

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Aetna Insurance Company of Connecticut - File Number: 201603325
Date: Friday, June 24, 2016 1:55:30 PM

While this might not be the right forum, I sent a note via this comment section yesterday to make someone aware that Aetna employees gave me the wrong information late last year during open enrollment regarding their plans for 2016. I just wanted to make sure my comment was clear. They told me that I would be able to use their national network when in fact they were restricting their in network doctors to just Connecticut. (They did tell me that they were moving in this direction in the future.) I found out via an outside insurance agent that the information was wrong and that they were only using their CT network of doctors for 2016 and decided to not continue my membership with them. (I'm not sure of how many people that were told this but I know of another person that was told the same information.)

Someone at the Connecticut Insurance Department needs to inform them that they need to better train their employees. As it stands, the consumer has no protection from what a consumer is told on the phone via the healthcare companies and we are getting tired of fighting for our rights.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Aetna Insurance Company of Connecticut - File Number: 201603325
Date: Wednesday, June 08, 2016 10:29:03 AM

I find it incredible that these companies cannot manage costs more effectively. What business tries to raise prices 26% in a year?
By the way, with the bronze plan, I already pay over \$1,000 per month and a \$5,000 deductible. So, I get very little for my first \$17,000 in cash outlay, save some token coverage for office visits and prescription drugs. Disgraceful.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Aetna Insurance Company of Connecticut - File Number: 201603325
Date: Tuesday, June 07, 2016 9:37:26 PM

Dear Aetna,

This rate hike is highway robbery at it's best! The cost of living has not gone up 27.9% how can you justify your rate hike? I you made a mistake in your calculations you have to eat those mistakes. What have you Aetna, done to cut your expenses and salaries to your upper management and President? I can guarantee you a majority of these people are making way too much money. I work with the surgical department in hospitals and surgical centers and 50% of the material managers don't have the time to save money and they can't be bothered. When they do have the time they don't do it because it's too much work. There's a ton of waste in hospitals someone should be investigating into this area as well. If this rate hike makes my insurance go up more than \$50.00 I will find another company or go without insurance for a year or two. I'll take my chances. You are completely out of line Aetna. I'm so disappointed in your bad business sense.

A long time Aetna client who may leave because I can't afford the rates.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Aetna Insurance Company of Connecticut - File Number: 201603325
Date: Tuesday, June 07, 2016 9:00:57 PM

Time to leave CT. This has to stop. Almost 30% increase? How can one stay here? No jobs. Thank you Governor Malloy. Companies dropping like flies. GE and how many others? Highest taxes. The Socialist State of CT. Worst place to retire. One of the worst places to live from an economic perspective. Every survey says this. We used to be proud of our state. Not anymore!

And now this. And here is one of Aetna's reasons for their 28.9 % increase:

"Taxes and Fees: All of our submitted rates are inclusive of the state and federally mandated taxes and fees, which now account for 6.4% of the full premium that consumers pay."

Good luck CT. I have lived here mostly since 1965. Time to go.

So done!

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Aetna Insurance Company of Connecticut - File Number: 201603325
Date: Tuesday, June 07, 2016 5:35:45 PM

This is utterly ridiculous, how can it possibly be justified? Almost 30%!! What are we doing to ourselves as a country when we allow this to happen? What individual can afford this kind of annual increase? It is absurd! Please do your job and stop this out of control healthcare Leviathan from taking an even bigger share of GDP. Btw the service these guys provide is not 'insurance.' Insurance is where you pay a premium to potentially get a benefit if a very unlikely event occurs. We all need healthcare!! We are just paying Aetna and the like to arrange to provide the service. The service is at its simplest the individuals who provide the care and the bricks and mortar and other equipment they need to do that. we cannot avoid that expense but we should control it. These so called 'insurance' Co's and Managed Care Providers are layers upon layers of unnecessary bureaucratic expense between us and the actual healthcare providers. Of course they now have millions of employees and thousands of shareholders and so hundreds of Lobbyists who ensure their continued existence by throwing dollars around the political decision makers. Stop this mess please!! Go to a single payer system, thank you, John Brydson, Greenwich Ct.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Aetna Insurance Company of Connecticut - File Number: 201603325
Date: Tuesday, June 07, 2016 4:01:54 PM

I am an Aetna insurance customer and received the letter advising me of this increase. To start with, a 28% increase is incredulous; my mouth fell on the floor after reading it. Actually, I'm disgusted!! My income hasn't increased in three years, yet every service in my daily life is seeking rate increases, e.g., electricity, cable, natural gas, phone, etc.. However, back to the insurance issue, in 2015, my medical insurance premium was \$713.46 for a GOLD plan, which included a \$5 in-network primary provider co-pay and \$1200 deductible. Besides the annual checkup and routine checks for hypothyroidism, thankfully I had no need to fully utilize this plan. Yet, in 2016, after my healthy status in 2015, Aetna JACKED UP my premium to \$787.77, raised both my in-network primary provider co-pay, from \$5 to \$10, and out-of-pocket in-network deductible from \$1200 to \$1400, and changed coverage for various services. I did NOT ask for these changes; AETNA changed their offerings and charged these higher costs. For 2016 alone, these changes amount to a 10.4% increase for the premium, 100% increase in the co-pay, and a 16.7% increase in the out-of-pocket in-network deductible, AND NOW THEY ARE ASKING FOR ADDITIONAL 28%!!!! Are you kidding me??? If this continues, I will be unable to afford ANY policy they offer. I resounding am AGAINST this request for a 28% increase.

J.B. Bradford
East Haven, CT

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Aetna Insurance Company of Connecticut - File Number: 201603325
Date: Tuesday, June 07, 2016 11:00:43 AM

We are currently covered by them. Their rates remained the same as we were paying last year through Anthem Blue Cross. However, our out of pocket expense has gone up dramatically. A 27.5% increase would cause us to move out of this state where I run a business thus hurting Connecticut's economy already.

Joseph Lavoie

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Aetna Insurance Company of Connecticut - File Number: 201603325
Date: Tuesday, June 07, 2016 10:42:57 AM

The proposed increase appears to be both outlandish and extraordinary. The proposed increase will subject the user to extremely onerous payments if living on a fixed income. The only increase that should be allowed should the cost of living increase as directly tied to Social Security increases. Any other cost increase is a best left tabled until medical costs (perscriptions, medical services, etc.) are controlled by the government.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Aetna Insurance Company of Connecticut - File Number: 201603325
Date: Tuesday, June 07, 2016 6:26:09 AM

Soon enough there will only be one insurance company and the rates will be astronomical. Too many mergers and too little regulation. Insurance companies are doing whatever they want at the expense of their customers (us). Don't allow any rate increases!

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Aetna Insurance Company of Connecticut - File Number: 201603325
Date: Monday, June 06, 2016 10:22:34 PM

Aetna made \$560 million in the third quarter last year, why do they need a rate increase of 27%. It seems they're taking people to the cleaners.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Aetna Insurance Company of Connecticut - File Number: 201603325
Date: Monday, June 06, 2016 7:46:48 PM

No rate increase , not fair rates for coverage already too high . Please do not do this to us .

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Aetna Insurance Company of Connecticut - File Number: 201603325
Date: Thursday, June 23, 2016 2:16:00 PM

To whom it may concern. When shopping for healthcare plans last year, Aetna misrepresented itself by saying that you had access to doctors outside of the state when in actuality it was only allowing you to have doctors within the state. They should be reprimanded for misinforming potential and current insured individuals.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Aetna Insurance Company of Connecticut - File Number: 201603325
Date: Monday, June 06, 2016 6:38:58 PM

We cannot afford to pay 20% rate increases every year, my insurance cost have tripled over the last 3 years under the Affordable Care Act. I believe that rate increases less than 5% are reasonable in line with inflation cost in healthcare.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Aetna Insurance Company of Connecticut - File Number: 201603325
Date: Monday, June 06, 2016 4:52:43 PM

Being in the healthcare profession, it would be nice to be able to afford healthcare! This increase will substantially increase my monthly expenses at 28% of the \$350 I already pay. I already struggle to pay that amount, another \$100 is absolutely ridiculous. Also, it doesn't add up! Aetna states their medical expenses have increased but no where near deserving of a 28% increase!

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Aetna Insurance Company of Connecticut - File Number: 201603325
Date: Thursday, June 23, 2016 8:23:05 AM

It was my understanding that this new government controlled mandate for health insurance was going to decrease premiums etc. All I have seen is a continual increase. Now to request a 29.8% increase is crazy, Connecticut is the highest taxed State, with thousands of people leaving due to governmental money mismanagement, now the health insurance company wants a 29.8% increase. How do the government and the health insurance companies expect people to live with these high rates and taxes, all this does is push more and more people out of this State. I think I would rather pay the penalty than these ridiculous premiums per month for my health insurance along with the enormously high deductible. Is there nothing that can be done to finally help the people who are working daily and trying to put food on their tables and provide for the families. Somebody in the higher ups needs to be a voice for the working people. Thank you for your time.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Aetna Insurance Company of Connecticut - File Number: 201603325
Date: Wednesday, June 22, 2016 7:26:27 AM

A 28% increase? Congratulations on killing the middle class. Get me the hell out of CT!

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Aetna Insurance Company of Connecticut - File Number: 201603325
Date: Wednesday, June 22, 2016 6:36:11 AM

My husband and I are 60 and 61 years old, both self employed with a combined income of approximately \$75,000 per year. Too much to be eligible for any health insurance assistance. Our yearly health insurance bill is currently hard for us to pay at \$12,972, more than 17% of our income! Our deductible is very high as well which means that we don't get use from the insurance most years. That is a severe burden already. The thought that the insurance company wants to increase that by more than 29% seems obscene. I object to this increase that breaks the backs of the individual policy holders. As individuals we lack the power of large corporations to make deals and have packages that are much more affordable. This is not fair or humane. I request that this request for an increase be denied. Thank you.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Aetna Insurance Company of Connecticut - File Number: 201603325
Date: Monday, June 20, 2016 6:45:20 PM

all insurance companies should have a rate freeze for three to 5 years .The economy is not doing so hot .yet the insurance companies get alot business and steady stream of customers(constuents) from the exchangethus giving the companies a reoccurring cash flow .Most employer groups plans are negotiated at better rates than the exchange because of the size of the company or the negations Insurance companies will insure .The insurance companies have negotiated rates already with providers .the state of Ct. and the federal govt need to renegotiate they have a big access on the clientele only a handful of companies there should be a wholesale package for all the clients in three classifications thank you ,Network queen

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Aetna Insurance Company of Connecticut - File Number: 201603325
Date: Tuesday, June 14, 2016 10:14:04 AM

The proposed rate increase is ridiculous and unacceptable. I lost my job, I'm already paying almost \$2,000/month and now I'm being informed that my rate will go up by 28%! How is this possible? My family and I almost never go to the doctor, we are (fortunately) healthy and fit and eat right. Why are we being penalized? The state of CT is going down the toilet. If things don't change, I will have to move. This sucks. Malloy should be embarrassed and should resign.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Aetna Insurance Company of Connecticut - File Number: 201603325
Date: Wednesday, June 08, 2016 10:57:25 PM

Such a high increase of 28% makes health insurance less affordable to the average person already struggling to make ends meet in a hard economy. Income isn't increasing at this rate. Costs of medical care shouldn't be either. How is actually checking that this rate increase is needed? Or is this just so insurance companies can continue to keep high profits? This will push more and more individuals to cancel their insurance and pay the fine instead. This will cause costs to go even higher because no one will be doing preventing care, and going straight to emergency care. Please do not approve such high increase!

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Aetna Insurance Company of Connecticut - File Number: 201603325
Date: Wednesday, June 08, 2016 10:51:42 PM

This proposed rate increase on average of 28.1% is absurd. This is a huge increase. The average person is not getting a 28% increase in income. Inflation is not this high. Other costs are not going this high. Insurance companies are taking advantage of us.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Aetna Insurance Company of Connecticut - File Number: 201603325
Date: Thursday, July 14, 2016 11:41:10 AM

I am thoroughly appalled that you could possibly ask for such an increase. This is another example of putting costs on the backs of single working class people. Seriously!!!!!!!!!!!!!!!