

**Kosky, Jared**

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**From:** Medina, Vanessa  
**Sent:** Wednesday, August 10, 2016 2:18 PM  
**To:** Kosky, Jared  
**Subject:** FW: Healthcare increases

**From:** Kathy Wachter [mailto:Kathyw@travlexchange.net]  
**Sent:** Wednesday, August 10, 2016 1:54 PM  
**To:** Medina, Vanessa <Vanessa.Medina@ct.gov>  
**Subject:** Healthcare increases

How totally disgraceful! One step forward in Obama care getting us finally relatively reasonable rates and 100 steps backwards. DISGUSTING!

Guess the fix is in for Trump from these companies....

*Kathy Wachter  
Travel Exchange- A Virtuoso Agency  
203.891.9400 - Office*

## Kosky, Jared

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**From:** Campanelli, Kristin  
**Sent:** Wednesday, August 10, 2016 2:30 PM  
**To:** Kosky, Jared  
**Subject:** FW: Rate increases on insurance exchange

*Kristin Campanelli*

*Counsel*

*State of Connecticut Insurance Department*

*Mail address: P.O. Box 816 | Hartford, CT 06142-0816*

*Location and Overnite Address: 153 Market Street, 7th Floor | Hartford, CT 06103*

**☎ 860.297.3947 | 📠 860.566.7410 | ✉ [Kristin.Campanelli@ct.gov](mailto:Kristin.Campanelli@ct.gov) | [www.ct.gov/cid](http://www.ct.gov/cid)**

**From:** Mickey Nelson [mailto:[mnelson@designsforhealth.com](mailto:mnelson@designsforhealth.com)]  
**Sent:** Wednesday, August 10, 2016 2:29 PM  
**To:** Medina, Vanessa <[Vanessa.Medina@ct.gov](mailto:Vanessa.Medina@ct.gov)>; Campanelli, Kristin <[Kristin.Campanelli@ct.gov](mailto:Kristin.Campanelli@ct.gov)>;  
marika@thestategiesgroup.net  
**Subject:** Rate increases on insurance exchange

I am writing to express my disbelief over the rate increase requests of both Anthem and Conneticare solo with regard to medicare.

I have been a small independent business owner for nearly 50 years. It has been a hard but rewarding career mostly because of the service I have provided to loyal and appreciative clients. The thought of asking a single one of those clients to pay me 40% more next year for the same or lesser service than I charged this year is unfathomable (as well as impossible...unless of course I was a near monopoly and my customer were REQUIRED to buy what I offered.... no matter how distasteful it might seem).

This rate hike will create medical insecurity for myself and my family. Medical insecurity which will, in my case trigger both anger and fear. The medical literature is clear that anger and fear creates stress which manifests as chronic disease and increased healthcare costs....which I am sure will trigger a new rate increase offering less coverage for my new chronic diseases.

Instead of rate increases to continue funding this self fulfilling, inefficient business model why can't we require COST justifications, efficiency metrics, wellness (preventative) care, in home services, free early detection screening, dietary education (community outreach, email, social media) cost reduction incentives, staffing requirement reviews, bulk purchasing of far to expensive pharmaceuticals, research cost sharing, etc.

I am entering the time of my life (Golden years?) Where my costs need to be going down so that I can enjoy some of the benefits of working hard, providing value, being honest and competing fairly in a market where virtue and innovation are rewarded?

Thank you  
Michael Nelson  
16 Samuelson Rd  
WESTON, CT 06883

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Senator Hwang <senatorhwang@gmail.com>

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## concerned CT resident

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Michele Feller <mdgfeller@yahoo.com>

Mon, Aug 1, 2016 at 4:58 PM

Reply-To: Michele Feller <mdgfeller@yahoo.com>

To: "Tony.Hwang@cga.ct.gov" <Tony.Hwang@cga.ct.gov>

Dear Mr. Hwang,

I heard you speaking this morning on WICC about the increase in insurance payments in our state. Obviously, this is a great concern of yours. This is the first I have heard of this, only to be added to the mountain of poor decisions made by Malloy's administration. I question the motives of these decisions that seem to be driving residents out of Connecticut. My husband and I both grew up in Trumbull, my father's family having moved to Trumbull in 1922. We raised our three daughters in Trumbull, and they, with their families, currently reside and work in Connecticut. One daughter and her husband live and teach in Trumbull. It has become common dialogue for our family to discuss when we will all move out of CT, and to where will we move.

The only thing holding us back is my 92 year old mom who still lives in Trumbull. She moved here from France as a war bride with my dad. Never did I imagine that we would feel so strongly about this. This saddens me, as I am not feeling that our government in Connecticut is making any effort to keep their citizens here. I know you are on our side. Feeling the need to vent, I decided to write to you.

It is my hope that there will be improvement and incentive to stay, but I don't think that will be in my lifetime.

My sincere thanks for all you do and for fighting for us! Thanks for your time.

Sincerely,

Michele Feller



Senator Hwang <senatorhwang@gmail.com>

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## Health increase

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dagostini4 <dagostini4@optonline.net>

Mon, Aug 1, 2016 at 9:17 PM

To: Tony.Hwang@cga.ct.gov

Senator Hwang,

Thank you for taking this on. I was just complaining to my Health broker that I can no longer afford anymore increases. My husband is self employed so we pay a little under \$1100 a month for basic bronze which hardly covers anything. We have already spent an additional \$6,000, so far, because of our deductible. If I have to spend over \$20,000 a year for health insurance/care, I would rather not have it at all. I would just pay out of pocket and take the penalty. Life was so much easier before the Affordable Care Act! Hope things change for the better soon.

Thanks for listening,  
Daniela  
Fairfield

Sent from my Verizon Wireless 4G LTE smartphone



Senator Hwang <senatorhwang@gmail.com>

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## Hwang Web Site Contact

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**Grant Monsarrat** <mcreate1@optonline.net>

Mon, Aug 1, 2016 at 9:40 PM

To: tony.hwang@cga.ct.gov

**First Name**

Grant

**Last Name**

Monsarrat

**Email Address**

mcreate1@optonline.net

**Phone Number**

(203) 445-1140

**Mailing Address**

370 North Park Avenue

**City**

Easton

**State**

Connecticut

**Zip Code**

06612

**Issue**

Other

**Message**

I do not see any link on the Connecticut Insurance Commission website pertaining to rate increase requests or hearings for Long Term Care Insurance. Is the Insurance Commission required to post rate increase requests by Long Term Care Insurance companies so that the public can comment?



Senator Hwang <senatorhwang@gmail.com>

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## New submission from Contact Form

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info@infinitewebdesigns.com  
<info@infinitewebdesigns.com>  
To: tony@tonyhwang.com

Tue, Aug 2, 2016 at 8:00  
AM

**Name**

Lorraine Warre

**Email**

lorjrainewarren@sbcglobal.net

**Subject**

Healthcare

**Message**

I just heard you on the Brad Davis show and was very impressed with your enthusiasm for helping solve insurance problems.

I am a retired teacher working off of a pretty low retirement income. I have fairly descent insurance coverage HOWEVER it does NOT cover Naturopathic Doctors or natural supplements. Whenever possible I see my Naturopathic Dr, Dr.Young, of Manchester. She is an amazing , caring, dedicated Dr. I pay so much of my income to my insurance coverage and yet I still have to pay 100% out of pocket every time I see her. This is not right!! Is there anything you can do to pass a law that will give us insurance coverage for Naturopathic Doctors?



Senator Hwang <senatorhwang@gmail.com>

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## Health Care Insurance

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Jim <jsbbeach@gmail.com>

Tue, Aug 2, 2016 at 9:18 AM

To: Tony.Hwang@cga.ct.gov

Please do everything in your power to stop the pending price increase legislation proposed by the Health Insurance companies.

As a self employed individual the increases I have sustained are borderline criminal. There is waste in the system which needs to be discovered and corrected. These increases are both harmful personally but I believe are on the verge of shutting the economy down from their cumulative effect.

We appreciate your efforts to control the wastefulness in the system.

Thank you.

--

Jim Burns - Principal  
BRBG, LLC  
2929 Fairfield Avenue  
Bridgeport, CT 06605  
cell 203.856.3602  
fax 203.810.4399  
[www.brbginsurance.com](http://www.brbginsurance.com)



Senator Hwang <senatorhwang@gmail.com>

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## Insurance Rate Hikes

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McDonough, Frances <fmc10@allstate.com>

Tue, Aug 2, 2016 at 1:31 PM

To: "Tony.Hwang@cga.ct.gov" <Tony.Hwang@cga.ct.gov>

I can't believe yet again there will be another rate hike. How is the taxpayer supposed to pay another outrageous spike in insurance? If it's not proposed state taxes, it's insurance. The gas part about it is, when ya go to use it, it does not cover most things! And ya end up paying out of pocket anyway. Again, the taxpayer gets bilked.

Why can't we sue these people for stress induced trauma??

*Frances McDonough, Paralegal*

Law Office of Mark S. Gilcreast

Staff Counsel for Allstate/Encompass/Esurance Insurance Companies

New England Legal-Litigation Services

*One Hamden Center*

*2319 Whitney Avenue, Suite 3A*

*Hamden, CT 06518*

*(203) 281-8515*

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Senator Hwang <senatorhwang@gmail.com>

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## **FOLLOW THE MONEY**

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ctdunphyp . <ctdunphyp@gmail.com>

Tue, Aug 2, 2016 at 1:58 PM

To: Tony.Hwang@cga.ct.gov

Tony,

Great subject matter. Not only have my rates gone up 100 percent in the past five years, but so has my deductible per insured person. Doctors and nurses spend more than half their time filling out paperwork for CYA aspect of all of their efforts. It seemed when I was young, all was good until government regulations like HIPA came into play and we had the

Large insurance companies grow and grow. FOLLOW THE MONEY.

Phil Dunphy  
Trumbull CT  
Regard,

Phil Dunphy  
917-992-1957



Senator Hwang <senatorhwang@gmail.com>

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## healthinsurance rate hikes

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**oakhill1@gmail.com** <oakhill1@gmail.com>

Tue, Aug 2, 2016 at 2:07 PM

To: Tony.Hwang@cga.ct.gov

You must stop the proposed health insurance rate hikes being asked for by multiple companies in the state. We are paying thousands of dollars out of pocket before the insurance will start to pick up some of the cost of blood work, Doctor visit's or testing. We do everything to stay fit and healthy by eating right, exercising no smoking or drinking yet we continue to see our policy rise every year so that we are now avoiding any care we may need due to the high deductible attached to the policy. And I have checked with our private insurance agent and he actually said my work policy is a "good one!" We are frustrated and angry that the insurance companies get away with this hike year after year and you do nothing for the middle class that has put you there to support us. Fight for all of us . It is your job. Carol & Pete Barnes

carol/peter barnes  
27 bear hills road  
newtown, Co 06470



Senator Hwang <senatorhwang@gmail.com>

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## Rate hikes

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Doreenk <doreenk@optonline.net>

Tue, Aug 2, 2016 at 3:46 PM

To: Tony.Hwang@cga.ct.gov

Hi Tony,

Knowing you are in the middle of campaign season I was holding off on this discussion but in light of your forum tonight it is appropriate. A large part of the insurance costs I would think involves medications. If you haven't heard of Martin Shreli you should. He has bought up pharmaceuticals and hikes the price exorbitantly. It should be illegal. My medication for Rheumatoid Arthritis used to cost me 40.00 a month, it is now 2400.00 a month. He didn't buy the company, he tried to but the company resisted and then hiked up the meds the way he has with many others. There is a cancer drug which is one of the few for pregnant women. The cost was 13.50 per pill before he bought out the company. That same pill is now over 1000.00 each. Just another component of the health care nightmare.

Best Wishes for a successful re-election.

Doreen Battimelli

Sent from my iPhone



Senator Hwang <senatorhwang@gmail.com>

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## Can't make it

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Mike Fatse <tfm2013@aol.com>

Tue, Aug 2, 2016 at 6:07 PM

To: Tony.Hwang@cga.ct.gov

Hi Tony,

I just saw this and can't make it.

Speaking of can't make it, that's what a 30% rate hike will do to me and my family.

At present we are enrolled in a hi deductible plan with an HSA, and it's the only plan we can afford. However, it covers next to nothing, how can the insurance company's and the Governor expect people to pay 30% more when rates are through the roof already?

Keep doing what you do and sorry I can't be there to support you.

Mike

Sent from my iPhone



Senator Hwang <senatorhwang@gmail.com>

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## Outrageous Health Insurance Rate Hikes

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Laurie B <oldwindways@gmail.com>

Tue, Aug 2, 2016 at 6:28 PM

To: Tony.Hwang@cga.ct.gov

Cc: "Sen. Boucher, Toni" <Toni.Boucher@cga.ct.gov>, john.shaban@housegop.ct.gov

Tony,

Thank you for your email alert regarding the proposed rate hikes. This is of great concern to us as self-employed individuals receiving no subsidies on our private pay health insurance. Currently we are insured by Healthy CT, which I am sure you are aware they have been driven out of business and are currently under supervision by the insurance department until they close out their existing policy year.

We are paying approximately \$19,000 per year in premiums for our coverage for two adults, already a financial burden. Our in network out-of-pocket limit is \$6850 per insured. When we renewed this year, Healthy CT offered the most favorable rates available in Connecticut. Prior to the enactment of the ACA, we were paying less than \$10,000 per year in premiums and had lower deductibles and out-of-pocket limits. Any additional increases in premiums at this time are unacceptable and unaffordable.

With Healthy CT closing their doors we will have to find new coverage for 2017. We are both in our early sixties, still a few years away from Medicare eligibility, and do not want to risk being uninsured --- but at what expense? The prospect of annual premiums of \$25,000 or more, with increasing deductibles and out-of-pocket limits, leave us with tough decisions to make regarding how much of a financial burden we can take on, versus the risks of going uninsured.

**Please let the Connecticut Insurance Department know that these proposed rate hikes are unacceptable and should be denied.**

I have copied Sen. Boucher and Rep. Shaban on this email as we are Weston residents.

Sincerely,

Laurie Bloom Bell  
Nicholas S. Bell



Senator Hwang <senatorhwang@gmail.com>

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## New submission from Contact Form

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info@infinitewebdesigns.com  
<info@infinitewebdesigns.com>  
To: tony@tonyhwang.com

Fri, Aug 5, 2016 at 4:03 PM

**Name**

dawn handschuh

**Email**

dawn303030@yahoo.com

**Subject**

Healthcare

**Message**

You asked for feedback about the proposed rate increases for ACA plans. I'm assuming this is the right place to do so since there was no email mentioned in today's Newtown Bee story.

Yes, you are right – I was not aware of these proposed rate increases and I was shocked to read about them.

Perhaps because I am a marketing writer and have worked freelance, sans employer health plan, on and off for years, I have long recognized the need to "decouple" quality health insurance from one's place of employment. But current ACA rates are not at all affordable.

This is something that very much affects me since I was recently laid off. While I plan to stick with my employer's plan via COBRA for this year (\$525/mth), I would like the option of switching to a lower cost Bronze plan in 2017. Whether or not the Bronze plan will actually be "lower" is debatable now.

I was briefly enrolled in an ACA plan several years ago. I was job hunting then, too, but had no idea if or when, as a 50-something person, I would find work, so I gambled and enrolled in a plan with maximum subsidies made possible by my low income. The good news is I found a job late in the year but then had to pay back about \$1200 in subsidies.

Now, three years later, I've been laid off again and health insurance premiums vie with property taxes as my single biggest expense. I have worked hard for 35 years and paid off my mortgage. You might think I could coast to retirement but I'm afraid of retiring due to high ACA health insurance costs between now and when I become eligible for Medicare at 65.

So once again I feel I will soon be held hostage by ridiculous ACA premium rates. With health insurance now mandatory, I really feel health insurers are taking advantage of the enlarged pool of policyholders who have no clout, and no real choice but to accept astronomical rates.

Please hold insurers accountable.

**SentCommentRe: PleaseSendBetterLink2PublicComments Fri 8/5/Thanks!**

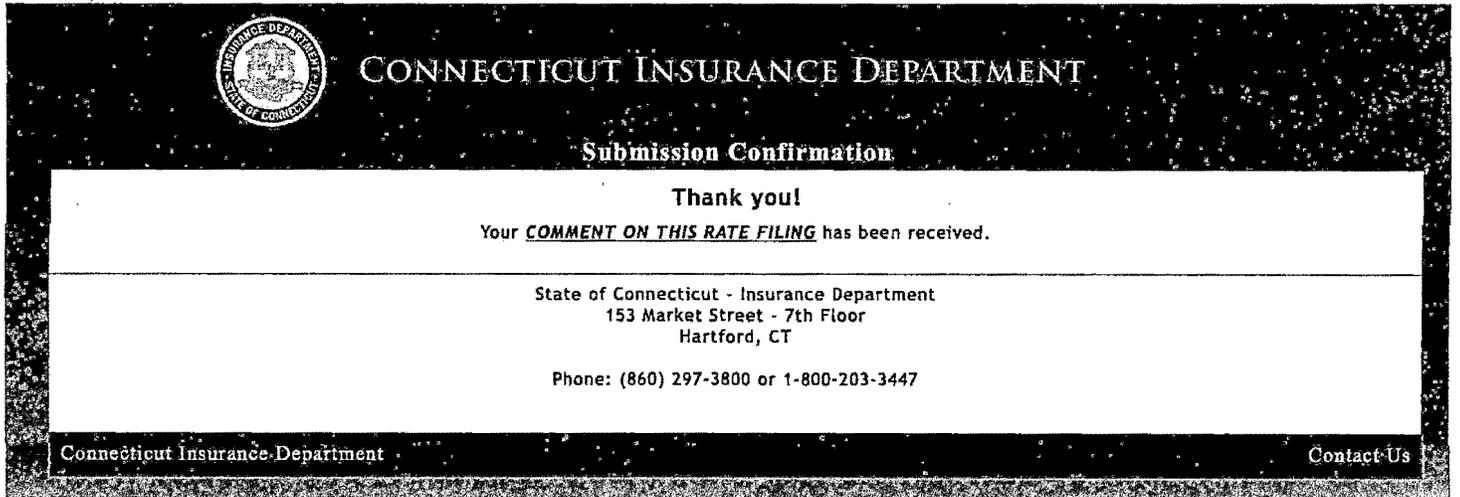
Ellen Jacob <dancingusa@optonline.net>  
To: tonyhwangct@gmail.com, "Sen. Hwang, Tony" <tony.hwang@cga.ct.gov>

Fri, Aug 5, 2016 at 11:31

Hi Tony:  
Here's what I submitted today (8/5/16), and their confirmation of receipt. Thanks for your help!  
Dear CT Insurance Dept.,  
Re:Public Commentary on Proposed Insurance Rate Increases

We urge you to consider the impact these high rate proposals will have on all state residents, as well as on town governments throughout the state.  
We simply cannot afford any more cost of living or tax increases, and this is a big one! Allowing them to continue, as they have nearly ever year for past several years, will act as a fiscal death knell for those of us struggling to stay in the town and state we love. Every day more and more residents and businesses leave the state. WE SIMPLY CAN'T AFFORD IT, AND YET INSURANCE IS REQUIRED IN NEARLY EVERY ASPECT OF OUR LIVES.

Thank you,  
Ellen Jacob,  
Fairfield, CT



The graphic features the Connecticut Insurance Department logo on the left, which includes the text "INSURANCE DEPARTMENT" and "STATE OF CONNECTICUT". To the right of the logo, the text "CONNECTICUT INSURANCE DEPARTMENT" is displayed in a large, serif font. Below this, the words "Submission Confirmation" are centered. A white rectangular box in the center contains the text "Thank you!" followed by "Your COMMENT ON THIS RATE FILING has been received." Below the box, the department's address is listed: "State of Connecticut - Insurance Department, 153 Market Street - 7th Floor, Hartford, CT". The phone number "(860) 297-3800 or 1-800-203-3447" is also provided. At the bottom left of the graphic, it says "Connecticut Insurance Department" and at the bottom right, "Contact Us".

On Aug 5, 2016, at 10:00 AM, Tony Hwang <tonyhwangct@gmail.com> wrote:

Hi Ellen, The link is attached:  
<http://www.ct.gov/cid/cwp/view.asp?a=4059&Q=581302>

you can also email to my legisaltive email and I will deliver before the Aug 10th deadline:  
[tony.hwang@cga.ct.gov](mailto:tony.hwang@cga.ct.gov)

**Tony Hwang**  
**28th CT State Senate**

Please consider the environment. Do you really need to print this e-mail?

On Fri, Aug 5, 2016 at 8:22 AM, Ellen Jacob <dancingusa@optonline.net> wrote:

Hi Tony,  
I'd like to send comments but link below "Submit testimony" doesn't lead to a submission page.  
Will send if I get this on time.  
THANKS!!!  
Ellen Jacob  
email: [dancingusa@optonline.net](mailto:dancingusa@optonline.net)

On Aug 4, 2016, at 5:15 PM, Tony Hwang <tony.hwang@ctsenaterepublicans.com> wrote:



Senator Hwang <senatorhwang@gmail.com>

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**I can't afford 42% health insurance rate hikes to pay for free insurance for others**

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Jack Slovak <jackslovak8@gmail.com>

Sun, Aug 7, 2016 at 11:13 AM

To: State Senator Tony Hwang <tony.hwang@cga.ct.gov>

I can't afford 42% health insurance rate hikes to pay for free insurance for others.

Sent from my iPhone 6



Senator Hwang <senatorhwang@gmail.com>

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## Hwang Web Site Contact

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**Nathalie taranto** <nstaranto@att.net>

Sun, Aug 7, 2016 at 4:26 PM

To: tony.hwang@cga.ct.gov

**First Name**

Nathalie

**Last Name**

taranto

**Email Address**

nstaranto@att.net

**Phone Number**

(203) 268-7441

**Mailing Address**

115 a Cedar Hill Rd.

**City**

easton

**State**

Connecticut

**Zip Code**

06612

**Issue**

Other

- Yes, I would like to receive legislative updates from Senator Hwang.

**Message**

Please keep fighting the health insurance premiums rate hike. Also, I feel the merger of Anthem and Aetna would be a big disadvantage to we consumers while lining the pockets of the masterminds of such a mega merger.

Nathalie Taranto



Senator Hwang <senatorhwang@gmail.com>

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## Hwang Web Site Contact

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**Bethany Cruson** <bleece@gmail.com>

Sun, Aug 7, 2016 at 6:31 PM

To: tony.hwang@cga.ct.gov

**First Name**

Bethany

**Last Name**

Cruson

**Email Address**

bleece@gmail.com

**Phone Number**

(518) 764-8959

**Mailing Address**

30A Dodgingtown Rd

**City**

Newtown

**State**

Connecticut

**Zip Code**

06470

**Issue**

Other

**Message**

Senator Hwang,

I heard that you were collecting stories to bring to the attention of the people in charge of clearing the insane rate hike on insurance premiums in the local marketplaces. I wanted to take the opportunity to share my families with you. We went with the provider in the story because they were affordable while still giving us some semblance of coverage without a ridiculously large deductible. We had such a terrible time with out marketplace that I wrote the following letter to Lt. Gov. Weimann: I am writing you today about the terrible way that we were treated by your Access Health CT people. We have been trying to get our information verified by your system for months. We signed up as new residents to CT in November of 2015. My husband is self-employed and we were asked to submit documentation about our income. He did this through the website.

At this point we figured we were all set, but the saga continued and our information and documents were grievously mishandled. About 3 months later we received a letter that our coverage was being discontinued because our documents had never been received. We called Access Health to find out what was going on. They resubmitted the application, then found the documents in the system that we had submitted in December, the ones they claimed to not have received. At this point they also submitted an escalation to get these documents verified.

A few weeks later, we received a letter asking for the verification documents. These are the same ones that they suddenly found when they resubmitted our application. My husband called them, they told him that the documents were pending verification and submitted another escalation to get them verified.

A few weeks after that, we received a threatening letter requesting that we submit the verification documents within the next 2 weeks, our coverage and our children's coverage would be terminated. Again, my husband called, he was told that as long as the documents were pending in their system we would continue to receive contacts requesting the documents.

We were assured by the representative that their supervisor told them that we would not be terminated as long as the pending status remained.

Fast forward to yesterday, June 6, 2016. We receive a letter YET AGAIN about our kids coverage being terminated because the documents have not been submitted, the very same documents that we contacted about the status of in April. My kids are both below the age of 6. You can see, Ms. Weimann, how I can deem this completely unacceptable. My husband contacted them again to resolve it. The first person, something happens and the call is legitimately dropped, clearly technology's fault. The second, tells him that they have in notes to contact us twice last month, a contact that never happened, and when my husband asks why we were not contacted the person on Access Health's end terminates the call. The third person doesn't seem to understand what is going on, when we contacted them previously or why and he spends over an hour explaining to her that we need the kids reinstated and everything. We were told that the documents had been verified the SAME DAY that our children's coverage was terminated and we were sent a letter. She then RESUBMITS OUR APPLICATION telling him that she is just verifying it. Making us believe that we will have to go through all of this YET AGAIN with Access Health CT in a few months.

In the end we were told this was resolved, but the way it was handled by your people was horrific. There is NO excuse for how we have been treated. My husband is self-employed, and our main source of income, we don't have the time to go through the same song and dance with them every few months because they can't seem to competently do their jobs. No call when there are multiple notes to contact us, telling us that our documents aren't there when they are, insisting that we won't have to keep contacting them... it's insane and it is not the way that we should be treated simply for trying to gain access to health care.

Now, I do realize this has less to do with the current situation of raising prices in the marketplace. But, the company we are currently using is no longer going to be an option for next year. Our options are already limited and now these people want to increase prices by over 25%??? why? Did all of our medical issues suddenly increase in number? This wasn't what the market place was intended for. It was meant to make health care affordable. I don't know about you, but I certainly didn't get a 25% raise in the last year. What makes them think that they deserve one?

I thank you for your time and dedication to the people of CT. I hope that you are successful in making our voices heard.

Bethany Cruson



Senator Hwang <senatorhwang@gmail.com>

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## Stop the Unaffordable and Punishing Proposed Health Insurance Rate Increases

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Grant Monsarrat <mcreate1@optonline.net>

Sun, Aug 7, 2016 at 9:59 PM

To: cid.ca@ct.gov

To The Connecticut Insurance Department:

The proposed health insurance rate increases in Connecticut must be denied! These increases would be the final straw for our state's small businesses who can barely afford to stay here and absolutely crushing for all middle class families who live in this state.

Connecticut isn't called "The Insurance State" for nothing. The insurance companies headquartered here are a controlling force in power and politics in our state. And, as you well know, these insurance companies pay for your department, the very commission that is supposed to regulate them and whose lead Commissioner is a former lobbyist for Cigna and whose husband is currently a prominent attorney for Cigna.

No wonder the people of this state are overwhelmed by the avarice of these insurance companies and their insatiable appetites for rate increases. Are we completely powerless in the face of the Connecticut insurance companies' monstrous lobbying power and the conflicts of interest I stated above?

I urge you to prove that you are indeed responsive to the small businesses and middle class citizens of this state. Reject these egregious rate increases and help make it possible for our small businesses to stay here and for our middle class citizens to afford the health insurance they badly need and that the ironically-named Affordable Care Act requires them to take.

Grant Monsarrat  
370 N. Park Ave.  
Easton, CT 06612



Senator Hwang <senatorhwang@gmail.com>

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## Hwang Web Site Contact

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**Joe Saad** <joesaad.ins@gmail.com>

Sun, Aug 7, 2016 at 10:13 PM

To: tony.hwang@cga.ct.gov

**First Name**

Joe

**Last Name**

Saad

**Email Address**

joesaad.ins@gmail.com

**Phone Number**

(203) 556-1796

**Mailing Address**

64 Bennett St

**City**

Fairfield

**State**

Connecticut

**Zip Code**

06825

**Issue**

Other

**Message**

Hi Tony,

I wanted to thank you for your efforts in regards to the ridiculous health insurance rate increase requests by the insurance companies for 2017. I'm glad to see that someone other than myself is talking about this. The Connecticut Post certainly is not. If it was not for your op-ed's there would be no mention of it at all. I usually have to read the Hartford Courant to find out any updates on this issue.

I am a health/life producer. I work for a high volume broker in Fairfield County. My main line of business is individual and small group health insurance. Since June I have been urging clients to contact the Commissioners office to comment on the rate increase requests.

As a producer, I am on the front lines of this issue daily. The ACA is sucking the life out of the middle class and small businesses. If these rate increases go through, we will be creating a whole new class of uninsured people. I have absolutely no doubt in my mind that a large number of middle class people will drop coverage and pay the penalty rather than pay these rates, (myself included).

I am not sure what either of our efforts will accomplish, but I wanted to reach out to you to let you know that I'm finally glad to see that someone that I voted for is actually trying to do something that makes a difference in my life. These increases will not only affect my own premiums, but also my livelihood and may others like myself.

I appreciate your efforts. Thanks.

Joe Saad

Fairfield



Senator Hwang <senatorhwang@gmail.com>

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## Re: Double-Digit Rate Hike Update

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Dupont, Richard A <RDupont@hcc.commnet.edu>

Mon, Aug 8, 2016 at 12:31 PM

To: "tony.hwang@ctsenaterepublicans.com" <tony.hwang@ctsenaterepublicans.com>

Good morning Tony and thanks for all you do to support a "healthy" CT. Rising costs to do business in our state are a constant challenge. Insurance costs, that we're all especially sensitive about, with proposed double digit rate increases, serve only to reinforce that negative tone and that ugly perception, that in as much as we love CT, the roots we have in this state and all that it has potential for, we constantly seem to put one step forward and then take two or three back. Whether that situation is better in another state isn't the question, none of us really know. The insurance industry is a business just like the rest of us, with one exception...their size and power. Every time we here news of these type of possibilities etc., any momentum we have stops dead in its tracks. Investments are compromised, retention of business becomes more concerning statewide and growth of business in our state looks like an impossible dream. As a business owner in CT for many years, as a past President of the Smaller Manufactures Association of CT, as Chair of the Manufactures Council of the Greater Waterbury Regional Chamber of Commerce and as an active member of the New Haven Manufactures Association I can assure you I am not speaking for myself.

Tony I understand you have the thankless job of sharing the bad news with the good. We're glad you are there. I still own my business in CT and don't look favorably upon alternatives. I am passing opportunity on to my sons (as I do the work I do at HCC) who as the next generation don't always think as I do. They do love CT however and I hope they stay.

On a final note, Chris Carollo is no longer with HCC. Please ask that my name be added to you contact list in his place and I look forward to seeing you in the near future.

*Richard DuPont*

*Executive Director - Institutional Advancement / Interim Director - Advanced Manufacturing Technology Center*

*Housatonic Community College*

*900 Lafayette Boulevard*

*Bridgeport, CT 06604*

*(203)332-5991*

## Kosky, Jared

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**From:** Campanelli, Kristin  
**Sent:** Wednesday, August 10, 2016 2:47 PM  
**To:** Kosky, Jared  
**Subject:** FW: Connecticut insurance increase

Kristin Campanelli  
Counsel

State of Connecticut Insurance Department Mail address: P.O. Box 816 | Hartford, CT 06142-0816 Location and Overnight Address: 153 Market Street, 7th Floor | Hartford, CT 06103 L 860.297.3947 | 860.566.7410 | 88Kristin.Campanelli@ct.gov | www.ct.gov/cid

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

From: KP [mailto:kpermar@yahoo.com]  
Sent: Wednesday, August 10, 2016 2:43 PM  
To: Campanelli, Kristin <Kristin.Campanelli@ct.gov>  
Subject: Connecticut insurance increase

To whom it may concern,

I am a Connecticut resident who will be affected by the rate increases. Given the extraordinary amount of the increase, it places me in a very difficult situation financially. This increase makes the cost of insurance incredibly unaffordable. It seems that this increase will undo much the main goal of the Affordable Care Act, to get more people insured, as it will become nearly impossible for myself and many others to afford this outrageous insurance bill increase per month.

I am 27 years old and do not get insurance through my workplace. If this rate goes up most of my paycheck will be going to insurance, which is needed, but not at that rate. You're making it a huge burden and impossible for people to even save for a family one day.

At 27 yrs old, I am trying to get myself financially stable and if this is to go through I will be very upset and it will defiantly be a huge burden. I would like to think about having children, but with an insurance rate like this, you're making decisions like that for people out of the question.

Take the time and read what people actually have to say, and the negative impact this would put on people and their families.

-Katelyn

## Kosky, Jared

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**From:** Campanelli, Kristin  
**Sent:** Wednesday, August 10, 2016 3:23 PM  
**To:** Kosky, Jared  
**Subject:** FW: Rate increases?!

*Kristin Campanelli*  
*Counsel*

*State of Connecticut Insurance Department*

*Mail address: P.O. Box 816 | Hartford, CT 06142-0816*

*Location and Overnight Address: 153 Market Street, 7th Floor | Hartford, CT 06103*

*☎ 860.297.3947 | 📠 860.566.7410 | ✉ [Kristin.Campanelli@ct.gov](mailto:Kristin.Campanelli@ct.gov) | [www.ct.gov/cid](http://www.ct.gov/cid)*

**From:** Joseph Stone [mailto:oeystone@yahoo.com]  
**Sent:** Wednesday, August 10, 2016 2:57 PM  
**To:** Campanelli, Kristin <Kristin.Campanelli@ct.gov>  
**Subject:** Rate increases?!

I am a Connecticut resident who will be affected by the rate increases. I also have quadriplegia and my only means of income is Social Security Disability. Given the extraordinary amount of the increase, it places me in a very difficult situation financially. This increase makes the cost of insurance incredibly unaffordable, and I may have to choose which bill to pay monthly. It seems that this increase will undo much of the main goal of the Affordable Care Act, to get more people insured, as it will become nearly impossible for many to afford coverage at all; like myself.

Please reconsider this increase!

Thank you,

Joseph Stone  
(Stratford resident)

## Kosky, Jared

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**From:** Carole Dicks <CDicks@universalhealthct.org>  
**Sent:** Wednesday, August 10, 2016 3:39 PM  
**To:** Wade, Katharine  
**Cc:** Kosky, Jared; Lombardo, Paul  
**Subject:** Public Petition Signatures regarding Rate Hike Requests  
**Attachments:** Rate Hike Petition Letter 8.10.16.docx; FINAL Rate Hike Petition Signers 8.10.16 - Commissioner Wade.csv

**Importance:** High

Dear Commissioner Wade,

Please find attached the letter and final list of petition signatures regarding the 2017 proposed health insurance rate hikes.

We would like to submit this into the official public record.

Sincerely,

Lynne Ide  
Director of Program & Policy

Universal Health Care Foundation of Connecticut  
203.639.0550 ext. 320 | [lide@universalhealthct.org](mailto:lide@universalhealthct.org)  
290 Pratt Street, Meriden, CT 06450

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To: Commissioner Katharine Wade

From: Petition Signers

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.

First name	Last name	Zip code	Comments	Timestamp (EST)
Chris	Wrinn	06460-653	Single Paye	2016-07-26 13:49:25 EST
Francine	Ungaro	6489		2016-07-26 13:51:02 EST
Ellen	Rosenfeldt	38571	I am on a c	2016-07-26 14:12:24 EST
William	Collins	6851		2016-07-26 14:13:08 EST
Enevia	Baidoo	6226		2016-07-26 14:17:15 EST
Jane	Bouvier	6518	If insurance	2016-07-26 14:26:46 EST
Mark	Deming	6450		2016-07-26 14:30:42 EST
Anne	Camp	6416	My family i	2016-07-26 14:31:43 EST
Arnold L	Martin Jr	06109-250	I could not	2016-07-26 14:34:52 EST
carol	Mancini	6795	The premi	2016-07-26 14:37:21 EST
John	Calatayud	6450	Enough is	2016-07-26 14:37:55 EST
Mike	Dumond	6795		2016-07-26 14:37:55 EST
Elsa	Obuchowski	6851	Insurers sh	2016-07-26 14:38:43 EST
		6117	I'm more c	2016-07-26 14:39:43 EST
Wendy	Larson	6413		2016-07-26 14:41:49 EST
Linda	Ross	6854	Commissio	2016-07-26 14:41:55 EST
Lori	Pasqualini	6853		2016-07-26 14:44:55 EST
		06405-3982		2016-07-26 14:46:27 EST
Hannah	Roditi	6002		2016-07-26 14:46:54 EST
G.	White	6110		2016-07-26 14:47:48 EST
Hugh	Griffin	6412		2016-07-26 14:54:03 EST
john	crisofaro	6320		2016-07-26 14:56:08 EST
Donald	Dolce	6880	Insurance r	2016-07-26 15:06:49 EST
Julie	Lewin	6437		2016-07-26 15:12:05 EST
Betty	Szubinski	6114		2016-07-26 15:12:29 EST
Dale	Dubina	6254	A rate incre	2016-07-26 15:15:44 EST
Linda	Cohn	06117-1628		2016-07-26 15:16:50 EST
Angela	deMello	6614	it is uncons	2016-07-26 15:17:56 EST
Maria	Cuerda	6106		2016-07-26 15:19:22 EST
Gail	Martin	CT		2016-07-26 15:20:23 EST
Paul	Ford	6082		2016-07-26 15:22:53 EST
Sara	Grant	6095		2016-07-26 15:26:44 EST
stephen tobin		6450		2016-07-26 15:28:40 EST
Linda	Dreher	6708	Trying to	2016-07-26 15:34:51 EST
Keith	Roberts	6488		2016-07-26 15:37:57 EST
Patricia	Harrity	6470		2016-07-26 15:38:20 EST
pamela	joseph	6880		2016-07-26 15:40:57 EST
Joshua	Angelus	6710		2016-07-26 15:42:42 EST
Mary	Leslie	06042-3347		2016-07-26 15:47:33 EST
Robert	Rout	6831	What are ir	2016-07-26 15:56:02 EST
Marita	Masuch	6810	I already p	2016-07-26 15:59:39 EST
Ashwinee	Sadanand	6053		2016-07-26 16:03:13 EST
Jim	Horan	6119	As an empl	2016-07-26 16:04:57 EST
Mary Mora	Boudreau	6106		2016-07-26 16:18:13 EST
Linda	Brewster	6460		2016-07-26 16:22:11 EST
Diane	DeJoannis	06042-2427		2016-07-26 16:26:18 EST

Nancy	Parker	6042	I have an e	2016-07-26 16:26:40 EST
Matt	Ashby	6512		2016-07-26 16:28:19 EST
Stephen V	Kobasa	6511		2016-07-26 16:39:08 EST
Mary	Cookson	6903		2016-07-26 16:39:35 EST
William	Cookson	6903		2016-07-26 16:41:06 EST
Nicole	Eschelbach	6811		2016-07-26 16:46:18 EST
Christophe	Cookson	6903		2016-07-26 16:46:45 EST
Ramona	Garcia	6824		2016-07-26 16:46:52 EST
Jaime	Myers-Mcf	6511		2016-07-26 16:55:24 EST
Sandra	Pease	6067		2016-07-26 17:14:42 EST
Timothy	Smith	6360		2016-07-26 17:22:29 EST
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Meredith	Ferraro	6824	Our small r	2016-07-26 18:32:53 EST
Joann	Koch	6249		2016-07-26 19:15:27 EST
Toby	Gillman	6514	I'm fed up	2016-07-26 19:21:52 EST
Robert	Pearston	6416		2016-07-26 19:24:24 EST
Rosalba	Lopez	6451		2016-07-26 19:35:52 EST
Nancy	McMillan	6751		2016-07-26 19:52:09 EST
Laurie	Marcho	6484		2016-07-26 19:59:05 EST
Claire	Heroux	6114		2016-07-26 20:12:23 EST
Thomas	Burns	6498	Please put	2016-07-26 20:17:31 EST
Gerry	Maine	6118		2016-07-26 20:37:48 EST
Judy	Holder	6320		2016-07-26 20:54:06 EST
Jane	White-Has	6437		2016-07-26 20:54:49 EST
Margaret a	Sellers/Dev	6255		2016-07-26 21:27:28 EST
Anne	Nelson	6359		2016-07-26 21:49:06 EST
Kathleen	Repole	6896		2016-07-26 22:06:50 EST
Nestor	Mejias	6776		2016-07-26 22:07:19 EST
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Daniel	Heuer	6095		2016-07-27 02:26:23 EST
Irena	Kandybowi	6614		2016-07-27 05:01:48 EST
Nancy	Donne	6825		2016-07-27 05:32:05 EST
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Jocelyn	Miller-Haye	6604	Just stop it	2016-07-27 06:05:34 EST
Ronald	Hills	6790		2016-07-27 06:33:54 EST
David	Addams	6473		2016-07-27 06:33:45 EST
Richard	Strunk	6492		2016-07-27 06:41:13 EST
Leslie	Greene	6880	My rates ai	2016-07-27 07:30:43 EST

Dave	Krobot	6605		2016-07-27 07:36:39 EST
Deborah	Moscufo B:	6333		2016-07-27 07:56:38 EST
Sarah	Winter	6226	Insurance r	2016-07-27 08:28:38 EST
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Francis	Henry	06605-2917		2016-07-27 09:12:41 EST
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Stephen	Karp	6416		2016-07-27 09:44:09 EST
Michael	Marshall	6335	Consumers	2016-07-27 09:48:27 EST
wm	shaheen	6810		2016-07-27 09:50:30 EST
pam	mcguire	6107		2016-07-27 09:52:23 EST
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Nancy	Carrington	6517		2016-07-27 11:54:03 EST
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Susan	cobleigh	6110		2016-07-27 12:54:10 EST
Velma	Williams-E:	6450		2016-07-27 13:14:53 EST
Lisa	Lettieri	6708	Healthcare	2016-07-27 13:21:01 EST
Jennifer	Bennett	6035		2016-07-27 13:35:21 EST
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Ellen	HARZEWSK	6450		2016-07-28 14:22:09 EST
Maegaret	Smith	06063-5004		2016-07-28 17:29:59 EST
Alberto	Cifuentes,	6051		2016-07-28 17:36:56 EST
Kathleen	Brown	6460		2016-07-28 18:06:27 EST
Arthur	Gonzalez	6106	With a hike	2016-07-28 18:12:37 EST
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Peter	Sumpf	6770		2016-07-29 15:26:09 EST
Luis	Caban	6106		2016-07-29 15:27:33 EST
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Albert	Ginouves	6039		2016-07-29 15:32:45 EST
Monica	Maye	6905	The	2016-07-29 15:45:00 EST
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Noris	Christense	6092		2016-07-29 16:10:25 EST
George	Cornelius	6067		2016-07-29 16:14:40 EST
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Deborah	Evans	6515	This merge	2016-07-29 18:00:56 EST
Sarah	Forman	6515		2016-07-29 18:18:40 EST
William	Hoffman	6515		2016-07-29 18:18:28 EST
Lydia	Vasquez -	6450	Prices are	2016-07-29 18:34:20 EST
Susan	Clark	6512		2016-07-29 18:37:22 EST
Jane	Benigno	6511	Please spar	2016-07-29 18:57:43 EST
Richard	Bell	6010	Healthcare	2016-07-29 19:07:10 EST
Emelia	Byron	6010	I vote NO h	2016-07-29 19:12:51 EST
William	Fredricks	6498		2016-07-29 20:56:52 EST
Matt	Metell	6256		2016-07-29 22:21:14 EST
Carol	Montesi	6085		2016-07-29 22:22:57 EST
Deborah	Elkin	6515		2016-07-29 23:22:50 EST
Gail E	Janensch	6604	No to merg	2016-07-29 23:26:10 EST
Patricia	Nielsen	6516		2016-07-30 01:39:24 EST
Alexandra	Ackles	6516		2016-07-30 05:47:06 EST
Jennifer	Bass	6280		2016-07-30 07:33:30 EST
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Thomas	Hayes	6790	No to rate	2016-07-30 10:59:20 EST
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Cathy	Ryan Shern	6880	This is part	2016-07-30 12:09:15 EST
Deborah	Mierzwa	6066	Please, we	2016-07-30 13:04:33 EST
Margaret	Goodwin	6516	Cant afford	2016-07-30 18:45:18 EST
Carol	Silva	6226	Americans	2016-07-30 19:11:55 EST
Kenneth	Green	6112	No to rate	2016-07-30 20:43:05 EST
Kenneth	Green	6112		2016-07-30 20:44:11 EST
Kenneth	Green	6112		2016-07-30 20:45:06 EST
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Francine	Ungaro	6489		2016-07-31 10:03:31 EST
Mary	Levine	6812		2016-07-31 16:57:46 EST
Mary	Levine	6812		2016-07-31 17:09:18 EST
Kim	Johnson	6110	NO to rate	2016-07-31 19:58:33 EST
Evelyn	Green	6112		2016-07-31 20:09:26 EST
Gaye	Hyre	6516	Refusing to	2016-08-01 08:31:51 EST
Leslee	Lavigne	6492	The small t	2016-08-01 08:33:57 EST
Samuel	Rodriguez	6114		2016-08-01 09:01:26 EST
Lucinda	Hall	6880		2016-08-01 09:49:08 EST
William	Collins	6851		2016-08-01 09:53:05 EST
Rep. Linda	Orange	6106		2016-08-01 10:14:22 EST
Duste	Dunn	6798		2016-08-01 12:42:24 EST
Katherine	Kneeland	6016		2016-08-01 14:41:20 EST
Janette	Isaac	6082	I strongly a	2016-08-01 15:19:48 EST
Sonia	Gutierrez	6120	When is th	2016-08-01 15:50:53 EST
John	dankanyin	6082		2016-08-01 18:54:08 EST
PASCUALA	RODRIGUEZ	6114		2016-08-01 20:20:29 EST
JUAN W	ORTIZ	6114		2016-08-01 20:22:15 EST
Anne	Streckfus	6606		2016-08-01 23:19:26 EST
Duste	Dunn	6798		2016-08-02 09:16:11 EST
Paul	Sutherland	6877		2016-08-02 09:16:20 EST
Naomi & Si	Bleifeld	6883		2016-08-02 09:17:46 EST
Thomas	Moycik	6614		2016-08-02 09:18:29 EST
Sloan	Gorman	6460		2016-08-02 09:19:10 EST
Jennifer	Hochberg	6825		2016-08-02 09:19:16 EST
Steven	Brill	6801		2016-08-02 09:20:54 EST
Debra	Barczak	6470		2016-08-02 09:23:51 EST
Donna	Lydem	6716	Donna LYD	2016-08-02 09:23:56 EST
Joann	Merollama	6360		2016-08-02 09:31:10 EST
Michael	Krauss	6460		2016-08-02 09:32:26 EST
Dorothy	Mrowka	6415		2016-08-02 09:34:30 EST
Richard	Kosinski	6478		2016-08-02 09:35:18 EST
Robert	Heimer	6511		2016-08-02 09:36:07 EST
Loretta	Wrobel	6278		2016-08-02 09:51:28 EST
Diane	Braunsch	6107		2016-08-02 09:52:27 EST
Kenneth	Gucker	6811		2016-08-02 09:53:20 EST
Cynthia	Melmer	6066		2016-08-02 09:54:04 EST
J	Bass	6280		2016-08-02 09:57:36 EST

Friend	O'Brien	6109		2016-08-02 09:59:14 EST
Bernard	O'Donnell	6010	Please stop	2016-08-02 10:02:59 EST
Perry	Liu	6824		2016-08-02 10:04:10 EST
Holly	Rozanski	6074		2016-08-02 10:05:30 EST
Jan	Cunningham	6511		2016-08-02 10:06:19 EST
Thomas	Thomas	6032		2016-08-02 10:07:08 EST
Christine	Fluet	6237		2016-08-02 10:07:30 EST
	Canzano	6107		2016-08-02 10:12:01 EST
Paul & Judi Bryant		6070	Seniors car	2016-08-02 10:14:50 EST
Candiann	Timnev	6776		2016-08-02 10:18:12 EST
Indiana	Jones	6070		2016-08-02 10:18:58 EST
Thomas	Grill	6478		2016-08-02 10:20:32 EST
Norma	Salter	6250		2016-08-02 10:27:32 EST
Joelle	Fishman	6511		2016-08-02 10:28:18 EST
Diane	Bania	6611		2016-08-02 10:30:59 EST
Carolyn	Gabel-Bret	6107		2016-08-02 10:43:08 EST
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Bob	Hurvitz	6117	Bob Hurvit:	2016-08-02 10:44:55 EST
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Diane	Dejoannis	6042		2016-08-02 10:46:15 EST
Phyllis	Alcorn	6085		2016-08-02 10:47:46 EST
Ashwinee	Sadanand	6053		2016-08-02 10:56:40 EST
Maximino	Medina	6610		2016-08-02 10:57:59 EST
Eda	Dibiccari	6092		2016-08-02 10:58:43 EST
Roger	Ives	6078		2016-08-02 11:05:09 EST
Mitchell	Fuchs	6824		2016-08-02 11:06:34 EST
Francine	Ungaro	6489		2016-08-02 11:12:32 EST
Sarah	Croucher	6415		2016-08-02 11:17:32 EST
Jacqueline	Johnson	06060-1405		2016-08-02 11:18:07 EST
William	Buhler	6416	How can th	2016-08-02 11:18:11 EST
Denise	Weeks	6033		2016-08-02 11:27:11 EST
Elizabeth	Newberg	6001		2016-08-02 11:27:21 EST
Joshua	Angelus	6710		2016-08-02 11:30:13 EST
Kenneth	Gucker	6811		2016-08-02 11:46:47 EST
Molly	Dean	6385	This issue	2016-08-02 11:48:01 EST
Bilal	Sekou	6066		2016-08-02 11:59:48 EST
Maureen	Stabile	6611		2016-08-02 12:06:27 EST
Thomas	Sanders	6441		2016-08-02 12:19:35 EST
Timothy	Otte	6119		2016-08-02 12:20:35 EST
Cecilia	Berner	6515		2016-08-02 12:38:55 EST
Rose-Ann	Wanczyk	6416		2016-08-02 12:47:55 EST
pamela	joseph	6880		2016-08-02 13:10:00 EST
Maria	Sandoval-S	6517		2016-08-02 13:16:34 EST
Regina	Ippolito	6801		2016-08-02 13:28:17 EST
test	testtest	6511		2016-08-02 13:30:59 EST
test	testtest	6511	Bridgeport	2016-08-02 13:31:26 EST
Pamela	Driscoll	6516		2016-08-02 13:32:35 EST

Helene	Figuroa	6106		2016-08-02 13:43:12 EST
Tami	Simonds	6226		2016-08-02 13:54:37 EST
Geryl lynn	Kopco	6614		2016-08-02 13:56:55 EST
Mary	Consoli	6810	We cannot	2016-08-02 13:57:37 EST
Jeannine	Lewis	6511	Please. ...w	2016-08-02 14:01:43 EST
Elaine	Molito	6784		2016-08-02 14:03:30 EST
William	Collins	6851		2016-08-02 14:03:39 EST
Teresa	Burns	6776		2016-08-02 14:08:16 EST
Helene	Figuroa	6106	Melissa Riv	2016-08-02 14:10:13 EST
Anne	Riddle	6810		2016-08-02 14:12:40 EST
Anthony	Adamczyk	6040	I have alwa	2016-08-02 14:14:58 EST
Helene	Andrews	6470		2016-08-02 14:15:39 EST
Chip	Caton	6002		2016-08-02 14:17:41 EST
Jeanette	Lyles	6517		2016-08-02 14:23:30 EST
Nancy	Torres	6776		2016-08-02 14:27:30 EST
Kennrth	Fisher	6010	We can't a	2016-08-02 14:28:42 EST
Elizabeth	Kearney	6783		2016-08-02 14:28:32 EST
Donna	Shanks	6470		2016-08-02 14:32:54 EST
Helene	Figuroa	6106	We can't al	2016-08-02 14:35:47 EST
Kurt	Zimmerma	6033		2016-08-02 14:38:11 EST
milagros	rivera	6604		2016-08-02 14:38:29 EST
Xavier	Crespo	6483		2016-08-02 14:41:34 EST
Catherine	Bernardez	6804		2016-08-02 14:43:09 EST
Catherine	Bernardez	6804		2016-08-02 14:43:36 EST
kemisha	Maxwell	6606		2016-08-02 14:46:38 EST
Carol	Grant	6776	Insurance	2016-08-02 15:03:49 EST
Kenneth	Foscue	6473		2016-08-02 15:06:58 EST
Suzanne	Wiggleswo	6804		2016-08-02 15:10:55 EST
Alysa	Irizarry	6810		2016-08-02 15:11:29 EST
		6801		2016-08-02 15:13:14 EST
Ann	Steele	6107		2016-08-02 15:14:55 EST
Dale	Morris	6605		2016-08-02 15:24:17 EST
maureen	mcallister	6488		2016-08-02 15:28:01 EST
Barbara	Pouliot	6042	Barbara Po	2016-08-02 15:41:50 EST
Marie	Athans	6482		2016-08-02 15:48:22 EST
Jody	Kusheba	6468		2016-08-02 16:01:24 EST
Nadine	Alexander	6516	I work full	2016-08-02 16:10:08 EST
Anne-Mari	Vogt	6784	Please do r	2016-08-02 16:14:45 EST
Susan	Hewes	6280		2016-08-02 16:15:36 EST
Kathleen A	Cruz	6483		2016-08-02 16:33:46 EST
Lynn	Willie	6470		2016-08-02 16:50:15 EST
Frances	Wood	6854	Do NOT rai	2016-08-02 16:55:21 EST
Scott	Morese	6776		2016-08-02 16:56:13 EST
Sara	Arteaga	6811		2016-08-02 17:01:38 EST
Margaret a	Sellers/Dev	6255		2016-08-02 17:23:54 EST
Lorraine	Reid	6457	Please don	2016-08-02 17:33:36 EST
Linda	Najam	6811		2016-08-02 17:39:44 EST

Joann	Koch	6249		2016-08-02 17:55:35 EST
Alicia	Fanciulli	6484		2016-08-02 17:55:28 EST
Michalan	Sheehan	6810		2016-08-02 18:01:21 EST
Barbara	Imp	6798	that is awf	2016-08-02 18:27:04 EST
Dawn	Furniss	6804	I cannot aff	2016-08-02 18:32:57 EST
Yvette	Larrieu	6405		2016-08-02 18:46:04 EST
Grayson	Craddock	6605		2016-08-02 19:11:58 EST
Regina	Petaway	6457		2016-08-02 19:15:43 EST
Amanda	Huthins W	6896	The people	2016-08-02 19:23:53 EST
Susan	Kessler	6801		2016-08-02 19:26:12 EST
Ellen	Bowen	6905		2016-08-02 19:41:54 EST
Jāmes	Root	6810	Let's find a	2016-08-02 20:04:43 EST
Luann	Sullivan	6470		2016-08-02 20:13:39 EST
Damion	Toran	6770	Please do r	2016-08-02 20:16:18 EST
diane	matta	6371		2016-08-02 20:43:34 EST
Marie	McTigue	6371		2016-08-02 20:46:40 EST
Randi	Saslow	6514		2016-08-02 20:46:36 EST
Janet	Taveras	10708		2016-08-02 20:57:29 EST
Jane	Platt	6461		2016-08-02 21:13:55 EST
Richard N.	Platt, Jr.	6461		2016-08-02 21:14:50 EST
Nancy	Scott	10512		2016-08-02 21:18:41 EST
Kristin	McKay	6776	Please do r	2016-08-02 21:31:45 EST
Janice	Stauffer	6896	We can	2016-08-02 21:42:24 EST
Carmen	Hernandez	6706		2016-08-02 22:14:23 EST
Kevin	Berrill	6488		2016-08-02 22:51:24 EST
Leodie	Salazar	6804	Current rat	2016-08-02 23:10:07 EST
sharon	Bunney	6470		2016-08-02 23:13:08 EST
Alessandra	DeCarvalhc	6812		2016-08-02 23:19:50 EST
Diana	Leone	10512		2016-08-02 23:36:37 EST
Philip	Dooley	6084		2016-08-03 02:28:30 EST
mary	rozzi	6488		2016-08-03 04:46:03 EST
Anne	Hulick	6416		2016-08-03 07:21:58 EST
Amy	Marwood	6268		2016-08-03 08:07:37 EST
Amy	Marwood	6268		2016-08-03 08:07:38 EST
Mark	Kosnoff	6450		2016-08-03 08:47:44 EST
Margaret	Boulanger	6784		2016-08-03 09:12:27 EST
Mark	Skaret	6065		2016-08-03 09:17:05 EST
Lori	Bergen	6776		2016-08-03 09:37:35 EST
Susan	Hill	6811		2016-08-03 09:54:55 EST
Hannah	Roditi	6002		2016-08-03 09:57:09 EST
Cathy	Hunt	6804		2016-08-03 10:49:08 EST
Tracy	Oldakowsk	6776	The people	2016-08-03 11:08:03 EST
Donna	Riggio	6784		2016-08-03 13:26:11 EST
Christine	Dunster	6903		2016-08-03 14:44:50 EST
Lisa	Freeman	6824		2016-08-03 15:23:05 EST
Irena	Kandybowi	6614		2016-08-03 16:56:18 EST
Linda	Esposito-Ya	6784		2016-08-03 17:56:29 EST

Glenn	Nelson	6515		2016-08-03 19:35:00 EST
fannie	rogers	6810		2016-08-03 19:41:48 EST
Kathryn	Niemasik	6250		2016-08-03 19:47:57 EST
Suzanne	Bores	6611		2016-08-04 03:53:36 EST
Josephina	Gonzalez	6051		2016-08-04 06:02:39 EST
Colleen	Rockwell	6488		2016-08-04 08:36:07 EST
Renee	Bishop	6776		2016-08-04 08:50:55 EST
Carol	Noreika	6812	Stop insura	2016-08-04 09:56:17 EST
Charles	Jones	Cjones186	How about	2016-08-04 16:12:23 EST
Ann	LaPorte-Br	6105		2016-08-04 20:40:59 EST
Monika	Hajzer	6482		2016-08-04 20:59:44 EST
KAREN	TROLLER	06897-152	I can't affo	2016-08-05 18:44:11 EST
Feleita	Mullen	6110		2016-08-07 21:27:25 EST
Judith	Bosco	6776	I can't affo	2016-08-08 06:26:01 EST
Patricia	Joseph	6810		2016-08-08 07:54:10 EST
Patricia	Kohl	6475		2016-08-08 15:13:22 EST
Jesse	de la Rosa	3608	Rate	2016-08-09 10:54:51 EST
Suzanne	Healy	6801	This is an o	2016-08-09 11:25:22 EST
Annette	Tchelka	6516	I don't beli	2016-08-09 11:52:30 EST
Regis	Dognin	6484		2016-08-09 22:07:04 EST

**Kosky, Jared**

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**From:** Medina, Vanessa  
**Sent:** Wednesday, August 10, 2016 3:42 PM  
**To:** Kosky, Jared  
**Subject:** FW: ConnectiCare rate hikes

---

**From:** James Gribbon [mailto:jgribbon@hotmail.com]  
**Sent:** Wednesday, August 10, 2016 3:40 PM  
**To:** Campanelli, Kristin <Kristin.Campanelli@ct.gov>; Medina, Vanessa <Vanessa.Medina@ct.gov>  
**Subject:** ConnectiCare rate hikes

I am a Connecticut resident who will be affected by the rate increases. Given the extraordinary amount of the increase, it places me in a very difficult situation financially. This increase makes the cost of insurance incredibly unaffordable, and I may have to choose which bill to pay monthly. **It this increase will undo much the main goal of the Affordable Care Act**, to get more people insured, as it will become nearly impossible for many to afford coverage at all.

James Gribbon

**Kosky, Jared**

---

**From:** Medina, Vanessa  
**Sent:** Wednesday, August 10, 2016 4:09 PM  
**To:** Kosky, Jared  
**Subject:** FW: increases...

---

**From:** Robert Emery [mailto:robert.emery@ghpmedia.com]  
**Sent:** Wednesday, August 10, 2016 3:57 PM  
**To:** Medina, Vanessa <Vanessa.Medina@ct.gov>  
**Subject:** increases...

All the more reason people should be able to shop across state lines for insurance... !

Robert Emery  
Sales/Project Manager  
-GHP-  
475 Heffernan Drive  
West Haven, Ct. 06516  
☎ 203 479 7563 Work Direct  
☎ 203 650 3472 Cell  
[robert.emery@ghpmedia.com](mailto:robert.emery@ghpmedia.com)

**Kosky, Jared**

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**From:** Campanelli, Kristin  
**Sent:** Thursday, August 11, 2016 7:43 AM  
**To:** Kosky, Jared  
**Subject:** FW: Outrageous Insurance Rate Increases

*Kristin Campanelli*

*Counsel*

*State of Connecticut Insurance Department*

*Mail address: P.O. Box 816 | Hartford, CT 06142-0816*

*Location and Overnite Address: 153 Market Street, 7th Floor | Hartford, CT 06103*

*☎ 860.297.3947 | 📠 860.566.7410 | ✉ [Kristin.Campanelli@ct.gov](mailto:Kristin.Campanelli@ct.gov) | [www.ct.gov/cid](http://www.ct.gov/cid)*

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**From:** Forrest Taylor [mailto:fv.taylor@yahoo.com]  
**Sent:** Thursday, August 11, 2016 12:17 AM  
**To:** Medina, Vanessa <Vanessa.Medina@ct.gov>; Campanelli, Kristin <Kristin.Campanelli@ct.gov>  
**Subject:** Outrageous Insurance Rate Increases

Hello,

I am a Connecticut resident who will be affected by the rate increases. Given the extraordinary amount of the increase, it places me in a very difficult situation financially. This increase makes the cost of insurance incredibly unaffordable, and I may have to choose which bill to pay monthly. It seems that this increase will undo much the main goal of the Affordable Care Act, to get more people insured, as it will become nearly impossible for many to afford coverage at all.

Thank you,

Forrest

**Kosky, Jared**

---

**From:** Campanelli, Kristin  
**Sent:** Thursday, August 11, 2016 7:43 AM  
**To:** Kosky, Jared  
**Subject:** FW: Outraged!

*Kristin Campanelli*

*Counsel*

*State of Connecticut Insurance Department*

*Mail address: P.O. Box 816 | Hartford, CT 06142-0816*

*Location and Overnite Address: 153 Market Street, 7th Floor | Hartford, CT 06103*

*☎ 860.297.3947 | 📠 860.566.7410 | ✉ [Kristin.Campanelli@ct.gov](mailto:Kristin.Campanelli@ct.gov) | [www.ct.gov/cid](http://www.ct.gov/cid)*

**From:** Arden Donahue [mailto:[ardenanda@gmail.com](mailto:ardenanda@gmail.com)]  
**Sent:** Wednesday, August 10, 2016 10:33 PM  
**To:** Campanelli, Kristin <[Kristin.Campanelli@ct.gov](mailto:Kristin.Campanelli@ct.gov)>  
**Subject:** Outraged!

I am a Connecticut resident who will be affected by the rate increases. Given the extraordinary amount of the increase, it places me in a very difficult situation financially. This increase makes the cost of insurance incredibly unaffordable, and I may have to choose which bill to pay monthly. It seems that this increase will undo much the main goal of the Affordable Care Act, to get more people insured, as it will become nearly impossible for many to afford coverage at all.

Thank you,  
Arden Donahue

## Kosky, Jared

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**From:** Campanelli, Kristin  
**Sent:** Thursday, August 11, 2016 7:43 AM  
**To:** Kosky, Jared  
**Subject:** FW: Health insurance rate increase

*Kristin Campanelli  
Counsel*

*State of Connecticut Insurance Department*

*Mail address: P.O. Box 816 | Hartford, CT 06142-0816*

*Location and Overnight Address: 153 Market Street, 7th Floor | Hartford, CT 06103*

*☎ 860.297.3947 | 📠 860.566.7410 | ✉ [Kristin.Campanelli@ct.gov](mailto:Kristin.Campanelli@ct.gov) | [www.ct.gov/cid](http://www.ct.gov/cid)*

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**From:** Cindy Budner [mailto:cindy\_nutrition@sbcglobal.net]  
**Sent:** Wednesday, August 10, 2016 8:32 PM  
**To:** Campanelli, Kristin <Kristin.Campanelli@ct.gov>  
**Subject:** Health insurance rate increase

I am a Connecticut resident who will be affected by the rate increases. Given the extraordinary amount of the increase, it places me in a very difficult situation financially. This increase makes the cost of insurance incredibly unaffordable, and I may have to choose which bill to pay monthly. It seems that this increase will undo much the main goal of the Affordable Care Act, to get more people insured, as it will become nearly impossible for many to afford coverage at all.

I look to you to not allow this to happen!

Cindy Budner  
Brookfield, CT

## Kosky, Jared

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**From:** Campanelli, Kristin  
**Sent:** Thursday, August 11, 2016 7:43 AM  
**To:** Kosky, Jared  
**Subject:** FW: Health Insurance Increase's

*Kristin Campanelli*

*Counsel*

*State of Connecticut Insurance Department*

*Mail address: P.O. Box 816 | Hartford, CT 06142-0816*

*Location and Overnite Address: 153 Market Street, 7th Floor | Hartford, CT 06103*

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---

**From:** Bcut101@aol.com [mailto:Bcut101@aol.com]  
**Sent:** Wednesday, August 10, 2016 7:24 PM  
**To:** Campanelli, Kristin <Kristin.Campanelli@ct.gov>  
**Subject:** Health Insurance Increase's

Dear Mrs Campanelli,

I want to make my concern known in regards to the up coming Health Insurance increase for 2017. I am 63 years old and my wife and I work very hard and can barely make the payment on our current health plan. With a projected 42% increase, we will be forced to go without coverage next year. In all my life, I have never found it so difficult to keep up with paying our bills. I sincerely hope these increases will be reviewed and a affordable option will be available to hard working citizens.

Sincerely,

Ben Cutrufello  
36 Ruby Road  
West Haven, Ct 06615

**Kosky, Jared**

---

**From:** Campanelli, Kristin  
**Sent:** Thursday, August 11, 2016 7:43 AM  
**To:** Kosky, Jared  
**Subject:** FW: ConnectiCare proposed rate increase.

*Kristin Campanelli*

*Counsel*

*State of Connecticut Insurance Department*

*Mail address: P.O. Box 816 | Hartford, CT 06142-0816*

*Location and Overnite Address: 153 Market Street, 7th Floor | Hartford, CT 06103*

*☎ 860.297.3947 | 📠 860.566.7410 | ✉ [Kristin.Campanelli@ct.gov](mailto:Kristin.Campanelli@ct.gov) | [www.ct.gov/cid](http://www.ct.gov/cid)*

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**From:** Lois Capossela [mailto:loiscapossela@att.net]  
**Sent:** Wednesday, August 10, 2016 6:14 PM  
**To:** Campanelli, Kristin <Kristin.Campanelli@ct.gov>  
**Subject:** ConnectiCare proposed rate increase.

I am 70 years young, on a tight income. I can barely afford the rates as they are now. And it's not even what I would call quality. We also are small business owners and we pay an astronomical amount for my husbands so called coverage. We really need to get a handle on this entire situation. A rate increase of any type is not what any of us need. Please help to thwart this increase.

Thank you.

Lois Capossela

## Kosky, Jared

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**From:** Campanelli, Kristin  
**Sent:** Thursday, August 11, 2016 7:44 AM  
**To:** Kosky, Jared  
**Subject:** FW: Healthcare insurance rate increases...

Kristin Campanelli  
Counsel

State of Connecticut Insurance Department Mail address: P.O. Box 816 | Hartford, CT 06142-0816-Location and Overnight  
Address: 153 Market Street, 7th Floor | Hartford, CT 06103 L 860.297.3947 | ☎ 860.566.7410 |  
88Kristin.Campanelli@ct.gov | www.ct.gov/cid

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

**From:** Kristie Entwistle [mailto:kritagirl@aol.com]  
**Sent:** Wednesday, August 10, 2016 5:45 PM  
**To:** Campanelli, Kristin <Kristin.Campanelli@ct.gov>  
**Subject:** Healthcare insurance rate increases...

I am a Connecticut resident who will be affected by the rate increases. Given the extraordinary amount of the increase, it places me in a very difficult situation financially. This increase makes the cost of insurance incredibly unaffordable, and I may have to choose which bill to pay monthly. It seems that this increase will undo much the main goal of the Affordable Care Act, to get more people insured, as it will become nearly impossible for many to afford coverage at all.

Fondly, Kristie Entwistle

## Kosky, Jared

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**From:** Campanelli, Kristin  
**Sent:** Thursday, August 11, 2016 7:44 AM  
**To:** Kosky, Jared  
**Subject:** FW: Outrageous rate increases

*Kristin Campanelli*

*Counsel*

*State of Connecticut Insurance Department*

*Mail address: P.O. Box 816 | Hartford, CT 06142-0816*

*Location and Overnite Address: 153 Market Street, 7th Floor | Hartford, CT 06103*

*☎ 860.297.3947 | 📠 860.566.7410 | ✉ [Kristin.Campanelli@ct.gov](mailto:Kristin.Campanelli@ct.gov) | [www.ct.gov/cid](http://www.ct.gov/cid)*

**From:** Dalia Maldonado [mailto:dimaldonado203@gmail.com]  
**Sent:** Wednesday, August 10, 2016 4:25 PM  
**To:** Medina, Vanessa <Vanessa.Medina@ct.gov>; Campanelli, Kristin <Kristin.Campanelli@ct.gov>  
**Subject:** Outrageous rate increases

I am a Connecticut resident who will be affected by the rate increases. Given the extraordinary amount of the increases, it places me in a very difficult situation financially. This increase makes the cost of insurance incredibly unaffordable, and I may have to choose which bill to pay monthly. It seems that this increase will undo much the main goal of the Affordable Care Act, to get more people insured, as it will become nearly impossible for any to afford overage at all.

Dalia Maldonado