me postal and email. I would love to communicate with someone at Independence Blue Cross about the future of my health care. All I get is silence. Everyone is waiting patiently - for me to die.

**Your medical license ID number.** I have a complaint.

Please let me know if you have any questions or if there's anything I can do for you. I'll "wait patiently" for your response.

-Joe

On Thu, Nov 7, 2024 at 1:50 PM Snyder, Richard L., M.D. <[Richard.Snyder@ibx.com](mailto:Richard.Snyder@ibx.com)> wrote:

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

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Philadelphia, PA 19103

O: 215-241-2438

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**Independence** 

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**From:** Joe Cotter <[jcotter007@gmail.com](mailto:jcotter007@gmail.com)>

**Sent:** Monday, November 4, 2024 3:49 PM

**To:** Snyder, Richard L., M.D. <[Richard.Snyder@ibx.com](mailto:Richard.Snyder@ibx.com)>

**Cc:** Singh, Rini (CW) <[Rini.Singh@ibx.com](mailto: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 continuee 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 Synder 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 Devons 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 verbiage. 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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