

From: [Glen MacLeod](#)
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 9, 2023 8:04:44 AM

You don't often get email from [glen@macleod.com](#). [Learn why this is important](#)

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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Glen MacLeod

[Redacted signature block]

From: [Diane Hoffman](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 9, 2023 8:05:35 AM

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Thank you,

Diane Hoffman

[REDACTED]
[REDACTED]
[REDACTED]

From: [Robert Nixon](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 9, 2023 8:10:33 AM

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Thank you,

Robert Nixon

[REDACTED]
[REDACTED]
[REDACTED]

From: [Juan Ospina](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 9, 2023 8:20:06 AM

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Insurance Commissioner Andrew Mais,

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Thank you,

Juan Ospina

[REDACTED]
[REDACTED]
[REDACTED]

From: [Win Heimer](#)
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 9, 2023 8:21:29 AM

You don't often get email from [REDACTED] [Learn why this is important](#)

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Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Win Heimer

[REDACTED]
[REDACTED]
[REDACTED]

From: [Lisa Wahle](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 9, 2023 8:36:58 AM

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Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies. These companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

While these companies are making record profits, there is no need for rate increases.

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

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Meanwhile, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

Our state needs to protect Connecticut citizens rather than insurance profiteers. I urge you to reject these requested rate hikes and demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Lisa Wahle

[REDACTED]
[REDACTED]
[REDACTED]

From: [Kathy Goggins](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 9, 2023 8:48:08 AM

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Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Kathy Goggins

[REDACTED]
[REDACTED]
[REDACTED]

From: [Beverly Hodgson](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 9, 2023 9:08:33 AM

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Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies. The salaries of mid level insurance bureaucrats now exceed those of pediatricians and psychiatrists. Who do we need?

Stop Insurance Greed!

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Thank you,

Beverly Hodgson

[REDACTED]
[REDACTED]
[REDACTED]

From: [Rev. Kathleen Thompson](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance rate hikes
Date: Sunday, July 9, 2023 9:41:40 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

No more rate hikes without substantial reduction in Executive Compensation. Those newly found funds should go to improving the automated claim process, among other things. Too often it is left to the consumer to fight the frustrating battle to receive a promised benefit.

When is enough ENOUGH for the insurers?? Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Rev. Kathleen Thompson

[REDACTED]
[REDACTED]
[REDACTED]

From: [Richard Harris](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 9, 2023 10:49:06 AM

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Insurance Commissioner Andrew Mais,

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Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Richard Harris

[REDACTED]
[REDACTED]
[REDACTED]

From: [David Englert](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 9, 2023 11:03:31 AM

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Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop the insurance companies from extorting even more money from us to pay for excessive executive salaries, stock buybacks, excessive profits and lobbying (against insurance premium payers and people with medical needs).

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

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Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

David Englert

[REDACTED]
[REDACTED]
[REDACTED]

From: [Nancy Brown](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 9, 2023 11:28:26 AM

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Thank you,

Nancy Brown

[REDACTED]
[REDACTED]
[REDACTED]

From: [Jacqueline Robillard](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 9, 2023 12:17:26 PM

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Thank you,

Jacqueline Robillard

[REDACTED]
[REDACTED]
[REDACTED]

From: [Sivan Amar](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 9, 2023 12:26:27 PM

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Thank you,

Sivan Amar

[REDACTED]
[REDACTED]
[REDACTED]

From: [John Connell](#)
To: [Ratefilings.cid](#)
Subject: Health Insurance Rate Increase Requests
Date: Sunday, July 9, 2023 12:55:54 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to curb the rate hikes being requested by health insurance companies. All companies deserve to make a profit; however, when some CEOs make millions while some CT residents can't afford the rates to be examined by their PCP or specialists it's time to rein in some of these staggering profits and executive salaries.

I am a 77 year old male who has been fortunate to have had decent insurance which has helped me through seven back surgeries, months of hospitalizations and spine rehab centers. I know that I am among the fortunate few; even though my insurance company kicked me out of Gaylord Rehab Center last November before I was able to sit, stand or walk unaided! They had established rules that didn't allow me to stay even though my medical team including physical and occupational therapists documented my condition to need more help.

I count myself among the fortunate ones but understand that MANY in our state are not among the fortunate few.

Please review and require serious documentation supporting any rate increase, let alone such outlandish ones.

Respectively,
John Connell,

John Connell



From: [John Harmon](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 9, 2023 12:57:10 PM

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Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

John Harmon

[REDACTED]
[REDACTED]
[REDACTED]

From: [Marva Hendley](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 9, 2023 2:05:20 PM

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Thank you,

Marva Hendley

[REDACTED]
[REDACTED]
[REDACTED]

From: [Kevin Walsh](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 9, 2023 3:55:45 PM

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Thank you,

Kevin Walsh

[REDACTED]
[REDACTED]
[REDACTED]

From: [Teresa Barton](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 10, 2023 1:45:12 AM

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

I'm 61 years old and have been unemployed since Oct 1, 2020. I'm living mainly off of my retirement income while I start a small business out of my home. My health insurance premiums are \$436/month and it does not cover dental or vision. I can't afford to pay more. The health insurance corporations don't need to raise premiums. They need to cut costs starting with the bloated salaries of their executives.

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Thank you,

From: [Joan Noblet](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 10, 2023 2:08:03 AM

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Thank you,

Joan Noblet

[REDACTED]
[REDACTED]
[REDACTED]

From: sadrake@email.com
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 10, 2023 5:26:33 AM

You don't often get email from [REDACTED] [Learn why this is important](#)

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Thank you,

[REDACTED]
[REDACTED]
[REDACTED]

From: [Richard Eldridge](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 10, 2023 8:30:38 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Richard Eldridge

[REDACTED]
[REDACTED]
[REDACTED]

From: [Rebecca Baez Castro](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 10, 2023 8:50:02 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

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Profits

Lobbying

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Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Rebecca Baez Castro

[REDACTED]
[REDACTED]
[REDACTED]

From: [Jeffrey Rivenburg](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 10, 2023 10:04:41 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

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Executive Compensation

Stock buybacks

Profits

Lobbying

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Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Jeffrey Rivenburg

[REDACTED]
[REDACTED]
[REDACTED]

From: [Ann Gadwah](#)
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 10, 2023 12:02:38 PM

You don't often get email from ann [REDACTED] [Learn why this is important](#)

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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Ann Gadwah
[REDACTED]
[REDACTED]
[REDACTED]

From: [Angel Serrano](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Tuesday, July 11, 2023 10:02:37 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.

Insurance Commissioner Andrew Mais,

Part One:

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Angel Serrano

[REDACTED]
[REDACTED]
[REDACTED]

From: [Isabel Alvarez-Diaz](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Tuesday, July 11, 2023 12:06:50 PM

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials. It seems death is preferred for the American people but it's like you or your people care. I hope that you don't ever have to face choosing a BASIC necessity but boy do I hope you experience what we have to go through just by EXISTING.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut. Wouldn't it make sense to have everyone at their best health so that you can continue to exploit us? But I guess we're better off dead and poor!

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

And for the love of God, choose a different profession if your (or your 'supporters') best interest isn't the American people, families, and children.

Thank you,

From: [Hillary Desideraggio](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Tuesday, July 11, 2023 2:45:24 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed! People are dying and losing their homes because they can't afford to get treatment!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Hillary Desideraggio

[REDACTED]
[REDACTED]
[REDACTED]

From: [Liz Dupont-Diehl](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Tuesday, July 11, 2023 3:05:49 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

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Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Liz Dupont-Diehl

[REDACTED]
[REDACTED]
[REDACTED]

From: [Carol Wade](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Tuesday, July 11, 2023 3:08:11 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Carol Wade

[REDACTED]
[REDACTED]
[REDACTED]

From: [Patricia C Vener-Saavedra](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Tuesday, July 11, 2023 4:05:09 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies. They don't need those profits, especially on the back of the working person and families. In fact, let's have Universal Health Care - or at the very least Universal "Insurance." The Insurance Industry is just that. An industry. Their goal is to make as big a profit as possible.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food, utilities, medical care, and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Patricia C Vener-Saavedra

[REDACTED]
[REDACTED]

From: [Liz Dupont-Diehl](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Tuesday, July 11, 2023 5:13:52 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

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Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Liz Dupont-Diehl

[REDACTED]
[REDACTED]
[REDACTED]

From: [Patricia C Vener-Saavedra](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Tuesday, July 11, 2023 7:08:01 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

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Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Patricia C Vener-Saavedra

[REDACTED]
[REDACTED]
[REDACTED]

From: [Liz Dupont-Diehl](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Tuesday, July 11, 2023 8:05:36 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

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These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Liz Dupont-Diehl

[REDACTED]
[REDACTED]
[REDACTED]

From: zira3390@yahoo.com
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Tuesday, July 11, 2023 8:24:23 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.

Insurance Commissioner Andrew Mais,

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Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

[REDACTED]
[REDACTED]
[REDACTED]

From: gina87white@gmail.com
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Tuesday, July 11, 2023 10:39:25 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

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Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

[REDACTED]
[REDACTED]
[REDACTED]

From: [Joan Noblet](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Wednesday, July 12, 2023 1:56:11 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.

Insurance Commissioner Andrew Mais,

Health care should not be an unaffordable luxury. Average households are postponing essential care because it is too expensive. It is shameful that a companies profit margins are more important than patients well-being.

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

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These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Joan Noblet

[REDACTED]
[REDACTED]

From: [Donna Nicolino](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Wednesday, July 12, 2023 9:34:44 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.

Insurance Commissioner Andrew Mais,

Healthcare should not be for profit but for maintaining human lives. I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

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These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

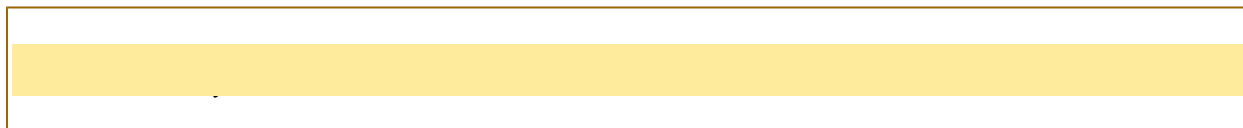
Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Donna Nicolino

[REDACTED]
[REDACTED]
[REDACTED]

From: [Henry Lowendorf](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 16, 2023 1:21:06 PM



Insurance Commissioner Andrew Mais,

I urge you to deny the rate hikes being requested by health insurance companies.

There is no excuse that the CEO of Cigna be paid more than the President of the United States. David Cordani's \$37 million 2022 compensation is an outrage.

There is no excuse for Connecticut to allow Cigna to spend \$7.2 billion buying back its own stock when that simply enriches the high-paid executives and big stockholders at the expense of residents needing health care.

Cigna's reported record \$148 billion gross profits point directly to the urgent need for Connecticut and the USA to promptly institute Medicare for All. Take the greed, the waste out of health care!

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

From: [Seth Freeman](#)
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 16, 2023 1:25:01 PM

You don't often get email from [REDACTED] [Learn why this is important](#)

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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

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Arrangements with vertically integrated entities, mergers and acquisitions.

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Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Seth Freeman
[REDACTED]
[REDACTED]
[REDACTED]

From: [Pat Haefs](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 16, 2023 1:43:55 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

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Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

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These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Pat Haefs

[REDACTED]
[REDACTED]
[REDACTED]

From: [Win Heimer](#)
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 16, 2023 1:45:56 PM

You don't often get email from [\[REDACTED\]](#). [Learn why this is important](#)

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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Win Heimer

[REDACTED]
[REDACTED]
[REDACTED]

From: [Daniel Germany](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 16, 2023 1:47:06 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.

Insurance Commissioner Andrew Mais,

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Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Daniel Germany

[REDACTED]
[REDACTED]
[REDACTED]

From: [Robert Heimer](#)
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 16, 2023 2:10:38 PM

You don't often get email from [REDACTED]. [Learn why this is important](#)

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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

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Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

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Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Robert Heimer
[REDACTED]
[REDACTED]
[REDACTED]

From: [Mary Fox](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 16, 2023 2:29:40 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Mary Fox

[REDACTED]
[REDACTED]
[REDACTED]

From: [Cindy Moeckel](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 16, 2023 2:34:01 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Decent insurance must be available to everyone ... regardless of their wealth ... or lack thereof.

Greed is NOT good.

In this case, greed is sickening -- literally!

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Cindy Moeckel

[REDACTED]
[REDACTED]
[REDACTED]

From: [Glen MacLeod](#)
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 16, 2023 2:41:00 PM

You don't often get email from [REDACTED] [Learn why this is important](#)

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Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

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Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Glen MacLeod

[REDACTED]
[REDACTED]
[REDACTED]

From: [Jeannette Letynes](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 16, 2023 2:49:00 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Jeannette Letynes

[REDACTED]
[REDACTED]
[REDACTED]

From: [mario.chiappetti](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 16, 2023 2:55:56 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.

Insurance Commissioner Andrew Mais,

Dear Commissioners:

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions resulting in lack of competition and closures of rural hospitals.

The four largest insurance companies would have much more money to spend on healthcare and less reason for huge insurance increases if they cut back on stock buybacks and on high CEO and senior office compensation.

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Mario J Chiappetti

[REDACTED]

[REDACTED]

[REDACTED]

From: [Kim Novak](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 16, 2023 3:27:36 PM

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Additionally, I am a first responder trauma therapist. Many first responders have huge deductibles to meet before getting an6 benefits. Mental health claims are applied to deductibles, leaving most to fully pay out if pocket for their therapy and never meet the deductible to get benefit. Mental health should have a set copay only! Stop the greed and cap ceo pay like they cap provider fee schedules. Insurers are making huge profits on selling data from claims

This is unethical. It's my work and my client's data. Why are they allowed to benefit by selling it? Insurers need to be investigated.

Thank you,

Kim Novak

[REDACTED]

[REDACTED]

[REDACTED]

From: [Natalie Baker](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 16, 2023 3:48:12 PM

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Insurance Commissioner Andrew Mais,

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Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

I work in medical billing for a large GI practice. There are numerous patients having to cancel their visits and procedures due to out of pocket costs.

Thank you,

Natalie Baker

[REDACTED]
[REDACTED]

From: [Richard Eldridge](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 16, 2023 6:12:14 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.

Insurance Commissioner Andrew Mais,

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Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Richard Eldridge

[REDACTED]
[REDACTED]
[REDACTED]

From: [Andrew R.](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 16, 2023 6:36:32 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.

Insurance Commissioner Andrew Mais,

I am writing to demand you deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!, unacceptable and un-American.

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I demand you reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Andrew R.

[REDACTED]
[REDACTED]
[REDACTED]

From: [David Englert](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 16, 2023 8:20:46 PM

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Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

David Englert

[REDACTED]
[REDACTED]
[REDACTED]

From: [Kevin Walsh](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 16, 2023 8:56:12 PM

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Thank you,

Kevin Walsh

[REDACTED]
[REDACTED]
[REDACTED]

From: [Linda Yannone](#)
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 17, 2023 4:34:40 AM

You don't often get email from [REDACTED] [Learn why this is important](#)

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These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Linda Yannone

[REDACTED]
[REDACTED]
[REDACTED]

From: [Allan Brison](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 17, 2023 7:48:54 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

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Arrangements with vertically integrated entities, mergers and acquisitions.

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Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Allan Brison

[REDACTED]
[REDACTED]
[REDACTED]

From: [Gilbert Donovan](#)
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 17, 2023 9:35:41 AM

You don't often get email from [REDACTED] [Learn why this is important](#)

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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies. I personally, have a hard time affording healthcare, even preventive care and pharmaceuticals. It's just too high of a portion of my budget and so I have to choose other necessities over healthcare.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

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Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Gilbert Donovan
[REDACTED]

From: [Danielle Bourgeois](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 17, 2023 10:45:51 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

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Stock buybacks

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Arrangements with vertically integrated entities, mergers and acquisitions.

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These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,
Danielle Bourgeois

Danielle Bourgeois

[REDACTED]
[REDACTED]
[REDACTED]

From: [constanza_Segovia](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 17, 2023 10:56:48 AM

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Insurance Commissioner Andrew Mais,

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Arrangements with vertically integrated entities, mergers and acquisitions.

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Thank you,

constanza Segovia

[REDACTED]
[REDACTED]
[REDACTED]

From: [P. Swanke](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 17, 2023 12:02:59 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

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These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

P. Swanke

[REDACTED]
[REDACTED]
[REDACTED]

From: [Jeffrey Rivenburg](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 17, 2023 12:34:02 PM

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Insurance Commissioner Andrew Mais,

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Stop Insurance Greed!

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Stock buybacks

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Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Jeffrey Rivenburg

[REDACTED]
[REDACTED]
[REDACTED]

From: [Ruth Glasser](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 17, 2023 3:28:31 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Ruth Glasser

[REDACTED]
[REDACTED]
[REDACTED]

From: [Chloe Castro](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 17, 2023 5:35:41 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Chloe Castro

[REDACTED]
[REDACTED]
[REDACTED]

From: [Chris Ferrio](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 17, 2023 6:23:08 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Chris Ferrio

[REDACTED]
[REDACTED]
[REDACTED]

From: [Margaret Henderson](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Tuesday, July 18, 2023 9:53:55 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.

Insurance Commissioner Andrew Mais,

Please, I am asking you to deny the rate hikes that are being requested by health insurance companies. You are the line of defense for all of us consumers out here with only modest income and assets.

Please take into account what is driving a large part of health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Margaret Henderson

[REDACTED]
[REDACTED]
[REDACTED]

From: [Ashley Logan](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Wednesday, July 19, 2023 1:32:11 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Ashley Logan

[REDACTED]
[REDACTED]
[REDACTED]

From: [Barbara Drummond Bellacicco](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Wednesday, July 19, 2023 7:21:12 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents, myself included, are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials. I am on SSDI and have multiple health issues at 58 years old. Reading how much insurance companies make turns my stomach!

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Barbara Drummond Bellacicco

[REDACTED]
[REDACTED]
[REDACTED]

From: [MAUREEN KENNEDY](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Wednesday, July 19, 2023 7:32:02 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,
Maureen Kennedy

MAUREEN KENNEDY

[REDACTED]
[REDACTED]
[REDACTED]

From: [Cynthia Coia](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Wednesday, July 19, 2023 7:12:20 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Cynthia Coia

[REDACTED]
[REDACTED]
[REDACTED]

From: [AUDREY PRICE](#)
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Thursday, July 20, 2023 1:40:55 PM

You don't often get email from [REDACTED] [Learn why this is important](#)

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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

AUDREY PRICE

[REDACTED]
[REDACTED]
[REDACTED]

From: [Liz Dupont-Diehl](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Thursday, July 20, 2023 4:26:19 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

State Representative of the 146th CT General Assembly's House district
Assistant Majority Whip

Liz Dupont-Diehl
[REDACTED]
[REDACTED]

From: [RACHEL PIERSON](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Thursday, July 20, 2023 4:37:11 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,
Rachel Pierson
Pawcatuck, CT06379

RACHEL PIERSON
[REDACTED]
[REDACTED]
[REDACTED]

From: [Erick Olsen](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Friday, July 21, 2023 6:17:16 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Erick Olsen

[REDACTED]
[REDACTED]
[REDACTED]

From: [Matthew Ford](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 23, 2023 1:04:54 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Matthew Ford

[REDACTED]
[REDACTED]
[REDACTED]

From: [JASMINE VENDREDI](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 23, 2023 1:05:38 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

JASMINE VENDREDI

[REDACTED]
[REDACTED]
[REDACTED]

From: [Margaret Levy](#)
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 23, 2023 1:24:54 PM

You don't often get email from [REDACTED] [Learn why this is important](#)

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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Margaret Levy

[REDACTED]
[REDACTED]
[REDACTED]

From: [Eunice Lasala](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 23, 2023 1:43:05 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Send contact information for the insurance comm.

Eunice Lasala

[REDACTED]
[REDACTED]
[REDACTED]

From: [Glen MacLeod](#)
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 23, 2023 2:01:16 PM

You don't often get email from [REDACTED]. [Learn why this is important](#)

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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Glen MacLeod

[REDACTED]
[REDACTED]
[REDACTED]

From: [Bilal Sekou](#)
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 23, 2023 3:27:27 PM

You don't often get email from [REDACTED]. [Learn why this is important](#)

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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Bilal Sekou

[REDACTED]
[REDACTED]
[REDACTED]

From: [Ev Hyde](#)
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 23, 2023 3:35:40 PM

You don't often get email from s [REDACTED]. [Learn why this is important](#)

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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Ev Hyde
[REDACTED]
[REDACTED]
[REDACTED]

From: [Monica Keady](#)
To: [Ratefilings.cid](#)
Subject: Please say no to requested Health Insurance rate hikes
Date: Sunday, July 23, 2023 4:59:56 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.

Insurance Commissioner Andrew Mais,

The recent rate hikes being requested by health insurance companies are out of line. As consumers struggle to maintain their economic status, these rate hikes demonstrate the greediness of insurers.

The key drivers of health care costs are:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions

Advertising

Four of these companies made large profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, Connecticut needs to take action to protect its citizens and rein in corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain their huge profits and expenses.

Thank you,

Monica Keady

[REDACTED]
[REDACTED]
[REDACTED]

From: [Henry Lowendorf](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 23, 2023 5:19:07 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.

Insurance Commissioner Andrew Mais,

I strongly urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Huge profits

Relentless lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Henry Lowendorf

[REDACTED]
[REDACTED]
[REDACTED]

From: [Robert Nixon](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 23, 2023 6:21:30 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Robert Nixon

[REDACTED]
[REDACTED]
[REDACTED]

From: [Chris Ferrio](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 23, 2023 6:35:44 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Chris Ferrio

[REDACTED]
[REDACTED]
[REDACTED]

From: [tom_cameron](#)
To: [Ratefilings_cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 23, 2023 9:22:46 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny ANY rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

tom cameron

[REDACTED]
[REDACTED]
[REDACTED]

From: [Linda Yannone](#)
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 23, 2023 10:44:45 PM

You don't often get email from [REDACTED] [Learn why this is important](#)

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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Linda Yannone

[REDACTED]
[REDACTED]
[REDACTED]

From: [Elizabeth Yetman](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 24, 2023 7:24:42 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Elizabeth Yetman

[REDACTED]
[REDACTED]
[REDACTED]

From: [Patrick McCann](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 24, 2023 9:11:08 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Patrick McCann

[REDACTED]
[REDACTED]
[REDACTED]

From: [Paul Cocuzzo](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 24, 2023 9:20:21 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Although I am not quite as cynical about insurance companies as CCAG, I do think they make valid points, see below.

Please take into account some factors driving up health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Paul Cocuzzo

[REDACTED]
[REDACTED]
[REDACTED]

From: [Gary Rudnick](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 24, 2023 9:55:55 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Gary Rudnick

[REDACTED]

[REDACTED]

[REDACTED]

From: [Pat Haefs](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 24, 2023 10:24:37 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Pat Haefs

[REDACTED]
[REDACTED]
[REDACTED]

From: [Robert Wang](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 24, 2023 11:03:56 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Robert Wang

[REDACTED]
[REDACTED]
[REDACTED]

From: [Carol Gale](#)
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 24, 2023 11:41:05 AM

You don't often get email from [REDACTED]. [Learn why this is important](#)

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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Carol Gale
[REDACTED]
[REDACTED]
[REDACTED]

From: [Allison Pilcher](#)
To: [Ratefilings.cid](#)
Subject: Protect health, not health insurance profits!
Date: Monday, July 24, 2023 12:46:55 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies. Please take into account what is really driving health care costs:

- Executive Compensation
- Stock buybacks
- Profits
- Lobbying
- Arrangements with vertically integrated entities, mergers, and acquisitions

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. Meanwhile, many Connecticut residents are struggling to afford their basic needs and delaying healthcare as a result. Even residents who have insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unreasonable claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut. I urge you to reject the requested rate hikes for profiteering health insurance companies.

Thank you,

Allison Pilcher

[REDACTED]
[REDACTED]
[REDACTED]

From: [Jason Villani](#)
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Tuesday, July 25, 2023 5:15:53 PM

You don't often get email from sirlewis@sbcglobal.net. [Learn why this is important](#)

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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Jason Villani

[REDACTED]
[REDACTED]
[REDACTED]

From: [Kevin Walsh](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Tuesday, July 25, 2023 9:26:41 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Kevin Walsh

[REDACTED]
[REDACTED]
[REDACTED]

From: [barbara mason](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Wednesday, July 26, 2023 2:44:40 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

barbara mason

[REDACTED]
[REDACTED]
[REDACTED]

From: [Bruce Rosen](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Wednesday, July 26, 2023 4:43:34 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Bruce Rosen

[REDACTED]
[REDACTED]
[REDACTED]

From: [James Dean](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Wednesday, July 26, 2023 10:40:04 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

James Dean

[REDACTED]
[REDACTED]
[REDACTED]

From: [Diana Savory](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Thursday, July 27, 2023 5:50:39 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Diana Savory

[REDACTED]
[REDACTED]
[REDACTED]

From: [Alexander Herpst](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 30, 2023 1:03:33 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

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These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Alexander Herpst

[REDACTED]
[REDACTED]
[REDACTED]

From: [Robert Nixon](#)
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 30, 2023 1:19:19 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Robert Nixon

[REDACTED]
[REDACTED]
[REDACTED]

From: [Pam White](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 30, 2023 1:23:28 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Pam White

[REDACTED]
[REDACTED]
[REDACTED]

From: [Lisa Hesselgrave](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 30, 2023 1:24:38 PM

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Insurance Commissioner Andrew Mais,

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Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Lisa Hesselgrave

[REDACTED]
[REDACTED]
[REDACTED]

From: [Joy VanderLek](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 30, 2023 1:46:50 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.

Insurance Commissioner Andrew Mais,

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Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Joy VanderLek

[REDACTED]
[REDACTED]
[REDACTED]

From: [Patricia C Vener-Saavedra](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 30, 2023 2:04:15 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.

Insurance Commissioner Andrew Mais,

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Thank you,

Patricia C Vener-Saavedra

[REDACTED]
[REDACTED]
[REDACTED]

From: [Natalie Baker](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 30, 2023 2:14:21 PM

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Thank you,

Natalie Baker

[REDACTED]
[REDACTED]
[REDACTED]

From: [Cindy Moeckel](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 30, 2023 2:17:27 PM

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Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Cindy Moeckel

[REDACTED]
[REDACTED]
[REDACTED]

From: [Cindy Moeckel](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 30, 2023 2:22:00 PM

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These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Cindy Moeckel

[REDACTED]
[REDACTED]
[REDACTED]

From: [Margaret Levy](#)
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 30, 2023 2:33:36 PM

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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.

Insurance Commissioner Andrew Mais,

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Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Margaret Levy

[REDACTED]
[REDACTED]
[REDACTED]

From: [Steve Netcoh](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 30, 2023 2:35:50 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

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Stock buybacks

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Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

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These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Steve Netcoh

[REDACTED]
[REDACTED]
[REDACTED]

From: [Rebecca Baez Castro](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 30, 2023 2:49:14 PM

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Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

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Executive Compensation

Stock buybacks

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Arrangements with vertically integrated entities, mergers and acquisitions.

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These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Rebecca Baez Castro

[REDACTED]
[REDACTED]
[REDACTED]

From: [elizabeth sledge](#)
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 30, 2023 2:58:13 PM

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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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies. I am appalled by the costs and wait times for health care and know that what drives costs up is the emphasis on high profits and lobbying. Insurance companies do all in their power not to pay out, and insurance is making decisions based on their interest in their bottom line. As such, Insurance is the tail wagging the dog, the physicians.

I tried to battle Aetna this past year for a refusal to provide care to my husband before he died. This was a protracted battle that I lost in the end, though everyone except Aetna but including physicians admitted the injustice in this. Most people never bother to challenge a denial; they don't have the time and energy and wherewithal. Insurance companies know this; they make promises they do not keep.

I think it important for you to scrutinize where the insurance company monies go now, to hold these companies to a high standard.

Thank you,
Elizabeth Sledge
New Haven

elizabeth sledge
[REDACTED]
[REDACTED]
[REDACTED]

From: [Eunice Lasala](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 30, 2023 3:40:26 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Eunice Lasala

[REDACTED]
[REDACTED]
[REDACTED]

From: [Amy Myerson](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 30, 2023 4:52:28 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Amy Myerson

[REDACTED]
[REDACTED]
[REDACTED]

From: [William Degan](#)
To: [Ratefilings.cid](#)
Subject: It is time to stop health insurance greed: no rate hikes!
Date: Sunday, July 30, 2023 5:25:27 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.

Insurance Commissioner Andrew Mais,

Please deny the rate hikes being requested by health insurance companies.

Stop insurance greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unethical.

Meanwhile, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Our state needs to act in a much stronger manner to protect Connecticut citizens and stop these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you for your consideration.

Sincerely,

William L. Degan

[REDACTED]

William Degan

[REDACTED]

From: [Robert Heimer](#)
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 30, 2023 5:36:14 PM

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Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Robert Heimer
[REDACTED]
[REDACTED]
[REDACTED]

From: [P. Swanke](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 30, 2023 10:02:48 PM

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Insurance Commissioner Andrew Mais,

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Stop Insurance Greed!

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Executive Compensation

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Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

P. Swanke

[REDACTED]
[REDACTED]
[REDACTED]

From: [Amy Yarbrough](#)
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 31, 2023 12:05:28 AM

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Insurance Commissioner Andrew Mais,

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Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials. I work with families with children who are struggling to get their family health needs met.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Amy Yarbrough
[REDACTED]
[REDACTED]

From: [Daniel Durso](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 31, 2023 8:05:24 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies. Healthcare should not be about obscene profits, it should be about improving people's health at an affordable price.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

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Arrangements with vertically integrated entities, mergers and acquisitions.

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Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Daniel Durso

[REDACTED]
[REDACTED]
[REDACTED]

From: [Richard Eldridge](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 31, 2023 8:52:24 AM

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Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Richard Eldridge

[REDACTED]
[REDACTED]
[REDACTED]

From: [Kim Tipton](#)
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 31, 2023 9:53:35 AM

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Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Kim Tipton

[REDACTED]
[REDACTED]
[REDACTED]

From: [Diane DeJoannis](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 31, 2023 2:44:32 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.

Insurance Commissioner Andrew Mais,

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These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Diane DeJoannis

[REDACTED]
[REDACTED]
[REDACTED]

From: [Carol Gale](#)
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 31, 2023 6:04:28 PM

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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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Carol Gale

[REDACTED]
[REDACTED]
[REDACTED]

From: [Chris Ferrio](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 31, 2023 6:22:05 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Chris Ferrio

[REDACTED]
[REDACTED]
[REDACTED]

From: [Kevin Walsh](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 31, 2023 8:52:47 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Kevin Walsh

[REDACTED]
[REDACTED]
[REDACTED]

From: [K Encarnacion](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Wednesday, August 2, 2023 11:24:03 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

K Encarnacion

[REDACTED]
[REDACTED]
[REDACTED]

From: [Scott Kimmich](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Thursday, August 3, 2023 2:40:41 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.

Insurance Commissioner Andrew Mais,

I urge you to deny the rate hikes requested by the health insurance industry..

Stop Insurance Greed!

Please consider what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as you are well aware, thousands of Connecticut residents are going hungry to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are making insane profits, but are short-changing their policyholders or for the people of Connecticut.

Clearly, our state needs to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Scott Kimmich

[REDACTED]
[REDACTED]
[REDACTED]

From: [Donald Rogers](#)
To: [Ratefilings.cid](#)
Subject: Curtail Health Insurance rate hikes!
Date: Friday, August 4, 2023 5:52:00 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to curtail the rate hikes currently being requested by health insurance companies.

As we all know, the companies themselves are doing extremely well, with soaring profits and record levels of executive compensation. Stock buybacks and lobbying have also been driving up insurance firms' demand for higher rates. And the companies' near monopoly position in the health market place frees them to raise rates at will without the disciplining force of competition. The balance between businesses' right to make money and the needs of their health service consumers has skewed far too much toward corporate profits.

Meanwhile, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

Fortunately, I am not in that precarious position, being a member of the state retiree health insurance plan, but rate hikes surely must be escalating costs for that excellent program, which always struggles itself to stay in solvency.

It seems to be clearly in the public interest, and hardly a detriment to the health insurance industry, to apply the brakes on health insurance rate increases.

Please say no for the current request for health insurance rate hikes, and keep them under control now and in the future.

Thank you,

Donald Rogers

[REDACTED]
[REDACTED]
[REDACTED]

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - 2024 On and Off Exchange Rates - File Number: 202303191
Date: Tuesday, August 8, 2023 7:29:40 PM

How dare you attempt to do this in this horrible economy. Most families are struggling just to survive. Why does not your executive team take a 20% cut in pay n give up your bonus for 2023 n 2024.

Asking the citizens to carry the burden when Our of Pocket is already insane, you have a big set of balls. Walk in the average Americans shoes for 6 months and you will see how ridiculous your request is

I pray Attorney Tong tells you all to pound sand

Thank You for letting me comment.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Benefits, Inc. - 2024 On Exchange Rates - File Number: 202303185
Date: Tuesday, August 8, 2023 10:44:18 PM

I am a MH provider in CT and have been informed that my reimbursement rate by some insurance companies will be decreased beginning November of 2023. I am already struggling to afford Connecticare for myself and my son on a monthly basis, so a decrease in revenue and an increase in cost of insurance is a disaster for my family. The cost of food and electricity is also on the rise in this state, which creates more of a burden on families with health care through Access Health. Please minimize the cost on us. Thank you.

From: james.stirlingnow@gmail.com
To: [Ratefilings, cid](#)
Cc: [Doolittle, Ted](#); madison.chain@cqa.ct.gov; Lezlye.Zupkus@houseqop.ct.gov
Subject: Insurance Rate Hearing testimony on August 21.
Date: Wednesday, August 9, 2023 10:51:58 AM

Some people who received this message don't often get email from [REDACTED] [Learn why this is important](#)

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Hello Staffer,

Please put me down for in person testimony on 8-21, and feel free to share my comments with the Committee.

I'm a licensed insurance agent and recently retired CEO of a Third Party Administrator (TPA), 90 Degree Benefits (formally Stirling Benefits). Our CT family business has watched the insurance market for fifty years. I believe that a DOI regulated "market shift" is required to flatten and then reduce the cost of small group insurance.

The small group market has been cherry picked with low claim groups moving out of the pool to ERISA plans. Called self-funding, level funded or partial self-funded, these programs are all exempt from DOI regulation. This leaves the worst risks/sickest groups in the insurance pool. When the self-funded groups' claim experience starts to worsen - due to a high-cost drug, cancer, or other expensive health issue - the group leaves the ERISA plan and returns to the insurance pool. Worse for the pool, sometimes a high-cost claimant is incentivized to leave the group plan altogether and move to the individual market.

There may be a solution. Many small employees are ready to stop choosing insurance for their employees and let each family choose the plan that best suits them. This is now possible due to Federal regulation effective in 2020 and technology not available a decade ago. Employers can now offer a tax-free, fixed amount to employees. Employer expenses become predictable. A sample plan: employees aged 21 get \$650 per month, scaling up to three times that by age 65. Employees choose the dollar starting point and all similarly situated employees receive the same amount. Taxable income is available to supplement purchasing a higher cost plan. Funds left over when a lower cost plan is chosen could be used to purchase other benefits.

This "defined contribution" approach has not taken hold in CT because, here, the small group and individual market are allowed to have different plans, rates, and network breath. Look at what Massachusetts has done. The individual and small group market have similar or identical rates, benefits, and networks. This supports equity in the DOI regulated market, allows individuals to choose what plan is best for them, makes business expense more predictable, and the insured market becomes more attractive to small groups. This program avoids both swings in price and the need to change plans every year.

Technology and the private sector can upend the current log jam. Think Travelocity that unleashed low-cost airfares and the product – air travel – was still regulated.

Happy to discuss further.

Jamie

James Stirling

[REDACTED]
[REDACTED]
[REDACTED]

From: [Barbara Long](#)
To: [Ratefilings_cid](#)
Subject: Health insurance rate increase
Date: Thursday, August 10, 2023 6:47:35 AM

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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 the Insurance Commission,

I am adamantly opposed to the proposed rate hike as mentioned in the New London Day. Between the rate increases approved in 2021 and 2022, a total of a 21% increase has been approved. With the proposed increases, it will be over a 30% increase in 3 yrs! This is simply not affordable for me and many others. My UHC policy just increased \$12 per month. After contacting your office, I was told this is legal and allowed. This increase was done without any review for approval! I find this unacceptable.

Yes, medical costs have gone up. It is up to the insurance companies to negotiate lower rates for services, not just raise rates to consumers. Also, if you review the profits of these insurance companies, you will find that their stocks prices have risen significantly per share. Anthem stock price has increased over \$100 per share YTD!! The amount of money these CEOs and high level administrators make is unconscionable Their profits are made on the backs of consumers that are barely surviving.

I pay \$329 per month for an Anthem managed Medicare Plan. This does not include the \$170 per month that is taken from my Social Security for Medicare part B, nor the copays that I am responsible for my multiple medications.

These proposed increases must be curtailed. If not, we will have many more people who are uninsured and end up using the ED for routine health care needs. This places a higher burden on all of us.

Barbara Long

Sent from my iPad

From: [Carol Lennig](#)
To: [Ratefilings_cid](#)
Subject: Insurance rate hikes
Date: Friday, August 11, 2023 3:14:04 PM

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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.

Insurance rate hikes of 12.4% on individual health plans and 14.8% on small group plans in 2024 are UNAFFORDABLE.

Carol Lennig
West Hartford

From: [HENRY KAZIMER](#)
To: [Ratefilings_cid](#)
Subject: INSURANCE RATES
Date: Saturday, August 12, 2023 1:08:16 AM

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NO RATE INCREASES WE NEED A CUT PRICE OF GASOLINE TO START HF
KAZIMER JR

From: rl7493@aol.com
To: [Ratefilings, cid; R & L Construction Management LLC](#)
Subject: Health Care insurance rate hike
Date: Saturday, August 12, 2023 5:11:44 PM

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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 Committee:

I am against any rate hike for my insurance premiums.

I am 56 years old and already pay \$ 1,200.00 a month to have health insurance that does not cover anything until I pay out \$ 6,000 out of pocket.

That's more than it would cost me to rent an apartment!

I would like to say that it more than my mortgage but my Taxes in South Windsor are so high my mortgage payment is over \$1,700 per month with \$700 of that for taxes so it more than my mortgage!

This has to stop - people will go without needed medial coverage because they can't pay these premiums.

Government has their had in everything else - They need to regulate this industry so all Americans can have affordable medical coverage.

Lisa Damiano

From: [Eileen Dietzman](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, August 13, 2023 9:15:35 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Eileen Dietzman

[REDACTED]
[REDACTED]
[REDACTED]

From: cid.webmaster@ct.gov
To: [Ratefilings, cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - 2024 On and Off Exchange Rates - File Number: 202303191
Date: Monday, August 14, 2023 2:47:28 PM

A 17 percentage rate increase would increase what we currently pay by about \$4300 a year.

My wife and I own and operate an outpatient mental health practice. Besides the world being upside down and every expense related to business and personal life continuing to increase, insurance carriers raising premium rates makes things even worse. In our particular case, if patients can't afford their premiums, then they forego getting treatment, which means less revenue for us, combined with having to pay more for our own insurance premiums. I haven't gone to a doctor in several years simply because I cannot afford to do so already, despite having health insurance.

Furthermore, we received notification from Aetna that beginning 11/1/2023 they will be reducing the reimbursement rates for services provided via telehealth, with a reduction range between approximately 14%-38%. I anticipate other carriers to follow suit, as that is generally how things transpire. What this all potentially means is that insurance carriers are raising the premiums for their members while at the same time reducing the reimbursement rates for providers. It seems like the only winners in this equation are the insurance carriers.

From: cid.webmaster@ct.gov
To: [Ratefilings, cid](#)
Subject: Health: Aetna Life Insurance Company - 2024 Off Exchange Rates - File Number: 202303169
Date: Monday, August 14, 2023 2:50:52 PM

My wife and I own and operate an outpatient mental health practice. Besides the world being upside down and every expense related to business and personal life continuing to increase, insurance carriers raising premium rates makes things even worse. In our particular case, if patients can't afford their premiums, then they forego getting treatment, which means less revenue for us, combined with having to pay more for our own insurance premiums. I haven't gone to a doctor in several years simply because I cannot afford to do so already, despite having health insurance.

Furthermore, we received notification from Aetna that beginning 11/1/2023 they will be reducing the reimbursement rates for services provided via telehealth, with a reduction range between approximately 14%-38%. I anticipate other carriers to follow suit, as that is generally how things transpire. What this all potentially means is that insurance carriers are raising the premiums for their members while at the same time reducing the reimbursement rates for providers. It seems like the only winners in this equation are the insurance carriers. I'm not an actuary so I can't give you the exact amount, but if Aetna is trying to raise premium rates by almost 11%, while reducing reimbursement to providers by 38% on the high-end, that's almost 50% more money in their pockets. Again, my math might be way off, but either way it frankly is ridiculous.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: UnitedHealthcare Insurance Company - 2024 Off Exchange Rates - File Number: 202303184
Date: Monday, August 14, 2023 3:51:03 PM

No insurance company deserves any raise in rates. As with other businesses, most are already making too much and refuse to lower their profit margins. They need to have financial accountability to consumers and insured - not just put more money into the pockets of top tier executives. And on top of all the money they are pulling in, services provided have are fewer and of less quality. When you try to speak with customer service, most times the agents are almost useless.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - 2024 On and Off Exchange Rates - File Number: 202303197
Date: Monday, August 14, 2023 5:40:17 PM

We are retired and on a fixed income. I have Medicare with a supplement but my husband pays over \$700/month for health coverage. We thought that when I became Medicare eligible, we would save some money, but that was not the case. His premium went from \$438 for the 2 of us to \$750 for just him! Cannot believe they want to raise rates on coverage that is less than ideal.

I am afraid, however, that they will cut benefits regardless of whether they get approval for a hike or not. We need to do something in our country to provide viable health care. Costs have risen out of control

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Benefits, Inc. - 2024 On Exchange Rates - File Number: 202303185
Date: Tuesday, August 15, 2023 10:42:35 AM

When first signed up for ConnectiCare through Access health my out of pocket using the tax incentive was \$95. The next year it was \$115 now it is \$325 and I may still have to repay if my income wasn't calculated correctly. My copay is \$6000 for just me. This year I included dental but the dental deductible is part of the medical deductible. Never have I had to meet the medical deductible for dental services. I am against all rate increases for any plan. These companies should be made to take a look at their expenses and I don't mean people. What is their productivity? Can they change the management structure. Eliminate bonuses. Greed and power influence the top executive at these companies and we should not allow them to continue to have excess on the backs of the surely declining middle class. Make these companies prove they have made fiscal responsibility changes within their organizations before allowing a single cent of increase. Thank you

From: cid.webmaster@ct.gov
To: [Ratefilings, cid](#)
Subject: Health: Cigna Health and Life Insurance Company - 2024 Off Exchange Rates - File Number: 202303168
Date: Wednesday, August 16, 2023 8:08:31 AM

David Cordani has been compensated \$366 million since 2012, with \$91 million alone in 2021. What is the total compensation (salary, bonuses, stock options) of ALL of the top executive positions at CIGNA? I think the legislature should obtain that figure before they even begin to consider a rate hike.

I think if you want to look at it from a fairness standpoint, I would say that in any year that an insurance company is requesting a rate hike of more than 5%, that the company be barred from paying out any bonuses or granting out stock options to those top executives; and that should include deferred bonuses/stock options. We, as the insured, should not be forced to shoulder the outlandish and excessive compensation of these executives that can't figure out a way to run a more streamlined business.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: UnitedHealthcare Insurance Company - 2024 Off Exchange Rates - File Number: 202303184
Date: Wednesday, August 16, 2023 8:10:18 AM

CEO David Wichmann was compensated \$142 million last year alone. What is the total compensation (salary, bonuses, stock options) of ALL of the top executive positions at UnitedHealth? I think the legislature should obtain that figure before they even begin to consider a rate hike.

I think if you want to look at it from a fairness standpoint, I would say that in any year that an insurance company is requesting a rate hike of more than 5%, that the company be barred from paying out any bonuses or granting out stock options to those top executives; and that should include deferred bonuses/stock options. We, as the insured, should not be forced to shoulder the outlandish and excessive compensation of these executives that can't figure out a way to run a more streamlined business.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Aetna Life Insurance Company - 2024 Off Exchange Rates - File Number: 202303169
Date: Wednesday, August 16, 2023 8:15:47 AM

Aetna has paid out more than \$265 million in CEO compensation alone over the past 10 years. What is the total compensation (salary, bonuses, stock options) of ALL of the top executive positions at Aetna? I think the legislature should obtain that figure before they even begin to consider a rate hike.

I think if you want to look at it from a fairness standpoint, I would say that in any year that an insurance company is requesting a rate hike of more than 5%, that the company be barred from paying out any bonuses or granting out stock options to those top executives; and that should include deferred bonuses/stock options. We, as the insured, should not be forced to shoulder the outlandish and excessive compensation of these executives that can't figure out a way to run a more streamlined business.

From: cid.webmaster@ct.gov
To: [Ratefilings, cid](#)
Subject: Health: Anthem Health Plans, Inc - 2024 On and Off Exchange Rates - File Number: 202303188
Date: Wednesday, August 16, 2023 8:17:26 AM

Anthem has compensated its CEO more than \$166 million alone over the past 10 years. What is the total compensation (salary, bonuses, stock options) of ALL of the top executive positions at Anthem? I think the legislature should obtain that figure before they even begin to consider a rate hike.

I think if you want to look at it from a fairness standpoint, I would say that in any year that an insurance company is requesting a rate hike of more than 5%, that the company be barred from paying out any bonuses or granting out stock options to those top executives; and that should include deferred bonuses/stock options. We, as the insured, should not be forced to shoulder the outlandish and excessive compensation of these executives that can't figure out a way to run a more streamlined business.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Cigna Health and Life Insurance Company - 2024 Off Exchange Rates - File Number: 202303168
Date: Wednesday, August 16, 2023 9:38:55 AM

Outrageous they are off the chart with this rate request

From: [Marge Platt](#)
To: [Ratefilings.cid](#)
Date: Wednesday, August 16, 2023 11:39:37 AM

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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.

Stop this, tell them no. When Jodi Rell was in office she approved multiple electric and insurance hikes on a whim and nothing more. We are being gouged at every turn. How do you think we can pay all these up charges? My grocery bill alone has more than doubled. Our money coming in doesn't expand because corporate big wigs want to make larger profits. Stop this

From: [CARMINE DALESSIO](#)
To: [Ratefilings, cid](#)
Subject: NO TO INSURANCE RATE INCREASES
Date: Thursday, August 17, 2023 8:28:21 AM

You don't often get email from [REDACTED] [Learn why this is important](#)

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 Legislatures and Senators,

I do not support this. Have any of you looked at the cost of living in this state? People can't afford to feed their children or buy gas for their cars to go to work to again be taxed endlessly on just about everything. Rents and housing is unaffordable, banks are failing and Health Care Systems per HHS (CMS) rules for reimbursement mandated a vaccine that is now showing unprecedented harm to the public. Parents have to send their children to toxic public schools that indoctrinate them by making them feel less than, and support toxic systems that are everything except about good health. Why do insurance companies need rate increases? Where is the audit of their profit margins? What is their money being spent on and who exactly is it going to? Could it be our wide open border and free health care? Could it be the pain and suffering that is being endured by the trafficked immigrants through cheap labor and the sex and drug trade? Could it be the opioid epidemic? The song by Oliver Anthony " Rich men North of Richmond" should state "Rich Men in Stamford, New Haven and Hartford Connecticut" Cause a problem, provide a solution is not going to work anymore.

Thank-you

Name, Town

Dr. Linda Dalessio

[REDACTED]

From: cid.webmaster@ct.gov
To: [Ratefilings, cid](#)
Subject: Health: Cigna Health and Life Insurance Company - 2024 Off Exchange Rates - File Number: 202303168
Date: Thursday, August 17, 2023 9:14:55 AM

23% is absolutely outrageous. Employers and Employees are already spending 10s of thousands of dollars/month to provide health benefits to employees. Out-of-pocket maximums are going through the roof. So employees are paying more to pay more. The average small business is only picking up 50% of the tab for the employee, and the employees are paying 100% of the cost of dependents. This is leaving medical payroll deductions at 1/4 to 1/2 of paychecks. This does not allow for a livable wage for members that still get saddled with medical bills exceeding 2+ months of salary.

Please keep any approved increase in the single digits. Employers want to attract and retain employees, but with skyrocketing premiums this is not the reality.

From: cid.webmaster@ct.gov
To: [Ratefilings, cid](#)
Subject: Health: Anthem Health Plans, Inc - 2024 On and Off Exchange Rates - File Number: 202303188
Date: Thursday, August 17, 2023 9:16:23 AM

14% is absolutely outrageous. Employers and Employees are already spending 10s of thousands of dollars/month to provide health benefits to employees. Out-of-pocket maximums are going through the roof. So employees are paying more to pay more. The average small business is only picking up 50% of the tab for the employee, and the employees are paying 100% of the cost of dependents. This is leaving medical payroll deductions at 1/4 to 1/2 of paychecks. This does not allow for a livable wage for members that still get saddled with medical bills exceeding 2+ months of salary.

Please keep any approved increase in the single digits. Employers want to attract and retain employees, but with skyrocketing premiums this is not the reality. Especially when you take into account the lack of fully insured competition.

From: cid.webmaster@ct.gov
To: [Ratefilings, cid](#)
Subject: Health: Aetna Life Insurance Company - 2024 Off Exchange Rates - File Number: 202303169
Date: Thursday, August 17, 2023 9:18:35 AM

10.9% is absolutely outrageous. Employers and Employees are already spending 10s of thousands of dollars/month to provide health benefits to employees. Out-of-pocket maximums are going through the roof. So employees are paying more to pay more. The average small business is only picking up 50% of the tab for the employee, and the employees are paying 100% of the cost of dependents. This is leaving medical payroll deductions at 1/4 to 1/2 of paychecks. This does not allow for a livable wage for members that still get saddled with medical bills exceeding 2+ months of salary.

Please keep any approved increase in the single digits. Employers want to attract and retain employees, but with skyrocketing premiums this is not the reality. The lack of fully insured competition is pushing employers into self-funded contracts. These contracts do not have all of the State mandated benefits. So once again this leave folks paying more to pay more in healthcare expenses.

From: cid.webmaster@ct.gov
To: [Ratefilings, cid](#)
Subject: Health: UnitedHealthcare Insurance Company - 2024 Off Exchange Rates - File Number: 202303184
Date: Thursday, August 17, 2023 9:22:37 AM

8.2% wouldn't be horrible if Oxford wasn't already the most expensive carrier in the State. Employers and Employees are already spending 10s of thousands of dollars/month to provide health benefits to employees. Out-of-pocket maximums are going through the roof. So employees are paying more to pay more. The average small business is only picking up 50% of the tab for the employee, and the employees are paying 100% of the cost of dependents. This is leaving medical payroll deductions at 1/4 to 1/2 of paychecks. This does not allow for a livable wage for members that still get saddled with medical bills exceeding 2+ months of salary.

Please keep any approved increase in the lowest possible single digits or none at all. Employers want to attract and retain employees, but with skyrocketing premiums this is not the reality. Especially when you take into account the lack of fully insured competition. Even when looking at self-funded rates, we are seeing a lack of State mandated coverages and increasingly high medical bills. There is not a lot of incentive for employees to pick up healthcare through an employer when premiums are higher than student loan, car, utility, and housing payments.

From: briman49@aol.com
To: [Ratefilings, cid; Greg Howard; Heather Sen. Somers; briman49@aol.com](#)
Subject: Increasing health insurance rates
Date: Thursday, August 17, 2023 11:04:44 AM

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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 understand that health insurance companies are asking for rate increases from 12.4% to 14.8%, and some possibly more! I am a Senior Citizen who lives on a fixed income with a mortgage, regular bills and whose income increases are controlled by the Federal Government. Most increases are small and doesn't even come close to the increases sort by the high insurance companies. Some insurances are required by law and others are needed so we don't owe huge bills that would be added on to or already outrageous "normal" bills and taxes. I consider this to be nothing less than a "legal crime." I suggest a moratorium on insurance increases for at least 5 years, I believe that may give common folk a chance to stabilize their finances and to help with the economy. Thank you.

Brian A. Rathbun
[REDACTED] [REDACTED]

From: [Sherri Dayton](#)
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Thursday, August 17, 2023 1:45:40 PM

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Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Sherri Dayton

[REDACTED]
[REDACTED]
[REDACTED]

From: [Kathy Goggins](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Thursday, August 17, 2023 1:47:17 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

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These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Kathy Goggins

[REDACTED]
[REDACTED]
[REDACTED]

From: [MARY DIPIETRO](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Thursday, August 17, 2023 2:34:53 PM

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

I am a Registered Nurse at Backus Hospital which is part of Hartford Healthcare. The CEO of this company makes millions in salary while the employees and patients suffer from the effects of this greed. Nurses are made to work short EVERY DAY! The more patients we have, the greater the chance of pt's suffering by mistakes and poor patient care. They use mandatory overtime as a staffing tool ,and if they don't mandate they then force more patients on already overworked nurses and techs. They change the job hours to 12 hour shifts (which eliminates the need for 3 shifts or 3 people per day). This practice wears nurses out because 12 hours turns into 14 (8 hours turns into 10) and this is without taking a break! I am a float RN which means I go where the needs are for the day. Sometimes I have 2 assignments in one day. I could take care of up to 12 patients in 8 hours. What kind of care do you think they receive? I do my best but it's taking its toll on my mental health. The soluti on is simple - raise our pay, make 8 hour shifts available again, and have safe staffing limits. If they do this,nurses would be staying at the bedside. Instead, the greedy executives do "grand rounds" each week to ask us what we need, what can we do to save money, etc. Meanwhile we have equipment that doesn't work, a wifi system that drops signal constantly, and more tasks assigned to our workload.

Please, I beg you to not support these rate hikes for insurance companies! I don't think Jeff Flaks needs another multi-million dollar bonus while his staff and patients suffer.

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on

food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,
Mary DiPietro

MARY DIPIETRO

[REDACTED]
[REDACTED]
[REDACTED]

From: [Lesley Eisenberg](#)
To: [Ratefilings, cid](#)
Subject: Concerns about the very high cost of medical insurance
Date: Thursday, August 17, 2023 3:19:48 PM

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Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Health care insurance costs are extremely high already and many of those with whom I work are not even able to access health care due to the very high deductibles and copays.

These for-profit companies may doing well by their shareholders and executives, but this is at public expense.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies curb this excess.

Thank you,

Lesley Eisenberg

Lesley Eisenberg
[REDACTED]
[REDACTED]
[REDACTED]

From: [Ruthellen Corbett](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Thursday, August 17, 2023 6:59:09 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies. In the United States of America, all citizens are believed to be equal a national inheritance. But some seem to be more equal than others. Some people cannot afford insurance, while others have so much money they do not need insurance. I urge you to do the following things.

Stop Insurance Greed, and please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you for listening.

Ruthellen Corbett

Ruthellen Corbett

[REDACTED]
[REDACTED]
[REDACTED]

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: UnitedHealthcare Insurance Company - 2024 Off Exchange Rates - File Number: 202303184
Date: Thursday, August 17, 2023 8:07:53 PM

I don't know if this proposed rate hike applies to Medicare Advantage plans, but seniors trying to live on tight budgets definitely cannot afford this rate hike.
hik

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: UnitedHealthcare Insurance Company - 2024 Off Exchange Rates - File Number: 202303184
Date: Thursday, August 17, 2023 8:07:53 PM

I don't know if this proposed rate hike applies Alo to medicare advantage plans, but seniors trying to live on tight budgets definitely cannot afford this rate hike.
hik

From: [Lea White](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Thursday, August 17, 2023 8:33:26 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Lea White

[REDACTED]
[REDACTED]
[REDACTED]

From: [Gloria Long](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Friday, August 18, 2023 12:24:17 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,
Gloria Long

Gloria Long

[REDACTED]
[REDACTED]
[REDACTED]

From: [Thomas McNamara](#)
To: [Ratefilings, cid](#)
Subject: New Health Insurance Rates 2024
Date: Friday, August 18, 2023 10:39:44 AM

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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,

My name is Thomas McNamara. I am the Bookkeeper for a small business in Norwalk named Brooks Environmental Consulting. I am writing on behalf of our company in order to give our take on the new increases in health insurance rates.

It really is ridiculous, there is no other word for it. Back-to-back years we are looking at rate increases of over 15%. How are we supposed to keep up with these increases? I thought we already had rates that increased with our age, but these keep going up extra on top of that. The worst part about it is that our employees are healthy. We hardly use our health insurance or have any claims. The insurance company has no reason to increase the rates for our small business, they are making a fortune off of us, but that won't stop them.

It is just disappointing. I take no sick days. I have taken 4 personal days in nearly 6 years. Just so I can help grow our small business and do a little better for myself. And just like that, any small increase I get to see just gets wiped out by higher health insurance costs.

I really have a hard time understanding how these new rates have been approved. A few percent is one thing, but 15.5% is uncalled for. I am really hoping other small businesses are vocal about this, our State Regulators need to do better.

Thomas McNamara
[REDACTED]

From: [pearl Granat](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Friday, August 18, 2023 12:15:08 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses. Please stop the increases to those who can least afford it.

Thank you,

pearl Granat

[REDACTED]
[REDACTED]
[REDACTED]

From: [Kimberly Hynes](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Friday, August 18, 2023 12:50:40 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.

Insurance Commissioner Andrew Mais,

I am writing as a concerned constituent to strongly protest the current proposed health insurance rate hikes. These increases would place an undue burden on individuals and families already struggling to manage healthcare costs. It is crucial that our state prioritizes accessible and affordable healthcare for all.

Rising health insurance rates create barriers to essential medical services and preventative care, undermining the well-being of our community. As you consider this matter, please remember the impact these hikes could have on working families, seniors, and vulnerable populations.

I urge you to stand against these proposed rate hikes and advocate for policies that ensure fair and reasonable health insurance costs for all residents of Connecticut.

Thank you for your attention to this critical issue.

Sincerely,

Kimberly Hynes

[Redacted signature block]

Kimberly Hynes

[Redacted signature block]

From: [MaryKate Conboy](#)
To: [Ratefilings_cjd](#)
Subject: Written Testimony for Monday's public hearing
Date: Friday, August 18, 2023 1:02:54 PM

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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 Senator Kelly,

I am an associate general dentist practicing in New Haven, CT and a 2015 graduate of the University of Connecticut School of Dental Medicine. Since graduation, I served for four years as an assistant clinical professor at Hartford Hospital serving the most underserved in our community, and have spent the past four, working in private practice serving many of the Yale graduate students, physicians, nurses, and professors.

In the years since graduation, I have witnessed insurance premiums continue to increase while insurance reimbursements for basic services continue to decrease. Last year alone I served 3300 patients—the majority of whom carry dental insurance. I have witnessed patients cry in frustration when told that the care they need either is not covered or that they have maxed out their insurance for the year. I have spent hours writing insurance narratives for these patients justifying their needed care.

On a personal level, I have elected not to purchase a dental practice (and therefore own a small business in this state). Owning a dental practice was a lifelong dream. My decision was based on two factors 1. Decreasing insurance reimbursements (decreasing income) 2. Increasing insurance premiums (a necessary overhead employee cost for small business owners). The current insurance business model not only negatively impacts dentist/ physician-patient relationships but also hurts small business owners and consumers and stifles growth.

Now insurance companies are trying to pass legislation to INCREASE their premiums more than 10 % using data that (in the words of AG William Tong) “[is] based on trends well in excess of nationally-supported data.”

Insurance carriers should not be allowed to increase premiums while they decrease benefits to patients and reimbursements to providers. Senator Kelly, I—and many other dentists and physicians—support you in your efforts to address and bring attention to this important issue.

To the Insurance Department, please do your due diligence before approving these excessive rate hikes. We—the people of CT—rely on our government to oversee the insurance companies and to push back against them when their requests are unreasonable - and unsupported by factual data. And please ask yourself why is CT out of step with the rest of the nation with regard to insurance premiums? Where is that money going?

Please feel free to reach out to me with any questions or concerns.

All the best,

MaryKate Conboy DMD

Co-Chair of the Council of Government Affairs for Connecticut State Dental Association
University of Connecticut School of Dental Medicine Class of 2015
University of Notre Dame Class of 2011
dr.conboy@lumos.dental



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From: [Deborah Moore](#)
To: [Ratefilings.cid](#)
Subject: **TESTIMONY** CONNECTICUT INSURANCE DEPARTMENT PUBLIC INFORMATIONAL MEETING, AUGUST 21 FOR HEALTH INSURANCE RATE REQUEST FILINGS
Date: Friday, August 18, 2023 1:22:19 PM
Attachments: [2023, 8-18-Testimony of Deborah Moore.docx](#)

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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 Deborah Moore, Sharon, CT

[REDACTED]

Am I registered for the zoom now?
Deborah Moore

Testimony of Deborah Moore, Health Insurance Premium Rate Hike Hearing, August 21

My name is Deborah Moore. I am a resident of Sharon, Connecticut. I am here as a citizen interested in the preservation of labor and delivery services at Sharon Hospital, and more generally in rural areas of Connecticut.

Health insurers are victims—as are we—of their own success in creating narrow or limited networks of hospitals and physicians. By “preferring” the use of larger hospitals, calling them “centers of excellence,” for example, and reducing copayments for enrollees whose choose those hospitals, the health insurers siphon admissions (and births) away from community hospitals, and into larger urban “must have in the network” hospitals.

The net result is that a birth which might have taken place at Sharon at a lower price now takes place at another, larger hospital, at a higher price. We are preparing a study for submission to the State which will demonstrate this, using Turquoise Health data from the newly “transparent” posting of hospital prices.

Why does this happen?

The commercial health insurers think they “must have” larger hospitals in their networks. The larger hospitals only absorb their bloated costs by taking admissions away from smaller hospitals.

The insurer and the employer paying the bill—including the State of Connecticut which has thoughtlessly promoted limited networks for its own State employee health plan—think they have received a “discount” from the larger urban hospital. But, in truth, it is a discount from a much higher price.

The smaller hospital, no longer able to sustain services which are not included in the insurer’s network, closes those services. They are gone. They are not available to the public, but they are also no longer available to the health insurer, which is stuck with the high priced hospital as the *only* provider of that service in its network.

What should be done?

Commercial health insurers should be prohibited from the development of tiered, limited or narrow networks. If only one insurer did so, it might be at a competitive disadvantage, selling naïve employers on the proposition that it had obtained a discount. All of them should be prohibited from offering such networks.

Some protection for the naïve employer and for the patient will come from new federal requirements promoting greater transparency of health care transactions under the Consolidated Appropriations Act of 2021 (CAA), as well as protections for covered workers from unexpected out-of-network billing under the No Surprises Act (NSA).

Connecticut has an opportunity to be in front. While prohibiting narrow networks may seem to some to be “back to the future,” the evidence is clear that, *whatever* the insurers are trying now, it is not working. Now they are succumbing to the larger hospital dynamic of siphoning less expensive admissions from the smaller hospitals, and from rural communities.

Thank you for the opportunity to present these remarks.

From: [paola murphy](#)
To: [Ratefilings, cid](#)
Subject: "Reject the proposed double digit health insurance rate hikes."
Date: Wednesday, August 23, 2023 10:49:20 PM
Attachments: [PastedGraphic-1.tiff](#)

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"Reject the proposed double digit health insurance rate hikes."

Paola Murphy - Fairfield



Paola Murphy
"The Get it Done Girl"




From: [T.J. Clarke II](#)
To: [Quinn, Mary](#)
Cc: [Ratefilings, cid](#); [Najla Mack](#)
Subject: Re: CID Health Rate Review Informational Public Meeting-Public Comment
Date: Monday, August 21, 2023 12:32:08 PM
Attachments: [image001.png](#)
[image002.png](#)
[image003.png](#)
[image004.png](#)
[image005.png](#)
[Outlook-n33qddvy.png](#)
[Outlook-Title_Lin.png](#)
[Outlook-Title_Twi.png](#)
[Outlook-Title_Fac](#)
[Outlook-buinbqc4.png](#)
[Proposed 2024 Health Insurance Rate Increase .docx](#)

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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.

Thank you. I will be on. For the record, I am attaching our testimony.

Thanks,
-TJ


T.J. Clarke II, MBA (He/him)
Executive Director | Connecticut Oral Health Initiative, Inc.
Office 860-246-2644 | Direct 860-541-5293
Email tj@ctoralhealth.org | Web www.ctoralhealth.org
53 Oak Street, Hartford, CT 06106
[in](#) [twitter](#) [facebook](#) [instagram](#)

From: Quinn, Mary <Mary.Quinn@ct.gov>
Sent: Monday, August 21, 2023 10:25 AM
To: T.J. Clarke II <tj@ctoralhealth.org>
Cc: Ratefilings, cid <cid.Ratefilings@ct.gov>
Subject: RE: CID Health Rate Review Informational Public Meeting-Public Comment

Thank you for confirming, T.J. You are on the members of the public list to testify.

As a reminder, the comment portion of today's meeting should start around 1:10 p.m. Please keep comments to 3 minutes and address any questions though Commissioner Mais.

From: T.J. Clarke II <tj@ctoralhealth.org>
Sent: Monday, August 21, 2023 7:26 AM
To: Quinn, Mary <Mary.Quinn@ct.gov>
Cc: Ratefilings, cid <cid.Ratefilings@ct.gov>
Subject: Re: CID Health Rate Review Informational Public Meeting-Public Comment

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 confirming that I will be testifying virtually via Zoom.

Thanks,

-TJ

T.J. Clarke II, MBA

Executive Director

Connecticut Oral Health Initiative, Inc.

Office 860-246-2644 | Direct 860-541-5293

Email tj@ctoralhealth.org | Web www.ctoralhealth.org

53 Oak Street, Hartford, CT 06106



From: Quinn, Mary <Mary.Quinn@ct.gov>
Sent: Saturday, August 19, 2023 1:42:28 PM
Cc: Ratefilings, cid <cid.Ratefilings@ct.gov>
Subject: CID Health Rate Review Informational Public Meeting-Public Comment

Hello,

This email acknowledges receipt of your request to speak at the CID Health Rate Review Informational Public Meeting on Monday, August 21st.

Please respond to confirm if you will be testifying in person or virtually via Zoom.

The public comment portion of the meeting should begin around 1:00 PM on Monday.

- If you plan to speak in person, the meeting will be held in Hearing Room 1D of the Legislative Office Building, 300 Capitol Ave., Hartford, CT.
- If you plan to speak virtually, you can access the meeting through the following Zoom link: <https://zoom.us/j/97515009228?pwd=cmdMSnFxVkJ3RmtjVDduZm9zaUx2dz09>

Mary Quinn (She/her/hers)
Director of Communications & Digital Media
CT Insurance Department

(959) 529-4904 | www.ct.gov/cid



From: [Michelle Marie](#)
To: [Mais, Andrew](#); [Attorney General](#); [Governor Lamont](#); [Ratefilings.cid](#)
Cc: abaylisdmd@gmail.com
Subject: Testimony from Dr. Allison Baylis
Date: Monday, August 21, 2023 12:28:25 PM
Attachments: [Testimony Insurance AllisonBaylis.docx](#)

Some people who received this message don't often get email from [REDACTED] [Learn why this is important](#)

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,

Attached is Dr. Allison Baylis's testimony.

Thank you,

Michelle Marie

Connecticut State Dental Association
835 West Queen St.
Southington, CT 06489
(P) 860-378-1800 X208
(F) 860-378-1807

From: [Carson, Jim](#)
To: [Ratefilings, cid](#)
Cc: [Quinn, Mary](#)
Subject: Fw: Insurance Rate Filings Testimony- Opposition
Date: Sunday, August 20, 2023 12:59:50 PM
Attachments: [Insurance Filings Testimony Munoz, Brianna, DMD, MPH-AAPD.pdf](#)

From: Mais, Andrew <Andrew.Mais@ct.gov>
Sent: Saturday, August 19, 2023 10:16 AM
To: Quinn, Mary <Mary.Quinn@ct.gov>; Carson, Jim <Jim.Carson@ct.gov>
Cc: Lombardo, Paul <Paul.Lombardo@ct.gov>; Kosky, Jared <Jared.Kosky@ct.gov>
Subject: FW: Insurance Rate Filings Testimony- Opposition

Andrew N. Mais
Commissioner, Connecticut Insurance Department
(he/him/his)

From: Brianna Munoz <brmunoz19@gmail.com>
Sent: Friday, August 18, 2023 5:00 PM
To: Kevin.Kelly@cga.ct.gov
Cc: Mais, Andrew <Andrew.Mais@ct.gov>; Attorney General <Attorney.General@ct.gov>; Governor Lamont <Governor.Lamont@ct.gov>; Kathlene Gerrity <kgerrity@csda.com>
Subject: Insurance Rate Filings Testimony- Opposition

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Testimony before the Public Hearing on Insurance Rate Filings

August 21, 2023

Dr. Brianna Muñoz, DMD, MPH
Suffield, CT
AAPD Public Policy Advocate

Dear Senator Kelly,

My name is Dr. Brianna Muñoz, and I am a board-certified pediatric dentist. On behalf of the

American Academy of Pediatric Dentistry (AAPD), I fulfill the role of public policy advocate for the state of Connecticut and serve on the Pediatric Dental Medicaid & CHIP Advisory Committee. I am also President of the Connecticut Oral Health Initiative (COH) Board of Directors, a nonprofit organization that advocates on behalf of increased access, quality, and equity of oral health care. As a registered voter in the Town of Suffield, it is my personal and professional goal to promote the oral health of all Connecticut residents irrespective of race, ethnicity, or socioeconomic status.

In advancing this aim, I am testifying in stark opposition to the recent health insurance rate filings.

Based upon the proposed request, insurance premiums would rise more than 10%. In fact, there has been a recommended increase of 12.4% and 14.8% on individual and small group health plans, respectively. As a healthcare professional, I care about evidence-based practices and first and foremost the well-being of my patients. When considering the justification presented by the insurance companies, Attorney General (AG) Tong noted that these rate filings have been “based upon trends well in excess of nationally supported data.” Furthermore, he described the inflation of insurance costs from 2016 thru 2022 as “excessive and unjustified and unaffordable for too many Connecticut families, individuals, and businesses.”

So where will this excess money be going, one may ask? Is it benefiting the patients? How about health care providers? As a practicing dentist, I see firsthand that both patient benefits as well as provider reimbursement levels have been steadily decreasing. Contrary to what many would expect, increased premiums are being allocated towards overhead expenses, which include insurance company profits, marketing expenditures, and administrative fees. In Connecticut, the insurance rates continue to rise with no guarantee that the funds will be spent on health services. Medical Loss Ratio (MLR) refers to the proportion of an insurance premium directly designated to patient care. In an effort to improve upon accountability and transparency in the health care system, the Affordable Care Act (ACA) established an MLR standard to ensure that at least 80% of medical premiums are being utilized for patient benefits. Insurance companies failing to meet this requirement must provide a rebate to customers, thus incentivizing the investment in patients and employers.

In the fall of 2022, a momentous vote in Massachusetts extrapolated the MLR threshold to dentistry. Insurance plans issued in Massachusetts are now required to utilize 83% of dental premiums directly for oral health care. Dental insurers must be held to the same standard as medical insurers. Under the current laws in Connecticut, data shows that only 60% of dental premiums are being used for patient care. Setting a minimum dental MLR is necessary. While many had hoped that the hard-fought victory for patients in Massachusetts would incite a wave of patient rights in Connecticut, this was not the case. In fact, the proposed MLR policy was not even granted a hearing in the 2023 legislative session.

With the dramatic increase in insurance rates, will there be a concomitant 10% increase in employee salaries across Connecticut to match this unwarranted inflation? Of course not. So what will come of all this? More uninsured patients. This translates to less preventive care and consequently more Emergency Department (ED) visits with a higher cost to the healthcare system overall. Oral health is inexorably linked to systemic health, and untreated dental disease can lead to significant pain and spreading infection. Nationwide, there is one dental-related ER visit every 15 seconds costing the health system \$1.6 billion annually, yet 80% of these visits are considered preventable. There has been a blatant misuse of emergency services to treat chronic diseases that could have otherwise been prevented or managed in a way to avoid costly hospitalization. By increasing access to health insurance for Connecticut residents, there would be a \$63 million reduction in the cost of uncompensated hospital care. More affordable health insurance would increase utilization of preventive services, improve the accessibility of care, decrease ER visits, and save money for the health system overall.

As a doctor, I took the Hippocratic Oath to “first, do no harm.” I cannot stand by idly and watch insurance companies misrepresent data to unjustly take money from myself and from my patients for their own profit. As dentists, we write narrative after narrative substantiated by clinical and radiographic evidence to advocate on behalf of our patients each and every day in the hopes that their insurance will cover, in most cases, medically necessary procedures. Yet, we are expected to accept weak evidence from insurance companies, which contradicts national standards, so that they can increase rates for their own gain? Allowing insurance companies to use their power and influence to dictate policies in Connecticut shows abhorrent disregard for fair business practices.

Implementing checks and balances is one of the hallmarks of American democracy. How is it then that in Connecticut, the Constitution State, the unbridled power of insurance companies can go unchecked? Maybe because Connecticut has been designated as the “insurance capital of the world.” When the cost of upholding this reputation leads to prioritizing the unilateral interests of big insurance companies over the basic rights of the Connecticut people, then it is time to take a stand. Continuing to remain silent on this issue is further perpetuating the problem.

Affordable health insurance in Connecticut will promote healthy individuals and subsequently healthy families. We must prioritize patient care rather than insurance overhead costs. Health is a right and not a privilege. For these reasons, I urge you to oppose the requested insurance rate filings. Please take a stand for the sake of our patients, small businesses, data transparency, and overall accountability in health care. Thank you for your time and for supporting Connecticut residents.

Dr. Brianna Muñoz, DMD, MPH

President of the Board of Directors, Connecticut Oral Health Initiative
Diplomate, American Board of Pediatric Dentistry
Public Policy Advocate, American Academy of Pediatric Dentistry
Legislative Representative, Connecticut Society of Pediatric Dentists

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August 21, 2023

**Dr. Brianna Muñoz, DMD, MPH
Suffield, CT
AAPD Public Policy Advocate**

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Dr. Brianna Muñoz, DMD, MPH
Public Policy Advocate, American Academy of Pediatric Dentistry
President of the Board of Directors, Connecticut Oral Health Initiative
Diplomate, American Board of Pediatric Dentistry
Legislative Representative, Connecticut Society of Pediatric Dentists

From: [Deborah Moore](#)
To: [Ratefilings_cid](#)
Subject: **TESTIMONY** CONNECTICUT INSURANCE DEPARTMENT PUBLIC INFORMATIONAL MEETING, AUGUST 21 FOR HEALTH INSURANCE RATE REQUEST FILINGS
Date: Friday, August 18, 2023 1:22:19 PM
Attachments: [2023, 8-18-Testimony of Deborah Moore.docx](#)

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My name is Deborah Moore, Sharon, CT

[REDACTED]

Am I registered for the zoom now?
Deborah Moore

From: [Bill Keough](#)
To: [Ratefilings.cid](#)
Cc: Tony.Hwang@cga.ct.gov
Subject: Reject the proposed double digit health insurance rate hikes
Date: Tuesday, August 22, 2023 11:40:52 AM

You don't often get email from bill@keoughs.com. [Learn why this is important](#)

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 William Keough. I live in Fairfield CT and own and run Keough's Paint and Hardware in Ridgefield CT.

We need to find a solution for affordable healthcare. Double digit rate hikes are unacceptable. My family hardware store has been in business since 1972. We provide group health insurance for our team. It is one of our largest annual expenses. Each year we look for creative ways to hold our cost.

However, it usually comes at the expense of our team in the form of higher copays and deductibles.

Please do not allow these rate hikes to continue.

Sincerely,

William Keough

Bill Keough
Keough's Paint and Hardware
1 Ethan Allen Highway
Ridgefield CT 06877
203-544-8379
www.keoughs.com



Virus-free. www.avast.com

From: [Cyd Slotoroff](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Friday, September 1, 2023 4:42:40 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Cyd Slotoroff

[REDACTED]
[REDACTED]
[REDACTED]

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - 2024 On and Off Exchange Rates - File Number: 202303191
Date: Thursday, August 31, 2023 8:55:28 PM

I had thought about switching to your plan but after reading this and seeing how much you are wanting to raise things, I probably won't.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - 2024 On and Off Exchange Rates - File Number: 202303197
Date: Thursday, August 31, 2023 8:53:17 PM

It's disturbing that with so many people are having trouble making ends meet and you feel justified in raising the rates again this year!

From: [Stephen Simon](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, August 27, 2023 1:07:57 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.

Insurance Commissioner Andrew Mais,

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Thank you,

Stephen Simon

[REDACTED]
[REDACTED]
[REDACTED]

From: [joan mccoy](#)
To: [Ratefilings, cid](#)
Subject: Rate Hikes
Date: Sunday, August 27, 2023 2:55:41 AM

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Reject the proposed double digit health insurance rate hikes.
Joan McCoy

Sent from my iPhone

From: [Joan Weisman](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Friday, August 25, 2023 1:51:05 PM

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Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

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These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Joan Weisman

[REDACTED]
[REDACTED]
[REDACTED]

From: cid.webmaster@ct.gov
To: [Ratefilings, cid](#)
Subject: LTC: Transamerica Life Insurance Company - File Number: 202302159
Date: Friday, August 25, 2023 1:10:46 PM

I purchased my MLFPTQ (CT-P) 197 policy in the early 2000s. I understand the need to make premium adjustments, but Transamerica (or more specifically the parent company Aegon) is price gouging the elderly. In a real world example: my monthly premium was \$140.70 when I retired in 2017. Today, I pay \$435.46 each month and have been told by Transamerica it will increase to \$521.87 in October 2023. I was stunned to learn of yet another request to you for a whopping 70 percent! This would be an outrageous increase (even if spread over three years) coming on the back of already hefty premium increases. The options they have presented to elderly consumers who are now backed against a wall look palatable in the document provided to the state. No so much in real world terms: consider that they said (1) I could cancel entirely. At age 73 with co-morbidities, I would not be able to get another policy now. (2) Reduce my upcoming premium to \$436.14 monthly for one year and give up over \$300,000 in policy value, with the expectation policy premiums will continue to rise by unspecified amounts. (3) let them buy back my policy for \$48,578 — which barely covers the 20+ years of premiums I paid them without interest (4) Guarantee my monthly premium at \$435 for 10 years, but drop my policy value \$60,000 and have me assume 6% cost sharing for every claim. They refuse to offer a BIO decrease option now. Fair? I think not. Aegon aims to make Transamerica more profitable on the backs of elderly consumers. They instill fear in the consumer: if we do not take an unpalatable option, we may be priced out so high in our later years that we are left with even worse choices. Thank you. Marian Martone

From: cid.webmaster@ct.gov
To: [Ratefilings, cid](#)
Subject: LTC: John Hancock Life Insurance Company (USA) - File Number: 202303725
Date: Friday, August 25, 2023 11:52:44 AM

I currently have a long-term policy through John Hancock which is a LTC6 Leading Edge product. I am very concerned that increases in premiums will force people to give up their long-term care insurance policies after having paid premiums for many years. I started my policy in 2010 and have been paying yearly since then with no claims made. In the past, I have been notified after premium increases have already made and told what my options are, but it doesn't appear that policy holders are notified when the insurance company will be seeking an increase and what that increase would be. Therefore, I think that many people don't comment on increases before they are approved. Insurance companies in the long term care business are allowed to make a business decision which initially may have been an underestimate of what premiums should be, yet don't appear to suffer the consequences of that decision while policyholders who thought they were doing the right thing in purchasing the policy based on the initial price are penalized with frequent rate increases. As an ordinary person who does not comprehend all the actuarial calculations and state law that goes into approving rate increases, I ask that you consider the effect these rate increases are having on policy holders and limit the amount of increase approved. Margaret Laptik

From: [Tony Wilusz](#)
To: [Ratefilings, cid](#)
Subject: Proposed rate increase for health insurance
Date: Friday, August 25, 2023 9:53:57 AM

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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 express my opposition to **ANY** increase in health insurance rates. Insurance companies are bilking the taxpayers for millions of dollars through Medicare Advantage upcoding. Insurance company executives are reaping millions of dollars in bonuses. Insurance companies need to implement business practices that consider the consumer first rather than favoring their investors with policies that hurt the consumer with increased financial burdens. How about lowering the rates for once!!!!

Anthony Wilusz

[REDACTED]

From: [Patricia Wallace](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Thursday, August 24, 2023 5:42:32 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Patricia Wallace

[REDACTED]
[REDACTED]
[REDACTED]

From: [Victoria Elliot](#)
To: [Ratefilings_cid](#)
Subject: Husband with kidney transplant denied proper coverage of a drug that is better than cheaper drug
Date: Thursday, August 24, 2023 3:50:14 PM

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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's cardiologist recommended Eliquis, an anti-blood clotting drug for him. Xarelto another drug for blood clotting has research that shows it's bad for kidneys . United healthcare who we have insurance with was going to pay so little for the Eliquis that the co-pay was going to be \$800 a month .United Healthcare would only pay 10%, My husband who is an immunologist and a researcher sent in the research both to his cardiologist and to the insurer. No answer from the insurance company the doctor.; The cardiologist thought it was outrageous considering my husband's situation. My husband is a retired, trauma surgeon and critical care doctor, who spent his life saving lives. The idea that United healthcare isn't rich enough to let him have the better drug is pretty outrageous

Sincerely, Victoria Elliot , a.k.a. Mrs. Marvin McMillen

[REDACTED]
Sent from my iPad

From: [Martha Diamant](#)
To: [Ratefilings_cid](#)
Subject: Reject proposal for double digit health insurance hikes
Date: Thursday, August 24, 2023 3:35:14 PM

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Martha Diamant- Weston CT
Sent from my iPad

From: [Christina Lombino](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Thursday, August 24, 2023 6:38:40 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.

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Thank you,

Christina Lombino

[REDACTED]
[REDACTED]
[REDACTED]

From: [Constantina Karageorge](#)
To: [Ratefilings.cid](#)
Cc: Tony.Hwang@cga.ct.gov
Subject: Proposed double digit health insurance rate hikes
Date: Thursday, August 24, 2023 1:53:05 AM

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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 resident of Fairfield, CT, I reject the proposed double digit health insurance rate hikes.

Respectfully,
Constantina Karageorge

[REDACTED]

From: [Laura Connors](#)
To: [Ratefilings.cid](#)
Cc: [Senator Tony Hwang](#)
Subject: Against Double Digit rate hikes
Date: Wednesday, August 23, 2023 2:22:11 PM

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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 vehemently oppose the increase in insurance rates. Last year, I had a 25% increase, and I cannot afford another one this year. My raise this year does not keep up with inflation. Therefore, I need help paying all the healthcare costs. I have postponed preventative healthcare due to incidental expenses that occur with preventive care. With Anthem's profits publicly known, I need to understand how the insurance companies justify a considerable increase.

Laura Connors
Connecticut Taxpayer and who participates in Access Health.

Sent from [Mail](#) for Windows

From: [Gloria Herman](#)
To: [Ratefilings, cid](#)
Subject: Double digit health insurance rate hikes
Date: Wednesday, August 23, 2023 9:54:12 AM

You don't often get email from [REDACTED]. [Learn why this is important](#)

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 reject the proposed double digit health insurance rate hikes.

Gloria Herman
Rebecca Herman

[REDACTED]

[Sent from Yahoo Mail on Android](#)

From: mbzola@optonline.net
To: [Ratefilings_cid](#)
Subject: Insurance rates
Date: Wednesday, August 23, 2023 9:03:57 AM

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

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.

Reject the proposed severe insurance rate increases in connecticut

Thank yiu

Sent from my iPhone

From: [Jack Ijams](#)
To: [Ratefilings, cid](#)
Cc: [Sen. Hwang, Tony](#)
Subject: Health Insurance Rates Increase
Date: Wednesday, August 23, 2023 7:45:04 AM

You don't often get email from [REDACTED] [why this is important](#)

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 opposed to the proposed health insurance rates increase.

Jack Ijams
Southport, CT

From: [Marc Olivieri](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Wednesday, August 23, 2023 5:20:46 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Marc Olivieri

[REDACTED]
[REDACTED]
[REDACTED]

From: [Barbara Germak](#)
To: [Ratefilings_cid](#)
Subject: Rejects Propose Rate Increases
Date: Tuesday, August 22, 2023 9:18:16 PM

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

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 Sirs,

I had to write a second email to stress how crazy it is to even “think” of raising health insurance rates with what people are facing today. You are “out of touch“ with the stresses many families face today with inflation and the high costs on everything. Bideneconomics is a joke! Biden (and all democrats) have destroyed our country with bad policies like this one. Whoever brought this idea forth should be ashamed of yourself.

Barbara Germak

[REDACTED]

Sent from my iPhone

From: [Catherine Bradley](#)
To: [Ratefilings.cid](#)
Subject: In opposition to insurance rate increases
Date: Tuesday, August 22, 2023 7:24:45 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Catherine Bradley

[REDACTED]
[REDACTED]
[REDACTED]

From: [Glenda OConnell](#)
To: [Ratefilings_cid](#); [Senator Tony Hwang](#)
Subject: Reject CT double digit insurance rate hikes!
Date: Tuesday, August 22, 2023 6:56:38 PM

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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.

From: [Theo Pinnow](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Tuesday, August 22, 2023 4:42:13 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Theo Pinnow

[REDACTED]
[REDACTED]
[REDACTED]

From: [Bill Lenahan](#)
To: [Ratefilings_cid](#)
Subject: Insurance Rate Increases
Date: Tuesday, August 22, 2023 3:45:37 PM

You don't often get email from [REDACTED] [Learn why this is important](#)

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 reject the "proposed" double digit health insurance rate hikes.
These rate increases far exceed any current or projected inflation index.
Thank you

Sincerely
William R. Lenahan
[REDACTED]

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Benefits, Inc. - 2024 On Exchange Rates - File Number: 202303185
Date: Tuesday, August 22, 2023 3:40:06 PM

I would like to protest ANY rate increase. Based on my current experience as a policy holder, Connecticare needs to eliminate layers of supervisory people and increase training at the member first contact level before it deserves any more money from its members. I have been fighting for over 9 months to get back a premium overcharge because of incompetency in their billing department. 2 complaints to the CT Insurance Dept later it is still not resolved.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - 2024 On and Off Exchange Rates - File Number: 202303191
Date: Tuesday, August 22, 2023 3:39:42 PM

I would like to protest ANY rate increase. Based on my current experience as a policy holder, Connecticare needs to eliminate layers of supervisory people and increase training at the member first contact level before it deserves any more money from its members. I have been fighting for over 9 months to get back a premium overcharge because of incompetency in their billing department. 2 complaints to the CT Insurance Dept later it is still not resolved.

From: [Maryellen Holden](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Tuesday, August 22, 2023 3:34:03 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Maryellen Holden

[REDACTED]
[REDACTED]
[REDACTED]

From: [Gilbert Donovan](#)
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Tuesday, August 22, 2023 2:08:20 PM

You don't often get email from [REDACTED] [Learn why this is important](#)

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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies. The cost of insurance is already unbearable and corporate greed is at the heart of it.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Gilbert Donovan
[REDACTED]
[REDACTED]

From: [Kristina Foye](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Tuesday, August 22, 2023 2:07:55 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.

Insurance Commissioner Andrew Mais,

Dear Commissioner Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks.

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you for your time,

Kristina Foye

Kristina Foye

[REDACTED]
[REDACTED]
[REDACTED]

From: [Paul Costeines](#)
To: [Ratefilings, cid: Tony.Hwang@cga.ct.gov](#)
Subject: Reject the proposed double digit health insurance rate hikes
Date: Tuesday, August 22, 2023 2:02:19 PM

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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.

Insurance for me as a small business owner is 50k a year. Covers my family and brother. I would rather not have insurance and pay per incident than endure yet another increase. I think many others will make the same calculation.

Paul Costeines
Fairfield

From: [donald scalise](#)
To: [Ratefilings, cid](#)
Subject: Rate hikes
Date: Tuesday, August 22, 2023 1:30:56 PM

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Reject the proposed double digit rate hikes.

Don Scalise



From: [Anne MeyerRosa](#)
To: [Ratefilings, cid](#)
Subject: Opposition
Date: Tuesday, August 22, 2023 1:27:37 PM

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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 oppose double digit rate hikes. Our paychecks aren't keeping up with this inflation.

Anne M Rosa
NEWTOWN Ct

From: [MARY LOU COUTURE](#)
To: [Ratefilings_cid](#)
Cc: Tony.Hwang@cga.ct.gov
Subject: rate hikes
Date: Tuesday, August 22, 2023 11:07:55 AM

You don't often get email from [\[REDACTED\]](#) [Learn why this is important](#)

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 reject the proposed double digit health insurance rate hikes.
Mary Lou Couture
Bristol

From: [LAUREL FEDOR](#)
To: [Ratefilings_cid](#)
Cc: [Senator Tony Hwang](#); Tony.Hwang@cga.ct.gov
Subject: Reject the proposed double digit health insurance rate hikes."
Date: Tuesday, August 22, 2023 10:58:16 AM

You don't often get email from fedoratty@sbcglobal.net. [Learn why this is important](#)

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.

Laurel Fedor, Easton,

I am already paying \$1,860.00 per month, for medical insurance only, with a large deductible.

Sincerely,

Laurel Fedor, Esq.
Taylor & Fedor, LLC
Attorneys at Law
1071 Post Road East, Suite 206
Westport CT 06880
Tel.: 203-227-9328
Fax 203-227-3800
fedoratty@sbcglobal.net
<http://www.taylorfedor.com>

From: kevcnl@aol.com
To: [Ratefilings, cid](#)
Subject: Reject the double-digit health insurance rate hikes.
Date: Tuesday, August 22, 2023 10:22:30 AM

You don't often get email from [kevcnl@aol.com](#). [Learn why this is important](#)

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,

Please reject the proposed double-digit rate hikes.

Thank you,

Kevin and Meg Conlon

Fairfield, Ct.

From: [Nathalie Taranto](#)
To: [Ratefilings.cid](#)
Subject: Health insurance rate increases
Date: Tuesday, August 22, 2023 10:21:52 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.

Why be part of the problem rather than offering creative alternatives that customers would be happy to embrace? With rate hikes you will lose customers which is a loss to you as well. Do the right thing for the country and fellow citizens. Come with creative, innovative alternatives to benefit you and the country. Nathalie

From: [Carson, Jim](#)
To: [Ratefilings, cid](#)
Subject: FW: How to start fixing the mall group rate increase pattern
Date: Tuesday, August 22, 2023 10:19:46 AM

From: Chain, Madison <Madison.Chain@cga.ct.gov>
Sent: Tuesday, August 22, 2023 10:18 AM
To: Carson, Jim <Jim.Carson@ct.gov>
Subject: FW: How to start fixing the mall group rate increase pattern

Hi Jim,

A constituent of Sen. Cabrera's sent this over. Not sure if this is something I should have him submit to the rate filings email or otherwise, but thought I'd send to you to see where best to direct him. Let me know, thanks so much!

Madison

From: james.stirlingnow@gmail.com <james.stirlingnow@gmail.com>
Sent: Tuesday, August 22, 2023 8:56 AM
To: Chain, Madison <Madison.Chain@cga.ct.gov>
Subject: How to start fixing the mall group rate increase pattern

Hi Madison,
Would you please forward to Jorge and to Commissioner Mais. Thank you,
Jamie

Hello Jorge and Commissioner Mais,

I blew my public hearing message. Will stick to the script next time.

My 37 years as an insurance agent and CEO of a Third Party Administrator gives me some experience with financing health care.

None of the business interests in the small group market are interested in lowering rates. Due to the ACA, carriers are limited to an 80% loss ratio - so to increase profits - rates need to increase. Providers obviously want higher reimbursements and consultants also thrive in a rate increase environment. The small group insured market has been cherry-picked by the carriers and TPA's (my firm included) who can underwrite small groups in self-funded and level funded plans and remove the best risks from the pool. The worst risks remain with nowhere to go, leading to price increases to cover these "bad" groups. The carrier increases are justified given their losses in this market. Carriers would be better off pulling out of the

market altogether, given the uncertainty of setting rates a year ahead of the midpoint of the experience period. I think we all agree that these costs are unsustainable for small businesses and are hurting the CT economy compared to competitors in other states.

Brokers tell me that the individual market has narrower networks and different rates than the small group market. The DOI could require that small group and individual markets merge their plans, rates, and networks. If these were merged, then employers could deploy an Individual Coverage Health Reimbursement Account (ICHRA) approach and let the employees decide what plan best suites their family's needs. Employers are ready for an alternative to choosing the plan for their staff.

Over half of participants do not reach their deductible, and only 10% of the members consume over 50% of all health care expenses. ICHRA providers tell me that most members choose a lower tier plan than the employer previously offered and use the premium savings for other benefits. This approach would give the carriers an incentive to innovate with plans that really help those with chronic conditions and could bring profits back to this market segment. In addition, this would likely return healthy groups to the small group market. Once adopted, employes would have little incentive to shop for a plan or to leave for a self-funded alternative. This would reduce cherry picking, bring stability to the combined individual and small group market, help small groups manage their insurance costs, allow families to choose coverage that best meets their needs, and make CT more competitive.

Thank you.

Happy to discuss how this could work in more detail.

James Stirling

[REDACTED]
[REDACTED]

From: [lynn shaw](#)
To: [Ratefilings, cid](#)
Subject: Re: Proposed health insurance rate hikes
Date: Tuesday, August 22, 2023 9:57:00 AM

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The proposed double digit health insurance rate hikes must be rejected outright

L. Shaw
Stratford CT

[Sent from Yahoo Mail for iPhone](#)

From: [Dave Yezersky](#)
To: [Ratefilings_cid](#)
Subject: Reject the proposed double digit health insurance rate hike!
Date: Tuesday, August 22, 2023 9:41:52 AM

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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.

Reject the proposed double digit health insurance rate hike!

Signed.

Dave Yezersky



From: [Claudio Fratarcangeli](#)
To: [Ratefilings, cid](#)
Subject: Reject rate hikes
Date: Tuesday, August 22, 2023 9:40:45 AM

You don't often get email from c [REDACTED] [Learn why this is important](#)

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Reject the proposed double digit health insurance rate hikes

Claudio Fratarcangeli

[REDACTED]

[REDACTED]

[REDACTED]

From: [Bandidoc](#)
To: [Ratefilings.cid](#)
Subject: Rate Hike
Date: Tuesday, August 22, 2023 9:24:17 AM

You don't often get email from [REDACTED]. [Learn why this is important](#)

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 State Legislature,

I am a 76 year old handicapped veteran and rather long time resident of Connecticut. I am desperately opposed to the proposed double rate hike of insurance.

Perhaps you are unaware of how your constituents are struggling these days? Perhaps you are unaware of how many are right on the edge of economic uncertainty.

Perhaps you are also unaware our electric bill just doubled, the price of food, clothing, heating and virtually every attainable commodity has not just increased but taken a great leap forward?

How many Connecticut refugees have fled to other states, stores are empty, businesses have bailed out?

Please reconsider, your constituents are counting on you.

Tirreno

CT

Lawrence B

Westport

From: [Cathleen Neblett](#)
To: [Ratefilings, cid: Tony.Hwang@cga.ct.gov](#)
Subject: Health Insurance Rate Hike
Date: Tuesday, August 22, 2023 9:13:30 AM

You don't often get email from [\[REDACTED\]](#) [Learn why this is important](#)

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.

Reject the proposed double digit health insurance rate hikes.

--

Cathleen Neblett CCMC
Town of Weston
Tax Collector
203-222-2696

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This is a staff email account managed by the Town of Weston. This e-mail message from the Town of Weston, including any attachments, is for the sole use of the intended recipient(s) and may contain information that is privileged, confidential and/or exempt from disclosure under applicable law. If you are not the intended recipient or authorized to receive information for the recipient, you are hereby notified that any review, use, disclosure, distribution, copying, printing, or action taken in reliance on the contents of this email is strictly prohibited. If you receive this communication in error, please, immediately contact the sender and destroy the material in its entirety. Please note that messages to or from the Town of Weston domain may be subject to the Freedom of Information Act (Conn. Gen. Stat. sections 1-200 et seq.) Thank you.

From: tomd10@optonline.net
To: [Ratefilings, cid](#)
Subject: rate hikes
Date: Tuesday, August 22, 2023 9:08:52 AM

You don't often get email from [REDACTED] [Learn why this is important](#)

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.

Reject the proposed double digit health insurance rate hikes.”

Thomas DiBartholomeo

[REDACTED]

[REDACTED]

From: [Matt Paul](#)
To: [Ratefilings, cid](#)
Subject: Ct Healthcare rate increases
Date: Tuesday, August 22, 2023 9:04:55 AM

You don't often get email from [REDACTED] [Learn why this is important](#)

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 ! absolutely not !

From: [Linda Colavecchio](#)
To: [Ratefilings, cid](#)
Subject: No to double digit rate hikes.
Date: Tuesday, August 22, 2023 9:03:17 AM

You don't often get email from [REDACTED] [Learn why this is important](#)

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 someone who will be retiring soon double digit rate hikes for health insurance really impact our family.

Please do not raise the insurance rates into the double digits.

Sincerely,

L. Scalley
Wilton, Ct

[Sent from the all new AOL app for iOS](#)

From: pdscoeo@gmail.com
To: [Ratefilings, cid](#)
Cc: Tony.Hwang@cga.ct.gov
Subject: Healthcare Rate Hikes
Date: Tuesday, August 22, 2023 8:28:48 AM

You don't often get email from [REDACTED] [Learn why this is important](#)

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:

Reject the proposed double digit health insurance rate hikes.....they are not warranted!

These companies are making record double digit profits and paying their executives/administrators huge salaries. WHY???

Healthcare should be a non-profit sector of our economy, not something that makes executives & shareholders rich!!

We have all seen/live-with de-regulation of our utilities and have not gotten the rewards promised, only rate hikes. (e.g. Aquarian is going outside the state because they say it is the only way to "grow" their business!?)

Why do utilities & healthcare providers have to worry about growing their business???

They should only be concerned with providing the best service and the lowest price.....every time they grow their business, we the consumer always end up paying more to support the growth!

This is a mess!

Porter Sherman
[REDACTED]

From: [Grant M](#)
To: [Ratefilings, cid](#)
Cc: [Sen. Hwang, Tony](#)
Subject: No Health Insurance Rate Hikes!!!
Date: Tuesday, August 22, 2023 8:26:08 AM

You don't often get email from [REDACTED] [Learn why this is important](#)

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 urge you to reject the proposed double digit health insurance rate hikes. Health Insurance is extraordinarily unaffordable as it is. You should be cutting rates on health insurance, not raising them.

Grant and Margaret Monsarrat
Easton, CT

From: [Patricia Selbert](#)
To: [Ratefilings.cid](#)
Subject: rate hikes
Date: Tuesday, August 22, 2023 7:59:47 AM

You don't often get email from [REDACTED] [Learn why this is important](#)

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.

Reject the proposed double digit rate hikes.
Patricia Selbert
Fairfield

From: tom.lenci@nm.com
To: [Ratefilings, cid: Tony Hwang](#)
Subject: Ct health care costs
Date: Tuesday, August 22, 2023 7:46:37 AM

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Please reject double digit health care costs. Please! And look to laws that will curb costs.
Thank you.
Tom

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Northwestern Mutual
720 East Wisconsin Avenue
Milwaukee, Wisconsin 53202-4797.

From: [Martina Flammer](#)
To: [Ratefilings.cid](#)
Cc: tony.hwang@cga.ct.gov
Subject: "Reject the proposed double digit health insurance rate hikes."
Date: Tuesday, August 22, 2023 7:10:41 AM

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These rate hikes are without any basis or justification and unacceptable, especially as care levels continue to decrease annually driven by insurers who in addition to squeezing patients also put constraints on how doctors and nurses can deliver high healthcare.

Martina Flammer
[REDACTED]

Sent from my iPad

From: [Morton Fisher](#)
To: [Ratefilings, cid](#)
Subject: Reject health insurance rate hikes
Date: Tuesday, August 22, 2023 6:50:11 AM

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Reject the proposed double digit health insurance rate hikes.”

Morton Fisher
Fairfield CT

From: [Jeanne](#)
To: [Ratefilings_cid](#)
Subject: Oppose the hikes!
Date: Tuesday, August 22, 2023 6:45:55 AM

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Double digit health insurance hikes are unacceptable!

J.Eleck
Newtown CT

Sent from my iPhone

From: [Denise Purcell](#)
To: [Ratefilings, cid](#)
Cc: tony.hwang@cga.ct.gov
Subject: CT HEALTH INSURANCE RATES TOO HIGH
Date: Tuesday, August 22, 2023 6:15:57 AM

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We REJECT the proposed double digit health insurance rate hikes.

Our insurance rates are absurd at this time...we cannot afford our present rate, which was increased AGAIN in 2023, to increase anymore...

The increases are ridiculous without merit.

With our incredibly high taxes in this state...when do WE taxpaying citizens get a break??????

Tim Purcell
Weston CT

From: [Helen Stovell](#)
To: [Ratefilings_cid](#)
Cc: Tony.Hwang@cga.ct.gov
Subject: Health insurance rate hikes
Date: Tuesday, August 22, 2023 5:53:14 AM

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Reject the proposed double digit health insurance rate hikes.

Helen and Peter Stovell
Fairfield, CT 06824

From: [Mike McMahon](#)
To: [Ratefilings_cid](#)
Subject: Reject the proposed double digit health insurance rate hikes
Date: Tuesday, August 22, 2023 2:12:17 AM

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Michael McMahon
Cos Cob, CT

Sent from my iPhone

From: [James Hawley](#)
To: [Ratefilings_cid](#)
Cc: [Senator Hwang](#)
Subject: Insurance
Date: Tuesday, August 22, 2023 1:19:56 AM

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Reject the large health insurance rate hikes. Examine how the federal and state government can hold the non medical administrators of the insurers more accountable; improve reporting responsibilities on detailed expenses and improve primary care staffing and facilities so as to avoid use of expensive hospital facilities.
Thank you.

Jim Hawley

[REDACTED]

From: [Robert A. Fiore](#)
To: [Ratefilings.cid](#)
Subject: "Reject the proposed double digit health insurance rate hikes."
Date: Monday, August 21, 2023 11:19:18 PM
Importance: High

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I Robert A. Fiore residing at [REDACTED]
[REDACTED] Totally "Reject the proposed double-digit health insurance rate hikes." You people proposing it do not know what it is like when you have any medical condition or need any type of medication.

From: [John Boccuzzi](#)
To: [Ratefilings, cid](#)
Subject: Health Insurance
Date: Monday, August 21, 2023 11:00:58 PM

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Reject the large increase in health insurance charges

John S. Boccuzzi Sr. [REDACTED]

From: [Nita Martin](#)
To: [Ratefilings, cid](#)
Subject: Reject the Health Insurance Hikes
Date: Monday, August 21, 2023 10:52:10 PM

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Do NOT pass rate hikes for the Health Insurance gougers and lobbyists!

Nita Martin

From: [apocpoet.](#)
To: [Ratefilings.cid](#)
Subject: Health insurance rate hikes
Date: Monday, August 21, 2023 10:45:40 PM

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Reject the proposed double digit health insurance rate hikes.

Respectfully,

Christopher Travis
[REDACTED]

From: [Jean Sichel](#)
To: [Ratefilings.cid](#)
Date: Monday, August 21, 2023 10:29:42 PM

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Reject health rate increase.

From: [Michelle Baker](#)
To: [Ratefilings, cid](#)
Subject: No to rate hikes
Date: Monday, August 21, 2023 10:18:55 PM

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Reject the proposed double digit health insurance rate hikes.

Michelle Baker

Fairfield

From: [Chris Linford](#)
To: [Ratefilings, cid](#)
Cc: Tony.Hwang@cga.ct.gov
Subject: health insurance rate hikes
Date: Monday, August 21, 2023 10:17:09 PM

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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 reject the proposed double digit health insurance rate hikes. The people of our state cannot afford another ridiculous rate hike. It is unsustainable.

Thank you.

Chris Linford
Southport, CT

From: [Bernie](#)
To: [Ratefilings, cid](#)
Subject: Reject the proposed double digit health insurance rate hikes.
Date: Monday, August 21, 2023 10:10:42 PM

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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 to contest the proposed double digit health insurance hikes! Completely unacceptable! Reject the proposal!

Regards,

Bernard Reidy
[REDACTED]

From: cathymasi@aol.com
To: [Ratefilings, cid](#)
Subject: Reject
Date: Monday, August 21, 2023 10:08:40 PM

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I oppose the double digit rate hike for health insurance.

[REDACTED]

[Sent from the all new AOL app for iOS](#)

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Cigna Health and Life Insurance Company - 2024 Off Exchange Rates - File Number: 202303168
Date: Monday, August 21, 2023 2:17:37 PM

Please approve this rate request. Cigna needs the additional revenue in order to stay profitable.

From: [Carson, Jim](#)
To: [Ratefilings, cid](#)
Subject: FW: Insurance Company reimbursement to Dentists/ Small Business
Date: Monday, August 21, 2023 1:52:03 PM

From: Mais, Andrew <Andrew.Mais@ct.gov>
Sent: Monday, August 21, 2023 12:57 PM
To: Quinn, Mary <Mary.Quinn@ct.gov>; Carson, Jim <Jim.Carson@ct.gov>
Cc: Kosky, Jared <Jared.Kosky@ct.gov>; Lombardo, Paul <Paul.Lombardo@ct.gov>
Subject: FW: Insurance Company reimbursement to Dentists/ Small Business

Andrew N. Mais
Commissioner, Connecticut Insurance Department
(he/him/his)

From: Family Dentistry of Milford <dryedmd@gmail.com>
Sent: Monday, August 21, 2023 10:34 AM
To: Kevin.Kelly@cga.ct.gov
Cc: Mais, Andrew <Andrew.Mais@ct.gov>; Attorney General <Attorney.General@ct.gov>; Governor Lamont <Governor.Lamont@ct.gov>; kgerrity@csda.com
Subject: Insurance Company reimbursement to Dentists/ Small Business

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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 Senator Kelly,

Thank you for giving me the opportunity to address this concern which has been so detrimental for a small business such as ours. I want to introduce our practice as first a single practitioner office and I have an associate once a week on the day that I don't work and a specialist who comes once a month to the office.

We participate in PPO plans of Delta, Aetna, Cigna and through a third party called Careington which includes us in other PPO plans such as Guardian. Our patient demographic is 80 % blue collar and middle class, 10 % are low income. We have teachers and we participate with Anthem, which hasn't increased our fees much since I bought the practice in 2009. Delta and Aetna increase very slightly yearly. And every year I have to have staff ask for the fee increase with a great deal of time assigned to this task. Careington just the other day said they increase only every 5 years and we are due for that increase next year. Cigna sent me a letter in September 2021 saying they were reducing the fees, and which they did and also tells us they only increase every 2 years.

Due to inflation I have had to increase my staff salaries in March 2022. Due to shortage in Hygienists I had to increase the salary of the hygienist I just hired in July to \$55. For 3 months I was without a hygienist. The Milford rate for hygienists is \$40 - \$45. In my interviews there was even a new graduate who asked for \$55. Both these hygienists said in Fairfield County this is the rate. Our cleaning fee is \$140 due to the demographic of the patient. Delta pays the most at \$120. My assistant of 8 years I was paying her \$24 an hour, left for a specialist office in July saying they had offered her \$29 an hour and also gave her a 401 K. A small business such as ours have been affected by the COVID challenge on staffing.

Our supplier's costs went up by 20% last May due to inflation. The lab fees have increased. The list goes on.

Lastly our services have been reduced to a low quality profession by the Insurance Companies on whom we depend so much to service this group of patients. Furthermore we cannot hire quality workers at the rates of reimbursement, thus adding a burden on us dentists who have spent so much money, time and talent to be in this profession to service patients of all walks of life. Something has to be done to save practitioners like us selling out to large groups which are supported by hedge funds.

If you have any questions please feel free to call me at 203 878 1766. Thank you again for your consideration on this matter.

Sincerely,

Dr. Yolani Edirisinghe

--

Family Dentistry of Milford, LLC

53,Cherry St

Milford, CT 06460

Ph : 203-878 1766

From: [Carson, Jim](#)
To: [Ratefilings, cid](#)
Subject: FW: Re:Unjustified rate requests must be rejected
Date: Monday, August 21, 2023 1:51:52 PM

From: Mais, Andrew <Andrew.Mais@ct.gov>
Sent: Monday, August 21, 2023 12:55 PM
To: Carson, Jim <Jim.Carson@ct.gov>; Quinn, Mary <Mary.Quinn@ct.gov>
Cc: Lombardo, Paul <Paul.Lombardo@ct.gov>; Kosky, Jared <Jared.Kosky@ct.gov>
Subject: FW: Re:Unjustified rate requests must be rejected

Andrew N. Mais
Commissioner, Connecticut Insurance Department
(he/him/his)

From: Jason Alliger <jalliger@yahoo.com>
Sent: Monday, August 21, 2023 11:44 AM
To: Kevin <Kevin.Kelly@cga.ct.gov>; Mais, Andrew <Andrew.Mais@ct.gov>; Attorney General <Attorney.General@ct.gov>; Governor Lamont <Governor.Lamont@ct.gov>; Kathlene Gerrity <kgerrity@csda.com>
Subject: Re:Unjustified rate requests must be rejected

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Dear Senator Kelly, Insurance Commissioner Mais, Attorney General Tong, Governor Lamont and Kathlene Gerrity,

I have been a practicing Endodontist in Waterbury, CT since September 2003. Since moving to Connecticut, I served as president of the CSDA, CAE and a mentor for UCONN dental students and have helped many emergency patients during the pandemic when they had no where to go.

In the years since moving to Ct, I have witnessed insurance premiums continue to increase while insurance reimbursements for dental services continue to decrease. I have worked with many frustrated patients who are often shocked when I tell them the maximum benefit they receive hasn't changed since I started working in Ct. When they ask why things are so expensive I explain that the dentist's overheads keep increasing, and the benefit paid to the patient is unchanged or decreased. Some cases an insurance provider hacked the reimbursement to a level that would make an office treat the community at a loss or just breaking even. I also

explain that the insurance companies not only make it harder for participating dentists to provide care, it has driven the fees up to a point where many fee for service patients cannot afford to be treated. Dentists are forced to raise practice fees to cover overhead. This makes it's even harder for fee for service patients to afford treatment. Personally, I feel that this will create a worsening access to care issue in Ct. as well. Patients benefits often barely cover treatment of abscesses tooth. They may have coverage for the root canal but since they are maxed out in benefit, they cannot afford the restoration and the tooth decays or fractures as a result. Leading to extracted teeth that otherwise could have been saved.

There is **proposed legislation CT HB05813** would ensure dental insurance premiums paid are spent more on dental care than on insurance company overhead. Under the Federal Affordable Care Act, at least 80% of medical premiums must go to patient care. HB08513 would establish the same standard for dental insurers that currently applies to medical insurers. We have asked for a public hearing but have been unsuccessful in our requests.

Now insurance companies are trying to pass legislation to INCREASE their premiums more than 10 % using data that (in the words of AG William Tong) “[is] based on trends well in excess of nationally-supported data.”

It is imperative that **proposed legislation CT HB05813** is held as soon as possible as one way to combat rate increases. Insurance carriers should not be allowed to increase premiums while they decrease benefits to patients and reimbursements to providers. You represent the people of CT and have the ability to actuate positive change. We the people of CT should have representation that improves our quality of life and not the quality of life for insurance carriers.

Please feel free to reach out to me with any questions or concerns.

All the best,

Jason Alliger, DDS

-Jason Alliger

From: [Quinn, Mary](#)
To: [Ratefilings, cid](#)
Subject: FW: Re:Unjustified rate requests must be rejected
Date: Monday, August 21, 2023 1:26:40 PM

From: Mais, Andrew <Andrew.Mais@ct.gov>
Sent: Monday, August 21, 2023 12:55 PM
To: Carson, Jim <Jim.Carson@ct.gov>; Quinn, Mary <Mary.Quinn@ct.gov>
Cc: Lombardo, Paul <Paul.Lombardo@ct.gov>; Kosky, Jared <Jared.Kosky@ct.gov>
Subject: FW: Re:Unjustified rate requests must be rejected

Andrew N. Mais
Commissioner, Connecticut Insurance Department
(he/him/his)

From: Jason Alliger <jalliger@yahoo.com>
Sent: Monday, August 21, 2023 11:44 AM
To: Kevin <Kevin.Kelly@cga.ct.gov>; Mais, Andrew <Andrew.Mais@ct.gov>; Attorney General <Attorney.General@ct.gov>; Governor Lamont <Governor.Lamont@ct.gov>; Kathlene Gerrity <kgerrity@csda.com>
Subject: Re:Unjustified rate requests must be rejected

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Please feel free to reach out to me with any questions or concerns.

All the best,

Jason Alliger, DDS

-Jason Alliger

From: [Quinn, Mary](#)
To: [Ratefilings, cid](#)
Subject: FW: Insurance Company reimbursement to Dentists/ Small Business
Date: Monday, August 21, 2023 1:26:23 PM

From: Mais, Andrew <Andrew.Mais@ct.gov>
Sent: Monday, August 21, 2023 12:57 PM
To: Quinn, Mary <Mary.Quinn@ct.gov>; Carson, Jim <Jim.Carson@ct.gov>
Cc: Kosky, Jared <Jared.Kosky@ct.gov>; Lombardo, Paul <Paul.Lombardo@ct.gov>
Subject: FW: Insurance Company reimbursement to Dentists/ Small Business

Andrew N. Mais
Commissioner, Connecticut Insurance Department
(he/him/his)

From: Family Dentistry of Milford <dryedmd@gmail.com>
Sent: Monday, August 21, 2023 10:34 AM
To: Kevin.Kelly@cga.ct.gov
Cc: Mais, Andrew <Andrew.Mais@ct.gov>; Attorney General <Attorney.General@ct.gov>; Governor Lamont <Governor.Lamont@ct.gov>; kgerrity@csda.com
Subject: Insurance Company reimbursement to Dentists/ Small Business

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Dear Senator Kelly,

Thank you for giving me the opportunity to address this concern which has been so detrimental for a small business such as ours. I want to introduce our practice as first a single practitioner office and I have an associate once a week on the day that I don't work and a specialist who comes once a month to the office.

We participate in PPO plans of Delta, Aetna, Cigna and through a third party called Careington which includes us in other PPO plans such as Guardian. Our patient demographic is 80 % blue collar and middle class, 10 % are low income. We have teachers and we participate with Anthem, which hasn't increased our fees much since I bought the practice in 2009. Delta and Aetna increase very slightly yearly. And every year I have to have staff ask for the fee increase with a great deal of time assigned to this task. Careington just the other day said they increase only every 5 years and we are due for that increase next year. Cigna sent me a letter in September 2021 saying they were reducing the fees, and which they did and also tells us they only increase every 2 years.

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If you have any questions please feel free to call me at 203 878 1766. Thank you again for your consideration on this matter.

Sincerely,

Dr. Yolani Edirisinghe

--

Family Dentistry of Milford, LLC

53,Cherry St

Milford, CT 06460

Ph : 203-878 1766

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - 2024 On and Off Exchange Rates - File Number: 202303188
Date: Monday, August 21, 2023 12:15:38 PM

Connecticut Health Insurance Department
August 21, 2023 Informational Hearing on Proposed Rate Hikes for Individual and Small Group Markets

Comments from Universal Health Care Foundation of Connecticut

Submitted August 21, 2023

Universal Health Care Foundation of Connecticut opposes the rate increases proposed by Connecticut's health insurers for 2024's individual and small group markets, as we do every year. While we are submitting comment to one specific filing, we consider these comments applicable to all rate filings.

Connecticut Insurance Department's (CID) statutory authority requires it to examine rates to determine if those rates are:

1. reasonable in relation to the benefits being provided;
2. not excessive;
3. not inadequate; or
4. unfairly discriminatory.

We believe that the rates are not reasonable and are excessive. We also have some questions we think the Department should consider as it reviews rates.

Are the rates reasonable in relation to the benefits being provided?

CID will do careful actuarial analyses of the proposed rates. We are grateful the Department often does not approve rates as high as are requested by insurers, due to their analyses – and yet.

Does the Department consider the experience of those insured? Are insured folks getting what they paid for?

For example, what about network adequacy and ensuring providers are accessible? People may be covered for certain types of care on paper – but what is their access to this covered care in reality? Are there doctors and specialists in their area? Does the insurer deny their claims? Are deductibles, co-pays, and other out-of-pocket costs so high that insured folks avoid or delay care?

The benefits of a health insurance plan are more than the listed services covered – it is also supposed to bring some financial security to the insured when they need care. But with prior authorizations, denials, and other tricks of the trade to save money – are insurers really providing the benefits in their policies or providing benefits to their shareholders?

Our Office of the Healthcare Advocate knows the troubles of insured folks well – they are on the front lines of helping consumers when they run into issues with their insurer. In 2022 alone, OHA helped save insured people \$6.7 million in medical expenses they would have had to otherwise cover themselves, rather than being paid by the health insurance company.

That doesn't sound like the rates are reasonable – it sounds like insurers are charging for coverage and not providing it.

Are the rates excessive?

Rates can't be examined in a vacuum. The final approved rates will be sound in actuarial math – but in the math of the insureds' household budgets, the rate increases don't add up. How can health insurance profits be so high and still, they request rate increases?

Consumers that are eligible for premium tax credits, lowered cost sharing, and Covered Connecticut are shielded somewhat from these rate increases – the federal and state government subsidize coverage. Not only are consumers on the hook for these higher rates, so are our governments. When rates go up, the government must spend more to subsidize financial help – and that comes out of our pockets, too, as taxpayers.

One way or another, our wallets are being squeezed. In that respect, it seems excessive to grant these or any rate increases. Consumers have spent years “making do” with the decisions of the Department and insurers. Perhaps it is time for insurers to make do with a low or zero rate increase.

Additional comments

While the Department does not currently have a statutory obligation to consider affordability in reviewing proposed rate increases, we would be remiss if we didn’t reiterate the availability of the CT Healthcare Affordability Index (CHAI) as a resource. Seven to eleven percent of annual income is the “affordable” amount for consumers to pay for their coverage and care.

Conclusion

We urge the Department to do everything within their power to keep rates flat – and where their power falls short, to fight for consumers by supporting the addition of affordability as a factor to consider during rate review.

Connecticut consumers have been past their breaking point for a long time – we need more than the same as last year, and the year before that. We need change to ensure Connecticut can live up to its healthiest potential.

Thank you for your time.

Universal Health Care Foundation of Connecticut’s mission is to accelerate the movement for health justice for everyone because health is a human right and core to social justice and equity.

From: [Cheri Quickmire](#)
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, August 21, 2023 10:12:50 AM

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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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses. They should not be permitted to profit from the pain of Connecticut citizens.

Thank you,

Cheri Quickmire
[REDACTED]
[REDACTED]

From: [Ivelisse Correa](#)
To: [Ratefilings, cid](#)
Subject: Oppose all rate hikes
Date: Monday, August 21, 2023 9:43:43 AM

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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 oppose all forms of rate hikes. Insurance companies are making record profits at a time of record inflation after record stock buybacks.

It is time for insurance companies to cut into bonuses and lobbying, they have money to pay our claims without hikes. We are paying for more stock buybacks and bonuses but higher out of pocket costs.

I'm tired of subsidizing mansions, bailouts and lobbying costs with my premiums. Please stop the madness. We need to keep money going towards healthcare but companies are refusing to pay and instead have focused on stocks.

Any "charitable donations" are simply customer premiums being donated to the community out of customer pockets without lowering premiums and out of pockets.

Until stock buybacks and corporate bonuses are not paid by customer premiums, the insurance commission should deny ALL price hikes.

From: cid.webmaster@ct.gov
To: [Ratefilings, cid](#)
Subject: Health: Anthem Health Plans, Inc - 2024 On and Off Exchange Rates - File Number: 202303188
Date: Monday, August 21, 2023 8:29:50 AM

To Whom It may Concern,

I purchase an Anthem plan off the exchange because I am self-employed. The rates are already high and many people cannot afford a higher premium. I receive some assistance in paying the premium, but I realize that this is coming from the State of Connecticut, which comes from the taxpayers, which means that the taxpayers of CT are subsidizing Anthem. I am not sure what their CEO and other executives earn or what their profits are, but I know that profits for health insurance companies and healthcare providers have been increasing while the cost of living for ordinary Americans keeps going up and wages are stagnating.

Anthem does not need this increase. But the people of Connecticut do need health insurance coverage at affordable rates. Please stop this rate increase.

Thank you,
Donna Nicolino, LCSW
Willimantic

From: cid.webmaster@ct.gov
To: [Ratefilings, cid](#)
Subject: Health: Anthem Health Plans, Inc - 2024 On and Off Exchange Rates - File Number: 202303197
Date: Monday, August 21, 2023 8:29:27 AM

To Whom It may Concern,

I purchase an Anthem plan off the exchange because I am self-employed. The rates are already high and many people cannot afford a higher premium. I receive some assistance in paying the premium, but I realize that this is coming from the State of Connecticut, which comes from the taxpayers, which means that the taxpayers of CT are subsidizing Anthem. I am not sure what their CEO and other executives earn or what their profits are, but I know that profits for health insurance companies and healthcare providers have been increasing while the cost of living for ordinary Americans keeps going up and wages are stagnating.

Anthem does not need this increase. But the people of Connecticut do need health insurance coverage at affordable rates. Please stop this rate increase.

Thank you,
Donna Nicolino, LCSW
Willimantic

From: cid.webmaster@ct.gov
To: [Ratefilings, cid](#)
Subject: Health: Anthem Health Plans, Inc - 2024 On and Off Exchange Rates - File Number: 202303197
Date: Monday, August 21, 2023 8:29:21 AM

To Whom It may Concern,

I purchase an Anthem plan off the exchange because I am self-employed. The rates are already high and many people cannot afford a higher premium. I receive some assistance in paying the premium, but I realize that this is coming from the State of Connecticut, which comes from the taxpayers, which means that the taxpayers of CT are subsidizing Anthem. I am not sure what their CEO and other executives earn or what their profits are, but I know that profits for health insurance companies and healthcare providers have been increasing while the cost of living for ordinary Americans keeps going up and wages are stagnating.

Anthem does not need this increase. But the people of Connecticut do need health insurance coverage at affordable rates. Please stop this rate increase.

Thank you,
Donna Nicolino, LCSW
Willimantic

From: [Angela](#)
To: [Ratefilings, cid](#)
Subject: Proposed Rate Hikes
Date: Sunday, August 20, 2023 10:23:58 PM

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I am not sure if it is too late to submit comments for the proposed health insurance rate hikes.

I work for a small company in West Hartford, just me and my boss. Last year, our rates went up 10% and this year it looks like they could be raised another 14%. These rate hikes are absolutely outrageous. Year after year double digit increases??? This is unsustainable. We pay more and more every year for less and less.

My boss pays a premium of \$3,662 per month for him and his family. That is over \$40,000 per year in health insurance premiums. On top of that a deductible of \$5000.

There was a time when there was a significant savings between the traditional POP plan and the High deductible plans. Not so much anymore. It is difficult to see much of a difference between the two. For a few years, I did the high deductible plan. My boss saved so much money that he was able to contribute to my HSA. Now, there is less than \$100/month difference in the monthly premiums. Why bother??

Our health care system is completely broken. Everyday, there seems to be a new medical building or urgent care facility going up somewhere. We pay more than ever with no relief in sight and people keep getting sicker and sicker. Insurance companies and the health care industry are profiting on keeping people sick. This isn't about wellness. It is all about keeping people sick and on as many medications as possible. Something...everything needs to change....and not by raising premiums even further.

Do not allow this outrageous increase in premiums. WE CANNOT AFFORD IT!

Angela Kearns

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - 2024 On and Off Exchange Rates - File Number: 202303188
Date: Sunday, August 20, 2023 3:09:49 PM

This request should be denied.

Anthem is requesting a 14.9% increase, and they state that "trend" is calculated at 10%. The adjustment should not be more than 10%.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - 2024 On and Off Exchange Rates - File Number: 202303188
Date: Sunday, August 20, 2023 3:07:46 PM

I request that this increase of 14.9% be denied.

Anthem states that their calculation of "trend" is 10%. The increase should not be more than the "trend" number.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Benefits, Inc. - 2024 On Exchange Rates - File Number: 202303185
Date: Sunday, August 20, 2023 3:05:32 PM

ConnectiCare is stating that their "trend" is 11.4%. The CT Insurance Department should approve a number under the "trend" for ConnectiCare on exchange rates.

Individuals have not gotten 12% increases in their pay....a figure closer to the inflation number would be more appropriate.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Aetna Life Insurance Company - 2024 Off Exchange Rates - File Number: 202303169
Date: Sunday, August 20, 2023 3:01:12 PM

I am asking that this request be denied. Aetna states that "trend" is 9.2% and they are asking for a 10.9% increase.

I would appreciate if the CT Insurance Department would set rates closer to "trend".

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: UnitedHealthcare Insurance Company - 2024 Off Exchange Rates - File Number: 202303184
Date: Sunday, August 20, 2023 2:57:13 PM

UnitedHealthcare states that "trend" is 9.3%. This also seems reasonable.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - 2024 On and Off Exchange Rates - File Number: 202303191
Date: Sunday, August 20, 2023 2:55:03 PM

I request that the Connecticut Insurance Department deny the filing as proposed and lower the amount to 12% - 13%.

ConnectiCare "trend" is estimated at 11.2%, which seems reasonable, and its executive compensation packages seem reasonable as well.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Cigna Health and Life Insurance Company - 2024 Off Exchange Rates - File Number: 202303168
Date: Sunday, August 20, 2023 2:47:33 PM

This rate increase request for Cigna should be denied for the following reason:

Cigna states that "trend" expenses are expected to increase 8.3%. The rate increase for 2024, based upon medical needs, should not be more than 8.3 %.

"Administrative costs" should be borne by Cigna. If Cigna can afford to pay its executives between 1.5 million and 12.6 million in stock and incentive pay, then Cigna can certainly afford more "administrative costs". These compensation amounts are obscene and siphon healthcare money away from actually providing medical care.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Cigna Health and Life Insurance Company - 2024 Off Exchange Rates - File Number: 202303168
Date: Sunday, August 20, 2023 2:47:33 PM

This rate increase request for Cigna should be denied for the following reason:

Cigna states that "trend" expenses are expected to increase 8.3%. The rate increase for 2024, based upon medical needs, should not be more than 8.3 %.

"Administrative costs" should be borne by Cigna. If Cigna can afford to pay its executives between 1.5 million and 12.6 million in stock and incentive pay, then Cigna can certainly afford more "administrative costs". These compensation amounts are obscene and siphon healthcare money away from actually providing medical care.

From: [Carson, Jim](#)
To: [Ratefilings, cid](#)
Cc: [Quinn, Mary](#)
Subject: Fw: Request to Reject Insurance Providers Request to rate hike
Date: Sunday, August 20, 2023 12:58:39 PM

From: Mais, Andrew <Andrew.Mais@ct.gov>
Sent: Sunday, August 20, 2023 11:56 AM
To: Quinn, Mary <Mary.Quinn@ct.gov>; Carson, Jim <Jim.Carson@ct.gov>
Cc: Lombardo, Paul <Paul.Lombardo@ct.gov>; Kosky, Jared <Jared.Kosky@ct.gov>
Subject: FW: Request to Reject Insurance Providers Request to rate hike

Andrew N. Mais
Commissioner, Connecticut Insurance Department
(he/him/his)

From: Dhingra,Ajay <adhingra@uchc.edu>
Sent: Saturday, August 19, 2023 11:25 PM
To: Kevin.Kelly@cga.ct.gov; Mais, Andrew <Andrew.Mais@ct.gov>; Attorney General <Attorney.General@ct.gov>; Governor Lamont <Governor.Lamont@ct.gov>
Cc: Kathlene Gerrity <kgerrity@csda.com>; Kendra Pheasant <kpheasant@hartforddds.org>; Michael Safian, DDS <toothsurgeon@gmail.com>
Subject: Request to Reject Insurance Providers Request to rate hike

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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 Senator Kelly, Insurance Commissioner Mais, Attorney General Tong, and Governor Lamont.

My name is Dr. Ajay Dhingra. I am an Associate Professor at the UConn School of Dental Medicine. I teach and practice at the University.

I am writing you about the upcoming hearing on the Insurance rates hike. Being working as a teacher and a practitioner in a university setup, we observe how for many patients, it is difficult for them to get the treatment they deserve because of their coverage. How many compromises do they have to make to get their first treatment choice or even any treatment? We see in our university cases of trauma, patients with genetic diseases, and cancer survivors, and most of them struggle to get the proper treatment because of affordability. I want to show my concern that if the request made by the insurance companies is granted, how it will have a catastrophic effect on our healthcare system. A few are the affordability, access to care, repercussive fee

increase by the practitioners in CT, and its impact on the economy.

The request is unjustified and has a very wrong timing due to the current inflation rate.

Not only do I want to advocate for the request denial, but I would like you to monitor their future increase closely. I request that you promote transparency and enforce stricter regulations to ensure insurance remains affordable and accessible to the residents of Connecticut.

Thank you for your consideration, attention to the matter, and service to our state of Connecticut.

Ajay Dhingra BDS, MSD
Director
University Dentists
Clinical Associate Professor
Division of Prosthodontics
Room L7050
School of Dental Medicine, UConn Health
Farmington CT 06030
Ph: [8606798388](tel:8606798388)

From: [Carson, Jim](#)
To: [Ratefilings, cid](#)
Cc: [Quinn, Mary](#)
Subject: Fw: Hearing Set on Health Insurance Rate Increase Requests
Date: Sunday, August 20, 2023 12:58:16 PM

From: Mais, Andrew <Andrew.Mais@ct.gov>
Sent: Sunday, August 20, 2023 11:58 AM
To: Quinn, Mary <Mary.Quinn@ct.gov>; Carson, Jim <Jim.Carson@ct.gov>
Cc: Lombardo, Paul <Paul.Lombardo@ct.gov>; Kosky, Jared <Jared.Kosky@ct.gov>
Subject: FW: Hearing Set on Health Insurance Rate Increase Requests

Andrew N. Mais
Commissioner, Connecticut Insurance Department
(he/him/his)

From: Mimi DeLessio-Matta <adelessio@aol.com>
Sent: Sunday, August 20, 2023 11:56 AM
To: Mais, Andrew <Andrew.Mais@ct.gov>; Attorney General <Attorney.General@ct.gov>; Governor Lamont <Governor.Lamont@ct.gov>; Kevin.Kelly@cga.ct.gov
Cc: Eric Berthel <ecberthel@gmail.com>; Kathlene Gerrity <KGerrity@csda.com>; karen.reddington-hughes@housegop.ct.gov
Subject: Hearing Set on Health Insurance Rate Increase Requests

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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 this letter to commend Attorney General Tong on his stance regarding the insurance companies' request to increase their premiums by more than 10%. I whole heartedly agree with all of the Attorney General's recommendations. The current economic situation in CT for those in the medical profession and our patients is dire. Insurance companies are reimbursing less and

creating burdens on their policy holders. As an owner of a pediatric dental practice, I can attest to the rising costs of owning a practice since the pandemic. My p/l since January 2023 has shown that I've written off 1/3 of my production due to my participation with Cigna, Delta Dental, Blue Cross and Medicaid. My practice can not sustain these losses and I am forced to make drastic decisions. Even more upsetting is that many of my patients have had to make difficult choices regarding the care of their children when insurances won't cover the needed treatment.

I am perplexed and angered to as why dental insurance companies have no accountability to demonstrate that premiums paid are spent on patient care where as medical insurance companies must demonstrate that 80% of their overhead has been used for patient care (Affordable Care Act).

I implore the Insurance Commissioner to reject the requested increases. Additionally, I request that legislators support and advocate for HB05813 which would require the same standard for dental insurance companies that currently applies to medical insurance.

Sincerely,
Annemarie "Mimi" DeLessio-Matta DMD
Woodbury, CT
Board Certified Pediatric Dentist
1993 Graduate of UConn Dental
Medicaid Provider for 25 years
Owner Pediatric Dental Associates of Southbury
Past President CT State Dental Association
Member of the ADA Political Action Committee

From: [Carson, Jim](#)
To: [Ratefilings, cid](#)
Subject: Fw: Kathlene Gerrity testimony final
Date: Sunday, August 20, 2023 11:22:07 AM

From: Mais, Andrew <Andrew.Mais@ct.gov>
Sent: Saturday, August 19, 2023 10:13 AM
To: Carson, Jim <Jim.Carson@ct.gov>; Quinn, Mary <Mary.Quinn@ct.gov>
Cc: Kosky, Jared <Jared.Kosky@ct.gov>
Subject: FW: Kathlene Gerrity testimony final

Andrew N. Mais
Commissioner, Connecticut Insurance Department
(he/him/his)

From: Michelle Marie <Michelle@csda.com>
Sent: Friday, August 18, 2023 4:51 PM
To: Ratefilings, cid <cid.Ratefilings@ct.gov>
Cc: Kathlene Gerrity <Kgerrity@csda.com>; Mais, Andrew <Andrew.Mais@ct.gov>; Attorney General <Attorney.General@ct.gov>; Governor Lamont <Governor.Lamont@ct.gov>
Subject: Kathlene Gerrity testimony final

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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 Kathlene Gerrity, I am the Executive Director of the CSDA. The Connecticut State Dental Association is a statewide, professional membership organization representing Connecticut licensed dentists. CSDA members are committed to protecting the health and well-being of people of all ages. With a statewide membership of approximately 2,300 members, the CSDA represents 82% of all licensed dentists in Connecticut. The Connecticut State Dental Association supports the professional success of its members and assists them in providing optimal care to their patients. Insurance companies have continued to increase rates, diminishing and hampering the ability for practices to provide patient care. Earlier this year, the CSDA proposed legislation that would allow more patients to access oral healthcare and allocate more insurance premium dollars towards patient care versus insurance companies corporate costs. On behalf of my members, I implore you stop these egregious rate hikes so small businesses can be supported in Connecticut and we can provide quality oral healthcare the citizens of this state deserve.

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From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - 2024 On and Off Exchange Rates - File Number: 202303197
Date: Sunday, August 20, 2023 10:08:07 AM

I am very disappointed to be here again having to testify against these exploitative rate hikes. These rate hikes are nothing but an attempt to increase your profit at the cost of everyday people.

From: [Quinn, Mary](#)
To: [Ratefilings, cid](#)
Subject: Fw: Kathlene Gerrity testimony final
Date: Saturday, August 19, 2023 12:44:11 PM

From: Mais, Andrew <Andrew.Mais@ct.gov>
Sent: Saturday, August 19, 2023 10:13 AM
To: Carson, Jim <jim.Carson@ct.gov>; Quinn, Mary <Mary.Quinn@ct.gov>
Cc: Kosky, Jared <Jared.Kosky@ct.gov>
Subject: FW: Kathlene Gerrity testimony final

Andrew N. Mais
Commissioner, Connecticut Insurance Department
(he/him/his)

From: Michelle Marie <Michelle@csda.com>
Sent: Friday, August 18, 2023 4:51 PM
To: Ratefilings, cid <cid.Ratefilings@ct.gov>
Cc: Kathlene Gerrity <Kgerrity@csda.com>; Mais, Andrew <Andrew.Mais@ct.gov>; Attorney General <Attorney.General@ct.gov>; Governor Lamont <Governor.Lamont@ct.gov>
Subject: Kathlene Gerrity testimony final

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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 Kathlene Gerrity, I am the Executive Director of the CSDA. The Connecticut State Dental Association is a statewide, professional membership organization representing Connecticut licensed dentists. CSDA members are committed to protecting the health and well-being of people of all ages. With a statewide membership of approximately 2,300 members, the CSDA represents 82% of all licensed dentists in Connecticut. The Connecticut State Dental Association supports the professional success of its members and assists them in providing optimal care to their patients. Insurance companies have continued to increase rates, diminishing and hampering the ability for practices to provide patient care. Earlier this year, the CSDA proposed legislation that would allow more patients to access oral healthcare and allocate more insurance premium dollars towards patient care versus insurance companies corporate costs. On behalf of my members, I implore you stop these egregious rate hikes so small businesses can be supported in Connecticut and we can provide quality oral healthcare the citizens of this state deserve.

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From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - 2024 On and Off Exchange Rates - File Number: 202303191
Date: Friday, August 18, 2023 6:46:04 PM

It is confusing to me that any business entity could expect the public to endure increases way above their ability to handle, in the cost of their health insurance. An average rate increase of 12.4% is completely unacceptable, unfounded and irresponsible. We all understand the current climate in this industry but this is not the way to address the issues these companies are facing. I respectfully request that more effort be made to accomplish reasonable rate increases in this process.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Oxford Health Plans (CT), Inc - 2024 Off Exchange Rates - File Number: 202303186
Date: Friday, August 18, 2023 6:45:32 PM

It is confusing to me that any business entity could expect the public to endure increases way above their ability to handle, in the cost of their health insurance. An average rate increase of 12.4% is completely unacceptable, unfounded and irresponsible. We all understand the current climate in this industry but this is not the way to address the issues these companies are facing. I respectfully request that more effort be made to accomplish reasonable rate increases in this process.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Cigna Health and Life Insurance Company - 2024 Off Exchange Rates - File Number: 202303168
Date: Friday, August 18, 2023 6:45:21 PM

It is confusing to me that any business entity could expect the public to endure increases way above their ability to handle, in the cost of their health insurance. An average rate increase of 12.4% is completely unacceptable, unfounded and irresponsible. We all understand the current climate in this industry but this is not the way to address the issues these companies are facing. I respectfully request that more effort be made to accomplish reasonable rate increases in this process.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: UnitedHealthcare Insurance Company - 2024 Off Exchange Rates - File Number: 202303184
Date: Friday, August 18, 2023 6:45:07 PM

It is confusing to me that any business entity could expect the public to endure increases way above their ability to handle, in the cost of their health insurance. An average rate increase of 12.4% is completely unacceptable, unfounded and irresponsible. We all understand the current climate in this industry but this is not the way to address the issues these companies are facing. I respectfully request that more effort be made to accomplish reasonable rate increases in this process.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Aetna Life Insurance Company - 2024 Off Exchange Rates - File Number: 202303169
Date: Friday, August 18, 2023 6:44:49 PM

It is confusing to me that any business entity could expect the public to endure increases way above their ability to handle, in the cost of their health insurance. An average rate increase of 12.4% is completely unacceptable, unfounded and irresponsible. We all understand the current climate in this industry but this is not the way to address the issues these companies are facing. I respectfully request that more effort be made to accomplish reasonable rate increases in this process.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Oxford Health Insurance, Incorporated - 2024 Off Exchange Rates - File Number: 202303173
Date: Friday, August 18, 2023 6:44:32 PM

It is confusing to me that any business entity could expect the public to endure increases way above their ability to handle, in the cost of their health insurance. An average rate increase of 12.4% is completely unacceptable, unfounded and irresponsible. We all understand the current climate in this industry but this is not the way to address the issues these companies are facing. I respectfully request that more effort be made to accomplish reasonable rate increases in this process.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Benefits, Inc. - 2024 On Exchange Rates - File Number: 202303185
Date: Friday, August 18, 2023 6:44:07 PM

It is confusing to me that any business entity could expect the public to endure increases way above their ability to handle, in the cost of their health insurance. An average rate increase of 12.4% is completely unacceptable, unfounded and irresponsible. We all understand the current climate in this industry but this is not the way to address the issues these companies are facing. I respectfully request that more effort be made to accomplish reasonable rate increases in this process.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - 2024 On and Off Exchange Rates - File Number: 202303197
Date: Friday, August 18, 2023 6:43:10 PM

It is confusing to me that any business entity could expect the public to endure increases way above their ability to handle, in the cost of their health insurance. An average rate increase of 12.4% is completely unacceptable, unfounded and irresponsible. We all understand the current climate in this industry but this is not the way to address the issues these companies are facing. I respectfully request that more effort be made to accomplish reasonable rate increases in this process.

From: [Bethaney Brenner](#)
To: [Ratefilings, cid](#)
Subject: testifying
Date: Friday, August 18, 2023 5:01:58 PM

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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 Senator Kelly,

I would like to testify by Zoom (or virtually) on Monday to object to the increase in insurance premiums. My email is [REDACTED]

I have seen so many patients that become frustrated with the lack of cooperation from insurance companies to answer questions, honor their verbal promises, claim that services are not payable, question the integrity of long standing competent doctors, and squeeze patients of their hard earned money just to keep their stockholders happy. Obviously, I am not about the massive profits that the insurance companies are making on the backs of doctors and patients.

Thank you.

Dr. Bethaney Brenner
Past President, CSDA

[REDACTED]

From: [Michelle Marie](#)
To: [Ratefilings, cid](#)
Cc: [Kathlene Gerrity](#); [Mais, Andrew](#); [Attorney General](#); [Governor Lamont](#)
Subject: Kathlene Gerrity testimony final
Date: Friday, August 18, 2023 4:51:00 PM

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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 Kathlene Gerrity, I am the Executive Director of the CSDA. The Connecticut State Dental Association is a statewide, professional membership organization representing Connecticut licensed dentists. CSDA members are committed to protecting the health and well-being of people of all ages. With a statewide membership of approximately 2,300 members, the CSDA represents 82% of all licensed dentists in Connecticut. The Connecticut State Dental Association supports the professional success of its members and assists them in providing optimal care to their patients. Insurance companies have continued to increase rates, diminishing and hampering the ability for practices to provide patient care. Earlier this year, the CSDA proposed legislation that would allow more patients to access oral healthcare and allocate more insurance premium dollars towards patient care versus insurance companies corporate costs. On behalf of my members, I implore you stop these egregious rate hikes so small businesses can be supported in Connecticut and we can provide quality oral healthcare the citizens of this state deserve.

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From: [Karen Erasmus](#)
To: [Ratefilings, cid](#)
Subject: Insurance Rate Hike
Date: Friday, August 18, 2023 4:45:10 PM

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I am against the proposed rate hikes for 2024 health plans. Our health system/ insurance has gotten out of hand and needs a complete review. Double digit increases are not the answer.

Karen Erasmus

[REDACTED]

From: [MARK RYAN](#)
To: [Ratefilings_cid](#)
Subject: Attn: Senator Kelly; Re: Increasing Insurance Premiums
Date: Friday, August 18, 2023 4:34:04 PM

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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 Senator Kelly,

I have been general dentist practicing in West Haven, CT for the last 27 years. It has been my privilege to be made aware of MaryKate Conboy DMD's letter to you regarding recent legislation to increase insurance premiums while also decreasing reimbursement.

Below is an excerpt from MaryKate Conboy DMD's letter that I would like to reiterate to underscore the importance of this topic.

"I have witnessed insurance premiums continue to increase while insurance reimbursements for basic services continue to decrease. The current insurance business model not only negatively impacts dentist-patient relationships but also hurts small business owners and consumers and stifles growth.

Now insurance companies are trying to pass legislation to INCREASE their premiums more than 10 % using data that (in the words of AG William Tong) "[is] based on trends well in excess of nationally-supported data."

Insurance carriers should not be allowed to increase premiums while they decrease benefits to patients and reimbursements to providers. Senator Kelly, I--and many other dentists and physicians--support you in your efforts to address and bring attention to this important issue.

To the Insurance Department, please do your due diligence before approving these excessive rate hikes. We--the people of CT--rely on our government to oversee the insurance companies and to push back against them when their requests are unreasonable-- and unsupported by factual data. And please ask yourself why is CT out of step with the rest of the nation with regard to insurance premiums? Where is that money going?"

I have been a seasoned veteran in providing dental care to patients who participate in a number of PPOs. It is truly getting harder and harder to provide quality care at these reimbursement rates. I ask you to please take a look at this matter and do the best you can for all concerned.

Thank you,
Mark T. Ryan DMD

Ryan Dental
622 Savin Avenue
West Haven, CT 06516
mark.ryan@sbcglobal.net
203-933-7095

From: [Michelle Marie](#)
To: [Ratefilings_cid](#)
Cc: [Kathlene Gerrity](#)
Subject: Kathlene Gerrity testimony REVISED
Date: Friday, August 18, 2023 4:23:40 PM

You don't often get email from michelle@csda.com. [Learn why this is important](#)

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 Kathlene Gerrity, I am the Executive Director of the CSDA. The Connecticut State Dental Association is a statewide, professional membership organization representing Connecticut licensed dentists. CSDA members are committed to protecting the health and well-being of people of all ages. With a statewide membership of approximately 2,300 members, the CSDA represents 82% of all licensed dentists in Connecticut. The Connecticut State Dental Association supports the professional success of its members and assists them in providing optimal care to their patients. Insurance companies have continued to increase rates, diminishing patient care and the ability for dental practices to provide optimal care. The CSDA has proposed legislation that would increase patient care and push more premium dollars toward patient care. On behalf of my members, I implore you stop these egregious rate hikes so small businesses can be supported in CT and we can increase the quality of patient care.

Michelle Marie

Connecticut State Dental Association
835 West Queen St.
Southington, CT 06489
(P) 860-378-1800 X208
(F) 860-378-1807

From: [Michelle Marie](#)
To: [Ratefilings_cid](#)
Cc: [Kathlene Gerrity](#)
Subject: Kathlene Gerrity
Date: Friday, August 18, 2023 4:15:36 PM

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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.

Name: Kathlene Gerrity

Comments:

- Speaking as Executive Director of the Connecticut State Dental Association
- Medical Loss Ratio, or MLR, is the portion of insurance premiums spent on patient care, rather than insurer overhead costs such as profits, marketing, and administration. Based on data available from states with MLR laws, it is estimated that around 40% of dental premium dollars are used by insurance companies to cover overhead costs instead of being directed toward patient care. With no MLR standards, dental insurers are free to raise rates with no guarantee that any increases go towards actual patient care.
- Legislation for MLR has consistently been blocked in CT
- With MLR Dental insurers cannot simply raise premiums without investing the new money in patient benefits.

Michelle Marie

Connecticut State Dental Association
835 West Queen St.
Southington, CT 06489
(P) 860-378-1800 X208
(F) 860-378-1807

From: [Carson, Jim](#)
To: [Ratefilings, cid](#)
Cc: [Quinn, Mary](#)
Subject: FW: Public Hearing on Insurance Rate Filings on Monday, August 21
Date: Friday, August 18, 2023 3:14:51 PM

From: Mais, Andrew <Andrew.Mais@ct.gov>
Sent: Friday, August 18, 2023 2:18 PM
To: Quinn, Mary <Mary.Quinn@ct.gov>; Carson, Jim <Jim.Carson@ct.gov>
Cc: Kosky, Jared <Jared.Kosky@ct.gov>; Lombardo, Paul <Paul.Lombardo@ct.gov>
Subject: FW: Public Hearing on Insurance Rate Filings on Monday, August 21

Andrew N. Mais
Commissioner, Connecticut Insurance Department
(he/him/his)

From: MaryKate Conboy <dr.conboy@lumos.dental>
Sent: Thursday, August 17, 2023 6:59 PM
To: Attorney General <Attorney.General@ct.gov>; Mais, Andrew <Andrew.Mais@ct.gov>; Kathlene Gerrity <kgerrity@csla.com>; Governor Lamont <Governor.Lamont@ct.gov>; kevin.kelly@cga.ct.gov
Subject: Public Hearing on Insurance Rate Filings on Monday, August 21

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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 Senator Kelly, Insurance Commissioner Mais, Attorney General Tong, Governor Lamont and Kathlene Gerrity,

I am an associate general dentist practicing in New Haven, CT and a 2015 graduate of the University of Connecticut School of Dental Medicine. Since graduation, I served for four years as an assistant clinical professor at Hartford Hospital serving the most underserved in our community, and have spent the past four, working in private practice serving many of the Yale graduate students, physicians, nurses, and professors.

In the years since graduation, I have witnessed insurance premiums continue to increase while insurance reimbursements for basic services continue to decrease. Last year alone I served 3300 patients—the majority of whom carry dental insurance. I have witnessed patients cry in frustration when told that the care they need either is not covered or that they have maxed out their insurance for the year. I have spent hours writing insurance narratives for these patients justifying their needed care.

On a personal level, *I have elected not to purchase a dental practice (and therefore own a small business in this state). Owning a dental practice was a lifelong dream. My decision was based on two factors 1. Decreasing insurance reimbursements (decreasing income) 2. Increasing insurance premiums (a necessary overhead employee cost for small business owners).* The current insurance business model not only negatively impacts dentist-patient relationships but also hurts small business owners and consumers and stifles growth.

The good news is that **proposed legislation CT HB05813** would ensure dental insurance premiums paid are spent more on dental care than on insurance company overhead. Under the Federal Affordable Care Act, at least 80% of medical premiums must go to patient care. HB08513 would establish the same standard for dental insurers that currently applies to medical insurers. We have asked for a public hearing but have been unsuccessful in our requests.

Now insurance companies are trying to pass legislation to INCREASE their premiums more than 10 % using data that (in the words of AG William Tong) “[is] based on trends well in excess of nationally-supported data.”

It is imperative that **proposed legislation CT HB05813** is held as soon as possible as one way to combat rate increases. Insurance carriers should not be allowed to increase premiums while they decrease benefits to patients and reimbursements to providers. You represent the people of CT and have the ability to actuate positive change. We the people of CT should have representation that improves our quality of life and not the quality of life for insurance carriers.

Please feel free to reach out to me with any questions or concerns.

All the best,

MaryKate Conboy DMD

Co-Chair of the Council of Government Affairs for Connecticut State Dental Association

University of Connecticut School of Dental Medicine Class of 2015

University of Notre Dame Class of 2011

dr.conboy@lumos.dental

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From: [Carson, Jim](#)
To: [Ratefilings, cid](#)
Cc: [Quinn, Mary](#)
Subject: FW: Public Hearing on Insurance Rate Filings to be held of Monday, August 21st
Date: Friday, August 18, 2023 3:14:28 PM

From: Mais, Andrew <Andrew.Mais@ct.gov>
Sent: Friday, August 18, 2023 2:19 PM
To: Quinn, Mary <Mary.Quinn@ct.gov>; Carson, Jim <Jim.Carson@ct.gov>
Cc: Kosky, Jared <Jared.Kosky@ct.gov>; Lombardo, Paul <Paul.Lombardo@ct.gov>
Subject: FW: Public Hearing on Insurance Rate Filings to be held of Monday, August 21st

Andrew N. Mais
Commissioner, Connecticut Insurance Department
(he/him/his)

From: Aaron Farrokh <aaronfarrokh@gmail.com>
Sent: Thursday, August 17, 2023 5:06 PM
To: Kevin.Kelly@cga.ct.gov
Cc: Attorney General <Attorney.General@ct.gov>; Mais, Andrew <Andrew.Mais@ct.gov>; Governor Lamont <Governor.Lamont@ct.gov>; kgerrity@csda.com
Subject: Public Hearing on Insurance Rate Filings to be held of Monday, August 21st

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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 Senator Kelly, Insurance Commissioner Mais, Attorney General Tong, Governor Lamont and Kathlene Gerritty :

I am a general dentist practicing in Newington, CT and a graduate of the University of CT School of Dental Medicine. I have always strived to place my patients' dental health and overall well being as my top priority during my dental education at UConn from 1998-2002 and private practice in the following years. Unfortunately, dental insurance carriers place profit over patient care to a level that would be considered criminal if done by myself or anyone in my profession. Their business model hurts dental providers and our patients. For decades this has been a David (i.e. Dentists/Patients) versus Goliath (i.e. Dental Insurance Carriers) conflict with no good ending for David.

The good news is that there recently has been a glimmer of hope for dentists and their patients with the **proposed legislation CT HB05813** that would ensure insurance premiums paid are spent more on dental care than on insurance company overhead. Under the Federal Affordable Care Act, at least 80% of medical premiums must go to patient care. HB08513 would establish the same standard for dental insurers that currently applies to medical insurers. We have asked for a public hearing but have been unsuccessful in our

requests.

Now insurance companies are trying to pass legislation to INCREASE their premiums more than 10 %, and they are using borderline dishonest data to support their egregious case.

I am bringing this matter to your attention because it is in the best interest of the people of CT that a public hearing for **proposed legislation CT HB05813** is held as soon as possible. In addition, dental insurance carriers should not be allowed to increase premiums while they are cutting back on benefits to patients and reimbursements to providers. I feel that you are in a position to help affect positive change. We the people of CT should have representation that improves our quality of life and not the quality of life for insurance carriers.

Please feel free to reach out to me with any questions or concerns. .

All the best,

Aaron Farrokh, DMD
East Cedar Dental, Inc.
59 East Cedar St.
Newington, CT 06111
(860) 667-0875
www.dentistnewington.com

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From: [Ashley Chrzanowski](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Friday, August 18, 2023 3:07:56 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Please we can't handle anymore increases.

Thank you,

Ashley Chrzanowski

[REDACTED]
[REDACTED]
[REDACTED]

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Cigna Health and Life Insurance Company - 2024 Off Exchange Rates - File Number: 202303168
Date: Friday, August 18, 2023 1:56:19 PM

This is disgusting. It's bleeding the people for corporate greed. People can't afford it. Diabetics need insulin for free too while I'm at it. This is blatant greed.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: UnitedHealthcare Insurance Company - 2024 Off Exchange Rates - File Number: 202303184
Date: Friday, August 18, 2023 1:54:34 PM

This increase in rate is just another way to siphon money into the hands of the wealthy. This is unmitigated greed on the hands of these companies. Why do they need a raise. They already have luxurious offices private jets. While I'm at it why do they ask diabetics to prove they need products they've been using for years they outsource e this to a third party company. This whole process just increases costs. I'm disgusted by this whole idea of them needing an increase.

From: [MaryKate Conboy](#)
To: [Ratefilings_cjd](#)
Subject: Written Testimony for Monday's public hearing
Date: Friday, August 18, 2023 1:02:54 PM

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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 Senator Kelly,

I am an associate general dentist practicing in New Haven, CT and a 2015 graduate of the University of Connecticut School of Dental Medicine. Since graduation, I served for four years as an assistant clinical professor at Hartford Hospital serving the most underserved in our community, and have spent the past four, working in private practice serving many of the Yale graduate students, physicians, nurses, and professors.

In the years since graduation, I have witnessed insurance premiums continue to increase while insurance reimbursements for basic services continue to decrease. Last year alone I served 3300 patients—the majority of whom carry dental insurance. I have witnessed patients cry in frustration when told that the care they need either is not covered or that they have maxed out their insurance for the year. I have spent hours writing insurance narratives for these patients justifying their needed care.

On a personal level, *I have elected not to purchase a dental practice (and therefore own a small business in this state). Owning a dental practice was a lifelong dream. My decision was based on two factors 1. Decreasing insurance reimbursements (decreasing income) 2. Increasing insurance premiums (a necessary overhead employee cost for small business owners).* The current insurance business model not only negatively impacts dentist/ physician-patient relationships but also hurts small business owners and consumers and stifles growth.

Now insurance companies are trying to pass legislation to INCREASE their premiums more than 10 % using data that (in the words of AG William Tong) “[is] based on trends well in excess of nationally-supported data.”

Insurance carriers should not be allowed to increase premiums while they decrease benefits to patients and reimbursements to providers. Senator Kelly, I--and many other dentists and physicians--support you in your efforts to address and bring attention to this important issue.

To the Insurance Department, please do your due diligence before approving these excessive rate hikes. We--the people of CT--rely on our government to oversee the insurance companies and to push back against them when their requests are unreasonable-- and unsupported by factual data. And please ask yourself why is CT out of step with the rest of the nation with regard to insurance premiums? Where is that money going?

Please feel free to reach out to me with any questions or concerns.

All the best,

MaryKate Conboy DMD

Co-Chair of the Council of Government Affairs for Connecticut State Dental Association
University of Connecticut School of Dental Medicine Class of 2015
University of Notre Dame Class of 2011
dr.conboy@lumos.dental

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From: [Kimberly Hynes](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Friday, August 18, 2023 12:50:40 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.

Insurance Commissioner Andrew Mais,

I am writing as a concerned constituent to strongly protest the current proposed health insurance rate hikes. These increases would place an undue burden on individuals and families already struggling to manage healthcare costs. It is crucial that our state prioritizes accessible and affordable healthcare for all.

Rising health insurance rates create barriers to essential medical services and preventative care, undermining the well-being of our community. As you consider this matter, please remember the impact these hikes could have on working families, seniors, and vulnerable populations.

I urge you to stand against these proposed rate hikes and advocate for policies that ensure fair and reasonable health insurance costs for all residents of Connecticut.

Thank you for your attention to this critical issue.

Sincerely,

Kimberly Hynes

[Redacted signature block]

Kimberly Hynes

[Redacted signature block]

From: [pearl Granat](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Friday, August 18, 2023 12:15:08 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses. Please stop the increases to those who can least afford it.

Thank you,

pearl Granat

[REDACTED]
[REDACTED]
[REDACTED]

From: [Thomas McNamara](#)
To: [Ratefilings_cid](#)
Subject: New Health Insurance Rates 2024
Date: Friday, August 18, 2023 10:39:44 AM

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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,

My name is Thomas McNamara. I am the Bookkeeper for a small business in Norwalk named Brooks Environmental Consulting. I am writing on behalf of our company in order to give our take on the new increases in health insurance rates.

It really is ridiculous, there is no other word for it. Back-to-back years we are looking at rate increases of over 15%. How are we supposed to keep up with these increases? I thought we already had rates that increased with our age, but these keep going up extra on top of that. The worst part about it is that our employees are healthy. We hardly use our health insurance or have any claims. The insurance company has no reason to increase the rates for our small business, they are making a fortune off of us, but that won't stop them.

It is just disappointing. I take no sick days. I have taken 4 personal days in nearly 6 years. Just so I can help grow our small business and do a little better for myself. And just like that, any small increase I get to see just gets wiped out by higher health insurance costs.

I really have a hard time understanding how these new rates have been approved. A few percent is one thing, but 15.5% is uncalled for. I am really hoping other small businesses are vocal about this, our State Regulators need to do better.

Thomas McNamara
Brooks Environmental Consulting, LLC
203-853-9792

From: [Gloria Long](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Friday, August 18, 2023 12:24:17 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,
Gloria Long

Gloria Long

[REDACTED]
[REDACTED]
[REDACTED]

From: [Lea White](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Thursday, August 17, 2023 8:33:26 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Lea White

[REDACTED]
[REDACTED]
[REDACTED]

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: UnitedHealthcare Insurance Company - 2024 Off Exchange Rates - File Number: 202303184
Date: Thursday, August 17, 2023 8:07:53 PM

I don't know if this proposed rate hike applies also to medicare advantage plans, but seniors trying to live on tight budgets definitely cannot afford this rate hike.
hik

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: UnitedHealthcare Insurance Company - 2024 Off Exchange Rates - File Number: 202303184
Date: Thursday, August 17, 2023 8:07:53 PM

I don't know if this proposed rate hike applies to Medicare Advantage plans, but seniors trying to live on tight budgets definitely cannot afford this rate hike.
hik

From: [Ruthellen Corbett](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Thursday, August 17, 2023 6:59:09 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies. In the United States of America, all citizens are believed to be equal a national inheritance. But some seem to be more equal than others. Some people cannot afford insurance, while others have so much money they do not need insurance. I urge you to do the following things.

Stop Insurance Greed, and please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you for listening.

Ruthellen Corbett

Ruthellen Corbett

[REDACTED]
[REDACTED]
[REDACTED]

From: [Lesley Eisenberg](#)
To: [Ratefilings, cid](#)
Subject: Concerns about the very high cost of medical insurance
Date: Thursday, August 17, 2023 3:19:48 PM

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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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Health care insurance costs are extremely high already and many of those with whom I work are not even able to access health care due to the very high deductibles and copays.

These for-profit companies may doing well by their shareholders and executives, but this is at public expense.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies curb this excess.

Thank you,

Lesley Eisenberg

Lesley Eisenberg
[REDACTED]
[REDACTED]
[REDACTED]

From: [MARY DIPIETRO](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Thursday, August 17, 2023 2:34:53 PM

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

I am a Registered Nurse at Backus Hospital which is part of Hartford Healthcare. The CEO of this company makes millions in salary while the employees and patients suffer from the effects of this greed. Nurses are made to work short EVERY DAY! The more patients we have, the greater the chance of pt's suffering by mistakes and poor patient care. They use mandatory overtime as a staffing tool ,and if they don't mandate they then force more patients on already overworked nurses and techs. They change the job hours to 12 hour shifts (which eliminates the need for 3 shifts or 3 people per day). This practice wears nurses out because 12 hours turns into 14 (8 hours turns into 10) and this is without taking a break! I am a float RN which means I go where the needs are for the day. Sometimes I have 2 assignments in one day. I could take care of up to 12 patients in 8 hours. What kind of care do you think they receive? I do my best but it's taking its toll on my mental health. The soluti on is simple - raise our pay, make 8 hour shifts available again, and have safe staffing limits. If they do this,nurses would be staying at the bedside. Instead, the greedy executives do "grand rounds" each week to ask us what we need, what can we do to save money, etc. Meanwhile we have equipment that doesn't work, a wifi system that drops signal constantly, and more tasks assigned to our workload.

Please, I beg you to not support these rate hikes for insurance companies! I don't think Jeff Flaks needs another multi-million dollar bonus while his staff and patients suffer.

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on

food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,
Mary DiPietro

MARY DIPIETRO

[REDACTED]
[REDACTED]
[REDACTED]

From: [Kathy Goggins](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Thursday, August 17, 2023 1:47:17 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Kathy Goggins

[REDACTED]
[REDACTED]
[REDACTED]

From: [Sherri Dayton](#)
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Thursday, August 17, 2023 1:45:40 PM

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Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Sherri Dayton

[REDACTED]
[REDACTED]
[REDACTED]

From: briman49@aol.com
To: [Ratefilings, cid; Greg Howard; Heather Sen. Somers; briman49@aol.com](#)
Subject: Increasing health insurance rates
Date: Thursday, August 17, 2023 11:04:44 AM

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To whom it may concern,

I understand that health insurance companies are asking for rate increases from 12.4% to 14.8%, and some possibly more! I am a Senior Citizen who lives on a fixed income with a mortgage, regular bills and whose income increases are controlled by the Federal Government. Most increases are small and doesn't even come close to the increases sort by the high insurance companies. Some insurances are required by law and others are needed so we don't owe huge bills that would be added on to or already outrageous "normal" bills and taxes. I consider this to be nothing less than a "legal crime." I suggest a moratorium on insurance increases for at least 5 years, I believe that may give common folk a chance to stabilize their finances and to help with the economy. Thank you.

Brian A. Rathbun

[REDACTED] [REDACTED]

From: cid.webmaster@ct.gov
To: [Ratefilings, cid](#)
Subject: Health: UnitedHealthcare Insurance Company - 2024 Off Exchange Rates - File Number: 202303184
Date: Thursday, August 17, 2023 9:22:37 AM

8.2% wouldn't be horrible if Oxford wasn't already the most expensive carrier in the State. Employers and Employees are already spending 10s of thousands of dollars/month to provide health benefits to employees. Out-of-pocket maximums are going through the roof. So employees are paying more to pay more. The average small business is only picking up 50% of the tab for the employee, and the employees are paying 100% of the cost of dependents. This is leaving medical payroll deductions at 1/4 to 1/2 of paychecks. This does not allow for a livable wage for members that still get saddled with medical bills exceeding 2+ months of salary.

Please keep any approved increase in the lowest possible single digits or none at all. Employers want to attract and retain employees, but with skyrocketing premiums this is not the reality. Especially when you take into account the lack of fully insured competition. Even when looking at self-funded rates, we are seeing a lack of State mandated coverages and increasingly high medical bills. There is not a lot of incentive for employees to pick up healthcare through an employer when premiums are higher than student loan, car, utility, and housing payments.

From: cid.webmaster@ct.gov
To: [Ratefilings, cid](#)
Subject: Health: Aetna Life Insurance Company - 2024 Off Exchange Rates - File Number: 202303169
Date: Thursday, August 17, 2023 9:18:35 AM

10.9% is absolutely outrageous. Employers and Employees are already spending 10s of thousands of dollars/month to provide health benefits to employees. Out-of-pocket maximums are going through the roof. So employees are paying more to pay more. The average small business is only picking up 50% of the tab for the employee, and the employees are paying 100% of the cost of dependents. This is leaving medical payroll deductions at 1/4 to 1/2 of paychecks. This does not allow for a livable wage for members that still get saddled with medical bills exceeding 2+ months of salary.

Please keep any approved increase in the single digits. Employers want to attract and retain employees, but with skyrocketing premiums this is not the reality. The lack of fully insured competition is pushing employers into self-funded contracts. These contracts do not have all of the State mandated benefits. So once again this leave folks paying more to pay more in healthcare expenses.

From: cid.webmaster@ct.gov
To: [Ratefilings, cid](#)
Subject: Health: Anthem Health Plans, Inc - 2024 On and Off Exchange Rates - File Number: 202303188
Date: Thursday, August 17, 2023 9:16:23 AM

14% is absolutely outrageous. Employers and Employees are already spending 10s of thousands of dollars/month to provide health benefits to employees. Out-of-pocket maximums are going through the roof. So employees are paying more to pay more. The average small business is only picking up 50% of the tab for the employee, and the employees are paying 100% of the cost of dependents. This is leaving medical payroll deductions at 1/4 to 1/2 of paychecks. This does not allow for a livable wage for members that still get saddled with medical bills exceeding 2+ months of salary.

Please keep any approved increase in the single digits. Employers want to attract and retain employees, but with skyrocketing premiums this is not the reality. Especially when you take into account the lack of fully insured competition.

From: cid.webmaster@ct.gov
To: [Ratefilings, cid](#)
Subject: Health: Cigna Health and Life Insurance Company - 2024 Off Exchange Rates - File Number: 202303168
Date: Thursday, August 17, 2023 9:14:55 AM

23% is absolutely outrageous. Employers and Employees are already spending 10s of thousands of dollars/month to provide health benefits to employees. Out-of-pocket maximums are going through the roof. So employees are paying more to pay more. The average small business is only picking up 50% of the tab for the employee, and the employees are paying 100% of the cost of dependents. This is leaving medical payroll deductions at 1/4 to 1/2 of paychecks. This does not allow for a livable wage for members that still get saddled with medical bills exceeding 2+ months of salary.

Please keep any approved increase in the single digits. Employers want to attract and retain employees, but with skyrocketing premiums this is not the reality.

From: [CARMINE DALESSIO](#)
To: [Ratefilings, cid](#)
Subject: NO TO INSURANCE RATE INCREASES
Date: Thursday, August 17, 2023 8:28:21 AM

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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 Legislatures and Senators,

I do not support this. Have any of you looked at the cost of living in this state? People can't afford to feed their children or buy gas for their cars to go to work to again be taxed endlessly on just about everything. Rents and housing is unaffordable, banks are failing and Health Care Systems per HHS (CMS) rules for reimbursement mandated a vaccine that is now showing unprecedented harm to the public. Parents have to send their children to toxic public schools that indoctrinate them by making them feel less than, and support toxic systems that are everything except about good health. Why do insurance companies need rate increases? Where is the audit of their profit margins? What is their money being spent on and who exactly is it going to? Could it be our wide open border and free health care? Could it be the pain and suffering that is being endured by the trafficked immigrants through cheap labor and the sex and drug trade? Could it be the opioid epidemic? The song by Oliver Anthony " Rich men North of Richmond" should state "Rich Men in Stamford, New Haven and Hartford Connecticut" Cause a problem, provide a solution is not going to work anymore.

Thank-you

Name, Town

Dr. Linda Dalessio

Wolcott, Ct

From: [Marge Platt](#)
To: [Ratefilings.cid](#)
Date: Wednesday, August 16, 2023 11:39:37 AM

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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.

Stop this, tell them no. When Jodi Rell was in office she approved multiple electric and insurance hikes on a whim and nothing more. We are being gouged at every turn. How do you think we can pay all these up charges? My grocery bill alone has more than doubled. Our money coming in doesn't expand because corporate big wigs want to make larger profits. Stop this

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Cigna Health and Life Insurance Company - 2024 Off Exchange Rates - File Number: 202303168
Date: Wednesday, August 16, 2023 9:38:55 AM

Outrageous they are off the chart with this rate request

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - 2024 On and Off Exchange Rates - File Number: 202303188
Date: Wednesday, August 16, 2023 8:17:26 AM

Anthem has compensated its CEO more than \$166 million alone over the past 10 years. What is the total compensation (salary, bonuses, stock options) of ALL of the top executive positions at Anthem? I think the legislature should obtain that figure before they even begin to consider a rate hike.

I think if you want to look at it from a fairness standpoint, I would say that in any year that an insurance company is requesting a rate hike of more than 5%, that the company be barred from paying out any bonuses or granting out stock options to those top executives; and that should include deferred bonuses/stock options. We, as the insured, should not be forced to shoulder the outlandish and excessive compensation of these executives that can't figure out a way to run a more streamlined business.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Aetna Life Insurance Company - 2024 Off Exchange Rates - File Number: 202303169
Date: Wednesday, August 16, 2023 8:15:47 AM

Aetna has paid out more than \$265 million in CEO compensation alone over the past 10 years. What is the total compensation (salary, bonuses, stock options) of ALL of the top executive positions at Aetna? I think the legislature should obtain that figure before they even begin to consider a rate hike.

I think if you want to look at it from a fairness standpoint, I would say that in any year that an insurance company is requesting a rate hike of more than 5%, that the company be barred from paying out any bonuses or granting out stock options to those top executives; and that should include deferred bonuses/stock options. We, as the insured, should not be forced to shoulder the outlandish and excessive compensation of these executives that can't figure out a way to run a more streamlined business.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: UnitedHealthcare Insurance Company - 2024 Off Exchange Rates - File Number: 202303184
Date: Wednesday, August 16, 2023 8:10:18 AM

CEO David Wichmann was compensated \$142 million last year alone. What is the total compensation (salary, bonuses, stock options) of ALL of the top executive positions at UnitedHealth? I think the legislature should obtain that figure before they even begin to consider a rate hike.

I think if you want to look at it from a fairness standpoint, I would say that in any year that an insurance company is requesting a rate hike of more than 5%, that the company be barred from paying out any bonuses or granting out stock options to those top executives; and that should include deferred bonuses/stock options. We, as the insured, should not be forced to shoulder the outlandish and excessive compensation of these executives that can't figure out a way to run a more streamlined business.

From: cid.webmaster@ct.gov
To: [Ratefilings, cid](#)
Subject: Health: Cigna Health and Life Insurance Company - 2024 Off Exchange Rates - File Number: 202303168
Date: Wednesday, August 16, 2023 8:08:31 AM

David Cordani has been compensated \$366 million since 2012, with \$91 million alone in 2021. What is the total compensation (salary, bonuses, stock options) of ALL of the top executive positions at CIGNA? I think the legislature should obtain that figure before they even begin to consider a rate hike.

I think if you want to look at it from a fairness standpoint, I would say that in any year that an insurance company is requesting a rate hike of more than 5%, that the company be barred from paying out any bonuses or granting out stock options to those top executives; and that should include deferred bonuses/stock options. We, as the insured, should not be forced to shoulder the outlandish and excessive compensation of these executives that can't figure out a way to run a more streamlined business.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Benefits, Inc. - 2024 On Exchange Rates - File Number: 202303185
Date: Tuesday, August 15, 2023 10:42:35 AM

When first signed up for ConnectiCare through Access health my out of pocket using the tax incentive was \$95. The next year it was \$115 now it is \$325 and I may still have to repay if my income wasn't calculated correctly. My copay is \$6000 for just me. This year I included dental but the dental deductible is part of the medical deductible. Never have I had to meet the medical deductible for dental services. I am against all rate increases for any plan. These companies should be made to take a look at their expenses and I don't mean people. What is their productivity? Can they change the management structure. Eliminate bonuses. Greed and power influence the top executive at these companies and we should not allow them to continue to have excess on the backs of the surely declining middle class. Make these companies prove they have made fiscal responsibility changes within their organizations before allowing a single cent of increase. Thank you

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - 2024 On and Off Exchange Rates - File Number: 202303197
Date: Monday, August 14, 2023 5:40:17 PM

We are retired and on a fixed income. I have Medicare with a supplement but my husband pays over \$700/month for health coverage. We thought that when I became Medicare eligible, we would save some money, but that was not the case. His premium went from \$438 for the 2 of us to \$750 for just him! Cannot believe they want to raise rates on coverage that is less than ideal.

I am afraid, however, that they will cut benefits regardless of whether they get approval for a hike or not. We need to do something in our country to provide viable health care. Costs have risen out of control

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: UnitedHealthcare Insurance Company - 2024 Off Exchange Rates - File Number: 202303184
Date: Monday, August 14, 2023 3:51:03 PM

No insurance company deserves any raise in rates. As with other businesses, most are already making too much and refuse to lower their profit margins. They need to have financial accountability to consumers and insured - not just put more money into the pockets of top tier executives. And on top of all the money they are pulling in, services provided have are fewer and of less quality. When you try to speak with customer service, most times the agents are almost useless.

From: cid.webmaster@ct.gov
To: [Ratefilings, cid](#)
Subject: Health: Aetna Life Insurance Company - 2024 Off Exchange Rates - File Number: 202303169
Date: Monday, August 14, 2023 2:50:52 PM

My wife and I own and operate an outpatient mental health practice. Besides the world being upside down and every expense related to business and personal life continuing to increase, insurance carriers raising premium rates makes things even worse. In our particular case, if patients can't afford their premiums, then they forego getting treatment, which means less revenue for us, combined with having to pay more for our own insurance premiums. I haven't gone to a doctor in several years simply because I cannot afford to do so already, despite having health insurance.

Furthermore, we received notification from Aetna that beginning 11/1/2023 they will be reducing the reimbursement rates for services provided via telehealth, with a reduction range between approximately 14%-38%. I anticipate other carriers to follow suit, as that is generally how things transpire. What this all potentially means is that insurance carriers are raising the premiums for their members while at the same time reducing the reimbursement rates for providers. It seems like the only winners in this equation are the insurance carriers. I'm not an actuary so I can't give you the exact amount, but if Aetna is trying to raise premium rates by almost 11%, while reducing reimbursement to providers by 38% on the high-end, that's almost 50% more money in their pockets. Again, my math might be way off, but either way it frankly is ridiculous.

From: cid.webmaster@ct.gov
To: [Ratefilings, cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - 2024 On and Off Exchange Rates - File Number: 202303191
Date: Monday, August 14, 2023 2:47:28 PM

A 17 percentage rate increase would increase what we currently pay by about \$4300 a year.

My wife and I own and operate an outpatient mental health practice. Besides the world being upside down and every expense related to business and personal life continuing to increase, insurance carriers raising premium rates makes things even worse. In our particular case, if patients can't afford their premiums, then they forego getting treatment, which means less revenue for us, combined with having to pay more for our own insurance premiums. I haven't gone to a doctor in several years simply because I cannot afford to do so already, despite having health insurance.

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From: [Eileen Dietzman](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, August 13, 2023 9:15:35 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Eileen Dietzman



From: rl7493@aol.com
To: [Ratefilings, cid: R & L Construction Management LLC](#)
Subject: Health Care insurance rate hike
Date: Saturday, August 12, 2023 5:11:44 PM

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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 Committee:

I am against any rate hike for my insurance premiums.

I am 56 years old and already pay \$ 1,200.00 a month to have health insurance that does not cover anything until I pay out \$ 6,000 out of pocket.

That's more than it would cost me to rent an apartment!

I would like to say that it more than my mortgage but my Taxes in South Windsor are so high my mortgage payment is over \$1,700 per month with \$700 of that for taxes so it more than my mortgage!

This has to stop - people will go without needed medial coverage because they can't pay these premiums.

Government has their had in everything else - They need to regulate this industry so all Americans can have affordable medical coverage.

Lisa Damiano

From: [HENRY KAZIMER](#)
To: [Ratefilings.cid](#)
Subject: INSURANCE RATES
Date: Saturday, August 12, 2023 1:08:16 AM

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NO RATE INCREASES WE NEED A CUT PRICE OF GASOLINE TO START HF
KAZIMER JR

From: [Carol Lennig](#)
To: [Ratefilings, cid](#)
Subject: Insurance rate hikes
Date: Friday, August 11, 2023 3:14:04 PM

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Insurance rate hikes of 12.4% on individual health plans and 14.8% on small group plans in 2024 are UNAFFORDABLE.

Carol Lennig
West Hartford

From: [Barbara Long](#)
To: [Ratefilings_cid](#)
Subject: Health insurance rate increase
Date: Thursday, August 10, 2023 6:47:35 AM

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To the Insurance Commission,

I am adamantly opposed to the proposed rate hike as mentioned in the New London Day. Between the rate increases approved in 2021 and 2022, a total of a 21% increase has been approved. With the proposed increases, it will be over a 30% increase in 3 yrs! This is simply not affordable for me and many others. My UHC policy just increased \$12 per month. After contacting your office, I was told this is legal and allowed. This increase was done without any review for approval! I find this unacceptable.

Yes, medical costs have gone up. It is up to the insurance companies to negotiate lower rates for services, not just raise rates to consumers. Also, if you review the profits of these insurance companies, you will find that their stocks prices have risen significantly per share. Anthem stock price has increased over \$100 per share YTD!! The amount of money these CEOs and high level administrators make is unconscionable Their profits are made on the backs of consumers that are barely surviving.

I pay \$329 per month for an Anthem managed Medicare Plan. This does not include the \$170 per month that is taken from my Social Security for Medicare part B, nor the copays that I am responsible for my multiple medications.

These proposed increases must be curtailed. If not, we will have many more people who are uninsured and end up using the ED for routine health care needs. This places a higher burden on all of us.

Barbara Long

Sent from my iPad

From: james.stirlingnow@gmail.com
To: [Ratefilings, cid](#)
Cc: [Doolittle, Ted](#); madison.chain@cqa.ct.gov; Lezlye.Zupkus@housegop.ct.gov
Subject: Insurance Rate Hearing testimony on August 21.
Date: Wednesday, August 9, 2023 10:51:58 AM

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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 Staffer,

Please put me down for in person testimony on 8-21, and feel free to share my comments with the Committee.

I'm a licensed insurance agent and recently retired CEO of a Third Party Administrator (TPA), 90 Degree Benefits (formally Stirling Benefits). Our CT family business has watched the insurance market for fifty years. I believe that a DOI regulated "market shift" is required to flatten and then reduce the cost of small group insurance.

The small group market has been cherry picked with low claim groups moving out of the pool to ERISA plans. Called self-funding, level funded or partial self-funded, these programs are all exempt from DOI regulation. This leaves the worst risks/sickest groups in the insurance pool. When the self-funded groups' claim experience starts to worsen - due to a high-cost drug, cancer, or other expensive health issue - the group leaves the ERISA plan and returns to the insurance pool. Worse for the pool, sometimes a high-cost claimant is incentivized to leave the group plan altogether and move to the individual market.

There may be a solution. Many small employees are ready to stop choosing insurance for their employees and let each family choose the plan that best suits them. This is now possible due to Federal regulation effective in 2020 and technology not available a decade ago. Employers can now offer a tax-free, fixed amount to employees. Employer expenses become predictable. A sample plan: employees aged 21 get \$650 per month, scaling up to three times that by age 65. Employees choose the dollar starting point and all similarly situated employees receive the same amount. Taxable income is available to supplement purchasing a higher cost plan. Funds left over when a lower cost plan is chosen could be used to purchase other benefits.

This "defined contribution" approach has not taken hold in CT because, here, the small group and individual market are allowed to have different plans, rates, and network breath. Look at what Massachusetts has done. The individual and small group market have similar or identical rates, benefits, and networks. This supports equity in the DOI regulated market, allows individuals to choose what plan is best for them, makes business expense more predictable, and the insured market becomes more attractive to small groups. This program avoids both swings in price and the need to change plans every year.

Technology and the private sector can upend the current log jam. Think Travelocity that unleashed low-cost airfares and the product – air travel – was still regulated.

Happy to discuss further.

Jamie

James Stirling

[Redacted]

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Benefits, Inc. - 2024 On Exchange Rates - File Number: 202303185
Date: Tuesday, August 8, 2023 10:44:18 PM

I am a MH provider in CT and have been informed that my reimbursement rate by some insurance companies will be decreased beginning November of 2023. I am already struggling to afford Connecticare for myself and my son on a monthly basis, so a decrease in revenue and an increase in cost of insurance is a disaster for my family. The cost of food and electricity is also on the rise in this state, which creates more of a burden on families with health care through Access Health. Please minimize the cost on us. Thank you.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - 2024 On and Off Exchange Rates - File Number: 202303191
Date: Tuesday, August 8, 2023 7:29:40 PM

How dare you attempt to do this in this horrible economy. Most families are struggling just to survive. Why does not your executive team take a 20% cut in pay n give up your bonus for 2023 n 2024.

Asking the citizens to carry the burden when Our of Pocket is already insane, you have a big set of balls. Walk in the average Americans shoes for 6 months and you will see how ridiculous your request is

I pray Attorney Tong tells you all to pound sand

Thank You for letting me comment.

From: [Donald Rogers](#)
To: [Ratefilings.cid](#)
Subject: Curtail Health Insurance rate hikes!
Date: Friday, August 4, 2023 5:52:00 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to curtail the rate hikes currently being requested by health insurance companies.

As we all know, the companies themselves are doing extremely well, with soaring profits and record levels of executive compensation. Stock buybacks and lobbying have also been driving up insurance firms' demand for higher rates. And the companies' near monopoly position in the health market place frees them to raise rates at will without the disciplining force of competition. The balance between businesses' right to make money and the needs of their health service consumers has skewed far too much toward corporate profits.

Meanwhile, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

Fortunately, I am not in that precarious position, being a member of the state retiree health insurance plan, but rate hikes surely must be escalating costs for that excellent program, which always struggles itself to stay in solvency.

It seems to be clearly in the public interest, and hardly a detriment to the health insurance industry, to apply the brakes on health insurance rate increases.

Please say no for the current request for health insurance rate hikes, and keep them under control now and in the future.

Thank you,

Donald Rogers

[REDACTED]
[REDACTED]
[REDACTED]

From: [Scott Kimmich](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Thursday, August 3, 2023 2:40:41 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.

Insurance Commissioner Andrew Mais,

I urge you to deny the rate hikes requested by the health insurance industry..

Stop Insurance Greed!

Please consider what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as you are well aware, thousands of Connecticut residents are going hungry to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are making insane profits, but are short-changing their policyholders or for the people of Connecticut.

Clearly, our state needs to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Scott Kimmich



From: [K Encarnacion](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Wednesday, August 2, 2023 11:24:03 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

K Encarnacion

[REDACTED]
[REDACTED]
[REDACTED]

From: [Kevin Walsh](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 31, 2023 8:52:47 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

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Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Kevin Walsh

[REDACTED]
[REDACTED]
[REDACTED]

From: [Chris Ferrio](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 31, 2023 6:22:05 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Chris Ferrio

[REDACTED]
[REDACTED]
[REDACTED]

From: [Carol Gale](#)
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 31, 2023 6:04:28 PM

You don't often get email from [\[REDACTED\]](#) [Learn why this is important](#)

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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

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Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Carol Gale

[REDACTED]
[REDACTED]
[REDACTED]

From: [Diane DeJoannis](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 31, 2023 2:44:32 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Diane DeJoannis

[REDACTED]
[REDACTED]
[REDACTED]

From: [Kim Tipton](#)
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 31, 2023 9:53:35 AM

You don't often get email from [REDACTED] [Learn why this is important](#)

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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Kim Tipton

[REDACTED]
[REDACTED]
[REDACTED]

From: [Richard Eldridge](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 31, 2023 8:52:24 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Richard Eldridge

[REDACTED]
[REDACTED]
[REDACTED]

From: [Daniel Durso](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 31, 2023 8:05:24 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies. Healthcare should not be about obscene profits, it should be about improving people's health at an affordable price.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Daniel Durso

[REDACTED]
[REDACTED]
[REDACTED]

From: [Amy Yarbrough](#)
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 31, 2023 12:05:28 AM

You don't often get email from [REDACTED] [why this is important](#)

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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials. I work with families with children who are struggling to get their family health needs met.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Amy Yarbrough
[REDACTED]
[REDACTED]

From: [P. Swanke](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 30, 2023 10:02:48 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

P. Swanke

[REDACTED]
[REDACTED]
[REDACTED]

From: [Robert Heimer](#)
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 30, 2023 5:36:14 PM

You don't often get email from [REDACTED] [why this is important](#)

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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Robert Heimer
[REDACTED]
[REDACTED]
[REDACTED]

From: [William Degan](#)
To: [Ratefilings.cid](#)
Subject: It is time to stop health insurance greed: no rate hikes!
Date: Sunday, July 30, 2023 5:25:27 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.

Insurance Commissioner Andrew Mais,

Please deny the rate hikes being requested by health insurance companies.

Stop insurance greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unethical.

Meanwhile, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Our state needs to act in a much stronger manner to protect Connecticut citizens and stop these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you for your consideration.

Sincerely,

William L. Degan

[REDACTED]

William Degan

[REDACTED]

From: [Amy Myerson](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 30, 2023 4:52:28 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Amy Myerson

[REDACTED]
[REDACTED]
[REDACTED]

From: [Eunice Lasala](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 30, 2023 3:40:26 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Eunice Lasala

[REDACTED]
[REDACTED]
[REDACTED]

From: [elizabeth sledge](#)
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 30, 2023 2:58:13 PM

You don't often get email from [REDACTED] [why this is important](#)

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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies. I am appalled by the costs and wait times for health care and know that what drives costs up is the emphasis on high profits and lobbying. Insurance companies do all in their power not to pay out, and insurance is making decisions based on their interest in their bottom line. As such, Insurance is the tail wagging the dog, the physicians.

I tried to battle Aetna this past year for a refusal to provide care to my husband before he died. This was a protracted battle that I lost in the end, though everyone except Aetna but including physicians admitted the injustice in this. Most people never bother to challenge a denial; they don't have the time and energy and wherewithal. Insurance companies know this; they make promises they do not keep.

I think it important for you to scrutinize where the insurance company monies go now, to hold these companies to a high standard.

Thank you,
Elizabeth Sledge
New Haven

elizabeth sledge

[REDACTED]
[REDACTED]
[REDACTED]

From: [Rebecca Baez Castro](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 30, 2023 2:49:14 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Rebecca Baez Castro

[REDACTED]
[REDACTED]
[REDACTED]

From: [Steve Netcoh](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 30, 2023 2:35:50 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

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Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Steve Netcoh

[REDACTED]
[REDACTED]
[REDACTED]

From: [Margaret Levy](#)
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 30, 2023 2:33:36 PM

You don't often get email from [REDACTED] [why this is important](#)

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Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Margaret Levy

[REDACTED]
[REDACTED]
[REDACTED]

From: [Cindy Moeckel](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 30, 2023 2:22:00 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Cindy Moeckel

[REDACTED]
[REDACTED]
[REDACTED]

From: [Cindy Moeckel](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 30, 2023 2:17:27 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Cindy Moeckel

[REDACTED]
[REDACTED]
[REDACTED]

From: [Natalie Baker](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 30, 2023 2:14:21 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Natalie Baker

[REDACTED]
[REDACTED]
[REDACTED]

From: [Patricia C Vener-Saavedra](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 30, 2023 2:04:15 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

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Thank you,

Patricia C Vener-Saavedra

[REDACTED]
[REDACTED]
[REDACTED]

From: [Joy VanderLek](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 30, 2023 1:46:50 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

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Executive Compensation

Stock buybacks

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Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Joy VanderLek

[REDACTED]
[REDACTED]
[REDACTED]

From: [Lisa Hesselgrave](#)
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 30, 2023 1:24:38 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

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Executive Compensation

Stock buybacks

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Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Lisa Hesselgrave



From: [Pam White](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 30, 2023 1:23:28 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

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Executive Compensation

Stock buybacks

Profits

Lobbying

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Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Pam White

[REDACTED]
[REDACTED]
[REDACTED]

From: [Robert Nixon](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 30, 2023 1:19:19 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

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Stock buybacks

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Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Robert Nixon

[REDACTED]
[REDACTED]
[REDACTED]

From: [Alexander Herpst](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 30, 2023 1:03:33 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

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Executive Compensation

Stock buybacks

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Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Alexander Herpst

[REDACTED]
[REDACTED]
[REDACTED]

From: [Diana Savory](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Thursday, July 27, 2023 5:50:39 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

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Executive Compensation

Stock buybacks

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Thank you,

Diana Savory

[REDACTED]
[REDACTED]
[REDACTED]

From: [James Dean](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Wednesday, July 26, 2023 10:40:04 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

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These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

James Dean

[REDACTED]
[REDACTED]
[REDACTED]

From: [Bruce Rosen](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Wednesday, July 26, 2023 4:43:34 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

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Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Bruce Rosen

[REDACTED]
[REDACTED]
[REDACTED]

From: [barbara mason](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Wednesday, July 26, 2023 2:44:40 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

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Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

barbara mason

[REDACTED]
[REDACTED]
[REDACTED]

From: [Kevin Walsh](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Tuesday, July 25, 2023 9:26:41 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Kevin Walsh

[REDACTED]
[REDACTED]
[REDACTED]

From: [Jason Villani](#)
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Tuesday, July 25, 2023 5:15:53 PM

You don't often get email from [REDACTED] [Learn why this is important](#)

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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Jason Villani

[REDACTED]
[REDACTED]
[REDACTED]

From: [Allison Pilcher](#)
To: [Ratefilings.cid](#)
Subject: Protect health, not health insurance profits!
Date: Monday, July 24, 2023 12:46:55 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies. Please take into account what is really driving health care costs:

- Executive Compensation
- Stock buybacks
- Profits
- Lobbying
- Arrangements with vertically integrated entities, mergers, and acquisitions

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. Meanwhile, many Connecticut residents are struggling to afford their basic needs and delaying healthcare as a result. Even residents who have insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unreasonable claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut. I urge you to reject the requested rate hikes for profiteering health insurance companies.

Thank you,

Allison Pilcher

[REDACTED]
[REDACTED]
[REDACTED]

From: [Carol Gale](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 24, 2023 11:41:05 AM

You don't often get email from [REDACTED] [Learn why this is important](#)

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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Carol Gale

[REDACTED]
[REDACTED]
[REDACTED]

From: [Robert Wang](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 24, 2023 11:03:56 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

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Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

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These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Robert Wang

[REDACTED]
[REDACTED]
[REDACTED]

From: [Pat Haefs](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 24, 2023 10:24:37 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

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These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Pat Haefs

[REDACTED]
[REDACTED]
[REDACTED]

From: [Gary Rudnick](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 24, 2023 9:55:55 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

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These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Gary Rudnick

[REDACTED]

[REDACTED]

[REDACTED]

From: [Paul Cocuzzo](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 24, 2023 9:20:21 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Although I am not quite as cynical about insurance companies as CCAG, I do think they make valid points, see below.

Please take into account some factors driving up health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Paul Cocuzzo

[REDACTED]
[REDACTED]
[REDACTED]

From: [Patrick McCann](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 24, 2023 9:11:08 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

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These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Patrick McCann

[REDACTED]
[REDACTED]
[REDACTED]

From: [Elizabeth Yetman](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 24, 2023 7:24:42 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

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These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Elizabeth Yetman

[REDACTED]
[REDACTED]
[REDACTED]

From: [Linda Yannone](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 23, 2023 10:44:45 PM

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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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Linda Yannone

[REDACTED]

[REDACTED]

[REDACTED]

From: [tom_cameron](#)
To: [Ratefilings_cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 23, 2023 9:22:46 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny ANY rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

tom cameron

[REDACTED]
[REDACTED]
[REDACTED]

From: [Chris Ferrio](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 23, 2023 6:35:44 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Chris Ferrio

[REDACTED]
[REDACTED]
[REDACTED]

From: [Robert Nixon](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 23, 2023 6:21:30 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Robert Nixon

[REDACTED]
[REDACTED]
[REDACTED]

From: [Henry Lowendorf](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 23, 2023 5:19:07 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.

Insurance Commissioner Andrew Mais,

I strongly urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Huge profits

Relentless lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Henry Lowendorf

[REDACTED]

[REDACTED]

[REDACTED]

From: [Monica Keady](#)
To: [Ratefilings.cid](#)
Subject: Please say no to requested Health Insurance rate hikes
Date: Sunday, July 23, 2023 4:59:56 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.

Insurance Commissioner Andrew Mais,

The recent rate hikes being requested by health insurance companies are out of line. As consumers struggle to maintain their economic status, these rate hikes demonstrate the greediness of insurers.

The key drivers of health care costs are:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions

Advertising

Four of these companies made large profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, Connecticut needs to take action to protect its citizens and rein in corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain their huge profits and expenses.

Thank you,

Monica Keady

[REDACTED]
[REDACTED]
[REDACTED]

From: [Ev Hyde](#)
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 23, 2023 3:35:40 PM

You don't often get email from [REDACTED] [why this is important](#)

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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Ev Hyde
[REDACTED]
[REDACTED]
[REDACTED]

From: [Bilal Sekou](#)
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 23, 2023 3:27:27 PM

You don't often get email from [REDACTED] [Learn why this is important](#)

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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Bilal Sekou

[REDACTED]
[REDACTED]
[REDACTED]

From: [Glen MacLeod](#)
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 23, 2023 2:01:16 PM

You don't often get email from [REDACTED] [Learn why this is important](#)

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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Glen MacLeod

[REDACTED]
[REDACTED]
[REDACTED]

From: [Eunice Lasala](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 23, 2023 1:43:05 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Send contact information for the insurance comm.

Eunice Lasala

[REDACTED]
[REDACTED]
[REDACTED]

From: [Margaret Levy](#)
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 23, 2023 1:24:54 PM

You don't often get email from [REDACTED] [Learn why this is important](#)

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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Margaret Levy

[REDACTED]
[REDACTED]
[REDACTED]

From: [JASMINE VENDREDI](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 23, 2023 1:05:38 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

JASMINE VENDREDI

[REDACTED]
[REDACTED]
[REDACTED]

From: [Matthew Ford](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 23, 2023 1:04:54 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Matthew Ford

[REDACTED]
[REDACTED]
[REDACTED]

From: [Erick Olsen](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Friday, July 21, 2023 6:17:16 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Erick Olsen

[REDACTED]
[REDACTED]
[REDACTED]

From: [RACHEL PIERSON](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Thursday, July 20, 2023 4:37:11 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,
Rachel Pierson
Pawcatuck, CT06379

RACHEL PIERSON
[REDACTED]
[REDACTED]
[REDACTED]

From: [Liz Dupont-Diehl](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Thursday, July 20, 2023 4:26:19 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

State Representative of the 146th CT General Assembly's House district
Assistant Majority Whip

Liz Dupont-Diehl
[REDACTED]
[REDACTED]

From: [AUDREY PRICE](#)
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Thursday, July 20, 2023 1:40:55 PM

You don't often get email from [REDACTED]. [Learn why this is important](#)

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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

AUDREY PRICE

[REDACTED]
[REDACTED]
[REDACTED]

From: [Cynthia Coia](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Wednesday, July 19, 2023 7:12:20 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Cynthia Coia

[REDACTED]
[REDACTED]
[REDACTED]

From: [MAUREEN KENNEDY](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Wednesday, July 19, 2023 7:32:02 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,
Maureen Kennedy

MAUREEN KENNEDY

[REDACTED]
[REDACTED]
[REDACTED]

From: [Barbara Drummond Bellacicco](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Wednesday, July 19, 2023 7:21:12 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents, myself included, are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials. I am on SSDI and have multiple health issues at 58 years old. Reading how much insurance companies make turns my stomach!

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Barbara Drummond Bellacicco

[REDACTED]
[REDACTED]
[REDACTED]

From: [Ashley Logan](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Wednesday, July 19, 2023 1:32:11 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Ashley Logan

[REDACTED]
[REDACTED]
[REDACTED]

From: [Margaret Henderson](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Tuesday, July 18, 2023 9:53:55 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.

Insurance Commissioner Andrew Mais,

Please, I am asking you to deny the rate hikes that are being requested by health insurance companies. You are the line of defense for all of us consumers out here with only modest income and assets.

Please take into account what is driving a large part of health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Margaret Henderson

[REDACTED]
[REDACTED]
[REDACTED]

From: [Chris Ferrio](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 17, 2023 6:23:08 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

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These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Chris Ferrio

[REDACTED]
[REDACTED]
[REDACTED]

From: [Chloe Castro](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 17, 2023 5:35:41 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

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These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Chloe Castro

[REDACTED]
[REDACTED]
[REDACTED]

From: [Ruth Glasser](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 17, 2023 3:28:31 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

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These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Ruth Glasser

[REDACTED]
[REDACTED]
[REDACTED]

From: [Jeffrey Rivenburg](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 17, 2023 12:34:02 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Jeffrey Rivenburg

[REDACTED]
[REDACTED]
[REDACTED]

From: [P. Swanke](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 17, 2023 12:02:59 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

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These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

P. Swanke

[REDACTED]
[REDACTED]
[REDACTED]

From: [constanza_Segovia](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 17, 2023 10:56:48 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

constanza Segovia

[REDACTED]
[REDACTED]
[REDACTED]

From: [Danielle Bourgeois](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 17, 2023 10:45:51 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

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These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,
Danielle Bourgeois

Danielle Bourgeois

[REDACTED]
[REDACTED]
[REDACTED]

From: [Gilbert Donovan](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 17, 2023 9:35:41 AM

You don't often get email from [REDACTED] [Learn why this is important](#)

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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies. I personally, have a hard time affording healthcare, even preventive care and pharmaceuticals. It's just too high of a portion of my budget and so I have to choose other necessities over healthcare.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Gilbert Donovan
[REDACTED]

From: [Allan Brison](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 17, 2023 7:48:54 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

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Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

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Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Allan Brison

[REDACTED]
[REDACTED]
[REDACTED]

From: [Linda Yannone](#)
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 17, 2023 4:34:40 AM

You don't often get email from [REDACTED] [Learn why this is important](#)

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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

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These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Linda Yannone
[REDACTED]
[REDACTED]
[REDACTED]

From: [Kevin Walsh](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 16, 2023 8:56:12 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

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These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Kevin Walsh

[REDACTED]
[REDACTED]
[REDACTED]

From: [David Englert](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 16, 2023 8:20:46 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

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Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

David Englert

[REDACTED]
[REDACTED]
[REDACTED]

From: [Richard Eldridge](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 16, 2023 6:12:14 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.

Insurance Commissioner Andrew Mais,

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Stop Insurance Greed!

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Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

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Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Richard Eldridge

[REDACTED]
[REDACTED]
[REDACTED]

From: [Natalie Baker](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 16, 2023 3:48:12 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

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Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

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Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

I work in medical billing for a large GI practice. There are numerous patients having to cancel their visits and procedures due to out of pocket costs.

Thank you,

Natalie Baker

[REDACTED]
[REDACTED]

From: [Kim Novak](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 16, 2023 3:27:36 PM

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Additionally, I am a first responder trauma therapist. Many first responders have huge deductibles to meet before getting an6 benefits. Mental health claims are applied to deductibles, leaving most to fully pay out if pocket for their therapy and never meet the deductible to get benefit. Mental health should have a set copay only! Stop the greed and cap ceo pay like they cap provider fee schedules. Insurers are making huge profits on selling data from claims

This is unethical. It's my work and my client's data. Why are they allowed to benefit by selling it? Insurers need to be investigated.

Thank you,

Kim Novak

[REDACTED]
[REDACTED]
[REDACTED]

From: [mario.chiappetti](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 16, 2023 2:55:56 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.

Insurance Commissioner Andrew Mais,

Dear Commissioners:

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions resulting in lack of competition and closures of rural hospitals.

The four largest insurance companies would have much more money to spend on healthcare and less reason for huge insurance increases if they cut back on stock buybacks and on high CEO and senior office compensation.

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Mario J Chiappetti
Weatogue, CT

mario.chiappetti



From: [Jeannette Letynes](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 16, 2023 2:49:00 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

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Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

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Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Jeannette Letynes

[REDACTED]
[REDACTED]
[REDACTED]

From: [Glen MacLeod](#)
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 16, 2023 2:41:00 PM

You don't often get email from [REDACTED] [why this is important](#)

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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

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Executive Compensation

Stock buybacks

Profits

Lobbying

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Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Glen MacLeod

[REDACTED]
[REDACTED]
[REDACTED]

From: [Cindy Moeckel](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 16, 2023 2:34:01 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Decent insurance must be available to everyone ... regardless of their wealth ... or lack thereof.

Greed is NOT good.

In this case, greed is sickening -- literally!

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Cindy Moeckel

[REDACTED]
[REDACTED]
[REDACTED]

From: [Mary Fox](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 16, 2023 2:29:40 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Mary Fox

[REDACTED]
[REDACTED]
[REDACTED]

From: [Robert Heimer](#)
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 16, 2023 2:10:38 PM

You don't often get email from robert.heimer@yale.edu. [Learn why this is important](#)

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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

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Thank you,

Robert Heimer

[REDACTED]
[REDACTED]
[REDACTED]

From: [Daniel Germany](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 16, 2023 1:47:06 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

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Arrangements with vertically integrated entities, mergers and acquisitions.

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Thank you,

Daniel Germany

[REDACTED]
[REDACTED]
[REDACTED]

From: [Win Heimer](#)
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 16, 2023 1:45:56 PM

You don't often get email from wheimer@sbcglobal.net. [Learn why this is important](#)

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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

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Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Win Heimer

[REDACTED]
[REDACTED]
[REDACTED]

From: [Pat Haefs](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 16, 2023 1:43:55 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Pat Haefs

[REDACTED]
[REDACTED]
[REDACTED]

From: [Seth Freeman](#)
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 16, 2023 1:25:01 PM

You don't often get email from [REDACTED]. [Learn why this is important](#)

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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

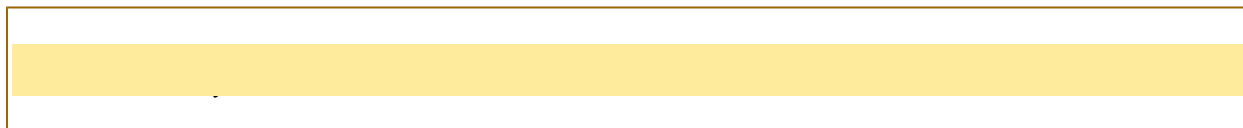
These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Seth Freeman
[REDACTED]
[REDACTED]
[REDACTED]

From: [Henry Lowendorf](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 16, 2023 1:21:06 PM



Insurance Commissioner Andrew Mais,

I urge you to deny the rate hikes being requested by health insurance companies.

There is no excuse that the CEO of Cigna be paid more than the President of the United States. David Cordani's \$37 million 2022 compensation is an outrage.

There is no excuse for Connecticut to allow Cigna to spend \$7.2 billion buying back its own stock when that simply enriches the high-paid executives and big stockholders at the expense of residents needing health care.

Cigna's reported record \$148 billion gross profits point directly to the urgent need for Connecticut and the USA to promptly institute Medicare for All. Take the greed, the waste out of health care!

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

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Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

From: [Donna Nicolino](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Wednesday, July 12, 2023 9:34:44 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.

Insurance Commissioner Andrew Mais,

Healthcare should not be for profit but for maintaining human lives. I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

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Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Donna Nicolino

[REDACTED]
[REDACTED]
[REDACTED]

From: [Joan Noblet](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Wednesday, July 12, 2023 1:56:11 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.

Insurance Commissioner Andrew Mais,

Health care should not be an unaffordable luxury. Average households are postponing essential care because it is too expensive. It is shameful that a companies profit margins are more important than patients well-being.

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

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Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Joan Noblet

[REDACTED]
[REDACTED]

From: gina87white@gmail.com
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Tuesday, July 11, 2023 10:39:25 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

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Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

[REDACTED]
[REDACTED]
[REDACTED]

From: zira3390@yahoo.com
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Tuesday, July 11, 2023 8:24:23 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

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Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

[REDACTED]
[REDACTED]
[REDACTED]

From: [Liz Dupont-Diehl](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Tuesday, July 11, 2023 8:05:36 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

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These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Liz Dupont-Diehl

[REDACTED]
[REDACTED]
[REDACTED]

From: [Patricia C Vener-Saavedra](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Tuesday, July 11, 2023 7:08:01 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

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These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Patricia C Vener-Saavedra

[REDACTED]
[REDACTED]
[REDACTED]

From: [Liz Dupont-Diehl](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Tuesday, July 11, 2023 5:13:52 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

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Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

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These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Liz Dupont-Diehl

[REDACTED]
[REDACTED]
[REDACTED]

From: [Patricia C Vener-Saavedra](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Tuesday, July 11, 2023 4:05:09 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies. They don't need those profits, especially on the back of the working person and families. In fact, let's have Universal Health Care - or at the very least Universal "Insurance." The Insurance Industry is just that. An industry. Their goal is to make as big a profit as possible.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food, utilities, medical care, and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Patricia C Vener-Saavedra

[REDACTED]
[REDACTED]

From: [Carol Wade](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Tuesday, July 11, 2023 3:08:11 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.

Insurance Commissioner Andrew Mais,

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Executive Compensation

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Profits

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These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Carol Wade

[REDACTED]
[REDACTED]
[REDACTED]

From: [Liz Dupont-Diehl](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Tuesday, July 11, 2023 3:05:49 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

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Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

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These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Liz Dupont-Diehl

[REDACTED]
[REDACTED]
[REDACTED]

From: [Hillary Desideraggio](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Tuesday, July 11, 2023 2:45:24 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed! People are dying and losing their homes because they can't afford to get treatment!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Hillary Desideraggio

[REDACTED]
[REDACTED]
[REDACTED]

From: [Isabel Alvarez-Diaz](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Tuesday, July 11, 2023 12:06:50 PM

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials. It seems death is preferred for the American people but it's like you or your people care. I hope that you don't ever have to face choosing a BASIC necessity but boy do I hope you experience what we have to go through just by EXISTING.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut. Wouldn't it make sense to have everyone at their best health so that you can continue to exploit us? But I guess we're better off dead and poor!

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

And for the love of God, choose a different profession if your (or your 'supporters') best interest isn't the American people, families, and children.

Thank you,

From: [Angel Serrano](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Tuesday, July 11, 2023 10:02:37 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.

Insurance Commissioner Andrew Mais,

Part One:

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

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These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Angel Serrano

[REDACTED]
[REDACTED]
[REDACTED]

From: [Ann Gadwah](#)
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 10, 2023 12:02:38 PM

You don't often get email from [REDACTED] [why this is important](#)

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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Ann Gadwah

[REDACTED]
[REDACTED]
[REDACTED]

From: [Jeffrey Rivenburg](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 10, 2023 10:04:41 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

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Thank you,

Jeffrey Rivenburg

[REDACTED]
[REDACTED]
[REDACTED]

From: [Rebecca Baez Castro](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 10, 2023 8:50:02 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

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Thank you,

Rebecca Baez Castro

[REDACTED]
[REDACTED]
[REDACTED]

From: [Richard Eldridge](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 10, 2023 8:30:38 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.

Insurance Commissioner Andrew Mais,

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Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Richard Eldridge

[REDACTED]
[REDACTED]
[REDACTED]

From: sadrake@email.com
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 10, 2023 5:26:33 AM

You don't often get email from [REDACTED] [why this is important](#)

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.

Insurance Commissioner Andrew Mais,

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Thank you,

[REDACTED]
[REDACTED]
[REDACTED]

From: [Joan Noblet](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 10, 2023 2:08:03 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.

Insurance Commissioner Andrew Mais,

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Thank you,

Joan Noblet

[REDACTED]
[REDACTED]
[REDACTED]

From: [Teresa Barton](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, July 10, 2023 1:45:12 AM

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

I'm 61 years old and have been unemployed since Oct 1, 2020. I'm living mainly off of my retirement income while I start a small business out of my home. My health insurance premiums are \$436/month and it does not cover dental or vision. I can't afford to pay more. The health insurance corporations don't need to raise premiums. They need to cut costs starting with the bloated salaries of their executives.

Stop Insurance Greed!

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Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

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Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

From: [Kevin Walsh](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 9, 2023 3:55:45 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

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Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Kevin Walsh

[REDACTED]
[REDACTED]
[REDACTED]

From: [Marva Hendley](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 9, 2023 2:05:20 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

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Executive Compensation

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Arrangements with vertically integrated entities, mergers and acquisitions.

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These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Marva Hendley

[REDACTED]
[REDACTED]
[REDACTED]

From: [John Harmon](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 9, 2023 12:57:10 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

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Stock buybacks

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Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

John Harmon

[REDACTED]
[REDACTED]
[REDACTED]

From: [John Connell](#)
To: [Ratefilings.cid](#)
Subject: Health Insurance Rate Increase Requests
Date: Sunday, July 9, 2023 12:55:54 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to curb the rate hikes being requested by health insurance companies. All companies deserve to make a profit; however, when some CEOs make millions while some CT residents can't afford the rates to be examined by their PCP or specialists it's time to rein in some of these staggering profits and executive salaries.

I am a 77 year old male who has been fortunate to have had decent insurance which has helped me through seven back surgeries, months of hospitalizations and spine rehab centers. I know that I am among the fortunate few; even though my insurance company kicked me out of Gaylord Rehab Center last November before I was able to sit, stand or walk unaided! They had established rules that didn't allow me to stay even though my medical team including physical and occupational therapists documented my condition to need more help.

I count myself among the fortunate ones but understand that MANY in our state are not among the fortunate few.

Please review and require serious documentation supporting any rate increase, let alone such outlandish ones.

Respectively,
John Connell,

John Connell

[REDACTED]
[REDACTED]
[REDACTED]

From: [Sivan Amar](#)
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 9, 2023 12:26:27 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

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These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Sivan Amar

[REDACTED]
[REDACTED]
[REDACTED]

From: [Jacqueline Robillard](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 9, 2023 12:17:26 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

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Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Jacqueline Robillard

[REDACTED]
[REDACTED]
[REDACTED]

From: [Nancy Brown](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 9, 2023 11:28:26 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

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Executive Compensation

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Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Nancy Brown

[REDACTED]
[REDACTED]
[REDACTED]

From: [David Englert](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 9, 2023 11:03:31 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop the insurance companies from extorting even more money from us to pay for excessive executive salaries, stock buybacks, excessive profits and lobbying (against insurance premium payers and people with medical needs).

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

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Thank you,

David Englert

[REDACTED]
[REDACTED]
[REDACTED]

From: [Richard Harris](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 9, 2023 10:49:06 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

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Executive Compensation

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Profits

Lobbying

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Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Richard Harris

[REDACTED]
[REDACTED]
[REDACTED]

From: [Rev. Kathleen Thompson](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance rate hikes
Date: Sunday, July 9, 2023 9:41:40 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

No more rate hikes without substantial reduction in Executive Compensation. Those newly found funds should go to improving the automated claim process, among other things. Too often it is left to the consumer to fight the frustrating battle to receive a promised benefit.

When is enough ENOUGH for the insurers?? Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Rev. Kathleen Thompson

[REDACTED]
[REDACTED]
[REDACTED]

From: [Beverly Hodgson](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 9, 2023 9:08:33 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies. The salaries of mid level insurance bureaucrats now exceed those of pediatricians and psychiatrists. Who do we need?

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

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These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Beverly Hodgson

[REDACTED]
[REDACTED]
[REDACTED]

From: [Kathy Goggins](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 9, 2023 8:48:08 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.

Insurance Commissioner Andrew Mais,

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Stop Insurance Greed!

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Stock buybacks

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Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Kathy Goggins

[REDACTED]
[REDACTED]
[REDACTED]

From: [Lisa Wahle](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 9, 2023 8:36:58 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies. These companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

While these companies are making record profits, there is no need for rate increases.

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

Our state needs to protect Connecticut citizens rather than insurance profiteers. I urge you to reject these requested rate hikes and demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Lisa Wahle

[REDACTED]
[REDACTED]
[REDACTED]

From: [Win Heimer](#)
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 9, 2023 8:21:29 AM

You don't often get email from [REDACTED] [Learn why this is important](#)

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.

Insurance Commissioner Andrew Mais,

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These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Win Heimer

[REDACTED]
[REDACTED]
[REDACTED]

From: [Juan Ospina](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 9, 2023 8:20:06 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.

Insurance Commissioner Andrew Mais,

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Stop Insurance Greed!

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Executive Compensation

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Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Juan Ospina

[REDACTED]
[REDACTED]
[REDACTED]

From: [Robert Nixon](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 9, 2023 8:10:33 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

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Thank you,

Robert Nixon

[REDACTED]
[REDACTED]
[REDACTED]

From: [Diane Hoffman](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 9, 2023 8:05:35 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

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Thank you,

Diane Hoffman

[REDACTED]
[REDACTED]
[REDACTED]

From: [Glen MacLeod](#)
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, July 9, 2023 8:04:44 AM

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Insurance Commissioner Andrew Mais,

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Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Glen MacLeod

[REDACTED]
[REDACTED]
[REDACTED]

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: UnitedHealthcare Insurance Company - 2024 Off Exchange Rates - File Number: 202303184
Date: Friday, August 18, 2023 1:54:34 PM

This increase in rate is just another way to siphon money into the hands of the wealthy. This is unmitigated greed on the hands of these companies. Why do they need a raise. They already have luxurious offices private jets. While I'm at it why do they ask diabetics to prove they need products they've been using for years they outsource e this to a third party company. This whole process just increases costs. I'm disgusted by this whole idea of them needing an increase.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Cigna Health and Life Insurance Company - 2024 Off Exchange Rates - File Number: 202303168
Date: Friday, August 18, 2023 1:56:19 PM

This is disgusting. It's bleeding the people for corporate greed. People can't afford it. Diabetics need insulin for free too while I'm at it. This is blatant greed.

From: [Ashley Chrzanowski](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Friday, August 18, 2023 3:07:56 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.

Insurance Commissioner Andrew Mais,

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Stop Insurance Greed!

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Executive Compensation

Stock buybacks

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Lobbying

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These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Please we can't handle anymore increases.

Thank you,

Ashley Chrzanowski

[REDACTED]
[REDACTED]
[REDACTED]

From: [Carson, Jim](#)
To: [Ratefilings, cid](#)
Cc: [Quinn, Mary](#)
Subject: FW: Public Hearing on Insurance Rate Filings to be held of Monday, August 21st
Date: Friday, August 18, 2023 3:14:28 PM

From: Mais, Andrew <Andrew.Mais@ct.gov>
Sent: Friday, August 18, 2023 2:19 PM
To: Quinn, Mary <Mary.Quinn@ct.gov>; Carson, Jim <Jim.Carson@ct.gov>
Cc: Kosky, Jared <Jared.Kosky@ct.gov>; Lombardo, Paul <Paul.Lombardo@ct.gov>
Subject: FW: Public Hearing on Insurance Rate Filings to be held of Monday, August 21st

Andrew N. Mais
Commissioner, Connecticut Insurance Department
(he/him/his)

From: Aaron Farrokh <aaronfarrokh@gmail.com>
Sent: Thursday, August 17, 2023 5:06 PM
To: Kevin.Kelly@cga.ct.gov
Cc: Attorney General <Attorney.General@ct.gov>; Mais, Andrew <Andrew.Mais@ct.gov>; Governor Lamont <Governor.Lamont@ct.gov>; kgerrity@csda.com
Subject: Public Hearing on Insurance Rate Filings to be held of Monday, August 21st

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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 Senator Kelly, Insurance Commissioner Mais, Attorney General Tong, Governor Lamont and Kathlene Gerritty :

I am a general dentist practicing in Newington, CT and a graduate of the University of CT School of Dental Medicine. I have always strived to place my patients' dental health and overall well being as my top priority during my dental education at UConn from 1998-2002 and private practice in the following years. Unfortunately, dental insurance carriers place profit over patient care to a level that would be considered criminal if done by myself or anyone in my profession. Their business model hurts dental providers and our patients. For decades this has been a David(i.e. Dentists/Patients) versus Goliath(i.e. Dental Insurance Carriers) conflict with no good ending for David.

The good news is that there recently has been a glimmer of hope for dentists and their patients with the **proposed legislation CT HB05813** that would ensure insurance premiums paid are spent more on dental care than on insurance company overhead. Under the Federal Affordable Care Act, at least 80% of medical premiums must go to patient care. HB08513 would establish the same standard for dental insurers that currently applies to medical insurers. We have asked for a public hearing but have been unsuccessful in our

requests.

Now insurance companies are trying to pass legislation to INCREASE their premiums more than 10 %, and they are using borderline dishonest data to support their egregious case.

I am bringing this matter to your attention because it is in the best interest of the people of CT that a public hearing for **proposed legislation CT HB05813** is held as soon as possible. In addition, dental insurance carriers should not be allowed to increase premiums while they are cutting back on benefits to patients and reimbursements to providers. I feel that you are in a position to help affect positive change. We the people of CT should have representation that improves our quality of life and not the quality of life for insurance carriers.

Please feel free to reach out to me with any questions or concerns. .

All the best,

Aaron Farrokh, DMD
East Cedar Dental, Inc.
59 East Cedar St.
Newington, CT 06111
(860) 667-0875
www.dentistnewington.com

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From: [Carson, Jim](#)
To: [Ratefilings, cid](#)
Cc: [Quinn, Mary](#)
Subject: FW: Public Hearing on Insurance Rate Filings on Monday, August 21
Date: Friday, August 18, 2023 3:14:51 PM

From: Mais, Andrew <Andrew.Mais@ct.gov>
Sent: Friday, August 18, 2023 2:18 PM
To: Quinn, Mary <Mary.Quinn@ct.gov>; Carson, Jim <Jim.Carson@ct.gov>
Cc: Kosky, Jared <Jared.Kosky@ct.gov>; Lombardo, Paul <Paul.Lombardo@ct.gov>
Subject: FW: Public Hearing on Insurance Rate Filings on Monday, August 21

Andrew N. Mais
Commissioner, Connecticut Insurance Department
(he/him/his)

From: MaryKate Conboy <dr.conboy@lumos.dental>
Sent: Thursday, August 17, 2023 6:59 PM
To: Attorney General <Attorney.General@ct.gov>; Mais, Andrew <Andrew.Mais@ct.gov>; Kathlene Gerrity <kgerrity@csla.com>; Governor Lamont <Governor.Lamont@ct.gov>; kevin.kelly@cga.ct.gov
Subject: Public Hearing on Insurance Rate Filings on Monday, August 21

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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 Senator Kelly, Insurance Commissioner Mais, Attorney General Tong, Governor Lamont and Kathlene Gerrity,

I am an associate general dentist practicing in New Haven, CT and a 2015 graduate of the University of Connecticut School of Dental Medicine. Since graduation, I served for four years as an assistant clinical professor at Hartford Hospital serving the most underserved in our community, and have spent the past four, working in private practice serving many of the Yale graduate students, physicians, nurses, and professors.

In the years since graduation, I have witnessed insurance premiums continue to increase while insurance reimbursements for basic services continue to decrease. Last year alone I served 3300 patients—the majority of whom carry dental insurance. I have witnessed patients cry in frustration when told that the care they need either is not covered or that they have maxed out their insurance for the year. I have spent hours writing insurance narratives for these patients justifying their needed care.

On a personal level, *I have elected not to purchase a dental practice (and therefore own a small business in this state). Owning a dental practice was a lifelong dream. My decision was based on two factors 1. Decreasing insurance reimbursements (decreasing income) 2. Increasing insurance premiums (a necessary overhead employee cost for small business owners).* The current insurance business model not only negatively impacts dentist-patient relationships but also hurts small business owners and consumers and stifles growth.

The good news is that **proposed legislation CT HB05813** would ensure dental insurance premiums paid are spent more on dental care than on insurance company overhead. Under the Federal Affordable Care Act, at least 80% of medical premiums must go to patient care. HB08513 would establish the same standard for dental insurers that currently applies to medical insurers. We have asked for a public hearing but have been unsuccessful in our requests.

Now insurance companies are trying to pass legislation to INCREASE their premiums more than 10 % using data that (in the words of AG William Tong) “[is] based on trends well in excess of nationally-supported data.”

It is imperative that **proposed legislation CT HB05813** is held as soon as possible as one way to combat rate increases. Insurance carriers should not be allowed to increase premiums while they decrease benefits to patients and reimbursements to providers. You represent the people of CT and have the ability to actuate positive change. We the people of CT should have representation that improves our quality of life and not the quality of life for insurance carriers.

Please feel free to reach out to me with any questions or concerns.

All the best,

MaryKate Conboy DMD

Co-Chair of the Council of Government Affairs for Connecticut State Dental Association

University of Connecticut School of Dental Medicine Class of 2015

University of Notre Dame Class of 2011

dr.conboy@lumos.dental

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From: [Michelle Marie](#)
To: [Ratefilings_cid](#)
Cc: [Kathlene Gerrity](#)
Subject: Kathlene Gerrity
Date: Friday, August 18, 2023 4:15:36 PM

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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.

Name: Kathlene Gerrity

Comments:

- Speaking as Executive Director of the Connecticut State Dental Association
- Medical Loss Ratio, or MLR, is the portion of insurance premiums spent on patient care, rather than insurer overhead costs such as profits, marketing, and administration. Based on data available from states with MLR laws, it is estimated that around 40% of dental premium dollars are used by insurance companies to cover overhead costs instead of being directed toward patient care. With no MLR standards, dental insurers are free to raise rates with no guarantee that any increases go towards actual patient care.
- Legislation for MLR has consistently been blocked in CT
- With MLR Dental insurers cannot simply raise premiums without investing the new money in patient benefits.

Michelle Marie

Connecticut State Dental Association
835 West Queen St.
Southington, CT 06489
(P) 860-378-1800 X208
(F) 860-378-1807

From: [Michelle Marie](#)
To: [Ratefilings_cid](#)
Cc: [Kathlene Gerrity](#)
Subject: Kathlene Gerrity testimony REVISED
Date: Friday, August 18, 2023 4:23:40 PM

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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 Kathlene Gerrity, I am the Executive Director of the CSDA. The Connecticut State Dental Association is a statewide, professional membership organization representing Connecticut licensed dentists. CSDA members are committed to protecting the health and well-being of people of all ages. With a statewide membership of approximately 2,300 members, the CSDA represents 82% of all licensed dentists in Connecticut. The Connecticut State Dental Association supports the professional success of its members and assists them in providing optimal care to their patients. Insurance companies have continued to increase rates, diminishing patient care and the ability for dental practices to provide optimal care. The CSDA has proposed legislation that would increase patient care and push more premium dollars toward patient care. On behalf of my members, I implore you stop these egregious rate hikes so small businesses can be supported in CT and we can increase the quality of patient care.

Michelle Marie

Connecticut State Dental Association
835 West Queen St.
Southington, CT 06489
(P) 860-378-1800 X208
(F) 860-378-1807

From: [MARK RYAN](#)
To: [Ratefilings_cid](#)
Subject: Attn: Senator Kelly; Re: Increasing Insurance Premiums
Date: Friday, August 18, 2023 4:34:04 PM

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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 Senator Kelly,

I have been general dentist practicing in West Haven, CT for the last 27 years. It has been my privilege to be made aware of MaryKate Conboy DMD's letter to you regarding recent legislation to increase insurance premiums while also decreasing reimbursement.

Below is an excerpt from MaryKate Conboy DMD's letter that I would like to reiterate to underscore the importance of this topic.

"I have witnessed insurance premiums continue to increase while insurance reimbursements for basic services continue to decrease. The current insurance business model not only negatively impacts dentist-patient relationships but also hurts small business owners and consumers and stifles growth.

Now insurance companies are trying to pass legislation to INCREASE their premiums more than 10 % using data that (in the words of AG William Tong) "[is] based on trends well in excess of nationally-supported data."

Insurance carriers should not be allowed to increase premiums while they decrease benefits to patients and reimbursements to providers. Senator Kelly, I--and many other dentists and physicians--support you in your efforts to address and bring attention to this important issue.

To the Insurance Department, please do your due diligence before approving these excessive rate hikes. We--the people of CT--rely on our government to oversee the insurance companies and to push back against them when their requests are unreasonable-- and unsupported by factual data. And please ask yourself why is CT out of step with the rest of the nation with regard to insurance premiums? Where is that money going?"

I have been a seasoned veteran in providing dental care to patients who participate in a number of PPOs. It is truly getting harder and harder to provide quality care at these reimbursement rates. I ask you to please take a look at this matter and do the best you can for all concerned.

Thank you,
Mark T. Ryan DMD

Ryan Dental
622 Savin Avenue
West Haven, CT 06516
mark.ryan@sbcglobal.net
203-933-7095

From: [Karen Erasmus](#)
To: [Ratefilings, cid](#)
Subject: Insurance Rate Hike
Date: Friday, August 18, 2023 4:45:10 PM

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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 proposed rate hikes for 2024 health plans. Our health system/ insurance has gotten out of hand and needs a complete review. Double digit increases are not the answer.

Karen Erasmus

[REDACTED]

From: [Michelle Marie](#)
To: [Ratefilings, cid](#)
Cc: [Kathlene Gerrity](#); [Mais, Andrew](#); [Attorney General](#); [Governor Lamont](#)
Subject: Kathlene Gerrity testimony final
Date: Friday, August 18, 2023 4:51:00 PM

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My name is Kathlene Gerrity, I am the Executive Director of the CSDA. The Connecticut State Dental Association is a statewide, professional membership organization representing Connecticut licensed dentists. CSDA members are committed to protecting the health and well-being of people of all ages. With a statewide membership of approximately 2,300 members, the CSDA represents 82% of all licensed dentists in Connecticut. The Connecticut State Dental Association supports the professional success of its members and assists them in providing optimal care to their patients. Insurance companies have continued to increase rates, diminishing and hampering the ability for practices to provide patient care. Earlier this year, the CSDA proposed legislation that would allow more patients to access oral healthcare and allocate more insurance premium dollars towards patient care versus insurance companies corporate costs. On behalf of my members, I implore you stop these egregious rate hikes so small businesses can be supported in Connecticut and we can provide quality oral healthcare the citizens of this state deserve.

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From: [Bethaney Brenner](#)
To: [Ratefilings_cid](#)
Subject: testifying
Date: Friday, August 18, 2023 5:01:58 PM

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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 Senator Kelly,

I would like to testify by Zoom (or virtually) on Monday to object to the increase in insurance premiums. My email is drbethaneybrenner@gmail.com .

I have seen so many patients that become frustrated with the lack of cooperation from insurance companies to answer questions, honor their verbal promises, claim that services are not payable, question the integrity of long standing competent doctors, and squeeze patients of their hard earned money just to keep their stockholders happy. Obviously, I am not about the massive profits that the insurance companies are making on the backs of doctors and patients.

Thank you.

Dr. Bethaney Brenner
Past President, CSDA
8 Milford St.
Burlington, CT 06013
860-6736-7155

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - 2024 On and Off Exchange Rates - File Number: 202303197
Date: Friday, August 18, 2023 6:43:10 PM

It is confusing to me that any business entity could expect the public to endure increases way above their ability to handle, in the cost of their health insurance. An average rate increase of 12.4% is completely unacceptable, unfounded and irresponsible. We all understand the current climate in this industry but this is not the way to address the issues these companies are facing. I respectfully request that more effort be made to accomplish reasonable rate increases in this process.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Benefits, Inc. - 2024 On Exchange Rates - File Number: 202303185
Date: Friday, August 18, 2023 6:44:07 PM

It is confusing to me that any business entity could expect the public to endure increases way above their ability to handle, in the cost of their health insurance. An average rate increase of 12.4% is completely unacceptable, unfounded and irresponsible. We all understand the current climate in this industry but this is not the way to address the issues these companies are facing. I respectfully request that more effort be made to accomplish reasonable rate increases in this process.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Oxford Health Insurance, Incorporated - 2024 Off Exchange Rates - File Number: 202303173
Date: Friday, August 18, 2023 6:44:32 PM

It is confusing to me that any business entity could expect the public to endure increases way above their ability to handle, in the cost of their health insurance. An average rate increase of 12.4% is completely unacceptable, unfounded and irresponsible. We all understand the current climate in this industry but this is not the way to address the issues these companies are facing. I respectfully request that more effort be made to accomplish reasonable rate increases in this process.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Aetna Life Insurance Company - 2024 Off Exchange Rates - File Number: 202303169
Date: Friday, August 18, 2023 6:44:49 PM

It is confusing to me that any business entity could expect the public to endure increases way above their ability to handle, in the cost of their health insurance. An average rate increase of 12.4% is completely unacceptable, unfounded and irresponsible. We all understand the current climate in this industry but this is not the way to address the issues these companies are facing. I respectfully request that more effort be made to accomplish reasonable rate increases in this process.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: UnitedHealthcare Insurance Company - 2024 Off Exchange Rates - File Number: 202303184
Date: Friday, August 18, 2023 6:45:07 PM

It is confusing to me that any business entity could expect the public to endure increases way above their ability to handle, in the cost of their health insurance. An average rate increase of 12.4% is completely unacceptable, unfounded and irresponsible. We all understand the current climate in this industry but this is not the way to address the issues these companies are facing. I respectfully request that more effort be made to accomplish reasonable rate increases in this process.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Cigna Health and Life Insurance Company - 2024 Off Exchange Rates - File Number: 202303168
Date: Friday, August 18, 2023 6:45:21 PM

It is confusing to me that any business entity could expect the public to endure increases way above their ability to handle, in the cost of their health insurance. An average rate increase of 12.4% is completely unacceptable, unfounded and irresponsible. We all understand the current climate in this industry but this is not the way to address the issues these companies are facing. I respectfully request that more effort be made to accomplish reasonable rate increases in this process.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Oxford Health Plans (CT), Inc - 2024 Off Exchange Rates - File Number: 202303186
Date: Friday, August 18, 2023 6:45:32 PM

It is confusing to me that any business entity could expect the public to endure increases way above their ability to handle, in the cost of their health insurance. An average rate increase of 12.4% is completely unacceptable, unfounded and irresponsible. We all understand the current climate in this industry but this is not the way to address the issues these companies are facing. I respectfully request that more effort be made to accomplish reasonable rate increases in this process.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - 2024 On and Off Exchange Rates - File Number: 202303191
Date: Friday, August 18, 2023 6:46:04 PM

It is confusing to me that any business entity could expect the public to endure increases way above their ability to handle, in the cost of their health insurance. An average rate increase of 12.4% is completely unacceptable, unfounded and irresponsible. We all understand the current climate in this industry but this is not the way to address the issues these companies are facing. I respectfully request that more effort be made to accomplish reasonable rate increases in this process.

From: [Quinn, Mary](#)
To: [Ratefilings, cid](#)
Subject: Fw: Kathlene Gerrity testimony final
Date: Saturday, August 19, 2023 12:44:11 PM

From: Mais, Andrew <Andrew.Mais@ct.gov>
Sent: Saturday, August 19, 2023 10:13 AM
To: Carson, Jim <Jim.Carson@ct.gov>; Quinn, Mary <Mary.Quinn@ct.gov>
Cc: Kosky, Jared <Jared.Kosky@ct.gov>
Subject: FW: Kathlene Gerrity testimony final

Andrew N. Mais
Commissioner, Connecticut Insurance Department
(he/him/his)

From: Michelle Marie <Michelle@csda.com>
Sent: Friday, August 18, 2023 4:51 PM
To: Ratefilings, cid <cid.Ratefilings@ct.gov>
Cc: Kathlene Gerrity <Kgerrity@csda.com>; Mais, Andrew <Andrew.Mais@ct.gov>; Attorney General <Attorney.General@ct.gov>; Governor Lamont <Governor.Lamont@ct.gov>
Subject: Kathlene Gerrity testimony final

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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 Kathlene Gerrity, I am the Executive Director of the CSDA. The Connecticut State Dental Association is a statewide, professional membership organization representing Connecticut licensed dentists. CSDA members are committed to protecting the health and well-being of people of all ages. With a statewide membership of approximately 2,300 members, the CSDA represents 82% of all licensed dentists in Connecticut. The Connecticut State Dental Association supports the professional success of its members and assists them in providing optimal care to their patients. Insurance companies have continued to increase rates, diminishing and hampering the ability for practices to provide patient care. Earlier this year, the CSDA proposed legislation that would allow more patients to access oral healthcare and allocate more insurance premium dollars towards patient care versus insurance companies corporate costs. On behalf of my members, I implore you stop these egregious rate hikes so small businesses can be supported in Connecticut and we can provide quality oral healthcare the citizens of this state deserve.

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From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - 2024 On and Off Exchange Rates - File Number: 202303197
Date: Sunday, August 20, 2023 10:08:07 AM

I am very disappointed to be here again having to testify against these exploitative rate hikes. These rate hikes are nothing but an attempt to increase your profit at the cost of everyday people.

From: [Carson, Jim](#)
To: [Ratefilings, cid](#)
Subject: Fw: Kathlene Gerrity testimony final
Date: Sunday, August 20, 2023 11:22:07 AM

From: Mais, Andrew <Andrew.Mais@ct.gov>
Sent: Saturday, August 19, 2023 10:13 AM
To: Carson, Jim <Jim.Carson@ct.gov>; Quinn, Mary <Mary.Quinn@ct.gov>
Cc: Kosky, Jared <Jared.Kosky@ct.gov>
Subject: FW: Kathlene Gerrity testimony final

Andrew N. Mais
Commissioner, Connecticut Insurance Department
(he/him/his)

From: Michelle Marie <Michelle@csda.com>
Sent: Friday, August 18, 2023 4:51 PM
To: Ratefilings, cid <cid.Ratefilings@ct.gov>
Cc: Kathlene Gerrity <Kgerrity@csda.com>; Mais, Andrew <Andrew.Mais@ct.gov>; Attorney General <Attorney.General@ct.gov>; Governor Lamont <Governor.Lamont@ct.gov>
Subject: Kathlene Gerrity testimony final

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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 Kathlene Gerrity, I am the Executive Director of the CSDA. The Connecticut State Dental Association is a statewide, professional membership organization representing Connecticut licensed dentists. CSDA members are committed to protecting the health and well-being of people of all ages. With a statewide membership of approximately 2,300 members, the CSDA represents 82% of all licensed dentists in Connecticut. The Connecticut State Dental Association supports the professional success of its members and assists them in providing optimal care to their patients. Insurance companies have continued to increase rates, diminishing and hampering the ability for practices to provide patient care. Earlier this year, the CSDA proposed legislation that would allow more patients to access oral healthcare and allocate more insurance premium dollars towards patient care versus insurance companies corporate costs. On behalf of my members, I implore you stop these egregious rate hikes so small businesses can be supported in Connecticut and we can provide quality oral healthcare the citizens of this state deserve.

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From: [Carson, Jim](#)
To: [Ratefilings, cid](#)
Cc: [Quinn, Mary](#)
Subject: Fw: Hearing Set on Health Insurance Rate Increase Requests
Date: Sunday, August 20, 2023 12:58:16 PM

From: Mais, Andrew <Andrew.Mais@ct.gov>
Sent: Sunday, August 20, 2023 11:58 AM
To: Quinn, Mary <Mary.Quinn@ct.gov>; Carson, Jim <Jim.Carson@ct.gov>
Cc: Lombardo, Paul <Paul.Lombardo@ct.gov>; Kosky, Jared <Jared.Kosky@ct.gov>
Subject: FW: Hearing Set on Health Insurance Rate Increase Requests

Andrew N. Mais
Commissioner, Connecticut Insurance Department
(he/him/his)

From: Mimi DeLessio-Matta <adelessio@aol.com>
Sent: Sunday, August 20, 2023 11:56 AM
To: Mais, Andrew <Andrew.Mais@ct.gov>; Attorney General <Attorney.General@ct.gov>; Governor Lamont <Governor.Lamont@ct.gov>; Kevin.Kelly@cga.ct.gov
Cc: Eric Berthel <ecberthel@gmail.com>; Kathlene Gerrity <KGerrity@csda.com>; karen.reddington-hughes@housegop.ct.gov
Subject: Hearing Set on Health Insurance Rate Increase Requests

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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 this letter to commend Attorney General Tong on his stance regarding the insurance companies' request to increase their premiums by more than 10%. I whole heartedly agree with all of the Attorney General's recommendations. The current economic situation in CT for those in the medical profession and our patients is dire. Insurance companies are reimbursing less and

creating burdens on their policy holders. As an owner of a pediatric dental practice, I can attest to the rising costs of owning a practice since the pandemic. My p/l since January 2023 has shown that I've written off 1/3 of my production due to my participation with Cigna, Delta Dental, Blue Cross and Medicaid. My practice can not sustain these losses and I am forced to make drastic decisions. Even more upsetting is that many of my patients have had to make difficult choices regarding the care of their children when insurances won't cover the needed treatment.

I am perplexed and angered to as why dental insurance companies have no accountability to demonstrate that premiums paid are spent on patient care where as medical insurance companies must demonstrate that 80% of their overhead has been used for patient care (Affordable Care Act).

I implore the Insurance Commissioner to reject the requested increases. Additionally, I request that legislators support and advocate for HB05813 which would require the same standard for dental insurance companies that currently applies to medical insurance.

Sincerely,
Annemarie "Mimi" DeLessio-Matta DMD
Woodbury, CT
Board Certified Pediatric Dentist
1993 Graduate of UConn Dental
Medicaid Provider for 25 years
Owner Pediatric Dental Associates of Southbury
Past President CT State Dental Association
Member of the ADA Political Action Committee

From: [Carson, Jim](#)
To: [Ratefilings, cid](#)
Cc: [Quinn, Mary](#)
Subject: Fw: Request to Reject Insurance Providers Request to rate hike
Date: Sunday, August 20, 2023 12:58:39 PM

From: Mais, Andrew <Andrew.Mais@ct.gov>
Sent: Sunday, August 20, 2023 11:56 AM
To: Quinn, Mary <Mary.Quinn@ct.gov>; Carson, Jim <Jim.Carson@ct.gov>
Cc: Lombardo, Paul <Paul.Lombardo@ct.gov>; Kosky, Jared <Jared.Kosky@ct.gov>
Subject: FW: Request to Reject Insurance Providers Request to rate hike

Andrew N. Mais
Commissioner, Connecticut Insurance Department
(he/him/his)

From: Dhingra,Ajay <adhingra@uchc.edu>
Sent: Saturday, August 19, 2023 11:25 PM
To: Kevin.Kelly@cga.ct.gov; Mais, Andrew <Andrew.Mais@ct.gov>; Attorney General <Attorney.General@ct.gov>; Governor Lamont <Governor.Lamont@ct.gov>
Cc: Kathlene Gerrity <kgerrity@csda.com>; Kendra Pheasant <kpheasant@hartforddds.org>; Michael Safian, DDS <toothsurgeon@gmail.com>
Subject: Request to Reject Insurance Providers Request to rate hike

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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 Senator Kelly, Insurance Commissioner Mais, Attorney General Tong, and Governor Lamont.

My name is Dr. Ajay Dhingra. I am an Associate Professor at the UConn School of Dental Medicine. I teach and practice at the University.

I am writing you about the upcoming hearing on the Insurance rates hike. Being working as a teacher and a practitioner in a university setup, we observe how for many patients, it is difficult for them to get the treatment they deserve because of their coverage. How many compromises do they have to make to get their first treatment choice or even any treatment? We see in our university cases of trauma, patients with genetic diseases, and cancer survivors, and most of them struggle to get the proper treatment because of affordability. I want to show my concern that if the request made by the insurance companies is granted, how it will have a catastrophic effect on our healthcare system. A few are the affordability, access to care, repercussive fee

increase by the practitioners in CT, and its impact on the economy.

The request is unjustified and has a very wrong timing due to the current inflation rate.

Not only do I want to advocate for the request denial, but I would like you to monitor their future increase closely. I request that you promote transparency and enforce stricter regulations to ensure insurance remains affordable and accessible to the residents of Connecticut.

Thank you for your consideration, attention to the matter, and service to our state of Connecticut.

Ajay Dhingra BDS, MSD
Director
University Dentists
Clinical Associate Professor
Division of Prosthodontics
Room L7050
School of Dental Medicine, UConn Health
Farmington CT 06030
Ph: [8606798388](tel:8606798388)

From: [Carson, Jim](#)
To: [Ratefilings, cid](#)
Cc: [Quinn, Mary](#)
Subject: Fw: Insurance Rate Filings Testimony- Opposition
Date: Sunday, August 20, 2023 12:59:50 PM
Attachments: [Insurance Filings Testimony Munoz, Brianna, DMD, MPH-AAPD.pdf](#)

From: Mais, Andrew <Andrew.Mais@ct.gov>
Sent: Saturday, August 19, 2023 10:16 AM
To: Quinn, Mary <Mary.Quinn@ct.gov>; Carson, Jim <Jim.Carson@ct.gov>
Cc: Lombardo, Paul <Paul.Lombardo@ct.gov>; Kosky, Jared <Jared.Kosky@ct.gov>
Subject: FW: Insurance Rate Filings Testimony- Opposition

Andrew N. Mais
Commissioner, Connecticut Insurance Department
(he/him/his)

From: Brianna Munoz <brmunoz19@gmail.com>
Sent: Friday, August 18, 2023 5:00 PM
To: Kevin.Kelly@cga.ct.gov
Cc: Mais, Andrew <Andrew.Mais@ct.gov>; Attorney General <Attorney.General@ct.gov>; Governor Lamont <Governor.Lamont@ct.gov>; Kathlene Gerrity <kgerrity@csda.com>
Subject: Insurance Rate Filings Testimony- Opposition

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Testimony before the Public Hearing on Insurance Rate Filings

August 21, 2023

Dr. Brianna Muñoz, DMD, MPH
Suffield, CT
AAPD Public Policy Advocate

Dear Senator Kelly,

My name is Dr. Brianna Muñoz, and I am a board-certified pediatric dentist. On behalf of the

American Academy of Pediatric Dentistry (AAPD), I fulfill the role of public policy advocate for the state of Connecticut and serve on the Pediatric Dental Medicaid & CHIP Advisory Committee. I am also President of the Connecticut Oral Health Initiative (COH) Board of Directors, a nonprofit organization that advocates on behalf of increased access, quality, and equity of oral health care. As a registered voter in the Town of Suffield, it is my personal and professional goal to promote the oral health of all Connecticut residents irrespective of race, ethnicity, or socioeconomic status.

In advancing this aim, I am testifying in stark opposition to the recent health insurance rate filings.

Based upon the proposed request, insurance premiums would rise more than 10%. In fact, there has been a recommended increase of 12.4% and 14.8% on individual and small group health plans, respectively. As a healthcare professional, I care about evidence-based practices and first and foremost the well-being of my patients. When considering the justification presented by the insurance companies, Attorney General (AG) Tong noted that these rate filings have been “based upon trends well in excess of nationally supported data.” Furthermore, he described the inflation of insurance costs from 2016 thru 2022 as “excessive and unjustified and unaffordable for too many Connecticut families, individuals, and businesses.”

So where will this excess money be going, one may ask? Is it benefiting the patients? How about health care providers? As a practicing dentist, I see firsthand that both patient benefits as well as provider reimbursement levels have been steadily decreasing. Contrary to what many would expect, increased premiums are being allocated towards overhead expenses, which include insurance company profits, marketing expenditures, and administrative fees. In Connecticut, the insurance rates continue to rise with no guarantee that the funds will be spent on health services. Medical Loss Ratio (MLR) refers to the proportion of an insurance premium directly designated to patient care. In an effort to improve upon accountability and transparency in the health care system, the Affordable Care Act (ACA) established an MLR standard to ensure that at least 80% of medical premiums are being utilized for patient benefits. Insurance companies failing to meet this requirement must provide a rebate to customers, thus incentivizing the investment in patients and employers.

In the fall of 2022, a momentous vote in Massachusetts extrapolated the MLR threshold to dentistry. Insurance plans issued in Massachusetts are now required to utilize 83% of dental premiums directly for oral health care. Dental insurers must be held to the same standard as medical insurers. Under the current laws in Connecticut, data shows that only 60% of dental premiums are being used for patient care. Setting a minimum dental MLR is necessary. While many had hoped that the hard-fought victory for patients in Massachusetts would incite a wave of patient rights in Connecticut, this was not the case. In fact, the proposed MLR policy was not even granted a hearing in the 2023 legislative session.

With the dramatic increase in insurance rates, will there be a concomitant 10% increase in employee salaries across Connecticut to match this unwarranted inflation? Of course not. So what will come of all this? More uninsured patients. This translates to less preventive care and consequently more Emergency Department (ED) visits with a higher cost to the healthcare system overall. Oral health is inexorably linked to systemic health, and untreated dental disease can lead to significant pain and spreading infection. Nationwide, there is one dental-related ER visit every 15 seconds costing the health system \$1.6 billion annually, yet 80% of these visits are considered preventable. There has been a blatant misuse of emergency services to treat chronic diseases that could have otherwise been prevented or managed in a way to avoid costly hospitalization. By increasing access to health insurance for Connecticut residents, there would be a \$63 million reduction in the cost of uncompensated hospital care. More affordable health insurance would increase utilization of preventive services, improve the accessibility of care, decrease ER visits, and save money for the health system overall.

As a doctor, I took the Hippocratic Oath to “first, do no harm.” I cannot stand by idly and watch insurance companies misrepresent data to unjustly take money from myself and from my patients for their own profit. As dentists, we write narrative after narrative substantiated by clinical and radiographic evidence to advocate on behalf of our patients each and every day in the hopes that their insurance will cover, in most cases, medically necessary procedures. Yet, we are expected to accept weak evidence from insurance companies, which contradicts national standards, so that they can increase rates for their own gain? Allowing insurance companies to use their power and influence to dictate policies in Connecticut shows abhorrent disregard for fair business practices.

Implementing checks and balances is one of the hallmarks of American democracy. How is it then that in Connecticut, the Constitution State, the unbridled power of insurance companies can go unchecked? Maybe because Connecticut has been designated as the “insurance capital of the world.” When the cost of upholding this reputation leads to prioritizing the unilateral interests of big insurance companies over the basic rights of the Connecticut people, then it is time to take a stand. Continuing to remain silent on this issue is further perpetuating the problem.

Affordable health insurance in Connecticut will promote healthy individuals and subsequently healthy families. We must prioritize patient care rather than insurance overhead costs. Health is a right and not a privilege. For these reasons, I urge you to oppose the requested insurance rate filings. Please take a stand for the sake of our patients, small businesses, data transparency, and overall accountability in health care. Thank you for your time and for supporting Connecticut residents.

Dr. Brianna Muñoz, DMD, MPH

President of the Board of Directors, Connecticut Oral Health Initiative
Diplomate, American Board of Pediatric Dentistry
Public Policy Advocate, American Academy of Pediatric Dentistry
Legislative Representative, Connecticut Society of Pediatric Dentists

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Cigna Health and Life Insurance Company - 2024 Off Exchange Rates - File Number: 202303168
Date: Sunday, August 20, 2023 2:47:33 PM

This rate increase request for Cigna should be denied for the following reason:

Cigna states that "trend" expenses are expected to increase 8.3%. The rate increase for 2024, based upon medical needs, should not be more than 8.3 %.

"Administrative costs" should be borne by Cigna. If Cigna can afford to pay its executives between 1.5 million and 12.6 million in stock and incentive pay, then Cigna can certainly afford more "administrative costs". These compensation amounts are obscene and siphon healthcare money away from actually providing medical care.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Cigna Health and Life Insurance Company - 2024 Off Exchange Rates - File Number: 202303168
Date: Sunday, August 20, 2023 2:47:33 PM

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From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - 2024 On and Off Exchange Rates - File Number: 202303191
Date: Sunday, August 20, 2023 2:55:03 PM

I request that the Connecticut Insurance Department deny the filing as proposed and lower the amount to 12% - 13%.

ConnectiCare "trend" is estimated at 11.2%, which seems reasonable, and its executive compensation packages seem reasonable as well.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: UnitedHealthcare Insurance Company - 2024 Off Exchange Rates - File Number: 202303184
Date: Sunday, August 20, 2023 2:57:13 PM

UnitedHealthcare states that "trend" is 9.3%. This also seems reasonable.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Aetna Life Insurance Company - 2024 Off Exchange Rates - File Number: 202303169
Date: Sunday, August 20, 2023 3:01:12 PM

I am asking that this request be denied. Aetna states that "trend" is 9.2% and they are asking for a 10.9% increase.

I would appreciate if the CT Insurance Department would set rates closer to "trend".

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Benefits, Inc. - 2024 On Exchange Rates - File Number: 202303185
Date: Sunday, August 20, 2023 3:05:32 PM

ConnectiCare is stating that their "trend" is 11.4%. The CT Insurance Department should approve a number under the "trend" for ConnectiCare on exchange rates.

Individuals have not gotten 12% increases in their pay....a figure closer to the inflation number would be more appropriate.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - 2024 On and Off Exchange Rates - File Number: 202303188
Date: Sunday, August 20, 2023 3:07:46 PM

I request that this increase of 14.9% be denied.

Anthem states that their calculation of "trend" is 10%. The increase should not be more than the "trend" number.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - 2024 On and Off Exchange Rates - File Number: 202303188
Date: Sunday, August 20, 2023 3:09:49 PM

This request should be denied.

Anthem is requesting a 14.9% increase, and they state that "trend" is calculated at 10%. The adjustment should not be more than 10%.

From: [Angela](#)
To: [Ratefilings, cid](#)
Subject: Proposed Rate Hikes
Date: Sunday, August 20, 2023 10:23:58 PM

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I am not sure if it is too late to submit comments for the proposed health insurance rate hikes.

I work for a small company in West Hartford, just me and my boss. Last year, our rates went up 10% and this year it looks like they could be raised another 14%. These rate hikes are absolutely outrageous. Year after year double digit increases??? This is unsustainable. We pay more and more every year for less and less.

My boss pays a premium of \$3,662 per month for him and his family. That is over \$40,000 per year in health insurance premiums. On top of that a deductible of \$5000.

There was a time when there was a significant savings between the traditional POP plan and the High deductible plans. Not so much anymore. It is difficult to see much of a difference between the two. For a few years, I did the high deductible plan. My boss saved so much money that he was able to contribute to my HSA. Now, there is less than \$100/month difference in the monthly premiums. Why bother??

Our health care system is completely broken. Everyday, there seems to be a new medical building or urgent care facility going up somewhere. We pay more than ever with no relief in sight and people keep getting sicker and sicker. Insurance companies and the health care industry are profiting on keeping people sick. This isn't about wellness. It is all about keeping people sick and on as many medications as possible. Something...everything needs to change....and not by raising premiums even further.

Do not allow this outrageous increase in premiums. WE CANNOT AFFORD IT!

Angela Kearns

From: cid.webmaster@ct.gov
To: [Ratefilings, cid](#)
Subject: Health: Anthem Health Plans, Inc - 2024 On and Off Exchange Rates - File Number: 202303197
Date: Monday, August 21, 2023 8:29:21 AM

To Whom It may Concern,

I purchase an Anthem plan off the exchange because I am self-employed. The rates are already high and many people cannot afford a higher premium. I receive some assistance in paying the premium, but I realize that this is coming from the State of Connecticut, which comes from the taxpayers, which means that the taxpayers of CT are subsidizing Anthem. I am not sure what their CEO and other executives earn or what their profits are, but I know that profits for health insurance companies and healthcare providers have been increasing while the cost of living for ordinary Americans keeps going up and wages are stagnating.

Anthem does not need this increase. But the people of Connecticut do need health insurance coverage at affordable rates. Please stop this rate increase.

Thank you,
Donna Nicolino, LCSW
Willimantic

From: cid.webmaster@ct.gov
To: [Ratefilings, cid](#)
Subject: Health: Anthem Health Plans, Inc - 2024 On and Off Exchange Rates - File Number: 202303197
Date: Monday, August 21, 2023 8:29:27 AM

To Whom It may Concern,

I purchase an Anthem plan off the exchange because I am self-employed. The rates are already high and many people cannot afford a higher premium. I receive some assistance in paying the premium, but I realize that this is coming from the State of Connecticut, which comes from the taxpayers, which means that the taxpayers of CT are subsidizing Anthem. I am not sure what their CEO and other executives earn or what their profits are, but I know that profits for health insurance companies and healthcare providers have been increasing while the cost of living for ordinary Americans keeps going up and wages are stagnating.

Anthem does not need this increase. But the people of Connecticut do need health insurance coverage at affordable rates. Please stop this rate increase.

Thank you,
Donna Nicolino, LCSW
Willimantic

From: cid.webmaster@ct.gov
To: [Ratefilings, cid](#)
Subject: Health: Anthem Health Plans, Inc - 2024 On and Off Exchange Rates - File Number: 202303188
Date: Monday, August 21, 2023 8:29:50 AM

To Whom It may Concern,

I purchase an Anthem plan off the exchange because I am self-employed. The rates are already high and many people cannot afford a higher premium. I receive some assistance in paying the premium, but I realize that this is coming from the State of Connecticut, which comes from the taxpayers, which means that the taxpayers of CT are subsidizing Anthem. I am not sure what their CEO and other executives earn or what their profits are, but I know that profits for health insurance companies and healthcare providers have been increasing while the cost of living for ordinary Americans keeps going up and wages are stagnating.

Anthem does not need this increase. But the people of Connecticut do need health insurance coverage at affordable rates. Please stop this rate increase.

Thank you,
Donna Nicolino, LCSW
Willimantic

From: [Ivelisse Correa](#)
To: [Ratefilings.cid](#)
Subject: Oppose all rate hikes
Date: Monday, August 21, 2023 9:43:43 AM

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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 oppose all forms of rate hikes. Insurance companies are making record profits at a time of record inflation after record stock buybacks.

It is time for insurance companies to cut into bonuses and lobbying, they have money to pay our claims without hikes. We are paying for more stock buybacks and bonuses but higher out of pocket costs.

I'm tired of subsidizing mansions, bailouts and lobbying costs with my premiums. Please stop the madness. We need to keep money going towards healthcare but companies are refusing to pay and instead have focused on stocks.

Any "charitable donations" are simply customer premiums being donated to the community out of customer pockets without lowering premiums and out of pockets.

Until stock buybacks and corporate bonuses are not paid by customer premiums, the insurance commission should deny ALL price hikes.

From: [Cheri Quickmire](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Monday, August 21, 2023 10:12:50 AM

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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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses. They should not be permitted to profit from the pain of Connecticut citizens.

Thank you,

Cheri Quickmire

[REDACTED]

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - 2024 On and Off Exchange Rates - File Number: 202303188
Date: Monday, August 21, 2023 12:15:38 PM

Connecticut Health Insurance Department
August 21, 2023 Informational Hearing on Proposed Rate Hikes for Individual and Small Group Markets

Comments from Universal Health Care Foundation of Connecticut

Submitted August 21, 2023

Universal Health Care Foundation of Connecticut opposes the rate increases proposed by Connecticut's health insurers for 2024's individual and small group markets, as we do every year. While we are submitting comment to one specific filing, we consider these comments applicable to all rate filings.

Connecticut Insurance Department's (CID) statutory authority requires it to examine rates to determine if those rates are:

1. reasonable in relation to the benefits being provided;
2. not excessive;
3. not inadequate; or
4. unfairly discriminatory.

We believe that the rates are not reasonable and are excessive. We also have some questions we think the Department should consider as it reviews rates.

Are the rates reasonable in relation to the benefits being provided?

CID will do careful actuarial analyses of the proposed rates. We are grateful the Department often does not approve rates as high as are requested by insurers, due to their analyses – and yet.

Does the Department consider the experience of those insured? Are insured folks getting what they paid for?

For example, what about network adequacy and ensuring providers are accessible? People may be covered for certain types of care on paper – but what is their access to this covered care in reality? Are there doctors and specialists in their area? Does the insurer deny their claims? Are deductibles, co-pays, and other out-of-pocket costs so high that insured folks avoid or delay care?

The benefits of a health insurance plan are more than the listed services covered – it is also supposed to bring some financial security to the insured when they need care. But with prior authorizations, denials, and other tricks of the trade to save money – are insurers really providing the benefits in their policies or providing benefits to their shareholders?

Our Office of the Healthcare Advocate knows the troubles of insured folks well – they are on the front lines of helping consumers when they run into issues with their insurer. In 2022 alone, OHA helped save insured people \$6.7 million in medical expenses they would have had to otherwise cover themselves, rather than being paid by the health insurance company.

That doesn't sound like the rates are reasonable – it sounds like insurers are charging for coverage and not providing it.

Are the rates excessive?

Rates can't be examined in a vacuum. The final approved rates will be sound in actuarial math – but in the math of the insureds' household budgets, the rate increases don't add up. How can health insurance profits be so high and still, they request rate increases?

Consumers that are eligible for premium tax credits, lowered cost sharing, and Covered Connecticut are shielded somewhat from these rate increases – the federal and state government subsidize coverage. Not only are consumers on the hook for these higher rates, so are our governments. When rates go up, the government must spend more to subsidize financial help – and that comes out of our pockets, too, as taxpayers.

One way or another, our wallets are being squeezed. In that respect, it seems excessive to grant these or any rate increases. Consumers have spent years “making do” with the decisions of the Department and insurers. Perhaps it is time for insurers to make do with a low or zero rate increase.

Additional comments

While the Department does not currently have a statutory obligation to consider affordability in reviewing proposed rate increases, we would be remiss if we didn’t reiterate the availability of the CT Healthcare Affordability Index (CHAI) as a resource. Seven to eleven percent of annual income is the “affordable” amount for consumers to pay for their coverage and care.

Conclusion

We urge the Department to do everything within their power to keep rates flat – and where their power falls short, to fight for consumers by supporting the addition of affordability as a factor to consider during rate review.

Connecticut consumers have been past their breaking point for a long time – we need more than the same as last year, and the year before that. We need change to ensure Connecticut can live up to its healthiest potential.

Thank you for your time.

Universal Health Care Foundation of Connecticut’s mission is to accelerate the movement for health justice for everyone because health is a human right and core to social justice and equity.

From: [Michelle Marie](#)
To: [Mais, Andrew](#); [Attorney General](#); [Governor Lamont](#); [Ratefilings, cid](#)
Cc: abaylisdmd@gmail.com
Subject: Testimony from Dr. Allison Baylis
Date: Monday, August 21, 2023 12:28:25 PM
Attachments: [Testimony Insurance AllisonBaylis.docx](#)

Some people who received this message don't often get email from michelle@csda.com. [Learn why this is important](#)

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Hello,

Attached is Dr. Allison Baylis's testimony.

Thank you,

Michelle Marie

Connecticut State Dental Association
835 West Queen St.
Southington, CT 06489
(P) 860-378-1800 X208
(F) 860-378-1807

Dear Senator Kelly, Insurance Commissioner Mais, Attorney General Tong, Governor Lamont and Kathlene Gerritty,

My name is Allison Baylis and I have been the owner of a private dental practice in West Haven since 2017. I am a 2014 graduate of Western University of Health Sciences in Pomona, California and returned to my home in Connecticut to complete a General Practice Residency in Hartford at St. Francis Hospital. Since obtaining my degree almost 10 years ago I have had the privilege to tens of thousands of patients from Connecticut from all walks of life. There is no greater privilege to me than treating my patients.

Most recently I have noticed a very alarming trend in the rate increases insurance companies are charging for premiums and the lack in increase to the benefits they provide and the reimbursements they pay out. I have patients frustrated in my chair daily because their premiums are rising to the point where they cannot afford to insure themselves. Over the last 40 years that my practice has been in existence the rates of premiums have more than quadrupled while the maximums have never increased. As you well know, the price of everything else most certainly has.

As a small business owner I pay over \$2500 per month for my family of four to have health insurance with over an \$8,500 family deductible. This has increased by more than \$500 per month over the last few years. As a dentist, my own insurance covers no dental treatment for anyone over 18 years of age. I cannot afford to offer to pay for this insurance in full for my employees, nor can they afford it on their own. It has left me in a very difficult place as an employer trying to retain my employees and avoid a turnover in staff.

Some days it feels my entire job as a healthcare provider is dictated by insurance- the hours I spend writing narratives on behalf of patients to justify treatment, phone calls spent by my staff confirming benefits and managing the emotions of my patients who cannot afford the care they need after paying thousands a year for their policies.

I am happy to report that proposed legislation CT HB05813 would ensure dental insurance premiums paid are spent more on dental care than on insurance company overhead. Under the Federal Affordable Care Act, at least 80% of medical premiums must go to patient care. HB08513 would establish the same standard for dental insurers that currently applies to medical insurers. We have asked for a public hearing but have been unsuccessful in our requests. You can understand why this hearing is so important to Connecticut dentists.

To add to our frustration we are now finding out that the proposed percentage increases in premiums are reaching double digits for the coming year. This is crippling to our patients, employees and ourselves. Hearing that Attorney General William Tong has even argued that double-digit rate increases sought by Anthem, Cigna and ConnectiCare are unjustified, unsupported by evidence, and must be rejected, is our only hope for change.

It is imperative to all residents of this state that a hearing to discuss the **proposed legislation CT HB05813** is held as soon as this legislation is one possible way to combat rate increases. We cannot stand for Insurance carriers increasing premiums while they decrease benefits to patients and reimbursements to providers. We are looking for those that represent to help us make an impactful change to this unfair practice.

Sincerely,

Allison Baylis, DMD

West Shore Family Dental






From: [T.J. Clarke II](#)
To: [Quinn, Mary](#)
Cc: [Ratefilings, cid](#); [Najla Mack](#)
Subject: Re: CID Health Rate Review Informational Public Meeting-Public Comment
Date: Monday, August 21, 2023 12:32:08 PM
Attachments: [image001.png](#)
[image002.png](#)
[image003.png](#)
[image004.png](#)
[image005.png](#)
[Outlook-n33qddvy.png](#)
[Outlook-Title_Lin.png](#)
[Outlook-Title_Twi.png](#)
[Outlook-Title_Fac](#)
[Outlook-buinbqc4.png](#)
[Proposed 2024 Health Insurance Rate Increase .docx](#)

You don't often get email from tj@ctoralhealth.org. [Learn why this is important](#)

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Thank you. I will be on. For the record, I am attaching our testimony.

Thanks,
-TJ


T.J. Clarke II, MBA (He/him)
Executive Director | Connecticut Oral Health Initiative, Inc.
Office 860-246-2644 | Direct 860-541-5293
Email tj@ctoralhealth.org | Web www.ctoralhealth.org
53 Oak Street, Hartford, CT 06106
   

From: Quinn, Mary <Mary.Quinn@ct.gov>
Sent: Monday, August 21, 2023 10:25 AM
To: T.J. Clarke II <tj@ctoralhealth.org>
Cc: Ratefilings, cid <cid.Ratefilings@ct.gov>
Subject: RE: CID Health Rate Review Informational Public Meeting-Public Comment

Thank you for confirming, T.J. You are on the members of the public list to testify.

As a reminder, the comment portion of today's meeting should start around 1:10 p.m. Please keep comments to 3 minutes and address any questions though Commissioner Mais.

From: T.J. Clarke II <tj@ctoralhealth.org>
Sent: Monday, August 21, 2023 7:26 AM
To: Quinn, Mary <Mary.Quinn@ct.gov>
Cc: Ratefilings, cid <cid.Ratefilings@ct.gov>
Subject: Re: CID Health Rate Review Informational Public Meeting-Public Comment

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Good morning,

I am confirming that I will be testifying virtually via Zoom.

Thanks,

-TJ

T.J. Clarke II, MBA

Executive Director

Connecticut Oral Health Initiative, Inc.

Office 860-246-2644 | Direct 860-541-5293

Email tj@ctoralhealth.org | Web www.ctoralhealth.org

53 Oak Street, Hartford, CT 06106



From: Quinn, Mary <Mary.Quinn@ct.gov>
Sent: Saturday, August 19, 2023 1:42:28 PM
Cc: Ratefilings, cid <cid.Ratefilings@ct.gov>
Subject: CID Health Rate Review Informational Public Meeting-Public Comment

Hello,

This email acknowledges receipt of your request to speak at the CID Health Rate Review Informational Public Meeting on Monday, August 21st.

Please respond to confirm if you will be testifying in person or virtually via Zoom.

The public comment portion of the meeting should begin around 1:00 PM on Monday.

- If you plan to speak in person, the meeting will be held in Hearing Room 1D of the Legislative Office Building, 300 Capitol Ave., Hartford, CT.
- If you plan to speak virtually, you can access the meeting through the following Zoom link: <https://zoom.us/j/97515009228?pwd=cmdMSnFxVkF3RmtjVDduZm9zaUx2dz09>

Mary Quinn (She/her/hers)
Director of Communications & Digital Media
CT Insurance Department

(959) 529-4904 | www.ct.gov/cid





Public Hearing on proposed 2024 Health Insurance Rate

August 21, 2023

Insurance Commissioner Andrew Mais and the Connecticut Department of Insurance:

Thank you for allowing me the opportunity to speak about the proposed 2024 Health Insurance rate increases.

My name is TJ Clarke II, and I am the Executive Director of Connecticut Oral Health Initiative, Inc., (COHI). Our mission is to strengthen and safeguard access to quality, affordable oral health services for all Connecticut residents. We desire that all Connecticut residents will have equal opportunity to obtain the services needed to maintain good oral health. COHI is the only statewide organization that solely advocates for equitable oral health policies.

I am writing to express my deep concern regarding the potential increase in health insurance premiums by insurance companies in the state of Connecticut. I strongly urge you to consider the financial hardships that such increases would impose on small businesses, and individuals in our state, and to take proactive measures to **reject any** premium hikes proposed for 2024.

In order to achieve this, it is imperative that insurance companies engage in meaningful negotiations with healthcare providers to establish lower rates. This collaborative approach will help alleviate the financial burden on both the insured and the providers, ensuring that essential healthcare remains accessible and affordable for all.

I would also like to draw your attention to the value-based care model, which presents a promising avenue to drive down healthcare costs while maintaining quality care. This model focuses on improving patient outcomes and promoting preventive care, thereby reducing the need for expensive treatments and hospitalizations. By embracing a value-based care approach, insurance companies can contribute significantly to lowering the overall cost of healthcare and enhancing the well-being of their policyholders.

Furthermore, I would like to implore the Connecticut General Assembly to introduce a bill similar to HB5813 that was proposed during the 2023 Legislative Session and unfortunately did not receive a public hearing. The General Assembly must create legislation similar to HB5813 which aims to standardize the allocation of dental insurance premiums towards actual dental care rather than insurance company overhead. This legislation is a crucial step towards ensuring that individuals receive the dental care they require without excessive administrative costs.

Statistical evidence reveals that residents, particularly people of color, those on Medicaid, and small businesses, will be disproportionately affected by health insurance premium increases beyond 10%. Such increases could result in the inability to afford essential healthcare, leading to adverse health outcomes and disparities. Furthermore, the quality of care may be compromised as individuals delay



seeking medical attention due to financial constraints, leading to more complex health issues in the long run.

In conclusion, I implore you to prioritize the well-being of Connecticut's residents by taking measures to limit health insurance premium increases and adopting a value-based care model. Embracing these changes will not only ensure affordable healthcare for all but also contribute to the overall health and prosperity of our state.

Thank you for your attention to this pressing matter and I am confident you will do what is right on behalf of the people of Connecticut to ensure a more equitable and affordable healthcare system for all.

Respectfully,

T.J. Clarke II, MBA
Executive Director

From: [Quinn, Mary](#)
To: [Ratefilings, cid](#)
Subject: FW: Insurance Company reimbursement to Dentists/ Small Business
Date: Monday, August 21, 2023 1:26:23 PM

From: Mais, Andrew <Andrew.Mais@ct.gov>
Sent: Monday, August 21, 2023 12:57 PM
To: Quinn, Mary <Mary.Quinn@ct.gov>; Carson, Jim <Jim.Carson@ct.gov>
Cc: Kosky, Jared <Jared.Kosky@ct.gov>; Lombardo, Paul <Paul.Lombardo@ct.gov>
Subject: FW: Insurance Company reimbursement to Dentists/ Small Business

Andrew N. Mais
Commissioner, Connecticut Insurance Department
(he/him/his)

From: Family Dentistry of Milford <dryedmd@gmail.com>
Sent: Monday, August 21, 2023 10:34 AM
To: Kevin.Kelly@cga.ct.gov
Cc: Mais, Andrew <Andrew.Mais@ct.gov>; Attorney General <Attorney.General@ct.gov>; Governor Lamont <Governor.Lamont@ct.gov>; kgerrity@csda.com
Subject: Insurance Company reimbursement to Dentists/ Small Business

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Dear Senator Kelly,

Thank you for giving me the opportunity to address this concern which has been so detrimental for a small business such as ours. I want to introduce our practice as first a single practitioner office and I have an associate once a week on the day that I don't work and a specialist who comes once a month to the office.

We participate in PPO plans of Delta, Aetna, Cigna and through a third party called Careington which includes us in other PPO plans such as Guardian. Our patient demographic is 80 % blue collar and middle class, 10 % are low income. We have teachers and we participate with Anthem, which hasn't increased our fees much since I bought the practice in 2009. Delta and Aetna increase very slightly yearly. And every year I have to have staff ask for the fee increase with a great deal of time assigned to this task. Careington just the other day said they increase only every 5 years and we are due for that increase next year. Cigna sent me a letter in September 2021 saying they were reducing the fees, and which they did and also tells us they only increase every 2 years.

Due to inflation I have had to increase my staff salaries in March 2022. Due to shortage in Hygienists I had to increase the salary of the hygienist I just hired in July to \$55. For 3 months I was without a hygienist. The Milford rate for hygienists is \$40 - \$45. In my interviews there was even a new graduate who asked for \$55. Both these hygienists said in Fairfield County this is the rate. Our cleaning fee is \$140 due to the demographic of the patient. Delta pays the most at \$120. My assistant of 8 years I was paying her \$24 an hour, left for a specialist office in July saying they had offered her \$29 an hour and also gave her a 401 K. A small business such as ours have been affected by the COVID challenge on staffing.

Our supplier's costs went up by 20% last May due to inflation. The lab fees have increased. The list goes on.

Lastly our services have been reduced to a low quality profession by the Insurance Companies on whom we depend so much to service this group of patients. Furthermore we cannot hire quality workers at the rates of reimbursement, thus adding a burden on us dentists who have spent so much money, time and talent to be in this profession to service patients of all walks of life. Something has to be done to save practitioners like us selling out to large groups which are supported by hedge funds.

If you have any questions please feel free to call me at 203 878 1766. Thank you again for your consideration on this matter.

Sincerely,

Dr. Yolani Edirisinghe

--

Family Dentistry of Milford, LLC
53,Cherry St
Milford, CT 06460
Ph : 203-878 1766

From: [Quinn, Mary](#)
To: [Ratefilings, cid](#)
Subject: FW: Re:Unjustified rate requests must be rejected
Date: Monday, August 21, 2023 1:26:40 PM

From: Mais, Andrew <Andrew.Mais@ct.gov>
Sent: Monday, August 21, 2023 12:55 PM
To: Carson, Jim <Jim.Carson@ct.gov>; Quinn, Mary <Mary.Quinn@ct.gov>
Cc: Lombardo, Paul <Paul.Lombardo@ct.gov>; Kosky, Jared <Jared.Kosky@ct.gov>
Subject: FW: Re:Unjustified rate requests must be rejected

Andrew N. Mais
Commissioner, Connecticut Insurance Department
(he/him/his)

From: Jason Alliger <jalliger@yahoo.com>
Sent: Monday, August 21, 2023 11:44 AM
To: Kevin <Kevin.Kelly@cga.ct.gov>; Mais, Andrew <Andrew.Mais@ct.gov>; Attorney General <Attorney.General@ct.gov>; Governor Lamont <Governor.Lamont@ct.gov>; Kathlene Gerrity <kgerrity@csda.com>
Subject: Re:Unjustified rate requests must be rejected

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Dear Senator Kelly, Insurance Commissioner Mais, Attorney General Tong, Governor Lamont and Kathlene Gerrity,

I have been a practicing Endodontist in Waterbury, CT since September 2003. Since moving to Connecticut, I served as president of the CSDA, CAE and a mentor for UCONN dental students and have helped many emergency patients during the pandemic when they had no where to go.

In the years since moving to Ct, I have witnessed insurance premiums continue to increase while insurance reimbursements for dental services continue to decrease. I have worked with many frustrated patients who are often shocked when I tell them the maximum benefit they receive hasn't changed since I started working in Ct. When they ask why things are so expensive I explain that the dentist's overheads keep increasing, and the benefit paid to the patient is unchanged or decreased. Some cases an insurance provider hacked the reimbursement to a level that would make an office treat the community at a loss or just breaking even. I also

explain that the insurance companies not only make it harder for participating dentists to provide care, it has driven the fees up to a point where many fee for service patients cannot afford to be treated. Dentists are forced to raise practice fees to cover overhead. This makes it's even harder for fee for service patients to afford treatment. Personally, I feel that this will create a worsening access to care issue in Ct. as well. Patients benefits often barely cover treatment of abscesses tooth. They may have coverage for the root canal but since they are maxed out in benefit, they cannot afford the restoration and the tooth decays or fractures as a result. Leading to extracted teeth that otherwise could have been saved.

There is **proposed legislation CT HB05813** would ensure dental insurance premiums paid are spent more on dental care than on insurance company overhead. Under the Federal Affordable Care Act, at least 80% of medical premiums must go to patient care. HB08513 would establish the same standard for dental insurers that currently applies to medical insurers. We have asked for a public hearing but have been unsuccessful in our requests.

Now insurance companies are trying to pass legislation to INCREASE their premiums more than 10 % using data that (in the words of AG William Tong) “[is] based on trends well in excess of nationally-supported data.”

It is imperative that **proposed legislation CT HB05813** is held as soon as possible as one way to combat rate increases. Insurance carriers should not be allowed to increase premiums while they decrease benefits to patients and reimbursements to providers. You represent the people of CT and have the ability to actuate positive change. We the people of CT should have representation that improves our quality of life and not the quality of life for insurance carriers.

Please feel free to reach out to me with any questions or concerns.

All the best,

Jason Alliger, DDS

-Jason Alliger

From: [Carson, Jim](#)
To: [Ratefilings, cid](#)
Subject: FW: Re:Unjustified rate requests must be rejected
Date: Monday, August 21, 2023 1:51:52 PM

From: Mais, Andrew <Andrew.Mais@ct.gov>
Sent: Monday, August 21, 2023 12:55 PM
To: Carson, Jim <Jim.Carson@ct.gov>; Quinn, Mary <Mary.Quinn@ct.gov>
Cc: Lombardo, Paul <Paul.Lombardo@ct.gov>; Kosky, Jared <Jared.Kosky@ct.gov>
Subject: FW: Re:Unjustified rate requests must be rejected

Andrew N. Mais
Commissioner, Connecticut Insurance Department
(he/him/his)

From: Jason Alliger <jalliger@yahoo.com>
Sent: Monday, August 21, 2023 11:44 AM
To: Kevin <Kevin.Kelly@cga.ct.gov>; Mais, Andrew <Andrew.Mais@ct.gov>; Attorney General <Attorney.General@ct.gov>; Governor Lamont <Governor.Lamont@ct.gov>; Kathlene Gerrity <kgerrity@csda.com>
Subject: Re:Unjustified rate requests must be rejected

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Please feel free to reach out to me with any questions or concerns.

All the best,

Jason Alliger, DDS

-Jason Alliger

From: [Carson, Jim](#)
To: [Ratefilings, cid](#)
Subject: FW: Insurance Company reimbursement to Dentists/ Small Business
Date: Monday, August 21, 2023 1:52:03 PM

From: Mais, Andrew <Andrew.Mais@ct.gov>
Sent: Monday, August 21, 2023 12:57 PM
To: Quinn, Mary <Mary.Quinn@ct.gov>; Carson, Jim <Jim.Carson@ct.gov>
Cc: Kosky, Jared <Jared.Kosky@ct.gov>; Lombardo, Paul <Paul.Lombardo@ct.gov>
Subject: FW: Insurance Company reimbursement to Dentists/ Small Business

Andrew N. Mais
Commissioner, Connecticut Insurance Department
(he/him/his)

From: Family Dentistry of Milford <dryedmd@gmail.com>
Sent: Monday, August 21, 2023 10:34 AM
To: Kevin.Kelly@cga.ct.gov
Cc: Mais, Andrew <Andrew.Mais@ct.gov>; Attorney General <Attorney.General@ct.gov>; Governor Lamont <Governor.Lamont@ct.gov>; kgerrity@csda.com
Subject: Insurance Company reimbursement to Dentists/ Small Business

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Dear Senator Kelly,

Thank you for giving me the opportunity to address this concern which has been so detrimental for a small business such as ours. I want to introduce our practice as first a single practitioner office and I have an associate once a week on the day that I don't work and a specialist who comes once a month to the office.

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If you have any questions please feel free to call me at 203 878 1766. Thank you again for your consideration on this matter.

Sincerely,

Dr. Yolani Edirisinghe

--

Family Dentistry of Milford, LLC
53,Cherry St
Milford, CT 06460
Ph : 203-878 1766

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Cigna Health and Life Insurance Company - 2024 Off Exchange Rates - File Number: 202303168
Date: Monday, August 21, 2023 2:17:37 PM

Please approve this rate request. Cigna needs the additional revenue in order to stay profitable.

From: cathymasi@aol.com
To: [Ratefilings_cid](#)
Subject: Reject
Date: Monday, August 21, 2023 10:08:40 PM

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I oppose the double digit rate hike for health insurance.

Cathy Masi

[REDACTED]

[Sent from the all new AOL app for iOS](#)

From: [Bernie](#)
To: [Ratefilings, cid](#)
Subject: Reject the proposed double digit health insurance rate hikes.
Date: Monday, August 21, 2023 10:10:42 PM

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I am writing to contest the proposed double digit health insurance hikes! Completely unacceptable! Reject the proposal!

Regards,

Bernard Reidy
[REDACTED]

From: [Chris Linford](#)
To: [Ratefilings, cid](#)
Cc: Tony.Hwang@cga.ct.gov
Subject: health insurance rate hikes
Date: Monday, August 21, 2023 10:17:09 PM

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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 reject the proposed double digit health insurance rate hikes. The people of our state cannot afford another ridiculous rate hike. It is unsustainable.

Thank you.

Chris Linford
Southport, CT

From: [Michelle Baker](#)
To: [Ratefilings, cid](#)
Subject: No to rate hikes
Date: Monday, August 21, 2023 10:18:55 PM

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Reject the proposed double digit health insurance rate hikes.

Michelle Baker

Fairfield

From: [Jean Sichel](#)
To: [Ratefilings.cid](#)
Date: Monday, August 21, 2023 10:29:42 PM

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Reject health rate increase.

From: [apocpoet.](#)
To: [Ratefilings.cid](#)
Subject: Health insurance rate hikes
Date: Monday, August 21, 2023 10:45:40 PM

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Reject the proposed double digit health insurance rate hikes.

Respectfully,

Christopher Travis
[REDACTED]

From: [Nita Martin](#)
To: [Ratefilings, cid](#)
Subject: Reject the Health Insurance Hikes
Date: Monday, August 21, 2023 10:52:10 PM

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Do NOT pass rate hikes for the Health Insurance gougers and lobbyists!

Nita Martin

From: [John Boccuzzi](#)
To: [Ratefilings, cid](#)
Subject: Health Insurance
Date: Monday, August 21, 2023 11:00:58 PM

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Reject the large increase in health insurance charges

John S. Boccuzzi Sr. [REDACTED]

From: [Robert A. Fiore](#)
To: [Ratefilings.cid](#)
Subject: "Reject the proposed double digit health insurance rate hikes."
Date: Monday, August 21, 2023 11:19:18 PM
Importance: High

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I Robert A. Fiore residing at [REDACTED]
[REDACTED] Totally "Reject the proposed double-digit health insurance rate hikes." You people proposing it do not know what it is like when you have any medical condition or need any type of medication.

From: [James Hawley](#)
To: [Ratefilings_cid](#)
Cc: [Senator Hwang](#)
Subject: Insurance
Date: Tuesday, August 22, 2023 1:19:56 AM

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

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.

Reject the large health insurance rate hikes. Examine how the federal and state government can hold the non medical administrators of the insurers more accountable; improve reporting responsibilities on detailed expenses and improve primary care staffing and facilities so as to avoid use of expensive hospital facilities.
Thank you.

Jim Hawley

[REDACTED]

From: [Mike McMahon](#)
To: [Ratefilings_cid](#)
Subject: Reject the proposed double digit health insurance rate hikes
Date: Tuesday, August 22, 2023 2:12:17 AM

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Michael McMahon
Cos Cob, CT

Sent from my iPhone

From: [Helen Stovell](#)
To: [Ratefilings_cid](#)
Cc: Tony.Hwang@cga.ct.gov
Subject: Health insurance rate hikes
Date: Tuesday, August 22, 2023 5:53:14 AM

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Reject the proposed double digit health insurance rate hikes.

Helen and Peter Stovell
Fairfield, CT 06824

From: [Denise Purcell](#)
To: [Ratefilings, cid](#)
Cc: tony.hwang@cga.ct.gov
Subject: CT HEALTH INSURANCE RATES TOO HIGH
Date: Tuesday, August 22, 2023 6:15:57 AM

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We REJECT the proposed double digit health insurance rate hikes.

Our insurance rates are absurd at this time...we cannot afford our present rate, which was increased AGAIN in 2023, to increase anymore...

The increases are ridiculous without merit.

With our incredibly high taxes in this state...when do WE taxpaying citizens get a break???????

Tim Purcell
Weston CT

From: [Jeanne](#)
To: [Ratefilings_cid](#)
Subject: Oppose the hikes!
Date: Tuesday, August 22, 2023 6:45:55 AM

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Double digit health insurance hikes are unacceptable!

J.Eleck
Newtown CT

Sent from my iPhone

From: [Morton Fisher](#)
To: [Ratefilings, cid](#)
Subject: Reject health insurance rate hikes
Date: Tuesday, August 22, 2023 6:50:11 AM

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Reject the proposed double digit health insurance rate hikes.”

Morton Fisher
Fairfield CT

From: [Martina Flammer](#)
To: [Ratefilings.cid](#)
Cc: tony.hwang@cga.ct.gov
Subject: "Reject the proposed double digit health insurance rate hikes."
Date: Tuesday, August 22, 2023 7:10:41 AM

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These rate hikes are without any basis or justification and unacceptable, especially as care levels continue to decrease annually driven by insurers who in addition to squeezing patients also put constraints on how doctors and nurses can deliver high healthcare.

Martina Flammer
[REDACTED]

Sent from my iPad

From: tom.lenci@nm.com
To: [Ratefilings, cid: Tony Hwang](#)
Subject: Ct health care costs
Date: Tuesday, August 22, 2023 7:46:37 AM

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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 reject double digit health care costs. Please! And look to laws that will curb costs.
Thank you.
Tom

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Northwestern Mutual
720 East Wisconsin Avenue
Milwaukee, Wisconsin 53202-4797.

From: [Patricia Selbert](#)
To: [Ratefilings, cid](#)
Subject: rate hikes
Date: Tuesday, August 22, 2023 7:59:47 AM

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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.

Reject the proposed double digit rate hikes.
Patricia Selbert
Fairfield

From: [Grant M](#)
To: [Ratefilings, cid](#)
Cc: [Sen. Hwang, Tony](#)
Subject: No Health Insurance Rate Hikes!!!
Date: Tuesday, August 22, 2023 8:26:08 AM

You don't often get email from [REDACTED] [Learn why this is important](#)

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 urge you to reject the proposed double digit health insurance rate hikes. Health Insurance is extraordinarily unaffordable as it is. You should be cutting rates on health insurance, not raising them.

Grant and Margaret Monsarrat
Easton, CT

From: pdsceo@gmail.com
To: [Ratefilings, cid](#)
Cc: Tony.Hwang@cga.ct.gov
Subject: Healthcare Rate Hikes
Date: Tuesday, August 22, 2023 8:28:48 AM

You don't often get email from [REDACTED]. [Learn why this is important](#)

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:

Reject the proposed double digit health insurance rate hikes.....they are not warranted!

These companies are making record double digit profits and paying their executives/administrators huge salaries. WHY???

Healthcare should be a non-profit sector of our economy, not something that makes executives & shareholders rich!!

We have all seen/live-with de-regulation of our utilities and have not gotten the rewards promised, only rate hikes. (e.g. Aquarian is going outside the state because they say it is the only way to "grow" their business!?)

Why do utilities & healthcare providers have to worry about growing their business???

They should only be concerned with providing the best service and the lowest price.....every time they grow their business, we the consumer always end up paying more to support the growth!

This is a mess!

Porter Sherman
[REDACTED]

From: [Linda Colavecchio](#)
To: [Ratefilings, cid](#)
Subject: No to double digit rate hikes.
Date: Tuesday, August 22, 2023 9:03:17 AM

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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 someone who will be retiring soon double digit rate hikes for health insurance really impact our family.

Please do not raise the insurance rates into the double digits.

Sincerely,

L. Scalley
Wilton, Ct

[Sent from the all new AOL app for iOS](#)

From: [Matt Paul](#)
To: [Ratefilings, cid](#)
Subject: Ct Healthcare rate increases
Date: Tuesday, August 22, 2023 9:04:55 AM

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enough is enough ! absolutely not !

From: tomd10@optonline.net
To: [Ratefilings, cid](#)
Subject: rate hikes
Date: Tuesday, August 22, 2023 9:08:52 AM

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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.

Reject the proposed double digit health insurance rate hikes.”

Thomas DiBartholomeo

[REDACTED]

[REDACTED]

From: [Cathleen Neblett](#)
To: [Ratefilings_cid](#); Tony.Hwang@cga.ct.gov
Subject: Health Insurance Rate Hike
Date: Tuesday, August 22, 2023 9:13:30 AM

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Reject the proposed double digit health insurance rate hikes.

--

Cathleen Neblett CCMC

CONFIDENTIALITY(NOTICE):

This is a staff email account managed by the Town of Weston. This e-mail message from the Town of Weston, including any attachments, is for the sole use of the intended recipient(s) and may contain information that is privileged, confidential and/or exempt from disclosure under applicable law. If you are not the intended recipient or authorized to receive information for the recipient, you are hereby notified that any review, use, disclosure, distribution, copying, printing, or action taken in reliance on the contents of this email is strictly prohibited. If you receive this communication in error, please, immediately contact the sender and destroy the material in its entirety. Please note that messages to or from the Town of Weston domain may be subject to the Freedom of Information Act (Conn. Gen. Stat. sections 1-200 et seq.) Thank you.

From: [Bandidoc](#)
To: [Ratefilings.cid](#)
Subject: Rate Hike
Date: Tuesday, August 22, 2023 9:24:17 AM

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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 State Legislature,

I am a 76 year old handicapped veteran and rather long time resident of Connecticut. I am desperately opposed to the proposed double rate hike of insurance.

Perhaps you are unaware of how your constituents are struggling these days? Perhaps you are unaware of how many are right on the edge of economic uncertainty.

Perhaps you are also unaware our electric bill just doubled, the price of food, clothing, heating and virtually every attainable commodity has not just increased but taken a great leap forward?

How many Connecticut refugees have fled to other states, stores are empty, businesses have bailed out?

Please reconsider, your constituents are counting on you.

Tirreno

CT

Lawrence B

Westport

From: [Claudio Fratarcangeli](#)
To: [Ratefilings.cid](#)
Subject: Reject rate hikes
Date: Tuesday, August 22, 2023 9:40:45 AM

You don't often get email from [REDACTED] [why this is important](#)

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Reject the proposed double digit health insurance rate hikes

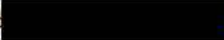
Claudio Fratarcangeli

[REDACTED]

[REDACTED]

[REDACTED]

From: [Dave Yezersky](#)
To: [Ratefilings, cid](#)
Subject: Reject the proposed double digit health insurance rate hike!
Date: Tuesday, August 22, 2023 9:41:52 AM

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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.

Reject the proposed double digit health insurance rate hike!

Signed.

Dave Yezersky


From: [lynn shaw](#)
To: [Ratefilings, cid](#)
Subject: Re: Proposed health insurance rate hikes
Date: Tuesday, August 22, 2023 9:57:00 AM

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The proposed double digit health insurance rate hikes must be rejected outright

L. Shaw
Stratford CT

[Sent from Yahoo Mail for iPhone](#)

From: [Carson, Jim](#)
To: [Ratefilings, cid](#)
Subject: FW: How to start fixing the mall group rate increase pattern
Date: Tuesday, August 22, 2023 10:19:46 AM

From: Chain, Madison <Madison.Chain@cga.ct.gov>
Sent: Tuesday, August 22, 2023 10:18 AM
To: Carson, Jim <Jim.Carson@ct.gov>
Subject: FW: How to start fixing the mall group rate increase pattern

Hi Jim,

A constituent of Sen. Cabrera's sent this over. Not sure if this is something I should have him submit to the rate filings email or otherwise, but thought I'd send to you to see where best to direct him. Let me know, thanks so much!

Madison

From: [REDACTED]
Sent: Tuesday, August 22, 2023 8:56 AM
To: Chain, Madison <Madison.Chain@cga.ct.gov>
Subject: How to start fixing the mall group rate increase pattern

Hi Madison,
Would you please forward to Jorge and to Commissioner Mais. Thank you,
Jamie

Hello Jorge and Commissioner Mais,

I blew my public hearing message. Will stick to the script next time.

My 37 years as an insurance agent and CEO of a Third Party Administrator gives me some experience with financing health care.

None of the business interests in the small group market are interested in lowering rates. Due to the ACA, carriers are limited to an 80% loss ratio - so to increase profits - rates need to increase. Providers obviously want higher reimbursements and consultants also thrive in a rate increase environment. The small group insured market has been cherry-picked by the carriers and TPA's (my firm included) who can underwrite small groups in self-funded and level funded plans and remove the best risks from the pool. The worst risks remain with nowhere to go, leading to price increases to cover these "bad" groups. The carrier increases are justified given their losses in this market. Carriers would be better off pulling out of the

market altogether, given the uncertainty of setting rates a year ahead of the midpoint of the experience period. I think we all agree that these costs are unsustainable for small businesses and are hurting the CT economy compared to competitors in other states.

Brokers tell me that the individual market has narrower networks and different rates than the small group market. The DOI could require that small group and individual markets merge their plans, rates, and networks. If these were merged, then employers could deploy an Individual Coverage Health Reimbursement Account (ICHRA) approach and let the employees decide what plan best suites their family's needs. Employers are ready for an alternative to choosing the plan for their staff.

Over half of participants do not reach their deductible, and only 10% of the members consume over 50% of all health care expenses. ICHRA providers tell me that most members choose a lower tier plan than the employer previously offered and use the premium savings for other benefits. This approach would give the carriers an incentive to innovate with plans that really help those with chronic conditions and could bring profits back to this market segment. In addition, this would likely return healthy groups to the small group market. Once adopted, employes would have little incentive to shop for a plan or to leave for a self-funded alternative. This would reduce cherry picking, bring stability to the combined individual and small group market, help small groups manage their insurance costs, allow families to choose coverage that best meets their needs, and make CT more competitive.

Thank you.

Happy to discuss how this could work in more detail.

James Stirling

[REDACTED]
[REDACTED]

From: [Nathalie Taranto](#)
To: [Ratefilings.cid](#)
Subject: Health insurance rate increases
Date: Tuesday, August 22, 2023 10:21:52 AM

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Why be part of the problem rather than offering creative alternatives that customers would be happy to embrace? With rate hikes you will lose customers which is a loss to you as well. Do the right thing for the country and fellow citizens. Come with creative, innovative alternatives to benefit you and the country. Nathalie

From: kevcnl@aol.com
To: [Ratefilings, cid](#)
Subject: Reject the double-digit health insurance rate hikes.
Date: Tuesday, August 22, 2023 10:22:30 AM

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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,

Please reject the proposed double-digit rate hikes.

Thank you,

Kevin and Meg Conlon

Fairfield, Ct.

From: [LAUREL FEDOR](#)
To: [Ratefilings.cid](#)
Cc: [Senator Tony Hwang](#); Tony.Hwang@cga.ct.gov
Subject: Reject the proposed double digit health insurance rate hikes."
Date: Tuesday, August 22, 2023 10:58:16 AM

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Laurel Fedor, Easton,

I am already paying \$1,860.00 per month, for medical insurance only, with a large deductible.

Sincerely,

Laurel Fedor, Esq.
Taylor & Fedor, LLC
Attorneys at Law
1071 Post Road East, Suite 206
Westport CT 06880
Tel.: 203-227-9328
Fax 203-227-3800
fedoratty@sbcglobal.net
<http://www.taylorfedor.com>

From: [MARY LOU COUTURE](#)
To: [Ratefilings_cid](#)
Cc: Tony.Hwang@cga.ct.gov
Subject: rate hikes
Date: Tuesday, August 22, 2023 11:07:55 AM

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EXTERNAL EMAIL: This email originated from outside of the organization. [REDACTED]

I reject the proposed double digit health insurance rate hikes.
Mary Lou Couture
Bristol

From: [Bill Keough](#)
To: [Ratefilings.cid](#)
Cc: Tony.Hwang@cga.ct.gov
Subject: Reject the proposed double digit health insurance rate hikes
Date: Tuesday, August 22, 2023 11:40:52 AM

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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 William Keough. I live in Fairfield CT and own and run Keough's Paint and Hardware in Ridgefield CT.

We need to find a solution for affordable healthcare. Double digit rate hikes are unacceptable. My family hardware store has been in business since 1972. We provide group health insurance for our team. It is one of our largest annual expenses. Each year we look for creative ways to hold our cost.

However, it usually comes at the expense of our team in the form of higher copays and deductibles.

Please do not allow these rate hikes to continue.

Sincerely,

William Keough

Bill Keough
Keough's Paint and Hardware
1 Ethan Allen Highway
Ridgefield CT 06877
203-544-8379
www.keoughs.com



Virus-free www.avast.com

From: [Anne MeyerRosa](#)
To: [Ratefilings, cid](#)
Subject: Opposition
Date: Tuesday, August 22, 2023 1:27:37 PM

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I oppose double digit rate hikes. Our paychecks aren't keeping up with this inflation.

Anne M Rosa
NEWTOWN Ct

From: [donald scalise](#)
To: [Ratefilings, cid](#)
Subject: Rate hikes
Date: Tuesday, August 22, 2023 1:30:56 PM

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Reject the proposed double digit rate hikes.

Don Scalise

[REDACTED]

From: [Paul Costeines](#)
To: [Ratefilings, cid: Tony.Hwang@cga.ct.gov](#)
Subject: Reject the proposed double digit health insurance rate hikes
Date: Tuesday, August 22, 2023 2:02:19 PM

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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.

Insurance for me as a small business owner is 50k a year. Covers my family and brother. I would rather not have insurance and pay per incident than endure yet another increase. I think many others will make the same calculation.

Paul Costeines
Fairfield

From: [Kristina Foye](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Tuesday, August 22, 2023 2:07:55 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.

Insurance Commissioner Andrew Mais,

Dear Commissioner Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks.

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you for your time,

Kristina Foye

Kristina Foye

[REDACTED]
[REDACTED]
[REDACTED]

From: [Gilbert Donovan](#)
To: [Ratefilings, cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Tuesday, August 22, 2023 2:08:20 PM

You don't often get email from s [REDACTED] [Learn why this is important](#)

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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies. The cost of insurance is already unbearable and corporate greed is at the heart of it.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Gilbert Donovan
[REDACTED]
[REDACTED]

From: [Maryellen Holden](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Tuesday, August 22, 2023 3:34:03 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Maryellen Holden

[REDACTED]
[REDACTED]
[REDACTED]

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - 2024 On and Off Exchange Rates - File Number: 202303191
Date: Tuesday, August 22, 2023 3:39:42 PM

I would like to protest ANY rate increase. Based on my current experience as a policy holder, Connecticare needs to eliminate layers of supervisory people and increase training at the member first contact level before it deserves any more money from its members. I have been fighting for over 9 months to get back a premium overcharge because of incompetency in their billing department. 2 complaints to the CT Insurance Dept later it is still not resolved.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Benefits, Inc. - 2024 On Exchange Rates - File Number: 202303185
Date: Tuesday, August 22, 2023 3:40:06 PM

I would like to protest ANY rate increase. Based on my current experience as a policy holder, Connecticare needs to eliminate layers of supervisory people and increase training at the member first contact level before it deserves any more money from its members. I have been fighting for over 9 months to get back a premium overcharge because of incompetency in their billing department. 2 complaints to the CT Insurance Dept later it is still not resolved.

From: [Bill Lenahan](#)
To: [Ratefilings, cid](#)
Subject: Insurance Rate Increases
Date: Tuesday, August 22, 2023 3:45:37 PM

You don't often get email from [REDACTED] [why this is important](#)

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 reject the "proposed" double digit health insurance rate hikes.
These rate increases far exceed any current or projected inflation index.
Thank you

Sincerely

[REDACTED]
[REDACTED]

From: [Theo Pinnow](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Tuesday, August 22, 2023 4:42:13 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Theo Pinnow

[REDACTED]
[REDACTED]
[REDACTED]

From: [Glenda OConnell](#)
To: [Ratefilings_cid](#); [Senator Tony Hwang](#)
Subject: Reject CT double digit insurance rate hikes!
Date: Tuesday, August 22, 2023 6:56:38 PM

[You don't often get email from [REDACTED]. Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

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.

From: [Catherine Bradley](#)
To: [Ratefilings.cid](#)
Subject: In opposition to insurance rate increases
Date: Tuesday, August 22, 2023 7:24:45 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Catherine Bradley



From: [Barbara Germak](#)
To: [Ratefilings_cid](#)
Subject: Rejects Propose Rate Increases
Date: Tuesday, August 22, 2023 9:18:16 PM

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

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 Sirs,

I had to write a second email to stress how crazy it is to even “think” of raising health insurance rates with what people are facing today. You are “out of touch“ with the stresses many families face today with inflation and the high costs on everything. Bideneconomics is a joke! Biden (and all democrats) have destroyed our country with bad policies like this one. Whoever brought this idea forth should be ashamed of yourself.

Barbara Germak

[REDACTED]

Sent from my iPhone

From: [Marc Olivieri](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Wednesday, August 23, 2023 5:20:46 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

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Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Marc Olivieri

[REDACTED]
[REDACTED]
[REDACTED]

From: [Jack Ijams](#)
To: [Ratefilings, cid](#)
Cc: [Sen. Hwang, Tony](#)
Subject: Health Insurance Rates Increase
Date: Wednesday, August 23, 2023 7:45:04 AM

You don't often get email from [REDACTED]. [Learn why this is important](#)

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 opposed to the proposed health insurance rates increase.

Jack Ijams
Southport, CT

From: mbzola@optonline.net
To: [Ratefilings_cid](#)
Subject: Insurance rates
Date: Wednesday, August 23, 2023 9:03:57 AM

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

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.

Reject the proposed severe insurance rate increases in connecticut

Thank yiu

Sent from my iPhone

From: [Gloria Herman](#)
To: [Ratefilings, cid](#)
Subject: Double digit health insurance rate hikes
Date: Wednesday, August 23, 2023 9:54:12 AM

You don't often get email from [REDACTED] [Learn why this is important](#)

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 reject the proposed double digit health insurance rate hikes.

Gloria Herman



[Sent from Yahoo Mail on Android](#)

From: [Laura Connors](#)
To: [Ratefilings, cid](#)
Cc: [Senator Tony Hwang](#)
Subject: Against Double Digit rate hikes
Date: Wednesday, August 23, 2023 2:22:11 PM

You don't often get email from [REDACTED] [Learn why this is important](#)

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 vehemently oppose the increase in insurance rates. Last year, I had a 25% increase, and I cannot afford another one this year. My raise this year does not keep up with inflation. Therefore, I need help paying all the healthcare costs. I have postponed preventative healthcare due to incidental expenses that occur with preventive care. With Anthem's profits publicly known, I need to understand how the insurance companies justify a considerable increase.

Laura Connors
Connecticut Taxpayer and who participates in Access Health.

Sent from [Mail](#) for Windows

From: [paola murphy](#)
To: [Ratefilings.cid](#)
Subject: "Reject the proposed double digit health insurance rate hikes."
Date: Wednesday, August 23, 2023 10:49:20 PM
Attachments: [PastedGraphic-1.tiff](#)

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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.

"Reject the proposed double digit health insurance rate hikes."

Paola Murphy - Fairfield



Paola Murphy
"The Get it Done Girl"



From: [Constantina Karageorge](#)
To: [Ratefilings.cid](#)
Cc: Tony.Hwang@cga.ct.gov
Subject: Proposed double digit health insurance rate hikes
Date: Thursday, August 24, 2023 1:53:05 AM

You don't often get email from [REDACTED] [why this is important](#)

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 resident of Fairfield, CT, I reject the proposed double digit health insurance rate hikes.

Respectfully,
Constantina Karageorge

[REDACTED]

From: [Christina Lombino](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Thursday, August 24, 2023 6:38:40 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

Executive Compensation

Stock buybacks

Profits

Lobbying

Arrangements with vertically integrated entities, mergers and acquisitions.

Just four of these companies made obscene profits and spent billions in 2022 on CEO pay and stock buybacks. This is unconscionable!

Meanwhile, as I am sure you are aware, thousands of Connecticut residents are skimping on food and more to afford health care -- and thousands of those who HAVE insurance cannot afford to access needed care due to excessive co-pays, high fees, and automated, unfair claims denials.

These for-profit companies are doing well by their shareholders and executives, but not for their policyholders or for the people of Connecticut.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Christina Lombino

[REDACTED]
[REDACTED]
[REDACTED]

From: [Martha Diamant](#)
To: [Ratefilings_cid](#)
Subject: Reject proposal for double digit health insurance hikes
Date: Thursday, August 24, 2023 3:35:14 PM

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

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.

[REDACTED]
Sent from my iPad

From: [Victoria Elliot](#)
To: [Ratefilings_cid](#)
Subject: Husband with kidney transplant denied proper coverage of a drug that is better than cheaper drug
Date: Thursday, August 24, 2023 3:50:14 PM

[You don't often get email from [REDACTED] Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

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's cardiologist recommended Eliquis, an anti-blood clotting drug for him. Xarelto another drug for blood clotting has research that shows it's bad for kidneys . United healthcare who we have insurance with was going to pay so little for the Eliquis that the co-pay was going to be \$800 a month .United Healthcare would only pay 10%, My husband who is an immunologist and a researcher sent in the research both to his cardiologist and to the insurer. No answer from the insurance company the doctor.; The cardiologist thought it was outrageous considering my husband's situation. My husband is a retired, trauma surgeon and critical care doctor, who spent his life saving lives. The idea that United healthcare isn't rich enough to let him have the better drug is pretty outrageous

Sincerely, Victoria Elliot , a.k.a. Mrs. Marvin McMillen

[REDACTED]
Sent from my iPad

From: [Patricia Wallace](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Thursday, August 24, 2023 5:42:32 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.

Insurance Commissioner Andrew Mais,

I am writing to urge you to deny the rate hikes being requested by health insurance companies.

Stop Insurance Greed!

Please take into account what is really driving health care costs:

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Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Patricia Wallace

[REDACTED]
[REDACTED]
[REDACTED]

From: [Tony Wilusz](#)
To: [Ratefilings, cid](#)
Subject: Proposed rate increase for health insurance
Date: Friday, August 25, 2023 9:53:57 AM

You don't often get email from [REDACTED] [why this is important](#)

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 express my opposition to **ANY** increase in health insurance rates. Insurance companies are bilking the taxpayers for millions of dollars through Medicare Advantage upcoding. Insurance company executives are reaping millions of dollars in bonuses. Insurance companies need to implement business practices that consider the consumer first rather than favoring their investors with policies that hurt the consumer with increased financial burdens. How about lowering the rates for once!!!!

Anthony Wilusz

[REDACTED]

From: [Joan Weisman](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Friday, August 25, 2023 1:51:05 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.

Insurance Commissioner Andrew Mais,

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Stop Insurance Greed!

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Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Joan Weisman

[REDACTED]
[REDACTED]
[REDACTED]

From: [joan mccoy](#)
To: [Ratefilings, cid](#)
Subject: Rate Hikes
Date: Sunday, August 27, 2023 2:55:41 AM

You don't often get email from [REDACTED] [Learn why this is important](#)

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.

Reject the proposed double digit health insurance rate hikes.
Joan McCoy

Sent from my iPhone

From: [Stephen Simon](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Sunday, August 27, 2023 1:07:57 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.

Insurance Commissioner Andrew Mais,

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Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers. I urge you to reject these requested rate hikes and instead demand that the health insurance companies explain these obscene profits and expenses.

Thank you,

Stephen Simon

[REDACTED]
[REDACTED]
[REDACTED]

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - 2024 On and Off Exchange Rates - File Number: 202303197
Date: Thursday, August 31, 2023 8:53:17 PM

It's disturbing that with so many people are having trouble making ends meet and you feel justified in raising the rates again this year!

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - 2024 On and Off Exchange Rates - File Number: 202303191
Date: Thursday, August 31, 2023 8:55:28 PM

I had thought about switching to your plan but after reading this and seeing how much you are wanting to raise things, I probably won't.

From: [Cyd Slotoroff](#)
To: [Ratefilings.cid](#)
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Friday, September 1, 2023 4:42:40 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.

Insurance Commissioner Andrew Mais,

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Thank you,

Cyd Slotoroff

[REDACTED]
[REDACTED]
[REDACTED]

From: [Quinn, Mary](#)
To: [Ratefilings_cid](#)
Subject: Fwd: CID Health Rate Review Informational Public Meeting-Public Comment
Date: Sunday, August 20, 2023 11:11:01 PM
Attachments: [testimony for MLR letter to Commissioner Mais Senator Kelly August 21 2023.docx](#)

Get [Outlook for iOS](#)

From: david fried <moguldoc@sbcglobal.net>
Sent: Sunday, August 20, 2023 1:33 PM
To: Quinn, Mary <Mary.Quinn@ct.gov>
Subject: Re: CID Health Rate Review Informational Public Meeting-Public Comment

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 wanted to thank you for putting me on the list for the hearing. I am not sure what I would have done if I showed up at 8:30 and had to wait until 1 pm. I wanted to let you know that I will be testifying on behalf of the Connecticut State Dental Association. I have attached my testimony.

On Saturday, August 19, 2023 at 06:09:07 PM EDT, Quinn, Mary <mary.quinn@ct.gov> wrote:

Hi David, I will add you to the list of people testifying in person. The Pubic Comment portion of the meeting will not begin until some time around 1:00 PM.

From: David Fried <moguldoc@sbcglobal.net>
Sent: Saturday, August 19, 2023 6:01 PM
To: Quinn, Mary <Mary.Quinn@ct.gov>
Subject: Re: CID Health Rate Review Informational Public Meeting-Public Comment

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 plan to speak in person. I was planning to be there early in the morning to testify.

Thanks
Dave
David Fried, DMD
203 605 4688

On Aug 19, 2023, at 1:42 PM, Quinn, Mary <Mary.Quinn@ct.gov> wrote:

Hello,

This email acknowledges receipt of your request to speak at the CID Health Rate Review Informational Public Meeting on Monday, August 21st.

Please respond to confirm if you will be testifying in person or virtually via Zoom.

The public comment portion of the meeting should begin around 1:00 PM on Monday.

- If you plan to speak in person, the meeting will be held in Hearing Room 1D of the Legislative Office Building, 300 Capitol Ave., Hartford, CT.
- If you plan to speak virtually, you can access the meeting through the following Zoom link: <https://zoom.us/j/97515009228?pwd=cmdMSnFxVkJ3RmtjVDduZm9zaUx2dz09>

Mary Quinn (She/her/hers)
Director of Communications & Digital Media
CT Insurance Department

(959) 529-4904 | www.ct.gov/cid

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8/21/2023

Senator Kevin Kelly
300 Capitol Ave
Hartford, CT 06106

Andrew N. Mais
Commissioner
CT Insurance Department
P.O. Box 816
Hartford, CT 06142

Attorney General William Tong
Office of the Attorney General
165 Capitol Avenue
Hartford, CT 06106

Dear Senator Kelly, Commissioner Mais and Attorney Gen Tong,

I am a practicing Dentist in Connecticut for over 35 years, served in the Air Force and Connecticut Army National Guard for over 23 years, and serve on the ADA Practice on Dental Practice. I am a Past-president of the Connecticut State Dental Association and currently serve as Co-chair of the CSDA Council on Government Affairs. I also serve on the CT Dental Policy Advisory Committee.

I am writing to you on behalf of our patients, who are being confused by the concept of “Dental Insurance”, which is really a controlled pre-payment plan. These insurance plans have an absolute annual maximum amount which means that the insurance companies know their maximum exposure on any individual and family. For over 30 years, the amount of exposure has been \$1000-\$1500 per individual, yet premiums have increased. When that \$1000 cap was established, fillings were \$6. With inflation and increased prices in dental procedures, it means that fewer procedures are provided before the maximums are met.

We at the Connecticut State Dental Association are embarking on a “Patients’ Bill of Rights” concept to address several issues which harm patients. Our patients have no voice, but our members, which represents over 70% of dental practices, have accumulated this data and experience. Through us, we want to help patients receive the care they deserve. Unlike medicine, dentistry has always been consumer oriented, and patients have always had to pay a share of their treatment. Options in Dentistry have always guided treatments. Dental costs have not escalated as rapidly as medicine due to consumerism guiding patients’ co-pays and treatment choices.



Medical Loss Ratio (MLR)

Part of the Affordable Care Act established a Medical Loss Ratio which required that insurance companies spend approximately 85% of their premium dollars on patient care. However, Dental Insurance is not part of that requirement. Profits for insurance companies on the dental side of their balance sheets are not controlled or transparent. Presumably, insurance executives and shareholders are the main benefactors of the premiums, not patient care. Estimates in California are that only 60% of the premiums are directed at patient care. Nationwide, estimates are the MLR at 40-60%.

Dental insurance companies have continued to lower reimbursement rates, at the same time as they are increasing their premiums. The increasing middle portion is profits. They are not passing on the “cost-saving measures” as they call the decreases in provider reimbursements to their insured customers. Insurance rates continue to rise, but insurance companies pay less to providers where the “rubber meets the road”. Dental costs have increased, especially in the last couple of years since with PPE increases since the pandemic estimated to be \$20 per patient encounter. Increased employment costs, energy and supplies have made the cost of providing care more expensive, but with the control by insurance companies pushing their reimbursements lower, the burden falls on the uninsured to subsidize the insurance company patients. What this means for the patient is that dentists are forced to decrease the quality of care or drop out of the plans. Patients suffer if there are not enough providers or fewer choices of providers for them and their families. Let’s face it, there are only so many dollars that patients have in their pockets to pay for dental and medical care. Unfortunately, the money is being spent to support insurance companies and their executives instead of helping patients get healthy.

We had supported HB 5813 in the last session of the legislature, but it was denied a public hearing. We are willing to work with you to help our patients receive the benefits which they are paying for already.

Joint contract negotiations

Dental Insurance companies are in a powerful position over individual practices because of anti-trust issues. Currently, Connecticut Dentists who are not joined in a business entity cannot discuss or collaborate on negotiating contracts. Several States now allow Dentists to jointly negotiate their contracts. As you know, it is almost impossible to find a private



medical office, and Dental offices are on the same path. Patients will lose their options to choose providers and treatment options unless we are able to push back. Legislation that would support providers' ability to have autonomy to care for their patients is timely. We are hoping that you will be able to support this type of legislation in the future. Insurance companies have become too entitled to their profits over the past few years, and patients are paying for it.

I can be reached at [REDACTED] if there are any questions.

Sincerely,

David L Fried, DMD

cc. Kathleen Gerrity, CSDA