



**By Electronic Mail Only**

June 6, 2014

Thomas Leonardi, Commissioner  
Connecticut Insurance Department  
P.O. Box 816  
Hartford, CT 06142

RE: Anthem rate filings for on and off Exchange plans

Dear Commissioner Leonardi:

Pursuant to our letter agreement dated August 1, 2011, attached, I am writing to request a hearing on the Anthem's rate filing requests for on and off Exchange plans.<sup>1</sup> (See attached agreement.)

Given the potential impact on consumers of the proposed rate adjustments and the need to ensure a sustainable health insurance exchange that offers affordable plans, ensuring an open hearing process on these filings is critical in my view to allow a full vetting of the concerns of all parties with regard to the contents of the filings.

Because of the public interest in these and other carrier rate filings, I also request that you consider holding hearings on all rate requests for all Exchange rate filings.

Thank you for your attention to this request. I will be happy to work with your staff on arranging a time and date for them Anthem hearing that is mutually convenient.

Very truly yours,

Victoria Veltri  
State Healthcare Advocate

C: Anne Melissa Dowling, Deputy Commissioner

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<sup>1</sup> <http://www.catalog.state.ct.us/cid/portalApps/images/reports/10089160.pdf>.

# State of Connecticut



Hartford

THOMAS B. LEONARDI  
INSURANCE COMMISSIONER

P. O. BOX 816  
HARTFORD, CT 06142-0816

August 1, 2011

***By Electronic Mail***

Victoria L. Veltri  
Office of the Healthcare Advocate  
P.O. Box 1543  
Hartford, 06144

Dear Vicki:

I am pleased that we were able to reach an agreement on the issue of health insurance rate hearings. This agreement has been positive not only for the public, but also for both of our offices as well as the General Assembly that decided not to attempt a veto override of Senate Bill 11, An Act Concerning the Rate Approval Process for Certain Health Insurance Policies. This letter is intended to confirm the agreement reached between the executive and legislative branches with respect to this issue.

The Insurance Commissioner will hold a public hearing under the following parameters:

- when requested by the Health Care Advocate;
- in accordance with the Uniform Administrative Procedure Act (Chapter 54 of the General Statutes);
- for rate increases of at least 15 percent or more;
- on individual medical insurance plans, whether offered by an insurance company or an HMO and small group health insurance (groups with 50 or fewer employees) offered by an HMO;
- up to four hearings per calendar year; and
- effective immediately.

The agreement does not affect the authority of the Insurance Commissioner to call for and hold rate hearings at his discretion on the above specified products as well as other products including long-term care.

I look forward to working together and fully appreciate the spirit of cooperation with which this agreement was reached.

Very truly yours,

A handwritten signature in cursive script that reads "Thomas B. Leonardi".

Thomas B. Leonardi  
Insurance Commissioner