



**State of Connecticut**  
**HOUSE OF REPRESENTATIVES**  
STATE CAPITOL  
HARTFORD, CONNECTICUT 06106-1591

**REPRESENTATIVE CHRISTINE CONLEY**  
40TH ASSEMBLY DISTRICT

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**DEPUTY MAJORITY LEADER**

**MEMBER**  
JUDICIARY COMMITTEE  
PLANNING AND DEVELOPMENT COMMITTEE  
TRANSPORTATION COMMITTEE

August 15, 2022

Commissioner Andrew N. Mais  
Connecticut Insurance Department  
153 Market Street  
7<sup>th</sup> Floor  
Hartford, CT 06103

Dear Commissioner Mais:

Thank you for holding this hearing concerning the rate increases proposed by Aetna, Anthem Health Plans, CIGNA Health & Life, CTCare Inc., CTCare Benefits Inc., the ConnectiCare Insurance Company Inc, and United Healthcare/Oxford. I am opposed to these increases.

At a time when Connecticut residents are facing record inflation and health care costs, and when so many are forced to delay or deny care due to the lack of affordability, Connecticut should not be authorizing a rate increase. The premiums and other costs currently paid by our residents are already a burden on many consumers.

The COVID-19 pandemic, the new monkeypox pandemic, and the long-term illness of some of those who were infected with COVID-19 may have driven up the cost of health care, but we face a worse future if more consumers choose to delay or deny care while we are still dealing with the impact of these pandemics. This is not only about the impact on individual consumers, this is about the impact on public health and our economy if our residents with short or long-term health challenges are not able to access the care they need.

Health insurance companies are certainly impacted by the rising cost of health care and pharmaceuticals, but these for-profit companies have been raking in record profits while consumers struggle to afford care. There is no good excuse to increase the burden on our citizens while executives are wealthier than ever.



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The Insurance Department should consider more than the price of premiums and whether they cover the cost of care when considering whether these proposed increases are excessive. Out-of-pocket costs, the prices charged by health systems and pharmaceutical companies, and the profits of insurance companies should all be factored into this decision to fully protect consumers.

These proposed rate increases, averaging more than 20% per plan, are excessive and will have a devastating impact on many of our residents. I ask that the Insurance Department resist these proposals.

Sincerely,

A handwritten signature in black ink, appearing to read "Christine Conley".

Representative Christine Conley  
40<sup>th</sup> District