

# State of Connecticut

RICHARD BLUMENTHAL  
ATTORNEY GENERAL



Hartford

July 7, 2009

The Honorable Thomas R. Sullivan, Commissioner  
Insurance Department  
153 Market Street  
Hartford, Connecticut 06103

Dear Commissioner Sullivan:

I am writing to urge that you solidly and soundly reject by tomorrow the proposed Anthem individual health insurance rate increase of 22 to 30 percent, which is outrageous. Equally unconscionable is proposed effective date of October 1, giving consumers less than three months to find less expensive, viable alternatives.

Publicly available information indicates that a rate increase of this humungous magnitude under these circumstances clearly violates the statutory standard because it is "excessive." See Conn. Gen. Stat. § 38a-481. The law certainly mandates rejection of such an egregiously excessive rate hike request, especially given the financial challenges faced by most Connecticut families.

If you decline to adopt my recommendation to reject the Anthem proposal, I advise that you should hold a public hearing so consumers have an opportunity to be heard.

Many Connecticut consumers who depend on Anthem individual health insurance to pay for critical and vital medical services cannot afford a huge increase in health insurance costs while coping with declining real wages and job losses. Lacking insurance, these consumers soon must choose between paying for food and housing or a medical procedure. Often, these consumers will forego important medical treatment because they simply cannot afford it.

Under state law, the Anthem proposal will be deemed approved if you do not disapprove the rate within thirty days of the June 9<sup>th</sup> filing. I urge your immediate rejection of this stratospheric rate increase.

Thank you for your attention to this important issue.

Very truly yours,  
  
RICHARD BLUMENTHAL