

**From:** [Jensen, Lisa](#)  
**To:** [Hannah.denham@washpost.com](mailto:Hannah.denham@washpost.com)  
**Subject:** Public Records Request  
**Date:** Monday, February 1, 2021 4:24:33 PM  
**Attachments:** [Denham Response 1.20.21.pdf](#)  
[2021 01 22 rev 2a PRA 2021-00562 Redacted.pdf](#)

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February 1, 2021

Hannah Dedham  
Washington Post  
[Hannah.denham@washpost.com](mailto:Hannah.denham@washpost.com)

Re: Request for public records dated January 19, 2021

Dear Ms. Dedham:

I write in response to your Public Records Act request dated January 19, 2020, a copy of which is attached for your convenience.

The documents pertaining to your request are attached (PRA 2021-00562, pg. 001-010) The Consumer Assistance Program (CAP) identified three complaints concerning “consumer complaints about personal protective equipment (PPE) or other COVID-related fees at businesses or dentists’ offices” filed between March 1, 2020-January 19, 2021. I interpreted this as a request for consumer complaints that specify COVID-19-related fees at businesses and dentist offices, as well as fees passed on to consumers relating to the mandatory use of PPE at businesses and dentists’ offices.

To fulfill your records request, I searched our database for 1) phone call/mail/email reports (“intakes”) and 2) formal complaints including mediation between the consumer and the business (“matters”). Two intakes and one matter were identified.

Below is a summary of the search terms and categories used to identify the complaints noted above:

- Words and phrases in intake and matter descriptions: dentist, dental, PPE, personal protective equipment, COVID, masks, orthodontist, brace (refers to “braces”), coronavirus.
- The words and phrases above were specifically searched within the intake category “COVID-19”, which is used to flag COVID-19-related reports.
- Matters are categorized by Trade Codes, which describes the type of business involved in a complaint. I reviewed all complaints under the Trade Code “Health/Medical” for the word “COVID”.

Personal information has been redacted pursuant to 1 V.S.A. § 317(c)(7).

To the extent you feel information has been withheld in error, you may appeal to the Deputy

Attorney General, Joshua Diamond. Such appeal should be in writing:

Joshua Diamond  
Deputy Attorney General  
Office of the Attorney General  
109 State Street  
Montpelier, VT 05609-1001

Thank you for contacting the Vermont Attorney General's Office.

Sincerely,

Lisa Jensen, MPA  
Assistant Director  
Consumer Assistance Program  
Office of the Attorney General  
109 State Street  
Montpelier, VT 05609-1001

Consumer Assistance Hotline: 800-649-2424

[ago.vermont.gov](http://ago.vermont.gov)

**From:** [AGO CAP](#)  
**To:** [AGO - CAP](#)  
**Subject:** CAP Complaint  
**Date:** Thursday, December 3, 2020 10:38:35 PM

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**EXTERNAL SENDER: Do not open attachments or click on links unless you recognize and trust the sender.**

The following CAP complaint was submitted:

<b>Your First Name</b>	████
<b>Your Last Name</b>	██████
<b>Your E-Mail Address</b>	████████████████████████████████████████
<b>Your Daytime Phone</b>	██████████
<b>Daytime Phone Type</b>	Mobile
<b>Your Age</b>	██████████
<b>Your Mailing Address</b>	████████████████████████████████████████
<b>Your City</b>	Waitsfield
<b>Your State</b>	VT
<b>Your Zip Code</b>	05673
<b>Is your complaint about:</b>	Some other type of business
<b>Business Name or Person's First Name</b>	Garnet Health
<b>Business E-Mail Address</b>	inquiries@garnet.care
<b>Business Address</b>	P.O. Box 425

<b>Business City</b>	Burlington
<b>Business State</b>	VT
<b>Business Zip Code</b>	05402
<b>Description</b>	This is a COVID testing company with a testing site set up at the Burlington Airport. Upon checking in for a test, I was told that I'd receive a link to enter in my insurance information. What I actually received was a bill for \$175 without an option to enter insurance information. This is my third coronavirus test and the first time I've ever been billed directly. When I called to ask about it, I was told they don't actually bill insurance companies at all because they aren't set up even though they've been operating from this location for several months! I didn't receive results within the promised 48 hours and although I've asked multiple times, I still haven't been provided with a claim for my insurance company. This is so wrong!
<b>Amount of loss:</b>	\$175
<b>How would you like this matter to be resolved?</b>	We are in a pandemic. They should have to bill insurance like they say they do!
<b>Incident Date</b>	11/23/2020 12:00:00 AM

■

Welcome to Garnet Health!

Is this a request for a new or a returning patient?



**New Patient**



**Returning Patient**

## \*\*\*INSURANCE NOTICE\*\*\*

Payment for testing services provided by Garnet Health are the responsibility of the patient. We accept all major credit and debit cards as well as HSA and FSA cards.

For infection control reasons we **DO NOT** accept cash or check at the time of service at any of our testing locations. All payments must be made via credit, debit, or qualified healthcare spending card.

While we **DO NOT** yet accept insurance. We can, however, generate a properly formatted claim that may be submitted to your insurance provider for reimbursement.

Please note that some insurance providers may not reimburse for testing related to non-essential travel.

**From:** [Office of the Vermont Attorney General](#)  
**To:** [AGO - CAP](#)  
**Cc:** [inquiries@garnet.care](mailto:inquiries@garnet.care)  
**Subject:** Update to complaint file number 2020-11634  
**Date:** Wednesday, December 23, 2020 2:12:05 PM  
**Attachments:** [Scheduling-Splash-Page.png](#)

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An update has been submitted by the Consumer for consumer complaint, file number 2020-11634, filed by [REDACTED] regarding a transaction with Garnet Health. The business contact is: Ryan Ferris or Chelsea Sweeney According to the update, this matter is Resolved. The update states:

Upon request of the consumer, she was provided with a claim form and billing letter to submit to her insurance carrier. Although these are typically not provided until payment is received to avoid people receiving reimbursement fraudulently from insurance providers, we obliged the request (prior to the filing of the complaint to the AG office).

Regarding the confusion surrounding insurance coverage, it was explained to the consumer that she would have been made aware upon registering for her test that we do not bill insurance upfront (page attached) and that the conversation at the window was likely a misunderstanding.

The consumer has since covered the cost of testing services (unclear if the insurance provided reimbursement) and has scheduled additional testing at our site.

Any attachments included can be found here: <https://ago.vermont.gov/wp-content/uploads/formidable/37/Scheduling-Splash-Page-150x150.png> Please note, any changes to contact information are below:

# Invoice

March 2, 2020

NO S249127

## Gulf Coast Pharmaceuticals Plus

Gulf Coast Pharmaceuticals Plus LLC  
995A North Halstead Rd  
Ocean Springs, MS 39564  
Email: info@gulfcoastpharmaceuticalsplus.com

### Bill To:

Oral and Facial Surgery Associates  
2 Harwood Dr  
Attn: Accounts Payable  
Bennington, Vermont 05201

### Ship To:

Oral and Facial Surgery Associates  
2 Harwood Dr  
Attn: Inpatient Pharmacy - Jodi  
Bennington, Vermont 05201  
Contact: Oral and Facial Surgery Associ  
PO Number: 322020

Sales Rep	Payment Terms	Customer License #	License Exp	Carrier Service	Carrier
Dannie	NET 30	042.0011159	11/30/2020	Ground	Fed Ex

Item	Type	Item / Description	Unit Price	Qty Shipped	Extended
1	Sale	^3M Nexcare Earloop Mask 20CT - 3M NEXCARE EARLOOP MASK 20CT 20 ea - Lot#: 20042 ExpDate: Oct 18, 2021	\$ 135.00	20 ea	\$ 2,700.00
2	Sale	^CareMates Earloop Masks 20CT - CAREMATES EARLOOP MASKS PATIENT MASKS 20CT 1 ea - Lot#: 1804711	\$ 125.00	1 ea	\$ 125.00
2	Sale	^CareMates Earloop Masks 20CT - CAREMATES EARLOOP MASKS PATIENT MASKS 20CT 20 ea - Lot#: 1804707	\$ 125.00	20 ea	\$ 2,500.00
3	Shipping	Shipping Charge - Shipping Fee Tracking: 106995832687	\$ 18.22	1 ea	\$ 18.22

Please Make Checks Payable to  
Accord Financial, Inc  
P O Box 6704  
Greenville, SC 29606  
800-231-2757(Credit Card Payments)

All sales are final/No Returns  
Any product damages or disputes must be reported within  
48 hours of receipt

**SubTotal:** \$ 5,343.22  
**Sales Tax:** \$ 0.00  
**Total:** \$ 5,343.22

Receiving State License	Gulf Coast State License
VT 039.00070388	15177/16.5

# Invoice

March 27, 2020

NO 5251938

## Gulf Coast Pharmaceuticals Plus

Gulf Coast Pharmaceuticals Plus LLC  
995A North Halstead Rd  
Ocean Springs, MS 39564  
Email: info@gulfcoastpharmaceuticalsplus.com

### Bill To:

Oral and Facial Surgery Associates  
2 Harwood Dr  
Attn: Accounts Payable  
Bennington, Vermont 05201

### Ship To:

Oral and Facial Surgery Associates  
2 Harwood Dr  
Attn: Inpatient Pharmacy - Jodi  
Bennington, Vermont 05201  
Contact: Oral and Facial Surgery Associ  
PO Number: 3272020

Sales Rep	Payment Terms	Customer License #	License Exp	Carrier Service	Carrier
Dannie	NET 30	042.0011159	11/30/2020	Ground	Fed Ex

Item	Type	Item / Description	Unit Price	Qty Shipped	Extended
1	Sale	^Eco Solutions N95 Particulate Respirator 10CT - Eco Solutions N95 Particulate Respirator 10CT	\$ 175.00	12 ea	\$ 2,100.00
2	Shipping	Shipping Charge - Shipping Fee Tracking: 172325164512	\$ 16.51	1 ea	\$ 16.51

Please Make Checks Payable to  
Accord Financial, Inc  
P O Box 6704  
Greenville, SC 29606  
800-231-2757(Credit Card Payments)

All sales are final/No Returns  
Any product damages or disputes must be reported within  
48 hours of receipt

Receiving State License	Gulf Coast State License
VT 039.00070388	15177/16.5

<b>SubTotal:</b>	<b>\$ 2,116.51</b>
<b>Sales Tax:</b>	<b>\$ 0.00</b>
<b>Total:</b>	<b>\$ 2,116.51</b>

Kimberly Hall




**From:** [ODI Surgery Bennington, VT](#)  
**To:** [AGO - CAP](#)  
**Subject:** Price Gouging  
**Date:** Friday, April 24, 2020 10:45:54 AM

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**EXTERNAL SENDER: Do not open attachments or click on links unless you recognize and trust the sender.**

I am contacting you from Oral & Dental Implant Surgery on Price Gouging for proper PPE equipment. N95 surgical masks and Nexcare earloop masks and Caremate earloop masks. The following will be the answers to your questions in order.

1. The date of purchase March 2, 2020, March 27, 2020
2. Gulf Coast Pharmaceuticals Plus for all purchases on the above dates
3. Caremates Earloop Masks 20 ct, Lot # 1804707  
3 M Nexcare Earloop mask 20 ct, Lot #20042 Exp date October 18,2021  
Eco solutions N95 particulate Respirator 10 CT - Eco
4. N95 175.00 per box of 10 ct  
Nexcare 135.00 per box of 20 ct  
Caremates 125.00 per box of 20 ct.
5. See attached invoices

Thank you for taking the time to look into this matter. Please let me know if you have any questions or concerns. You may contact me by phone or email, 802-447-7073 and email is 

Sincerely,

Jodi Albowicz, Supplies Officer  
Oral & Dental Implant Surgery Associates  
2 Harwood Drive  
Bennington, VT 05201

**From:** [ODI Surgery Bennington, VT](#)  
**To:** [AGO - CAP](#)  
**Subject:** Re: Price Gouging  
**Date:** Friday, April 24, 2020 10:47:12 AM

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**EXTERNAL SENDER: Do not open attachments or click on links unless you recognize and trust the sender.**

Please see attached files

On Fri, Apr 24, 2020 at 10:45 AM ODI Surgery Bennington, VT

<[bennington@odisurgery.com](mailto:bennington@odisurgery.com)> wrote:

I am contacting you from Oral & Dental Implant Surgery on Price Gouging for proper PPE equipment. N95 surgical masks and Nexcare earloop masks and Caremate earloop masks.

The following will be the answers to your questions in order.

1. The date of purchase March 2, 2020, March 27, 2020
2. Gulf Coast Pharmaceuticals Plus for all purchases on the above dates
3. Caremates Earloop Masks 20 ct, Lot # 1804707  
3 M Nexcare Earloop mask 20 ct, Lot #20042 Exp date October 18,2021  
Eco solutions N95 particulate Respirator 10 CT - Eco
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Caremates 125.00 per box of 20 ct.
5. See attached invoices

Thank you for taking the time to look into this matter. Please let me know if you have any questions or concerns. You may contact me by phone or email, 802-447-7073 and email is

[REDACTED]

Sincerely,

Jodi Albowicz, Supplies Officer  
Oral & Dental Implant Surgery Associates  
2 Harwood Drive  
Bennington, VT 05201

**From:** [REDACTED]  
**To:** [AGO - CAP](#)  
**Subject:** Fwd: Dentists pass cost to consumers AG20-08610  
**Date:** Monday, November 30, 2020 3:24:23 PM

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**EXTERNAL SENDER: Do not open attachments or click on links unless you recognize and trust the sender.**

Lisa,

Response to Mr.Gilman.

[REDACTED]

----- Original Message -----

**Subject:** Re: Dentists pass cost to consumers AG20-08610  
**From:** [REDACTED]  
**Sent:** Monday, November 30, 2020, 3:13 PM  
**To:** "Gilman, Gabriel" <Gabriel.Gilman@vermont.gov>  
**CC:**

Mr. Gilman,

Since the law allows dentists, in one of the highest income brackets, to pass along their covid mitigation costs to consumers

some of whom continue to struggle financially because of the pandemic then the law needs to be changed.

My intent in contacting you was to stop this from happening here in Vermont, not just for myself.

I will not be filing a complaint against my dentist alone [REDACTED]  
[REDACTED]

and at this point he is just following the law.

[REDACTED]

**From:** [REDACTED]  
**To:** [AGO - CAP](#)  
**Subject:** Fwd: Dentists pass cost to consumers AG20-08610  
**Date:** Monday, November 30, 2020 3:23:10 PM

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**EXTERNAL SENDER: Do not open attachments or click on links unless you recognize and trust the sender.**

Lisa, Here is the reply I received from The Office of Professional Regulation from their attorney.

I will also forward my response to Mr. Gilman.

[REDACTED]