

Kosky, Jared

From: admin, cid
Sent: Thursday, August 04, 2016 8:01 AM
To: Kosky, Jared
Subject: FW: Health Insurance Rate Increases

From: Candace Bothwell [mailto:Candace.bothwell@snet.net]
Sent: Wednesday, August 03, 2016 1:47 PM
To: admin, cid <cid.admin@ct.gov>
Cc: Michael Lesko <Michael.Lesko@snet.net>
Subject: Health Insurance Rate Increases

To Whom It May Concern,

For two adults and one child, my family pays Aetna \$15,000 annually, with a \$4,000 deductible. Now we hear that the major insurance companies are petitioning for enormous rate increases, to cover costs associated with Obamacare (and whatever other "reasons" they have included). While costs skyrocket, we work longer towards social security and pensions - losing propositions, it seems. We can't afford to go to a physician at this point and cannot be without good health insurance.

Will you please, for decency's sake, take a stand against such outrageous increases? The insurance companies and medicare/medicaid should be monitoring fraud more carefully, not expecting the already-paying consumer to shoulder yet more expenses.

Sincerely,

Candace Bothwell
79 Brightwood Ave.
Stratford, CT 06614

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UNIVERSAL HEALTH CARE
FOUNDATION OF CONNECTICUT

2016 Rate Review Hearings

Public Comment

August 3 & 4, 2016

Universal Health Care Foundation of Connecticut

Lynne Ide, Director of Program & Policy

Universal Health Care Foundation of Connecticut is submitting public comment on the proposed rate increases for Anthem, ConnectiCare and Aetna for both on and off-marketplace individual and small employer plans.

We understand that the Connecticut Insurance Department focuses on actuarial analysis and questioning of insurer assumptions when reviewing proposed rates. We understand that the Department is required to ensure the fiscal solvency of insurers via their rates. We also understand that that rate increases, especially double-digit increases, makes purchasing a health insurance plan for consumers a financial struggle, and threatens the fiscal solvency of many households. But while insurers have other products, investments, and streams of revenue to turn to, the consumer must rely on state regulators to protect them.

The Department has shown, in the past, a willingness to reduce rate requests if the insurer cannot justify the assumptions used in actuarial analysis. We are grateful that the Department does its due diligence and ensures that rates are not any higher than required.

What concerns us most, though, is that despite factual support for rate increases, those analyses are done in a vacuum that does not consider the impact of rates on consumers. If a plan is unaffordable, a consumer simply will either not purchase or choose a low-cost, high deductible plan. A small employer may shift higher premium costs to employees.

Unaffordable health insurance is a more expensive version of being uninsured. Having a health plan satisfies the individual mandate – but utilization of that health plan may be limited by higher cost-sharing, choosing a high deductible health plan, or how increased premiums eat into dollars that could have been spent on co-pays and other co-insurance.

The bottom line is that health insurance costs are unsustainable for consumers and something has got to change. Our hope is that the Department will work with us to be part of the solution

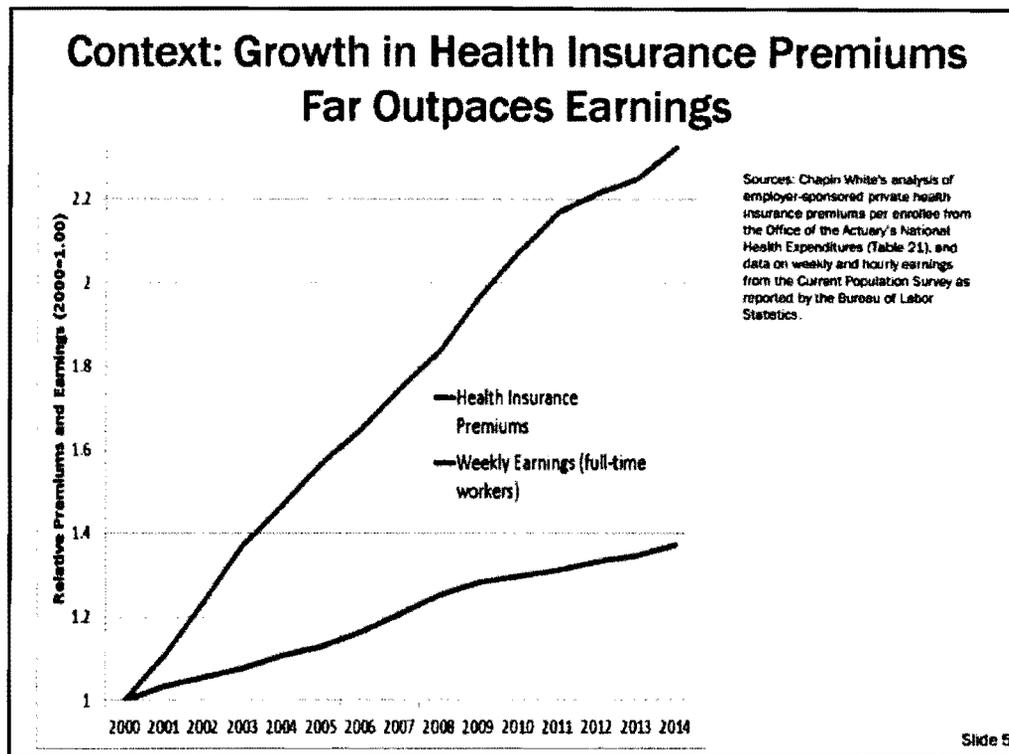
Here are a few points to consider

1. **Health care costs keep rising.** The growth in the cost of premiums dwarfs the growth of earnings since 2000 (see diagram below¹). Despite a slowdown in health care cost increases, costs are still rising, and are 17% of gross domestic product (GDP)². In the July 2016 edition of

¹ Slide 5 from “Provider Consolidation” presentation by Chapin White of the RAND Corporation, hosted by the Consumers Union Health Care Value Hub, January 2016 (URL: <http://kff.org/health-costs/poll-finding/kaiser-health-tracking-poll-july-2016/>)

² From “High Deductible Health Plans” Health Policy Brief from Health Affairs and the Robert Wood Johnson Foundation, February 4, 2016 (URL: http://www.healthaffairs.org/healthpolicybriefs/brief.php?brief_id=152)

the Kaiser Health Tracking Poll, 38% of registered voters said that health care costs are a top health issue for them³.



2. **The trends in high-deductible plans and increased cost-sharing are causing deferral of care, which contributes to higher health care costs down the road, and closing the door to needed care for too many.** In an effort to curb health care spending, insurers opt to offer high-deductible health plans. While these do show a reduction in cost, by lowering use of care⁴, the net effect is that members are also using less health care than they need. In a Families USA Special Report, data showed that “one quarter of health care consumers with non-group insurance still have problems affording care.”⁵
3. **Dwindling choice in the marketplace puts people in an even harder position.** With less choice and competition, insurers have less incentive to design and price plans that are centered on high-value care and affordability to the consumer.

For example, the exit of Healthy CT from the market, the individual exchange leaves consumers with only two choices: ConnectiCare and Anthem. On the SHOP exchange, there is no choice –

³ See Figure 7 in “Kaiser Health Tracking Poll: July 2016” by Ashley Kirzinger, Elise Sugarman & Mollyann Brodie from Kaiser Family Foundation, July 15, 2016 (URL: <http://kff.org/health-costs/poll-finding/kaiser-health-tracking-poll-july-2016/>)

⁴ From “High Deductible Health Plans” Health Policy Brief from Health Affairs and the Robert Wood Johnson Foundation, February 4, 2016 (URL: http://www.healthaffairs.org/healthpolicybriefs/brief.php?brief_id=152)

⁵ See Page 5 in “Non-Group Health Insurance: Many Insured Americans with High Out-of-Pocket Costs Forgo Needed Health Care” from Families USA, May 2015 (URL: http://familiesusa.org/sites/default/files/product_documents/ACA_HRMSurvey%20Urban-Report_final_web.pdf)

Anthem is the only insurer. **This limit in choice in the exchange markets makes the rate increase requests even more critical for consumers.**

Despite Department of Justice action to block the Anthem-Cigna merger⁶, we are also deeply concerned that this merger will only exacerbate the problem of choice and competition, pushing quality, affordable health insurance out of reach for more and more residents of the state.

4. **We come to the conclusion that affordability must become part of the Department's charge.** We need affordability standards against which rate hikes are evaluated. The Department must be charged with looking out for us all, not only the viability of the insurers.

We need only look to nearby Rhode Island, for a prime example of a state where affordability standards are a formal element of rate review. In Rhode Island, the legislature created a standalone Office of the Health Insurance Commissioner in 2004, which was essentially a legislative mandate to address affordability. In 2010, the Commissioner, through a public process, generated the first version of affordability standards, which were later refined in 2015 after assessment and evaluation of the first set of standards⁷.

We have hundreds of petition signatures to submit into the hearing record today. These consumers represent the tip of the iceberg of everyday people who need and want our state's regulators to look out for them, too.

We are in full support of the testimony provided by the Office of the Healthcare Advocate by Demian Fontanella. We exhort you to consider the questions Mr. Fontanella raises about the three insurers that are the focus of rate hike hearings today and tomorrow (Anthem, ConnectiCare, and Aetna).

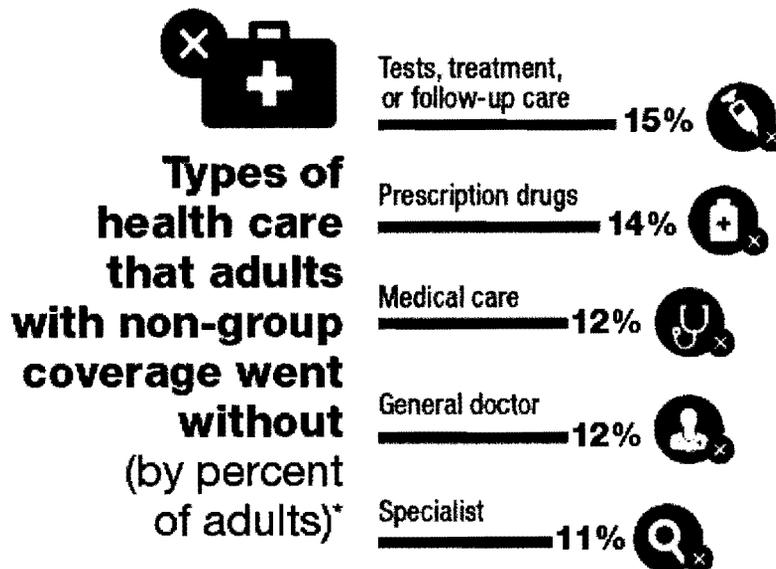
The key points raised in his comment—that rising premium costs and out-of-pocket expenses for consumers makes health insurance plans both financially challenging to purchase, and then use—are critical factors to consider for the consumer. We echo and support Mr. Fontanella's request that the Connecticut Insurance Department “exercise your authority to make a meaningful impact on Connecticut's healthcare system.”⁸

⁶ See “U.S. Suing to Block Aetna-Humana and Anthem-Cigna Mergers” from the Hartford Courant by Mara Lee & Stephen Singer, July 21, 2016 (URL: <http://www.courant.com/business/hc-anthem-cigna-20160721-story.html>)

⁷ See Slides 9-30 in “Study of Cost Containment Models and Recommendations for Connecticut: Review of Rhode Island and Massachusetts” compiled by Bailit Health for the Connecticut State Health Care Cabinet Cost Containment Study, March 8, 2016 (URL: http://portal.ct.gov/Departments_and_Agencies/Office_of_the_Lieutenant_Governor/HCC/PDF_Files/HC_C_030816_Presentation/)

⁸ From the Connecticut State Office of the Healthcare Advocate Comments for 2016 Rate Review (URL: <http://www.ct.gov/cid/lib/cid/OHA-2016RateReviewTestimony.pdf>)

1 in 4 adults with non-group coverage went without some needed health care because they could not afford the cost.*



www.FamiliesUSA.org

*Adults who were insured for the past 12 months and had to forgo care in the past 12 months.

Source: Families USA analysis of Urban Institute HRMS, September and December 2014

To: Commissioner Katharine Wade

I am writing to ask the Insurance Department to consider the impact of the proposed rate increases on everyday people like me. It is outrageous that some insurers are asking for double-digit increases! How can working families and small businesses afford that? It's time our state steps in and protects the people struggling to pay for their health care. With fewer choices in the health insurance marketplace, we think you should use everything in your power to make sure affordability to the consumer is the focus of rate review.

<u>First name</u>	<u>Last name</u>	<u>Zip code</u>	<u>Comments</u>	<u>Timestamp (EST)</u>
Nadine	Alexander	06516	I work full time and am scratching by but pay for insurance, rent, food,etc. I find great clothes at Savers and Good Will to make sure my books can balance. PLEASE do NOT make it harder with higher insurance costs! Sincerely, Nadine Alexander	2016-08-02 16:10:08 EST
Anne-Marie	Vogt	06784	Please do not raise our insurance rates. My family and I can not afford any further increases. Sadly, we will be forced out of our home and possibly the state if further increases occur. Please do not approve these increases. My husband and I work full time as nurses. Our salaries have not increased to offset the past increases, let alone any future increases.	2016-08-02 16:14:45 EST
Susan	Hewes	06280		2016-08-02 16:15:36 EST
Kathleen Ava G	Cruz	06483		2016-08-02 16:33:46 EST
Lynn	Willie	06470		2016-08-02 16:50:15 EST
Frances	Wood	06854	Do NOT raise insurance rates!	2016-08-02 16:55:21 EST
Scott	Morese	06776		2016-08-02 16:56:13 EST
Sara	Arteaga	06811		2016-08-02 17:01:38 EST
Margaret and Patricia	Sellers/Deviine	06255		2016-08-02 17:23:54 EST
Lorraine	Reid	06457	Please don't hike the insurance, I can just about afford what I have now.	2016-08-02 17:33:36 EST
Linda	Najam	06811		2016-08-02 17:39:44 EST
Joann	Koch	06249		2016-08-02 17:55:35 EST
Alicia	Fanciulli	06484		2016-08-02 17:55:28 EST
Michalan	Sheehan	06810		2016-08-02 18:01:21 EST
Barbara	Imp	06798	that is awful	2016-08-02 18:27:04 EST
Dawn	Furniss	06804	I cannot afford an insurance rate increase. I am an RN working in the healthcare system and already pay an exorbitant amount of money for insurance. Please do not consider the insurance companies request to increase rates.	2016-08-02 18:32:57 EST
Yvette	Larrieu	06405		2016-08-02 18:46:04 EST
Grayson	Craddock	06605		2016-08-02 19:11:58 EST
Regina	Petaway	06457		2016-08-02 19:15:43 EST

Amanda	Huthins Warren	06896	The people of CT cannot ride this increase without huge hardship.	2016-08-02 19:23:53 EST
Susan	Kessler	06801		2016-08-02 19:26:12 EST
Ellen	Bowen	06905		2016-08-02 19:41:54 EST
James	Root	06810	Let's find another way.	2016-08-02 20:04:43 EST
Luann	Sullivan	06470		2016-08-02 20:13:39 EST
Damion	Toran	06770	Please do not raise our cost for healthcare. We are already struggling.	2016-08-02 20:16:18 EST
diane	matta	06371		2016-08-02 20:43:34 EST
Marie	McTigue	06371		2016-08-02 20:46:40 EST
Randi	Saslow	06514		2016-08-02 20:46:36 EST
Janet	Taveras	10708		2016-08-02 20:57:29 EST
Jane	Platt	06461		2016-08-02 21:13:55 EST
Richard N.	Platt, Jr.	06461		2016-08-02 21:14:50 EST
Nancy	Scott	10512		2016-08-02 21:18:41 EST
Kristin	McKay	06776	Please do not raise rates. Trying to stay in the middle class. Most concerned about maintaining opportunities for my children. This becomes difficult when the cost of basic needs shoot up.	2016-08-02 21:31:45 EST
Janice	Stauffer	06896	We can not afford any more TAXES, we will be forced to move out of this State. PLEASE lower our taxes and let us live with some dignity!!!!!!	2016-08-02 21:42:24 EST
Carmen	Hernandez	06706		2016-08-02 22:14:23 EST
Kevin	Berrill	06488		2016-08-02 22:51:24 EST
Leodie	Salazar	06804	Current rates are already high and unaffordable for the majority,	2016-08-02 23:10:07 EST
sharon	Bunney	06470		2016-08-02 23:13:08 EST
Alessandra	DeCarvalho	06812		2016-08-02 23:19:50 EST
Diana	Leone	10512		2016-08-02 23:36:37 EST
Philip	Dooley	06084		2016-08-03 02:28:30 EST
mary	rozzi	06488		2016-08-03 04:46:03 EST
Anne	Hulick	06416		2016-08-03 07:21:58 EST
Amy	Marwood	06268		2016-08-03 08:07:37 EST
Amy	Marwood	06268		2016-08-03 08:07:38 EST
Mark	Kosnoff	06450		2016-08-03 08:47:44 EST
Margaret	Boulanger	06784		2016-08-03 09:12:27 EST

Mark	Skaret	06065		2016-08-03 09:17:05 EST
Lori	Bergen	06776		2016-08-03 09:37:35 EST
Susan	Hill	06811		2016-08-03 09:54:55 EST
Hannah	Roditi	06002		2016-08-03 09:57:09 EST
Cathy	Hunt	06804		2016-08-03 10:49:08 EST
Tracy	Oldakowski	06776	The people of Connecticut cannot afford medical cost increases! These insurance companies must be regulated/controlled	2016-08-03 11:08:03 EST
Donna	Riggio	06784		2016-08-03 13:26:11 EST
Christine	Dunster	06903		2016-08-03 14:44:50 EST
Lisa	Freeman	06824		2016-08-03 15:23:05 EST

To: Commissioner Katharine Wade

I am writing to ask the Insurance Department to consider the impact of the proposed rate increases on everyday people like me. It is outrageous that some insurers are asking for double-digit increases! How can working families and small businesses afford that? It's time our state steps in and protects the people struggling to pay for their health care. With fewer choices in the health insurance marketplace, we think you should use everything in your power to make sure affordability to the consumer is the focus of rate review.

<u>First name</u>	<u>Last name</u>	<u>State</u>	<u>Zip code</u>	<u>Comments</u>	<u>Timestamp (EST)</u>
Chris	Wrinn	CT	06460-6539	Single Payer Health Care.	2016-07-26 13:49:25 EST
Francine	Ungaro	CT	06489		2016-07-26 13:51:02 EST
Ellen	Rosenfeldt	TN	38571	I am on a cobra plan and presently paying 764.00 a month for just my self! I say no to this plan	2016-07-26 14:12:24 EST
William	Collins	CT	06851		2016-07-26 14:13:08 EST
Enevia	Baidoo	CT	06226		2016-07-26 14:17:15 EST
Jane	Bouvier	CT	06518	If insurance companies continue to make insurance unaffordable for more and more people, the only option would be to eliminate the middlemen and move to universal health care.	2016-07-26 14:26:46 EST
Mark	Deming	CT	06450		2016-07-26 14:30:42 EST
Anne	Camp	CT	06416	My family is currently spending 30% of our after tax income on health insurance and out of pocket health expenses. This is bankrupting us.	2016-07-26 14:31:43 EST
Arnold L	Martin Jr	CT	06109-2500	I could not afford another raise in my Insurance Benefits.	2016-07-26 14:34:52 EST
carol	Mancini	CT	06795	The premiums are increasing as are the deductibles making it impossible to keep up.	2016-07-26 14:37:21 EST
John	Calatayud	CT	06450	Enough is enough. Why do I have to keep paying higher premiums for services I don't even need. I'm required to have obstetrics coverage and I'm a single 54 year old male with a vasectomy.. I don't understand.	2016-07-26 14:37:55 EST
Mike	Dumond	CT	06795		2016-07-26 14:37:55 EST
Elsa	Obuchowski	CT	06851	Insurers should increase their own efficiency (i.e., run a lean operation) instead of groping for more profits out of consumers' wallets.	2016-07-26 14:38:43 EST

<u>First name</u>	<u>Last name</u>	<u>State</u>	<u>Zip code</u>	<u>Comments</u>	<u>Timestamp (EST)</u>
		CT	06117	I'm more concerned about how double digit premium hikes affect individual policy holders like myself (Medicare next year for me!) . I'm not a subsidized policy holder, and the insurance companies can bitch all they want about profits, but maybe the executives don't exactly need raises and extras at the drop of a hat, or every time they whimper at their boards. Neither do their friends on the boards need ridiculous pay as a "thank you" when they collect plenty doing the same for numerous companies. I also think that Commissioner Wade needs to leave her position in the state as she is clearly in a conflict of interest with her husband at the head of one of the companies under merger consideration. It looks and smells like rotten fish.	2016-07-26 14:39:43 EST
Wendy	Larson	CT	06413		2016-07-26 14:41:49 EST
Linda	Ross	CT	06854	Commissioner Wade, please consider those Connecticut citizens that would not be able to afford health insurance if another rate hike was enacted.	2016-07-26 14:41:55 EST
Lori	Pasqualini	CT	06853		2016-07-26 14:44:55 EST
		CT	06405-3982		2016-07-26 14:46:27 EST
Hannah	Roditi	CT	06002		2016-07-26 14:46:54 EST
G.	White	CT	06110		2016-07-26 14:47:48 EST
Hugh	Griffin	CT	06412		2016-07-26 14:54:03 EST
john	crisofaro	CT	06320		2016-07-26 14:56:08 EST
Donald	Dolce	CT	06880	Insurance must be more accessible not made more difficult by economic constraints	2016-07-26 15:06:49 EST
Julie	Lewin	CT	06437		2016-07-26 15:12:05 EST
Betty	Szubinski	CT	06114		2016-07-26 15:12:29 EST
Dale	Dubina	CT	06254	A rate increase of 6 to 28% is outrageous!	2016-07-26 15:15:44 EST
Linda	Cohn	CT	06117-1628		2016-07-26 15:16:50 EST

<u>First name</u>	<u>Last name</u>	<u>State</u>	<u>Zip code</u>	<u>Comments</u>	<u>Timestamp (EST)</u>
Angela	deMello	CT	06614	it is unconscionable and totally in opposition to the word "affordable" in ACA	2016-07-26 15:17:56 EST
Maria	Cuerda	CT	06106		2016-07-26 15:19:22 EST
Gail	Martin	CT	CT		2016-07-26 15:20:23 EST
Paul	Ford	CT	06082		2016-07-26 15:22:53 EST
Sara	Grant	CT	06095		2016-07-26 15:26:44 EST
stephen tobin		CT	06450		2016-07-26 15:28:40 EST
Linda	Dreher	CT	06708	Trying to have insurance is hard as it is right now. The fact is we don't get what we pay for! And now the insurance comp. want more for nothing. People will be willing to pay a fair price for a fair product.	2016-07-26 15:34:51 EST
Keith	Roberts	CT	06488		2016-07-26 15:37:57 EST
Patricia	Harrity	CT	06470		2016-07-26 15:38:20 EST
pamela	joseph	CT	06880		2016-07-26 15:40:57 EST
Joshua	Angelus	CT	06710		2016-07-26 15:42:42 EST
Mary	Leslie		06042-3347		2016-07-26 15:47:33 EST
Robert	Rout	CT	06831	What are insurers doing to help control costs other than squeezing service providers? Why do we need them? Wouldn't adopting a single payer system eliminate a significant chunk of healthcare costs by virtue of its running as a non-profit entity?	2016-07-26 15:56:02 EST
Marita	Masuch	CT	06810	I already pay high premiums in an attempt to make deductibles less and I still barely manage. If the price goes even higher, well, what the hell is the point of having insurance when I can't afford the premium? I might as well go without insurance as I did for five years, I seemed to pay less for health care in general back in then.	2016-07-26 15:59:39 EST
Ashwinee	Sadanand	CT	06053		2016-07-26 16:03:13 EST

<u>First name</u>	<u>Last name</u>	<u>State</u>	<u>Zip code</u>	<u>Comments</u>	<u>Timestamp (EST)</u>
Jim	Horan	CT	06119	As an employer, I cannot afford these rates! Our employees get worse coverage each year.	2016-07-26 16:04:57 EST
Mary Moran	Boudreau	CT	06106		2016-07-26 16:18:13 EST
Linda	Brewster	CT	06460		2016-07-26 16:22:11 EST
Diane	DeJoannis	CT	06042-2427		2016-07-26 16:26:18 EST
Nancy	Parker	CT	06042	I have an excellent plan through the state - I was Tier One which is long gone. I just don't believe anyone should be getting rich over people's health problems. I believe it should all be non-profit - wish me good luck with that!	2016-07-26 16:26:40 EST
Matt	Ashby	CT	06512		2016-07-26 16:28:19 EST
Stephen V	Kobasa	CT	06511		2016-07-26 16:39:08 EST
Mary	Cookson	CT	06903		2016-07-26 16:39:35 EST
William	Cookson	CT	06903		2016-07-26 16:41:06 EST
Nicole	Eschelbacher	CT	06811		2016-07-26 16:46:18 EST
Christopher	Cookson	CT	06903		2016-07-26 16:46:45 EST
Ramona	Garcia	CT	06824		2016-07-26 16:46:52 EST
Jaime	Myers-McPhail	CT	06511		2016-07-26 16:55:24 EST
Sandra	Pease	CT	06067		2016-07-26 17:14:42 EST
Timothy	Smith	CT	06360		2016-07-26 17:22:29 EST
Leticia	Colon	CT	06610		2016-07-26 17:28:01 EST
Yamilette	Fall	CT	06605		2016-07-26 17:29:22 EST
ED	Kramer	CT	06905		2016-07-26 17:30:49 EST
Louise	Tonning	CT	06870-1205	The insurance companies have such high deductibles (for example \$8,000 .00) that it is pointless to even have insurance. They are happy to take payments but do not pay our medical bills.	2016-07-26 17:43:58 EST
Velandy	Manohar	CT	06438		2016-07-26 18:09:15 EST
LOIS	JASON	CT	06514	I am in my 80's and cannot afford RATE HIKES...it is bad enough, now!	2016-07-26 18:15:45 EST

<u>First name</u>	<u>Last name</u>	<u>State</u>	<u>Zip code</u>	<u>Comments</u>	<u>Timestamp (EST)</u>
				Our small non-profit cannot absorb these proposed hikes. Because we only have 4 people on an Exchange plan, our rates are higher than larger employers. Our state funds are being cut, and with these increases we will have to cut positions. We cannot afford these increases.	
Meredith	Ferraro	CT	06824		2016-07-26 18:32:53 EST
Joann	Koch	CT	06249		2016-07-26 19:15:27 EST
				I'm fed up with increases in the health care industry.	
Toby	Gillman	CT	06514		2016-07-26 19:21:52 EST
Robert	Pearston	CT	06416		2016-07-26 19:24:24 EST
Rosalba	Lopez	CT	06451		2016-07-26 19:35:52 EST
Nancy	McMillan	CT	06751		2016-07-26 19:52:09 EST
Laurie	Marcho	CT	06484		2016-07-26 19:59:05 EST
Claire	Heroux	CT	06114		2016-07-26 20:12:23 EST
				Please put a halt to these unbearable yearly rate hikes.	
Thomas	Burns	CT	06498		2016-07-26 20:17:31 EST
Gerry	Maine	CT	06118		2016-07-26 20:37:48 EST
Judy	Holder	CT	06320		2016-07-26 20:54:06 EST
Jane	White-Hassler	CT	06437		2016-07-26 20:54:49 EST
Margaret and Patricia	Sellers/Deviine	CT	06255		2016-07-26 21:27:28 EST
Anne	Nelson	CT	06359		2016-07-26 21:49:06 EST
Kathleen	Repole	CT	06896		2016-07-26 22:06:50 EST
Nestor	Mejias	CT	06776		2016-07-26 22:07:19 EST
Robert	Boudreau	CT	06095		2016-07-26 22:13:48 EST
Elaine	Sansonetti	CT	06614		2016-07-26 22:17:18 EST
				As a physical therapist, I am working harder for less pay. We actually need quality affordable healthcare -- at the individual, familial and societal levels. I need to be cared for so I can care for my family and my patients!	
Maia	Freedman	CT	06905		2016-07-26 23:11:14 EST
Antonia	Cordero	CT	06095		2016-07-27 01:41:58 EST
Diane	Pospisil	CT	06468		2016-07-27 02:22:25 EST

<u>First name</u>	<u>Last name</u>	<u>State</u>	<u>Zip code</u>	<u>Comments</u>	<u>Timestamp (EST)</u>
Daniel	Heuer	CT	06095		2016-07-27 02:26:23 EST
Irena	Kandybowicz	CT	06614		2016-07-27 05:01:48 EST
Nancy	Donne	CT	06825		2016-07-27 05:32:05 EST
Roland	Robillard	CT	06037	Stop excessive profits.	2016-07-27 05:50:04 EST
Jocelyn	Miller-Hayes	CT	06604	Just stop it! Enough is enough!! We are over taxed and underpaid!! Not fair!!	2016-07-27 06:05:34 EST
Ronald	Hills	CT	06790		2016-07-27 06:33:54 EST
David	Addams	NY	06473		2016-07-27 06:33:45 EST
Richard	Strunk	CT	06492		2016-07-27 06:41:13 EST
Leslie	Greene	CT	06880	My rates are too high already! I am a teacher with no health insurance provided through my school. I earn \$25,000 per year and I pay \$600 per month for my insurance through Anthem. That is \$7200 per year! I am a 55 year old woman and simply CANNOT AFFORD a rate hike! Please listen to us!	2016-07-27 07:30:43 EST
Dave	Krobot	CT	06605		2016-07-27 07:36:39 EST
Deborah	Moscufo Barner	CT	06333		2016-07-27 07:56:38 EST
Sarah	Winter	CT	06226	Insurance rates need to be affordable. If not, why do we even have health insurance? Direct pay can cut out the middle man entirely. The big insurers do a lousy job now.	2016-07-27 08:28:38 EST
Erika	Parent	CT	06790	I can no longer afford high health insurance rates for me and my family when I am the only one working!	2016-07-27 08:54:51 EST
Francis	Henry	CT	06605-2917		2016-07-27 09:12:41 EST
Eileen	Daniels	CT	06457	Insurance rates are unaffordable as it is. How can we allow this to happen?	2016-07-27 09:19:25 EST
Stephen	Karp	CT	06416		2016-07-27 09:44:09 EST
Michael	Marshall	CT	06335	Consumers can not afford these increases!	2016-07-27 09:48:27 EST
wm	shaheen	CT	06810		2016-07-27 09:50:30 EST
pam	mcguire	CT	06107		2016-07-27 09:52:23 EST
Kathleen	Gilbert	CT	06820		2016-07-27 09:57:03 EST

<u>First name</u>	<u>Last name</u>	<u>State</u>	<u>Zip code</u>	<u>Comments</u>	<u>Timestamp (EST)</u>
Katy	MacRae	CT	06511	My rates are already insane. Don't do this.	2016-07-27 10:03:38 EST
David	Giulietti	CT	06447	We are currently struggling to pay our monthly bills. A increase may mean going without.	2016-07-27 10:05:20 EST
Michael and Miriam	Kurland	CT	06250		2016-07-27 10:05:50 EST
Paul	Donovan	CT	06518	You are going to further exacerbate a social worker's ability to help clients in need. I don't suggest you do this in the middle of a public health crisis that has only begun to reveal how terrible it truly is.	2016-07-27 10:07:43 EST
Catherine	Hogan	CT	06510		2016-07-27 10:09:46 EST
Naikyia	Manick	CT	06519		2016-07-27 10:12:03 EST
Elizabeth	Roberts	CT	06067		2016-07-27 10:16:40 EST
Michelle	Pandolfi	CT	06111		2016-07-27 10:19:20 EST
Mary Pat	Healy	CT	06605		2016-07-27 10:53:15 EST
Patricia	Pulisciano	CT	06514	As an agent and consumer I feel that something has to give. We can't just blame insurance companies for increases we all need to come together (consumers, government, providers special interest groups etc..) to control costs. Not one person or entity is to blame but we all contribute in the increasing costs. This has been an ongoing problem with all the intelligence and resources in our Country it's a disgrace that we are still in this predicament. Costs need to go down sooner rather than later!! Everybody talks, talks, talks we need to see results now consumers are bleeding and not accessing the proper care because of high deductibles, premiums etc... I could go on and on... its a disgrace period!	2016-07-27 11:00:50 EST
Anne-Marie	Foster	CT	06355		2016-07-27 11:23:14 EST
Cynthia	Lawless	CT	06460		2016-07-27 11:53:20 EST
Nancy	Carrington	CT	06517		2016-07-27 11:54:03 EST

<u>First name</u>	<u>Last name</u>	<u>State</u>	<u>Zip code</u>	<u>Comments</u>	<u>Timestamp (EST)</u>
Suzan	Mejias	CT	06776	No to insurance rate hikes!	2016-07-27 11:58:37 EST
Randy	Savicky	CT	06901		2016-07-27 12:16:46 EST
Kurt	Fuchs	CT	06013		2016-07-27 12:29:29 EST
Anne	Rodems	CT	06511	I purchase my insurance through the health exchange--which I am overjoyed exists--and had to deal with a 12% increase. That was over \$75 per month with fewer actual benefits as coverage was tightened. As a single mother of two teenagers I cannot afford any further increases!	2016-07-27 12:33:55 EST
Michelle	Traub	CT	06798		2016-07-27 12:37:23 EST
Susan	cobleigh	CT	06110		2016-07-27 12:54:10 EST
Velma	Williams-Estes	CT	06450		2016-07-27 13:14:53 EST
Lisa	Lettieri	CT	06708	Healthcare is almost impossible to afford now! Make insurance companies more efficient by telling them no increased premiums until their controllable costs stop going up double digits every year.	2016-07-27 13:21:01 EST
Jennifer	Bennett	CT	06035		2016-07-27 13:35:21 EST
Duste	Dunn	CT	06798		2016-07-27 13:53:29 EST
Grace	Adams	CT	06226-2006	I am lucky that I have Medicaid as Medi-gap insurance with My Medicare.	2016-07-27 14:07:59 EST
Jennifer	Glick	CT	06109	Raising health insurance premium rates is absolutely outrageous!	2016-07-27 14:12:02 EST
jeanne	eckrich	CT	06840	No rate hike in medical insurance	2016-07-27 14:15:01 EST
susan	peck	CT	06790	Health insurance companies are making far more profits than ordinary citizen.	2016-07-27 15:17:57 EST
Mark	Kosnoff	CT	06492		2016-07-27 16:46:46 EST
Soraya	Potter	CT	06705		2016-07-27 18:05:07 EST
Marjorie	Jones	CT	06460		2016-07-27 19:37:03 EST
joanne	richards	CT	06382		2016-07-28 04:03:09 EST
Nicholas	Cangianni	CT	06776	do not raise my health insurance costs . I will loose my home!	2016-07-28 05:17:59 EST

<u>First name</u>	<u>Last name</u>	<u>State</u>	<u>Zip code</u>	<u>Comments</u>	<u>Timestamp (EST)</u>
Deborah	Heminway	CT	06371		2016-07-28 08:26:30 EST
Sonya	Huber	CT	06614	This is outrageous.	2016-07-28 09:31:18 EST
Laura	Michael	CT	06082	These rate increases are too high. We are already paying too much for our health insurance. CT health insurance is much more costly than other states.	2016-07-28 09:33:59 EST
Kris	Robles	CT	06062	I work two jobs and still living pay check to pay check. If there was a rate increase I am not sure if I can continue to support my family. It continues to be difficult right now as it is.	2016-07-28 09:54:18 EST
Karen	Perrone	CT	06777		2016-07-28 10:15:38 EST
Blair	Bertaccini	NY	10009		2016-07-28 10:16:29 EST
Rita	Kirsch	CT	06010	Health Insurance is sky high as it is - we cannot afford to pay higher rates. NO Increase.	2016-07-28 12:30:42 EST
Greater	Mutsikwi Houle	MA	01060		2016-07-28 13:59:35 EST
Ellen	HARZEWSKI	CT	06450		2016-07-28 14:22:09 EST
Maegaret	Smith	CT	06063-5004		2016-07-28 17:29:59 EST
Alberto	Cifuentes, Jr.	CT	06051		2016-07-28 17:36:56 EST
Kathleen	Brown	CT	06460		2016-07-28 18:06:27 EST
Arthur	Gonzalez	CT	06106	With a hike like that it would be harder for people to get health insurance	2016-07-28 18:12:37 EST
Susan	Peterson	CT	06615	Outrageous! Please put an end to this greed.	2016-07-28 18:36:35 EST
J	Spatta	CT	06716		2016-07-28 23:40:25 EST
JENNIFER	AMENDOLA	CT	06418		2016-07-29 01:31:41 EST
Susan	Raimondo	CT	06111		2016-07-29 11:14:26 EST
Peter	McKnight	CT	06824	I can barely afford the current rates - how will I afford the increase?	2016-07-29 11:33:03 EST
ruth	hopkinson	CT	06110		2016-07-29 11:39:14 EST
Michelle	Kenefick	CT	06371		2016-07-29 14:02:05 EST
Steven	Greenberg	CT	06477		2016-07-29 15:24:31 EST

<u>First name</u>	<u>Last name</u>	<u>State</u>	<u>Zip code</u>	<u>Comments</u>	<u>Timestamp (EST)</u>
				Only the wealthy can afford these premium increases and they don't want to pay nary a penny to help with the average family's vital need for coverage. The wealthy can and must pay their fair share. How would they like it if they had to go	
David	Lazerow	CT	06053	without medical care!	2016-07-29 15:25:46 EST
Peter	Sumpf	CT	06770		2016-07-29 15:26:09 EST
Luis	Caban	CT	06106		2016-07-29 15:27:33 EST
Sandra	Silvay	CT	06226		2016-07-29 15:28:12 EST
Albert	Ginouves	CT	06039		2016-07-29 15:32:45 EST
Monica	Maye	CT	06905	The proposed rate increase is outrageous, unaffordable, and insupportable. Let's get real!	2016-07-29 15:45:00 EST
Rev. J. Richard	Fowler	CT	06791-1210	How can this be? In what parallel universe is this proposal thought of as being beneficial to ANYONE except the CEOs and major stockholders of the insurance industry?	2016-07-29 15:55:29 EST
Joseph	McDonagh	CT	06518		2016-07-29 16:06:31 EST
Noris	Christensen	CT	06092		2016-07-29 16:10:25 EST
George	Corneliusson	CT	06067		2016-07-29 16:14:40 EST
NANCY	ORTIZ	CT	06114		2016-07-29 17:05:14 EST
Deborah	Evans	CT	06515	This merger should be challenged by the federal government. I will not buy supplemental Medical insurance from these providers.	2016-07-29 18:00:56 EST
Sarah	Forman	CT	06515		2016-07-29 18:18:40 EST
William	Hoffman	CT	06515		2016-07-29 18:18:28 EST
Lydia	Vasquez - Heredia	CT	06450	Prices are high enough for the working class	2016-07-29 18:34:20 EST
Susan	Clark	CT	06512		2016-07-29 18:37:22 EST
Jane	Benigno	CT	06511	Please spare the hardship!! No increase	2016-07-29 18:57:43 EST
Richard	Bell	CT	06010	Healthcare is already very costly... I vote NO hikes!!!	2016-07-29 19:07:10 EST

<u>First name</u>	<u>Last name</u>	<u>State</u>	<u>Zip code</u>	<u>Comments</u>	<u>Timestamp (EST)</u>
Emelia	Byron	CT	06010	I vote NO hikes! Health insurance is already very expensive. I know many people who unfortunately have to scrape pennies or go without because they can't afford it. I don't believe this is how someone should have to live, empty pockets or little to no healthcare.	2016-07-29 19:12:51 EST
William	Fredrickson	CT	06498		2016-07-29 20:56:52 EST
Matt	Metell	CT	06256		2016-07-29 22:21:14 EST
Carol	Montesi	CT	06085		2016-07-29 22:22:57 EST
Deborah	Elkin	CT	06515		2016-07-29 23:22:50 EST
Gail E	Janensch	CT	06604	No to mergers. No to excessive premium hikes.	2016-07-29 23:26:10 EST
Patricia	Nielsen	CT	06516		2016-07-30 01:39:24 EST
Alexandra	Ackles	CT	06516		2016-07-30 05:47:06 EST
Jennifer	Bass	CT	06280		2016-07-30 07:33:30 EST
LUCILLE	PORTNER	CT	06111		2016-07-30 08:51:13 EST
Thomas	Hayes	CT	06790	No to rate hikes. Insurance companies are making too much now and the cost of health care is way to high!	2016-07-30 10:59:20 EST
jose	carranquinha	CT	06108	Commissioner Wade, could you and the Insurance Department please consider supporting this request of the Citizens of our State? Thanks.	2016-07-30 11:14:18 EST
Cathy	Ryan Sherman	CT	06880	This is particularly outrageous for people like me who are independent contractors and have to pay out of pocket for coverage.	2016-07-30 12:09:15 EST
Deborah	Mierzwa	CT	06066	Please, we cannot afford any rate hikes, it is hard enough to live with the rates we are already paying!!	2016-07-30 13:04:33 EST
Margaret	Goodwin	CT	06516	Cant afford particularly since state kicked so many working parents off Medicaid. Need a single payer system inCT	2016-07-30 18:45:18 EST

<u>First name</u>	<u>Last name</u>	<u>State</u>	<u>Zip code</u>	<u>Comments</u>	<u>Timestamp (EST)</u>
Carol	Silva	CT	06226	Americans are cats strapped as it is. Don't make us choose between healthcare and food.	2016-07-30 19:11:55 EST
Kenneth	Green	CT	06112	No to rate increases. If done no more than 5%	2016-07-30 20:43:05 EST
Kenneth	Green	CT	06112		2016-07-30 20:44:11 EST
Kenneth	Green	CT	06112		2016-07-30 20:45:06 EST
Janis	Underwood	CT	06515		2016-07-31 07:08:39 EST
Lee	Troy	CT	06450		2016-07-31 07:15:07 EST
Francine	Ungaro	CT	06489		2016-07-31 10:03:31 EST
Mary	Levine	CT	06812		2016-07-31 16:57:46 EST
Mary	Levine	CT	06812		2016-07-31 17:09:18 EST
Kim	Johnson	CT	06110	NO to rate hike	2016-07-31 19:58:33 EST
Evelyn	Green	CT	06112		2016-07-31 20:09:26 EST
Gaye	Hyre	CT	06516	Refusing to take the PATIENT into account in this equation is unconscionable.	2016-08-01 08:31:51 EST
Leslee	Lavigne	CT	06492	The small business people are charged outrageous amounts for insurance. Any wonder small businesses are closing. Between health insurance and taxes ...who can survive. You can't afford to get sick because if you do then you can't pay your health insurance. It is a no win situation. Rates can not be increased!!!!	2016-08-01 08:33:57 EST
Samuel	Rodriguez	CT	06114		2016-08-01 09:01:26 EST
Lucinda	Hall	CT	06880		2016-08-01 09:49:08 EST
William	Collins	CT	06851		2016-08-01 09:53:05 EST
Rep. Linda	Orange	CT	06106		2016-08-01 10:14:22 EST
Duste	Dunn	CT	06798		2016-08-01 12:42:24 EST
Katherine	Kneeland	CT	06016		2016-08-01 14:41:20 EST
Janette	Isaac	CT	06082	I strongly agree that the rate hikes should not be granted...	2016-08-01 15:19:48 EST
Sonia	Gutierrez	CT	06120	When is this going to end? we can hardly afford now! Are you kidding me!?	2016-08-01 15:50:53 EST
john	dankanyin	CT	06082		2016-08-01 18:54:08 EST
PASCUALA	RODRIGUEZ SANTIAGO	CT	06114		2016-08-01 20:20:29 EST

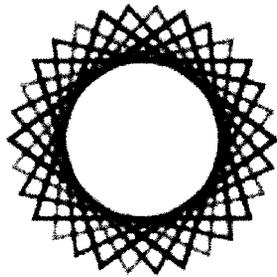
First name	Last name	State	Zip code	Comments	Timestamp (EST)
JUAN W	ORTIZ	CT	06114		2016-08-01 20:22:15 EST
Anne	Streckfus	CT	06606		2016-08-01 23:19:26 EST
Duste	Dunn	CT	06798		2016-08-02 09:16:11 EST
Paul	Sutherland	CT	06877		2016-08-02 09:16:20 EST
Naomi & Stanley	Bleifeld	CT	06883		2016-08-02 09:17:46 EST
Thomas	Moycik	CT	06614		2016-08-02 09:18:29 EST
Sloan	Gorman	CT	06460		2016-08-02 09:19:10 EST
Jennifer	Hochberg	CT	06825		2016-08-02 09:19:16 EST
Steven	Brill	CT	06801		2016-08-02 09:20:54 EST
Debra	Barczak	CT	06470		2016-08-02 09:23:51 EST
Donna	Lydem	CT	06716	Donna LYDEM	2016-08-02 09:23:56 EST
Joann	Merollamartin	CT	06360		2016-08-02 09:31:10 EST
Michael	Krauss	CT	06460		2016-08-02 09:32:26 EST
Dorothy	Mrowka	CT	06415		2016-08-02 09:34:30 EST
Richard	Kosinski	CT	06478		2016-08-02 09:35:18 EST
Robert	Heimer	CT	06511		2016-08-02 09:36:07 EST
Loretta	Wrobel	CT	06278		2016-08-02 09:51:28 EST
Diane	Braunschweiger	CT	06107		2016-08-02 09:52:27 EST
Kenneth	Gucker	CT	06811		2016-08-02 09:53:20 EST
Cynthia	Melmer	CT	06066		2016-08-02 09:54:04 EST
J	Bass	CT	06280		2016-08-02 09:57:36 EST
Friend	OBrien	CT	06109		2016-08-02 09:59:14 EST
Bernard	O'Donnell	CT	06010	Please stop ripping us off. My premiums continue to rise and the quality of service is getting worse.	2016-08-02 10:02:59 EST
Perry	Liu	CT	06824		2016-08-02 10:04:10 EST
Holly	Rozanski	CT	06074		2016-08-02 10:05:30 EST
Jan	Cunningham	CT	06511		2016-08-02 10:06:19 EST
Thomas	Thomas	CT	06032		2016-08-02 10:07:08 EST
Christine	Fluet	CT	06237		2016-08-02 10:07:30 EST
	Canzano	CT	06107		2016-08-02 10:12:01 EST
Paul & Judith	Bryant	CT	06070	Seniors cannot afford increased health insurance plan rate increases.	2016-08-02 10:14:50 EST

<u>First name</u>	<u>Last name</u>	<u>State</u>	<u>Zip code</u>	<u>Comments</u>	<u>Timestamp (EST)</u>
Candiann	Timnev	CT	06776		2016-08-02 10:18:12 EST
Indiana	Jones	CT	06070		2016-08-02 10:18:58 EST
Thomas	Grill	CT	06478		2016-08-02 10:20:32 EST
Norma	Salter	CT	06250		2016-08-02 10:27:32 EST
Joelle	Fishman	CT	06511		2016-08-02 10:28:18 EST
Diane	Bania	CT	06611		2016-08-02 10:30:59 EST
Carolyn	Gabel-Brett	CT	06107		2016-08-02 10:43:08 EST
Tom	Welch	CT	06413	20% increase is ridiculous!	2016-08-02 10:43:57 EST
Bob	Hurvitz	CT	06117	Bob Hurvitz	2016-08-02 10:44:55 EST
jahmal	Henderson	CT	06511		2016-08-02 10:45:10 EST
Diane	Dejoannis	CT	06042		2016-08-02 10:46:15 EST
Phyllis	Alcorn	CT	06085		2016-08-02 10:47:46 EST
Ashwinee	Sadanand	CT	06053		2016-08-02 10:56:40 EST
Maximino	Medina	CT	06610		2016-08-02 10:57:59 EST
Eda	Dibiccari	CT	06092		2016-08-02 10:58:43 EST
Roger	Ives	CT	06078		2016-08-02 11:05:09 EST
Mitchell	Fuchs	CT	06824		2016-08-02 11:06:34 EST
Francine	Ungaro	CT	06489		2016-08-02 11:12:32 EST
Sarah	Croucher	CT	06415		2016-08-02 11:17:32 EST
Jacqueline	Johnson	CT	06060-1405		2016-08-02 11:18:07 EST
William	Buhler	CT	06416	How can these rate hikes be justified when inflation is only 1%!	2016-08-02 11:18:11 EST
Denise	Weeks	CT	06033		2016-08-02 11:27:11 EST
Elizabeth	Newberg	CT	06001		2016-08-02 11:27:21 EST
Joshua	Angelus	CT	06710		2016-08-02 11:30:13 EST
Kenneth	Gucker	CT	06811		2016-08-02 11:46:47 EST
Molly	Dean	CT	06385	This issue is very important to retired individuals and families that can't afford the rate hikes in 2017.	2016-08-02 11:48:01 EST
Bilal	Sekou	CT	06066		2016-08-02 11:59:48 EST
Maureen	Stabile	CT	06611		2016-08-02 12:06:27 EST
Thomas	Sanders	CT	06441		2016-08-02 12:19:35 EST
Timothy	Otte	CT	06119		2016-08-02 12:20:35 EST

<u>First name</u>	<u>Last name</u>	<u>State</u>	<u>Zip code</u>	<u>Comments</u>	<u>Timestamp (EST)</u>
Cecilia	Berner	CT	06515		2016-08-02 12:38:55 EST
Rose-Ann	Wanczyk	CT	06416		2016-08-02 12:47:55 EST
pamela	joseph	CT	06880		2016-08-02 13:10:00 EST
Maria	Sandoval-Schaefer	CT	06517		2016-08-02 13:16:34 EST
Regina	Ippolito	CT	06801		2016-08-02 13:28:17 EST
test	testtest	CT	06511		2016-08-02 13:30:59 EST
Pamela	Driscoll	CT	06516		2016-08-02 13:32:35 EST
Helene	Figuroa	CT	06106		2016-08-02 13:43:12 EST
Helene	Figuroa	CT	06106		2016-08-02 13:53:52 EST
Tami	Simonds	CT	06226		2016-08-02 13:54:37 EST
Geryl lynn	Kopcso	CT	06614		2016-08-02 13:56:55 EST
Mary	Consoli	CT	06810	We cannot afford the have insurance rates increased.	2016-08-02 13:57:37 EST
Helene	Figuroa	CT	06106		2016-08-02 14:01:09 EST
Jeannine	Lewis	CT	06511	Please. ..we can't afford what we are paying now this affects our whole family! !	2016-08-02 14:01:43 EST
Elaine	Molito	CT	06784		2016-08-02 14:03:30 EST
William	Collins	CT	06851		2016-08-02 14:03:39 EST
Teresa	Burns	CT	06776		2016-08-02 14:08:16 EST
Helene	Figuroa	CT	06106		2016-08-02 14:08:34 EST
Helene	Figuroa	CT	06106	Melissa Rivera	2016-08-02 14:10:13 EST
Helene	Figuroa	CT	06106		2016-08-02 14:10:18 EST
Anne	Riddle	CT	06810		2016-08-02 14:12:40 EST
Anthony	Adamczyk	CT	06040	I have always believed that Obama Care had nothing to do with making health care affordable or available to all people. Obama care was actually the selling of Americans to the Health care ind. which were the second largest donors to his campaigns, right behind Wall Street.	2016-08-02 14:14:58 EST
Helene	Andrews	CT	06470		2016-08-02 14:15:39 EST
Chip	Caton	CT	06002		2016-08-02 14:17:41 EST
Jeanette	Lyles	CT	06517		2016-08-02 14:23:30 EST

<u>First name</u>	<u>Last name</u>	<u>State</u>	<u>Zip code</u>	<u>Comments</u>	<u>Timestamp (EST)</u>
Nancy	Torres	CT	06776		2016-08-02 14:27:30 EST
Kennrth	Fisher	CT	06010	We can't afford Insurance rate hikes.	2016-08-02 14:28:42 EST
Elizabeth	Kearney	CT	06783		2016-08-02 14:28:32 EST
Donna	Shanks	CT	06470		2016-08-02 14:32:54 EST
Helene	Figuroa	CT	06106	We can't afford health insurance rate hikes	2016-08-02 14:35:47 EST
Kurt	Zimmerman	CT	06033		2016-08-02 14:38:11 EST
milagros	rivera	CT	06604		2016-08-02 14:38:29 EST
Xavier	Crespo	CT	06483		2016-08-02 14:41:34 EST
Catherine	Bernardez	CT	06804		2016-08-02 14:43:09 EST
Catherine	Bernardez	CT	06804		2016-08-02 14:43:36 EST
Helene	Figuroa	CT	06106		2016-08-02 14:45:32 EST
kemisha	Maxwell	CT	06606		2016-08-02 14:46:38 EST
				Insurance companies have too much control over what the doctor is prescribing for treatment and care as it is. People are being hurt by the Insurance company trying to save money. They do not know the patient, therefor should not dictate care!! Overall it ends up costing more money! To raise high insurance rates to make then even higher is just wrong!! As it is many people struggle with high co-pays, having to decide between getting the needed medications/ treatments or eating. This greediness needs to stop.	
Carol	Grant	CT	06776		2016-08-02 15:03:49 EST
Kenneth	Foscue	CT	06473		2016-08-02 15:06:58 EST
Suzanne	Wigglesworth	CT	06804		2016-08-02 15:10:55 EST
Alysa	Irizarry	CT	06810		2016-08-02 15:11:29 EST
		CT	06801		2016-08-02 15:13:14 EST
Ann	Steele	CT	06107		2016-08-02 15:14:55 EST
Dale	Morris	CT	06605		2016-08-02 15:24:17 EST
maureen	mcallister	CT	06488		2016-08-02 15:28:01 EST
Barbara	Pouliot	CT	06042	Barbara Pouliot	2016-08-02 15:41:50 EST

<u>First name</u>	<u>Last name</u>	<u>State</u>	<u>Zip code</u>	<u>Comments</u>	<u>Timestamp (EST)</u>
Marie	Athans	CT	06482		2016-08-02 15:48:22 EST
Jody	Kusheba	CT	06468		2016-08-02 16:01:24 EST



CONECT

*Congregations Organized for a New Connecticut
Congregaciones Organizadas para un Nuevo Connecticut*

TESTIMONY OF CONECT RE: AETNA LIFE INSURANCE RATE INCREASE REQUEST FOR 2017

Good afternoon. My name is Dr. Elizabeth Keenan and I am co-chair of the Healthcare Team for CONECT, (Congregations Organized for a New Connecticut), a multi-faith, multi-issue, non-partisan organization representing 15,000 people from 28 religious congregations and civic organizations in Fairfield and New Haven counties.

I am here to comment on Aetna Life Insurance's request for an average 28.2 percent increase on off-exchange plans for employers with 50 or fewer employees, covering a total of 36,067 lives.

As we have noted in previous testimony, we know that by state statute, the Connecticut Insurance Department is required to evaluate any proposed rate increase based on whether, from an actuarial perspective, it is "excessive, inadequate or unfairly discriminatory." We also hope the Department will evaluate any proposed rate increase with respect to affordability. We believe this is in keeping with the Department's mission to protect consumers and promote the operation of a competitive marketplace in Connecticut.

We note that one of the reasons Aetna seeks this increase is because of what it projects to be a 9.1 percent increase in the demand for medical services. The Department, for its part, wants to know how Aetna came up with this figure when its most recent year of allowed trend is 8.3 percent. We would like to have that question answered as well.

We note that while insurers in other states have also announced proposed rate increases for 2017, most of these have averaged in the low-to-middle teens. Only a few have announced increases of the size requested by Aetna.

Burdensome as any increase will be on small businesses, Aetna's request for a 26.8 percent increase will be much more difficult for small businesses in Connecticut to deal with than those located in other states where the increases being sought are much lower.

If granted in full, the increase would make Connecticut much less attractive both for businesses looking to move here from out-of-state locations, as well as for those already established here who wish to grow and develop. Indeed, we are surprised that the state Department of Economic and Community Development and the Connecticut Business and Industry Association, along with other promoters of business are not here today, since they all are focused on the making Connecticut more business friendly, which this proposal certainly does not do.

We also noted that there is also a great deal of incomplete, missing or inconsistent actuarial data in the Aetna application, data that are essential if the Department is to conduct a thorough analysis of the request.

Much of these missing data have been cited by the Department in its 9 follow-up questions to the insurer. They include information on risk adjustment positioning, why the range in variability of rates by plan, and what the per-member-per-month costs are for a number of specific services covered by the plans. The Department has also asked Aetna to provide an actuarial demonstration and detailed information on a 12.4 percent experience adjustment found in its filing and more detail in support of its benefit mix adjustment.

Finally, there are also assumptions and questions related to the stated impact revisions in certain state mandates will have on rates that require further information. Lack of such information, in our opinion, weakens the credibility of many of Aetna's underlying assumptions for why it needs the rate increase.

We know Aetna filed its request prior to the announcement by a competitor – Healthy CT – that it was withdrawing from the market. Given this development, however, we believe Aetna should now be required to provide data and analysis on what the likely impact of this action will be on its proposed rates before its rates are approved.

This is particularly essential because Healthy CT's demise was the result of a \$13 million ACA risk pool payment (owed because their insureds were deemed to be healthier and less costly than those of other carriers). Now, as these people become the customers of Aetna and other insurers in 2017 (40,000 of them!), it would seem logical to conclude their experience would help bring rates down.

In conclusion, we believe that until these data gaps are addressed and until Aetna is required to at least address the issue of affordability, the company's request should not be approved.

Thank you for your time and consideration.



Senator Hwang <senatorhwang@gmail.com>

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Mon, Jul 25, 2016 at 8:30 PM

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Issue

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Message

Dear Senator Hwang,

I am writing to request your assistance in complying with the Affordable Care Act.

On May 3, 2016, my wife and I received notice from Fairfield University stating they would no longer be offering health insurance to graduate and part time students. As a result, when our current health insurance policy with Aetna expires on August 14, 2016, there would not be an option to renew.

The notice suggested such loss of coverage would be considered a qualifying event that would enable us to enroll in another health insurance plan for the remainder of the year.

However, when we attempted to enroll through the AccessHealthCT, we were informed that new coverage could not be put in place until September 1, 2016. In phone conversations with both AccessHealthCT (the marketplace) and ConnectiCare (the insurer), we were explicitly notified they could not allow a new policy to start mid-month.

At the same time, both parties prohibited us from purchasing a new policy to start on August 1, 2016 as apparently having two policies covering the same period is also not permitted.

Further, in direct conversations with Aetna, we were told they could neither terminate our policy earlier (e.g. July 31, 2016) nor extend it through the end of August 2016 or the end of the year.

This puts us in a situation where my wife and I (by the way, we are expecting the birth of our son in mid-August), will be (i) faced with a lapse in health insurance and (ii) unable to comply with the Affordable Care Act.

As I see it, there is either a problem with the law or with implementation of the law. Regardless, as a citizen, I should not be in a situation where I cannot maintain continuous health insurance coverage and be forced to be non-compliant with the law.

Your immediate attention to this matter is very much appreciated.

Your concerned constituent.

James N. Smith II

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