

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Monday, August 01, 2016 2:03:59 PM

the amount of the increase is made in complete greed !! You should reevaluate !! There is no way you have any concern for clients to have such a horrendous rate hike . You honestly think people can afford that !! You will only hurt yourselves in the long run with higher claims because people will not go to the Drs when something could have been diagnosed earlier and treated differently!! You should be ashamed and think of your own family's in that predicament!!!

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Sunday, July 31, 2016 11:41:17 PM

I have purchased anthem insurance for many years, both when employed by others and now on an individual plan. As benefits manger for my previous employer I highly pushed for Anthem plans. As an individual consumer I now purchase the best off-market plan Anthem offers at over \$600 per month.

My recent (past 18 months) experiance with Anthem however leave me with doubt as to their motives. My problem is that Anthem knows what is wrong with my health - and have for many years. There are approved treatments that have over 95% chance of working. Anthem claims it is "not medically necessary". And won't pay. They have the nerve to tell me, in writing, " to seek charity options for payment" . Further, they send me letters and call on the phone "to remind me of how important it is to see my GP to stay healthy and treat problems early" !! Seriously? Early? They know what my problem is and won't pay to fix it. Thousands every year to test and rehash the same thing to manage the symptoms is OK though?

Why you ask? Because for my entire life I have worked hard to stay healthy and in shape despite the disease inside me that is killing me every day. I take great pride in not being what is often referred to as a typical American with regard to diet and exercise. So, by being healthy, Anthem penalizes me. Their rules claim that once my health deteriorates - to a point that is almost why bother - I can get coverage, SO, abuse my body, get coverage, try to be healthy get ...!!

And now they want almost 30% more of my money? For what? Oh, that"s right, they need to pay for all my ongoing issues, tests and Dr's visits.
The long and short is the only value my life has to Anthem is dollars and cents - actual healthcare is just an option.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Wednesday, June 22, 2016 8:49:48 PM

The requested increase is obscene. The high deductibles, co pays, unreimbursed tests and procedures, add more than 40% to a family s premium payments. Add to that reduced availability of doctors and the picture is a constant paying more, a lot more, for less and less service.

In the meantime, the company s executives reap outrageous pay. Tens of millions of dollars for some of them; all of the main executives consistently make millions every year in total compensation. When is this going to stop? Putting Americans lives and financial health on the line for the benefit of a bunch of people whose only merit is to gouge the market? Does the Connecticut government side with the giant insurer or with the people?

And, on top of that, the almost no competition will get worse if Anthem is allowed to acquire Cygna.

Allow the company an increase similar to the Social Security increase, or the wage increases that the average CT resident, or American, is getting.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Wednesday, June 22, 2016 1:15:01 PM

26.8 per cent is beyond unreasonable. Who can possibly afford that? Make the right decision and deny it obviously. Last year when it was denied they just automatically increased the max out of pocket for the same plan.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Wednesday, June 22, 2016 8:50:18 AM

I feel that since the whole Insurance change we have lost coverage and cost have risen to the extent we don't use it. We don't give 26.8% raises to staff or get them from employers. This is a yearly request from Anthem. They should look into cuts in their own companies as we have have to with our small business.

Brian Cinea
Salem Farms Campground llc.
860-859-2320

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 21, 2016 7:22:55 PM

These health insurance payments will be the death of my husband and I. I have almost stopped buying groceries and doing much of anything aside from working. We don't see doctors much because aside from maybe annual check ups, because ALL our money is going to premiums. We own 2 small businesses that do not qualify for business health insurance. We started businesses after both being laid off from employers. Though income is fairly high, we have tremendous debt, but do not qualify for any assistance. We have taken money out of retirement plans to pay these bills, even though we are now almost 65. If either of us become sick and can't work, the business would close, there would be no income to pay the premium and whatever money we have thrown into it would be lost because we would lose insurance...so why are we paying these outrageous premiums? There is also no money to put into health savings accounts. If this amount goes up any more, we will just have to drop it and pay the penalty. I don't know what the solution is and I'm not generally a complainer, but this makes me angry.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 21, 2016 5:57:33 PM

THIS LETTER IS SHOW MY DISGUST AGAINST A B/C LETTER I RECIEVED FOR A 26.8% INCREASE. THIS IS TOTALY UNFAIR,1/15 520.00,1/16 572.00,1/17 PAYMENT IF APPROVED 725.29,THIS TOTALLY UNACCEPTABLE. MIND YOU IM SINGLE,GIVE US A BREAK.

THE 25YRS. I WORKED FOR THE TOWN OF SOUTHTON BARELY EQUALS 27%

YOU WANT TO LOWER THE RATES CHANGE THE AGE OF KIDS FROM 26 TO 21,UNLESS YOUR IN COLLEGE.

CHANGE COLA FROM 18 MONTHS TO LIFETIME AS LONG AS YOU MAKE PAYMENTS. I LOST DENTAL, GROUP RATE WAS 34.00 A MONTH FOR FULL DENTAL RIDER A, PLAN NOW 78.43 A MONTH WITH MAX COVERAGE 2000.00 YEARLY,WITH HIDDEN COPAYS AND FEES.

IM SURE NOT MUCH WILL BE DONE AS IN THE PAST,INSURANCE,UTILITIES,BANKS,RUN THE COUNTRY AND CAN DO WHAT THEY WANT.

GARY RUSSO/project651@cox.net

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 21, 2016 4:22:02 PM

I think it's despicable they are asking for another rate increase! I am a chiropractor and as a provider for Anthem healthcare they have not given us a pay raise in over 15 years we used to make \$50 a visit. Now we make \$48.50 per visit. They actually gave us a pay cut over the last 15 years so if we are making less then we were 15 years ago then why should they be making more. Furthermore one CEO for Anthem makes enough to ensure the entire state of Connecticut for a year. That is sick! When us little guys are paying \$500 a month for a plan that has a \$6000 deductible every year I think it's ridiculous and extremely unfair to the little guys who are self-employed and just barely making it! I think if they need to make more money maybe the CEO should take a pay cut to do in such a crummy job

From: cid.webmaster@ct.gov
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Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 21, 2016 4:21:21 PM

I think it's despicable they are asking for another rate increase! I am a chiropractor and as a provider for Anthem healthcare they have not given us a pay raise in over 15 years we used to make \$50 a visit. Now we make \$48.50 per visit. They actually gave us a pay cut over the last 15 years so if we are making less then we were 15 years ago then why should they be making more. Furthermore one CEO for Anthem makes enough to ensure the entire state of Connecticut for a year. That is sick! When us little guys are paying \$500 a month for a plan that has a \$6000 deductible every year I think it's ridiculous and extremely unfair to the little guys who are self-employed and just barely making it! I think if they need to make more money maybe the CEO should take a pay cut to do in such a crummy job

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 21, 2016 12:39:32 PM

The 26.8% rate increase for individual plans requested by Anthem is unconscionable. What business that operates in the real world can increase what they charge every year by 26.8% and actually retain customers? This proposed rate increase is on top of the \$5,700 deductible each for my wife and myself. The Anthem bronze plan is the only so called affordable option for us and for it's current premium offers very little value probably by a factor of 2 or 3. The current premium for both of us, which is already egregiously high, is just under \$900 per month which would increase to almost \$1,150 per month. The requested 2017 rate increase together with the our deductibles would mean our total cost per year for health insurance/health care before any benefits from the insurance kicked in would be \$25,000. This is almost twice as much as our mortgage and RE taxes combined. HOW IS THIS AFFORDABLE??. We, like many other middle class self employed people, do not qualify for "subsidies" which are basically just other tax payers paying for you. A second grader can do the math and figure out that it is exponentially cheaper to just pay the ACA tax for not having insurance.

The Affordable Care Act has proven to be anything but affordable for people that actually have to pay the bill. We moved here from NY where we thought health insurance costs were high but they were much less than CT. Our elected representatives in CT should be doing everything possible to correct this debacle of a law which has caused these ridiculous yearly rate increases. I believe people should have health insurance but with these horrendous yearly rate increases more people and companies will be driven out of CT and will be forced to not carry health insurance because IT IS NOT AFFORDABLE IF YOU ACTUALLY HAVE TO PAY FOR IT.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 21, 2016 9:11:34 AM

We don't need another rate increase. We had one last year. It is already hard for low income people without health insurance through work to make the payments now. Most of what I make goes to pay my health insurance. Please do not raise the rates. The insurance companies already make a lot of money. Thanks

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Monday, June 20, 2016 9:46:09 PM

What other service can ask for a 26.8% raise and expect their consumers not to raise objections? And why is Anthem asking for this rate increase during the review process of their proposed merger with Cigna, which is supposed to lower costs for consumers? It strikes me as game-playing: give us our merger or we'll gouge your rates.

My husband and I are both self-employed. Health insurance and medical bills are a significant budget consideration. Every year we thoughtfully consider by how much we can raise our rates without losing or alienating customers, while still covering our living expenses and generating enough profit to tuck something aside for our ever receding retirement date: will it be seventy or seventy-five, we've asked each other recently, when we can finally stop working? We look at the Consumer Price Index, check out our competitors' current rates, and make a reasoned decision about our rate increases. We are working harder than ever to keep our current customers and earn the trust of new ones. We find customers are shopping around and holding on tighter to their money, while expecting a higher level of service. This year we'll be raising our rates two to three per cent. How can Anthem justify a rate hike of this enormity when people like us are struggling to stay afloat?

Anthem's history of requests for rate increases is well documented in the Health Access California's (HAC) March 2016 response to the proposed Anthem-Cigna merger, quoted below:

"Anthem has repeatedly pursued unreasonable rate increases. Anthem's history of imposing unreasonable rate increases on individuals and small business purchasers must be scrutinized because it undermines consumers' financial stability, particularly those who live paycheck to paycheck. In the recent years, the California Department of Insurance (CDI) has found a number of Anthem's rate increases to be unreasonable. Some examples include:

- In April 2015, CDI found Anthem failed to justify the average 8.7 percent premium increase it imposed on consumers with individual grandfathered health insurance policies, affecting 170,000 people. Anthem refused to lower the rate increase, which would have saved California consumers approximately \$33.6 million.²²
- In 2014, CDI found Anthem's 9.8 percent average rate increase on small employers, which affected 120,000 consumers, was excessive and unreasonable. Anthem adjusted its rate increase to 8 percent, which CDI continued to find unreasonable. In this instance, consumers would have saved \$33 million had Anthem revised its rate increase to the 2.1 percent requested by CDI.²³
- In 2013, CDI found Anthem's 10.5 percent average rate increase for small group products to be unreasonable. This increase impacted nearly 250,000 consumers. Consumers would have saved \$38 million had Anthem not pursued this unreasonable rate increase.²⁴
- In 2012, Anthem proceeded with a 6.5 percent increase deemed to be unreasonable, affecting 284,000 over the course of 2012."

To the reviewers of this proposed rate increase, I urge you to deny this outrageous request and to stand up for the people you have pledged to protect: the people of Connecticut.

Thank you for your time and consideration.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Sunday, July 31, 2016 10:36:33 PM

I am unemployed and qualified for insurance through CT Access Health. I was then enrolled in a Silver PPO plan through Anthem, which was a very reasonable rate at the time. Anthem later raised my monthly rate to \$150.00 more than what I started with and raised my co pay amount. As if that wasn't bad enough, I recently received a notice that the rates will further increase by January 2017. When I called them, I was told that I could always change companies when open enrollment starts! Why would these rate increases be allowed to affect those of us with CT Access Health? We are told we have to have insurance, then are charged exorbitant fees!! Why is the Federal Government discontinuing assistance, since they mandated this law? I don't hear of anyone offering to help pay the difference, they will just be there now to impose fines if we can't afford to pay the monthly premiums!

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Monday, June 20, 2016 7:37:40 PM

It is outrageous that Anthem is asking for a 26.8% rate increase in the middle of the year. If I had known this might happen I would have never signed up for the Gold Plan. This is so unfair to consumer who signed up in good faith with Anthem and will be an extreme burden on many of us.
Daniel Shaw
Falls Village, CT 06031

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Monday, June 20, 2016 6:45:45 PM

all insurance companies should have a rate freeze for three to 5 years .The economy is not doing so hot .yet the insurance companies get alot business and steady stream of customers(constuents) from the exchangethus giving the companies a reoccurring cash flow .Most employer groups plans are negotiated at better rates than the exchange because of the size of the company or the negotiations Insurance companies will insure .The insurance companies have negotiated rates already with providers .the state of Ct. and the federal govt need to renegotiate they have a big access on the clientele only a handful of companies there should be a wholesale package for all the clients in three classifications thank you ,Network queen

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Monday, June 20, 2016 6:12:06 PM

My Anthem premiums have gon up every year for the last 3 years and so has my deductible. This is unacceptable. Please deny this rate increase.

Marne Usher
marnenh@gmail.com

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Monday, June 20, 2016 4:06:03 PM

Received a letter informing me that a request for an increase with Anthem has been made in the amount of 26.8%, I am already paying \$836.84 monthly as an individual, this increase is an additional \$224.27 per month, this is an unacceptable increase, I have only been to see my physician for my annual physical, had my mammogram/mammogram ultra sound. I am outraged at this increase, if it is confirmed I will have to switch carriers, I will not spend over a \$1000.00 a month for health care, this is not affordable health care.

It also speaks to preventive medicine, I am in good health because I have my yearly screenings/tests!

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Monday, June 20, 2016 3:08:44 PM

It is absolutely abhorrent that Anthem can come to the table again with their hand out requesting a 26.8% increase. Each year, since the Affordable Care Act has passed, Anthem claims a need for increased premiums. At the same time, they have also rewritten their plans to include higher deductibles, effectively upping the rates on the back end as well. Please do not allow them to continue to bleed the very people they are insuring. Self-employed people have not raised their rates in light of the economy, the inflation rate for the last 12 months is just over 1%, and they have the nerve to ask for a 26% + increase?! Please say no.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Monday, June 20, 2016 2:53:38 PM

This rate request is egregious. I have been with Anthem for decades. Just before the Affordable Care act was instituted I was paying less than \$300 per month, with a low or no deductible policy. Since then, each year, Anthem has asked for and received rate increases, eliminated and revised plans to include higher deductibles, claiming ignorance of the very market they lobbied to be part of insuring. I now pay over six hundred dollars a month with a \$6,500 deductible. That puts me at over \$13,000 out-of-pocket for receipt of nothing from Anthem, and they are asking for another \$2,000???? You are killing the self-employed.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Monday, June 20, 2016 9:02:07 AM

I hope the State of Connecticut takes in the account that some of us (like me) are on a fixed income..
Social Security Disability.
Where some of us can not afford an increase of 26%.
It's not like I can go and work over time for extra cash. I have a disease that will not allow me to work.
Not my choice but Gods choice..
When you take in that 1/2 my check pays for rent and lights and 1/2 of the other 1/2 pays for health
coverage. The rest, I have to stretch to cover (see list below.)
This is not adding in car, food, gas, Tax's as well as car insurance, phone, TV, deductibles, medications,
ETC... I think they get the idea here..
Ron Brown.....

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Monday, June 20, 2016 7:12:22 AM

Obamacare was forced upon us as President Obama promised that our rates would NOT increase. They've done nothing but increase! We are a self-employed family of four. Our insurance premiums were \$400/month prior to Obamacare. With a current cost of \$1,200/month and a 26.8% proposed increase, this is an assault to us and to the American people. The 26.8% increase will equate to more than \$300/month! Without competition within the marketplace as basic economics are known, these out-of-control rates will only continue.

We strongly urge the Connecticut Insurance Department to deny this absurd insurance rate request.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Friday, June 17, 2016 6:02:29 PM

I cannot afford my health insurance as it is. My insurance before Obama care was \$250 a month and I had \$500 in dental coverage a year. 3 years later I have no dental and pay \$450 per month. This rate increase will make my policy \$570 per month. I will not be able to continue paying for coverage. Thank you Obama!

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Friday, June 17, 2016 3:38:33 PM

My wife and I are struggling to afford the insurance we have now. A 26.8% increase would be devastating.
Certainly the executives at Anthem are well enough compensated. How much money do they really need. All of it?

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Sunday, July 31, 2016 1:10:28 PM

Really? Are you not all making enough money already? No wonder people are working past retirement age! Enough!!

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Friday, June 17, 2016 1:10:19 PM

I am a sole proprietor and my wife is also self employed. We are barely able to afford family health insurance and shoes for our 3 kids. The proposed 26% is out of the question and a ZERO increase is what we need to survive in Connecticut.

Thank you,

Tom Goddu and Virginia Yoon
62 Wickett St., Pine Meadow, CT 06061
(860) 738-1422

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Friday, June 17, 2016 12:42:39 PM

This rate increase is mind-boggling! I have a \$2,200 deductible now, and even with my tax credit I feel I am paying far too much for what I receive. I take good care of myself. I do not smoke, drink alcohol, and work out at the local YMCA three times a week. Yet, when I get a splinter in my hand (gardening) that must be removed by a PA in the ER because of it's depth and the size, antibiotic and tetanus shot the bill of \$1,200 plus dollars simply shocks me. I will have to forgo a follow up visit to the endocrinologist (thyroid issue) and ENT who is tracking a hearing issue, because of the high fees and low BCBS coverage. I am sure I am one of many folks who have to make these choices. In the end, someone like me who makes an effort to be proactive in maintaining health, may end up with a far more dangerous and expensive health condition. Please consider working to create a health care system that is far and affordable. Look at Canada and other countries that see health care as a right just as a good education. Excellent Health care should not be for a privileged few. Thank you for taking comments. Marlow Shami marlowshami@gmail.com

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Friday, June 17, 2016 10:26:31 AM

my name is carol ann cray . I received a letter from anthem blue cross/blue shield informing me that my monthly premiums for health insurance would be reviewed by the Ct. insurance department. It also informed me that they were asking for a 26.8% increase in 2017. Due to my declining health and tentative employment status this increase would be an extreme hardship. I am presently applying for social security disability . I receive a subsidy from access health and understand that this may also impact this.

Please be informed that it would be impossible for me to pay a higher premium.

My e-mail address is carolanncry@aol.com. I would appreciate a response to this letter to let me know if i should attend the hearings on Aug.3

thank you

Carol Ann Cray

130 Boston Post Rd. apt#8

East Lyme.Ct.06333

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Friday, June 17, 2016 5:14:20 AM

My health insurance is damaging to my health. It's already stressful trying to pay the premium and now they want an additional \$140 a month. This is crazy! I barely use it, it doesn't even cover all my routine care, and I have put off doctor visits since having to switch to this high deductible plan. I literally lose sleep over how to pay it and what it doesn't cover. I have additional health care bills that I pay in tiny amounts each month, and that's with us being very healthy with no prescriptions at all. (Meanwhile the government can't regulate sugar or other things that are making people sick - I don't mind paying extra to help people that are not as healthy as I am, but I do resent someone getting rich selling them addictive donuts or sugar soda that are piling up diabetes and cancer bills on the rest of us, and then someone else getting rich trying to figure out how to deny them coverage.) Please don't approve this huge increase! We can't afford it.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Thursday, June 16, 2016 4:54:17 PM

This rate raise request by Anthem is outrageous and completely out of line with increases in actual health care costs. Their rates for individual policies such as mine are already burdensome and with very large deductibles. The rate increase Anthem is asking will make it impossible for many to keep their health insurance which completely defeats the purpose of the Affordable Care Act.

Please do all you can to prevent Anthem from getting anywhere near the rate hike they are requesting.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Thursday, June 16, 2016 4:21:03 PM

I find this increase outrageous, in particular as it is coming on the heels of last year's increases. It cannot be possible that health costs have increased this rapidly in a year-on-year pattern. Moreover, I am uncertain whether this requested 26.8% increase will include such other increases as were sprung on us by Anthem for 2016, including a sharply increased deductible, AND, new copays, which were not in the prior year's plan. Somehow Anthem is making an end run around Obamacare. We are comfortable financially, but our annual health care costs are now larger than our mortgage payments - and we are both VERY healthy people in our early 60s. Trying to avoid any expensive tests in the next 12 months till I qualify for Medicare. It's like pouring money down a hole.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Thursday, June 16, 2016 3:25:33 PM

As a taxpayer in the state of CT who believes that our constituents, elected officials and government are there to protect the rights of its citizens, I am writing to request that you do not let this almost 30% hike in rates pass. This hike is not just an average rate increase, or reflective of inflation, but rather a purposeful play by Anthem to extort higher earnings on the backs of individual policyholders who don't have the resources to take on this burden. Once again, it will be the middle class, hard working citizens in the state of CT taking on the financial burden so that companies can make more profits - This is the type of action that would cause me to leave this state once and for all. I do not want to be a member of a state that does not protect its citizens and look out for their interests. I am asking you as an individual policy holder who pays for their plan without assistance, to deny this unreasonable rate increase or you will most certainly lose one more Ct resident.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Thursday, June 16, 2016 9:42:04 AM

To The Insurance Department:

Please decline the rate increase. It will cause irreparable harm to me and other insured Connecticut residents that have no option for alternative coverage. Asking for an increase of 28.6 is usurious at best. I am forced to pay \$7,200 a year for insurance with a \$6,300 deductible. Should the requested increase be approved, it will jump to a staggering \$9,259 a year. Anthem and the other companies have had record breaking profits over the years. It is time to give us consumers some relief.

Thank you for your attention to this matter.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Thursday, June 16, 2016 8:40:35 AM

As a subscriber of one of the Anthem plans since 2014, there is no question they would lose me as a customer if they increase by 26.8%. It's just not feasible for us. My plan has increased by 7% from 2014-16 and that seems fair and expected, but anything over a 10% increase in one year will certainly make people question the plan and company and go elsewhere (or anywhere at all). Too bad. We were relatively happy with the plan.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Thursday, June 16, 2016 5:19:38 AM

Are you kidding me? I wasted my time a few years ago pleading for a NO to an increase but, you sided with B/C B/S anyway. What, their CEO's multi-million dollar per year bonuses aren't enough? Gee, I wonder how to they determine how much they earn? Oh, silly me and correct me if I'm wrong but, I'd say it's by how much money they save the corporation, right? And by save, I mean by denying hard working, struggling, DESERVING, SICK AMERICANS medical treatment. Yeah, that makes sense when I look at it thru their eyes. Also, one more reason to get out of this cesspool of a state not to mention the all the corruption, shit ,the word is even in it's name. Corrupticut. I can only hope that one day you and yours suffer the way a lot of us have. And trust me, it WILL happen and when it does, please think of me.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Sunday, July 31, 2016 10:14:27 AM

These requested rate increases are as outrageous as the merging of more health insurance companies would be. These increases are an obvious ploy toward getting their way on the mergers. If merged we will have health insurance companies too big to fail that we may have to bail out. We won't get lower rates as they promise, but quite the opposite.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Wednesday, June 15, 2016 2:31:56 PM

I am a current policy holder with Anthem BC/BS and was shocked when they informed me that they were seeking a 26.8% rate increase for the calendar year beginning January 1, 2017. I expected that the company was in dire financial straits and well below recovering the cost of medical care, but was startled when I found that the company is doing just fine financially, and is encouraging their investors with bright forecasts for the coming quarters (perhaps in anticipation of their outrageous rate increases).

The company's latest quarterly report revealed the following: 1) Operating profit had increased 7.7% for the most recent quarter when compared to the same period a year earlier. 2) They attributed this increase to a combination of higher enrollment, and price increases. 3) They expect local group medical costs to increase on average by 7.0-7.5% over the next 12 months. You would have expected that with both higher enrollment and moderating cost increases the profitability of the company would be improving, and this is the case --- but to drive the profit even higher huge price increases seem to be part of the business plan.

Finally, the recent news indicates that Anthem is pursuing the purchase of Cigna. I'm puzzled that in such a dire market, where 26.8% price increases are necessary to keep one's head above water, Anthem is planning to expend billions of dollars to expand its reach and its market share.

I urge you to refuse to go along with this ridiculous price increase and to press Anthem to clearly justify it in light of the improving profitability of the company. The continued gouging in the medical market (see Valeant and other drug companies with huge price increases) it is no wonder that the public is losing faith in the regulatory organizations.

Tim Carney tbcарney@gmail.com

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Wednesday, June 15, 2016 2:24:37 PM

In 2007 this plan cost was \$237.44 per month for me. In 2016 it was \$570.81 for much less coverage. Now they are requesting a 26.8% increase which appears to be the highest requested increase from all other providers. HOW MANY YACHTS CAN THE WATER SKI BEHIND? Are they asking for such a drastic increase so the commish can grant them only a TWENTY PERCENT INCREASE? Is that the thinking behind this massive increase request?

The results of this increase will lead many of us to simply stop being covered because we cant afford it. Is the increase is because doctors can never make enough money or because nobody in the entire government has the balls to stand up to the real drug dealers (PHIZER, Bayer, Gilead, etc etc) or health insurance providers CEO's make millions more than they deserve and because they are so flush with cash they simply buy off senators and congressmen. Perhaps the person heading the insurance department should not be FROM THE INSURANCE INDUSTRY. A better idea would be the insurance commissioner should always be a PLAINTIFFS ATTORNEY like the State's attorney general should always be.....

Good Day sirs

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Wednesday, June 15, 2016 1:58:55 PM

I already pay a little of \$1000 a month for health insurance. Add another \$56 for dental. Last year my out of pocket was over \$8400.00 for co-pays and other things not covered. That means I spent over \$20,000 on healthcare and Anthem wants me to pay another 26.8% more? Because I am self employed and can get a subsidy, I am forced to pay the burden for people who pay nothing. When you factor in housing and healthcare, the vast majority of my money is gone. I max out my HSA too. I don't want coverage for 90% of the stuff that I have to pay for but that is not a choice. This Obamacare cost is unfreaking believable.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Wednesday, June 15, 2016 1:01:01 PM

As a professional single working person living in CT I'm finding it very hard to pay my bills now, I earn just over the allowable wage to where I do not qualify for a subsidy. This increase will just make it even harder to pay bills, I don't receive a raise in my paycheck every year to make up the increases. I have a \$454.13 premium now and every time I need to go to my doctor it's \$67.00 to cover the deductible and I also have a prescription co-pay. A 26% increase in premium is a huge amount to have to pay every month, it's too high now. Is there any way this can be stopped or decreased? Very concerned in CT.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Wednesday, June 15, 2016 11:50:40 AM

My comment is that I object to this extremely high rate increase. I am now paying more than \$600 per month for a BRONZE Anthem plan that provides minimal coverage---far less coverage than a comparable-cost plan I had for 18 months through COBRA. I'm retired with no employment income but don't qualify for a subsidy because my husband, who is thankfully on Medicare, has some income. One has to wonder at what point it makes sense to simply drop health insurance and pay the mandatory fine.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Wednesday, June 15, 2016 10:32:00 AM

A 26.8% rate increase is absurd. There has been little to no wage growth. Consumers cannot bear this kind of increase. The insurance board should reject this request.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 14, 2016 8:43:00 PM

As a member/customer of Anthem BCBS I am disgusted at this proposed rate hike which is merely to satisfy the greed of their shareholders. Anthem expected a larger number of customers to enroll, but had 30% less enrollment than they had anticipated. The end result is they had a profit of \$180 million in the last quarter of 2015. Prior to that they had a profit of \$506 million 1 year earlier. A profit is still a profit!

My husband and I are small business owners (and are therefore ineligible for the tax savings benefits of a health savings account thanks to some other ridiculous laws our federal government has imposed) and we simply cannot afford this insanity! The middle class is already shouldering the burden of other costly government assistance programs and cannot shoulder any more of the burden - we and many other Americans are at the breaking point. As it already stands in this day and age, we have to work 6 days a week just to keep our heads above water as we fight against our own dwindling profits and rising operating costs in our business. We however, rather than alienate our loyal customer base, have found creative ways to cut our overhead costs without passing these additional expenses on to our customers.

Yet Anthem wants to raise our insurance another \$3000 a year to make their shareholders happy. When we first became Anthem customers back in 2009, we paid about \$600 a month for both of our policies. Only 7 years later we are up to \$935 a month, that's a 55% increase in cost and with this new proposed rate increase that will be 97% increase from when we first became members only 7 years ago. If we doubled our prices to loyal customers like that they'd laugh at us and walk out the door and that's probably what's going to happen to Anthem.

The greed is sickening and sinful and the middle class are at their breaking point. Enough is enough. If our government wants to allow private health insurance to become so unaffordable they need to repeal Obamacare and enable access to health savings accounts for the hard working self employed that need it most. I would just use that if it were an option along with a high deductible plan for emergencies, but some genius at the IRS thought it would make sense to prevent the self employed from contributing to an HSA on a pre-tax basis. You all need to wake up! Insurance companies, state government and federal government. We the people cannot and will not put up with this insanity anymore.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 14, 2016 8:42:48 PM

This increase is way out of line
No other business in the world increase any of its costs by 26 % in one year
Unless your the drug company that buys the prescription pill patent then jacks up the price like we've
seen in this past year
And in both cases its all about profit not service and care
A raise in rates sure in small increments
If this policy goes up 26 % I will be shopping on the exchange for another provider and it will confirm
The corruption of Heath care industry
We will one day have a single payer system that treats every fair

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 14, 2016 3:56:08 PM

These proposed rate hikes will make health care even less affordable and will impede management of chronic conditions, therefore making someone who might otherwise be a productive employee a drain on Connecticut's resources. I hope that they will be limited.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 14, 2016 3:52:28 PM

This is an outrageous request from Anthem, where they are showing record profits and have done little if nothing to help control costs. As a elderly (63) person on the AHCA. I can barely afford insurance even with help and this increase is a direct attack on the poor and middle class.

This is an inexcusable, reprehensible request promoted only by greed and ever increasing profit margins and should be refused in its entirety.

If the insurance board has any integrity left they will deny this increase and chastise Anthem for requesting such a high increase in the first place. Its your job to protect the consumer in CT and they only way to fulfill that obligations is to turn down this rate increase.

PLEASE PLEASE PLEASE DO NOT EVEN CONSIDER THIS REQUEST FOR ANYTHING OTHER THAN IT IS, CORPORATE GREED GONE WILD AT THE DIRECT EXPENSE F THE CONSUMER!

AVERY DANZIGER

SHARON CT

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Saturday, July 30, 2016 4:59:22 PM

Thank you for the opportunity to write a comment. Along with others I'm expressing my grievance with Anthem's proposed, 2016-17 individual health insurance market (average) rate increase of 26.8%.

First-off, a quick try at recapping elements of the insurer's rationale for another large, individual plan rate increase.

Those appear to mainly be:

- Higher-than-anticipated medical costs for newly insured ACA individuals, driving greater utilization than anticipated

- The underlying cost of health care continues to drive up premiums, especially prescription and specialty drug prices

- The government reinsurance program that was put in place to ease the transition to the marketplace where everyone can obtain health insurance is completely phasing out in 2017

- Behavior that drives up the cost to insure the entire pool, as people use benefits and then discontinue paying for coverage once their health care needs have been temporarily met.

Assuming that much of the above is true, which factor is one that an individual-insured has some "control" over, themselves? Apart from attempting to keep as healthy as possible, which obviously does not effectively protect from significant annual premium hikes.

The apparent answer: As an individual it's currently the last (larger-market-detrimental) "feature" listed above. If any penalty for forgoing -- or using-then-dropping coverage -- works out less than paying high premiums all year....what choice are some going to ultimately have? (Especially individuals who do not qualify for subsidies.) Basically: Escalating annual premiums vs. risking no insurance or (perhaps) under-insurance for a period.

Insurers and insurance commissioners: Recognize, analyze and address your role(s) in forcing individuals to become health and health insurance gamblers. Routinely passing costs along to consumers is a(nother) way to advance dysfunction of this market.

Thank you.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 14, 2016 1:13:49 PM

Do I need to remind anyone that this is suppose to be called The Affordable Health Care Act? me and my wife now pay almost \$2000.00 a month and you want to increase it by 26.8%!!!! are you serious? This is absolutely INSANE!!!! We can not.....I repeat CAN NOT afford this.....I would like to be put into the same pool all these politicians have.....I AM SURE they pay ALOT LESS!!!!

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 14, 2016 8:23:38 AM

Re: Anthem BlueCross BlueShield (Anthem) 26.8% premium increase

Please consider the following facts when reviewing the Anthem BlueCross Blue Shield's unbelievable request for a 26.8% premium increase:

CPI as of May 17, 2016 (us.gov)	0.4%
Change in Social Security Benefits 2016	0%
Wage increase 2016 (us department of labor)	2.0%

How can they defend a 26.8% increase? How can they justify asking for an increase of 67% higher than the CPI? Customer service is anything but. I have pages of documentation of phone calls trying to get simple answers – is the doctor I would like to see covered?, why hasn't a bill been paid? Customer service representatives are not "allowed" to give out their last names and phone numbers, so if you need to call back for additional information, you need to retell the whole story once again and you will receive a different response.

I had a procedure performed in July 2015. The doctor's fee was \$3,150. After 4 months, Anthem approved a payment of \$1093.00. I would like to be able to discount my premium payment by 35% and not pay for 4 months. They would have cancelled my policy long before that. They don't seem to have to abide by the same rules as I do.

In the notice from Anthem, Mr. James Augur, Vice President says "Throughout the year, we review all costs carefully." Since Anthem seems to feel they are in some kind of financial difficulty, perhaps they should review the compensation paid Mr. Joseph Swedish – Chairman, President, CEO. His compensation for 2015 was \$13,604,681. Would he be willing to take a 26.8% decrease in salary? I hesitate in voicing my concerns due to possible repercussions from Anthem if they should see this letter, but felt it important to register my objections to their rate increase request.

Sylvia Poole 860-763-4158

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Monday, June 13, 2016 6:46:54 PM

Please do not approve this rate increase. I am self employed and have been forced to choose my health plan from the exchange since Obamacare was passed. My coverage is significantly more expensive now. Deductibles are twice as much \$5,300 for just me, and the coverage is worse. They had better plans available but dropped them due to Obamacare. Please do not increase these costs, it will be impossible to get a plan I can afford. The cost of living in CT is spiraling out of control. As a self employed person I can not afford any more for my health care. Please do not approve this increase.

Thank you
E Taylor
Mystic, CT

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Monday, June 13, 2016 5:11:41 PM

My Name Is Amy E Cameron, on June 3rd 2016 I received a letter from Anthem Blue Cross Blue Shield alerting me that they have filed for a rate increase of 26.8%. So I am writing to you to say that is not acceptable. At this time I am an individual paying 507.17 every month. My insurance was increased last year. I was diagnosed with breast cancer in 2013. Up until that time I only used my coverage for yearly exams. Now that I have needed insurance I feel as though I am being penalized for using it. If my coverage is increased I will no longer be able to afford it. As it stands right now the monthly payment is a hardship any increase would not be acceptable. Please let me know what I can do.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Monday, June 13, 2016 4:23:43 PM

I'm against the increase. The rate increase request is outrageously high and unfair to consumers. These companies, including Anthem, have to find other ways to cut their expenses and find efficiencies rather than pass them on. All of us consumers find ways to cut costs when income falters. A 26% increase is well above CPI and therefore irresponsible and should be voted down.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Monday, June 13, 2016 4:19:07 PM

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Monday, June 13, 2016 2:11:12 PM

Not happy. We struggle to pay the premium as it is. We rarely even go to the doctor. Don't look forward to paying probably \$100 more per month.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Monday, June 13, 2016 11:51:42 AM

Enough is enough my rates have been increased every year since I've had the plan. 26.8% is too high of an increase.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Monday, June 13, 2016 9:56:57 AM

Rates have gone up every year. This year the request is for a 26.8% increase. Americans are now required by law to maintain health insurance yet there seem to be no protections in place to protect consumers and taxpayers from unlimited price increases. Has anyone considered how high these premiums will eventually go? Is there in fact any statutory or regulatory framework for limiting the cost of health insurance as a percentage of income?

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Monday, June 13, 2016 12:22:57 AM

Please deny Anthem BCBS request for a 26.8% increase in premiums as they have no reasonable justification for increasing member rates. The 26.8% increase does not reflect any economic measurement of rate of inflation, cost of services or any other index of increased cost of doing business. A rate hike of this degree represents corporate greed and no other logical reason. I do not know of any business that raises rates this high in a calendar year. I am a small business owner in CT and this would put me and my employees at risk of losing this insurance due to the high cost. We have had to switch each year since CID has consistently allowed insurance companies to increase their rates at extraordinarily high amounts (last year we with with Cigna until their rates went up and we were with Aetna the year prior to that). By allowing this rate increase, this passes a financial burden onto employers and individuals that is unnecessary. I implore you to deny Anthem's request for the sake of all of their subscribers.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Saturday, July 30, 2016 10:28:18 AM

I think it is totally ridiculous to increase health insurance rates, particularly on seniors such as my wife and I. To raise rates in one year 26.8% is obscene and I expect the Connecticut Insurance Dept and the representatives we voted to go to Hartford to stand up and fight this. We are living on a fixed income and, by the way, got no Cost of Living Adjustment from Social Security and no COLA from my pension so where does the 26.8% come from?????

Thank You
Richard C Vicare

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Sunday, June 12, 2016 6:25:46 PM

As a senior living on a fixed income but not yet qualifying for Medicare and barely being above the income limit for the premium tax credit, I am extremely concerned about the prospect of a 26.8% rate increase. That will be almost \$2000 a year more for me. Even for those that qualify for PTC, it is a large amount of money for taxpayers to be giving the insurance companies. I urge you to restrict this rate increase to a more reasonable amount in line with inflation.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Saturday, June 11, 2016 7:35:47 PM

This is a disgrace!!! An increase of 26.8% is an unbelievable amount to ask of any person and family. I voted for others to have health insurance and since Obamacare was instituted I have paid increases every year (which I thought were way too high), and I can't believe that insurance companies are again asking for extortion size increases. Unbelievable! I sincerely hope that this will NOT be allowed.
A. Cooling.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Saturday, June 11, 2016 7:33:41 PM

Dear Sirs, 6/11

This really sucks. Im serious. I just got an Individual plan thru ANTHEM back in February of 2016. Got a reasonable Major Medical plan for myself for \$430/month. Im 54. Reasonable deuctible at \$5300.00...Deductible is actually still rediculous but lower than the \$10,000/\$20,000 i had previously with Golden Rule/United Health Care. Maybe i will look for another plan if you guys raise my rate by 26%.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Saturday, June 11, 2016 2:21:04 PM

Good day: 6/11/16

I am writing to strongly oppose the 27-percent rate increase requested by Anthem. Even with the Affordable Care Act through Access Health CT, my out-of-pocket expense will likely double next year if the request is approved.

Last year, Anthem was granted a six-percent increase on my health care plan. Combined with any salary increase that must be reported to the exchange, my monthly premium jumped by nearly 60 percent. This year's request will boost the monthly base premium of my current plan to about 900 dollars. That's roughly 10-thousand dollars annually, before factoring in a reduced ACA subsidy.

Should this trend be allowed to continue, health care payments will cost more than rent. This is an incredible and dangerous burden for people not eligible for employer-financed health care benefits. In essence, even the Affordable Care Act will no longer make health insurance affordable, thereby defeating the ACA's initial purpose.

Part of the problem is having to pay for medical care I will never use, such as maternity or gynecological care. I am a male older than age 55. I should be allowed to purchase what I actually need, which would bring my costs down.

Please reject this extreme request, not just against Anthem, but all insurance carriers who seek such an outrageous increase. If premium costs continue to skyrocket, it may actually be cheaper to pay the IRS penalty for not having health insurance at all. I don't think you want people to head in that direction.

Thank you.

Robert R. Mortali Jr.
North Haven, CT

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Saturday, June 11, 2016 1:39:41 PM

I received a letter from Anthem, which states that they are requesting a 26.8% increase for 2017. This is unacceptable to me, and I find it hard to believe that this is in line with what the Affordable Healthcare Act was supposed to accomplish. I retired from St. Vincent's Medical Center at age 63 and 4 months, because continuing as a respiratory therapist was too physically demanding for my age and issues associated with age. I was able to retire a little early, because of the AHA. Two weeks after retirement I enrolled full time in St. Vincent's College to study Health Information Technology Coding. I finish the program next July, which is two months before my 65th birthday. I will then go on Medicare Advantage.

I cannot afford this increase. I have tuition and books to pay for, so that I can still remain a viable, contributing member of society. This will enable me to remain in health care, and use my experience via computer. Please do not allow this increase to occur. It hurts people. My premiums this year are \$1,032 per month for the plan I chose. I cannot afford much more. Even with what I pay monthly, Anthem denied my Synthroid prescription, which I've taken for 30 years due to no thyroid function. I cannot take the generic, because I've tried and have not done well. Yes, I can choose a cheaper plan, but I would rather pay the higher premium than pay out of pocket throughout the year.

I suspect that this increase's purpose is to increase Anthem's portfolio for the proposed merger with another insurance company. When this type of behavior is approved and allowed, it hurts the average citizen. This makes all of us a proponent for a one payer system similar to Medicare. I'm not asking for entitlement. I'm asking for fairness for citizens of the middle class, who always seem to bear the cost burden of every change.

Thank you,

Mrs. Cheryl Morgan
11 Mickel Lane
Milford CT 06461

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Saturday, June 11, 2016 10:34:46 AM

26.8% - REDICULOUS !

I can see asking for a 5,6,even 7% increase - but thats insanity.

how do they expect middle class families to afford that kind of increase and still make a living.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Saturday, June 11, 2016 10:34:17 AM

26.8% - REDICULOUS !

I can see asking for a 5,6,even 7% increase - but thats insanity.

how do they expect middle class families to afford that kind of increase and still make a living.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Saturday, June 11, 2016 10:07:56 AM

This rate increase filing is absurd! Ever since ACA was enacted here's what happened to my individual policy with Anthem:

-My \$580/month policy with \$3000 deductible was cancelled

-I was offered and accepted a replacement policy for \$780/mo with \$3500 deductible

-The following year it was increased to \$867/month

-2016 I accepted a \$576/mo policy with a \$6800 deductible because I simply can't afford more

-Now in 2017 I am being asked to pay an additional 26% and this is for very poor catastrophic coverage with no Rx coverage and no vision coverage! When will it end?

I urge you to understand that those of us under 65 that do not qualify for an Exchange subsidy are forced to pay for our own coverage simply can't afford to do so.

Thank you.

Robb Romano

Redding CT

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Saturday, June 11, 2016 6:44:16 AM

First of all, congratulation to Anthem for sending out a letter to consumers about this, but not providing a proper way to get to the comments by simply saying "...go to ct.gov/cid. Click on "Health Insurance Rate Filings" to view our request." when the correct thing to do is to click on Health Insurance under the Consumer's section THEN click the Rate Filings link. I'm sure many people simply didn't see the exactly worded link and thus never got here. Good job you shady corporate money-hogs.

Second, how about if you fucks are having "problems" with profits, YOU take the hit instead of passing it on to the consumer. I can barely make ends meet as is with all the mandatory insurance bills and shit I have. I don't even want insurance. I don't have time to see doctors even though I should. I can't even schedule an appointment with a dentist despite most likely having an infection caused by wisdom teeth and yet you greedy fucks have the audacity to request the ability to increase rates by a staggering 26.8%?! Go fuck yourselves. I'm not even sure my catastrophic coverage does jackshit besides save my life if I'm dying of a heart attack. That's all I gathered it does from the information provided to me, and somehow that costs me \$150/mo as is. Now you wanna tell me you want that rate hiked up to about \$190? For literally nothing? I'm only 23 y/o. I need to make a life for myself. Fuck yourselves. If the CID has any sense they'll tell you to go to hell.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Friday, June 10, 2016 11:43:57 PM

As long as every single Anthem health insurance customer also receives a yearly pay increase of 26.8% then yes feel free to increase the rates which Anthem is allowed to collect from their customers, otherwise FUCK NO they do not need, have not earned, nor deserve a single cent more. To grant Anthem or any health insurer the ability to charge customers, who are bound by law to be customers of health insurance companies, a single cent more is an affront to all citizens of the state of Connecticut and is a form of legalized economic enslavement.

Nicholas Gauthier
7 Brown Street
Apt. 1
New Haven, CT 06511
860.287.0991

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Friday, July 29, 2016 7:22:16 PM

Reduce the cost, or don't do business in CT

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Friday, June 10, 2016 11:43:21 PM

As long as every single Anthem health insurance customer also receives a yearly pay increase of 26.8% then yes feel free to increase the rates which Anthem is allowed to collect from their customers, otherwise FUCK NO they do not need, have not earned, nor deserve a single cent more. To grant Anthem or any health insurer the ability to charge customers, who are bound by law to be customers of health insurance companies, a single cent more is an affront to all citizens of the state of Connecticut and is a form of legalized economic enslavement.

Nicholas Gauthier
7 Brown Street
Apt. 1
New Haven, CT 06511
860.287.0991

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Friday, June 10, 2016 3:25:02 PM

Recently received notification from Anthem Blue Cross Blue Shield that said company was filing a request June 1st 2016 asking for a whopping 26.8% premium increase. That is absolutely outrageous. As a self employed small business owner with a wife and son currently insure with anthem and ineligible to purchase insurance on the Ct Insurance exchange this would force me to drop my anthem coverage and possibly return to the state of Virginia with my family and business. Prior to the implementation of the Patient Protection and Affordable Care Act I was purchasing insurance through Costoc for myself, wife and son and was paying approximatley \$455 per month with a high deductible and most Catastrophic care coverage. Since the implementation of the Patient Protection and Afforeable Care act, my premiums have doubled and my coverage and benefits have declined. My new rate under the proposed plan would see my family premiums increase to \$1,106.30 with no correspondent increase in benefits or care. An absolute disaster which would force me to drop my coverage.

PLEASE DENY THIS RATE INCREASE

Sincerely, Frederic, Lana and William Traube, Watertown, CT

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Friday, June 10, 2016 2:49:51 PM

I received 6/3/16 letter from my carrier (individual plan) saying they filed a request for 26.8% premium increase.

My income has gone up 0%. My already sky-high premiums don't give much coverage; out-of-pocket requirements before coverage kicks in have the virtual effect of no coverage at all, given the high costs of doctor, hospital, lab, and prescription drugs for even the simplest of health matters. I am putting off even routine health care indefinitely as my household continues to be hit with increases in other budgetary items, like cost of food, fuel, shelter, utilities, taxes, etc.

Please do not approve this increase request.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Friday, June 10, 2016 2:20:53 PM

Once more year, your (Anthem's/Blue Cross) planned rate increases are unconscionable - at a whopping 26.8% for 2017. This is on top of the double digit increases in 2016. Are you serious? How do you expect anybody to be able to afford this? If this is the result of Obamacare, then the program was an abject failure. It would appear that the only solution is to expand Medicare for all and get the insurance companies out of the picture, which clearly don't have a control over costs. Or maybe the insurance companies should offer a plan that does not pay for any treatment whatsoever, but rather make hard choices on things like which new drugs are REALLY necessary. If the insurance companies refuse to take a stand against providers and drug companies on costs, then the government should do so. This planned rate increase is the greatest argument that I've ever heard for Bernie Sanders for President.

Private insurance like Aetna adds 31% to healthcare costs due to administration and their profits. Medicare adds 4% for administration and nothing for profit. It would seem to me that a big part of the health care cost problem would be eliminated by converting everyone to Medicare. If it resulted in an increase in taxes, it would be more than offset by lower premiums. This is the way we ought to go in Connecticut, and I will do what it takes to reach this objective. LLOYD BAROODY

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Friday, June 10, 2016 2:02:20 PM

26.8% is an incredible jump given the high cost of living in CT -- this is totally unacceptable and I strongly object

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Friday, June 10, 2016 11:56:50 AM

A 26.8% increase, seriously??? On what basis? For what in exchange? In the normal world, a 26.8% increase of a product or service is related to an improvement/increase in the quality or quantity of that product or service. Please let me know what I will get in exchange for paying 26.8% more in health insurance. Or don't bother, I already now. NOTHING, I have nothing right now and will continue to get nothing.

Right now I am paying over \$1,050 per month and I am getting ZERO benefits because my deductible is over \$12,000. That means that I self insure my husband, myself and our 4 kids. And now you are telling me you are arbitrarily raising the premium by a whopping 26%. Why not more while you are at it, go ahead, pick a number.

The health care insurance industry is a disgrace to this country. People like us who own small businesses are being kept hostage by health insurance companies. Shame on you.

Juliette Fumex
juliettefumex@gmail.com

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Friday, June 10, 2016 10:40:06 AM

It is very difficult to comment here without being vulgar, these insurance companies are scumbags, and unfortunately, the liberal CT legislature is no better. In 2013, before Obama ruined the best health care system in the world, I was paying \$373 a month for the best plan Anthem offered. Then Obama came to town, and of course we all know the blatant lie..."if you like your health care you can keep it...period". Well, I lost my insurance and was "migrated" to the Anthem Gold Plan. So in 2014, my \$373 premium took a massive jump, thanks Obama, to \$549, an increase of \$176 per month, \$2,112 per year. What happened to my \$2,500 rebate Obama? Sound affordable....NOPE. So then, in late 2014, I get a letter stating the whores at Anthem, are once again, applying to the state for an increase of my already substantially increased premium. So for 2015, my premium took another substantial jump and went up to \$591, an increase of \$42 per month, another \$504 per year. Of course, at the end of 2015, I received another letter from the pieces of shit at Anthem notifying me of yet ANOTHER increase. Currently, my 2016 insurance rate is \$609. Now, as shocking as I find it, I received yet another letter from James Auhur, stating Anthem is applying for another increase, this time a whopping 26.8%. As I side note, I would have to ask...what is this jerkoff James Augur making a year? How big was his bonus? How big were the other bonuses at Anthem? Well if granted, this increase would bring my monthly premium up another \$163 per month, making the total \$772, and another \$1,956 per year out of my pocket. If any increase is granted, this would become unaffordable to me, actually, it is already unaffordable, somehow I am scraping by, having less money for the things in life I would rather spend money on. This increase would force me to drop my insurance, or switch to a less expensive, lesser coverage plan. So again, I am facing losing my insurance, for the simple reason that the state of Connecticut and Anthem, have at this point, made insurance something I can no longer afford. Anthem should get ZERO increase, but we all know that the liberal CT legislation, will be granting an increase. If the increase is granted, I will join the ranks of the uninsured, and I would be forced to pay the Obama fine for not having insurance. Fuck Anthem!

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Friday, June 10, 2016 10:22:16 AM

Two years ago the state found Anthem's proposed rate increase of 12.5% to be excessive, and now Anthem is requesting a 26.8% increase - more than twice as much. I understand costs increase every year but I can't see how that amount wouldn't be considered excessive. I work at a small company and when I started before the ACA, the cost of an individual plan was much less than the company plan (being a woman of child-bearing age and having the company plan rated individually), but now I'm not so sure that's the case. I'm fortunate because my company covers the cost of my plan - I can't imagine the hardship of someone paying for it on their own - but at a certain point they may reach a limit of how much they're willing to pay. In that case I may have to abandon Anthem altogether and go with the company plan, as much as I'd like to keep it.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Friday, June 10, 2016 9:31:16 AM

I object to this recent rate hike for individuals. Anthem is proposing a 26.8% increase to my policy. My current monthly rate is \$650/month for a plan with a very high deductible. If this rate hike goes through I would be paying close to \$1000/month with no increased benefits to me.

Please reject Anthems request for such a large hike in fees. No other business sector has increases that large so why should they.

Thank you.
Susan Toomey
18 High Point Rd
Westport, CT 06880

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Thursday, June 09, 2016 9:17:19 PM

Since the implementation of the ACA the cost for my individual health plan (for a family of 5) has increased by \$285 per month. This is a yearly additional expense of \$3,420. Simultaneously, our deductible has also increased 100% from \$6,000 per year to \$12,000 per year. The ACA has not at all benefited my family and an additional increase on our already expensive monthly health insurance premium would put further strain on our family. I am requesting that Anthem's request for a 26.8% increase on our health insurance costs be denied by the State of Connecticut.
Thank you.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Friday, July 29, 2016 3:29:51 PM

Some of Connecticut's major health insurers are seeking big rate increases, with average increases as high as 28 percent among plans that cover thousands of workers and their families, as well as for individuals. I received an email from Senator Len Fasano warning the people that there is opportunity to address these issues.

Anthem should absolutely not consider a rate hike for individual plans, especially not in the state of CT, since we are a state suffering from high taxes already (both corporate and residential), and many are moving out of the state because the cost of living is too high, and the price of real estate is inflated compared to other parts of the country.

Years back I spoke to an economist running for office in Milford, CT, who stated that CT senior citizens, disabled, veterans, the low income class and middle class could no longer afford to live in CT - and were already moving out of our beautiful state, on top of those companies that left for corporate tax reasons.

If the Connecticut Insurance Department has the authority to reject or modify rates, and the public has an opportunity to speak out, then consider this as a voice that is speaking out loudly against any rate hikes.

It is outrageous to consider that it has been reported from staff workers in doctor's offices that the ongoing refugee crisis allows more and more people to come in who are being automatically given medicaid and free medical coverage, and you have the audacity to consider a rate hike for those paying out of pocket?

When will our state and our country get back to reasonable budget principles?

Why should we continue to live here and pay taxes, while you continue to ignore our opinions and wishes, and give more benefit and more voice to those not born here who don't pay into this state for healthcare or taxes?

Thank goodness Len Fasano is doing something to warn people. This is such terrible news to hear about, on top of all else that is looming on the horizon.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Thursday, June 09, 2016 8:11:11 PM

Dear Connecticut Insurance Department, I have received a letter from Anthem, my health Insurance company that will be seeking a rate increase of 26.8% as of January 2017. This is an unreasonable request, I have a Lawn care business and if I tried to ask an increase for such from my customers they would look else where. I have paid for health insurance since 1989 and never have seen such a unreasonable request such as this one. Therefore I would hope that the State would deny the increase and lower it to an affordable amount. Thank you Robert F Carlson, Niantic CT

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Thursday, June 09, 2016 4:48:15 PM

With the Affordable Health Care Act Anthem Health Plans, Inc. took a first step by doubling the cost of a policy for insurers like me. In my case the government picked up about half the cost. Still, Anthem doubled its profits for insurance coverage that is more or less identical. Each year the cost of the policy goes up. In my case, Anthem claimed that my coverage had improved. When I checked the fine print, that improvement was a reduction of my deductible by exactly \$5.00. Now, Anthem is requesting a 26% increase on top of the massive profits they receive from the federal government. It should be remembered that Anthem Health Plans, Inc. is the same company where the CEO paid herself an annual salary of over \$10 million, then, under her direction, spent another \$35 million at resorts for her executive staff. I think that the request for a rate increase made by Anthem Health Plans, Inc. should be denied.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Thursday, June 09, 2016 4:11:40 PM

A 27% increase in premiums is staggering for an individual. Is this rate increase simply filling the gap left with the end of federal subsidy or does it also allow for profit margin improvement? Further, how is it connected to the proposed merger of Anthem and Cigna? Does it finance the merger?

I would encourage CT regulators to protect consumers by rejecting this request. I am 63 years old and currently pay \$742/month for my individual plan. This increase would take that payment to \$942/month. How does that make any sense? I would have to seriously consider reducing my already bare bones plan further. That is not something consumers should have to face. Peggy Eisen

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Thursday, June 09, 2016 2:31:07 PM

For the last 4 years my wife, Susan, and I have had our cash reserves in savings exhausted by the costs of health insurance premiums. I am disabled for several years and am unable to work. We receive no assistance with these costs. The premium for my wife alone is over \$8500 annually and she doesn't even generate claims against our health insurance. Anthem's responsibilities are to more than stockholders and excessively paid executives. I do not believe for one minute that Anthem is not making money through policies on the Access Health exchange. They are pricing my wife and others, I'm sure, out of the ability to have health insurance. My wife's policy dictates out of pocket costs of over \$6500 annually before she gets 40% coverage of health care costs. This is certainly not in the spirit of health care reform. This requested rate increase is abusive and greedy. Does Anthem or the state of Ct want us priced out of the market? Anthem is a giant corporation that has untold resources. Can't Anthem's profit margins be modulated a bit to keep from bankrupting subscribers and triggering more financial uncertainty to older, taxpaying, law abiding citizens? Does Anthem even care? Maybe the Access CT Health Exchange should be opened to more companies, more competition to insure AFFORDABLE HEALTH CARE INSURANCE. this proposed rate increase is destructive to Anthem subscribers in CT. We hope the state of CT will prioritize the financial health of these subscribers, not Anthem!

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Thursday, June 09, 2016 1:15:20 PM

This is absolutely ridiculous. We already pay a ton of premium to cover us for something that "MAY" or "MAY NOT" happen and to have another increase to that is just borderline criminal. Stop this 26.8% increase. They keep increasing rates every year. Why cant the do humanity a favor and decrease them one year? paying thousands of dollars in premium and then thousands of dollars in deductibles is wrong on all levels of ethics and humanity.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Thursday, June 09, 2016 12:02:54 PM

Honestly? I sincerely doubt that The Affordable Care Act did NOT mean that Anthem could begin with an "affordable" rate in 2013, and then consistently apply for extremely large increases every single calendar year after that. This is absurd: we're in a financial crisis in Connecticut, and yet Anthem is applying for, and receiving, every single rate increase per annum thus far!! CID, you're forcing more people into medicaid, as well as ever increasingly large subsidiaries, all of which this state and it's people cannot continue to absorb for absolutely no good reason on Anthem's end. A twenty six point eight percent increase simply cannot be allowed!!

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Thursday, June 09, 2016 8:38:36 AM

I am so scared after receiving notice that Anthem has requested a 26.8% rate increase! Really?!!!
OMG, I am afraid I won't be able to afford coverage if their rates go up this high. I am sure the
Executives at Anthem are making plenty of money with their salaries and bonuses. Please consider
giving them an increase, if necessary, but not to this extent. Thank you for your consideration. Patricia
A. Kelly (203) 525-5657; pkelly1026@gmail.com

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Thursday, June 09, 2016 7:57:26 AM

Just received notice that Anthem is requesting a 26.8% increase. That is unconscionable! I am now paying double in premiums than what I paid before The Affordable Care Act and my medical coverage is actually less comprehensive. These type of increases are really hurting the middle class. I expect many others are doing what I do by making trade-offs on expenses. I don't see how this helps the economy. I never thought I would look forward to reaching age 65 so I could be on medicare! Please put a stop to these crazy cost increases.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Wednesday, June 08, 2016 11:11:57 PM

Anthem continues to make obscene profits even though health care costs increase. They should be challenging the drug companies and not just passing on the costs to their members.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Wednesday, June 08, 2016 9:50:11 PM

Asking for a 26.8% increase on insurance that we are legally bound to purchase now is disgusting. When The Affordable Care Act was established it was presented as something the average citizen could afford. I find that to be the furthest thing from the truth. I don't understand with the increase of people now buying insurance that Anthem or any insurance company would seek to increase it's prices. Paying for insurance is now the most expensive bill I have monthly and I don't believe that it should be this way. Insurance is important to have and if prices begin to increase more people will opt out because they won't be able to afford the cost, and how is that helping to keep the general public healthy? I truly believe that this increase would be detrimental to me as well as hundreds of others and should not be dealt with lightly. I also believe that if this increase goes through Anthem will lose many, many customers and where will that leave them? Please deny the increase.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Friday, July 29, 2016 3:24:07 PM

I have one question. WHY? Could it be that you have too many "clients" and can't afford their costs? WHY?

Where do you think this additional money in increases will come from? The government? CT is fiscally unsound. Do you think that your subscribers will pay? HOW? PLEASE EXPLAIN HOW A MIDDLE CLASS FAMILY CAN AFFORD HEALTH INSURANCE. I AM SURE, THAT SUCH A PRESTIGIOUS AND LARGE INSURANCE COMPANY CAN DO THE MATH. YOU HAVE ACTUARIES WHO ARE WHIZZES AT CRUNCHING NUMBERS AND STATISTICS.

So, I am sure you can provide a simple solution as to how to pay for the 25% + increase--when my salary or pension does not increase. (Maybe you could say "no" increased Pharmaceutical costs?

)Perhaps CEOs/Board members, et.al. need not have such a large salary?

How about concentrating on the novel idea of decreasing costs? Please explain to me how you would decrease costs, rather than explain to me why you need more money.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Wednesday, June 08, 2016 9:40:49 PM

I am stunned with how expensive insurance has become for less and less coverage. Before the Affordable Health Care Act was in place, we had insurance through our small business. We lost that. We then lost 3 policies over about 2 years. We used to pay around \$600 for 2 of us and that was a \$30 co-pay. Now, we pay \$1250 a month for 2 of us with a \$12,000.00 deductible. Additionally, less and less is covered for that.

I now consider myself Uninsured. All I have is a major medical if something tragic happens. We can't afford to go to the doctor. We can't afford to get sick. All for what? This has been anything but affordable.

PLEASE keep in mind we just cannot keep paying more for less. Basically paying more for nothing unless we have terrible accident or illness. Even the "free" annual exam is now bogus. Doctors are now just record keeping without really helping. They know they cannot step out of their little box. I don't know how you think you can keep putting the burden on the middle class tax payers. We will have to leave CT if we don't get some relief. It is crazy.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Wednesday, June 08, 2016 8:02:06 PM

An increase of 26.8% is excessive and will make the insurance premiums for Access Health CT plans unaffordable. Prior to the existence of the Access Health program, individual policy premiums were increasing by 26% or more every year which is why so many of us had to drop our insurance coverage. If Anthem is allowed to implement such a high premium increase, many people will once again become uninsured. Wasn't the purpose of the Access Health CT program to keep rates affordable and to prevent excessive rate increases from one year to the next? Please think first and foremost about the consumers who are trying to comply with the government's mandate to have health insurance but will not be able to do so with such a high increase in rates and say NO to Anthem's request for a 26.8% increase for 2017.

Thank you.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Wednesday, June 08, 2016 7:59:58 PM

HI CID,

I am stunned that Anthem is asking for such a high rate increase!

My Anthem insurance premium is already too high. I am a 63 year old single woman who pays over \$900 per month on health insurance, plus co-pays every time I go to the Dr.. In addition, my deductible is \$3000 for in- network and \$7000 for out-of-network coverage. CT has one of the highest health insurance rates in the country. And, because of this, and the high cost of living here, thousands of people are moving out of the state.

I received a \$1.00 per hour raise this year, and one of my bi-monthly paychecks goes to health insurance. Thus, I hope you do not let my insurance premium get any higher, or soon I will also be leaving this very expensive to survive in state.

Thank you for letting me comment.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Wednesday, June 08, 2016 6:26:55 PM

why are individuals being hit so hard? we are already paying a considerable amount for average coverage with high deductibles. it's like we're being penalized for working hard and paying our bills- maybe they just want us all to go on welfare?

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Wednesday, June 08, 2016 6:21:48 PM

The requested rate increase will make my premium more expensive than it was before the Affordable Care Act. I had a much lower deductible at that time and it was only a couple of years ago. I have a high deductible plan so for most of my expense which typically are under \$1,000 per year, Anthem barely pays anything. They have barely paid anything since I've had an ACA plan. Historically I've rarely used my insurance. How could the claims filing experience of someone like me not offset some of the expenses related to others. I'm 55 with the highest deductible plan and my premium is \$495. With this increase it will be \$627 plus a \$6,500 potential for out of pocket expenses and that's for a single person. How could someone possibly insure a family at those rates. Nothing else in my entire experience of spending increases at that rate. However, compensation for many members of the health insurance community is at all time highs. I work with a lot of clients in this industry so I see it first hand. It's outrageous and even people with good incomes couldn't afford to insure a family with rate increases like this.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Wednesday, June 08, 2016 3:12:00 PM

I received the letter you sent out and read that you want a 26.8% increase in the health insurance. Obama Care is suppose to be affordable. It is not!! You have the audacity to base it on my income and my husbands. I am the only one getting the insurance not him. He has his own through his job. I already pay \$398.and change a month. This payment is more than my new car payment. The insurance also only covers what it wants and I still have to pay out of pocket to the doctor. We should not be made by the President of the United States to take this insurance as it is a rip off!!It is cheaper not to have it because most doctor's offices will give you a discount. As an insurance company you tell us to go and receive health care yet in turn we pay an outrageous price for it. Personally I cannot afford this increase. I might as well stop living between insurance costs and taxes in the state of CT. In closing what it really comes down to is your CEO needs to line his or her pockets. Your as bad as the oil companies...as long as the rich people have all their perks and vacations no one else matters. We have people living on the streets because the rich suck everyone dry. Shame on you! Also I know you are trying to or have already merged with Cigna.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Wednesday, June 08, 2016 2:52:35 PM

This in regard to Anthem's request for a 26.8% increase, which appears to be the standard increase sought by insurers in Connecticut for 2017. Either the market conditions are such that a draconian measure is necessary for insurers to remain solvent, or insurers are looking to profit very nicely from those who can hardly afford health care already. The public's understanding was that the Affordable Care Act would hold down health care premiums, making the purchase of insurance possible for those who are not wealthy. Rate increases that would elsewhere be considered enormous, will undercut the beneficial intent of the ACA. Those living at middle class levels and below will once again be compelled to choose between health insurance and other necessities--maintaining all will not be possible.

Thank you,

Jerry Weiss
30 South Wig Hill
Chester, CT 06412

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Wednesday, June 08, 2016 2:27:50 PM

As a small business owner who pays for our insurance this rate increase would more than place a large burden on our finances. To expect people to pay an increase of 26% in a single year is beyond believable. This increase will take capital that is presently being put aside in the hopes of hiring another person and force us to pull this out of the business as income to pay for the increase. This will in turn change our personal tax rate. How can insurance companies and our state government expect people to keep there insurance and stay financially solvent with increases like this? Please deny this increase in the name of sanity.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Wednesday, June 08, 2016 2:24:27 PM

I feel that a 26.8% increase is totally uncalled for when most people are only getting up to a 3% wage increase how can they justify that large of an increase for health insurance.

Thanks, Walt Nelson

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Wednesday, June 08, 2016 1:46:25 PM

I received notice this week that my insurer - Anthem BC/BS has requested a 26.8% rate increase. Undoubtedly this is the highest increase ever sought by major insurer in Connecticut in a single year. Everyone always rails against a single payer system in America as too socialistic - but the opposers do not recognize that the system we have now is hardly any better. Consolidation has resulted in only a handful of national insurers - and somehow the Justice Department is still allowing more mergers. Pretty soon we will be left with Medicare and a single national MEGA Insurance company representing private insurance. These intermediaries like Anthem add no value for patients - they just benefit from the utterly complicated ridiculous system that we have.

No doubt - like United Healthcare, Anthem incurred some increased costs last years to service the "newly insured" under Obamacare. What a shocker it would be if people who had no healthcare for years, many with chronic conditions that Anthem and others got to previously select out "as unprofitable", actually incurred a lot of healthcare costs. Wow - takes a brain surgeon to figure out that there may have been some pent up demand for healthcare services which were pushed off for years. The Commission needs to see this ridiculous increase request for what it is - a transition phase that will not repeat itself. We know these rates only go one way - so the insurance companies hope and pray you will take a "one or two year" increase in costs and make it a permanent new level.

Here's what I get for my healthcare now - as a very healthy 57 year old - who only does maintenance. Anthem pays for my annual physical and a colonoscopy every ten years. That's it. No prescriptions - no anything. For that I get to pay \$13,515 per year. And that's with a \$12,000 family deductible! A 26.8 % increase would take this "pure profit" plan for Anthem to \$17,137.17, a \$3,622 increase in a single year.

Do not fall for this ploy by Anthem and other insurances - you will price tenths of Connecticut residents out of the healthcare market.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Friday, July 29, 2016 2:44:26 PM

As an employer in this state, health care coverage is one of the largest benefits we offer employees contributing almost 70% of the cost with our employees paying 30%. A 28% plus increase is totally absurd and unreasonable. Our company is struggling just to stay in business as the markets we serve are still very sluggish.

We serve the power and energy markets as well as the mining industry. The insurance companies claim the increases are required as a result of Obama Care.

The Connecticut Insurance Department needs to listen to the people of the state and not just the lobbyist for the insurance companies.

Increases of this magnitude could and would be another reason to pick up and leave Connecticut.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Wednesday, June 08, 2016 1:30:17 PM

I have just received a letter from Anthem advising they are requesting a 26.8% premium increase. I am a healthy middle-aged woman, I have never reached my deductible, I pay on time, and I am self-employed so I pay for my own insurance.

There is no reasonable justification for an increase of this magnitude. Presumably Anthem has the same access to demographic statistics as the rest of us, there aren't any surprises in the numbers that could conceivably support their request.

I urge you to reject the request outright, the timing of potential political impact with the upcoming presidential election is surely no coincidence.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Wednesday, June 08, 2016 1:11:27 PM

I find the amount of increase that Anthem Blue Cross is requesting is absolutely outrageous!!! When the trend is only 9% and they are asking for a 26% increase, their only consideration is the bottom line for profits for themselves and their share holder. If you have been following the YTD profits on the stock market, it clearly shows that they are making money for their shareholders. I do realize that business must make profits but to consider this amount of rate increase is sheer extortion. With the retirement age for full Social Security Benifits being raised, many workers are forced to buy insurance through the CT website. It is the only affordable option. COBRA is out of the question for many retirees, Cost is prohibitive. Again it is only available for 18 months.

It is absolutely necessary that all facts be reviewed and a rational decision made for rate changes. Legislators and the Health Commission should not be 'influenced' nor held hostage by insurance lobbyists and PAC's. Health care in this country is way out of control. Reign in the corporate greed in the insurance companies and hold them accountable. Your life and financial solvency will depend on it.

Barbara Long.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Wednesday, June 08, 2016 12:56:00 PM

26.8% increase in rates is way too much. At this rate, insurance will be very expensive and not affordable in a couple of years. Anthem has asked for an increase every year. It has happened the last 3 years, I doubt they're going to stop. Please block or lower this increase to keep it affordable. Thanks

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Wednesday, June 08, 2016 12:51:48 PM

I strongly object to an increase of 26.8%. Anthem has been requesting increases in rates for each of the three years I've been on this plan. If this rate increase occurs, the price of insurance for me will be where it was before the ACA began. That's absurd. This increase will result in my premium rising \$110. Last year, I used my insurance to go to the doctors once, have blood work done once and have two cheap monthly prescriptions. I've barely used it. And despite my insurance cost going up, I've never received money back through the Medical Loss Ratio aka the 80/20 rule. Not once. (Are they really spending 80 cents of every dollar on my healthcare?) I don't understand why my insurance keeps going up when I barely use it and never see money come back to me. Please don't make the ACA unaffordable by increasing it nearly 26.8%.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Wednesday, June 08, 2016 11:47:58 AM

I was stunned to discover that Anthem is requesting to increase their rates for 2017 by 26.8%. As it stands right now, my medical insurance is really an extremely expensive catastrophic plan. I currently pay \$564.00 per month premium with a \$6,800 deductible. Therefore, other than the annual exam, Anthem does not contribute anything until I pay out more than \$13,500 before they pay a dime. If they are permitted to increase the premiums as requested, they will be charging me almost \$700.00 per month for very poor coverage.

I am in my 60s and my husband is over 65. We have retired and have limited income. How can we "afford" these ridiculous increases? It is a real hardship. We do not quite make the cutoff point for getting assistance from Affordable Care, so this is really going to hurt us.

This affordable care is helping many people but is devastating to others.

I think that Anthem must PROVE that they need these increases. How much money have they been making over the past few years?

I hope that you have the compassion and good sense to make these insurance companies accountable.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Wednesday, June 08, 2016 11:19:22 AM

A proposed 26.8% increase!!! Ridiculous. This was supposed to be "Affordable" Health Care. ... Looks more like price gouging. Let's stop the madness. Hold Anthem and the insurance industry accountable for the prices being charged. Would be nice to see a forensic audit to determine what the profit margin has been for Anthem for the past 5 years.

S.G.S

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Wednesday, June 08, 2016 11:12:32 AM

Any continuation of double digit percentage increases is unacceptable. Cost of health care increases of just under 10% as reported in the media should be studied. Anthem's request for nearly 30% is obscene. The blame should also be considered toward the insurers choosing to leave the ACA, reducing competition and affording the remaining groups to raise at will. Rate increases should be capped at no more than 9% and penalties levied for choosing to exit the marketplace.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Wednesday, June 08, 2016 11:02:29 AM

I am a single 48 year old woman who has health issues & try very hard to stay off disability and work 26 hours a week. Due to working part time, I have to pay my own health insurance and struggle to afford it. PLEASE PLEASE PLEASE-reconsider putting through yet another rate increase...you will hurt those struggling to pay and possibly force many to turn to federal assistance for coverage. Thank you for your consideration.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Wednesday, June 08, 2016 10:56:16 AM

I have been an Anthem customer for over 20 years and have watched rates go up steadily each and every year at a rate far greater than inflation. This latest request by Anthem (who posted profits of \$2.56 billion dollars in 2015) will increase my premiums by an additional \$300 per month to nearly \$16,000 for the year. Add to that the out of pocket costs before reaching my deductible, this amounts to over \$20,000 per year. It's absurdity. This request should be denied.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Wednesday, June 08, 2016 10:34:18 AM

I understand that costs are higher than anticipated and that new enrollees are high consumers of medical services. Nonetheless, a 26.8% rate increase appears excessive. Anthem should be more aggressively seeking ways to restrict or limit costs, such as stand-alone clinics and increases in operational efficiency, rather than passing all expenses through to the insureds while retaining what I believe is a significant profit margin.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Monday, August 01, 2016 2:03:43 PM

the amount of the increase is made in complete greed !! You should reevaluate !! There is no way you have any concern for clients to have such a horrendous rate hike . You honestly think people can afford that !! You will only hurt yourselves in the long run with higher claims because people will not go to the Drs when something could have been diagnosed earlier and treated differently!! You should be ashamed and think of your own family's in that predicament!!!

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Friday, July 29, 2016 2:28:48 PM

I have individual coverage for my family! Why not penalize those who do not have any other way to obtain health insurance

By hiking up the cost beyond belief! These rates are just highway robbery! Not to mention my annual cost of living raise has been frozen,

Thanks to so the state cutbacks. . But at least if you work for the state you do get affordable health insurance. A 28 % increase is ludicrous

And I would hope the elected officials will take this very seriously. Connecticut has plenty of issues, high taxes, crooked governor, property taxes, a proposed mileage tax now let's make it even more impossible to live in the state! Make these large companies learn how to work and live with there means like the rest of the working people in the state. I hope you will listen to the public and truly do something about this obscene proposed increase. I for one can't believe that I even have to submit a comment, it's obscene that this proposal is being considered. My current rate for insurance is higher than my mortgage. And I know I am not alone with this issue. Please do the right thing for the people of Connecticut. Thank you.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Wednesday, June 08, 2016 10:32:47 AM

Surely, you must be joking! My premiums already went up this year. My deductible, co pays and out of pocket expenses have made my insurance worthless, as I can't afford to use them, and now, you want a 26.8% increase?? I am already paying over \$7000.00 per year for insurance that we can't afford to use. That's just the premium, mind you. I will be on the hook for \$20,000.00 if we actually had some tragic illness or accident, basically guaranteeing that we would lose our house and what little savings we have managed to scrape together after paying such a ridiculous annual premium. Asking for such a HUGE increase after last year's record profit for Anthem Blue Cross Blue Shield?
<http://www.latimes.com/business/la-fi-anthem-blue-cross-earns-20151028-story.html> Their third quarter (2015) income alone was almost 655 million. To hell with your share holders, you are killing us, Literally! I am tired of paying for this corrupt industry's bloated salaries, vacation homes, lush benefits, vacation time, health benefits and pensions, while I can not afford the very insurance plan that is funding this horrid system. I long for the day when insurance companies will finally have their dirty hands removed from our health care system. Please do NOT let them further remove us from accessing our doctors, treatments, tests or prescriptions by widening the barrier between us and affordable health care.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Wednesday, June 08, 2016 9:59:08 AM

These insurance companies' requests are outrageous! Their profits are enormous -- so much so that the top officials earn millions and they always seem to have billions to buy out other insurance companies. The premiums increase while the payments to physicians decrease with greater onus on the consumer to meet their ridiculously high deductibles. This request MUST be denied.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Wednesday, June 08, 2016 9:12:27 AM

I got a notice that Anthem filed for a 26.8% rate increase. TWENTY SIX PERCENT! That would raise my monthly premium to well over \$600 a month. That is insanity. I hope the State of CT has a little compassion for those who pay for health insurance and deny this request. My monthly rate has gone up every year - my income has not.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Wednesday, June 08, 2016 8:53:19 AM

Connecticut is in crisis mode. Excess increases of this nature will add to the problem.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Wednesday, June 08, 2016 8:49:21 AM

Please do not approve this rate increase for Anthem. I have a subsidized health plan with Anthem, and the annual deductibles alone are enough to make it an "unaffordable" plan. The deductibles have gone thru the roof since I have been insured these past two+ years, and the plan does not even offer any dental coverage. I pay out of pocket for both dental and periodontal work, cleanings are not even covered, which is PREVENTATIVE HEALTH CARE. I also have to pay out of pocket for eye exams, again, PREVENTATIVE HEALTH CARE that should be covered under the law of the affordable health care act. Anthem has been filing for rate increases for as long as I have been insured with them. I find this extremely upsetting. I finally am able to afford premiums for a health care plan for myself, the plan does not really do all that it should be doing for me, and they are constantly seeking rate increases ever since I have had the plan. When the personal deductibles and out of pocket expenses nearly doubled last year, isn't that enough of a positive change for Anthem?

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Wednesday, June 08, 2016 8:46:48 AM

I own one of these plans and it is a 10k deductible plan. In the past 4 years my costs have increased 114%, it's becoming unaffordable. If you allow them to have a 26% increase on top of this I will be forced to make a tough decision of perhaps going uninsured. The costs keep going up in every direction and understandably consumers realize an adjustment for inflation is necessary but these increases are unaffordable. We're a young family of 4 who rarely use any medical services at all and we want the protection but the costs of insurance and my HSA are now more than my mortgage payments each month. We're above income levels for any help and do not want help but need the government to make sure the companies can offer something affordable for folks, especially those like us who are young, healthy and offset the older people or those with complicated issues. It's been quite a put off the last few years to see how the "affordable care act" has really turned insurance into an unaffordable item.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Wednesday, June 08, 2016 12:41:50 AM

I'm forced to make the obvious comment that the rate increase is basically extortion. The increase will dig into my ability to have health insurance at a near 30% increase. I will then be faced with not being able to afford a service I rarely take advantage of but rely on in case of emergencies.

With the idea of these new rates the prospect of just ditching insurance completely seems sadly plausible. The new deductibles ever since the 2014 change over are often the same price as having no insurance as well. My medication prices would still be dirt cheap without health insurance, but I would get no Emergency Care and God forbid I got sick I would have to pay a lot to see a doctor and get antibiotics. But on the other hand if I don't get sick that often it now seems cheaper to just pay the penalty for not having insurance, if I get into a major accident just die on the street, and pay out of pocket for all other expenses.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 07, 2016 9:00:26 PM

The rate increase Anthem is requesting is exorbitant. Every year I pay more for my premium through work and every year they cover a smaller percentage of the submitted charges. I can't see how hospitals keep getting their reimbursement from the state slashed yet insurance companies don't share in that pain.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 07, 2016 8:25:21 PM

Health insurance is barely affordable as it is and now Anthem wants a 26.8% increase? Health insurance for our family of three is already \$855 per month, which is more than our mortgage.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 07, 2016 8:21:11 PM

Are you crazy? 26.8%? Are you trying to force everyone either onto Obamacare or just totally out of being able to afford insurance at all? If it is a money issue than raise only the deductible and not the monthly payments! If this is approved it will be another reason to leave CT! The state obviously would not be looking out for the best interest of its residence!

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Friday, July 29, 2016 2:17:28 PM

My name is Charles Reese and I live in Madison Connecticut. I am a HealthyCT member and will be shopping for insurance this fall. Five years ago, I left the corporate world to start a consulting business. I am also divorced and am responsible for the health insurance for children that live outside Connecticut. Having dependents that live out of state, I have been advised to buy my insurance off the Connecticut insurance exchange and have done so for the last two years.

I have been buying high-deductible insurance for over a decade. Holding my coverage and deductible constant, the advent of the ACA has increased my insurance rates 80%. With the increase in prescription drug prices, my cost of healthcare has increased 65% and consumes over a quarter of my income after taxes. My only health issue is asthma, which has been under control during the described period. (No hospitalizations) With the status of HealthyCT and the departure of United Healthcare from exchange market, I am terribly concerned about the level of competition in the Connecticut market and finding affordable health insurance.

I am not familiar with the financial details surrounding the Anthem request; an increase of 27% is unacceptable. Monthly premiums for a policy with a \$4,000 deductible that covers me and two teenagers will approach \$1,500; while I spend most of the deductible on asthma medication. I am healthy and my cost of healthcare will exceed \$20,000. While the State of Connecticut says they want to reduce the cost of healthcare, cutting Medicare reimbursement to hospitals and extending coverage of ACA policies to include new mandates tells a different story. This rate increase must be scrutinized and the Anthem shareholders should share in the pain that their policyholders feel.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 07, 2016 8:11:42 PM

I don't see how the average person can keep up with the constant 10% - 30% increase in health insurance along with the rise in deductibles. No one I knows gets that kind of raise at work these days, but if you are trying to make it so no one can afford it you are doing a great job. Health insurance is soon to cost more than my mortgage and taxes per month!

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 07, 2016 8:11:05 PM

My husband and I purchased health insurance through the CT exchange for the first time this year. Unfortunate and unexpected circumstances forced this decision. My husband was forced to take a disability retirement from a local company for which he faithfully worked for over 35 yrs. He is not on social security disability. He will receive a modest pension. He is 2 hrs away from becoming eligible for Medicare. I have worked since I was 14, put myself through college and have worked full time. Recently I have had 2 back surgeries after which I developed complications. I had planned on being out of work only 4 weeks but complications have forced me to continue to be out of work. I do not have any paid sick or vacation time as I work for a small company. My husband was covering me with insurance which ended with his forced retirement. Without the government subsidy we will not be able to keep health insurance. It is outrageous the difference between the 9 % and the requested 26 % increase. It is obviously all about profits and not about people. I plan on returning to work. I love my job but I might not be able to work the amount of hours that I used to. At 60, I also am too young for Medicare or social security. To allow insurance companies to make their profit margins on the backs of hard working people is unconscionable

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 07, 2016 7:04:02 PM

I cannot condemn the rate increase strongly enough. My (our) rates were just raised 10% this past January. How can "costs" balloon a further 26.8% in months?!? As it is, my deductible is ungodly. NOWHERE in America has a product/service increased its fees by 36.8%! Why is the medical and insurance professions the only entities that have such costs? Perhaps Anthem needs to shave its profits, instead of increasing fees. Perhaps James Auger could take a salary decrease to help out his company. Perhaps the Doctors themselves need to take a salary cut. These are just some cost cutting tips. This increase MUST be denied - a 36.8% increase in 13 months should not only be denied, but investigated as well. 36.8% IN 13 MONTHS! Shameful. Who does the Connecticut Insurance Department serve? Shameful. Thank you for reading. Michael J DiMatteo

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 07, 2016 6:31:47 PM

I think Anthem is getting very greedy. Anthem thinks because it's mandated you carry health insurance that they can do whatever they please. Anthem sure charges a lot and never approves a damn thing my doctor prescribed without total resistance. If the state of CT approves Anthems fake cry of poverty then shame on CT. I will no longer carry health insurance. Wake up people this is a scam...

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 07, 2016 6:12:40 PM

I am an Anthem Blue Cross individual plan customer, and a resident of Connecticut.

I am also retired.

Anthem's request for a 26.8% increase for 2017 seems extraordinarily high when compared with recent years or with other plans.

I recommend you consider proposing that all health plans in Connecticut must be non-profit entities, as they are in Minnesota.

The proposed rate of increase is burdensome and unfair.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 07, 2016 5:33:56 PM

I'm already paying an incredibly high rate from Anthem for "Gold" insurance that never covers most of my family's medical expenses. I've already had to drop our Anthem Dental coverage and I'm now rationing my diabetic supplies at the expense of my own health and longevity. It's becoming increasingly difficult to afford Health insurance and I often feel like just giving up. Glad the Anthem CEO feels he needs a 26.8% raise.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 07, 2016 5:31:45 PM

I am NOT in favor of such a large increase (26.8%) as this would put a financial burden on my household income, even with the Affordable Care Act subsidy.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 07, 2016 5:18:06 PM

This is highway robbery, if approved. When I first was covered by the Affordable Care Act with a stipend, my monthly difference was a bit over \$5. In 2015, it was a bit over \$20. This year it's \$53.48. I shudder to think what it'll be next year if this is approved. This WITH the stipend yet. I never use it! Why don't you charge more for those who go to the doctor every other day for every sneeze, every hiccup, every banged up knee, who I am paying for? Why aren't those who DON'T use the system unless an emergency get rewarded instead of shafted? Medical malfeasance, overdiagnosed "disease", overtreatment, Big Pharma, etc. are the reason for this. Preventive medicine is more like guaranteed-to-make-you-sick medicine anyway. What are the alternatives (except for a really crappy plan that limits choice and access in a true emergency)?

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 07, 2016 4:55:31 PM

Are you people out of your minds? And how much, exactly, is your administration receiving in yearly pay and bonuses? Do you realize this is simply holding citizens hostage to your greed? That every year we have the pleasure of being legally mugged by the thugs of the insurance companies? And the politicians are complicit, doing absolutely nothing to stop it. Very cozy.

Single payer. I hope I live long enough to see it and witness you all put out of business.

Dr. Marguerite Lampman
Kent CT

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 07, 2016 4:20:51 PM

Dear Commissioner Wade,

I am writing regarding the Anthem Blue Cross / Blue Shield 26.8 % 2017 requested rate increase. I find this an extraordinary requested rate increase.

I do not have the advantage or visibility of Anthem Blue Cross / Blue Shield's proposal or findings but as a CT resident and consumer in a 1 - 2 % inflation based marketplace, this is unrealistic and unreasonable.

My present premium would increase from \$ 621.16 to \$ 788.90 in 2017. I can not fathom the justification for such a significant increase.

Additionally, I have experienced a 40 + / - % cost increase in a generic atorvastatin RX in the last two to three months. My local dispensary, CVS of Old Greenwich, CT has confirmed no increase in cost submitted to BC / BS over the recent billing cycles. But Anthem Blue Cross / Blue Shield covered portion has decreased by a 40 % diminution. My generic atorvastatin RX has increased from \$ 10.23 cost to \$ 14.24.

I look forward to substantive commentary from the CT Insurance Department.

Thanks very much in advance.

Jeffrey R Lynner

77 Havemeyer Lane
Suite 11
Stamford, CT 06902
jefflynner@gmail.com

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Friday, July 29, 2016 2:14:48 PM

What good will this do. I can barely afford my insurance as it is. Due to Obama Care. I was kicked out of a good plan and had to take a high deductible plan that now could go up to almost \$2000 a month. Between insurance and this idiot governor we have I'm sick of this state and it's government. We the people have no more say in our government. Our system is broken and ass holes have control over it.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 07, 2016 4:17:36 PM

As we work hard, and are not entitled to receive any subsidy, we currently pay a monthly premium of \$1,595.89 for our family's monthly health insurance premium. That does not include dental or vision, for which we pay an additional \$181.15 per month. That's over 21 thousand dollars per year in premiums. Now Anthem is requesting a 26.8% increase? While I am glad and thank my lucky stars that my family is healthy, it makes me wonder why we even bother to work hard in the first place...

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 07, 2016 3:38:31 PM

Anthem requests a 26.8% average increase in premiums? What internal cost cutting measures have they proposed? Have they disclosed executive compensation? What is Anthem's "trend" in compensating their executives?

Anthem is notorious for disallowing or disallowing claims in order to discount the amount that should be credited towards a policy's deductible, thereby making it nearly impossible to reach the deductible.

Anthem increases premiums based on "rising costs", but reduces benefits. Profits are artificially depressed due to excessive executive compensation.

In 2015 Anthem informed its customers that it requested a 6.7% increase from Connecticut for 2016.

However, our 2016 premium for the same policy increased by 11.2%.

This year, Anthem informs its customers that it is requesting a 26.8% increase for 2017. If Connecticut does not curb Anthem, what will this mean for 2017 premiums?

PLEASE AUDIT ANTHEM, ESPECIALLY THEIR EXECUTIVE COMPENSATION.

PLEASE DENY ANTHEM'S REQUEST FOR PREMIUM INCREASES.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 07, 2016 3:13:53 PM

I received a letter from anthem about a 26.8% increase. I am writing to say this is a high amount to be asking for. My husband and I only work part-time and cannot afford anymore increases. This state is a hard state to live in.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 07, 2016 3:09:15 PM

The Anthem request for a 26% rate increase next year in Connecticut is absurd, and lawmakers should immediately deny it.

Executive compensation at Anthem is \$35 million. See this link:
http://insiders.morningstar.com/trading/executive-compensation.action?t=ANTM@ion=USA&culture=en_US

CEO Joseph Swedish alone, according to the Hartford Courant, was compensated \$8 million last year. See this link:
<http://www.courant.com/business/connecticut-insurance/hc-anthem-ceo-pay-20150402-story.html>

And they want to raise premiums on ordinary policy holders by TWENTY SIX PERCENT?? I don't know how the Anthem management sleeps at night. There is absolutely no argument that could justify such an onerous request.

Doug Logan, Branford, CT

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 07, 2016 2:59:07 PM

Do not allow Anthem to institute a 26.8% increase. I will no longer be able to afford the coverage.
Thank you.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 07, 2016 2:59:02 PM

Do not allow Anthem to institute a 26.8% increase. I will no longer be able to afford the coverage.
Thank you.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 07, 2016 2:58:26 PM

I am opposed to the Anthem request of a 26.8% increase. I will no longer be able to afford this coverage. Please do not allow this increase.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 07, 2016 2:58:22 PM

I am opposed to the Anthem request of a 26.8% increase. I will no longer be able to afford this coverage. Please do not allow this increase.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 07, 2016 2:57:53 PM

I am writing to oppose the requested 26.8% increase requested by Anthem. This is a sham. I tried to contact doctors on the network for appointments and was told they don't take the coverage. Now they want an increase. This is ridiculous! I am opposed.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 07, 2016 2:57:50 PM

I am writing to oppose the requested 26.8% increase requested by Anthem. This is a sham. I tried to contact doctors on the network for appointments and was told they don't take the coverage. Now they want an increase. This is ridiculous! I am opposed.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Friday, July 29, 2016 2:14:45 PM

What good will this do. I can barely afford my insurance as it is. Due to Obama Care. I was kicked out of a good plan and had to take a high deductible plan that now could go up to almost \$2000 a month. Between insurance and this idiot governor we have I'm sick of this state and it's government. We the people have no more say in our government. Our system is broken and ass holes have control over it.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 07, 2016 2:57:46 PM

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From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 07, 2016 2:57:41 PM

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From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 07, 2016 2:57:19 PM

I am completely opposed to the outrageous proposed increase in my rate of 26.8%. This is completely unfair and will cause me to lose my insurance coverage. Please do not allow this increase.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 07, 2016 2:55:50 PM

I am completely opposed to the outrageous proposed increase in my rate of 26.8%. This is completely unfair and will cause me to lose my insurance coverage. Please do not allow this increase.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 07, 2016 2:55:42 PM

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From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 07, 2016 2:54:47 PM

How can anyone believe that a 26.8% increase in the Anthem insurance rate is fair. I have been doing my share and paying a premium that is currently close to \$500 a month. This increase will cause me to have to leave this coverage. This is not affordable insurance. Moreover, there are problems with the network. I had an injury recently and contacted three different providers and when I gave them my insurance information I was told that they did not participate. Yet, they were on the Anthem website which I entered through my own portal that is set up with my specific insurance information. Now you want me to pay for a 26.8% increase when I can't even get the coverage that I am supposed to get under the plan. This is outrageous!

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 07, 2016 2:54:30 PM

I am a single individual and I enrolled in the Exchange when it first started. I had an increase last year that I am struggling to pay. The letter I just received indicates that Anthem Blue Cross has requested a 26.8% increase. This is totally unacceptable and if this increase goes into effect it will price me out of this insurance. I will not be able to afford this increase. Are all participants in the exchanges expected to shoulder the burden of these significant increases each year? This seems to defeat the entire purpose of providing "affordable" health care to those who do not get insurance through their employers. This insurance will no longer be affordable. I am totally opposed to this increase.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 07, 2016 2:54:12 PM

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From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 07, 2016 2:54:05 PM

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From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 07, 2016 2:53:56 PM

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From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Friday, July 29, 2016 2:14:28 PM

What good will this do. I can barely afford my insurance as it is. Due to Obama Care. I was kicked out of a good plan and had to take a high deductible plan that now could go up to almost \$2000 a month. Between insurance and this idiot governor we have I'm sick of this state and it's government. We the people have no more say in our government. Our system is broken and ass holes have control over it.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 07, 2016 2:53:53 PM

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From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 07, 2016 2:53:40 PM

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From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 07, 2016 2:53:33 PM

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From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 07, 2016 2:50:29 PM

I am a single individual and I enrolled in the Exchange when it first started. I had an increase last year that I am struggling to pay. The letter I just received indicates that Anthem Blue Cross has requested a 26.8% increase. This is totally unacceptable and if this increase goes into effect it will price me out of this insurance. I will not be able to afford this increase. Are all participants in the exchanges expected to shoulder the burden of these significant increases each year? This seems to defeat the entire purpose of providing "affordable" health care to those who do not get insurance through their employers. This insurance will no longer be affordable. I am totally opposed to this increase.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 07, 2016 1:26:46 PM

For a company that makes billions off of the suffering of others I am very much against them, acting in greed, being approved for a rate increase of any sort. They charge more every single year, yet deny all claims. When I was diagnosed with cancer, I had to have surgery and 6 months of chemo to survive. What did anthem do? They denied my claim and stuck me with a \$300,000.00 medical bill.

Where was my rate increase to cover these costs? If they want to see more profit they need to pay their CEO's less money. I'm sure if little Billy doesn't get a new yacht this year he will surely understand.

As a resident of Connecticut I am 100% against this!

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 07, 2016 1:20:41 PM

If my pay increases by 26.8% I will then be able to afford health insurance in 2017.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 07, 2016 1:03:34 PM

26%? I have not seen a 26% increase in pay in over 15 years. These are supposed to be affordable plans and now you attempt to launch it outside of any possibility of that? Oh I understand corporate politics. You eventually maybe settle for a bit less (hopefully a lot), but the sheer audacity of this increase request is grossly painful and the next step in causing many Connecticut residents like myself to be leaving for greener pastures. How do you plan to stay in business when you price yourself out of it then?

I would implore the state legislature and any governing body to deny this request or any other that come to them in a double digit numbers.

Jonathan Wilcox
81 West Hillside Ave.
Thomaston, CT 06787

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Friday, July 29, 2016 2:14:26 PM

What good will this do. I can barely afford my insurance as it is. Due to Obama Care. I was kicked out of a good plan and had to take a high deductible plan that now could go up to almost \$2000 a month. Between insurance and this idiot governor we have I'm sick of this state and it's government. We the people have no more say in our government. Our system is broken and ass holes have control over it.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Friday, July 29, 2016 1:53:28 PM

I am writing in opposition to Anthem's outrageous proposed health insurance rate increase. How can anyone afford this increase? My salary has not increased in over seven years yet my health care costs have skyrocketed. I urge the Connecticut Department of Insurance to do everything in their power to prevent this outrageous increase from becoming a reality.

Thank you.

laura diehl

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Friday, July 29, 2016 1:44:53 PM

We already pay too much in deductibles and upfront payments, none of us can afford this, why is this happening,
the doctors should be in charge of this not these rich insurance companies. can anyone help us?

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Friday, July 29, 2016 12:48:59 PM

How can this state continue to allow its residents to keep getting hit hard in their pockets. Continuous rises in taxes and new taxes being instilled make it impossible for the working middle class to afford to live never mind retire from here. The rich get richer and the middle class get poorer. I work in healthcare and see a lot. There are so many in this state that use Medicaid as a lifestyle, instead of using it as it was originally intended for, which is short term assistance. So many pay high premiums and copays for their insurance, and now the insurance companies want more. So my question is when and where does this stop? I work hard and make an honest living. I have a family that I support as well. It's terrible how greedy people just go and take advantage of myself, and people like myself. Please help stop the people who keep kicking us while we are down.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Friday, July 29, 2016 12:10:03 PM

These will force many more people into financial hardship, when is this madness going to stop with this Obama ACA!!!!!!!!!!!!!!

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Monday, August 01, 2016 1:22:19 PM

Hi Mitch, I cannot believe the rate of the increase. I am an independent contractor already spending \$700 a month with a \$5000 deductible. I hope you can get them to scale back this increase that will effect many others like myself working hard everyday to make a living and expecting us to pay this huge increase in the next year. A small increase can be worked into a household budget but the increase they are looking for is outrageous. Thank you

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Friday, July 29, 2016 10:10:44 AM

To Whom it May Concern,

Earlier this month, I received an email from my insurance agent telling me that Healthy CT would NOT be offering coverage for next year. I wrote to my agent and asked what my options were going to be and she told me only two: Anthem and Connecticare.

I am a single, healthy female, 59 years old and have been self employed for 31 years. Until three years ago, I was being strangled by premiums equal to 1/3 of my income for a \$5,900/year deductible policy which meant that EVERY TIME I saw a doctor or a counselor, I had to pay \$74 for the visit. This was on top of \$986+ of premium per month! I did it because I had to because of "WHAT IF", but I had several friends who did not as they too are self employed and just could not afford to have coverage.

The ACA has changed my life and although there are still things not covered, or barely covered (an EpiPen costs me \$300 and I AM allergic to bees and work outside as a landscaper so get stung...) it has given me a life, rather than struggling to pay for premiums for a policy that is only there for an emergency. If the idea is to provide affordable health care, the rate increases being requested, make it less affordable for those who need it most. AND the fact that now there are only two choices of carriers, is scary to me as I KNOW that my docs are not accepting one of them on the exchange.

I hope that my comments will be taken into consideration, as an ACA "success story".

Melissa Schipul
15 Creamery ROad, New Milford, CT 06776

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Friday, July 29, 2016 7:57:16 AM

This increase will force me to become uninsured. Anthem exists to provide Health care, not take it away. Maybe they need to relook at their profits and lower those, instead of raising individual rates. Please do not do this!
Thank you.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Thursday, July 28, 2016 10:25:48 PM

My family has had a single payer plan with Anthem Blue Cross starting in November of 2000 and we've seen our monthly rates move up in 16 years from \$375.00 per month to \$1,774.25 currently per month. Adding 26% to this rate will put our monthly payments over \$2,000.00 per month and this years plan's deductibles have increased by \$2,000.00 in total family out of pocket deductibles, so I think this rate increase is a pure profit grab on both ends. There should be no increase this year, because last year the monthly payment and deductible both increased. There has to be a point at which someone in the state of CT stands up for policy holders and does not rubber stamp either the full amount of Anthem's request or even some compromise of this bait and switch request for a 26% increase. Anyone who's ever negotiated any contract knows that this 26% increase is the bait by which the insurance commissioner can say "no" as a way of looking good to the people in the state and at the same time giving Anthem an increase of another high number that is not tied to accurate reflection of increased health care cost. What I mean by this statement concerns the decreases by which Anthem reduces the amount they cover for certain procedures to health care professionals leaving the policy holder to pay more out their increased total deductibles.

Please reflect on aspects of this request, before making the mindless choice to look good for both sides of the issue, by taking a lessor number of an already inflated increase request. If you go back to the last 8 years of increases I think you will see a pattern of 15 to 20% premium increase requests every year and yet my income and many other incomes in this state are stagnate or decreasing as taxes increase all around us.

Thank you for your time

Mike Cirilli

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Wednesday, July 27, 2016 7:12:49 PM

Given the outrageous CEO compensation, this company does not need any more money.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Wednesday, July 27, 2016 4:52:58 PM

Very concerned about the proposed increase for 2017 (recall it was to be ~ 20 % =/-) . How can the increase proposed be justified with inflation of 1-2%? This is already on top of multiple prior yearly increases.

Please call me with additional comments at 203 972 8150.

Thanks.

Haik Kavookjian

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Wednesday, July 27, 2016 3:25:33 PM

I have a silver Anthem plan with a \$2800 deductible with a monthly premium of \$746.36 (for myself only). I am a pretty health person that doesn't use the coverage that much, but since the beginning of this year I have \$658.30 out-of-pocket medical expenses, which I have yet to pay. Since my premium is too high, I'm having a hard time being able to pay the co-pays & co-insurances after paying the outrageous premium amount. I'm contemplating dropping the policy as it is unaffordable for me.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Wednesday, July 27, 2016 2:23:23 PM

These rate increases are TOTALLY UNACCEPTABLE!! They must be STOPPED!!!

If my rate goes up, I will no longer be able to afford my plan. I will have to choose between buying food and paying my health insurance. I already sometimes go without eating to pay my health insurance. If I don't have health insurance, I will die (due to past illness).

These rate increases are pure greed on the part of Anthem, which puts profits and shareholders ahead of people's health and lives. Anthem thinks profits trump people's right to live.

In the first quarter of this year, Anthem reported that revenues rose nearly 8% in the quarter to \$18.98 billion thanks to medical enrollment that increased by 1 million members, or 2.6%, as Anthem added new public exchange members and gained customers from expanded Medicaid coverage.

How much greed is enough for Anthem? Over \$18 billion in revenue in the first quarter of the year alone is not enough? When will these corporations be brought to heel? When will a cap be put on this greed?

There will be a revolution if politicians continue to put corporations before people. There will be people with pitchforks in the streets coming after the CEOs and management of these companies and after the politicians who do their bidding.

The US is no longer a democracy. It is an oligarchy where the rich and the large corporations have bought off politicians so that the country is run just to benefit the rich and the corporations.

NO RATE INCREASES. STOP THE GREED. START FIGHTING FOR ALL PEOPLE.

I am ashamed and embarrassed to be American .. a country that is run by the rich, for the rich, and cares nothing about anyone else.

In many other western countries, health insurance companies are not-for-profit. They do NOT have shareholders. That is the way it should be here.

NO RATE INCREASES!!! PEOPLE BEFORE PROFITS!! PEOPLE BEFORE CORPORATIONS!!!

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Wednesday, July 27, 2016 1:47:03 PM

The requested average rate of increase is not tenable for people who have modest paying jobs and are forced to pay for their own health insurance. My son pays \$235 a month and this increase will push him to about \$300 a month. That is too much for a young person to have to pay, and amounts to a salary deduction of \$3600 a year. He is not lucky enough to have a job that includes health benefits, and less and less people are. Young people are being financially squeezed on so many fronts and it is a real hardship for them.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Wednesday, July 27, 2016 1:07:21 PM

My wife and I are covered by an Anthem High Deductible Plan for our Medicare Part B insurance requirement. Our income is derived primarily from our monthly Social Security benefit checks. We have received minimal COLA increases over the last three years and expect there will be no COLA increase this year. It is criminal for the Federal government to violate our State of Connecticut sovereignty by requiring health insurers in our state to insure people who cannot pay for it and charge the cost to the rest of us who are paying for our insurance. Rather than agree to increase Anthem's premiums, relieve Anthem of the responsibility to insure those who cannot pay for it. Isn't that what Medicaid is supposed to cover? Agreeing to Anthem's proposed increases makes Anthem and our State Legislature parties to the Obama Administration's and the Democrat Party's fraud and lies in passing the ACA into federal law.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Wednesday, July 27, 2016 1:04:52 PM

Dear Anthem,

Please do not increase rates and certainly not to 28% as we and many others are struggling now to pay the current premium. Because of my pre-existing condition, my family is forced to accept the plan from the ACA. My wife has unfortunately become the sole bread-winner in our family and works 24/7 to meet our existing bills and college tuition for our son.

As I had to find the courage to seek the appropriate treatment to cure myself from a horrible disease, please find the courage and heart to seek another way to offset your proposed increase. Please have compassion and mercy.

L. Galasso
Stamford, CT

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Monday, August 01, 2016 12:23:30 PM

I'm 50 self employed and my wife lost her ability to work and fully disabled so for the first time in my life I had to get insurance on my own. Last year in August I choose the bare bones coverage with anthem for \$300 per month then it went up to \$330 this year and now they are requesting a 25% increase next year! OMG how can this be possible to approve such an increase yet any increase above inflation under what is a so called good thing Obama Care AKA affordable health care ACA. I avoid at all costs to visit a doctor due to the additional cost of the co-pays because the deductible in this bare bones plan is \$6k and this is an individual plan! ACA is not a good thing for the American people when its not AFFORDABLE! If this gets past I will drop ALL insurance and take my chances and the penalty from this corrupt and broken government. Lastly I will vote for anyone who is pushing to reverse this train wreck called the affordable care act! Shame on the democrats and all those that voted for this poorly thought out so called ACA.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Sunday, July 24, 2016 3:11:23 PM

I am covered by Anthem Bc/Bs and am appealing their request for any increase in premiums. I pay out of pocket as an individual and have been for many years, it will get down to paying insurance or buying groceries and the necessities. I already have the highest deductible possible, over 6,000\$ and even on the exchange it is a challenge to keep up with the premiums. Please just say no!
Sincerely, Marie Murphy(policyholder).

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Saturday, July 23, 2016 7:13:57 AM

I am adamantly opposed to this rate hike primarily because of the percentage increase and its payment schedule. An increase of 26.8% is exorbitant and too much for any family or individual to pay over 1 year. If indeed Anthem needs to cover its increased costs, I suggest, after a thorough review of the metrics, that The Department phase in the increase over several years. I also want to emphasize my opposition to any increase to the consumer increase if the increase has its main goal to increase Anthem's profit. It should only be justified if the associated cost of services have increased to the point of lost revenue. Thank you. Michael J Shea

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Friday, July 22, 2016 10:35:09 AM

This is a huge increase in premiums. The premiums are already very high and yet it is a high deductible plan. Please don't allow them to increase their rates 26.8%! We are self-employed and cannot offer health insurance at these rates, even with a high deductible HSA plan. Insurance companies are continually decreasing coverage, increasing deductibles & increasing rates. Thank you!

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Thursday, July 21, 2016 3:23:05 PM

Anthem had record profits in 2015 and is on track to do it again in 2016. Do not allow them to raise the rates by almost 30% in one year. This is an outrageous request!

Does the Connecticut Insurance Department represent the citizens of Connecticut or are you former insurance company employees who will raise the rates for your own agendas?

I hope the answer is that you are concerned about people and not a corporation who is attempting to take advantage of the people of Connecticut.

VOTE NO!

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Thursday, July 21, 2016 3:22:40 PM

Anthem had record profits in 2015 and is on track to do it again in 2016. Do not allow them to raise the rates by almost 30% in one year. This is an outrageous request!

Does the Connecticut Insurance Department represent the citizens of Connecticut or are you former insurance company employees who will raise the rates for your own agendas? I hope the answer is that you are concerned about people and not a corporation who is attempting to take advantage of the people of Connecticut.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Wednesday, July 20, 2016 9:13:05 AM

I am very frustrated as I have seen my health insurance costs rising every year. I needed to retire this year because of health issues and find myself facing another year of rising insurance rates for 2017. It seems to me that there should be a better dialog in our State between the hospitals and health insurance companies. They should work together in thinking about creative ideas in reducing health care costs. The Cleveland hospital has been able to reduce their costs for patients with some very creative grouping of care for patients suffering from strokes. We are a very educated society that should be able to guarantee that insurance costs for independent workers will not increase on a yearly basis. I can't take the prescription that my doctor prescribed for heart disease because it is too expensive. Innovative changes by creative thinkers can help our health care system. Please try.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, July 19, 2016 2:43:09 PM

I checked with my doctors, and none of them have said their reimbursements are going up... is this just a pure profit-grab by Anthem?
Anthem's costs certainly did not rise >25%, but their Executives' compensation likely will.
The consumer who becomes more burdened by this rate increase will get no actual additional benefit for their actual additional premium payment.
The physician who attends to the patient also will receive no additional benefit. Where, exactly, are these additional funds going?
More specifically: for whom, exactly, does this increase help?

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, July 19, 2016 1:33:06 PM

Good day. My name is Dwayne Paul and I am an independent insurance broker in the state of CT (license #911256). I have supported the Affordable Care Act and AccessHealth CT since its inception. Currently, close to 50% of my business is comprised of ON EXCHANGE clients. I am deeply concerned over the high level of rate increases filed by Anthem BCBS as well as Anthem's intent to eliminate broker compensation from their On Exchange business effective January 1, 2017.

While compensation is a factor in any business, I also view this action as detrimental to consumer choice. Brokers serve an invaluable function to consumers in interfacing with insurance companies. Many consumers lack the time required and knowledge of how to appropriately work with insurance companies to solve important problems and will potentially be faced with adverse actions by the insurance company. Additionally, I fear that this action by Anthem will result in some brokers steering consumers to options that may not be as beneficial as others.

As it stands, the CT On Exchange market is suffering a loss of competition that I believe consumers can ill afford. Allowing Anthem BCBS to eliminate brokers from the equation will further impact competition in a most negative manner.

I respectfully request that the CT Insurance Department denies Anthem BCBS's request to eliminate broker compensation from their On Exchange plans. Thank you for your time and consideration.

I may be reached at 203.858.5784 or dwaynepaul@sbcglobal.net should you have any questions or wish additional comments.

Best Regards,
Dwayne Paul

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, July 19, 2016 1:22:35 PM

Please deny Anthem's request for the extreme rate increase and elimination of broker commissions for Exchange business. This will affect the clients ability to get professional representation for any Anthem accounts. Additionally, there will be brokers steering the client away from Anthem to carriers that will pay them a commission and it may not be in the clients' best interest.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, July 19, 2016 12:10:55 PM

Wouldn't it be something if the insurance commissioner actually denied an increase!! Individual rates are already unaffordable - so much for the AFFORDABLE Care Act. Please do everything possible to deny this request and stop the absurd rate increases by these companies. Give the average insurance consumer a break.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Monday, August 01, 2016 11:18:24 AM

Customer service jobs were sent across the pond saving the carrier many dollars. They have high salaried CEO's and investors to pay,
Health policies are more often than not high deductibles. Many of these subscribers never reach their yearly deductible. No payout is made by the insurer
I suggest it is time for the carriers,physicians, hospitals and drug companies to meet to lower the cost of healthcare.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, July 19, 2016 9:49:22 AM

As small business owners in CT who have no opportunity to comply with the ACA mandate other than to purchase individual insurance on the CT state exchange, the proposed 26.8% increase in annual premiums on the part of Anthem BlueCross BlueShield represents a significant increase in what is already a major burden for our families. As our family does not qualify for any government subsidies, the least expensive option for our family of four (i.e. lowest cost "Bronze" plan with the highest deductible of \$11,400) already costs us \$1184 each month. With the proposed increase, the monthly premium will then be \$1501! This plan plays for nothing beyond a single appointment for routine annual care, and ONLY pays if the results of tests ordered as routine care come back with normal results. Everything else we pay for out of pocket, so it is as if we do not have insurance except under the most dire of circumstances.

Previously, before the ACA was enacted, we had a more generous policy in place for our family at the cost of less than \$334 per month. Even though it was not then required by law, we felt (and still do feel) that it was our obligation to society to have insurance coverage. But now we are being penalized for not belonging to a large group or corporate structure which would ostensibly afford us a better option for reasonably-priced insurance.

We respectfully request that situations such as our family's, and that of the thousands of families in our position across Connecticut, be taken into account when this proposed rate increase is considered by the CT government entities involved.

Sincerely,
Emily Ferguson, MD
Kurt Kaufman

kurtkaufman@hotmail.com

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Friday, July 15, 2016 2:01:40 PM

I have been a member of Anthem BCBS for over 13 years, ever since my COBRA plan expired after my position at a large financial institution was eliminated in 2002. originally the monthly premium was reasonable - approx. \$250/mo. Every year, except one year, the premium has increased. At first the increases seemed reasonable, but over time they became larger and larger - at one point several hundred dollars per month every year. In the recent past my monthly premiums were approx. \$920/mo. for one year and \$830/mo. for the two years prior. In researching insurance products from Anthem, I discovered a policy for \$660/mo. which was offered during the same period and had the same benefits - as far as I was concerned. When I inquired about the policy, I was told it had been available to me - I'd like to know why I wasn't informed about this policy. Why tell a customer about a cheaper policy, offering what he needs when you can continue to overcharge him ?. This is the type of experience I have had with Anthem. A few years ago, due to their absolutely totally incompetent, reckless, negligence concerning the security of my personal information, I was caused a huge amount of aggravation and inconvenience attempting to prevent any fraud that might have been caused by this. I worked in computer technology for about 20 years and I know that in this day and age everyone knows this data must be seriously protected. Anthem was totally negligent concerning this matter. Also, as I understand , some of the state insurance commissioners were employees of the insurance industry before or after their insurance commissioner positions. It seemed as if some of these people were granting the annual increases just because the insurance industry requested it due to their close ties. Now I have received information about another situation where an industry insider is going to be appointed or employed in a position where they seemed to be biased in favor of the insurance industry. I also know that Anthem wants to merge with another industry giant (I believe it's CIGNA, but I'm not sure). The high level leaders at these companies receive OBSCENE amounts of compensation for their basically incompetent performance. I am 60 years old, I have spent over \$90,000.00 over the last 14 1/2 years on health insurance. Presently I am paying as much for a high deductible plan as I did 2 years ago for a plan with full coverage. I believe it is partly due Obama's health care exchange (from which I would get no subsidy if I purchased my plan from the health care exchange, because I don't earn enough income, and if I did get my plan through the exchange - my doctors don't accept it). I am sick and tired of being lied to and ripped off by the government and corporate America. DO NOT APPROVE ANOTHER INCREASE. WE HAVE HAD ENOUGH! THIS MUST STOP! signed Mark Scherback Anthem member I.D. VHI714A79010

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Thursday, July 14, 2016 11:00:33 PM

A 26.8% rate increase is ridiculous in today's current economic situation, especially on those on individual plans. For the younger generation who's just starting to get their foot in the door and establish groundwork with a decent savings and fighting to pay bills on time, this rate is a kick in the gut. I myself fall in both categories as an individual just starting a new small business in CT. With these health insurance increase rates in CT, it will mean more hours at work, less time with family and more of a financial burden on top of other increasing monthly costs. If this increase is approved, as a young and healthy individual - who only sees a doctor once a year or so for a physical checkup - I have decided I will be dropping health insurance for the 2017 year and foreseeable future. If something should happen, I will deal with that situation if it should occur and look at alternatives (separate savings, etc). I urge those in power facing this choice to disprove this rate increase and help the people of CT - young and old - to continue working and striving toward the American Dream without more unnecessary rate increases and financial burdens and stress weighing us down. Thank you for your time.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Thursday, July 14, 2016 2:02:51 PM

I don't know how health insurance companies can ask for 20+% increases while the average working class individual is lucky if they get a 3-5% pay increase. It doesn't seem fair that while wanting everyone to have health insurance, they just keep making it harder and harder for the working class to keep their insurance. Prices are getting out of control.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Wednesday, July 13, 2016 4:51:54 PM

As a healthy individual with no pre-existing conditions, I am already paying \$900.00 per month for my healthcare insurance. An increase of 26.8% is unconscionable! I can only assume that either Anthem BC & BS wants to exit the business or they have extremely poor management, or both. As a successful business manager, I would never have subjected my customers to a 30% price increase - it's just not done.

The health of our citizens must take precedence over unreasonable corporate profits. How many more taxpayers must we lose in CT? I urge you to deny this price increase request.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Wednesday, July 13, 2016 4:03:41 PM

As required by law, I now have to pay \$153.08/month for health insurance. A rate increase of 26.8% for my Anthem health plan would cost me \$43.78/month. This additional amount would create for me a financial hardship.

I am on Social Security. I did not receive an increase in Social Security benefits in 2015-2016. The Social Security Administration determined that due to the lower cost of fuel, my expenses had not increased during this period in order to warrant an increase in benefits. I do not have fuel costs so the decrease in the cost of fuel did not affect me. However, the higher cost of food, rent, clothing, medicine, toiletries, insurance co-pays, and all other items that I need to purchase during this period did increase by approximately \$150.00/month.

Prior to 2016, I was considered eligible for Medicaid, which afforded me free health, dental and eye care. Beginning January 2016, it was determined that I was no longer eligible for Medicaid because my income was approximately \$50.00 over the income limit. At that time, I was required to purchase health insurance, which costs me \$153.08/month.

If Anthem is granted a 26.8% increase, my premiums will increase by \$43.78/month. This increase, coupled with my cost of living expenses increase equals approximately \$150.00/month and the requirement to purchase health insurance at a cost of \$153.08/month would increase my living expenses by \$346.86/month over the same time last year with no increase in income.

For a person relying on Social Security benefits to live, an increase of \$346.96/month in expenses is extreme. For Social Security beneficiaries, I believe a more reasonable increase in premiums at the same rate increase that Anthem is seeking for small group health plans for employers with 50 or fewer workers, 11.6%.

Sincerely,
Denise J. Maynard
40 Surrey Lane
Windsor, CT 06095

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Wednesday, July 13, 2016 1:29:05 PM

The notification letter I've received from Anthem Blue Cross and Blue shield of a requested 26.8% increase in premiums for my health plan states only that the company has reviewed all costs carefully, and that review suggested that a cost change is needed. It gives no justification for such a massive increase. I am offered no evidence that the existing rates for my plan are "unreasonably low in relation to the benefits provided and the underlying risks, and continued use of the rates would endanger the solvency of the insurer." Anthem has not reported to me what percentage of the plan premiums are expected to be paid out "on direct medical care and efforts to improve the quality of care." How much more than the required 80% would it be if my plan rate was held constant or only adjusted for inflation? What I do know is that, according to Forbes, Anthem declared that their operating revenue rose more than 6% for the fourth quarter of 2015. I am grateful for the action of the office of the Connecticut Insurance Department to limit rate increases in previous years. I respectfully request that similar action to protect Connecticut consumers be taken this year, that the Department refuses this apparently excessive rate increase, and that any approved rate change be limited to only what is necessary to maintain rate adequacy.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, July 12, 2016 6:10:38 PM

This rate hike is an absurd amount. Health insurance is already too costly and this increase will not likely result in any improvement in the benefits/healthcare that insured customers receive. It is very expensive to have any reasonable coverage and even then deductibles are very high. It is difficult to decide between keeping very expensive coverage or saving a massive amount of money by switching to a minimal plan. The amount of money I would save from switching to a catastrophic plan would easily cover my usual healthcare expenses with money left over. But then I would be risking not having coverage if something more serious happens. People shouldn't need to gamble with their lives and well-being because of health insurance costs. Continued large rate increases each year, much higher than inflation, are unreasonable and are detrimental to the general population. If anywhere near the requested rate increase is approved I will certainly switch to a different company. This proposed increase has already made me consider plans from other companies.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Monday, July 11, 2016 4:16:34 PM

No rate increase should be allowed. In fact the rates should be cut. The rates have been already increased way too much in the last few years.

When the average person in USA makes about \$40,000 annually how does the Insurance company think it' okay to charge \$20,000 annually to cover healthcare costs.(Premium+ deductible + of pocket expenses)

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Sunday, July 10, 2016 12:52:09 PM

Thanks to Obama care,I had to change insurance companies.Then shortly after that low and behold they were hacked and all of my personal information was stolen. If it's not bad enough with taxes,bills and car payments,I need to find a money tree for healthcare. Maybe you need to put tighter policies on looking into the healthy Americans and illegals using the health system and getting all the freebies that hard working legal people have to pay the price for all the time. Lord knows we sure could use a break.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Monday, August 01, 2016 11:07:02 AM

No to this increase!

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Friday, July 08, 2016 10:18:34 AM

I oppose the enormous, inflated rate increase proposed by Anthem. Consumers and taxpayers can't keep funding corporate greed.

Donna Marsden
Chaplin, CT 06235

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Thursday, July 07, 2016 1:01:49 PM

Why do they need a rate increase, the premiums for insurance are already to expensive. I think something should be done regarding what the medical professional charge.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Thursday, July 07, 2016 11:00:52 AM

The Anthem notice mentioned a requested 11.6% increase, but this filing is going for about 25%. Can't imagine how Anthem can request and obtain rate increases based on "trend" data for inflation. These are existing policies, what are the costs associated with this coverage? Don't they need to document those costs? We are being ripped off by this insurance company and all the rest, frankly, and I hope the State's Insurance Department is standing for the consumer in these actions. Barry Ogdon

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, July 05, 2016 4:41:26 PM

Hello,

I am writing regarding Anthem's request to increase my rate by 26.8%.

I currently pay \$278.83 per month for my premium.

If the rate is increased by 26.8%, I will be paying \$353.56 per month.

That's \$4,242.72 for the year, an increase of \$896.76.

Quite frankly, a rate increase of 26.8% is ridiculous.

No one receives a 26.8% raise each year, and there is no reason for Anthem to think they should get one.

I qualify for Medicaid but cannot take it because none of my doctors accept it. I also have out of state specialists who certainly do not take Connecticut Medicaid.

I have to pay for my health insurance completely out of pocket.

An increase of 26.8%, or \$896.76, would be financially devastating.

Thank you,
Allison M. MacInnes

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, July 05, 2016 2:28:26 PM

My premium is already over \$1700 a month for my husband and I, I will not and can not afford any more!
Put a stop to this madness. Middle class folks are suffering!

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, July 05, 2016 11:16:52 AM

THE PERCENTAGE OF INCREASE IN HEALTH INSURANCE SINCE OBAMACARE CAME TO BE IS ABSOLUTELY DISGUSTING. THERE'S NO WAY SMALL COMPANIES CAN "DO THE RIGHT THING" ANYMORE AND COVER EMPLOYEES WITHOUT HUGE SACRAFICES (DURING A TIME IN CT WHEN BUISNESS IS ABYSMAL BUT RATES FOR EVERYTHING ARE INCREASING). BUT INDIVIDUAL PLANS ARE EVEN MORE EXPENSIVE SO WHAT ARE THE EMPLOYEES SUPPOSED TO DO? WE ARE ALL PAYING FOR THINGS WE DON'T NEED, WANT OR USE - MATERNITY WITH NOT A SINGLE EMPLOYEE ABLE TO BEAR A CHILD AT THIS POINT - IT'S A SAD, EXPENSIVE INTRUSION INTO OUR LIVES.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, July 05, 2016 11:00:41 AM

To whom it may concern my name is Mark Langley I am a insurance holder with Anthem Blue Cross Blue Shield as a result of the affordable care act which required all citizens to obtain medical insurance of some kind, I like millions of others have done so.

In 2015 the plan that I chose was \$592.63 per month there was a subsidy (based on my income) of \$440 which meant that my premium was \$152.63. The very next year at the end of 2015 I received notice that my insurance premiums for the same policy was going up to \$222 per month thats a 45.4% increase in one year and I have not even purchased an aspirin.

On June 3, 2016 of this year I received a letter stating that Anthem Blue Cross is seeking another 26.8% increase in insurance premiums, if granted that would be an increase of 72.2% over two years!

No doubt like other consumers, my question is, how was this an affordable care act if the increases are going up at such high rates? Based on national statistics the average American can expect to receive a 3.1% increase of income per year, how in the world are we to be able to keep up and pay these premiums if the insurance commission continues to grant such a large increases? I do not know of anybody who works for a living that has received a 10% or 20% increase per year of income do you??

I am asking the insurance commission to consider the impact on the consumer as well as the economy as a whole here in Connecticut, when they pass any increases that are asked for. It would seem to me the insurance companies have a boom of business based on the requirement of all Americans to obtain insurance. I know of no other business that gets such increases year after year!! Every insurance MUST justify ANY increase.

If this is the kind increase that consumers across America can expect year after year then this is no longer can be considered an affordable care act! In reality it would become more cost-effective for any consumer not to purchase any insurance and pay the penalty to the government.

Please reject this request for an increase I think what needs to happen is there needs to be more competition on a national level to be able to purchase insurance outside of this Connecticut network.

I understand there's going to be a hearing on August 3rd at 9 o'clock in the morning and I plan to be there to be heard and ask the insurance industry to justify the increase when the average consumer is struggling just to make ends meet?

Kind Regards

Mark Langley

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, July 05, 2016 7:55:00 AM

This is simply an outrageous request from Anthem. Their incompetence in determining what is a covered benefit and who is in network or not is at an all time high. They need to get their ship in order first. Thank you.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, July 05, 2016 7:03:46 AM

The proposed rate increase of 11.6% is outrageous and unsustainable. There is no way that companies that provide insurance nor people can afford increases such as this annually. There needs to be a serious effort to contain costs that allow for reasonable increases to premiums. Those of us who rarely use insurance are unfairly burdened.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Sunday, July 03, 2016 2:59:39 PM

26.8%!!?? that's insane. my present plan stinks compared to what i had before obamacare. for 485\$/month i get a 6500 ded. that was the cheapest plan i could find. i have not been to a doctor since obamacare began because of the 6500 ded. if they get a 26.8% increase i will drop all my insurance and pay the penalty. these rate increases only work if you receive a subsidy and hard working people like myself have to pay for those you aren't. this rate increase is nothing more than another tax on the those who work for it to compensate for those who don't. i will be calling my state rep and senators too. DO NOT GRANT THIS GREEDY RATE INCREASE. shame on all of you if you do. doctor o

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Monday, August 01, 2016 7:42:32 AM

I was a nurse for 47 years. I have seen the struggles of the sick personally and professionally. All of us, sick and well, are suffering as a result of high insurance rates. We the people of Connecticut are being financially raped on every level. It's no wonder there's a "giant sucking sound" out of the state.
Patricia Ochman RN (ret)
Stratford

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Saturday, July 02, 2016 5:42:49 PM

Dear Sir or Madam,

A mere 26.8% increase. This is truly an outrage. I've looked through Anthem's 649-page document. I understand why Anthem needs the increase: it must cost millions to produce such weighty documents. I am 32 years old. I have cost Anthem nothing for years. And I do understand the principles of insurance. Nevertheless, 26.8% is breathtakingly audacious. I did not receive such an increase in my own wages, ever. Nor has the rate of inflation even come close to this. And I have a high-deductible, almost catastrophic coverage-only policy.

It is time for a single-payer health insurance system, operated by our government. By the time my generation gets to the levers of power, that is exactly what we will have. Actually, the way the health insurers are consolidating, we will have a single-payer system soon enough; there will be only one private insurer left!

Thank you, Alexander S. Jordan

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Friday, July 01, 2016 4:35:07 PM

The intended rate increase is very concerning to my family and me. We already have a very high deductible plan to try to keep costs down and now to find out that our rates will increase by more than 33% is insane. Even an increase of more than 5% would be excessive in most industries. I guess the 2.5+ billion in profit is not enough and someone has to help pay for the Cigna purchase. It is crazy that almost 10% of our income goes to health care costs when our entire family is young and healthy. We hoped we were done shopping around for health insurance but it looks like we will be looking for a new plan a third year in a row.

Paul

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Thursday, June 30, 2016 4:35:28 PM

As an Administrator of an Ophthalmology Practice and an Administrator of our Group health insurance plan I find it inconceivable that these insurance companies can request anymore rate increases for the residents of our state. I see patients and staff struggle with their high deductibles and copays as it is. We have had patients stop medications or decrease the schedule dosage of their medications secondary to cost. We hear at least once a week "do I eat or take my medications". They choose to eat. The cost to companies has had to decrease with the amount of added cost to individuals.

I feel these increases also affect our state's economy as there is less money for residents to make other purchases or spend money as it is all tied up in their health care. Shame on these greedy corporate executives for wanting more money versus the health of our states population.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Thursday, June 30, 2016 4:28:34 PM

absolutely outrageous that Anthem is requesting a rate increase of 11.6% on the backs of those of us paying for few services, higher deductibles while their executives continue to receive pay increases. with all of the added participants i am appalled that there is another rate increase requested

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Wednesday, June 29, 2016 2:57:37 PM

My husband and I pay an exorbitant \$2400 per month, over 1/3 more than we paid for health coverage with Anthem prior to the ACA. The new coverage is not only much more expensive, but much more limited than our previous coverage. We must pay for every test and every procedure out of pocket. In addition, our network is now more limited so that we must also now pay an additional \$4,000 a year for additional health insurance for our children who attend college out of state.

In addition to its astronomical profits it makes off of our family, Anthem receives unconscionable tax subsidies from CT taxpayers. And the Connecticut Department of Revenue has admitted it has no idea how much money those subsidies cost our state in lost revenue, nor whether these subsidies even benefit the state.

<http://www.npr.org/templates/transcript/transcript.php?storyId=166489199>

Raising rates will unduly burden our family with costs we cannot afford. There is no justifiable reason to increase Anthem profits to the detriment of CT residents who, unlike Anthem, pay their taxes.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Wednesday, June 29, 2016 9:35:36 AM

Anthem's request for a 26.8% increase is intolerable. This is far beyond the medical inflation rate. I am a healthy 62 yr old. I purchase my insurance on the exchange. I have worked hard to eat right, exercise and stay healthy to keep my medical costs low. Currently I am paying \$773 per month for my insurance. With this requested increase my rate will be over \$980 per month. This is with a \$3100 deductible for in network, \$6200 deductible for out of network!

This increase is insupportable. Perhaps Anthem should work to keep their costs down. How much of this increase will finance their fancy corporate offices and exorbitant executive pay? Or their proposed merger with Cigna???? These mergers cost billions and never save money in the long run. Please look into this before allowing a ridiculous increase. Tell Anthem this is too much.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 28, 2016 5:10:11 PM

I am writing to offer an opinion regarding the proposed rate increase by Anthem Health Plans. Though the average rate of increase requested is 26.8%, my current plan would increase 39.4%. I am a healthcare provider/doctor in Connecticut, and due to the reasons below, I feel that there is NO JUSTIFICATION for the rate increases requested.

1. In the Initial Filing document, it is stated that "Administrative Expenses are expected to be consistent with historical levels and are developed utilizing the same methodology as previous filings. Maintenance costs are projected for 2017 based on 2015 actual expenses with adjustments made for expected changes in business operations." If these expenses are not expected to change/rise, this is at odds with a rate increase amounts requested.
2. In the Initial Filing document, it is stated that "Adjustments are made to account for the differences between the average morbidity of the experience period population and that of the anticipated population in the projection period." I cannot think of any factors so significant that the 'average morbidity' will change to justify such a large rate increase as requested.
3. In the Initial Filing document, it is stated that "Quality Improvement initiatives include programs such as Improve Health Outcomes, Activities to Prevent Hospital Readmissions, Improve Patient Safety and Reduce Medical Errors, Wellness and Health Promotion Activities, and Health Information Technology Expenses for Health Care Quality Improvements. The expense assumptions are based on historical expense level adjusted for cost inflation and anticipated changes in the programs." It seems that the majority of these 'initiatives' would be done by healthcare providers and healthcare facilities/hospitals. As the cost burden for these initiatives would not fall on Anthem, this does not justify rate increase amounts as requested.
4. In the Initial filing document, it is stated that "Emerging experience different than projected." As one can state projections to support any proposition, this overly broad and vague reason for the requested rate increases seems highly suspect.

As of this calendar year, I am aware of the following cost increases:

- a. 5% increase in my professional fees
- b. 5% increase in dues for my house of worship
- c. 3% hourly rate increase by New York 1199 members
- d. 4.9% increase in overall cost for my son's college education
- e. A negligible increase in Medicaid reimbursement for nursing home residents-as a consultant to several nursing homes in Westchester County, I was told this by a Finance Administrator.
- f. My expected property tax increase related to change in mill rate is on the order of 2 points, well below the requested rate increase.

Taking into account the specious statements related to the Anthem rate increase request, and the fact that multiple lifestyle costs (noted a.-f. above) are all in the low single digits, I, once again, see NO JUSTIFICATION for the rate increase amounts requested by Anthem. I understand that businesses need to be compensated for their cost-of-business, but the amounts requested have no basis to the realities of its members' other financial obligations.

I hope that the Connecticut Insurance Department will take my comments into account when rendering a decision on my behalf.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 28, 2016 4:51:10 PM

As both my Firm's administrator who oversees our benefits and as an insured of Anthem's, this additional rate hike, when viewed in light of the increases in recent years and the diminished coverage (my out-of-pocket expenses have significantly increased in the last two years), is outrageous. Medical coverage is fast becoming an untenable demand on both families and small businesses. I strongly urge the Department to reject this rate increase and take a hard look at the structure of Anthem's plans which do little for consumers.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 28, 2016 1:25:23 PM

A rate increase of 26.8% has been requested on my policy. This will be the third rate increase on an account I have never used. I have not claimed a single penny of insurance since I first signed up for this. And it is no longer going to be "affordable". I will not pay for other people's coverage at my expense. It will be cheaper for me to drop the coverage and pay the penalty, than to continue with the increase. Which is what I will do if the increase is approved. Carol Sullivan 223 South Road, East Hartland, CT 06027

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 28, 2016 1:24:44 PM

If the state of CT allows them to raise their rates by 26% +/-, that is total insanity. How much longer are we going to let the insurance companies, along with the pharmaceutical companies, to raid our and the governments bank accounts before we finally go to a single payer system, as the rest of the civilized world has done?

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Monday, August 01, 2016 3:01:12 AM

Wakely Consulting Group
Comments regarding Anthem Health Plans, Inc 2017 Individual Rate Filing
July 28, 2016

Background

Access Health CT (AHCT) retained Wakely Consulting Group, Inc. (Wakely) to perform an independent review of the initial 2016 rate filings for carriers expected to participate on the Exchange in 2017. The following comments are being submitted by Wakely on behalf of AHCT.

During the course of the Wakely review, Wakely contacted each carrier who filed rates in Connecticut to discuss comments and questions regarding the filings. Anthem Health Plans, Inc. (Anthem) was cooperative and provided requested supporting documents to facilitate the rate review.

The review was based on documents from the filing that were provided to Wakely by AHCT and Anthem. These comments refer to the rate filing information Wakely received as of July 20, 2016. Note that the final rate assumptions and final rates may impact some of the items mentioned below. It is important to note that two qualified actuaries following applicable Actuarial Standards of Practice, each using reasonable methods and assumptions, can reach different but reasonable results.

Summary of Proposed Rate Changes

Anthem's proposed rate increase for on-Exchange products varies from 21.5%-32.4%, ranging by plan from an increase of 17.8% to an increase of 35.9%. Drivers of the increase are noted to be emerging experience, changes in benefit design, changes in expected morbidity, changes in expected trend, a discontinuance of the federal reinsurance program, and changes in taxes, fees and other non-benefit expenses. The variation in the rate increases is driven by plan design changes, a change in the catastrophic adjustment factor, changes in relative benefit measurement and changes in non-benefit expenses that are applied on a PMPM basis.

Assessment of Key Components of the Filing

Base Period/Credibility: Anthem's individual rates were developed using its individual market, ACA plan experience, incurred January 1, 2015 through December 31, 2015 and paid through March 31, 2016. Full credibility was assigned to the experience based on 52,434 members which is reasonable.

Adjustments to Experience

* Trend: Anthem is assuming annual paid claim trend increases of 9.6%. The trend was based on normalized historical small group experience with a 1.0% adjustment for higher emerging individual experience trend through the first five months of 2016 and includes a provision for adverse deviation (PAD) of 0.50%. Anthem indicated that using individual experience would have produced an indicated pricing trend of 10.4%, much higher than the proposed 9.6% based on small group experience. The URRT document indicates that the trend is allocated as medical trend is expected of 6.5% with pharmacy trend expected to be markedly higher at 15.1%. According to Anthem, higher pharmacy trend expectations are the result of inflation of drug prices and the introduction of new costly treatments for Hepatitis C.

* Morbidity: Anthem adjusted their 2015 experience to the market average health risk level using a factor of 0.9697. Anthem is assuming that population movement will drive an additional 3.0% reduction in claims for 2017 individual enrollees than those of the 2015 (base period) experience period. The variation is based on expected differences in risk scores for the 2017 projected population as compared to the underlying experience.

* Adjustment for Grace Period: Anthem added 0.72% to its rates to account for their expectation that some Exchange enrollees may not pay their premium in a month but continue to receive coverage. Anthem indicates that the loss of premium impacts their ability to cover claims. The premium recovery only reflects the non-advanced premium tax credit (APTC) portion of premium not recovered (31.84% of

premiums). Using 2015 experience 20.97% of the population lapsed in the last month, resulting in 10.74% of total annual premiums not being paid. The product of these three factors produces the adjustment. Consideration should be given to the application of the factor as a premium adjustment being made to claims. Additionally, the factor could be further adjusted for only the proportion of members who are non-paying claimants during the grace period.

* Adjustment for Seasonality: Anthem added 0.13% to its rates to account for seasonality for members active less than 12 months of the experience period.

* Federal Reinsurance: The federal reinsurance program is being discontinued in 2017. The industry is observing that discontinuation of the federal reinsurance program is impacting premiums by 4-6%. Anthem had assumed \$34.85 in reinsurance receipts PMPM in 2016. The discontinuation of the federal reinsurance program is impacting Anthem's rates by approximately 6.8%, which is consistent with higher risk enrollees. The \$2.25 PMPM fee for the program is also removed.

* Risk Adjustment: Anthem is assuming a net transfer receipt of \$31.21 PMPM. A receipt would indicate an expectation of experience worse than the market average. Anthem projected the risk adjustment from an analysis of their 2015 experience by Wakely. In that analysis, Anthem projected minimal change in their relative risk from 2015 to 2017. The market average premium is projected to increase at 2.5% per year which is low despite potential coverage buy-downs. The analysis does not reflect recently available information regarding final risk adjustment transfer payment/receipts announced by CMS or the impact of the changing mix of 2017 Exchange issuers.

* Essential Health Benefits (EHB): Anthem makes an adjustment to add in the cost for the 2017 EHB requirement to provide separate but equal visit limits for rehabilitative and facilitative therapies. The additional amount is 0.18%.

* Other Adjustments: Anthem's Exhibit E summarizes several factors applied to base experience to account for population and plan changes for 2017. Additional information is needed to understand how these were calculated and what they represent.

Administrative Expenses, Profit Margins, Taxes and Fees

The administrative expenses increased from 2016, while the profit margin, taxes and fees remained relatively unchanged except for required ACA fee updates. All expenses, profit margins, taxes and fees were allocated at the plan level as a level percentage.

* Administrative Expenses: Administrative expenses represent approximately 7.84% of premium and include a reduction in the selling expense from 1.2% in 2016 to 0.53% in 2017. Selling expenses only apply to plans sold off the Exchange. The selling expense applied in the rate build up reflects the variation. Administrative expenses decreased from \$36.24 PMPM to \$32.42 PMPM, or by 10.5%. Quality Improvement expenses increased significantly from \$3.61 to \$6.89. These changes combined with a change to miscellaneous administrative expenses results in an overall increase of 16.5% PMPM. Revisions to expense assumptions were based on internal studies of historical costs.

* Profit and Risk: Anthem built 3.25% after-tax profits in to the 2017 premiums, consistent with 2016. This is within industry norms.

* ACA Insurer Fee: Anthem's assumed no ACA insurer fee, reflecting the one year moratorium on the fee for 2017.

Plan Level Factors and Calibration

Anthem has proposed changes in cost sharing, geography, network, and non-EHB factors.

* Plan Level Factors: Anthem has updated their measurement of relative benefits between plans, made changes to the benefit designs, and adjusted their induced demand factors. Anthem provided a high level summary of plan changes to assist in the review. Benefit changes contributed to reducing rates on-Exchange plans from -0.3% to -6.3%. The impact of updates to the benefit relativity model added additional variance of -6.8% to 9.4% across all plans. Adjustments to the induced demand factors are based on risk adjusted analysis of experience by metal tier. The revised induced demand factors resulted in plan variation of -10.8% to 11.5% across all plans. The impact of the model changes and induced demand factors could not be identified separately for Exchange plans.

* Geographic Area Factors: Anthem is proposing changes to its geographic area factors for 2017. The change in factors is being driven by a study of 2015 claims expense and utilization by area with adjustments for prospective network negotiations. The factor development was certified as being only based on cost differences, not reflecting morbidity differences by area, consistent with federal requirements. The revised factors have been normalized and are revenue neutral.

* Tobacco Factors: Tobacco rating factors remain unchanged at 1.000 for all ages in 2017.

* Network Factors: Network factors for BlueCare HMO increased from 2016 by 2.9% while the factors for other networks decreased by 1.3%. On-Exchange plans are not offered with the BlueCare HMO

network.

* Adjustments for Benefits in Addition to EHB: Adjustments for non-EHBs are developed as a PMPM and applied as a percentage as documented in Exhibit J. Minor variations from 2016 are observed.

* Catastrophic Adjustment Factor: The adjustment for catastrophic plans decreased from 2016 by 1.2%. The catastrophic adjustment factor is revised based on 2015 experience after risk adjustment to target the same operating gain as non-catastrophic plans.

* Calibration of Plan Adjusted Index Rate: Anthem is assuming a younger average age of membership in 2017 compared to 2016. The average geographic calibration factor is increased from 2016, driven by the revision in geographic area factors. Anthem reported that regional member movements have little impact.

* Projected Enrollment: No plans are being terminated from the Exchange, one new plan is being introduced. The projected on-Exchange enrollment is expected to grow by 5.0%, with combined on/off Exchange enrollment growing by 8.0%. Growth is projected in the Bronze Standard HSA and Silver Standard plans.

New 2017 State Mandated Benefits

All state benefit legislative actions for 2017 are reflected in the pricing. The added benefits are considered additions to existing EHB or the cost impact is negligible.

Conclusions

Overall, Anthem's rating assumptions were in general reasonable. However, our observations suggest a few assumption changes may be appropriate:

- Explicit trend volatility assumption of 0.50% should be removed.
- Additional consideration should be given to the grace period factor development as an adjustment to claims and the impact if any of non-claimant members in the grace period.
- It may be appropriate to revisit the risk adjustment transfer receipt in consideration of the final 2015 reported amounts which are in excess of the amounts initially assumed in pricing development.

Revisiting the risk adjustment may also necessitate a review of morbidity expectations resulting from a changing mix of individual issuers in 2017.

The comments above reflect information available as of July 20, 2016. All comments may not apply to subsequent re-filings of the rates.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 28, 2016 11:04:40 AM

Unless this is going to be a DECREASE this is ridiculous. It is hard enough to make it in the state of CT - everything is going up taxes, food, utilities etc. But our pay has not gone up. Health Insurance is a very expensive necessity. How do you expect people to continue living here. Something needs to be done to help us out not make it harder!!!!

HELP PLEASE.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 28, 2016 9:09:29 AM

Dear Sir or Madam,

The proposed rate increase for Anthem is egregious. Though most of the other insurers do not propose rate increases over 25% for plans marketed on Access Health CT, Anthem does.

Of course this means that I will be switching my insurer, but I find it hard to believe that such an enormous rate increase could possibly be necessary. Furthermore, I am not sure how I will be able to afford coverage under these kinds of year on year rate increases. I appreciate that the current situation is much better than before -- I am an enormous fan of the ACA and as a self-employed person, have followed the law's passage and implementation closely. That said, I just don't understand how rates could increase by 25% or more in one year. It is like predatory pay day lending, where one can never quite catch up, and of course in this case one's health suffers. when prices go up like this, people will just go back to "using" less healthcare.

Please do not allow such a huge increase from anthem (and the others), I otherwise like their coverage.

Regards, Christina Crowder

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Tuesday, June 28, 2016 7:55:47 AM

The rate increase requested by Anthem is unwarranted and unfair. Very few insureds are seeing increases in salary/income and should not be asked/required to fund any increases in income for the insurance company. Both individuals and corporations would like to see continued "growth" but for the corporation is shouldn't come on the backs of consumers.

Thank you.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Monday, June 27, 2016 6:13:03 PM

The current rates are already straining my company's finances. If the rates go up more than 10% I don't know if we can afford to continue our employee benefit program. We thought Obamacare was supposed to lead to affordable health care.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Monday, June 27, 2016 12:23:19 PM

It looks like my specific plan (Anthem Bronze PPO Century Preferred 5700/11400/20% for HSA) has a 39.4% increase requested. I can't pretend to fully understand the details of the filing, but find it hard to assimilate much less believe that a plan with such a high individual deductible (5,700) could have such a large increase. Personally I've never met the deductible in the several years I've had a High-Deductible plan.

The premium for 2 adults (> 60 years old) would increase from \$1,390 to 1,937 monthly; and this was the least expensive plan we could find for 2016. Over \$23,000 per year with a potential out-of-pocket of \$12,900 is hard to accept; but I suppose I'll probably have to.

Thanks for the opportunity to comment

Steven Park
sp974631@optimum.net

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Monday, June 27, 2016 11:41:14 AM

Their notice filing states a 26.8% increase, a mailing to our company states an 11.6% increase - stop this madness! Their executives should be taking a pay cut instead of making Millions on our backs! Do NOT approve. When will the state of Connecticut fight back against this health care system? Stop the increase!

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Monday, June 27, 2016 10:42:35 AM

The requested rate hike of 26.8% is outlandish in comparison to previous rate hikes that were only +/- 12%.

Anthem is a "heavy top down" company with highly paid executives and employees. I am sure that much can be done to cut their overhead costs but all they do is cut insurance payout costs. In this day of computer record keeping, cost should be going down, not up. Ask the CEO to take a pay cut before you grant such a high rate increase.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Monday, June 27, 2016 8:15:24 AM

I just got a letter from Anthem saying they are requesting another increase in rates (by 11.6%). I am a small business owner and these rates are KILLING me. I can not continue to sustain these increases every year. I am pleading with you to deny this request. Enough is enough.

Thank You,
Dave LaFleche
OMNI Mold Systems

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Sunday, June 26, 2016 2:01:02 PM

This Huge 26.8% rate increase request is not justified by a company already making billions in profits. I sincerely hope that the Connecticut Insurance Department denies this outrageous rate increase request.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Sunday, June 26, 2016 1:47:38 PM

To Whom it may concern,

I received a letter from Anthem BC/BS stating that they had requested an increase of 26.8% beginning In 2017. 1st of all I would like to start off by saying that this is a ridiculous increase, that is an increase on my current insurance of \$206.00 a month. I live in Bridgeport with a \$5000 deductible. I understand an increase but not 26% how bout starting at a small %, I am a healthy person, but it seems every time I visit a doctor or file a claim, I get a letter of increase, I don't have an oxygen tank strapped to my back. I have to pay this myself, I don't need this increase. I don't want to have to pay more money for someone else. Please, I am asking that you review this request from BC/BS carefully and put yourself in my shoes. This is an outrage.

Kindest Regards,
David Arana

Have a nice weekend! :)

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Sunday, July 31, 2016 11:53:21 PM

Over the years, Bluecross/Blueshield has built itself a reputation of requesting exorbitant rate increases. This is not an inflammatory fiction. The accuracy of the statement can be substantiated by even the most cursory examination of previous requests. The current Bluecross/Blueshield request is no exception – in fact, it establishes a new high-water mark of greed.

The Social Security Administration's estimated Cost of Living Adjustment (COLA) for 2017 is 0.2%. Bluecross/Blueshield is requesting a rate increase significantly over 13,000% of that COLA estimate. Where are persons living on a fixed income suppose to source the extra funds? Oppose this rate increase request. It is a blatant assault against an affordable health care system.

Mark Lee
Wallingford

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Sunday, June 26, 2016 10:35:11 AM

This request should be Denied (or severely reduced)!

1- There is already something wrong (TOO HIGH) with the current rates! I have a HIGH-deductible plan AND it has HIGH premiums!? These rates are worse than I could get 6 years ago before the ACA. Something is WRONG!

2- If they STOP trying to merge with Cigna (illegally ?), they would not need the increase.

a- STOP the MERGER! LESS competition is going to make for HIGHER rates!

3-27% is excessive!! It will be a SEVERE burden to this retired couple-- to the point that I will have to consider the ridiculous, but possibly necessary, idea to not have insurance for the first and only time in 61 years.

Thank you. dejengr@yahoo.com

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Sunday, June 26, 2016 8:13:34 AM

Anthem has sent me a letter letting me know that they are applying for a 26.8% increase. If this request is approved I have a simple question: where am I going to get 26.8% more money? Seriously! Can you even imagine me going to my employer, or anyone going to any employer on planet earth, and asking for a 26.8% pay increase. My work day starts at 7am. I clock out at 9pm. I don't do that for fun. I do that because I need to pay bills, buy food, and insure myself and my family (among many other costs of course). If I'm going to pay this new insurance cost I'll have to work an additional 26.8% more hours. That is 3.75 hours a day. Now call me crazy but I think my current 14 hour day is more than anybody should have to work to make ends meet. You can only imagine what adding another 3.75 hours to my work day would be like. I am vehemently apposed to the requested increase. Enough said.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Saturday, June 25, 2016 8:41:23 PM

26.8% ? I guess Anthem's thinking this year is if they ask for a stratospheric increase, they'll be secretly happy with "just" a big increase. PLEASE do not allow anything more than a minimal increase. If Anthem can afford a multi billion dollar purchase of Cigna, it should NOT be on the backs of the policy holders. Anthem has complained that the cost of prescription drugs has pushed their costs up. What they fail to disclose is that for 2016 they changed their individual plans so that Rx costs have shifted to members. Where prescriptions (which had no generic equivalents) were covered at 100% after deductibles were met, for 2016 they were only covered at 50%. This was a huge burden to my family. If premiums increase to anywhere near the proposal, many of us will simply be unable to keep our plans. I own my own business and if I increased costs the way Anthem proposes, I would be out of business. Unfortunately, for those of us who buy our own insurance we have few insurance options. We do not qualify for subsidies under the Affordable Care Act and are forced into market rate plans which are gouging us. Please help us. Please do not grant Anthem an excessive increase. Thank you.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Saturday, June 25, 2016 10:17:01 AM

I urge the CID to reject Anthem's proposed 26.8% increase for its individual health plans.

For several years now (your records will show), Anthem has sought and received significant double-digit rate increases for these plans. Where does it stop? Each year, Anthem comes up with yet more reasons why the rates on these plans must be increased. A 26.8% increase, on top of all the recent rate hikes, is unconscionable.

Here's an idea – reject the increase and compel Anthem to do what companies in truly competitive industries must do: get more efficient.

As an Anthem customer, I can attest to the astounding operational inefficiencies at the firm. Every contact I have with them is slow, laborious and unnecessarily complex. If they just ran their business a bit smarter, if they just encouraged their representatives to take greater ownership for helping customers, I'm quite certain they could significantly reduce subscriber frustration and, consequently, call volumes.

So instead of rewarding Anthem's inefficiency with a 26.8% rate hike, reject the increase request and force them to be more operationally efficient.

They don't deserve a free ride from the consumers of Connecticut.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Saturday, June 25, 2016 9:48:56 AM

Don't allow a rate increase again next year! Citizens depend on affordable insurance to keep our state healthy and our economy thriving.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Saturday, June 25, 2016 9:32:21 AM

Anthem must not be allowed to increase its customers' fees each year! I am already paying the maximum premium that I can afford in order to have moderate coverage. Instead of letting Anthem jack up their prices again, they need to put pressure on pharmaceutical companies and hospitals to moderate their prices. We have to put the breaks on somewhere because middle class Connecticut residents can't pay any more than we already are!

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Friday, June 24, 2016 9:21:07 PM

To Whom It May Concern:

My wife and I are writing to the Connecticut Insurance Department to voice our dismay with our insurance carrier, Anthem Blue Cross Blue Shield (BCBS). We recently received a notice from them announcing that they are requesting approval from the Connecticut Insurance Department for a 26.8% rate increase. This is absolutely outrageous and unfair!! Their premiums, as everyone in this country already knows, are sky-high and out-of-line with reality, having increased substantially over the last 5 years. Health care premiums already take up a large portion of our income, and since we have a high deductible plan, our total health care costs are very high. The deductible is so high that meeting it means you must have a serious health problem in order for the insurance company to start to help pay your health care expenses. The premiums, combined with each of our deductibles, add up to almost a third of our income. So, that's the health care consumer side.

I am also a health care provider participating in the Anthem BCBS network. While our family's premiums have more than doubled over the last 4 years, Anthem's reimbursement rates for my services as a health care provider have not increased in over 7 years. How is that possible? Their request is beyond greedy, as their profits are still huge. They want everyone to believe that they are losing money; this is flatly not true. What they don't tell the American public is that their huge profits just haven't gone up as fast and as much as they would like. They are still making substantial profits, so don't be fooled by their empty whining.

Please, you must stop this insanity and tell Anthem a resounding NO to any premium increase. Instead they should focus on improving our imperfect health care system and increasing health care providers' reimbursements, so we and all Americans can afford to pay our already too high health insurance premiums.

Thank you for taking the time to read this and please strongly consider saying no to Anthem's unreasonable rate increase request.

Dr. Arthur Klein
Hillary Stern
7 White Swan Drive
New Milford, CT 06776

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Friday, June 24, 2016 12:14:04 PM

As an Anthem participant in the Bronze Exchange Plan, I find the 26.8% increase excessive!! As a former VP HR for a major US employer based in CT, I find it reprehensible that the individual health insurance market would be expected to bear such a large increase. The 'exchange' concept of the ACA was intended to provide affordable health care coverage for individuals without access to group coverage. I do not find a plan with an \$8,000 deductible that costs \$6200 per year affordable for most self employed individuals let alone an increase to \$7800 in 2017! Which is buying me free preventive care and some peace of mind that in the event of even a fairly minor health issue (not catastrophic , chronic, ...) I will ONLY need to pay \$15,800 out of pocket!! The individual health insurance market should not be picking up the full tab for the health conditions of formerly uninsured/uninsurable while group insurance costs remain at about. 10% rate increase. And those companies with group plans, add staff just under 30 hours per week to reduce their own expense and grab more profit, shifting more people into the exchange.

Where can I find Anthem's data that supports their request for such an outrageous increase request?? And what was their profit over the past 12 months?

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Friday, June 24, 2016 10:52:18 AM

Making it hard for low income earners who have to have health insurance or be fined to be able to afford coverage

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Thursday, June 23, 2016 10:30:24 AM

I strongly oppose this request. This is nothing more than a company taking advantage of the mandatory health insurance coverage law to wring extra profits out of customers without providing any equivalent increase in services to their customers.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201603311
Date: Monday, August 01, 2016 2:15:36 PM

Anthem is requesting a 26.8% rate increase. This is outrageous. I can understand an increase but 26% is way too much.
I do not want the insurance commission to approve such a large increase
thank you
Linda Baccaro
Glastonbury, CT