

From: [E Zaccaria](#)
To: [Ratefilings.cid](#)
Subject: Changes to CT Health Insurance
Date: Wednesday, August 25, 2021 2:46:11 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

I am writing in strong opposition to the proposed costly insurance rate hikes now being reviewed and considered by the Connecticut Insurance Department. We cannot afford more expensive health care costs. Health insurance in Connecticut is already unaffordable. I appreciate you taking the time to closely review these rate increases and hear from the public on this matter.

I also would like to know if the Insurance Department goes through this same rate review process and transparent public hearing process on the CT Partnership Plan managed by the State Comptroller. This state run health plan has lost tens of millions of dollars in past years, having paid out significantly more in claims than it collected in premiums. As you complete this important review process for private insurance plans, we are concerned that not all health care plan products see this same level of transparency and oversight.

I also wish the narrative is corrected on how Connecticut could have avoided needing to increase insurance rates.

Connecticut Republicans have a better way on health care and a comprehensive plan to reduce health care costs. Connecticut Republicans are offering a better way to fix the current system – to actually deliver on the promises of the Affordable Care Act – to remove barriers to access, to preserve quality, and to reduce health care costs for all families.

We respectfully call on you, Commissioner, and your department to give due consideration to the available solutions ahead of your decision to or not to approve these rate hikes.

Sincerely,
Elizabeth Zaccaria



From: [Carson, Jim](#)
To: [Ratefilings, cid](#)
Subject: comments on Insurance Rates
Date: Wednesday, September 1, 2021 8:37:55 AM

From: JAMES BARYZA <baryzac1@comcast.net>

Sent: Tuesday, August 31, 2021 10:48 AM

To: Carson, Jim <Jim.Carson@ct.gov>

Subject: Insurance Rates

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

What is being done to reduce the pharmacy costs, medical provider costs, medical equipment costs? From the Insurance Rate Public Hearing it seems there is much hidden in uncertainty. Seems further rate increases are hidden hear.

From: [Neelon, Chelsea](#)
To: [Ratefilings, cid](#)
Subject: Comptroller Lembo Rate Increase Testimony for Hearing
Date: Wednesday, August 25, 2021 11:54:42 AM
Attachments: [ComptrollerLembo_InsuranceRateIncreases_Comments.pdf](#)

To Whom it May Concern,

I am submitting testimony on behalf of state Comptroller Kevin Lembo, who is in strong opposition to the proposed rate increases.

He will not be testifying at Tuesday's hearing, but wanted to make sure the testimony was submitted and available for all involved.

Thank you.

Chelsea Neelon
Communications Associate
Office of the State Comptroller
(Ph) 860-702-3304
Chelsea.neelon@ct.gov

From: [Rick Daigle](#)
To: [Ratefilings_cid](#)
Cc: Kevin.Kelly@cga.ct.gov; rdaigle257@earthlink.net
Subject: Concern on Rising health care costs
Date: Wednesday, August 25, 2021 11:24:39 AM
Importance: High

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Hello,

I am writing in strong opposition to the proposed costly insurance rate hikes now being reviewed and considered by the Connecticut Insurance Department.

As an older Connecticut resident I cannot afford more expensive health care costs. Seeing these steep increases is particularly infuriating considering that Democrat lawmakers refused to take action to reduce health insurance premiums and health care costs this past legislative session.

We deserve better. Health insurance in Connecticut is already unaffordable. The cost growth is out of control and insurance premiums are often the size of a monthly mortgage payment as we are trying personally and professionally to financially recover from a pandemic that has lasted over 18 months.

I appreciate you taking the time to closely review these rate increases and oppose this cost increase. I hope that you will again consider the impact on Connecticut's families, especially as families struggle to recover.

Sincerely,

Ricky Daigle



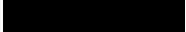
From: [Melissa Biggs, Esq.](#)
To: [Ratefilings, cid](#)
Subject: CT Rate Request Filings Review Letter to CID 8.25.21 FINAL.pdf
Date: Friday, August 27, 2021 1:59:19 PM
Attachments: [CT Rate Request Filings Review Letter to CID 8.25.21 FINAL.pdf](#)

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Good Afternoon,
Please see the attached testimony from Brendan Peppard on behalf of AHIP.

Please let me know if you need anything else.

Melissa Biggs



From: [Judy Cleri](#)
To: [Ratefilings.cid](#)
Subject: Don't increase health care costs
Date: Wednesday, August 25, 2021 1:21:57 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

PLEASE!!!!!!!!!!!!!!

From: [Andy Lucibello](#)
To: [Ratefilings.cid](#)
Subject: Health care costs
Date: Wednesday, August 25, 2021 7:32:09 PM

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Sent from my iPhone

From: [Mark Lloret](#)
To: [Ratefilings.cid](#)
Cc: [Sen_Rob](#); [zRepresentative Lezlye Zupkus](#)
Subject: Health care costs
Date: Thursday, August 26, 2021 9:53:07 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

No to rising health care costs. Time to make Connecticut MORE affordable.
Mark Lloret
Prospect

Sent from iPhone

From: [John D](#)
To: [Ratefilings.cid](#)
Subject: Health care costs.
Date: Wednesday, August 25, 2021 12:27:28 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Sirs,. I urgently ask you to prevent added taxes on health insurance within the state of Connecticut. An already burdened elderly,. Lower income, and middle income population can not absorb the costs without compromising food and shelter.

Thank you, John DiSarro III

From: [Lynn Pensiero](#)
To: [Ratefilings.cid](#)
Subject: Health care costs
Date: Wednesday, August 25, 2021 10:18:30 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Why can't our lawmakers work together and do something to lower our healthcare costs. As a small business owner it's becoming harder and harder to provide insurance for our employees. Its becoming unaffordable and it's clearly essential. As it is even with insurance it covers very little. Please please do something to correct this. Sincerely
Lynn pensiero farmington ct

Sent from my iPhone

From: [Michaela Sawka](#)
To: [Ratefilings.cid](#)
Subject: Health care price hikes inhumane
Date: Friday, August 27, 2021 6:24:15 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

The idea that a family of two making less than sixty thousand dollars a year pays over 300\$ a month for what is essentially a catastrophic health plan is shameful. Then to take these families that are already struggling because their employers don't offer insurance and hike their rates even more is mind blowing. This is pure greed. The entire system is broken. The health care workers suffer, the patients suffer, and the CEOs continue to get rich at the price of human lives. Even with insurance the out of pocket costs are astronomical. I can't even imagine how people with chronic conditions survive in the modern world when the employer doesn't offer Healthcare. This proposal to raise rates is a slap in the average Connecticut residents face. Allocate funds better and this would not be in the least bit needed!

sincerely,
The backbone of this country. LOWER MIDDLE CLASS AMERICANS

From: [Geena Becker](#)
To: [Ratefilings.cid](#)
Subject: Health care rate hike
Date: Wednesday, August 25, 2021 10:00:46 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Obamacare does not work for the working class/self employed. It's quite obvious. Congress stated they couldn't afford what we pay now so they got a special deal. Where is the justice and fairness in that move?

I pay and have been paying since Obama"crap" \$24,000 a year for premium that has a deductible for my husband and myself of \$16000 in total. So if we get super sick then we have to pay an additional \$16000.

I am self-employed and so is my husband. I refuse to take a job that earns less or equal to minimum wage just to pay for health insurance which is what a lot of people have been forced to do.

How is that normal? All for pre existing conditions and pregnancies???????? There are solutions for that but for some reason y'all won't get ride of the horrible plan.

Single PAY? Never in this country I hope. I refuse to be bleeding to death and have to wait in line to see a doctor.

Or have a sinus infection and go take a number like at DMV.

I am not in child bearing years.

I pay for the people that don't work, or earn less than whatever the minimum is and I pay for all pregnancies, invitro whatever in the country and birth control. What happened to the box that I got to check off saying NO PREGNANCY insurance and then my premium decreased tremendously in the quote?

Before Obamacrap I had lots of OPTIONS for plans. I had different plans and much higher deductibles and my annual premium \$8500 a year tops for the two us.

Now Access health - Only Two plans and the premiums are off the charts and they go up \$100 a year every year for the same lousy coverage.

This year I am seriously looking at dumping insurance and taking a risk and just pay out of pocket for my annual physicals.

This is what Obamacrap as done to my families well being and protection.

How is it fair that an unemployed person gets insurance and doesn't have to pay for 3 months and if I miss a payment in 30 days it's canceled?

How is it fair that an unemployed person will get their policy have several operations in that 3 months of non payment and then they cancel after 3 months?

No insurance company in the world can make money off of that scenario which is why they pulled out of CT.

Get rid of Obamacrap entirely and tweak it for the pre existing conditions situations that everyone is concerned about.

This was also a high price to pay for college kids to have insurance too until they are age 30. Move out of the house - get a job and grow up!

Obamacrap is killing self-employed earners. It cuts into my SEP IRA contributions, everything in my household. You pay \$24,000 a year for coverage and see how you feel after one year.

Doing something good for a change in this State please.

[REDACTED]

From: [Matt Paul](#)
To: [Ratefilings, cid](#)
Subject: Health Care Rate Hikes
Date: Wednesday, August 25, 2021 12:20:14 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.



Middle class families living in Connecticut are already under a terrible burden of
state imposed costs.
You must reduce health care costs.

Matthew Paul

From: [Dennis Morgan](#)
To: [Ratefilings.cid](#)
Subject: Health Costs Rising....Please Stop This Pilfering of Connecticut Citizens
Date: Friday, September 3, 2021 7:02:54 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Good Day.

It seems that the more our legislators and Governors work to deregulate industries under the auspices that it will increase competition and drive down costs to consumers we see time and time again that most often the opposite occurs. Recently, I watched as Gov. Rell deregulated our Public Utilities and shortly thereafter electric rates for many of us more than doubled. It's highway robbery that a citizen using approximately \$35.00 worth of electricity each month has to pay an additional \$65.00 for a so-called Delivery Fee. PLEASE Re-regulated Eversource, United Illuminating, et al...and bring this industry back under Government control.

The same needs to be done to the healthcare industry...from top to bottom. Hospitals now owned by LLC groups are no longer "not for profit" hospitals and not only are the people suffering in care and higher charges, but doctors working for these hospitals and Medical Associations are being pressured to run up charges, perform unnecessary exams, tests, and write prescriptions that some patients don't need, and when they fail to meet their quotas they are let go. So much needs to change....

My specific concern has to do with Long-Term Care Insurance: As a State employee and member of the Connecticut State Employee's Credit Union (CSE), I frequently received flyers for car, accidental death, and life insurance. Then, in 2003 they sent me some information about Long Term Care Insurance through CUNA. My wife looked it over and thought that it was a good idea. So, we invited Scott Zimmerman (CUNA Representative) to our house to discuss it. He was very thorough and covered every aspect and answered every question that we asked. Both of us are college educated and had done some research before meeting with him.

After he covered the program, the policy, what it covered, he informed us that the quarterly rate would be determined by our age and it would NEVER INCREASE. At the time, I was two months before my next birthday and my wife was six months from hers, so we both signed up. He seemed to be correct, as from 2003 to this summer 2021 the rates have remained.

However, recently we both received letters stating that they were increasing our rates because other rates of service have increased. It was our understanding that no matter what the rates of service were if either of us should ever need to use the service we would be covered by our policy.

They have had the use of our money for almost 20 years, and they want to increase

our rates. At this point, we have no choice but pay but while we're paying I am asking the legislators to crack down on these rate increases and then order them to refund our money.

Thank you.

Dennis Morgan

[REDACTED]

From: mgould89@comcast.net
To: [Ratefilings.cid](#)
Subject: Health costs
Date: Wednesday, August 25, 2021 2:04:12 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Dear Madam or Sir:

I have been paying a great deal for Medicare and a supplemental insurance. I just had to pay \$300 for a prescription, that probably cost \$1.00 to manufacture.

I am totally disgusted also having to pay for all those capable people getting FREE care and not working, because this government rewards them with anything they need by staying home. Force them to work and pay their share.

It's so sad that Connecticut has become a Welfare State, thanks to bleeding heart Democrats, who only want votes.

R. D. Gould

[REDACTED]

From: [Daniel Levine](#)
To: [Ratefilings.cid](#)
Subject: Health Insurance 2022 Rate Feedback
Date: Friday, August 27, 2021 3:16:45 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Hello,

I am submitting for consideration feedback relating to the potential for health insurance rate increases for the upcoming renewal period.

I am a small business owner in CT and we cover 100% of health insurance costs for our staff. In the past 4 years our renewals would have had a cumulative total % increase of ~75% unless we switched plans which pass had increased deductibles. The only way I have been able to mitigate this increase is by changing deductible levels and/or plan types which restrict access to networks at times and make deductible costs worse for our staff. This is a benefit I want to provide and as a small firm allows us to stay competitive in the hiring market, but it has to be reasonable (until previously the ACA had requirements for insurance offerings that force businesses to participate). When I speak with my agent about what additional benefits I am receiving for the increased cost the only answer they are able to give is it is based on state rates that they are forced to pass along and my benefits are the same.

Respectfully, I feel this is absolutely ridiculous. If I tried to present that logic to a client with 4 years of increases annual increases, I'd be fired by our clients guaranteed. These carriers shouldn't have carte blanche in increasing rates, they should act like an actual business and look at cost reduction or other methods to remain competitive and exhaust all options prior to raising rates.

The following questions should be answered:

1. Do carriers have payouts to agents as a bonus for the book of business they are able to write? If so, reduce the payouts and keep premiums lower.
2. What is the C-suite level of pay and is that reasonable? If it's excessive, cut their pay and keep premiums lower.
3. How many years of profits have the company had? If it's multiple years, they should have had a reserve built and shouldn't be able to raise premiums.
4. Are they issuing payouts to owners in dividends or some other form? If they have excess liquidity for this type of thing, then premiums are already to high.

The expected return for paying for insurance is already negative, meaning I will receive less in benefits than what I pay in. Allowing for unabated increases of this scale over time is just a massive burden to small business and keeps profit flowing to companies that probably don't need it.

The state should be considering whether premiums are affordable, reasonable, either as part of current CPI cost of living in this area or another factor and aren't just being charged because they can be.

Thank you for your consideration on this topic and I look forward to seeing the results of the deliberations.

All good things,
Dan Levine, MBA, CPA
dlevine@tomkulco.com

Tomasetti, Kulas & Company, PC
631 Farmington Avenue
Hartford CT 06105
P 860-231-9088
F 860-231-9410
www.tomkulco.com

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From: [gangel.ray](#)
To: [Ratefilings.cid](#)
Subject: Health insurance costs
Date: Thursday, August 26, 2021 11:05:10 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

I'm writing because I have had a very difficult time finding affordable health care for my husband and myself. We invested money for retirement and have pensions but health insurance was not a part of our package.

Our plan was to retire at 55. My husband did but I continued working for insurance. I was able to retire this past May because of the federal subsidies. Without it. We would have to pay 2200 per month for health insurance. We're currently paying 183 per month through December. I'll have to look again for next year when open enrollment comes again. We will both be 63 by the end of the year.

My point is that there has to be a way healthy individuals can retire while they can still enjoy life and not use their life savings to cover the cost. We have no problem paying for healthcare at a reasonable amount but 2200 per month is outrageous.

Please find a way to lower the cost for 60 plus year olds so they can afford to enjoy the life they worked so hard for.

Thank you, Kim

Sent from my Verizon, Samsung Galaxy smartphone

From: [John Rome](#)
To: [Ratefilings.cid](#)
Subject: Health Insurance hike
Date: Thursday, August 26, 2021 12:44:57 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

I can't believe that the state of Connecticut is even thinking about Taxing our Health insurance especially when prices are up in everything from food to gas etc. My health insurance has gone up this year with a bigger co pay. My doctor bills are not fully paid until I reach a certain amount off deductible before the insurance Co will cover the whole charge To add a tax to my health insurance would be an injustice to any one who has to pay for their health insurance.

Sent from my iPhone

From: [Glo A](#)
To: [Ratefilings.cid](#)
Subject: Health insurance hike
Date: Wednesday, August 25, 2021 10:45:30 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Please consider a health plan and management similar to Massachusetts.
Many years I worked in Massachusetts in healthcare working with insurance.

Sent from my iPad

From: [tnetzer](#)
To: [Ratefilings.cid](#)
Subject: Health insurance hikes
Date: Thursday, August 26, 2021 11:30:00 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

I am emailing about the hiking of premiums again. I have ConnectiCare. It's infuriating to have to pay more plus what I have to pay out of pocket including my prescriptions. I am a senior citizen and it's frustrating that health insurance is so costly as is.

If anything something has to be done about these pharmaceutical companies charging so much for medication. No wonder people order from other countries, and doctors and hospitals charging huge amount for services. It's got to stop. How are we supposed to afford this and the price of food? It's getting impossible to live for a lot of people and their families when everything is so costly. It is not right.

Therese Netzer

From: [ALBERT SMITH](#)
To: [Ratefilings.cid](#)
Subject: Health Insurance Increase
Date: Wednesday, August 25, 2021 10:48:36 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

This is definitely not the time for more costly increases in Connecticut. The basic of living is health care. If this is not affordable, then you are creating a process for earlier deaths at a younger age! The insurance regulators and the DPUC of this state are always against what is best for the citizens.

The politicians in this state (and country) are not working together for the good of the people and country! Under this Democrat control, they think are czars and control everything and everyone. The Republicans have good ideas but the Democrats do not listen. We the citizens need to stop this one party control!!!



From: [April Willhide](#)
To: [Ratefilings.cid](#)
Subject: Health Insurance Premium Increases
Date: Thursday, August 26, 2021 8:47:41 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Vote no on higher health insurance premiums. Most people can't afford them now. The premiums keep going up and so do the deductibles. Self-employed people and the elderly are struggling with the burden of affording health insurance. Enough is enough.

Sent from my iPhone

From: [james root](#)
To: [Ratefilings.cid](#)
Cc: [Raghib Allie Brennan](#); [Julie Sen. Kushner](#); [Kenneth Gucker](#)
Subject: Health insurance premium rate increase application
Date: Thursday, August 26, 2021 8:40:29 PM
Attachments: [state tax board health insurance rate increase.docx](#)

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Dear State Insurance Department,

I am a working class income resident of Danbury. I will be adversely affected by any health insurance premium rate increase. Considering the current high rates of profit in health insurance, and the difficult times among the general state population and small businesses(in addition to my own situation), please do not grant the premium rate increases applied for by the major health insurers at this time. To do so is unwarranted and would be harmful. (Additionally, as I understand it, the same insurers have already been granted major legislative consideration this year.)

Sincerely,
James Root

P.S. Document form attached.

From: [Dr. Candice Pollack](#)
To: [Ratefilings.cid](#)
Subject: health insurance rate hike
Date: Friday, August 27, 2021 10:29:58 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

To whom it may concern,

I am self employed and already have a difficult time affording health insurance due to the already high monthly premium. Nevermind the astronomical deductible. If the monthly premium goes higher, I will most not likely carry health insurance. Something needs to be done about the ridiculous costs associated with health care!!

--
Candice Pollack, D.C., M.S.

From: [Donna Bacchiocchi](#)
To: [Ratefilings, cid](#)
Cc: [Senator Kevin Kelly](#)
Subject: Health Insurance Rate Hikes
Date: Thursday, August 26, 2021 7:22:22 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

As a small business owner and residents in this state, I respectfully request that you DO NOT increase health insurance rates! We have been through so much financial turmoil the last year plus, and none of us have recuperated from it. Please!!!

[REDACTED]

From: [Susan Vincent](#)
To: [Ratefilings.cid](#)
Subject: Health Insurance Rate Hikes
Date: Wednesday, August 25, 2021 10:51:07 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

I am writing as a concerned citizen. The cost of health insurance is prohibitively high as it currently stands. Our premiums, for my husband and I, increased significantly just this past year. More needs to be done to reduce the cost of health care and health insurance in Connecticut. Steps must be taken to reduce costs.

Connecticut should use reinsurance to help address catastrophic claims and reduce the costs of health insurance.

Connecticut should allow the import of drugs from Canada. The same drugs we buy here in CT are available from Canada at much lower costs.

Connecticut should make reforms similar to those in Massachusetts that have helped them control costs. This includes benchmarking the health care cost increases.

Please take steps necessary to reduce costs, and DO NOT raise rates.

Best regards,
Susan Vincent

From: [B Fisher](#)
To: [Ratefilings.cid](#)
Subject: Health Insurance Rate Hikes
Date: Friday, August 27, 2021 11:22:26 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Hi there,

I would like to voice my objections as a 'young' retired person to a rate hike for the health insurance in state of Connecticut. My healthcare is through the CT Access, and to give some background I am a single woman, I don't use much in the way of my health insurance benefits except the annual physical & well woman visit; as current deductible is so high - this policy is just to cover catastrophic health issues. And to make matters worse I am in the middle class where the reductions in rate don't apply to me - so I am currently paying \$853 per month for coverage. To add on another 9% (\$76.77) or 13% (\$110.89) is just putting healthcare insurance out of reach for me. May I suggest if this is to cover the astronomical costs of COVID care & hospitalizations - which was one of the comments on why it had to go up so much - let's put the premium up-charge on the unvaccinated. It's just not reasonable that all of society should shoulder the burden for folks that are unwilling to do the only thing that we know stops and/or slows down this virus: there is no cure for it, but there is this one way to prevent hospitalization. Please consider those of us that cannot afford \$929 or \$963 a month for healthcare that already stretches our budgets. Thank you for your consideration.

Regards,

Barbara Fisher



From: [Chris Mignosa](#)
To: [Ratefilings.cid](#)
Subject: Health Insurance Rate Increases
Date: Friday, August 27, 2021 11:59:19 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

I am a married 40 y/o male, father of two children ages 7 and 5, and a LCSW who owns and runs an outpatient mental health practice with my wife, who is an APRN. Rate increases in health insurance premiums harms me personally on both ends. In general, it would be problematic as the more it costs to access health care services, the less likely people will seek treatment. Then, health care providers will begin to feel this impact as less and less people elect to receive care because they simply cannot afford it. I already see this on both sides, as I have not been to a doctor in several years because it is simply not worth the expense, and I've had dozens of patients decide to stop treatment because they cannot afford the cost to meet their deductible.

For me personally, as a self-employed individual who must get health insurance from the marketplace or a broker, our monthly premium is over \$1300, so close to \$16,000 a year. That doesn't sound like much, but for that price we get a \$5,000 deductible per family member. To meet the family deductible, two family members need to have spent \$5,000, which means at the minimum we are at \$26,000 a year to not have to pay full price, but instead owe the 20% coinsurance. The catch in all of this is that in theory we can spend \$4,999 for each individual yet it wouldn't be considered meeting the deductible, which would mean we spent \$36,000 a year without even having the deductible met. I'm sorry, but that is ridiculous, and frankly unethical to force people into having to decide between receiving medical care or alternative household expenses.

And where does this money go once it's in the hands of the insurance carriers? Let me share this experience as a business owner relying on health insurance carriers for revenue and income: Last year, approximately around June of 2020, the Optum network (UHC, Oxford, Harvard Pilgrim) initiated an "audit" on all claims we submitted. The process consisted on us submitting the claim for the service rendered, Optum automatically denying the claim, mailing a denial letter that included two blank "cover pages" for each individual claim denied to us, and then us having to submit paper documentation justifying why the patient needed the level of service we billed for. This carried on for several months, forcing us to obtain legal representation, as Optum was denying claims on the basis that, for example, a patient with Generalized Anxiety Disorder doesn't need a 60 minute therapy session, only a 45 minute therapy session, or perhaps shouldn't need therapy at all after being in therapy for a few months. Basically, they were denying payment for the services the members were paying their insurance premiums to obtain. Then as the providers, it put us in a position to have to bill the patients after denial, because we need to get paid for the services provided (to pay our large health care premiums of course).

Additionally, we currently are going through a similar process with Anthem. Anthem did a preliminary review of a small sample size of patient records from January 2020 to June 2020, and then in June 2021 put us in "Pre-Payment Review". This was because from the records they reviewed, we were not meeting certain criteria such as indicating if the visit was in-person or via telehealth (which did not exist from January 2020 until the middle of March 2020), notes not being signed in a timely manner, and similar to Optum, questions about if patients actually needed the levels of care being billed for. In conferencing with the individuals overseeing our review, I questioned the efficiency of the process, which includes: Us printing out each individual claim, printing out the associated clinical note, scanning them for our own records and then mailing the entire weekly batch to Anthem. When Anthem receives the paper claims and notes, they then scan them again before reviewing them. I was told to not question their process because "this is how we do things here". Low and behold, they are denying claims saying that we are missing documentation, which we then argue because we have evidence of what was sent, meaning that the paper documents were lost on their end. Anthem's response was that we would have to resubmit again. One of the kickers is that a provider has 30 days from the visit to resubmit, yet we are not even

discovering if a claim is approved or denied until more than 30 days has passed. Similar to Optum, not we are forced to bill the patient for the service provided, despite them already paying Anthem to obtain the service. Furthermore, during the conference call, one of the individuals said something to the extent of "Why should a patient who only has anxiety be seeing a therapist for more than a couple of months?". It is truly disgusting that insurance carriers have people with limited or no frame of reference at all making decisions about the type of care it's members "should" be receiving yet feel the need to raise the rates of these members even higher, while in turn not paying providers.

I realize I am utilizing this forum in a slightly different way to highlight why rate increases are seriously detrimental, however I believe it is connected and relevant. Health insurance companies should not be allowed to make their own rules as they see fit, prohibit providers' abilities to provide adequate care, and simultaneously place a greater burden on members to afford coverage. Where this makes sense is that if it costs people more to have health insurance and/or actually utilize it and get treatment, then the carriers won't have to pay providers because members aren't seeking treatment anyway. I view this as the insurance carriers trying to recoup the money they lost throughout the pandemic when they offered "cost-sharing", basically eliminating copay and deductible fees. Well, instead of trying to balance their books on the backs of the members and the providers, how about the government bail them out even further than they already have. Or how about some transparency towards how the funds that they have already received were used. Or how about reducing some expenses such as countless mailings with unnecessary sheets of paper, or reducing expensive television commercials, or even reducing salaries of executives or eliminating redundant positions.

It seems like from every angle people keep on getting screwed frankly. Health care, utilities, groceries, gasoline, etc. All of these industries keep on coming up with justification to raise their rates, yet nobody's paychecks reflect these rate increases. What a country America is, right?

Please use common sense and dig deep into the practices of health insurance carriers, and their associated connections/interests before making any decisions on this.

Thank you,

Chris Mignosa

[REDACTED]

From: [Kevin Sheridan](#)
To: [Ratefilings.cid](#)
Subject: Health plans rate increase
Date: Friday, August 27, 2021 9:16:03 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Question. As Susan Halpin ,executive director of the Association of Health Plans said in an article on the nbcCT news site this morning, the rate increase is justified. Her reason was covid unpredictability, pent up demand as elective surgeries and other treatments have been postponed over the last 12 months. My question is where is all the money that was collected the previous year for these elective surgeries and other treatments?

I didn't see any notice that they were refunding money for last year. In my opinion I think the whole system is designed for people not to seek medical help because of cost.

Kevin J. Sheridan

From: cid.webmaster@ct.gov
To: [Ratefilings, cid](#)
Subject: Health: Aetna Life Insurance Company - File Number: 202103668
Date: Friday, August 27, 2021 12:36:28 PM

In light of Covid, lack of business to increase salaries, the rise in basics such as housing and food - the mere thought that you would even consider a rate hike is disgusting. Just where do you think anyone will have the funds to pay higher monthly costs? And still pay the deductibles, co=pays and let's not forget that sneaky "30% Co-insurance" which is bankrupting people or causing them to forgo medical treatments. Most residents have not had a pay raise in years, let alone for cost of living. DENY these increases.

From: cid.webmaster@ct.gov
To: [Ratefilings, cid](#)
Subject: Health: Aetna Life Insurance Company - File Number: 202103668
Date: Friday, August 27, 2021 12:48:10 PM

Aetna, you have had EVERY chance to step up during the worst health crisis in a century, and offer relief to those most in harm's way: frontline essential workers who must risk their health and family's health to serve the public good. Instead, you have made RECORD profits for shareholders and CEO's DURING this pandemic, and have the audacity to file for over 14% rate increase to an already reeling customer base. You have the opportunity to LEAD, role model an ethical industry response to the widespread suffering, and offer pandemic RELIEF rates to your customers, and be a Connecticut hero. If you want to continue to be relevant to the public, and oppose affordable, comprehensive health care access, single payer healthcare, or public option, you must provide a responsive relief rate, not an extortionist rate. I'm ashamed that our state represents the Insurance predatory capitol of the world, instead of the healthcare capitol of the country, which we have every opportunity to become in the midst of this crisis. I call on the CT Insurance Department to deny ANY rate increase of health insurance rates on or off the exchange, and further conduct an economic feasibility study of what savings to ratepayer a CT single payor health insurance option would be. State Representative Anne Hughes, 135th District, Co-Chair of House Democratic Progressive Caucus

From: cid.webmaster@ct.gov
To: [Ratefilings.cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 202103645
Date: Friday, August 27, 2021 12:53:16 PM

Anthem, you have had EVERY chance to step up during the worst health crisis in a century, and offer relief to those most in harm's way: frontline essential workers who must risk their health and family's health to serve the public good. Instead, you have made RECORD profits for shareholders and CEO's DURING this pandemic, and have the audacity to file for over 12% rate increase to an already reeling customer base. You have the opportunity to LEAD, role model an ethical industry response to the widespread suffering, and offer pandemic RELIEF rates to your customers, and be a Connecticut hero. If you want to continue to be relevant to the public, and oppose affordable, comprehensive health care access, single payer healthcare, or public option, you must provide a responsive relief rate, not an extortionist rate. I'm ashamed that our state represents the Insurance predatory capitol of the world, instead of the healthcare capitol of the country, which we have every opportunity to become in the midst of this crisis. I call on the CT Insurance Department to deny ANY rate increase of health insurance rates on or off the exchange, and further conduct an economic feasibility study of what savings to ratepayer a CT single payor health insurance option would be. State Representative Anne Hughes, 135th District, Co-Chair of House Democratic Progressive Caucus

From: cid.webmaster@ct.gov
To: [Ratefilings.cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 202103645
Date: Wednesday, August 25, 2021 5:50:47 PM

I have Anthem through my job at the State of CT DSS. This past year every employee at the State of CT was thrown into one of Anthem's lousy plans. They are the worst company that I have ever had to deal with for health insurance. Almost every claim that I put in is denied or only partially paid by Anthem because their computer system and their employees are clueless. The lack of training for the claims processors is appalling. Anthem also does not explain their policies to the doctors, specialists, labs, and other service providers. Many of my coworkers feel the same way that I do. In fact, I believe that the Union (AFSCME) is trying to get the Comptroller to agree to changing to a different healthcare company because Anthem has done so poorly. And now they want to increase their prices? If it wasn't so sad, I would say it is extremely laughable. Actually hilarious. The worst healthcare company in America is asking for a rate increase. Maybe they should be denied and then offer rebates to their customers for such shoddy service. Hopefully, this will put them out of business for good. That would be the best possible outcome.

From: cid.webmaster@ct.gov
To: [Ratefilings, cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 202103645
Date: Wednesday, September 1, 2021 9:04:47 AM

We oppose rate increases. Currently we are on Cobra with Anthem and this time next year we will need to buy a plan from the health insurance exchange. We cannot sustain these sky rocketing costs and huge deductibles. Something has to be done. State legislators please reject these 2022 cost increases.

From: cid.webmaster@ct.gov
To: [Ratefilings, cid](#)
Subject: Health: Cigna Health and Life Insurance Company - File Number: 202103660
Date: Thursday, August 26, 2021 11:35:27 PM

It's unfair to the working people of CT to continuously bare the burden of health insurance. We can barely afford it today and pay the majority of all bills while insurance companies are making billions. Maybe they should lower their expectation /plan and allow us to afford services we need. Today we do not go to the doctor as much because it just costs too much. We allow the insurance companies to dictate what they want to cover regardless of how much money they take from us. They only care about their bonuses. I know several people in insurance management that bring home a minimum bonus of \$25K and higher. We also pay for state workers to have minimum co-pays with just about everything covered, while we continue to pay and get denied on our requests. These state workers and their families also receive health care through retirement. Working people of CT cannot continue to carry the burden and pay all the cost. How about Lamont makes a better deal for us the same way he ensures he gets a great deal. STOP increasing and putting all the cost is the working class. Something has to change.

From: cid.webmaster@ct.gov
To: [Ratefilings, cid](#)
Subject: Health: Harvard Pilgrim Health Care, Inc. - File Number: 202103652
Date: Friday, August 27, 2021 1:09:44 PM

Harvard Pilgrim Health Care: you have had EVERY chance to step up during the worst health crisis in a century, and offer relief to those most in harm's way: frontline essential workers, small businesses and workers who must risk their health and family's health to serve the public good. Instead, you have made RECORD profits for shareholders and CEO's DURING this pandemic, and have the audacity to file for over 14% rate increase to an already reeling customer base. You have the opportunity to LEAD, role model an ethical industry response to the widespread suffering, and offer pandemic RELIEF rates to your customers, and be a Connecticut hero. If you want to continue to be relevant to the public, and oppose affordable, comprehensive health care access, single payer healthcare, or public option, you must provide a responsive relief rate, not an extortionist rate. I'm ashamed that our state represents the Insurance predatory capital of the world, instead of the healthcare capital of the country, which we have every opportunity to become in the midst of this crisis. I call on the CT Insurance Department to deny ANY rate increase of health insurance rates on or off the exchange, and to further conduct an economic feasibility study of what savings to ratepayers a CT single payor health insurance option would offer. The public is fed up, and so am I. State Representative Anne Hughes, 135th District, Co-Chair of House Democratic Progressive Caucus"

From: cid.webmaster@ct.gov
To: [Ratefilings.cid](#)
Subject: Health: Harvard Pilgrim Health Care, Inc. - File Number: 202103652
Date: Wednesday, August 25, 2021 3:13:25 PM

As a small business, I offer health insurance to all of my 40 employees. Very few take me up on the insurance because of the high cost of the plans offered by Harvard Pilgrim. A 14.5% increase in cost may make even the 4 current participants not renew and then the company will not be able to continue to offer this benefit to our Employees.

From: cid.webmaster@ct.gov
To: [Ratefilings.cid](#)
Subject: Health: Harvard Pilgrim Health Care, Inc. - File Number: 202103652
Date: Wednesday, September 1, 2021 7:33:07 AM

I urge the Insurance Department to reject the proposed rate increases. I am writing not only as an individual holder of an employee-sponsored health plan, but also in my role as the leader of a Connecticut nonprofit that has seen our rates increase by 10.4% our current fiscal year, and have endured increased insurance costs to our program of 7.36%, 7.47%, 18.80% in the last three years. The three years preceding that our costs to the program did not increase each year, but we changed to a high deductible HSA plan.

Connecticut must do better when it comes to the cost of both health care and health insurance. The insurance plan we are able to offer our employees is such that any employee who can get coverage elsewhere (for example, through a spouse) does; if the cost to the employee's spouse for covering our employee is less than what we would pay to provide coverage to that employee (it always is), we provide reimbursement.

For our employees (including me; my husband is self-employed) who are unable to get health insurance coverage elsewhere, our costs have gone up substantially. High deductible health plans put significant burdens on employees and their families when a deductible has to be met before coverage kicks in. For 2021-2022, the costs to our program went up 10.4% EVEN AS our employees' deductible has increased another \$800 for individuals and \$1600 for families, and the out of pocket maximum increased another \$1600 for individuals and \$3200 for families. This is unsustainable. The only way it stops is if the Insurance Department denies the proposed rate increases.

The promise of access to health care through health insurance is not kept if it's unaffordable and people are prevented from seeking medical care because they are unable to meet their deductibles.

Kathy Flaherty
[REDACTED]

From: cid.webmaster@ct.gov
To: [Ratefilings.cid](#)
Subject: Health: HPHC Insurance Company, Inc. - File Number: 202103651
Date: Wednesday, September 1, 2021 7:32:22 AM

I urge the Insurance Department to reject the proposed rate increases. I am writing not only as an individual holder of an employee-sponsored health plan, but also in my role as the leader of a Connecticut nonprofit that has seen our rates increase by 10.4% our current fiscal year, and have endured increased insurance costs to our program of 7.36%, 7.47%, 18.80% in the last three years. The three years preceding that our costs to the program did not increase each year, but we changed to a high deductible HSA plan.

Connecticut must do better when it comes to the cost of both health care and health insurance. The insurance plan we are able to offer our employees is such that any employee who can get coverage elsewhere (for example, through a spouse) does; if the cost to the employee's spouse for covering our employee is less than what we would pay to provide coverage to that employee (it always is), we provide reimbursement.

For our employees (including me; my husband is self-employed) who are unable to get health insurance coverage elsewhere, our costs have gone up substantially. High deductible health plans put significant burdens on employees and their families when a deductible has to be met before coverage kicks in. For 2021-2022, the costs to our program went up 10.4% EVEN AS our employees' deductible has increased another \$800 for individuals and \$1600 for families, and the out of pocket maximum increased another \$1600 for individuals and \$3200 for families. This is unsustainable. The only way it stops is if the Insurance Department denies the proposed rate increases.

The promise of access to health care through health insurance is not kept if it's unaffordable and people are prevented from seeking medical care because they are unable to meet their deductibles.

Kathy Flaherty
[REDACTED]

From: cid.webmaster@ct.gov
To: [Ratefilings.cid](#)
Subject: Health: Oxford Health Plans (CT), Inc - File Number: 202103674
Date: Friday, August 27, 2021 1:07:59 PM

Oxford Health Plans: you have had EVERY chance to step up during the worst health crisis in a century, and offer relief to those most in harm's way: frontline essential workers, small businesses and workers who must risk their health and family's health to serve the public good. Instead, you have made RECORD profits for shareholders and CEO's DURING this pandemic, and have the audacity to file for over 15% rate increase to an already reeling customer base. You have the opportunity to LEAD, role model an ethical industry response to the widespread suffering, and offer pandemic RELIEF rates to your customers, and be a Connecticut hero. If you want to continue to be relevant to the public, and oppose affordable, comprehensive health care access, single payer healthcare, or public option, you must provide a responsive relief rate, not an extortionist rate. I'm ashamed that our state represents the Insurance predatory capital of the world, instead of the healthcare capital of the country, which we have every opportunity to become in the midst of this crisis. I call on the CT Insurance Department to deny ANY rate increase of health insurance rates on or off the exchange, and to further conduct an economic feasibility study of what savings to ratepayers a CT single payor health insurance option would offer. The public is fed up, and so am I. State Representative Anne Hughes, 135th District, Co-Chair of House Democratic Progressive Caucus"

From: cid.webmaster@ct.gov
To: [Ratefilings, cid](#)
Subject: Health: UnitedHealthcare Insurance Company - File Number: 202103671
Date: Thursday, August 26, 2021 10:24:56 AM

Disapprove all insurance rate increases. First insist on reduction of costs by Hospitals, Doctors, Medical Equipment Companies, Labs, Pharmacy Companies and salaries to make medical treatment affordable for all. Rate increases without improvement in service is unconscionable. Continuing along the current path will make medical insurance a rich privilege. You can not address insurance rates without addressing the causes also. You need to be working for the people and not the insurance companies. Fixed incomes will be significantly hurt by this continued escalation in cost to the consumer. Do your job and reduce cost.

The explanation of rate increases do not guarantee there will not be a reduction inservices. This must also be part of any deal.

From: cid.webmaster@ct.gov
To: [Ratefilings, cid](#)
Subject: Health: UnitedHealthcare Insurance Company - File Number: 202103671
Date: Friday, August 27, 2021 10:01:26 AM

No rate increases. Cut costs by the insurance company as well as the medical industry while keeping the same services. It seems the insurance companies expect rate increases when requested. very little consideration for the impact to the consumers.

From: [Brian Overby](#)
To: [Ratefilings.cid](#)
Subject: Healthcare
Date: Wednesday, August 25, 2021 12:42:39 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

It is already too expensive
Those in the government should have to pay the same price

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From: [SHARON LONG](#)
To: [Ratefilings.cid](#)
Subject: Healthcare cost
Date: Wednesday, August 25, 2021 11:44:35 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Please do something to reduce the cost of healthcare. It is a MAJOR burden to middle class families. If I needed a doctor, I could not afford to go because of the astronomical premiums and sky high deductible's. This is unacceptable and needs to be fixed immediately.

Sharon Long
[REDACTED]

From: [Jo Giudice](#)
To: [Ratefilings.cid](#)
Subject: Healthcare Costs
Date: Wednesday, August 25, 2021 2:51:13 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

I have to ask the question — Does anyone on the Democratic Party care about the people, especially those who are middle class. You always claim you care about “the people”. If you do, then please listen to the Republicans who have a better way. YOU DON’T HAVE TO ALWAYS RAISE PRICES. Please give us a break!!!

Sent from my iPhone

From: [Fran Adinolfi](#)
To: [Ratefilings.cid](#)
Subject: healthcare increase
Date: Friday, August 27, 2021 10:20:08 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Enough is ENOUGH !!!! STOP the increases for healthcare increases and ludicrous prices for prescriptions.

From: [Doris Torok](#)
To: [Ratefilings.cid](#)
Subject: Healthcare insurance rate hikes
Date: Friday, August 27, 2021 8:02:58 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Americans especially those on fixed incomes or low income cannot afford to pay more for health insurance. This is even true of families who are trying to stay within their budget with the cost of living being so high. Stop considering rate hikes for healthcare insurance. Thank you.

From: [Jeannine Upson](#)
To: [Ratefilings.cid](#)
Subject: Healthcare Rate Increases
Date: Wednesday, August 25, 2021 11:16:00 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Steps have to be taken to contain the rising and already astronomical cost of health care. It is your responsibility as our representatives to work
On this troubling issue. No one needs more taxes or increases. Period.
Jeannine M. Upson
[REDACTED]

From: [PHILIP CLIFFORD](#)
To: [Ratefilings.cid](#)
Subject: healthcare
Date: Wednesday, August 25, 2021 10:04:53 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

My name is philip clifford and i am a small business owner. I pay \$2200 per month for the connectic平e bronze plan with no dental or vision. i have a 6500 personal deductible and \$9000 family deductible. these costs are crushing!! given my personal health issues, as well as a daughters medical issues, i have no choice but to pay this bill while executives at healthcare insurance firms are making millions. United healthcare stock is a great example. since the inception of the "affordable healthcare act" it united, humana, and others have out performed the returns of google stock!!

lets start by capping executive compensation, penalizing smokers, drinkers, obese via higher premiums and then credit them back if people adopt a healthy lifestyle or lose weight! its also not "fat shaming" because you can't become 300lbs by drinking water and breathing!

add in paid family leave, the state income tax, proposed federal tax rate hikes.... i am getting to the point where i have to move or just shut down!

From: [Dorothy A Smulley](#)
To: [Ratefilings, cid](#)
Subject: Hearing on Health Care Costs Aug 31, 2021
Date: Wednesday, August 25, 2021 11:44:57 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Please accept this email as my formal opposition to the proposed health care cost increases. Since this state's democratic party took control, Connecticut has been and continues to be in decline. Small and large businesses are discouraged from establishing any type of service or occupation. Under Lamont's administration, totalitarianism is firmly established. Inflation is out of control and moral concern for the individual is nonexistent and replaced with concern of the .0001% wealthy. Connecticut has imploded under the weight of Marx's philosophy and government incompetence. The Insurance Department's consideration of health care cost increases is just another example. Connecticut government employees are not insulated from the implosion, just insulated from the immediate effects. I have been in the insurance industry for many years and witnessed total moral decay within middle to upper management. Make Connecticut's Insurance Department an example of fighting back against this moral decay. Thank you.



From: [STEVEN PAZSAK](#)
To: [Ratefilings.cid](#)
Subject: Higher health insurance Cost
Date: Wednesday, August 25, 2021 12:30:34 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

To who this my concern? Veteran who has lived in Ct. all my life of 60 yrs. I am totally against the democratic insurance hikes! For some reason they think they can keep over flowing are state and country with undocumented citizens and raise all the middle class insurance cost and everything else that has cost for our every day lives. The Republican health insurance policies are the only common sense approach. Thanks for reaching out to concerned citizens.

From: [Patricia Vener](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Wednesday, September 8, 2021 1:28:44 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Department Insurance Rate-Fillings,

To: State of Connecticut Insurance Department

I am writing to urge you to reject all proposed rate increases by Connecticut health insurance companies. Their obscene profits and lobbying expenditures, and outrageous executive compensation in the midst of a global pandemic, show they have more than enough resources to provide quality and affordable health care to the people of Connecticut - yet they have failed to do so, leaving tens of thousands of us paying tens of thousands of dollars for health care we cannot afford to use.

Enough is far more than enough. The people of Connecticut have no business making millionaires and billionaires of shareholders and executives at the expense of our health and well being. It's already an insult to us all that yhese companies, that this insurance industry is allowed to exist at all. Health care is a human right. It should not be a way to further enrich the wealthy class especually at the expense of the rest of us.

Anything but an outright rejection of these rate increases is a slap in the face of the hardworking people of Connecticut. Thank you for your attention to this critical matter. Please do the right thing for the people of Connecticut.

Patricia Vener

[REDACTED]

From: [John Harmon](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Wednesday, September 8, 2021 11:49:37 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Department Insurance Rate-Fillings,

To: State of Connecticut Insurance Department

I write to urge you to reject all proposed rate increases by Connecticut health insurance companies.

It's more than just their obscene profits and lobbying expenditures, and outrageous executive compensation in the midst of a global pandemic, - it's also their dark money supporting anti-democratic principles including such awful things that lead to the likes of the Jan 6th insurrection. These all show how they have more than enough resources to provide quality and affordable health care to the people of Connecticut - yet they have failed to do so, leaving tens of thousands of us paying tens of thousands of dollars for health care - and it's absorbent overhead we cannot afford to pay.

It also impacts the honest healthcare providers who constantly wrangle with obtuse insurance company administrative procedures that delay (and deny) payments. Here it is 2021 and one of my healthcare providers still is being hassled for unresolved 2018 and 2019 billings.

Enough is enough. The people of Connecticut have no business making millionaires and billionaires of shareholders and executives at the expense of our health and well being.

Anything but an outright rejection of these rate increases is a slap in the face of the hardworking people of Connecticut. Thank you for your attention to this critical matter.

John Harmon

[REDACTED]

From: [Mary-Ann Costanzo](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Monday, September 6, 2021 1:27:38 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Department Insurance Rate-Fillings,

To: State of Connecticut Insurance Department

I write to urge you to reject all proposed rate increases by Connecticut health insurance companies. Their obscene profits and lobbying expenditures, and outrageous executive compensation in the midst of a global pandemic, show they have more than enough resources to provide quality and affordable health care to the people of Connecticut - yet they have failed to do so, leaving tens of thousands of us paying tens of thousands of dollars for health care we cannot afford to use.

Enough is enough. The people of Connecticut have no business making millionaires and billionaires of shareholders and executives at the expense of our health and well being.

Anything but an outright rejection of these rate increases is a slap in the face of the hardworking people of Connecticut. Thank you for your attention to this critical matter.

Mary-Ann Costanzo

[REDACTED]

From: [K Aurin](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Saturday, September 4, 2021 9:36:25 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Department Insurance Rate-Fillings,

To: State of Connecticut Insurance Department

I write to urge you to reject all proposed rate increases by Connecticut health insurance companies. Their obscene profits and lobbying expenditures, and outrageous executive compensation in the midst of a global pandemic, show they have more than enough resources to provide quality and affordable health care to the people of Connecticut - yet they have failed to do so, leaving tens of thousands of us paying tens of thousands of dollars for health care we cannot afford to use.

Enough is enough. The people of Connecticut have no business making millionaires and billionaires of shareholders and executives at the expense of our health and well being.

Anything but an outright rejection of these rate increases is a slap in the face of the hardworking people of Connecticut. Thank you for your attention to this critical matter.

K Aurin



From: [Patricia C Vener-Saavedra](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Friday, September 3, 2021 8:38:11 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

In 2020 and the first half of 2021, these for-profit companies have realized record profits, while individuals, small businesses, medical providers, and municipal governments have struggled with healthcare-related costs. At the same time that insurance executives and shareholders benefited from these record high profits, several companies - including Anthem, CIGNA, CVS/Aetna, United Healthcare, and Tufts/Harvard Pilgrim - have also undemocratically block needed reforms by threatening to move their business operations out of Connecticut.

The requested rate increases would especially impact small business owners and employees already hard hit by the Covid-19 pandemic. That the already profitable insurance giants are asking for increases underscores the critical need for Connecticut to provide expanded access to not-for-profit healthcare, which would improve public health, strengthen our economy, and reduce human suffering.

Please reject the insurance company rate increases!

Patricia C Vener-Saavedra

[REDACTED]

From: [Franklin Park](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Thursday, September 2, 2021 6:32:54 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Department Insurance Rate-Fillings,

To: State of Connecticut Insurance Department

I write to urge you to reject all proposed rate increases by Connecticut health insurance companies. Their obscene profits and executive compensation in the midst of a global pandemic show they have more than enough resources to provide quality and affordable health care to the people of Connecticut - yet they have failed to do so, leaving tens of thousands of us paying tens of thousands of dollars for health care we cannot afford to use.

Enough is enough. The people of Connecticut have no business making millionaires and billionaires of shareholders and executives at the expense of our health and well being.

Anything but an outright rejection of these rate increases is a slap in the face of the hardworking people of Connecticut. Thank you for your attention to this critical matter.

Franklin Park

[REDACTED]

[REDACTED]

From: [Robert Reutenauer](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Sunday, August 29, 2021 9:00:54 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Department Insurance Rate-Fillings,

To: State of Connecticut Insurance Department

I read of the five insurance executives who enriched themselves by \$140 million salary in 2018. And how they use that wealth to scare, threaten, or reward. Whatever it takes to keep up the racket.

Then I thought about the French Revolution. Late 18th century “tax farmers” or “rakes” paid the crown a rent for the right to collect highly unpopular royal taxes for a profit.

Given the central importance of maximizing tax revenue to fund debt and global war, why would the French Crown use a privatized system of tax collection that was hostile, arbitrary, corrupt, and inefficient? And then it all ended. Ferme Générale [General Tax Farm] was cause and it’s destruction consequence of the Revolution.

Given the central importance of securing the health of society, why would US Governments protect a privatized system of health insurance? We could also ask.

The General Assembly and Governor can make the Affordable Care Act as responsive to the needs of the broad public as the other government options for hundreds of millions of Americans with Medicare/Medicaid since 1965.

The Five Families of the “insurance capital”, though, are racketeers as close to political power in Hartford as the noblest Bourbon tax farmers were to successive Louie’s at Versailles. They caution the politicians against government action. Free markets, “self-regulating markets” – leave alone! for stability, for jobs, for re-election!

They shout with unending supply of political money, media distraction, and policy spin. And it is all a hustle: The health insurance “market” they dominate is a formal creation of government. A grant of exclusive privilege to collect premium dollars that will circulate and accumulate among the global rich and connected— instead of into the kind of powerful proud institution of Medicare For All that this corruption stands, purposefully, in the way of.

Until, like the General Tax Farm, it is ended by the people – including those who regulate and legislate- in the public interest.

Robert Reutenauer



From: [Liza Goldman Huertas](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Sunday, August 29, 2021 5:21:55 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

In 2020 and the first half of 2021, these for-profit companies have realized record profits, while individuals, small businesses, medical providers, and municipal governments have struggled with healthcare-related costs. At the same time that insurance executives and shareholders benefited from these record high profits, several companies - including Anthem, CIGNA, CVS/Aetna, United Healthcare, and Tufts/Harvard Pilgrim - have also undemocratically block needed reforms by threatening to move their business operations out of Connecticut.

The requested rate increases would especially impact small business owners and employees already hard hit by the Covid-19 pandemic. That the already profitable insurance giants are asking for increases underscores the critical need for Connecticut to provide expanded access to not-for-profit healthcare, which would improve public health, strengthen our economy, and reduce human suffering.

Please reject the insurance company rate increases!

Liza Goldman Huertas

[REDACTED]

From: [Virginia Nash](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Saturday, August 28, 2021 5:13:48 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

In 2020 and the first half of 2021, these for-profit companies have realized record profits, while individuals, small businesses, medical providers, and municipal governments have struggled with healthcare-related costs. At the same time that insurance executives and shareholders benefited from these record high profits, several companies - including Anthem, CIGNA, CVS/Aetna, United Healthcare, and Tufts/Harvard Pilgrim - have also undemocratically block needed reforms by threatening to move their business operations out of Connecticut.

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Please reject the insurance company rate increases!

Virginia Nash

[REDACTED]

From: [james kennedy](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Saturday, August 28, 2021 6:43:57 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

In 2020 and the first half of 2021, these for-profit companies have realized record profits, while individuals, small businesses, medical providers, and municipal governments have struggled with healthcare-related costs. At the same time that insurance executives and shareholders benefited from these record high profits, several companies - including Anthem, CIGNA, CVS/Aetna, United Healthcare, and Tufts/Harvard Pilgrim - have also undemocratically block needed reforms by threatening to move their business operations out of Connecticut.

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Please reject the insurance company rate increases!

james kennedy



From: [Michael Schramm](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Friday, August 27, 2021 10:31:20 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

In 2020 and the first half of 2021, these for-profit companies have realized record profits, while individuals, small businesses, medical providers, and municipal governments have struggled with healthcare-related costs. At the same time that insurance executives and shareholders benefited from these record high profits, several companies - including Anthem, CIGNA, CVS/Aetna, United Healthcare, and Tufts/Harvard Pilgrim - have also undemocratically block needed reforms by threatening to move their business operations out of Connecticut.

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Please reject the insurance company rate increases!

Michael Schramm

[REDACTED]

From: [Kevin Walsh](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Friday, August 27, 2021 8:29:57 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

In 2020 and the first half of 2021, these for-profit companies have realized record profits, while individuals, small businesses, medical providers, and municipal governments have struggled with healthcare-related costs. At the same time that insurance executives and shareholders benefited from these record high profits, several companies - including Anthem, CIGNA, CVS/Aetna, United Healthcare, and Tufts/Harvard Pilgrim - have also undemocratically block needed reforms by threatening to move their business operations out of Connecticut.

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Please reject the insurance company rate increases!

Kevin Walsh

[REDACTED]
[REDACTED]
[REDACTED]

From: [Kevin Walsh](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Friday, August 27, 2021 8:29:49 PM

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Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

In 2020 and the first half of 2021, these for-profit companies have realized record profits, while individuals, small businesses, medical providers, and municipal governments have struggled with healthcare-related costs. At the same time that insurance executives and shareholders benefited from these record high profits, several companies - including Anthem, CIGNA, CVS/Aetna, United Healthcare, and Tufts/Harvard Pilgrim - have also undemocratically block needed reforms by threatening to move their business operations out of Connecticut.

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Please reject the insurance company rate increases!

Kevin Walsh

[REDACTED]

From: [Emily Slinko](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Friday, August 27, 2021 8:11:49 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

In 2020 and the first half of 2021, these for-profit companies have realized record profits, while individuals, small businesses, medical providers, and municipal governments have struggled with healthcare-related costs. At the same time that insurance executives and shareholders benefited from these record high profits, several companies - including Anthem, CIGNA, CVS/Aetna, United Healthcare, and Tufts/Harvard Pilgrim - have also undemocratically block needed reforms by threatening to move their business operations out of Connecticut.

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Please reject the insurance company rate increases!

Emily Slinko

[REDACTED]

From: [Lauren Garrett](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Friday, August 27, 2021 3:39:04 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

In 2020 and the first half of 2021, these for-profit companies have realized record profits, while individuals, small businesses, medical providers, and municipal governments have struggled with healthcare-related costs. At the same time that insurance executives and shareholders benefited from these record high profits, several companies - including Anthem, CIGNA, CVS/Aetna, United Healthcare, and Tufts/Harvard Pilgrim - have also undemocratically block needed reforms by threatening to move their business operations out of Connecticut.

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Please reject the insurance company rate increases!

Lauren Garrett

[REDACTED]

From: [Patricia C Vener-Saavedra](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Friday, August 27, 2021 3:04:58 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

In 2020 and the first half of 2021, these for-profit companies have realized record profits, while individuals, small businesses, medical providers, and municipal governments have struggled with healthcare-related costs. At the same time that insurance executives and shareholders benefited from these record high profits, several companies - including Anthem, CIGNA, CVS/Aetna, United Healthcare, and Tufts/Harvard Pilgrim - have also undemocratically block needed reforms by threatening to move their business operations out of Connecticut.

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Please reject the insurance company rate increases!

Patricia C Vener-Saavedra

[REDACTED]

From: [Edwin Vargas](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Friday, August 27, 2021 3:04:07 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Connecticut Insurance Department,

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Please reject the insurance company rate increases!

Edwin Vargas

[REDACTED]

From: [Jamie Rosenblatt](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Friday, August 27, 2021 3:02:17 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Department Insurance Rate-Fillings,

To: State of Connecticut Insurance Department

I write to urge you to reject all proposed rate increases by Connecticut health insurance companies. Their obscene profits and executive compensation in the midst of a global pandemic show they have more than enough resources to provide quality and affordable health care to the people of Connecticut - yet they have failed to do so, leaving tens of thousands of us paying tens of thousands of dollars for health care we cannot afford to use.

Enough is enough. The people of Connecticut have no business making millionaires and billionaires of shareholders and executives at the expense of our health and well being.

Anything but an outright rejection of these rate increases is a slap in the face of the hardworking people of Connecticut. Thank you for your attention to this critical matter.

Jamie Rosenblatt

[REDACTED]

From: [Mary Ann Dickson](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Friday, August 27, 2021 2:49:26 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Department Insurance Rate-Fillings,

To: State of Connecticut Insurance Department

I write to urge you to reject all proposed rate increases by Connecticut health insurance companies. Their obscene profits and executive compensation in the midst of a global pandemic show they have more than enough resources to provide quality and affordable health care to the people of Connecticut - yet they have failed to do so, leaving tens of thousands of us paying tens of thousands of dollars for health care we cannot afford to use.

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Mary Ann Dickson

[REDACTED]

From: [James K](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Friday, August 27, 2021 2:46:19 PM

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Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

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Please reject the insurance company rate increases!

James K

[REDACTED]

From: [Marge and David Schneider](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Friday, August 27, 2021 2:39:59 PM

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Connecticut Insurance Department,

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Please reject the insurance company rate increases!

Marge and David Schneider

[REDACTED]

From: [Samantha Mashaw](#)
To: [Ratefilings_cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Friday, August 27, 2021 1:52:55 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Connecticut Insurance Department,

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Please reject the insurance company rate increases!

Samantha Mashaw

[REDACTED]

From: [Henri A.](#)
To: [Ratefilings_cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Friday, August 27, 2021 1:12:25 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Connecticut Insurance Department,

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Please reject the insurance company rate increases!

Henri A.

[REDACTED]

From: [Eric Ehmke](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Friday, August 27, 2021 1:07:28 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Connecticut Insurance Department,

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Please reject the insurance company rate increases!

Eric Ehmke

[REDACTED]

From: [Ed Friend](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Friday, August 27, 2021 1:05:15 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Department Insurance Rate-Fillings,

To: State of Connecticut Insurance Department

I write to urge you to reject all proposed rate increases by Connecticut health insurance companies. Their obscene profits and executive compensation in the midst of a global pandemic show they have more than enough resources to provide quality and affordable health care to the people of Connecticut - yet they have failed to do so, leaving tens of thousands of us paying tens of thousands of dollars for health care we cannot afford to use.

Enough is enough. The people of Connecticut have no business making millionaires and billionaires of shareholders and executives at the expense of our health and well being.

Anything but an outright rejection of these rate increases is a slap in the face of the hardworking people of Connecticut. Thank you for your attention to this critical matter.

Although my story may be minor compared to others it is indicative of the kinds of things insurance and pharmaceuticals do to get their hands on our money.

My insurance is through my union the NALC Health Benefits Plan which is backed by Cigna. My wife had a heart attack in July of 2020 and a triple by pass November of 2020. In March of 2021 her doctor prescribed 25 mg of carvedilol. A generic the 1 month supply had a 25 cent copay. We were allowed 1 refill at 25 cents before my insurance policy considered it a maintenance or long term prescription and we had to get a 3 month supply.

So 75 cents right? No, it cost \$7.99 for a three month supply. I am sure there are many people who would love to pay only \$7.99 for a three month supply, however it is the principle of the thing and now that I am retired and on a fixed income every penny does count.

I also must question the fact the insurance company or CVS/Caremark (our prescription drug provider) can legally change a prescription. I consulted my wife's doctor and they were not sure. I checked my policy and the wording was vague. On the receipt the prescribing doctor was someone we had never heard of much less seen. So I must ask under Connecticut law is this even legal? I realize I am talking about a difference of \$7.74 over 3 months but is the principle of the two companies actions. I mean what is next.?

I do have some documentation on this issue if anyone needs to see it please contact me.

Ed Friend



From: [Gabriela Hernandez](#)
To: [Ratefilings_cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Friday, August 27, 2021 12:33:51 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

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Please reject the insurance company rate increases!

Gabriela Hernandez

[REDACTED]

From: [Devin McGreevy](#)
To: [Ratefilings_cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Friday, August 27, 2021 12:29:27 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

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Please reject the insurance company rate increases!

Devin McGreevy

[REDACTED]

From: [Annette Tchelka](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Friday, August 27, 2021 12:06:36 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

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To me this is why we need Medicare for All in CT. Medical journals have explained that if we had universal healthcare it would save trillions of dollars. I agree.

Please reject the insurance company rate increases!

Annette Tchelka



From: [Dan Pecora](#)
To: [Ratefilings_cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Friday, August 27, 2021 12:01:55 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

In 2020 and the first half of 2021, these for-profit companies have realized record profits, while individuals, small businesses, medical providers, and municipal governments have struggled with healthcare-related costs. At the same time that insurance executives and shareholders benefited from these record high profits, several companies - including Anthem, CIGNA, CVS/Aetna, United Healthcare, and Tufts/Harvard Pilgrim - have also undemocratically block needed reforms by threatening to move their business operations out of Connecticut.

The requested rate increases would especially impact small business owners and employees already hard hit by the Covid-19 pandemic. That the already profitable insurance giants are asking for increases underscores the critical need for Connecticut to provide expanded access to not-for-profit healthcare, which would improve public health, strengthen our economy, and reduce human suffering.

Please reject the insurance company rate increases!

Dan Pecora

[REDACTED]

From: [James Bhandary-Alexander](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Friday, August 27, 2021 11:54:36 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

In 2020 and the first half of 2021, these for-profit companies have realized record profits, while individuals, small businesses, medical providers, and municipal governments have struggled with healthcare-related costs. At the same time that insurance executives and shareholders benefited from these record high profits, several companies - including Anthem, CIGNA, CVS/Aetna, United Healthcare, and Tufts/Harvard Pilgrim - have also undemocratically block needed reforms by threatening to move their business operations out of Connecticut.

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Please reject the insurance company rate increases!

James Bhandary-Alexander

[REDACTED]

From: [Zach Powers](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Friday, August 27, 2021 10:44:58 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

In 2020 and the first half of 2021, these for-profit companies have realized record profits, while individuals, small businesses, medical providers, and municipal governments have struggled with healthcare-related costs. At the same time that insurance executives and shareholders benefited from these record high profits, several companies - including Anthem, CIGNA, CVS/Aetna, United Healthcare, and Tufts/Harvard Pilgrim - have also undemocratically block needed reforms by threatening to move their business operations out of Connecticut.

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Please reject the insurance company rate increases!

Zach Powers

[REDACTED]

From: [Rebecca Dube](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Friday, August 27, 2021 10:44:24 AM

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Connecticut Insurance Department,

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Please reject the insurance company rate increases!

Rebecca Dube

[REDACTED]

From: [Jennifer McPherson](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Friday, August 27, 2021 10:32:25 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

In 2020 and the first half of 2021, these for-profit companies have realized record profits, while individuals, small businesses, medical providers, and municipal governments have struggled with healthcare-related costs. At the same time that insurance executives and shareholders benefited from these record high profits, several companies - including Anthem, CIGNA, CVS/Aetna, United Healthcare, and Tufts/Harvard Pilgrim - have also undemocratically block needed reforms by threatening to move their business operations out of Connecticut.

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Please reject the insurance company rate increases!

I have a chronic illness and owe over \$10K to my specialist's office. I believe that healthcare should NOT be for profit. It is not a commodity. I cannot shop around without being charged by each doctor. If I am not happy with the doctor's services, I cannot get a refund. I cannot "return" a prescription that didn't work. I have no choice of insurance providers at work. (I work for one of the largest employers in CT.) They offer us the same coverage with one insurance company; we just choose the amount of the deductible. If I go to the emergency department, and a doctor treats me, he/she may be out of my network without me knowing. Also I NEVER know what I will be charged for any treatment, including planning surgery. The doctor's office says they don't know until they bill the insurance; the insurance says they don't know until the doctor processes the visit. This administrative nightmare is costing lives and mental health issues as well. I don't have time or energy to fight insurance coverage or play games with "rebates" and "coupons". Please fix this system and STOP LETTING INSURANCE COMPANY DICTATE!!

Jennifer McPherson



From: [Catherine Suski](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Friday, August 27, 2021 10:21:45 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Connecticut Insurance Department,

In addition to the text below, I want to add that I work as a contractor for a “large health insurance company” without benefits. Many people are in this situation, where companies don’t want to offer insurance and you’re left on your own with very high premiums! It’s all about passing the cost onto someone else.

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut’s residents.

In 2020 and the first half of 2021, these for-profit companies have realized record profits, while individuals, small businesses, medical providers, and municipal governments have struggled with healthcare-related costs. At the same time that insurance executives and shareholders benefited from these record high profits, several companies - including Anthem, CIGNA, CVS/Aetna, United Healthcare, and Tufts/Harvard Pilgrim - have also undemocratically block needed reforms by threatening to move their business operations out of Connecticut.

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Please reject the insurance company rate increases!

Catherine Suski



From: [Diane Cameron](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Friday, August 27, 2021 10:20:19 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

***Increasingly we are victims not only of devastating illnesses but increasing costs for medical care & Insurance. While Business & many in Government keep their Own eyes on fixed on their Own Economic concerns, the Individual People are victims of search for corporate profits. If the Pandemic taught us anything, it is that the health & medical care IS most definitely a PUBLIC CONCERN & RESPONSIBILITY. And NOT to be EXPLOITED for PROFITS.

In 2020 and the first half of 2021, these for-profit companies have realized record profits, while individuals, small businesses, medical providers, and municipal governments have struggled with healthcare-related costs. At the same time that insurance executives and shareholders benefited from these record high profits, several companies - including Anthem, CIGNA, CVS/Aetna, United Healthcare, and Tufts/Harvard Pilgrim - have also undemocratically block needed reforms by threatening to move their business operations out of Connecticut.

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Please reject the insurance company rate increases!

Diane Cameron

[REDACTED]

From: [Ashwinee.Sadanand](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Friday, August 27, 2021 10:16:04 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

In 2020 and the first half of 2021, these for-profit companies have realized record profits, while individuals, small businesses, medical providers, and municipal governments have struggled with healthcare-related costs. At the same time that insurance executives and shareholders benefited from these record high profits, several companies - including Anthem, CIGNA, CVS/Aetna, United Healthcare, and Tufts/Harvard Pilgrim - have also undemocratically block needed reforms by threatening to move their business operations out of Connecticut.

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Please reject the insurance company rate increases!

Ashwinee Sadanand

[REDACTED]

From: [Peter Cappuccia](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Friday, August 27, 2021 9:57:45 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

In 2020 and the first half of 2021, these for-profit companies have realized record profits, while individuals, small businesses, medical providers, and municipal governments have struggled with healthcare-related costs. At the same time that insurance executives and shareholders benefited from these record high profits, several companies - including Anthem, CIGNA, CVS/Aetna, United Healthcare, and Tufts/Harvard Pilgrim - have also undemocratically block needed reforms by threatening to move their business operations out of Connecticut.

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Please reject the insurance company rate increases!

Peter Cappuccia

[REDACTED]

From: [Peter Cappuccia](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Friday, August 27, 2021 9:57:39 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

In 2020 and the first half of 2021, these for-profit companies have realized record profits, while individuals, small businesses, medical providers, and municipal governments have struggled with healthcare-related costs. At the same time that insurance executives and shareholders benefited from these record high profits, several companies - including Anthem, CIGNA, CVS/Aetna, United Healthcare, and Tufts/Harvard Pilgrim - have also undemocratically block needed reforms by threatening to move their business operations out of Connecticut.

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Please reject the insurance company rate increases!

Peter Cappuccia

[REDACTED]

From: [William Coe](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Friday, August 27, 2021 9:51:33 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Connecticut Insurance Department,

As a New Haven resident and psychiatrist at Yale University, I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

In 2020 and the first half of 2021, these for-profit companies have realized record profits, while individuals, small businesses, medical providers, and municipal governments have struggled with healthcare-related costs. At the same time that insurance executives and shareholders benefited from these record high profits, several companies - including Anthem, CIGNA, CVS/Aetna, United Healthcare, and Tufts/Harvard Pilgrim - have also undemocratically block needed reforms by threatening to move their business operations out of Connecticut.

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Please reject the insurance company rate increases!

William Coe



From: [David michel](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Friday, August 27, 2021 9:24:59 AM

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Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

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Please reject the insurance company rate increases!

State Representative David Michel
Proudly representing Stamford's Downtown, Shippan, and the South End
Assistant to the Majority Leader

David michel

[REDACTED]
[REDACTED]
[REDACTED]

From: [Lisa Alter](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Friday, August 27, 2021 9:21:05 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

In 2020 and the first half of 2021, these for-profit companies have realized record profits, while individuals, small businesses, medical providers, and municipal governments have struggled with healthcare-related costs. At the same time that insurance executives and shareholders benefited from these record high profits, several companies - including Anthem, CIGNA, CVS/Aetna, United Healthcare, and Tufts/Harvard Pilgrim - have also undemocratically block needed reforms by threatening to move their business operations out of Connecticut.

The requested rate increases would especially impact small business owners and employees already hard hit by the Covid-19 pandemic. That the already profitable insurance giants are asking for increases underscores the critical need for Connecticut to provide expanded access to not-for-profit healthcare, which would improve public health, strengthen our economy, and reduce human suffering.

Please reject the insurance company rate increases!

As it is, my husband and I who have paid our own premiums for our entire married life (30 years - as

he is an independent contractor) have paid a small fortune, while our deductibles go higher - and benefits

continue to be reduced -

I despise the health insurance industry: healthcare is a HUMAN RIGHT - and no one should profit from my good health (which it was for years) and/or penalize me for declining health, as I age and I incur more costs OOP... enough already !!!

Premiums are too high - and insurance companies continue to insert more loopholes to disallow claims - disgusting. I wish bad karma on the CEO's and executives of these companies who rake in millions of dollars while declining health services for the (minimally) insured. People cry "tyranny" -

This is tyranny.

No more increases !!!

Lisa Alter

[REDACTED]

[REDACTED]

[REDACTED]

From: [Francine Ungaro](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Friday, August 27, 2021 8:59:03 AM

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Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

In 2020 and the first half of 2021, these for-profit companies have realized record profits, while individuals, small businesses, medical providers, and municipal governments have struggled with healthcare-related costs. At the same time that insurance executives and shareholders benefited from these record high profits, several companies - including Anthem, CIGNA, CVS/Aetna, United Healthcare, and Tufts/Harvard Pilgrim - have also undemocratically block needed reforms by threatening to move their business operations out of Connecticut.

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Please reject the insurance company rate increases!

Francine Ungaro

[REDACTED]

From: [Erin Walker](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Friday, August 27, 2021 8:52:46 AM

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Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

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Please reject the insurance company rate increases!

Erin Walker

[REDACTED]

From: [Reia Massaro](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Friday, August 27, 2021 8:33:53 AM

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Connecticut Insurance Department,

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Please reject the insurance company rate increases!

Reia Massaro

[REDACTED]

From: [Gabriel Robles](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Friday, August 27, 2021 8:29:31 AM

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Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

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Please reject the insurance company rate increases!

Gabriel Robles

[REDACTED]

From: [Beth Hines](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Friday, August 27, 2021 6:15:28 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Department Insurance Rate-Fillings,

To: State of Connecticut Insurance Department

I write to urge you to reject all proposed rate increases by Connecticut health insurance companies. Their obscene profits and executive compensation in the midst of a global pandemic show they have more than enough resources to provide quality and affordable health care to the people of Connecticut - yet they have failed to do so, leaving tens of thousands of us paying tens of thousands of dollars for health care we cannot afford to use.

Enough is enough. The people of Connecticut have no business making millionaires and billionaires of shareholders and executives at the expense of our health and well being.

Anything but an outright rejection of these rate increases is a slap in the face of the hardworking people of Connecticut. Thank you for your attention to this critical matter.

Beth Hines

[REDACTED]

From: [Lea White](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Thursday, August 26, 2021 11:27:46 PM

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Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

In 2020 and the first half of 2021, these for-profit companies have realized record profits, while individuals, small businesses, medical providers, and municipal governments have struggled with healthcare-related costs. At the same time that insurance executives and shareholders benefited from these record high profits, several companies - including Anthem, CIGNA, CVS/Aetna, United Healthcare, and Tufts/Harvard Pilgrim - have also undemocratically block needed reforms by threatening to move their business operations out of Connecticut.

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Please reject the insurance company rate increases!

Lea White

[REDACTED]

From: [Kevin Walsh](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Thursday, August 26, 2021 9:59:35 PM

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Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

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Please reject the insurance company rate increases!

Kevin Walsh

[REDACTED]

From: [Mary Goetz](#)
To: [Ratefilings_cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Thursday, August 26, 2021 7:55:48 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

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Please reject the insurance company rate increases!

Mary Goetz



From: [Steve Kassel](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Thursday, August 26, 2021 6:36:00 PM

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Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

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Please reject the insurance company rate increases!

Steve Kassel

[REDACTED]

From: [Patricia Kane](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies and want Medicare4All.
Date: Thursday, August 26, 2021 5:35:00 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

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Please reject the insurance company rate increases!

Patricia Kane

[REDACTED]

From: [Diana Savory](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Thursday, August 26, 2021 3:49:01 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Department Insurance Rate-Fillings,

To: State of Connecticut Insurance Department

From:

I write to urge you to reject all proposed rate increases by Connecticut health insurance companies. Their obscene profits and executive compensation in the midst of a global pandemic show they have more than enough resources to provide quality and affordable health care to the people of Connecticut - yet they have failed to do so, leaving tens of thousands of us paying tens of thousands of dollars for health care we cannot afford to use.

Enough is enough. The people of Connecticut have no business making millionaires and billionaires of shareholders and executives at the expense of our health and well being.

Anything but an outright rejection of these rate increases is a slap in the face of the hardworking people of Connecticut. Thank you for your attention to this critical matter.

Diana Savory

[REDACTED]

From: [Diane Bullock](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Thursday, August 26, 2021 2:08:02 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Department Insurance Rate-Fillings,

To: State of Connecticut Insurance Department

From: Diane Bullock, Woodbury, CT

My spouse and I are already hanging by a thread with our \$930/mo. policy we can't even afford to use until we clear our \$14,000 deductible. Both of us have been forced to forgo routine but life-saving procedures year after year. Allowing these rate hikes means the absolute end of coverage for me and thousands more and an untold number of deaths you'll never even hear about. And if the CT Insurance Dept. sides with the profiteers over human lives yet again, it'll be our final straw. We'll be leaving this state and never turning back.

Diane Bullock



From: [Susan Klein](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Thursday, August 26, 2021 1:49:12 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

In 2020 and the first half of 2021, these for-profit companies have realized record profits, while individuals, small businesses, medical providers, and municipal governments have struggled with healthcare-related costs. At the same time that insurance executives and shareholders benefited from these record high profits, several companies - including Anthem, CIGNA, CVS/Aetna, United Healthcare, and Tufts/Harvard Pilgrim - have also undemocratically block needed reforms by threatening to move their business operations out of Connecticut.

The requested rate increases would especially impact small business owners and employees already hard hit by the Covid-19 pandemic. That the already profitable insurance giants are asking for increases underscores the critical need for Connecticut to provide expanded access to not-for-profit healthcare, which would improve public health, strengthen our economy, and reduce human suffering.

Please reject the insurance company rate increases!

Susan Klein

[REDACTED]

From: [Geraldine Carley](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Thursday, August 26, 2021 1:33:04 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Department Insurance Rate-Fillings,

To: State of Connecticut Insurance Department

From:

I write to urge you to reject all proposed rate increases by Connecticut health insurance companies. Their obscene profits and executive compensation in the midst of a global pandemic show they have more than enough resources to provide quality and affordable health care to the people of Connecticut - yet they have failed to do so.

As a personal example, I'm sending testimony on behalf of my daughter, whose 6 year old recently had to have a corrective surgery and also a separate eye condition in which his corneal deterioration could have led to blindness had he not seen a specialist in a timely manner. Together, with horrible insurance coverage, they had to pay out of pocket over \$7000. That is outrageous and only because they had saved up enough in their HSA were they able cover all expenses. Their insurance literally paid zero dollars!

Can you imagine how many other families are foregoing life threatening and debilitating health conditions because they don't have the wherewithal to pay?

This is insanity in a world of obscene CEO compensation. Talk about predatory capitalism!!
Let's get the public option done!!

Geraldine Carley

[REDACTED]

From: [Mary Ellen Hagedus](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Thursday, August 26, 2021 1:24:41 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

In 2020 and the first half of 2021, these for-profit companies have realized record profits, while individuals, small businesses, medical providers, and municipal governments have struggled with healthcare-related costs. At the same time that insurance executives and shareholders benefited from these record high profits, several companies - including Anthem, CIGNA, CVS/Aetna, United Healthcare, and Tufts/Harvard Pilgrim - have also undemocratically block needed reforms by threatening to move their business operations out of Connecticut.

The requested rate increases would especially impact small business owners and employees already hard hit by the Covid-19 pandemic. That the already profitable insurance giants are asking for increases underscores the critical need for Connecticut to provide expanded access to not-for-profit healthcare, which would improve public health, strengthen our economy, and reduce human suffering.

Please reject the insurance company rate increases!

Mary Ellen Hagedus



From: [Olivia.C.Henderson](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Thursday, August 26, 2021 11:41:25 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

In 2020 and the first half of 2021, these for-profit companies have realized record profits, while individuals, small businesses, medical providers, and municipal governments have struggled with healthcare-related costs. At the same time that insurance executives and shareholders benefited from these record high profits, several companies - including Anthem, CIGNA, CVS/Aetna, United Healthcare, and Tufts/Harvard Pilgrim - have also undemocratically block needed reforms by threatening to move their business operations out of Connecticut.

The requested rate increases would especially impact small business owners and employees already hard hit by the Covid-19 pandemic. That the already profitable insurance giants are asking for increases underscores the critical need for Connecticut to provide expanded access to not-for-profit healthcare, which would improve public health, strengthen our economy, and reduce human suffering.

Please reject the insurance company rate increases!

Olivia C Henderson

[REDACTED]

From: [Mary Healey](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Thursday, August 26, 2021 11:13:49 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

In 2020 and the first half of 2021, these for-profit companies have realized record profits, while individuals, small businesses, medical providers, and municipal governments have struggled with healthcare-related costs. At the same time that insurance executives and shareholders benefited from these record high profits, several companies - including Anthem, CIGNA, CVS/Aetna, United Healthcare, and Tufts/Harvard Pilgrim - have also undemocratically block needed reforms by threatening to move their business operations out of Connecticut.

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Please reject the insurance company rate increases!

Mary Healey

[REDACTED]

From: [Alexandra Solomon](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Thursday, August 26, 2021 10:38:08 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Department Insurance Rate-Fillings,

To: State of Connecticut Insurance Department

From: Alexandra Solomon

As a healthcare provider and a consumer of Access Health CT, I write to urge you to reject all proposed rate increases by Connecticut health insurance companies. Their obscene profits and executive compensation in the midst of a global pandemic show they have more than enough resources to provide quality and affordable health care to the people of Connecticut - yet they have failed to do so, leaving tens of thousands of us paying tens of thousands of dollars for health care we cannot afford to use.

Enough is enough. The people of Connecticut have no business making millionaires and billionaires of shareholders and executives at the expense of our health and well being.

Anything but an outright rejection of these rate increases is a slap in the face of the hardworking people of Connecticut. Thank you for your attention to this critical matter.

Alexandra Solomon

[REDACTED]

From: [Isadora Milanez](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Thursday, August 26, 2021 10:24:08 AM

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Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

In 2020 and the first half of 2021, these for-profit companies have realized record profits, while individuals, small businesses, medical providers, and municipal governments have struggled with healthcare-related costs. At the same time that insurance executives and shareholders benefited from these record high profits, several companies - including Anthem, CIGNA, CVS/Aetna, United Healthcare, and Tufts/Harvard Pilgrim - have also undemocratically block needed reforms by threatening to move their business operations out of Connecticut.

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Please reject the insurance company rate increases!

Isadora Milanez

[REDACTED]

From: [Dana Asby](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Thursday, August 26, 2021 9:31:46 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

In 2020 and the first half of 2021, these for-profit companies have realized record profits, while individuals, small businesses, medical providers, and municipal governments have struggled with healthcare-related costs. At the same time that insurance executives and shareholders benefited from these record high profits, several companies - including Anthem, CIGNA, CVS/Aetna, United Healthcare, and Tufts/Harvard Pilgrim - have also undemocratically block needed reforms by threatening to move their business operations out of Connecticut.

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Please reject the insurance company rate increases!

Dana Asby



From: [JoAnne Wilcox](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Thursday, August 26, 2021 9:14:24 AM

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Connecticut Insurance Department,

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Please reject the insurance company rate increases!

JoAnne Wilcox

[REDACTED]

From: [CAROLYN BOYKIN](#)
To: [Ratefilings_cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Thursday, August 26, 2021 9:08:00 AM

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Connecticut Insurance Department,

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Please reject the insurance company rate increases!

CAROLYN BOYKIN

[REDACTED]

From: [Allison Hadley](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Thursday, August 26, 2021 8:56:20 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

In 2020 and the first half of 2021, these for-profit companies have realized record profits, while individuals, small businesses, medical providers, and municipal governments have struggled with healthcare-related costs. At the same time that insurance executives and shareholders benefited from these record high profits, several companies - including Anthem, CIGNA, CVS/Aetna, United Healthcare, and Tufts/Harvard Pilgrim - have also undemocratically block needed reforms by threatening to move their business operations out of Connecticut.

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Please reject the insurance company rate increases!

Allison Hadley

[REDACTED]

From: [Mary Healey](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Thursday, August 26, 2021 8:33:48 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

In 2020 and the first half of 2021, these for-profit companies have realized record profits, while individuals, small businesses, medical providers, and municipal governments have struggled with healthcare-related costs. At the same time that insurance executives and shareholders benefited from these record high profits, several companies - including Anthem, CIGNA, CVS/Aetna, United Healthcare, and Tufts/Harvard Pilgrim - have also undemocratically block needed reforms by threatening to move their business operations out of Connecticut.

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Please reject the insurance company rate increases!

Mary Healey

[REDACTED]

From: [Peter Cunningham](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Thursday, August 26, 2021 8:32:26 AM

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Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

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Please reject the insurance company rate increases!

Peter Cunningham

[REDACTED]

From: [Amelea Lowery](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Thursday, August 26, 2021 8:17:39 AM

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Connecticut Insurance Department,

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Please reject the insurance company rate increases!

Amelea Lowery

[REDACTED]
[REDACTED]
[REDACTED]

From: [Connie Woods](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Thursday, August 26, 2021 8:14:46 AM

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Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

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Please reject the insurance company rate increases!

Connie Woods

[REDACTED]

From: [Laura Rozza](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Thursday, August 26, 2021 8:06:17 AM

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Connecticut Insurance Department,

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Please reject the insurance company rate increases!

Laura Rozza

[REDACTED]

From: [Francine Ungaro](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Thursday, August 26, 2021 8:04:02 AM

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Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

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Please reject the insurance company rate increases!

Francine Ungaro

[REDACTED]

From: [Tania Abbatello](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Thursday, August 26, 2021 7:09:42 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

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Please reject the insurance company rate increases!

Tania Abbatello

[REDACTED]

From: [Martha Winsor](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Thursday, August 26, 2021 4:36:02 AM

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Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

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Please reject the insurance company rate increases!

Martha Winsor

[REDACTED]

From: [Deborah Powell](#)
To: [Ratefilings_cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Thursday, August 26, 2021 12:07:53 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

In 2020 and the first half of 2021, these for-profit companies have realized record profits, while individuals, small businesses, medical providers, and municipal governments have struggled with healthcare-related costs. At the same time that insurance executives and shareholders benefited from these record high profits, several companies - including Anthem, CIGNA, CVS/Aetna, United Healthcare, and Tufts/Harvard Pilgrim - have also undemocratically block needed reforms by threatening to move their business operations out of Connecticut.

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Please reject the insurance company rate increases!

Deborah Powell

[REDACTED]
[REDACTED]
[REDACTED]

From: [S. Zelaya](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Wednesday, August 25, 2021 11:35:49 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

In 2020 and the first half of 2021, these for-profit companies have realized record profits, while individuals, small businesses, medical providers, and municipal governments have struggled with healthcare-related costs. At the same time that insurance executives and shareholders benefited from these record high profits, several companies - including Anthem, CIGNA, CVS/Aetna, United Healthcare, and Tufts/Harvard Pilgrim - have also undemocratically block needed reforms by threatening to move their business operations out of Connecticut.

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Please reject the insurance company rate increases!

Thank you,
S. Zelaya

[REDACTED]

From: [Stephenie Hood](#)
To: [Ratefilings_cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Wednesday, August 25, 2021 11:00:17 PM

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Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

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Please reject the insurance company rate increases!

Stephenie Hood

[REDACTED]

From: [Leslie Medina](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Wednesday, August 25, 2021 10:58:23 PM

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Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

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Please reject the insurance company rate increases!

Leslie Medina

[REDACTED]

From: [Samantha Haiken](#)
To: [Ratefilings_cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Wednesday, August 25, 2021 10:16:58 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

In 2020 and the first half of 2021, these for-profit companies have realized record profits, while individuals, small businesses, medical providers, and municipal governments have struggled with healthcare-related costs. At the same time that insurance executives and shareholders benefited from these record high profits, several companies - including Anthem, CIGNA, CVS/Aetna, United Healthcare, and Tufts/Harvard Pilgrim - have also undemocratically block needed reforms by threatening to move their business operations out of Connecticut.

The requested rate increases would especially impact small business owners and employees already hard hit by the Covid-19 pandemic. That the already profitable insurance giants are asking for increases underscores the critical need for Connecticut to provide expanded access to not-for-profit healthcare, which would improve public health, strengthen our economy, and reduce human suffering.

Please reject the insurance company rate increases!

Samantha Haiken

[REDACTED]

From: [Holly Hackett](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Wednesday, August 25, 2021 10:08:50 PM

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Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

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Please reject the insurance company rate increases!

Sincerely,

Holly A Hackett

Holly Hackett

[REDACTED]

From: [Gayle Smith](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Wednesday, August 25, 2021 9:49:40 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Department Insurance Rate-Fillings,

To Whom it May Concern,

Citizens of these United States and citizens of Connecticut deserve Single Payer Health Insurance.

Existing health insurance companies are for profit businesses which routinely deny claims for medical procedures listed as 100% covered by insurance on the insurance companies web pages and documents.

Personally, I have required assistance from the State of Connecticut Insurance Commissioner's Office and Connecticut's Office of the Healthcare Advocate to force United Healthcare to pay for procedures the company lists as 100% covered by insurance! Every interaction with United Healthcare by phone or email results in abusification or denial of approved claims. EVERY TIME !

If, You as Governor or an Elected Representative fail to protect Connecticut Citizens from these predatory corporations- If You accept their bribes or threats rather than rollout a robust Public Healthcare Option-

Then, You have failed as a representative of CT. constituents and You have failed as a moral, ethical, person.

Gayle Smith

[REDACTED]

I write to urge you to reject all proposed rate increases by Connecticut health insurance companies. Their obscene profits and executive compensation in the midst of a global pandemic show they have more than enough resources to provide quality and affordable health care to the people of Connecticut - yet they have failed to do so, leaving tens of thousands of us paying tens of thousands of dollars for health care we cannot afford to use.

Enough is enough. The people of Connecticut have no business making millionaires and billionaires of shareholders and executives at the expense of our health and well being.

Anything but an outright rejection of these rate increases is a slap in the face of the

hardworking people of Connecticut. Thank you for your attention to this critical matter.

Gayle Smith

[REDACTED]

[REDACTED]

[REDACTED]

From: [Terence Bleakley](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Wednesday, August 25, 2021 9:49:06 PM

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Connecticut Insurance Department,

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Please reject the insurance company rate increases!

Get their hands out of my pockets, they have taken enough already!

Terence Bleakley



From: [Gayle Smith](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Wednesday, August 25, 2021 9:28:18 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Department Insurance Rate-Fillings,

To: State of Connecticut Insurance Department

From:

I write to urge you to reject all proposed rate increases by Connecticut health insurance companies. Their obscene profits and executive compensation in the midst of a global pandemic show they have more than enough resources to provide quality and affordable health care to the people of Connecticut - yet they have failed to do so, leaving tens of thousands of us paying tens of thousands of dollars for health care we cannot afford to use.

Enough is enough. The people of Connecticut have no business making millionaires and billionaires of shareholders and executives at the expense of our health and well being.

Anything but an outright rejection of these rate increases is a slap in the face of the hardworking people of Connecticut. Thank you for your attention to this critical matter.

Gayle Smith

[REDACTED]

From: [Kevin Walsh](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Wednesday, August 25, 2021 9:12:02 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Department Insurance Rate-Fillings,

To: State of Connecticut Insurance Department

From:

I write to urge you to reject all proposed rate increases by Connecticut health insurance companies. Their obscene profits and executive compensation in the midst of a global pandemic show they have more than enough resources to provide quality and affordable health care to the people of Connecticut - yet they have failed to do so, leaving tens of thousands of us paying tens of thousands of dollars for health care we cannot afford to use.

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Anything but an outright rejection of these rate increases is a slap in the face of the hardworking people of Connecticut. Thank you for your attention to this critical matter.

Kevin Walsh

[REDACTED]

From: [Kevin Walsh](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Wednesday, August 25, 2021 9:03:15 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

In 2020 and the first half of 2021, these for-profit companies have realized record profits, while individuals, small businesses, medical providers, and municipal governments have struggled with healthcare-related costs. At the same time that insurance executives and shareholders benefited from these record high profits, several companies - including Anthem, CIGNA, CVS/Aetna, United Healthcare, and Tufts/Harvard Pilgrim - have also undemocratically block needed reforms by threatening to move their business operations out of Connecticut.

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Please reject the insurance company rate increases!

Kevin Walsh

[REDACTED]

From: [Theodore Herman](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Wednesday, August 25, 2021 8:43:56 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

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Please reject the insurance company rate increases!

Theodore Herman

[REDACTED]

From: [Almut Zieher](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Wednesday, August 25, 2021 8:25:42 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

In 2020 and the first half of 2021, these for-profit companies have realized record profits, while individuals, small businesses, medical providers, and municipal governments have struggled with healthcare-related costs. At the same time that insurance executives and shareholders benefited from these record high profits, several companies - including Anthem, CIGNA, CVS/Aetna, United Healthcare, and Tufts/Harvard Pilgrim - have also undemocratically block needed reforms by threatening to move their business operations out of Connecticut.

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Please reject the insurance company rate increases!

Almut Zieher

[REDACTED]

From: [Margaret Macha](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Wednesday, August 25, 2021 8:02:11 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

In 2020 and the first half of 2021, these for-profit companies have realized record profits, while individuals, small businesses, medical providers, and municipal governments have struggled with healthcare-related costs. At the same time that insurance executives and shareholders benefited from these record high profits, several companies - including Anthem, CIGNA, CVS/Aetna, United Healthcare, and Tufts/Harvard Pilgrim - have also undemocratically block needed reforms by threatening to move their business operations out of Connecticut.

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Please reject the insurance company rate increases!

Margaret Macha

[REDACTED]

From: [John Jevitts](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Wednesday, August 25, 2021 7:42:51 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Department Insurance Rate-Fillings,

To: State of Connecticut Insurance Department

From:

I write to urge you to reject all proposed rate increases by Connecticut health insurance companies. Their obscene profits and executive compensation in the midst of a global pandemic show they have more than enough resources to provide quality and affordable health care to the people of Connecticut - yet they have failed to do so, leaving tens of thousands of us paying tens of thousands of dollars for health care we cannot afford to use.

Enough is enough. The people of Connecticut have no business making millionaires and billionaires of shareholders and executives at the expense of our health and well being.

Anything but an outright rejection of these rate increases is a slap in the face of the hardworking people of Connecticut. Thank you for your attention to this critical matter.

John Jevitts

[REDACTED]

From: [Karen Stimson](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Wednesday, August 25, 2021 7:26:36 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

In 2020 and the first half of 2021, these for-profit companies have realized record profits, while individuals, small businesses, medical providers, and municipal governments have struggled with healthcare-related costs. At the same time that insurance executives and shareholders benefited from these record high profits, several companies - including Anthem, CIGNA, CVS/Aetna, United Healthcare, and Tufts/Harvard Pilgrim - have also undemocratically block needed reforms by threatening to move their business operations out of Connecticut.

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Please reject the insurance company rate increases!

Karen Stimson

[REDACTED]

From: [Laura Britton](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Wednesday, August 25, 2021 7:08:53 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Connecticut Insurance Department,

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Please reject the insurance company rate increases!

Laura Britton

[REDACTED]

From: [Patricia C Vener-Saavedra](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Wednesday, August 25, 2021 7:08:39 PM

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Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

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Please reject the insurance company rate increases!

Patricia C Vener-Saavedra

[REDACTED]

From: [Margaret Taylor](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Wednesday, August 25, 2021 7:00:42 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Department Insurance Rate-Fillings,

To: State of Connecticut Insurance Department

From:

I write to urge you to reject all proposed rate increases by Connecticut health insurance companies. Their obscene profits and executive compensation in the midst of a global pandemic show they have more than enough resources to provide quality and affordable health care to the people of Connecticut - yet they have failed to do so, leaving tens of thousands of us paying tens of thousands of dollars for health care we cannot afford to use.

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Anything but an outright rejection of these rate increases is a slap in the face of the hardworking people of Connecticut. Thank you for your attention to this critical matter.

Margaret Taylor

[REDACTED]

From: [Karen Warinsky](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Wednesday, August 25, 2021 6:51:42 PM

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Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

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Please reject the insurance company rate increases!

Karen Warinsky

[REDACTED]

From: [Karen Warinsky](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Wednesday, August 25, 2021 6:49:20 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Connecticut Insurance Department,

Its unconscionable.

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

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Please reject the insurance company rate increases!

Karen Warinsky

[REDACTED]

From: [Susan King](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Wednesday, August 25, 2021 6:48:51 PM

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Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

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Please reject the insurance company rate increases!

Susan King

[REDACTED]

From: [Constanza Segovia](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Wednesday, August 25, 2021 6:33:31 PM

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Please reject the insurance company rate increases!

Constanza Segovia



From: [Julie Cheung](#)
To: [Ratefilings_cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Wednesday, August 25, 2021 6:24:17 PM

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Please reject the insurance company rate increases!

Julie Cheung

[REDACTED]

From: [Roseann Fusco](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Wednesday, August 25, 2021 6:19:48 PM

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Connecticut Insurance Department,

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Please reject the insurance company rate increases!

Roseann Fusco

[REDACTED]

From: [Adam Waters](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Wednesday, August 25, 2021 6:18:47 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Connecticut Insurance Department,

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Please reject the insurance company rate increases!

Adam Waters

[REDACTED]

From: [Erin Walker](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Wednesday, August 25, 2021 6:14:02 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Connecticut Insurance Department,

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Please reject the insurance company rate increases!

Erin Walker

[REDACTED]

From: [Sivan Amar](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Wednesday, August 25, 2021 5:46:54 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

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Please reject the insurance company rate increases!

Sivan Amar

[REDACTED]

From: [Elizabeth Vitale](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Wednesday, August 25, 2021 5:23:18 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Department Insurance Rate-Fillings,

To: State of Connecticut Insurance Department

From:

I write to urge you to reject all proposed rate increases by Connecticut health insurance companies. Their obscene profits and executive compensation in the midst of a global pandemic show they have more than enough resources to provide quality and affordable health care to the people of Connecticut - yet they have failed to do so, leaving tens of thousands of us paying tens of thousands of dollars for health care we cannot afford to use.

Enough is enough. The people of Connecticut have no business making millionaires and billionaires of shareholders and executives at the expense of our health and well being.

Anything but an outright rejection of these rate increases is a slap in the face of the hardworking people of Connecticut. Thank you for your attention to this critical matter.

Elizabeth Vitale

[REDACTED]

From: [judy s rosenthal](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Wednesday, August 25, 2021 4:18:57 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Department Insurance Rate-Fillings,

To: State of Connecticut Insurance Department

From: Judy S Rosenthal

I write to urge you to reject all proposed rate increases by Connecticut health insurance companies. Their obscene profits and executive compensation in the midst of a global pandemic show they have more than enough resources to provide quality and affordable health care to the people of Connecticut - yet they have failed to do so, leaving tens of thousands of us paying tens of thousands of dollars for health care we cannot afford to use.

Enough is enough. The people of Connecticut have no business making millionaires and billionaires of shareholders and executives at the expense of our health and well being.

Anything but an outright rejection of these rate increases is a slap in the face of the hardworking people of Connecticut. Thank you for your attention to this critical matter.

judy s rosenthal

[REDACTED]

From: [Madeline Romano](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Wednesday, August 25, 2021 4:14:59 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Department Insurance Rate-Fillings,

To: State of Connecticut Insurance Department

From:

I write to urge you to reject all proposed rate increases by Connecticut health insurance companies. Their obscene profits and executive compensation in the midst of a global pandemic show they have more than enough resources to provide quality and affordable health care to the people of Connecticut - yet they have failed to do so, leaving tens of thousands of us paying tens of thousands of dollars for health care we cannot afford to use.

Enough is enough. The people of Connecticut have no business making millionaires and billionaires of shareholders and executives at the expense of our health and well being.

Anything but an outright rejection of these rate increases is a slap in the face of the hardworking people of Connecticut. Thank you for your attention to this critical matter.

Madeline Romano

[REDACTED]

From: [Diane Keefe](#)
To: [Ratefilings_cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Wednesday, August 25, 2021 4:09:28 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Department Insurance Rate-Fillings,

To: State of Connecticut Insurance Department

From:

I write to urge you to reject all proposed rate increases by Connecticut health insurance companies. Their profits and executive compensation in the midst of a global pandemic show they have more than enough resources to provide quality and affordable health care to the people of Connecticut - yet they have intentionally structured their business to discourage use with large deductibles for the cheapest plans, leaving tens of thousands paying tens of thousands of dollars for health care we cannot afford to use.

Enough is enough. The people of Connecticut have no business making millionaires and billionaires of shareholders and executives at the expense of our health and well being.

Anything but an outright rejection of these rate increases is a slap in the face of the hardworking people of Connecticut. Thank you for your attention to this critical matter.

Diane Keefe

[REDACTED]

From: [Bkbk Krulikowski](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Wednesday, August 25, 2021 4:09:08 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Department Insurance Rate-Fillings,

To: State of Connecticut Insurance Department

From:

I write to urge you to reject all proposed rate increases by Connecticut health insurance companies. Their obscene profits and executive compensation in the midst of a global pandemic show they have more than enough resources to provide quality and affordable health care to the people of Connecticut - yet they have failed to do so, leaving tens of thousands of us paying tens of thousands of dollars for health care we cannot afford to use.

Enough is enough. The people of Connecticut have no business making millionaires and billionaires of shareholders and executives at the expense of our health and well being.

Anything but an outright rejection of these rate increases is a slap in the face of the hardworking people of Connecticut. Thank you for your attention to this critical matter.

I would like to know over the past 10 years, what your net profits have been. If they have been increasing by a percentage amount, not absolute amount, then there is no justification for a hike in health care costs. Plain and simple.

Bkbk Krulikowski



From: [Henry Lowendorf](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Wednesday, August 25, 2021 4:07:41 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Department Insurance Rate-Fillings,

To: State of Connecticut Insurance Department

From:

After extorting Connecticut to drop plans for a public health insurance option by threatening to lay off thousands of workers, the insurance industry now plans to raise rates.

I urge you to reject all proposed rate increases by Connecticut health insurance companies. Their obscene profits and executive compensation in the midst of a global pandemic show they have more than enough resources to provide quality and affordable health care to the people of Connecticut - yet they have failed to do so, leaving tens of thousands of us paying tens of thousands of dollars for health care we cannot afford to use.

Enough is too much. The people of Connecticut have no business making millionaires and billionaires of shareholders and executives at the expense of our health and well being.

Anything but an outright rejection of these rate increases is a slap in the face of the hardworking people of Connecticut.

We need health insurance but we don't actually need these companies and their outlandish practices.

Thank you for your attention to this critical matter.

Henry Lowendorf



From: [Bud McAllister](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Wednesday, August 25, 2021 4:06:57 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Department Insurance Rate-Fillings,

To: State of Connecticut Insurance Department
From: Bud McAllister

I write to urge you to reject all proposed rate increases by Connecticut health insurance companies. Their obscene profits and executive compensation in the midst of a global pandemic show they have more than enough resources to provide quality and affordable health care to the people of Connecticut - yet they have failed to do so, leaving tens of thousands of us paying tens of thousands of dollars for health care we cannot afford to use.

Enough is enough. The people of Connecticut have no business making millionaires and billionaires of shareholders and executives at the expense of our health and well being.

Anything but an outright rejection of these rate increases is a slap in the face of the hardworking people of Connecticut. Thank you for your attention to this critical matter.

Bud McAllister



From: [Win Heimer](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Wednesday, August 25, 2021 4:05:34 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Department Insurance Rate-Fillings,

To: State of Connecticut Insurance Department

From:

I write to urge you to reject all proposed rate increases by Connecticut health insurance companies. Their obscene profits and executive compensation in the midst of a global pandemic show they have more than enough resources to provide quality and affordable health care to the people of Connecticut - yet they have failed to do so, leaving tens of thousands of us paying tens of thousands of dollars for health care we cannot afford to use.

Enough is enough. The people of Connecticut have no business making millionaires and billionaires of shareholders and executives at the expense of our health and well being.

Anything but an outright rejection of these rate increases is a slap in the face of the hardworking people of Connecticut. Thank you for your attention to this critical matter.

Win Heimer

[REDACTED]

From: [Jocelyn Lillis](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Wednesday, August 25, 2021 3:46:39 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Department Insurance Rate-Fillings,

To: State of Connecticut Insurance Department

From:

I write to urge you to reject all proposed rate increases by Connecticut health insurance companies. Their obscene profits and executive compensation in the midst of a global pandemic show they have more than enough resources to provide quality and affordable health care to the people of Connecticut - yet they have failed to do so, leaving tens of thousands of us paying tens of thousands of dollars for health care we cannot afford to use.

Enough is enough. The people of Connecticut have no business making millionaires and billionaires of shareholders and executives at the expense of our health and well being.

Anything but an outright rejection of these rate increases is a slap in the face of the hardworking people of Connecticut. Thank you for your attention to this critical matter.

Jocelyn Lillis

[REDACTED]

From: [Paul Guzzo](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Wednesday, August 25, 2021 12:37:41 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Department Insurance Rate-Fillings,

To: State of Connecticut Insurance Department

From:

I write to urge you to reject all proposed rate increases by Connecticut health insurance companies. Their obscene profits and executive compensation in the midst of a global pandemic show they have more than enough resources to provide quality and affordable health care to the people of Connecticut - yet they have failed to do so, leaving tens of thousands of us paying tens of thousands of dollars for health care we cannot afford to use.

Enough is enough. The people of Connecticut have no business making millionaires and billionaires of shareholders and executives at the expense of our health and well being.

Anything but an outright rejection of these rate increases is a slap in the face of the hardworking people of Connecticut. Thank you for your attention to this critical matter.

Paul Guzzo

[REDACTED]

From: [Jean Lefebvre](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Wednesday, August 25, 2021 10:20:29 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Department Insurance Rate-Fillings,

To: State of Connecticut Insurance Department

From:

I write to urge you to reject all proposed rate increases by Connecticut health insurance companies. Their obscene profits and executive compensation in the midst of a global pandemic show they have more than enough resources to provide quality and affordable health care to the people of Connecticut - yet they have failed to do so, leaving tens of thousands of us paying tens of thousands of dollars for health care we cannot afford to use.

Enough is enough. The people of Connecticut have no business making millionaires and billionaires of shareholders and executives at the expense of our health and well being.

Anything but an outright rejection of these rate increases is a slap in the face of the hardworking people of Connecticut. Thank you for your attention to this critical matter.

Jean Lefebvre

[REDACTED]

From: [Laurel McCormack](#)
To: [Ratefilings.cid](#)
Subject: I oppose rate hikes for Health Insurance Companies!
Date: Wednesday, September 8, 2021 3:44:04 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

In 2020 and the first half of 2021, these for-profit companies have realized record profits, while individuals, small businesses, medical providers, and municipal governments have struggled with healthcare-related costs. At the same time that insurance executives and shareholders benefited from these record high profits, several companies - including Anthem, CIGNA, CVS/Aetna, United Healthcare, and Tufts/Harvard Pilgrim - have also undemocratically block needed reforms by threatening to move their business operations out of Connecticut.

The requested rate increases would especially impact small business owners and employees already hard hit by the Covid-19 pandemic. That the already profitable insurance giants are asking for increases underscores the critical need for Connecticut to provide expanded access to not-for-profit healthcare, which would improve public health, strengthen our economy, and reduce human suffering.

Please reject the insurance company rate increases!

Laurel McCormack

[REDACTED]

From: [PAULINE KROFSSIK](#)
To: [Ratefilings.cid](#)
Subject: Increase Health Insurance Rates
Date: Wednesday, August 25, 2021 1:11:43 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Please take in consideration the reform health care rates. The cost of healthcare rates are driving the middle class families out of Connecticut hitting the senior very hard. Thank you for your consideration

Pauline Krofssik

[REDACTED]

[REDACTED]

From: [HUGH BLAKE](#)
To: [Ratefilings, cid](#)
Subject: Increased costs in Healthcare and Inflation
Date: Wednesday, August 25, 2021 9:58:55 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Dear concerned regulators and legislators,

There are two issues that will damage our retirement:

1. Inflation. It is already here!
2. Continually rising healthcare costs.

A partial solution to rising healthcare cost is to force our Connecticut hospital corporations to publish fee for service menus. Going to a hospital for a "normal" procedure is fraught with misinformation and stonewalling. You can not get an answer from anyone on what potential costs are. Staffing levels are deliberately made lean to increase profit and absolutely impact patient care. Just talk to any hospital nurse. Service levels should be mandated.

Connecticut should be negotiating with big Pharma to eliminate all incentives and kickbacks to distribution.

Really simple.

Warm regards,



From: [Fay Peters](#)
To: [Ratefilings.cid](#)
Subject: Increases in health insurance
Date: Friday, August 27, 2021 8:33:47 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

I am against the health insurance companies getting any increase. This is about greed not sustainability. Individuals, small businesses and others are still trying to recover from Covid setbacks. Please do NOT allow insurance companies to increase their rates yet AGAIN!

Sincerely, Lauren Peters, [REDACTED]

From: [Andrew Tarpill](#)
To: [Ratefilings.cid](#)
Subject: Insurance Rate Hike
Date: Friday, August 27, 2021 6:21:28 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

You are talking about raising insurance rates? How about you do something for the people and find was to make insurance premiums cheaper. Fight for the working people of the state and find a way to reduce costs across the board. I am sick of paying more for everything. I am sick of funding those who refuse to work because you are paying them more to stay home.

Remember you all work for us, I want you all to find ways to cut back your spending. Its not an open check book, we cannot keep paying more. Lower insurance, lower taxes, cut state spending, make it cheaper to live in CT, not more expensive. If not you are going to find the it harder to fund your pet projects if the working class moves away. Every month I have to find ways to balance my families budget and what we have to cut out to survive, its about time you do the same. Again, remember you work for us.

Finally please tell King Lamont its time for him to return to being our Governor and drop his emergency powers return the state back to normal.

Andrew Tarpill

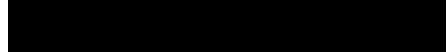
From: [Lisa Brown](#)
To: [Ratefilings.cid](#)
Subject: Insurance rate hikes
Date: Wednesday, August 25, 2021 2:51:45 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

My husband and I have health insurance under his employer Cigna costs of the premiums go up every year and become more and more unaffordable. In addition, the deductibles of now \$1000 per person per year have become a burden as we are aging workers almost to medicare but have 2 - 5 years. We have mortgages, car payments.

Stop the hikes in this state!

Lisa & Kenneth Brown



From: [Andrew Olearnick](#)
To: [Ratefilings.cid](#)
Cc: [Senator Heather Somers](#); [Greg Howard](#)
Subject: Insurance rate hikes
Date: Wednesday, August 25, 2021 12:09:55 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

To whom it may concern,
I oppose any and all insurance rate hikes in the State of Connecticut. The days of tax and spend must come to a halt.
Instead cut government spending, halt all wage hikes to every politician until you can get spending under control.
Finally remove all qualified immunity to every politician, just like you did to the police.
Live by the laws you pass.

Andrew Olearnick
Registered voter
Pawcatuck CT.

From: [shelley](#)
To: [Ratefilings.cid](#)
Subject: Insurance rate hikes....
Date: Friday, August 27, 2021 7:27:03 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

I think that Healthcare insurance is already too expensive! You can find a policy on access health for pretty cheap depending on your income but you can't actually go for care because the deductibles are atrocious! Someone making 30k a year may get free or cheap insurance but you have an \$8,000 deductible! How in the world can they afford any type of treatment....you're asking for almost 30% of their income be spent first before they help pay anything!! This isn't helping anyone! Why bother to give someone an insurance policy then because they basically don't use it unless they are dying and then it's too late!! You may get 1 well visit a year but if you have any kind of problem you can't access care!! Something needs to be done about this! Middle class Americans work very hard for their money and after you're done taxing their income, their house, their car and mostly anything they purchase, there isn't any money left to see a Dr. At this point, if you are sick,, most people are choosing between food or a Dr. Visit!! It truly is a sad state of affairs when a person works 40 hours a week and can't afford to live! I hope you can stop fattening the pockets of CEO's and give regular hard working people a break for once!! After saying all this, which will most likely not even be read, it will fall on deaf ears because the little guy doesn't matter!

Sent via the Samsung Galaxy S10e, an AT&T 5G Evolution capable smartphone
Get [Outlook for Android](#)

From: [Bruce @ Roberta](#)
To: [Ratefilings.cid](#)
Subject: Insurance rate hikes
Date: Friday, August 27, 2021 8:59:27 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

To whom it may concern,

I'm a senior and am impacted by all of the proposed tax hikes and now especially do not want our insurance rates to go up.

I believe in small government and capitalism and not the Democratic Party of big government and of taxing and spending.

We can not continue to put all these burdens on our children and their future.

We can not add more taxes to our working class.

I'm a retired registered nurse and have worked hard all my life and want to see our taxes lowered.

I love CT and do not want to see more people and businesses leave our state due to higher taxes and regulations.

Sincerely,
Roberta Card
Willington, CT

Sent from my iPhone

From: [Nancy Anderson](#)
To: [Ratefilings.cid](#)
Subject: Insurance rate hikes:
Date: Wednesday, August 25, 2021 10:25:33 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

We as citizens of CT can NOT afford more rate hikes on anything especially on health care. Not only are the prices getting to high the things insurance covers is decreasing with higher co-pays. I, as a senior, find it hard to afford or even find dental insurance already for example. The health of your teeth have a big effect on ones overall health though many don't realize how important it is.

The co-pay cost of prescriptions is going up too even though I have the coverage REQUIRED by law. I went to fill a prescription the other day and the cost WITH insurance would have been \$300.00 for a small tube of medicated lotion. WITHOUT insurance it would have been \$600.00 for the same amount. That is ridiculous!! Consequently I had to go to another type of ointment that is less effective, but less expensive.

Costs of ALL types of medical care have gone through the roof and you are thinking of hiking our insurance rates without looking for other solutions? I find that irresponsible. It shows that you are NOT really representing the people of CT that voted you into office. It proves that like many other politicians you are "in bed" with the big insurance companies and big pharma. You are out of contact with the "little guy" who trusted you to represent them. You are out of touch with what it is like to live with a set income or little/no income due to the pandemic if you allow rate hikes now or in the future. How about controlling health costs for a change which have skyrocketed?

Sincerely,

Nancy Anderson
New Hartford, CT

Sent from [Mail](#) for Windows

From: [Mark Levasseur](#)
To: [Ratefilings.cid](#)
Cc: [Senator Kevin Kelly](#)
Subject: Insurance rate increase!
Date: Thursday, August 26, 2021 11:49:27 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

To whom it may concern,

The reason I'm writing you is because of a proposed rate hike on Insurance rates. I not only consider it unnecessary it's going to put Connecticut residents in the poor house!

I can remember not to long ago when Insurance was only for the wealthy and government stuck their nose in and forced Companies to raise rates! I find this a reckless act, a slap in the face, for us poor people and low income now it includes the wealthy! The wealthy are against the rates at the current prices many can't afford ALL THE GOODS SERVICES AND ASSETS BECAUSE THE STATE OF CONNECTICUT TAXES THE HELL OUT OF EVERYTHING!

HOW ABOUT A EXPENSE & OR BUDGET REDUCTION?

The course Connecticut is on is that of the DemocRATS vision to squeeze every dollar and assets out of anyone living here. Why do I have to pay the City to own an automobile, why do I have to pay taxes on my home?

It's insane how much the State of Connecticut always out spends the revenue they take in.

I see Mass Transit in the Town of Bristol and these buses are empty! Why are we paying for this? Make the people that utilize them pay to use them. I bet your busses will end up sitting idle.

The last thing this State needs is another Insurance increase rates should decrease considering Connecticut didn't open until a year or better when we were told it was ok to open the rest of the States! Why?

I'm with Republicans NO MORE RATE INCREASES!

Mark Levasseur
Bristol

From: [DONALD GATES](#)
To: [Ratefilings.cid](#)
Subject: Insurance rate increases
Date: Wednesday, August 25, 2021 11:44:17 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

I am totally opposed to any rate increase. On a fixed income it is already difficult to pay all the co-pays that have been added for medical services

[REDACTED]

[REDACTED]

From: [Tonya Vassallo](#)
To: [Ratefilings.cid](#)
Subject: Insurance rates 2022
Date: Friday, August 27, 2021 1:16:09 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

A 9-13% rate increase will kill our pockets. There is no way it will be affordable for families, they will lose coverage and not get the proper care they need. I myself can't afford a hike like that. Please do not increase the rates so much I am begging you. It is bad enough I have a \$6,000 deductible which is unaffordable, this year alone I have almost \$4,000 in doctor/ hospital bills so far that I can't afford to pay. Please help us lower middle class/ poor families out we can't keep taking losses and survive. Do not increase our rates so high please!!!

Thanks,
Tonya Vassallo
East Hartford CT

Sent from my iPhone

From: [raymond.blankley](#)
To: [Ratefilings.cid](#)
Date: Wednesday, August 25, 2021 10:20:45 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

I am behind Senator Kelly in making health insurance more affordable.

From: [Andrew Rubman](#)
To: [Ratefilings, cid](#)
Subject: Measures to reduce medical spending In Connecticut
Date: Wednesday, August 25, 2021 10:41:37 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Greetings:

I am responding to a request by Senator Kelly for input regarding reducing medical spending.

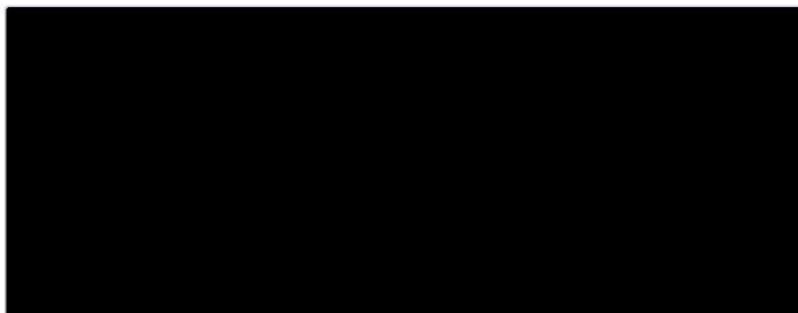
As you well know, the current system in place allows established, powerful, mercantile interests to charge what the "market will bear". The fundamental flaw is that the system is one of disease management. There is scant profit in true healthcare. By underwriting a system where sanitation, diet, nutrition, and access to self-help measures are emphasized, ED visits will drop, MDs can concentrate on the heroic interventions that they have been best trained to provide, legend drug sales will temper and the cost savings to The State will be impressive.

Unfortunately, you will need outside help to pull this off because the disease-management industry will cry foul. Please consider bringing in naturopathic physicians in advisory roles. We already serve in this capacity widely across the industry in most States in the Union. Additionally, please consider including NDs in the Medical Practice Act that provides unrestricted practice to our MDs, along with DOs, removing the arcane and prejudicial limitations to our scope which have been in place since the 1930s.

It is only by exercising the "nuclear option" and dismantling the current parasitic system that is in place that we will ever make any headway and perhaps transition "disease management" to true "healthcare"

Thank you for your consideration,

Andrew L. Rubman, ND FABNE
Southbury
[Southbury Clinic](#)



From: [coinman1](#)
To: [Ratefilings, cid](#)
Subject: My testimony RE: 2022 Rate Increase Request Informational Webinar August 31st
Date: Thursday, August 26, 2021 1:26:59 PM
Importance: High

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

I wish to give testimony regarding 2022 rate increase requests that will affect individual and small group plans.

Please advise receipt of this request.

Thank you,

A large black rectangular box redacting a signature.

Advocate for Dense Breast Tissue Awareness and Early Detection of Breast Cancer

Sent from my Verizon, Samsung Galaxy smartphone

From: [carolyn_gerrity](#)
To: [Ratefilings.cid](#)
Subject: No health insurance rate hiked
Date: Wednesday, August 25, 2021 8:24:43 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Residents cannot not afford to use their catastrophic health insurance plans. Ridiculous \$8k deductibles cannot be covered with HSA limits at \$4500.

[Sent from AT&T Yahoo Mail on Android](#)

From: [Margaret Henderson](#)
To: [Ratefilings.cid](#)
Subject: No health insurance rate hikes!
Date: Thursday, August 26, 2021 10:41:54 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

State of CT Insurance Department,

I'm writing to urge you to have the courage it takes to say NO to the proposed rate increases by health insurers.

For too long, especially recently, Connecticut families have paid too much for health care. A crisis is brewing, and it is vital that you put the needs of consumers ahead of what insurance companies want.

They're threatening to leave the state; call their bluff. They have it great here, they won't go anywhere.

Insurers have had banner years while COVID-19 left families struggling through economic hardship. Small businesses face some of the steepest proposed rate increases, while they struggle to remain afloat. Raising premiums now amounts to kicking hard-working consumers while they are down.

There is hard evidence that shows that health care is unaffordable in our state, and even more so for those who have to buy their own insurance. Let's take steps to change that.

The first step is saying no to unfair rate hikes in this hearing.

Thank you for searching your conscience and considering giving support to those who cannot afford health insurance in our state.

Margaret Henderson

[REDACTED]

From: [Stephen E Frost](#)
To: [Ratefilings.cid](#)
Subject: NO rate hikes for health care
Date: Friday, August 27, 2021 8:09:20 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Department Insurance Rate-Fillings,

To: State of Connecticut Insurance Department

I write to urge you to reject all proposed rate increases by Connecticut health insurance companies.

I receive health care through my employer. They are a small manufacturing firm struggling to stay afloat in Connecticut and every year many precious hours are devoted to researching and securing health care they can afford to offer to employees.

Their portion of insurance in 2020 was \$14,188.11 for myself and my wife.

My portion of insurance including premiums, deductibles, co-pays and uncovered costs in 2020 was \$18,319.

We did not contract Covid and there were no unusual medical events in our lives.

These costs are outrageous but we have no other choice. There is no possible way we can afford even higher costs!

Please let me know if you wish to see documentation of my costs or need additional information.

Anything but an outright rejection of these rate increases is a slap in the face of the hardworking people of Connecticut. Thank you for your attention to this critical matter.

Stephen E Frost

[REDACTED]

From: [Rachel Pierson](#)
To: [Ratefilings.cid](#)
Subject: No rate hikes for Health Insurance Companies!
Date: Wednesday, August 25, 2021 9:35:18 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Connecticut Insurance Department,

I am writing to oppose all of the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

In 2020 and the first half of 2021, these for-profit companies have realized record profits, while individuals, small businesses, medical providers, and municipal governments have struggled with healthcare-related costs. At the same time that insurance executives and shareholders benefited from these record high profits, several companies - including Anthem, CIGNA, CVS/Aetna, United Healthcare, and Tufts/Harvard Pilgrim - have also undemocratically block needed reforms by threatening to move their business operations out of Connecticut.

The requested rate increases would especially impact small business owners and employees already hard hit by the Covid-19 pandemic. That the already profitable insurance giants are asking for increases underscores the critical need for Connecticut to provide expanded access to not-for-profit healthcare, which would improve public health, strengthen our economy, and reduce human suffering.

Please reject the insurance company rate increases!

Rachel Pierson

[REDACTED]

From: [JAMES BIALY](#)
To: [Ratefilings.cid](#)
Subject: NO to Insurance rate increase
Date: Friday, August 27, 2021 1:47:30 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

I would like to state my opinion regarding the proposed healthcare rate increase..... "**NO**" It is more than time this country has nationalized, affordable healthcare for all. I have one prescription alone that is over \$200 and another one coming up that I suspect will be over \$300 because as the insurance company puts it (Oh darn) " I fell into the doughnut hole".

Please keep in mind that a Healthcare Insurance company provides no benefit what so ever in supplying healthcare; they are simply an awkward, clumsy, expensive process which gets in the way of people acquiring the proper healthcare they need.

We will be watching who votes to increase rates against the people and those who vote to protect the people. We will be certain to make this information known to the public.

Regarding the Healthcare Insurance companies request on raising rates, please tell them; "Sorry but this is a preexisting condition of theirs and therefore will not to be covered by the American people".

All the best

JIM

From: [john magnesi](#)
To: [Ratefilings, cid](#)
Subject: Opposing Insurance Rate Increases
Date: Wednesday, August 25, 2021 5:53:34 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

The issue of insurance industry CEO and top executive compensation is a huge issue for rate payers. After all, consumers are paying for those salaries, bonuses, stock options, fringe benefits, etc. The median per capita income in CT in 2019 was \$45,359. Household income in the state in that same year was \$87,391. While I don't have more recent data, it is the use of statistics of this sort that should be evaluated when examining top executive compensation at insurance companies - especially those that now seek increases in the premiums charged to consumers. Have there been increases in compensation for insurance company executives in the last two years ? How does that data compare to the incomes of retirees and working people in this state over the past two years ?

I hope this important issue will be considered before any rate increases are approved.

John Magnesi
[REDACTED]

From: Kim
To: [Ratefilings, cid](#)
Subject: Please reduce Heath Care Costs for ALL families !
Date: Wednesday, August 25, 2021 10:09:56 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Dear Connecticut State Legislators-

I have been a resident of Connecticut for 30 years and love our state and hope to live her throughout my life but in order to do so we must stop increases taxes!

We must encourage job growth and job opportunity. If the train system was improved and it took less time to travel on the trains we would immediately attract new business and citizens.

I am strongly against the proposed insurance rate increases ! Please VOTE NO to any increase in our insurance rates. The rates are already too high and unaffordable by many. Please put the People of CT first !!!

Thank you,

Kimberly Heyn



From: [Maria O'Donnell](#)
To: [Ratefilings.cid](#)
Subject: Please, No Insurance Rate Hikes
Date: Friday, August 27, 2021 2:05:40 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Please let it be known that I'm opposed to insurance rate hikes. Please consider the Republicans' plan:

LOWER THE COST OF HEALTH INSURANCE

Implement a reinsurance program to defray high cost claims, leverage federal dollars and bring down the cost of health insurance premiums for all individuals with private insurance.

MAKE PRESCRIPTION DRUGS MORE AFFORDABLE

Establish a prescription drug importation program in CT to allow for the importation of safe and lower cost prescription drugs from Canada.

PROTECT JOBS

We understand how important our insurance industry is to our economy. We are known as the "Insurance Capital of the World," and we want Connecticut to stay that way.

REDUCE GROWING COSTS OF HEALTH CARE

Implement health care cost growth benchmarking similar to the program that has successfully kept health care expenses from growing out of control in Massachusetts.

HEALTH EQUITY

Investigate disparities in the health system to achieve equity for all.

TRANSPARENCY

Require audits of the "Cadillac" health plans offered by the state, which are back-stopped by the Connecticut taxpayer.

MAINTAIN PROTECTIONS GUARANTEED UNDER THE AFFORDABLE CARE ACT

Something the "public option" fails to do.

Thank you for your consideration.

Sincerely,

Maria O'Donnell, Simsbury.

From: [David Brown](#)
To: [Ratefilings.cid](#)
Subject: Proposed health insurance hike in CT
Date: Wednesday, August 25, 2021 3:14:47 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Average Americans are struggling. We don't need any more increases in taxes, health insurance premiums, or any other mandates. Back off!

David Brown

[REDACTED]

Sent from [Mail](#) for Windows

From: [bandriks](#)
To: [Ratefilings.cid](#)
Subject: Proposed health insurance increases for 2022
Date: Thursday, August 26, 2021 8:29:21 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

I am writing in reference to the upcoming meeting to review proposed health insurance rate hikes for 2022. I am 64, on a fixed income, and at the beginning of 2021 could not continue with the "middle of the road" coverage I had in 2020, with a fairly reasonable monthly premium. I had to take a step down, less inclusive plan this year that was costing me \$778 a month, which was 1/5 of my monthly income. With my home equity loan and saving for my property taxes every month, as well as utilities, property insurance and other payments, it was a stretch to take care of all my bills. The American Rescue Plan Act reduced my premium enough so that I could breathe a little easier and cover my monthly bills better than I previously could. If my health insurance rates increase once again, I will be in the same untenable situation as before the Act was enabled. Please do everything you can to hold down the cost of our insurance so that we don't have to decide which bills we can afford to pay each month!

Sincerely, Barbara Andriks

Sent from my Verizon, Samsung Galaxy smartphone

From: [Debbie Bologna](#)
To: [Ratefilings.cid](#)
Cc: tami.zawistowski@housegop.ct.gov; [Jane Rep. Garibay](#)
Subject: Proposed health insurance plan rate increases.
Date: Friday, August 27, 2021 9:50:23 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

To whom it may concern,

As residents of CT and consumers of health insurance, we are alarmed at the possibility of rate increases of close to 12 percent!!!!

Unfortunately, many of the consumers that would be negatively impacted by such a huge increase have NOT become wealthier due to the pandemic! Most of us are not working from home and still have the INCREASED costs of FOOD, CLOTHING, GAS and this summer, ELECTRICITY. CT residents already have some of the highest cost of living rates in the country!

And may we remind this committee that we are STILL in the midst of a world wide pandemic? There are costs we have had to take on, to stay safe. Additional cleaning supplies, air filtration systems, MASKS, many items to stay safe.

Most of the consumers are out there every day, keeping the economy going and were/are the front line workers that kept businesses open while others were able to shelter in place and work from home. It is unfortunate that this pandemic widened the economic inequality that is prevalent in CT, but this committee has an opportunity to NOT engage in activity (rate hikes on a fundamental need, healthcare) that would only accelerate that economic gap.

We ask that you reject any rate increase proposals. Insurance companies have employees working from home, and certainly the opportunity to reduce costs in other ways without placing the burden on the consumer who has to make choices between coverage or no insurance. Food vs rent, rent vs utilities, utilities vs gas or fares to get to work and, in some cases PPE when you get there.

We ask that you take a stand and protect the consumer. No rate increases, especially during a world wide pandemic that none of us had anything to do with!

Respectfully,

A large black rectangular box redacting a signature.

Sent from my iPad

From: [Cheryl Amato](#)
To: [Ratefilings, cid](#)
Subject: Proposed health insurance rate hikes
Date: Wednesday, August 25, 2021 12:19:19 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

I strongly oppose the rate hikes for health insurance rates. Vote NO!
I am a South Windsor resident.

Thank you for your time.

Respectfully yours,

A large black rectangular redaction box covering the signature area. A small white rectangular box is positioned in the center of the black area, likely representing a redacted email address.

From: [Susan DeSimone](#)
To: [Ratefilings, cid](#)
Subject: Proposed Ins. Hike '22
Date: Thursday, August 26, 2021 11:24:09 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

I strongly oppose the rate hike because the suggested hikes are too large for consumers and small businesses to handle.

No one received a raise that large to ever offset the insurance hike.

Perhaps all those unvaccinated as of July 31 pay a higher premium.

Perhaps those unvaccinated who enter the hospital must sign a waiver that will indeed become vaccinated as soon as their health decrees it safe.

Small businesses have a difficult time as it is affording good health plans for their employees. An increase in premiums will collapse some businesses.



Sent from my iPhone

From: [Linda Ricca](#)
To: [Ratefilings.cid](#)
Subject: Proposed Insurance Rate Hike
Date: Wednesday, August 25, 2021 10:38:31 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Vehemently oppose !!

These proposals continue to impose increases on those who are still in CT paying their fair share of taxes and health insurance costs.

If this continues, Connecticut is going to become a welfare state with no one left to subsidize these increases.

Continued spending is not the answer.

Linda Ricca
Wilton, CT

From: [Nicole Salvatore](#)
To: [Ratefilings.cid](#)
Subject: proposed insurance rate hikes -TESTIMONY
Date: Friday, August 27, 2021 9:15:26 AM
Attachments: [health insurance opposition letter.docx](#)

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Please see my attached testimony in opposition to health insurance rate hikes, thank you.

From: [Lynn Dobi](#)
To: [Ratefilings.cid](#)
Subject: Proposed Insurance rate hikes
Date: Wednesday, August 25, 2021 6:41:13 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Dear Democrats,

Do not raise our insurance rates. Why are you not using the suggestions from Access Health, that would actually save us, your constituents money? I cannot understand why you don't want to save us money. Why are you once again proposing a rate increase? Why??? Please work for us tax payers, and implement any and all ways to save us money, rather than making increases.

Sincerely,

Lynn Dobi

Sent from [Mail](#) for Windows

From: [Allison MacInnes](#)
To: [Ratefilings.cid](#)
Subject: Proposed Insurance Rate Increases
Date: Friday, August 27, 2021 5:14:52 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Members of the Health Committee:

An increase in insurance premium rates would be incredibly detrimental to Connecticut residents. Rates now are quite high, and an increase would make quality insurance unaffordable to many.

Connecticut residents should not have to rely on the most basic insurance plans -- with incredibly high deductibles and out-of-pocket maximums -- because they can only afford plans with the lowest monthly premiums. There are many residents who have incomes that are too low to afford a good plan, but not low enough to be covered by the expansion of Medicaid/Husky. An emergency or extended hospital stay could wipe out a person's savings if they have to pay the full deductible/out-of-pocket maximum associated with a basic plan.

Please do not grant the insurance companies' requests to increase rates. Quality healthcare should be a right, not a privilege reserved only for those who can pay.

Sincerely,
Allison M. MacInnes, M.S.W.

From: [JOHN CIETANNO](#)
To: [Ratefilings.cid](#)
Subject: Proposed Rate Increase
Date: Wednesday, August 25, 2021 4:04:01 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

No Increase. Enough is enough!

From: [Flaherty, Melanie](#)
To: [Ratefilings, cid](#)
Subject: Public Registration for Rate Hearing on Tuesday, August 31, 2021
Date: Thursday, August 26, 2021 12:26:10 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Good Afternoon,

Please add the following to your public testimony for the Rate Hearing on Tuesday, August 31st. Please let me know of any questions. Thank you.

J.P. Wieske
Executive Director, Health Benefits Institute

Melanie M. Flaherty
Lobbyist

Robinson & Cole LLP
280 Trumbull Street
Hartford, CT 06103
Direct 860.275.8375 | Fax 860.275.8299
mflaherty@rc.com | [Bio](#) | [V-Card](#)

Robinson+Cole
Embracing Change for Over 175 Years

Our cross-disciplinary team continues to closely monitor COVID-19 legal implications - resources [HERE](#)

Boston | Hartford | New York | Providence | Miami | Stamford
Los Angeles | Wilmington | Philadelphia | Albany | www.rc.com

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From: [Passaro, Cara](#)
To: [Ratefilings, cid](#)
Cc: [Ryan, Thomas](#)
Subject: Rate Filing Comments from Attorney General Tong and Healthcare Advocate Doolittle
Date: Monday, August 30, 2021 11:08:16 AM
Attachments: [AG-OHA Comments Os to CID on Proposed 2022 Health Ins Rate Filings 8.30.21-F.pdf](#)
[image001.png](#)

Good Morning,

Attached please find comments on the rate filings from the Connecticut Attorney General and Healthcare Advocate. Please let me know if you have any questions.

Best,
Cara



CARA PASSARO

Chief Counsel to the Attorney General and Director of Legislative Affairs

Office of the Attorney General
165 Capitol Ave, Hartford, CT 06106
Office: +1 860-808-5316 | Fax: +1 860-808-5387 | URL: <https://ct.gov/ag/>

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From: [Sal Sinsigalli](#)
To: [Ratefilings.cid](#)
Subject: Rate Hikes
Date: Friday, August 27, 2021 12:03:27 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

The decision to give rate hikes to insurance companies is ridiculous!! How is a family supposed to afford health insurance, or an employer provide health insurance when the prices and deductibles are no longer affordable? When will this ever change in this country? For insurance companies to profit they way they do from unaffordable rates and deductibles is a CRIME!!! Please do not allow these backbreaking rate hikes to occur!!! The profits these companies make from health insurance is obscene!!! STOP THIS NOW!!!!

From: [Robert Andrews](#)
To: [Ratefilings.cid](#)
Subject: Rate hikes
Date: Sunday, August 29, 2021 10:37:28 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Department Insurance Rate-Fillings,

To: State of Connecticut Insurance Department

Reject all proposed rate increases by Connecticut health insurance companies.

Time for the public option.

Thank you for your attention to this critical matter.

Robert Andrews

[REDACTED]

From: [Diane Keefe](#)
To: [Carson, Jim](#)
Cc: [Ratefilings.cid](#)
Subject: Re: Request to testify diane keefe
Date: Thursday, August 26, 2021 1:08:35 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Hi Jim,

Thanks very much for clarifying the correct date. I would still like to testify on the 31st. do I have to do anything special to be in the line up for public comment. Is there an order of speakers listed anywhere in advance?

D

On Thu, Aug 26, 2021 at 12:20 PM Carson, Jim <Jim.Carson@ct.gov> wrote:

Hi Ms. Keefe,

I just want to make sure you are aware the meeting is Tuesday August 31 at 9am, not Friday August 27th as you wrote below.

Please see the press release with more information here:

<https://portal.ct.gov/CID/Public-Notices/Virtual-Hearing-Notice-for-2022-Health-Insurance-Rate-Filing>

Thank you.

Jim Carson

Communications Director

Connecticut Department of Insurance

153 Market St.

Hartford, CT 06142

860-214-1539 (C)

From: Ratefilings, cid <cid.Ratefilings@ct.gov>
Sent: Thursday, August 26, 2021 12:05 PM
To: Carson, Jim <Jim.Carson@ct.gov>
Subject: FW: Request to testify diane keefe

From: Diane Keefe [REDACTED]
Sent: Monday, August 23, 2021 5:23 PM
To: Ratefilings, cid <cid.Ratefilings@ct.gov>
Subject: Request to testify

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Hi,

I would like to testify at the hearing on Friday, August 27th at 4 PM.

Thanks

Best,

Diane Keefe

"The world carries along an outgrown past and it has not yet wholly achieved the gleam of vision of the possible future, but it is always capable of being made good...The "evil" is not purely diabolic. It is a relic of an outgrown past." Rufus Jones Haverford Commencement June 9, 1934

From: [Dan Pflug](#)
To: [Ratefilings.cid](#)
Cc: [insurance.cid](#)
Subject: Re: Sign-up to testify at rate filings Zoom
Date: Friday, August 27, 2021 9:36:29 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Hello,

I haven't heard anything back from my email on Wednesday.

Please confirm receipt of my request to testify via Zoom on Tuesday.

I will be sure to keep it within 3 minutes.

Thanks,
Dan

On Wed, Aug 25, 2021 at 9:49 AM Dan Pflug <dan.pflug@gmail.com> wrote:

Dear CT Insurance Department,

I would like to sign-up to testify at the health insurance rate hearing on Tuesday via Zoom. I am an Anthem small group policyholder.

Kind regards,
Dan Pflug

From: [M299388](#)
To: [Ratefilings.cid](#)
Subject: Reduce healthcare rates
Date: Wednesday, August 25, 2021 12:35:02 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Their costs are already to high!

Douglas Sweeney

From: [Rep. Wood, Kerry](#)
To: [Ratefilings.cid](#)
Subject: Request to Speak at Hearing
Date: Thursday, August 26, 2021 1:04:27 PM

I would like to speak at the rate filing public meeting.

Please let me know how I can do that.

Thanks.

Kerry Wood

State Representative from the 29th District
Serving Rocky Hill, Wethersfield, and Newington
Chair of the Insurance & Real Estate Committee

Phone (860) 240-8500 Cell (203) 520-1794
Clerk: Diane Kupec (diane.kubeck@cga.ct.gov)

From: [Carson, Jim](#)
To: [REDACTED]
Cc: [Ratefilings, cid](#)
Subject: Request to testify diane keefe
Date: Thursday, August 26, 2021 12:20:37 PM

Hi Ms. Keefe,
I just want to make sure you are aware the meeting is Tuesday August 31 at 9am, not Friday August 27th as you wrote below.
Please see the press release with more information here:

<https://portal.ct.gov/CID/Public-Notices/Virtual-Hearing-Notice-for-2022-Health-Insurance-Rate-Filing>

Thank you.

Jim Carson

Communications Director
Connecticut Department of Insurance
153 Market St.
Hartford, CT 06142
860-214-1539 (C)

From: Ratefilings, cid <cid.Ratefilings@ct.gov>
Sent: Thursday, August 26, 2021 12:05 PM
To: Carson, Jim <Jim.Carson@ct.gov>
Subject: FW: Request to testify diane keefe

From: Diane Keefe [REDACTED]
Sent: Monday, August 23, 2021 5:23 PM
To: Ratefilings, cid <[cid.Ratefilings@ct.gov](#)>
Subject: Request to testify

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Hi,
I would like to testify at the hearing on Friday, August 27th at 4 PM.
Thanks
Best,
Diane Keefe

"The world carries along an outgrown past and it has not yet wholly achieved the gleam of vision of the possible future, but it is always capable of being made good...The "evil" is not purely diabolic. It is a relic of an outgrown past." Rufus Jones Haverford Commencement June 9, 1934

From: [Susan Stankiewicz](#)
To: [Ratefilings, cid](#)
Subject: Retirement and Healthcare Costs
Date: Thursday, September 2, 2021 1:48:28 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Dear Sir or Madam,

My husband and I are in the process of looking into early retirement. My husband has been employed in private business in the State of Connecticut since he was sixteen years old for forty-two years and six months. He remained in Connecticut after attending instate university for engineering. Since that time, he remained instate to get his master's degree in engineering management. My husband is a native born and bred Connecticutan.

I left my home state of Pennsylvania, namely, my hometown of Pittsburgh, when the Carter era economic decline greatly reduced the ability to locate employment after college in my city and state. I came to Connecticut, the Tri-State area, for employment, and chose to live in Connecticut because of the lack of state income tax. Up until the birth of my children, I was gainfully employed. Since my children have grown, I have had some part time positions here in Connecticut.

However, the Weicker era implementation of the income tax coupled with the repeatedly legislative ignoring of the spending cap have made living in Connecticut untenable. It has come to the point where my ninety year old father in law is moving out after coming to Connecticut has a honorably discharged Korean War combat (and injured) soldier looking for work in 1954. Being a better off senior elsewhere is preferable to being a poor senior here.

With all that being said, in an aging society, adding to the burden of living in an already high cost of living, high taxed, and high expenditure State, additional taxes onto this population is driving away those of us in retirement mode that still would produce if our salaries weren't being taxed even more. And seniors still purchase and repair and need things, but we can get those things elsewhere where our funds aren't being squandered by legislative ignorance. Adding to the healthcare costs is just one more nail in the Nutmeg coffin.

Regards,

Susan C. Stankiewicz



From: [Valerie Gauthier](#)
To: [Ratefilings.cid](#)
Subject: Ridiculous!
Date: Thursday, August 26, 2021 5:56:25 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

With the outrageous drug prices that pharmaceutical companies charge for drugs that have been on the market for years and insurance companies looking for rate increases the poor and the elderly will not be able to afford anything. How about some of the top CEO's take some pay cuts. This world is becoming about power and money more everyday. Money cannot and should never replace the needs of people. When is enough enough? I sincerely hope these rate increases are voted down in the interest of humanity.

Sent from my iPad

From: [Cortland G Bryant](#)
To: [Ratefilings.cid](#)
Subject: rising cost of healthcare
Date: Wednesday, August 25, 2021 12:08:17 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

I want to speak up to those who have nothing better to do than to keep raising the costs of life on all those who live in Connecticut. People have been hit left and right with a lot of obstacles in their day to day lives. It doesn't help when we have legislature that doesn't care about the people, only about getting their greedy hands on what is left of our income. Making welfare a generational hand down is wrong, now you want to add the healthcare debacle to it too? Time to wean people off the welfare roles. People who don't want to work are herded to the cities and we are taxed to pay for it. Enough is enough! The increases to the cost of food, shelter, fuel and everything else has to stop somewhere. If our elected officials really cared about it's people they would remember that we the citizens have a limit on what we can afford. The budgets of our state and our individual people need to be run the same. If we ran our home budgets like the state, we would be out on the street and bankrupt. We need to be mindful of our choices, the government is overreaching into our lives too much. Obamacare still needs to be replaced. It was bad from the start. Right now I am unemployed due to health issues, when my husband retires, I will have no health insurance. I have looked at a few of the options that are available and the costs are too extreme. Leaving the state I grew up in is becoming a reality. Soon the corporations will leave as well. The democrats have failed in doing their jobs. Sooner than later the people will wake up and realize it, at least I hope. We are becoming like NY and California. The job of the government was not to provide welfare and insurance or to load up the educational system with our money's to teach our children racist ideologies. Parents need to take back their kids and their education. stop sending the teachers union blood money. The main focus of the government was only "to provide for the common defense."

We have a covid issue that is being used as a political tool to control people. The CDC keeps changing the rules around. The sad thing is that the reason for the continued spread is that we are allowing illegals to cross our southern border w/ covid and they are being moved all over the country. They are not citizens and should not be put on our welfare roles. Instead of using our taxpayer monies to feed and shelter them, put them on planes to the place they came from. The cost of the flight would be cheaper than paying for a lifetime on our welfare system. They don't speak our language, and their kids would infect our kids with all kinds of diseases. Not their kids fault, their countries don't inoculate them like we have been. We have stopped giving vaccines to our kids because we have eradicated a lot of diseases. This puts our children at high risk now. The only reason our government has them here is to make sure the democrats or should I say progressive marxists want them to vote for them, which is illegal since they are not citizens but hey who cares anymore? I do.

I have contacted both Senators Murphy, and Blumenthal and Congressman Courtney numerous times, they don't listen and just give the liberal spin. They are hard set on representing only a few of the people, the special interests. They don't represent all the people, maybe we should take their taxpayer funded pay away and see what happens? It is time to clean out the liberals and others who are only in it for a job. Need to set term limits immediately. We need leaders who will lead. To increase the money and power of the state is to invite communism to take us over.

God help us, America needs to bless God.

Linda Bryant - Groton, CT

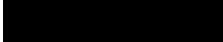
From: [Karin Ziedman](#)
To: [Ratefilings.cid](#)
Subject: Rising costs
Date: Thursday, August 26, 2021 7:33:43 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Dear Legislators,
Please do not increase the rates for health care insurance. Health care costs are ridiculously high as is insurance. Don't make things worse for Connecticut citizens and taxpayers. Do the right thing for your constituents.

Karin Ziedman
Lebanon, CT

--

Karin Ziedman


From: Jackie
To: [Ratefilings.cid](#)
Subject: Rising Healthcare/Insurance Costs
Date: Thursday, August 26, 2021 11:06:56 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

I agree with the Republican plan in an attempt to gain control of the rising costs of health insurance in our State. As an agent who sells health insurance to employers I can attest that huge increases year after year cannot continue without employers assessing to either not grow their business, not hire that extra employee, or to reduce their services which tends to eventually end their businesses. Employers have been limping along year after year due to the ever-rising costs of health insurance and even though the majority of employers are extremely generous in contributing toward their employees' health insurance premium, the employee is often left with a huge expense including his portion of the premium, along with high deductibles and maximum out-of-pocket costs. Employees, single or with families, simply cannot afford any additional costs whether through taxation or premium outlay.

As an example, numerous employers contribute 50% or more, of the total employee premium per month. But even in this scenario, the employee is left with a premium responsibility of \$1000 or more (per month) which in many cases is higher than his mortgage payment or rent. I would also add that it is insulting to the employee that (via taxes) he is contributing to employee premiums for state workers who typically have benefit-rich plans which rarely, if ever, correspond to the plans the employee tries to afford for himself or his family. State workers should be offered the same plans that employers are offering. More frequently than not, employers offer more than one plan and label one of the plans the "base" plan and give the employees an opportunity to "buy up" to higher benefit plans as a freedom of choice. This could and should be done for state workers, which would save taxpayer dollars and give a better established budget cost-factor to work from without limiting state workers from plans they currently enjoy. It cannot be overstated that government run healthcare is not the answer. Just look at the spiraling costs of Access Health. We need to support leveraging costs as you have outlined in your plan.

Finally, when growing up in Hartford, Connecticut was always regarded as the Insurance Capital. However, many insurers are now home-based in other states and it appears we are losing our foothold on an industry for which we were once proud. Please support the Insurance Industry and sustain the thousands of jobs it provides in our State.

Thank you.

Jacqueline Girard

Jacqueline E Girard CLU CIC
Girard Insurance Services
200 Slater Road
Tolland, CT 06084
860-875-6113 (office)
860-872-3037 (fax)

From: [Shelby Kos](#)
To: [Ratefilings.cid](#)
Subject: Say No to Insurance Rate Increases
Date: Friday, August 27, 2021 6:50:35 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

As is, my fiancé pays almost \$500 a month for a high deductible health plan through Access Health CT. Increasing this rate anymore is almost paying an additional month of rent due the exorbitant pricing. There is no way CT residents can afford a rate increase, as it's expensive enough already. Say no to an increase.

From: [Ronna_Stuller](#)
To: [Ratefilings_cid](#)
Subject: Say NO to rate hikes for Health Insurance Companies!
Date: Thursday, August 26, 2021 7:53:34 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Connecticut Insurance Department,

I am writing to oppose the 2022 rate increases that have been requested by insurance companies charged with serving Connecticut's residents.

In 2020 and the first half of 2021, these for-profit companies have realized record profits, while individuals, small businesses, medical providers, and municipal governments have struggled with healthcare-related costs. At the same time that insurance executives and shareholders made big financial gains, several companies - including Anthem, CIGNA, CVS/Aetna, United Healthcare, and Tufts/Harvard Pilgrim - have also undemocratically blocked needed reforms, including implementation of a public option, by threatening to move their business operations out of Connecticut.

The requested rate increases would especially impact small business owners and employees already hard hit by the Covid-19 pandemic. That the already profitable insurance giants are asking for increases underscores the critical need for Connecticut to provide expanded access to not-for-profit healthcare, which would improve public health, strengthen our economy, and reduce human suffering.

Please reject the insurance company rate increases!

Ronna Stuller



From: [Connie Woods](#)
To: [Ratefilings_cid](#)
Subject: Say NO to rate hikes!
Date: Friday, August 27, 2021 10:06:11 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

State of CT Insurance Department,

I'm writing to urge you to say NO to the proposed rate increases by health insurers.

For too long, and especially in the last 18 months, Connecticut families have paid too much for health care. Now, with the economic and public health impacts of the pandemic still ravaging our communities, it is vital that you put the needs and the wellbeing of consumers ahead of what insurance companies want.

Insurers have had banner years while COVID-19 left families grieving and struggling through economic hardship. Small businesses face some of the steepest proposed rate increases, while they struggle to remain afloat. Raising premiums now is like kicking hard working consumers while they are down.

There is hard evidence that shows that health care is unaffordable in our state, and even more so for those who have to buy their own insurance. Let's take steps to change that.

The first step is saying no to unfair rate hikes in this hearing.

Thank you for your time.

Connie Woods

[REDACTED]

From: [Sara Graziosa](#)
To: [Ratefilings.cid](#)
Subject: Say NO to rate hikes!
Date: Friday, August 27, 2021 7:47:49 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

State of CT Insurance Department,

I'm writing to urge you to say NO to the proposed rate increases by health insurers.

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There is hard evidence that shows that health care is unaffordable in our state, and even more so for those who have to buy their own insurance. Let's take steps to change that.

The first step is saying no to unfair rate hikes in this hearing.

Thank you for your time.

Sara Graziosa

[REDACTED]

From: [Catherine Bradley](#)
To: [Ratefilings.cid](#)
Subject: Say NO to rate hikes!
Date: Thursday, August 26, 2021 11:36:51 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

State of CT Insurance Department,

I am a Connectic平e insurance holder and I'm writing to urge you to say NO to the proposed rate increases by health insurers. My \$347 monthly insurance premium is already a tremendous expense for me, and the out-of-pocket costs if I were to seek healthcare are so high that I choose to forgo it altogether. I count down the days until I can switch to a more affordable plan with better coverage. The news that Connectic平e is planning on raising its rates while continuing to make its members pay exorbitant out-of-pocket costs is outrageous. I call on the Insurance committee not to give in to the ludicrous demands of the insurance companies, who are exploiting customers like me to gain maximum profit while providing minimal care.

For too long, and especially in the last 18 months, Connecticut families have paid too much for health care. Now, with the economic and public health impacts of the pandemic still ravaging our communities, it is vital that you put the needs and the wellbeing of consumers ahead of what insurance companies want.

Insurers have had banner years while COVID-19 left families grieving and struggling through economic hardship. Small businesses face some of the steepest proposed rate increases, while they struggle to remain afloat. Raising premiums now is like kicking hard working consumers while they are down.

There is hard evidence that shows that health care is unaffordable in our state, and even more so for those who have to buy their own insurance. Let's take steps to change that.

The first step is saying no to unfair rate hikes in this hearing.

Thank you for your time.

[REDACTED]

From: [Kevin Walsh](#)
To: [Ratefilings.cid](#)
Subject: Say NO to rate hikes!
Date: Thursday, August 26, 2021 9:24:35 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

State of CT Insurance Department,

I'm writing to urge you to say NO to the proposed rate increases by health insurers.

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There is hard evidence that shows that health care is unaffordable in our state, and even more so for those who have to buy their own insurance. Let's take steps to change that.

The first step is saying no to unfair rate hikes in this hearing.

Thank you for your time.

[REDACTED]

From: [Kathleen Repole](#)
To: [Ratefilings_cid](#)
Subject: Say NO to rate hikes!
Date: Thursday, August 26, 2021 8:37:14 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

State of CT Insurance Department,

I'm writing to urge you to say NO to the proposed rate increases by health insurers.

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There is hard evidence that shows that health care is unaffordable in our state, and even more so for those who have to buy their own insurance. Let's take steps to change that.

The first step is saying no to unfair rate hikes in this hearing.

Thank you for your time.

[REDACTED]

From: mollybnolan@gmail.com
To: [Ratefilings_cid](#)
Subject: Say NO to rate hikes!
Date: Thursday, August 26, 2021 6:33:23 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

State of CT Insurance Department,

I'm writing to urge you to say NO to the proposed rate increases by health insurers.

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Insurers have had banner years while COVID-19 left families grieving and struggling through economic hardship. Small businesses face some of the steepest proposed rate increases, while they struggle to remain afloat. Raising premiums now is like kicking hard working consumers while they are down.

There is hard evidence that shows that health care is unaffordable in our state, and even more so for those who have to buy their own insurance. Let's take steps to change that.

The first step is saying no to unfair rate hikes in this hearing.

Thank you for your time.

[REDACTED]

From: [Joseph Bobrow](#)
To: [Ratefilings_cid](#)
Subject: Say NO to rate hikes!
Date: Thursday, August 26, 2021 4:55:27 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

State of CT Insurance Department,

I'm writing to urge you to say NO to the proposed rate increases by health insurers.

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There is hard evidence that shows that health care is unaffordable in our state, and even more so for those who have to buy their own insurance. Let's take steps to change that.

The first step is saying no to unfair rate hikes in this hearing.

Thank you for your time.

Joseph Bobrow

[REDACTED]

From: [Carol Bracken](#)
To: [Ratefilings_cid](#)
Subject: Say NO to rate hikes!
Date: Thursday, August 26, 2021 4:43:22 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

State of CT Insurance Department,

I'm writing to urge you to say NO to the proposed rate increases by health insurers.

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There is hard evidence that shows that health care is unaffordable in our state, and even more so for those who have to buy their own insurance. Let's take steps to change that.

The first step is saying no to unfair rate hikes in this hearing.

Thank you for your time.

Carol Bracken

[REDACTED]

From: [Jay Pocius](#)
To: [Ratefilings.cid](#)
Subject: Say NO to rate hikes!
Date: Thursday, August 26, 2021 4:11:14 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

State of CT Insurance Department,

I'm writing to urge you to say NO to the proposed rate increases by health insurers.

For too long, and especially in the last 18 months, Connecticut families have paid too much for health care. Now, with the economic and public health impacts of the pandemic still ravaging our communities, it is vital that you put the needs and the wellbeing of consumers ahead of what insurance companies want.

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There is hard evidence that shows that health care is unaffordable in our state, and even more so for those who have to buy their own insurance. Let's take steps to change that.

The first step is saying no to unfair rate hikes in this hearing.

Thank you for your time.

Jay Pocius

[REDACTED]

From: [Mark Skaret](#)
To: [Ratefilings.cid](#)
Subject: Say NO to rate hikes!
Date: Friday, August 27, 2021 11:09:52 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

State of CT Insurance Department,

I'm writing to urge you to say NO to the proposed rate increases by health insurers.

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There is hard evidence that shows that health care is unaffordable in our state, and even more so for those who have to buy their own insurance. Let's take steps to change that.

The first step is saying no to unfair rate hikes in this hearing.

Thank you for your time.

[REDACTED]

From: [Debra Dauphinais](#)
To: [Ratefilings.cid](#)
Subject: Small Businesses Cannot Afford Insurance Rate Hikes! Insurance Companies!
Date: Thursday, August 26, 2021 1:23:06 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Department Insurance Rate-Fillings,

To: State of Connecticut Insurance Department

From: Debra Dauphinais

I am a small business owner. For financial reasons, we recently canceled our small business's group plan. The plan that we were on, which was the least expensive we could find, had annual premiums of over \$18,000 to cover my husband and myself, with over \$12,000 family deductible. Not only were the premiums extremely expensive, but we could not afford to even access healthcare given the obscene deductible. We cannot afford to offer affordable healthcare options to our employees, so they do not access their care either, due to high deductibles. Small businesses like mine are hurting. Yet, many insurance companies posted record years during the pandemic and even gave their executives multi-million dollar raises. Now they want more money. Their for-profit goal is to support their shareholders and executives. They are succeeding in this goal. Small businesses and all healthcare users in our state need help. The insurance companies have shown what they do with the increased money - they make higher profits and pass nothing on to consumers. It is time to say "no."

Please outright reject their request. Thank you for your consideration of this truly important matter.

Debra Dauphinais



From: [Rep. Delnicki, Tom](#)
To: [Ratefilings, cid](#)
Cc: [Rep. Delnicki, Tom](#)
Subject: State Representative Tom Delnicki Testimony for the 8/31/2021
Date: Monday, August 30, 2021 12:33:33 PM

Good Morning,

I am State Representative Tom Delnicki, representing the people of the 14th District South Windsor.

The more things change the more they stay the same and it's no different this year. I have made a number of observations over the years, received information provided by Insurance Brokers and what I've heard from consumers. The following are my opinions on the proposed increases.

The Insurers ask for more than they need, knowing they will receive less than they ask for and end up at the increase that they want. This needs to stop. This is an unsustainable way of doing business. This cries out for Legislative Action.

It is my understanding from talking to Brokers that they don't need an increase due to the American Recovery Act money.

It is also my understanding that the insurers receive tax credits when they write policies and when the policies are canceled they are not returning these credits

It is also my understanding that Covid is the excuse that some insurers will use, yet they receive reimbursement from the State and Federal government for Covid related issues.

Simply put this increase is unsubstantiated and just plain wrong. It's time to stand up for the people of Connecticut and send the simple message to those requesting these increases by denying every one of them .

From: [melody oloughlin](#)
To: [Ratefilings.cid](#)
Subject: Stop insurance rates hikes
Date: Friday, August 27, 2021 7:57:58 AM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Please do not allow rate hikes for insurance companies who are making billions in profits.
The average family can no longer afford this.
This year alone between our premiums and what our medical costs were we paid over 12000. This is unrealistic.
I had to take a person loan to pay my surgery because everyone expects immediate payment.
Do not allow this to continue.

Sent from my iPhone

From: [susan arcano](#)
To: [Ratefilings.cid](#)
Subject: stop rising insurance costs in CT
Date: Wednesday, August 25, 2021 2:43:31 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

I don't see the point of blaming Democrats for this issue. I blame both parties equally. Where is Ralph Nader when you need him?

I am a life-long Connecticut resident. I have worked in CT since I was 19 years old. Back in the 1970's there were many, many corporations that moved to Connecticut (for me that would be specifically Stamford), and provided health-insurance that was absolutely phenomenal (compared to the 2000's). Low cost, effective health insurance provided by the corporation (specifically - General Electric, GTE, General Reinsurance). It was a wonderful period of time for Connecticut and for those corporations that took advantage of all of those corporate incentives and tax discounts. All gone now..... And Connecticut was taken advantage of by most of those corporations that turned around and bit the hand that fed them. Well, we have what we have and have

Now, I work for Municipal Government in CT and have the same insurance that is provided to State of Connecticut employees through Anthem Blue Cross (Connecticut State Partnership Plan 2.0 - what a crock of shit). I can be penalized for not doing preventative care. So the insurance company gets to tell me what I have to do EVERY YEAR FOR THE REST OF MY EMPLOYMENT WITH THE MUNICIPAL GOVERNMENT. Goodness knows what happens when I retire. Medicare is absolute BS. Even the government doesn't know what I will be paying for insurance then. After Medicare rapes my pension and my (penalized for having a pension) Social Security what will I have left to live on? I'm not alone in feeling this way. Must I work for the rest of my life?

Because of union involvement in municipal employees insurance costs, I am now paying over 30% of the cost of my municipally provided health insurance to the tune of \$83.00 per week (for a single individual). The cap on the percentage rate of insurance costs for employees who became employed after 2011 is 50% (which is disgusting). Basically, I'm carrying all of the other folks employed before 2011 who are capped at 25%. UNFAIR. I only know that I dread January of any year, because I know that my insurance is going to go UP with no end in sight. So, I get a cost-of-living increase for about a week and then the insurance coverage costs me exactly just that much more!

Anthem claims that the cost of insuring has risen. It certainly has. **Until the United States breaks the iron fist that Big Insurance and Big Pharma has on us, we are all surely going to suffer.** Democrats and Republicans MUST get together to break that grip. President Obama tried but it just wasn't enough. Although the Affordable Health Care Act helped many, it didn't do enough. Not a reason to get rid of it at all, just needs to be expanded to cover more people.

All drugs and medical care should cost the same no matter what insurer is carrying you. Why should Cigna holders be paying more than ABCBS or Aetna? It doesn't make sense. Insurance companies should be held accountable for rising costs NOT the insured or worse the under-insured.

All pharmaceutical ingredients should be vetted by the FDA, not just turned into a pharmaceutical that can have ingredients from anywhere, anyhow. The FDA should not be telling the manufacturing companies when they are coming to inspect their facility. Foolish to not know what is in the medicines that people are taking.

If we want a non-generic because the "real" drug just works better, the co-pay for the drug costs too much, leaving all of us taking inferior medicines or medicines that don't work at all like the original. And

the cost is going UP? I see what the doctor charges me. I see what the insurance company will pay and it isn't even close to what the medical provider is charging (meaning that the provider is getting less from my insurance company). Yet they accept the amount the insurance company is willing to pay (leads me to believe that what the insurance company is willing to pay is probably the actual cost). They haven't actually made me pay more, but obviously they want to, hence your email asking me to provide testimony. I can't pay anymore than I already am paying. I don't even make 60k a year. I pay 30% of my income for insurance, 30% for housing. What does that actually leave me with - 40%. Would you be able to live on 40% of your income?

Voters are depending on their government to HELP them. I don't see anybody in Hartford helping. Not a one of you.

Fix it. Hold the insurance companies to a reasonable level of fees and charges. Regulate them! Don't let them regulate you! Don't allow them to raise the darn costs. Hold them to a rate and make them follow it across the board. When they whine and complain, ignore them. They aren't going to walk away from the premiums that they get now. What are they going to do? Not insure CT residents? Not hardly, Senator.

Bernie Sanders' idea looking better all the time.....Maybe take a few lessons from his book!

Thanks for listening.....

Susan S. Arcano
Seymour, CT Resident and an ALWAYS voter!

From: [Gla](#)
To: [Ratefilings.cid](#)
Subject: Testimony for Insurance Rate Hike Informational Hearing
Date: Wednesday, August 25, 2021 4:21:38 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Dear Connecticut Insurance Department,

My name is Lena Meyerson and I live in Middlefield, Connecticut.

I am a self-employed artist, educator, and art consultant. I strongly oppose increasing insurance rates for the 223,000 Connecticut residents currently enrolled in plans with the insurance companies seeking to raise rates by up to 22.6 percent.

I believe it would be utterly irresponsible for the Insurance Department to allow these rate hikes, especially keeping in mind the amount these companies profit, how exorbitantly high some of their executives salaries are, and how many of these companies engage in unfair business practices. For example, the company I am enrolled with is currently facing a class-action lawsuit for violating anti-trust laws.

There are so many ways these companies are exploiting hard-working customers like me, without having appropriate regulation and pushback.

For example, my insurance company, Anthem Blue Cross Blue Shield, has incorrectly processed my claims multiple times over the past year, which led to me spending days communicating with them to hold them accountable to the benefits stated in my plan. It feels to me that their billing and claim processing system is intentionally inaccessible to customers, making it often feel easier for patients/customers to over-pay instead of getting Anthem BCBS to correct their mistakes. I am sure that many other customers of these companies have encountered problems similar to mine, and most of those customers probably *don't even know* about this proposed rate-hike, and that they are allowed to submit testimony about it.

Current market rates for private insurance plans are already unaffordable. Many consumers are paying hundreds of dollars on monthly premiums and thousands of dollars in deductibles before insurance companies even start covering any costs. Increasing rates threatens insured persons' income and ability to maintain their insurance status when they are priced out of the market, as well as their ability to utilize and benefit from an insurance plan.

We are still in a global pandemic. Connecticut residents are struggling with lost wages, jobs, and loved ones and small businesses have closed in record numbers. It is unfathomable that insurance companies with billion dollar profits whose CEOs made tens of millions last year *are yet again taking advantage of Connecticut residents to subsidize their gross expenses.*

If my premium increases, I may end up switching to a cheaper plan that doesn't cover my

necessary health care needs, which could lead to me not getting the health care I need because of difficult financial decisions.

I am 27 years old, and I already have and have had more health problems than I ever expected to have at my age. The fact that health insurance companies are constantly being allowed to further exploit their customers does not make me hopeful about the future for all people in need of care.

The CT Insurance Department has the opportunity to do something to support a better immediate future for the people of Connecticut right now, or at least, you have the present opportunity to maintain the already unaffordable rates without being complicit in a worsening situation. Please keep in mind the difficult financial struggles the customers of these companies have been dealing with.

I urge the Insurance Department to *reject* any increase in insurance premiums.

Thank you for your time.

From,

Lena Meyerson, Resident of Middlefield, CT

From: [Anne Hughes](#)
To: [Ratefilings.cid](#)
Cc: [Anne Hughes](#)
Subject: Testimony for Rate filings from Rep. Anne Hughes, 135th District
Date: Friday, August 27, 2021 2:27:53 PM
Attachments: [Rate increase testimony.doc](#)

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Please accept my testimony for the Dept. of Insurance

From: [Tom Delnicki](#)
To: [Ratefilings.cid](#)
Cc: [REDACTED]
Subject: Testimony for the 8/31/2021
Date: Monday, August 30, 2021 12:27:53 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Good Morning,

I am State Representative Tom Delnicki, representing the people of the 14th District South Windsor.

The more things change the more they stay the same and it's no different this year. I have made a number of observations over the years, received information provided by Insurance Brokers and what I've heard from consumers. The following are my opinions on the proposed increases.

The Insurers ask for more than they need, knowing they will receive less than they ask for and end up at the increase that they want. This needs to stop. This is an unsustainable way of doing business. This cries out for Legislative Action.

It is my understanding from talking to Brokers that they don't need an increase due to the American Recovery Act money.

It is also my understanding that the insurers receive tax credits when they write policies and when the policies are canceled they are not returning these credits

It is also my understanding that Covid is the excuse that some insurers will use, yet they receive reimbursement from the State and Federal government for Covid related issues.

Simply put this increase is unsubstantiated and just plain wrong. It's time to stand up for the people of Connecticut and send the simple message to those requesting these increases by denying every one of them .

From: [Erin Gorman Kirk](#)
To: [Ratefilings.cid](#)
Subject: Testimony Re: Insurance Rate Hikes
Date: Friday, August 27, 2021 4:05:37 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Kindly add me to your testimony list.
We will keep it to less than 3 minutes and wish to address the heavy burden this will cause to Seniors, fixed incomers, Veterans, as well as low/middle income folks.
Many thanks,
Erin Gorman Kirk

Sent from [Mail](#) for Windows

From: [Liz Dupont-Diehl](#)
To: [Ratefilings.cid](#)
Subject: testimony, and request to testify Tuesday re insurance rate hike hearing
Date: Friday, August 27, 2021 3:20:15 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Hello,

Please see testimony below re. the Health Insurance Rate Hike requests. In addition to submitting this for the record, I would like to request to testify also on Tuesday at the "live" event.

To the state insurance commission:

The night before Thanksgiving last year, my doctor told me my insurance company was refusing to cover my back surgery. I was having a spinal fusion, and my doctor wanted me to stay in the hospital for two or three days. The insurance company wanted to do it as day surgery, which my doctor refused to do. I appealed the denial, and won. I am fine.

Thanksgiving sort of sucked, though -- and why? My insurance company thought it knew better than my doctor.

And I am extremely lucky. I have a job that allows me to work from home and have flexibility to make calls and write appeals. I have insurance – which means the rate I'm charged by hospitals is different than the rates charged to others. Thousands of people have no coverage at all, or have coverage that costs tens of thousands of dollars that they can't afford to use.

This is a tiny, tiny drop in the bucket of what goes into health insurance industry pay and profits. Five of the insurance companies now seeking rate increases sent Governor Lamont a threatening letter in April, threatening to leave the state if we passed a Public Option, which would provide thousands of small businesses, nonprofits and individuals with more affordable insurance – but would have limited their profits. The insurance companies, by the way,

would have had work administering the plans - but not obscene profits.

No one *wants* back surgery. I was in tremendous pain, was quickly losing mobility and function, and nothing else had worked. How can this denial of care – against my doctor’s judgement – be justified by anything other than drive for profits, at the expense of customer health? What happens to people whose appeals are denied?

Numerous articles have covered the record profits reaped by insurance companies last year when people delayed care during the pandemic. What happened to those funds that rate hikes are needed now?

The skyrocketing cost of health insurance, and the quality of care provided to many, is an

I respectfully request that you take into account a full financial picture -- including earnings, profits, executive pay and stock buybacks -- in developing a complete and accurate financial picture to determine whether to approve or deny rate hikes. Based on information available now I urge you to reject the proposed hikes.

Thank you for your consideration.

Liz Dupont-Diehl
Windsor, CT

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[Liz Dupont-Diehl](#)
she/her
[Connecticut Citizen Action Group](#)
[30 Arbor Street](#)
[Hartford, CT 06106](#)
ldd.ccag@gmail.com
[cell: \(203\) 667-5956](#)
[Putting People First](#)

From: [Jill Zorn](#)
To: [Ratefilings.cid](#)
Subject: Universal Health Care Foundation comments for insurance rate hearing
Date: Friday, August 27, 2021 12:49:22 PM
Attachments: [Universal Health Care Foundation of CT Health Insurance Rates Comments.pdf](#)

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I would like to speak on behalf of Universal Health Care Foundation of Connecticut at the health insurance rate filing hearing to be held on August 31.

Attached are our comments.

Sincerely,

Jill Zorn



JILL B. ZORN jjzorn@universalhealthct.org

Senior Policy Officer

(203) 639-0550 x302 | (860) 716-3112 mobile

UNIVERSAL HEALTH CARE

Foundation of Connecticut

290 Pratt Street, Meriden, CT 06450
universalhealthct.org

CONNECT: [Facebook](#) | [Twitter](#) | [YouTube](#)

Universal Means Everybody

From: [Mark Langeway](#)
To: [Ratefilings.cid](#)
Subject: We Need Affordable Health Insurance.
Date: Wednesday, August 25, 2021 10:44:32 AM

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Mark Langeway

From: [Kathleen Flaherty](#)
To: [Ratefilings, cid](#)
Subject: Writing in opposition to proposed rate increases
Date: Friday, August 27, 2021 9:54:57 AM

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I urge the Insurance Department to reject the proposed rate increases. I am writing not only as an individual holder of an employee-sponsored health plan, but also in my role as the leader of a Connecticut nonprofit that has seen our rates increase by 10.4% our current fiscal year, and have endured increased insurance costs to our program of 7.36%, 7.47%, 18.80% in the last three years. The three years preceding that our costs to the program did not increase each year, but we changed to a high deductible HSA plan.

Connecticut must do better when it comes to the cost of both health care and health insurance. The insurance plan we are able to offer our employees is such that any employee who can get coverage elsewhere (for example, through a spouse) does; if the cost to the employee's spouse for covering our employee is less than what we would pay to provide coverage to that employee (it always is), we provide reimbursement.

For our employees (including me; my husband is self-employed) who are unable to get health insurance coverage elsewhere, our costs have gone up substantially. High deductible health plans put significant burdens on employees and their families when a deductible has to be met before coverage kicks in. For 2021-2022, the costs to our program went up 10.4% EVEN AS our employees' deductible has increased another \$800 for individuals and \$1600 for families, and the out of pocket maximum increased another \$1600 for individuals and \$3200 for families. This is unsustainable. The only way it stops is if the Insurance Department denies the proposed rate increases.

The promise of access to health care through health insurance is not kept if it's unaffordable and people are prevented from seeking medical care because they are unable to meet their deductibles.

[REDACTED]