

**Kosky, Jared**

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**From:** admin, cid  
**Sent:** Tuesday, August 09, 2016 6:58 AM  
**To:** Kosky, Jared  
**Subject:** FW: Important information on your rights as a consumer

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**From:** Manuel Silva [mailto:msdesignsllc@att.net]  
**Sent:** Saturday, August 06, 2016 1:45 PM  
**To:** admin, cid <cid.admin@ct.gov>  
**Subject:** RE: Important information on your rights as a consumer

Katharine L. Wade,

How can Connecticare justify a 30% increase! That will be \$300 increase in my premiums a total of \$3,600 on top of my current \$12,000 I pay now. I have also paid \$3,000 in deductible for 3 years so far and this I will be paying an additional \$1,000 in Rx co-pays this year that's a total \$10,000. Also I forgot my wife had gallbladder surgery this so let's add that \$3,000 deductible so this year I'm at \$7,000 this year alone.

As a self-employed designer and a quadriplegic with wife and two boys and need to have good insurance for myself & family how can I continue to absorb these increases because I cannot increase my hourly fee for my services. I have tried with no success I would lose my bids to designers who do not live in CT. It's been over 5 years since I have increased my rate but yet my taxes and insurances continue to increase 20% to 30% over the same time.

This is not increase that is even match the national growth rate of 2% to 3% so if the FEDs won't increase the interest fearing a recession how can you continue ask for increases of 30% when you just had increased it 15% to 25% last year.

This is crazy and will be letting my rep know I'm not happy!

Manny Silva

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**From:** ConnectiCare [mailto:ConnectiCare@e.connecticare.com]  
**Sent:** Tuesday, June 21, 2016 1:07 PM  
**To:** msdesignsllc@att.net  
**Subject:** Important information on your rights as a consumer

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Dear ConnectiCare member,

Earlier this month, ConnectiCare Insurance Co. submitted to the Connecticut Insurance Department a request for rate increases averaging 29.8 percent for POS plans for our 2017 SOLO policies.

If approved, this could change the monthly premium you pay for health coverage when your plan renews on Jan. 1, 2017. You will continue to pay your current premium until your renewal date.

We understand rate increases are tough for many of our members. Our rate requests are based on our cost of providing insurance and helping our members get the care they need.

#### **How to comment to the Insurance Department**

Our rate filing and other details are posted on the Insurance Department's website, [www.ct.gov/cid](http://www.ct.gov/cid). Click on the "Health Insurance Rate Filings" link and follow the instructions. You can enter your comments about the proposed increase in the "Public Comment" section.

#### **Why are we seeking a rate increase?**

Several factors affect rates. These include:

- Increased demand for services.
- Rising medical and prescription drug costs.
- Advances in medical technology.
- Federal and state mandates.

No matter what action the Insurance Department takes, your renewal rate may also be affected by your age, residence (different areas of the state have different health costs) and the number of people covered by your policy.

We appreciate that you have chosen ConnectiCare for your health coverage. We remain committed to providing Connecticut residents with high-quality health plans and superior member service, as we have done for the past 35 years.

Yours truly,

**Terri Guidone**  
VP, Sales & Account Management  
Small Group & Individual

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This email was sent to [msdesignsllc@att.net](mailto:msdesignsllc@att.net) and contains information about ConnectiCare health plans. To ensure delivery, please add [connecticare@e.connecticare.com](mailto:connecticare@e.connecticare.com) to your address book.

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