

**From:** [Susan Hirsch](#)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Proposed Health Insurance Rate Increases  
**Date:** Wednesday, September 6, 2023 7:53:04 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.

NO to proposed to CT Healthcare Insurance rate increases!

We have been promised affordable healthcare and yet Democrats want to raise rates. Healthcare is out of reach for many CT residents unless you are receiving state assistance. We already are struggling to make ends meet with inflation, high gas prices, higher food costs than ever before, and energy prices that are expected to go even higher with green energy deals.

Susan Hirsch  
Shelton, CT

Sent from my iPhone

**From:** [Deborah Brelsford](#)  
**To:** [Ratefilings.cid](#)  
**Subject:** PLEASE DO NOT RAISE HEALTH INSURANCE RATES  
**Date:** Wednesday, September 6, 2023 9:12:12 PM

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I strongly oppose health insurance rate increases. Already my premium co-share and copay are exorbitant! I can't imagine health insurance costing more.

On a personal note, the health insurance industry, in particular my insurance through the State of CT, has recently failed me and my husband. We are relatively healthy senior citizens. We have led healthy lives: minimal social alcohol drinking and no drugs. My husband got a herniated disc but it took months to diagnose him because doctors could not order an MRI without jumping through insurance hurdles. He still has not been helped. At least we know what's been causing his pain.

I am very angry with the health insurance situation and so is my husband.

Deborah Brelsford  
[REDACTED]  
[REDACTED]  
[REDACTED]

**From:** [Suresh Babu](#)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Healthcare insurance rates  
**Date:** Wednesday, September 6, 2023 9:17:58 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.

My wife and myself are senior citizens. Any rate increase will negatively impact our life. I am opposed to any any increase in insurance rates

Suresh Babu  
[REDACTED]

Sent from my iPhone

**From:** [REDACTED]  
**To:** [Ratefilings.cid](#)  
**Subject:** Rate increases  
**Date:** Thursday, September 7, 2023 7:21:51 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.

Just say no to rate increases. Please! Just say no!  
People can't afford the increases. Thank you for your consideration.  
Sincerely,  
Karen Rodia

[REDACTED]

[Sent from the all new AOL app for iOS](#)

**From:** [feeleyci@aol.com](mailto:feeleyci@aol.com)  
**To:** [Ratefilings, cid](#)  
**Subject:** Please no rate increase  
**Date:** Thursday, September 7, 2023 9:16:14 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 Connecticut Insurance Department,

I am writing to encourage you to decide **against** any health insurance rate increases.

We have lived in Connecticut over 25 years and during that time contributed both to the tax revenue base of the state and to the profits of the various health insurers providing services to the state residents. As seniors now living in the state, and wishing to stay in the state for a number of reasons, our lives have been negatively impacted by the health care premiums we have paid as well as the resultant cost of care.

What I have been unable to grasp is the silence of legislators, both state and federal, regarding the outlandish profits being taken by the health insurers in our state and country. Below is a snapshot of some of the historical excesses already in place, before our great state decides to increase the income to several of these organizations:

Company	Profits	Year	CEO Comp	Year
CVS	\$4.1B	2022	\$21M+	2022
Cigna	\$6.1B	2022	\$21M	2022
Elevance	\$6B	2022	\$21M	2022
United Healthcare	\$14.4B	2022	\$21M	2022

I'm not sure why anyone thinks a rate increase for Connecticut residents is a good idea. I would submit that given the table above, combined with the growing out of pocket expenses for a declining quality of health care, a rate decrease is in order.

Regards,  
Chris Feeley

[REDACTED]

**From:** [Linda Gaudet](#)  
**To:** [Ratefilings, cid](#)  
**Subject:** Vote Down CT Health Insurance Rate Increases  
**Date:** Thursday, September 7, 2023 4:11:52 PM

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This is ridiculous. I am a senior citizen living in Groton. When I see the CEO's making millions of dollars every year, how can they even think about raising insurance rates for those of us less fortunate? How can they even justify those increases?

Vote this down!

Linda Gaudet

**From:** [David Baccaro](#)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Insurance costs  
**Date:** Friday, September 8, 2023 12:55:17 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 don't allow the rate hikes for insurance costs. You are hurting the residents of CT. You just keep making things WORSE for working families. Do what you were elected to do! Do the hard work! Figure out how to help us not hurt us.

Sent from my iPhone

**From:** [William Sangster](#)  
**To:** [Ratefilings, cid](#)  
**Subject:** Insurance rate increase public comment  
**Date:** Friday, September 8, 2023 12:25:09 PM

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The working tax-and-rate payers are constantly being hammered by increases, in part, due to the ever-increasing burden of the political class dependent 'community' that contributes very little or nothing. Insurance rates are already MUCH too high and there is no credible competition, in effect, a monopoly sanctioned by the very same, one-party, political class. Inflation is already forcing life-threatening choices, DO NOT PILE ON.

William D. Sangster



**From:** [Karin Ziedman](#)  
**To:** [Ratefilings, cid](#)  
**Subject:** Insurance rates  
**Date:** Friday, September 8, 2023 10:56:02 AM

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I am in support of the republican plan to help lower costs for healthcare and insurance coverage. I hope this plan passes because it makes the most sense economically.  
Thank you.

Karin Ziedman  
Lebanon, CT

**From:** [Bob Zdon](#)  
**To:** [Ratefilings.cid](#)  
**Subject:** Pending Insurance Rate Increases  
**Date:** Friday, September 8, 2023 10:32:07 AM  
**Importance:** High

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To Whom It May Concern, I would just like to forward my experience on this subject as a 42-year practicing CPA dedicated to primarily providing services to the closely held (small business) entities.

Any increase added into an already astronomically high health insurance cost environment will continue to dampen the Connecticut Business environment for attracting and maintaining our small business employment base. The average company cannot afford the higher and higher costs being thrust upon not only their businesses, but also with even a modest 20% or 30% cost share by the employees, (I believe the average for larger companies is 40%-45%), they feel the economic impact immediately as well.

Just for illustration in my last year on a small business plan at my CPA firm, I was paying \$ 2,561.20 for myself & my spouse, no children and that plan subjected us to a \$ 11,700.00 deductible and that was the best we could do based upon the small business plans available 2 years ago. That is a total cost \$ 42,434.40. THANK GOD FOR MEDICARE.

Now the most important point that I will make with all the intense pressure on every business to attract and retain employees the major stumbling block to hiring these days often I would even argue the predominate factor is what is the employer's health insurance package and how much will it cost me.

The increase will only exacerbate an already acutely negative situation.

Please reconsider this in light of rate adjustment(s) deliberations and try and stay away from just raising the rates. Quite honestly that is just the easy way out, just throw more \$\$\$ at a dysfunctional situation.

Thank you in advance for considering my comments.

All my best,

*Robert B. Zdon, CPA*  
*Member*


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(203) 250-2076(Fax)

**From:** [Cortland G Bryant](#)  
**To:** [Ratefilings, cid](#)  
**Subject:** increasing healthcare costs  
**Date:** Friday, September 8, 2023 9:39:54 AM

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This is the most ridiculous thing to even consider at this time or ever. The democrats who are for this are showing their true colors on how they feel for the people of this state and country. By doing this they should **ALL BE REMOVED FROM OFFICE**. They have broken faith with us. My husband wants to retire but I will have no insurance if he does and am not old enough for medicare yet. I am having some health issues. What do I do? After we pay Fed and CT taxes it wipes out about everything we have. The cost of food is continuously rising. Who ever brain stormed this idea of raising healthcare costs is simply out of touch with the reality of the needs of it's people.

Biden after receiving millions from deals with his son Hunter has thrown us to the china and communist wolves. We need new leadership and we need it now. the people deserve better. The democrats and even some republicans who have gone along with them need to revisit why they are in the leadership seats they hold. This country is in decline all the way around, its businesses in decline and moving our work to foreign countries to further demoralize the people in this country. Time for us all to repent and return to the judeo - christian values that made us great.

Wake up America.

Linda Bryant

**From:** [jamoboy8@aol.com](mailto:jamoboy8@aol.com)  
**To:** [Ratefilings, cid](#)  
**Subject:** (NO TO RATE INCREASES)  
**Date:** Friday, September 8, 2023 9:13:13 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.

Sirs:

Please vote NO today to the double-digit rate increase proposal in health insurance.

NOT a good time for more rate increases.

Sincerely,  
Jim O'Boyle  
Windsor

**From:** [tina iwanicki](#)  
**To:** [Ratefilings, cid](#)  
**Subject:** Health insurance  
**Date:** Friday, September 8, 2023 8:53:37 AM

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The democrats really don't care about the average person and whether they can afford to live. It's all about beating them down until they give up, go on welfare and let the democrats control every aspect of our lives. We can't afford any insurance anymore, whether health or auto or homeowners and the democrats aren't doing a thing to help, just more political promises to get the votes and then they forget what they promised to work on.

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

**From:** [Linda Kime](#)  
**To:** [Ratefilings, cid](#)  
**Subject:** Health insurance rates  
**Date:** Friday, September 8, 2023 8:19:45 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.

Our Connecticut health insurance costs subscribers way too much already! My policy costs over \$1000/mo, \$6500 deductible, and it only pays for annual physical exam & mammogram. I have to pay for all visits to my audiologist, dentist & optometrist - insurance doesn't pay so I can hear, eat & see! I also pay for dermatologist and osteoporosis specialist. Why would insurance need to go up in price for someone like me who pays for 98% of my medical care and not on any medications??

I am vehemently against a rise of insurance rates! I probably will have to go uninsured if so.

- Linda Kime, Farmington CT

**From:** [amy.minkema](#)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health insurance  
**Date:** Friday, September 8, 2023 6:40:04 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.

Something should be done about our exploding health care costs. Working families can only take so many increases, yet health care costs have been rising year after year. It will soon be unaffordable for many families.  
Sent from my iPhone



**From:** [aolmail@comcast.net](mailto:aolmail@comcast.net)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health insurance rate increase - NO WAY  
**Date:** Friday, September 8, 2023 3:41:32 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.

Don't you people think people pay enough for health insurance and health care as it is? You should be working to REDUCE the overall cost of health care in Connecticut, as well as the United States. We pay way too much as it is. I can't afford any more money being deducted from my paycheck! It's not like that is all I have to pay. After the insurance premium, I have to pay a coinsurance payment, as well as a deductible and then the plan only pays 80%. Stop helping these rich insurance companies rip off the American people! Vote NO!

**From:** [homerhead1611@aol.com](mailto:homerhead1611@aol.com)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** "RATE INCREASES"  
**Date:** Friday, September 8, 2023 3:04:06 AM

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You don't often get email from [homerhead1611@aol.com](mailto:homerhead1611@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.

GOOD DAY FOLKS THIS NONSENSE HAS GOT TO STOP. ENOUGH OF THE GREEDYNESS ATTACKING OUR HEALTHCARE. IT'S AN UNDO BURDEN UPON LOWER INCOME FOLKS AND THE DISABLED. I URGE YOU TO DENY THEM. THE TIME HAS COME TO AN END !

FRANK PRIVITI

**From:** [Patricia Miller](#)  
**To:** [Ratefilings, cid](#)  
**Subject:** No to raising rates  
**Date:** Friday, September 8, 2023 3:03:45 AM

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Anytime there is an increase in anything it effects everyone. Why don't we process the oil we have been blessed with which will produce the oil and gas we need to get to work, and keep warm or cool and get back to normal. The price of everything will go down and nobody has to go without. What is wrong with this administration that they blatantly refuse to acknowledge. The "great " thing Biden has done is to wreck our economy and destroy our way of life. Is this the whirlwind Shumer promised us? That he and his cohorts would subjugate the taxpayers as a small amount of elites would be enriched? No to raising insurance rates. How much of a profit are the companies making anyway. Please vote no  
Patricia Miller

[Sent from Yahoo Mail for iPhone](#)

**From:** [Monica Malo](#)  
**To:** [Ratefilings, cid](#)  
**Subject:** Proposed health rate increases  
**Date:** Thursday, September 7, 2023 10:58:27 PM

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I am against the proposed health care increases. There are options that should be considered  
Monica Malo

[Sent from Yahoo Mail for iPhone](#)

**From:** [Robert Manger](#)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Please prevent health insurance rate increases. We pay enough  
**Date:** Thursday, September 7, 2023 9:20:28 PM

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Robert Manger

[REDACTED]

Shelton CT 06484

**From:** [Josef H](#)  
**To:** [Ratefilings, cid](#)  
**Subject:** The CT Senate Republican plan  
**Date:** Thursday, September 7, 2023 8:07:18 PM

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I agree with any ENFORCEABLE plan which will reduce costs.

I fear even getting a blood test, having being charged over \$1200 for one, No warning of the sudden great increase - and that after insurance!

--

josef  
06515-0082

[REDACTED]

**From:** [DJ C](#)  
**To:** [Ratefilings.cid](#)  
**Subject:** Health Insurance Hike  
**Date:** Thursday, September 7, 2023 7:23:06 PM

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Dear Sir(or Madam):

Let me make this statement quickly and clearly: The Biben administration has single handedly destroyed my retirement savings, please don't help them finish me off w/ further increases in health care costs.

Thank you,  
DJ Crithcett  
Lyme CT

**From:** [sbrace1944@aol.com](mailto:sbrace1944@aol.com)  
**To:** [Ratefilings, cid](#)  
**Subject:** Health Insurance Increase  
**Date:** Thursday, September 7, 2023 6:54:02 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.

Hello,

Please do not increase health insurance costs, it is not affordable as is (60 year old realtor).

The republican plan seems pretty good. What we need is to let small business and independent contractors band together and purchase insurance as a group.

I would like to see catastrophic plans that cover serious health issues. I can cover the small stuff but worry about the big unexpected health problems.

I believe the state wants to offer medicaid for undocumented children,I wonder why you want to raise rates by 30%.

Connecticut is a tad better than NY but heading in the wrong direction very quickly, please give me a reason to remain.

Thank you,  
Sue Brace



**From:** [Amie Beaulieu](#)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health Insurance Rate Increases  
**Date:** Thursday, September 7, 2023 6:47:25 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,

Thank you for your efforts to make health insurance more affordable in our state. We simply can't afford insurance as it is, let alone increases. What more can the hard working families of Connecticut do to cut corners? The answer is "nothing". We are being squeezed and pinched at EVERY angle.

Again, thank you for your efforts.

The Beaulieu Family  
Bristol, CT

Sent from my iPhone

**From:** [Sharon H.](#)  
**To:** [Ratefilings.cid](#)  
**Subject:** HEALTH INSURANCE RATES ARE ALREADY TOO HIGH!  
**Date:** Thursday, September 7, 2023 6:44:47 PM

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You don't often get email from sharonhr@yahoo.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.

No unelected bureaucratic agency should have the authority to suggest rate increases for anything affecting the public in which the government plays a role. Any increase should come from the legislature, the people's elected representatives. The "Affordable Care Act" was supposed to insure low-income and young people at reasonable rates, but instead it destroyed the insurance industry and drastically raised premiums. I know, because I was on it for two years, and when our income went up modestly, I couldn't afford it any more. Government should get out of the business of medical insurance completely!

Sharon Rondeau

  
Hampton, CT 06247-1605

**From:** [sudokunan@gmail.com](mailto:sudokunan@gmail.com)  
**To:** [Ratefilings, cid](#)  
**Subject:** Insurance Rates:  
**Date:** Thursday, September 7, 2023 6:12:38 PM

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Senator Kevin Kelly;

Insurance rates are too high already. If they continue to rise those on a fixed income like the older population/disabled will either have to go without insurance or find one that covers less. That means that MORE will have to be paid by individuals who are already strapped by increases in food costs, electrical charges and gas prices to name just a few. There is no way somebody on Social Security, for instance, can pay for the increases in costs and directives that have occurred under this Administration. Rate hikes need to be STOPPED. Prices for medical care and procedures are out of control and without affordable insurance many will not be able to pay for it. There will be a lot more people dying; young and old. Something needs to be done to stop the increasing costs in both medical insurance AND medical care. Not increasing insurance rates is a start.

Nancy P Anderson

[REDACTED]

New Hartford, CT 06057



Virus-free [www.avast.com](http://www.avast.com)

**From:** [Richard Holton](#)  
**To:** [Ratefilings, cid](#)  
**Cc:** [Senator Needleman](#); [chris.aniskovich@housegop.ct.gov](mailto:chris.aniskovich@housegop.ct.gov)  
**Subject:** Proposed Rate Increases - CT Insurance Department  
**Date:** Thursday, September 7, 2023 6:07:48 PM

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How can health insurance rates continue to go up year after year, double and triple the rate of inflation every single year for as long as I can remember? No private business gets these kinds of increases every year or even one year.

As a Connecticut Employer and a resident, you need to stand your ground for us and force the insurance companies to control themselves and their executive salaries. The rates will go up and so will the deductibles and the coverage will go down. My wife and I are paying over \$2400 per month for healthcare and every year it is more expensive and we are forced to take a plan that is worse.

I was never involved with politics but this needs to end.

Thanks!

Rich



or



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[www.enterpc.com](http://www.enterpc.com) (Web Address)

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**From:** [m.e connoy](#)  
**To:** [Ratefilings, cid](#)  
**Subject:** Insurance Rate Increase  
**Date:** Thursday, September 7, 2023 5:57:18 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 Michael Connoy. I live in Southington,Ct. I am writing to express my objection to Insurance Rate Increases. This will cause great hardship on many residents who can barely pay their premiums now and on a personal note, my son doesn't get health care offered from his employer and can't afford the pay the premiums for an out of pocket individual plan now. Increasing the rates will put them completely out of reach. Please consider the residents of Ct. and stop any rate increases. Thank You. Michael Connoy.

**From:** [walt keane](#)  
**To:** [Ratefilings, cid](#)  
**Subject:** Health care costs  
**Date:** Thursday, September 7, 2023 5:10:37 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.

There is nothing affordable about “affordable health care”. My wife and I are both retired because of medical reasons my wife cannot work anymore. Before I turned 65 we struggled to pay our \$2400.00 per month premium for junk health insurance. I am now over 65 and on Medicare, thank God. My wife however is only 62 and does not qualify for Medicare yet. Her insurance premium is over \$1200.00 per month, which really drains any 401k we were able to save. We have tried for financial help, but because we have 401k and I get a pension from my job, we do not qualify for help. On top of premiums and copays we spend around \$500 dollars a month on prescriptions. It seems that the limits we can make on a fixed income before we can get any help is extremely low. My wife just had surgery and I am not quite sure how those bills are going to get paid. I hope they will take low monthly payments until the 1000s of dollars we owe are paid off. We see the government giving billions of dollars to other countries and just wish they would take care of US citizens first. Thank you for your time,  
Walter Keane

[Sent from Yahoo Mail for iPad](#)

**From:** [Brian Ruskin](#)  
**To:** [Ratefilings, cid](#)  
**Cc:** [Kevin.Kelly@ctsenaterepublicans.com](mailto:Kevin.Kelly@ctsenaterepublicans.com)  
**Subject:** insurance rate increase  
**Date:** Thursday, September 7, 2023 5:08:48 PM

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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 can't imagine that my insurance rates are possibly going to increase again. My portion of the health insurance premium provided through my pension just increased in July by 33%! I have a \$4000.00 deductible and over \$1200 per month cost share, for my Spouse, Son, and myself. We rarely meet the deductible of \$4000.00, so I basically pay my own healthcare costs out of pocket.

This is criminal, the insurance industry is out of control. This year, my homeowner's bill increased, and my auto renewal went from \$2000 per year to over \$4000 per year. Fortunately I could shop for the auto and home, and I was able to find another company with a reasonable rate.

The other issue with health insurance is that when I was working, I was able to deduct the premiums from my income tax. That is not the case with the premiums through the pension.

I am in no way crying poverty but, please don't approve any increases for this upcoming year we can't afford to increase their profits.

Please feel free to contact me to further discuss this issue.

Thank you  
Brian Ruskin



**From:** [CHARLES BAUGH](#)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** NO to insurance rate increases  
**Date:** Thursday, September 7, 2023 5:02:09 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.

I am writing to state that I oppose any increases to insurance rates and respectfully ask that you consider my comments.

Signed,  
Charles Baugh  
Waterbury, CT

**From:** [Andrew & Robin Timmons](#)  
**To:** [Ratefilings.cid](#)  
**Subject:** Health rate increases  
**Date:** Thursday, September 7, 2023 4:51:06 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.

Hello

Why do rates continue to go up?

It is because we provide FREE healthcare to illegal aliens to the United States. They receive FREE healthcare and passes the expenses to the working middle class.

That is the root problem and horribly unfair to us in middle Connecticut.

Please hold off on these increases and address immigration and FREE healthcare given to illegals.

Thank you.

Andrew Timmons

[REDACTED]

[REDACTED]

[Sent from Yahoo Mail on Android](#)

**From:** [Joane Mueller-London](#)  
**To:** [Ratefilings, cid](#)  
**Subject:** Unaffordable Health Insurance  
**Date:** Thursday, September 7, 2023 4:49:10 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.

In 2008 we were promised, "If you like your health care plan, you can keep it." Well, here we are in 2023, and we were told by our carrier, ConnectiCare, they will no longer insure the small business market. A fix, proposed by various legislators, was shot down by Access Healthcare Connecticut, who has a clear conflict of interest. We have been promised for 15 years now that health insurance rates would go down with the policies advanced by Democrats at state and federal levels. Now, instead of paying \$800.00/ month, we are paying \$2,500.00/month. The quality of care has also been eroded, as it takes forever to get an appointment to see a doctor, and there is no accountability in the system. Hospital emergency room visits can cost someone WITH insurance thousands of dollars. This is an abject failure by any measure. **No more rate increases.** Cut the red tape. Trim the bloated bureaucracy. Let doctors practice medicine. Make premiums affordable. Eliminate the waste at hospitals, and fix the mess. Stop punishing the tax payer, and the public who diligently pays their premiums for the mess you guys have made. Healthcare is cheaper in every industrialized country in the world. Figure it out, but **no more rate increases.** Premium levels are becoming absurd and are now more like "clown dollars." You are pushing many people to just become uninsured. As a small business owner, I am heartbroken that we have almost no choices left to offer our incredibly talented valuable employees, who are hardworking, innovative, and who deserve the best coverage. Many high deductible plans are just not an option for the average person. When something of this scale is messed up this badly, legislators need to know that they are hurting real people with families. I am shocked by the callousness of many in the Connecticut General Assembly. This is the sort of mess that results from too many intellectuals caring more about policy, politics, and personal agendas than the actual lives they are ruining on a daily basis. Stop punishing the people that go to work every day. You all are TOTALLY out of touch if you think people in this economy can absorb more rate increases. People's paychecks are being decimated by inflation at the grocery store for basic staples, and now this!

Joane M-London  
Wethersfield, CT

**From:** [Patrick Pryor](#)  
**To:** [Ratefilings, cid](#)  
**Subject:** Objection to health insurance costs.  
**Date:** Thursday, September 7, 2023 4:36:47 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.

Greetings,

Again there is proposed legislation that will significantly decrease the value of our state. Every single time there is an increase in our cost of living such as the recent approval of raising electricity rates to the 2nd highest cost in the United states. Increases to cost of living have a direct connection to the quality of life in Connecticut. When costs are increased for businesses that provide health insurance face increases in cost, they cut costs elsewhere, and it's not in executive pay, it is, in Healthcare coverage, raises in wages, as well as, cutting jobs. Workers are already struggling to survive. I am an EMT for a private, non-profit organization. When benefits decrease or costs increase, my quality of life takes a nose dive. I am only 1 of a few thousand EMT's making just a few dollars over minimum wage which is already gross underpayment, any decrease in benefits will force me out of EMS, leaving a profession that is already loosing professionals at roughly 3 to 1. This legislation will cause a decrease in quality of life and endanger it as well. This is only 1 scenario of hundreds of thousands over thousands of professions throughout the state that will hurt or and endanger our residents, and that includes legislators and their families.

Best,  
Patrick Pryor  
[REDACTED]

**From:** [Heather](#)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** proposed double-digit health insurance rate increases  
**Date:** Thursday, September 7, 2023 4:34:59 PM

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You don't often get email from heathermw1902@gmail.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.

I am writing today in the hopes my voice is heard in the proposed double-digit health insurance rate increases. I am totally against these increases. I make 30/hr my husband makes 33/hr, In municipal jobs. We on paper look like we make a decent living. WELL when taxes come out and health insurance premiums come out it leaves us with just enough to get by. We are exhausted at just getting by. We have 2 kids we are a family of 4 and will have one starting college next year. We don't have any money left over for any extras let alone now figuring out college. I thought Obamacare was supposed to make insurance affordable? What happened seems it just doubles year after year then you now have high deductible insurance where in our case we need to pay out the 1st 4000.00 of uncovered claims before our insurance even kicks in. Plus the premium on top of that deductible. Any raise we get yearly is eaten up in our increase of insurance premiums yearly so it's no raise pay stays the same due to this FACT! So Obamacare was a farce. A huge scam on the middle working class. Who now can't afford to just live a decent life. Toke my son for stitches last year as he had a baseball injury from an opposing players cleat. That visit cost over \$860.00. We were actually debating do we take him because we knew there would be a huge out of pocket cost. This is what you are doing to families making them choose between their health and food in the refrigerator. NOT OK. Cant afford that so we make payments.

This is now way to live nor should American people be treated this way. I really want to know why we no longer have affordable health insurance. Why please tell me why. I am done paying for others I just want to pay for my family and their well being and keep a roof over our heads, food in their stomach and a roof over their heads. You politicians are making it IMPOSSIBLE!!!!!!

Heather Fox  
Litchfield CT

Sent from my iPhone

**From:** [Jean Merz](#)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Insurance Rate Hikes  
**Date:** Thursday, September 7, 2023 4:33:24 PM

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You don't often get email from jeanmerz@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.

I am having difficulty paying for health insurance now!!  
My deductible is \$2500. I pay \$730 per month. I cannot afford a rate increase. Jean Merz, [REDACTED] Vernon, CT 06066

**From:** [nancy.savarese-pace](#)  
**To:** [Ratefilings.cid](#)  
**Subject:** Health Insurance Rates  
**Date:** Thursday, September 7, 2023 4:26:44 PM

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I am not sure how the average person, especially the ones on medicare and require supplements are supposed to afford these growing rates.

Rates continue to go up, services go down. Yet we have plenty of funds to supplement illegals.

Something is fundamentally wrong.

Nancy Pace

[REDACTED]  
Southbury, CT 06488

**From:** [gbaldowski@aol.com](mailto:gbaldowski@aol.com)  
**To:** [Ratefilings, cid](#)  
**Subject:** Health insurance Rate Increases  
**Date:** Thursday, September 7, 2023 4:24:57 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.

Instead of complaining about the health insurance rate increases that are being proposed, what do you people in Hartford expect would have happened to health insurance rates when you keep expanding free coverage for more and more groups of people for free??!

Nothing is free and here is the proof of that.

Stop providing free benefits, especially to illegal aliens here in the State of CT. Wake up people!

Sincerely,

Gary Baldowski  
Prospect, CT



**From:** [Katie King](#)  
**To:** [Ratefilings, cid](#)  
**Subject:** health insurance rate increases  
**Date:** Thursday, September 7, 2023 4:15:50 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 vote to help CT working families afford health care. Rate increases should come after insurance companies absorb some additional costs themselves: this is what running a business means. We regular folks are powerless to resist the constant grasping: utility rates go up all the time, and we're shouldering higher tax burdens, fuel costs and food costs. There is nothing we can do to stem the encroachment on our wages--but you can. Please stand in the breach for us. Let health insurance companies find savings in their own budgets instead of continually coming to us for more.

Kathryn King  
[REDACTED]

**From:** [Laurie Bani Essa](#)  
**To:** [Ratefilings, cid](#)  
**Subject:** Health Insurance increase I vote no!  
**Date:** Thursday, September 7, 2023 4:14:35 PM

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Please do not allow the insurance increase. It would cause hardship for my family.

Thank you,  
Laurie Bani Essa



[Sent from Yahoo Mail on Android](#)

**From:** [Francis Malozzi](#)  
**To:** [Ratefilings, cid](#)  
**Subject:** Insurance Rate Increases  
**Date:** Thursday, September 7, 2023 4:13:40 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.

I am against insurance rate increases.

Inflation has gone beyond fixed income increases and we are financially right back to or behind than when inflation started.

How about the program that was supposed to make insurance affordable for all?

Keep up the greed. Someday that bubble will burst.

Diane Malozzi

[REDACTED]

**From:** [Barbara Morrisroe](#)  
**To:** [Ratefilings\\_cid](#)  
**Subject:** Health insurance increase in cost inCT  
**Date:** Friday, September 8, 2023 2:30:02 PM

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As I life long resident of CT, the cost of living for families is out of control. I strongly feel that any increase in health insurance for the hard working residents of CT may cost people to not be able to meet mortgages or other bills. Please stop this insanity in CT.

Thank you,  
B.Morrisroe

Sent from my iPhone

**From:** [Kathy Samodel](#)  
**To:** [Ratefilings, cid](#)  
**Subject:** DO NOT RAISE OUR HEALTH INSURANCE COSTS  
**Date:** Friday, September 8, 2023 3:32:16 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 Selected Official,

It is incumbent upon you that you work for the constituents of your state and do the best for its taxpaying citizens.

We expect that in these inflationary times, we would not have a double digit increase to our healthcare costs.

We look forward to you doing the right thing by your citizens and make sure we have LOWER healthcare costs, definitely not higher costs.

It is already obvious that living in CT is costly and many high paying taxpayers are leaving the state.

Please take the proper measures to reduce costs to CT taxpayers before there are no citizens who are here who can pay the taxes and CT is the new CA.

Ms. K. Samodel

CT taxpayer