

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Tuesday, July 14, 2015 10:00:02 AM

It has come to my attention that there may be a possible rate increase of 10.1% on my POS premium for next year. I am astounded by this high rate increase and feel it is only to benefit the CEO's, CFO's et al who are already receiving astronomical wages, benefits and perks from the insurance industry. This disgusts me!

On an annual basis I am fortunate to at least receive a 3% COLA raise. However, that hardly covers the proposed increase of 10.1% and I will, in fact, be in the hole at that point.

I would ask the CID to give long thoughtful consideration to this proposed increase of 10.1% by looking through the lense of a consumer and the impact such a large increase makes on the middle class and poor who are barely making ends meet as it is.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Monday, July 13, 2015 10:06:52 PM

Regarding Connecticare's request to increase it's rates, I would like to offer the following:
It is wrong to ask consumers to underwrite the profitability of insurance companies without first requiring the companies themselves to stop practices that, in effect, inflate the costs that medical providers charge. Legislation should be enacted that prevents insurance companies and medical providers from working together to create schedules of charges that leave the consumer at a disadvantage. Further, before more costs are passed along to an already struggling public, state and federal legislators need to address the unfair market policies that favor pharmaceutical companies at the expense of families and individuals.
Please do not allow our insurance rates to increase.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Tuesday, July 14, 2015 11:45:26 AM

Since the pent up demand for medical services was met in 2015 there is no justification to increase rates going forward. across. Connecticare can absorb the hit like members must when a medical issue arises and unforeseen expenses are required for a onetime medical service. If the increased service trend is sustained, only then can a rate increase be justified. Already medical insurance is easily my biggest expense. This unnecessary increase would further that burden.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Monday, July 13, 2015 9:00:44 PM

Few options, continual rate increases...feel taken advantage of as a subscriber. Being self employed and with poor insurance coverage, we are finding it necessary to switch companies often in order to receive a competitive rate. This is not beneficial to the subscriber nor the insurance company. If Connecticare rates increase, once again we will have to look elsewhere for a policy.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Monday, July 13, 2015 8:55:51 PM

I find this increase to be excessive in its amount and to be a financial hardship for our family as we already struggle to pay for our healthcare out of our pocket. At 10% increase is quite significant and may cause us to have to look elsewhere for health insurance coverage.

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Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Monday, July 13, 2015 8:55:51 PM

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From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Monday, July 13, 2015 8:55:31 PM

I find this increase to be excessive in its amount and to be a financial hardship for our family as we already struggle to pay for our healthcare out of our pocket. At 10% increase is quite significant and may cause us to have to look elsewhere for health insurance coverage.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Monday, July 13, 2015 8:53:01 PM

This is ridiculous. I already pay \$1100 a month for me and my children. I am a single parent. I make \$78,000 a year. Besides the premiums I have co-pays, deductibles, and co-insurance. It is completely crippling. And now they are talking about a rate increase? Complete and utter bull...the little guy is getting squeezed big time. You all should be ashamed of yourselves for even entertaining this idea. Where I live, in Greenwich CT, if you have the exchange you will need to travel far for a doctor. Greenwich doctors DO NOT accept Medicaid and that is what the exchange suggests for your children. To put them on Medicaid. U guys need to come up with another solution cuz what we have does NOT work!

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Monday, July 13, 2015 8:37:08 PM

I fully expect my rate to increase every year. It's what insurance companies do. I do not believe it is right and I am not happy with it. Especially as I am now required by law to have health insurance. Seems to me that since more people are now buying insurance than would if it were not required our rates should actually go down. I am told my rate is "affordable". This is money that I could set aside for retirement but now can not. I work in a retail establishment. Retail wages are not high. I do not spend money on myself, I have a very humble lifestyle. I just would like to be able to take care of myself and my family and having the increasingly unaffordable burden of a health insurance bill does not make that easy. Perhaps some of the executives would be willing to give up their millions of dollars in bonuses so that the rest of us could lead just a decent life.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Monday, July 13, 2015 8:00:06 PM

Please do not allow this increase in rates they are all too high as it is and do not need to be raised any higher. Insurance companies are doing just fine. It's their customers that are hurting financially.

Sincerely,
Eric Heiden

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Monday, July 13, 2015 7:32:15 PM

My health insurance premiums with this company are already ridiculous \$633.00/month; up from my 2014 enrollment premiums. SO MUCH FOR AFFORDABLE HEALTH CARE!!! If premiums go up, I'm dropping my coverage, MANDATORY OR NOT, I can't afford these premiums.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Tuesday, July 14, 2015 9:40:45 AM

It is so frustrating to hear that the rates may be raised. Can you give us a break? I'm trying to provide the best health care for my kids and you make it more difficult each year! Not only do I pay \$363 a month I also have to pay a huge deductible- I'm paying everything out rate I might as well just drop insurance altogether. This is so discouraging.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Monday, July 13, 2015 7:28:59 PM

I am extremely disappointed to hear that Connecticare is seeking to raise premiums yet again. My SOLO premium was already raised by \$20 monthly and it has been very difficult to swing that. I have been considering just canceling this insurance. Seems like all I do is waste my hard earned \$ paying for a plan I cannot use due to my high deductible.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Monday, July 13, 2015 7:11:42 PM

a rate increase sounds absurd as it does every year. I feel like I get less and less out of my plan only to be charged more and more

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Tuesday, July 14, 2015 11:44:49 AM

How can ConnectiCare justify a whopping 5 - 10% rate increase in 2016 ? This is absolutely GOUGING families in this state.

The ONLY affordable plan they offer is HSA, which requires families to pay almost 100% of medical costs out of pocket.

Even when CT Care sets a reimbursement rate, providers send invoices to recover the difference. How is that different from being SELF-INSURED ?

It seems the only benefit of this insurance is partial coverage in the event of a major illness or injuries. Has the cost of medical services and prescriptions really increased 5 - 10% in ONE YEAR ? I think CTCARE is trying to pass on other types of costs (such as TAXES) on to consumers and/or add to their CORPORATE PROFIT without delivering ANY additional value to the premium payer, or they are accumulating cash for some other reason.

Bottom line, this rate increase is UNREASONABLE, UNFAIR, and NOT JUSTIFIED.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Monday, July 13, 2015 6:39:11 PM

Please don't raise rates, consumers cannot afford this. Thank you!

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Monday, July 13, 2015 6:13:31 PM

Please don't allow the rates to rise any more than the cost of living! Net income to the company is still very high and executives are very highly compensated. This is on the back of many small businesses, etc.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Monday, July 13, 2015 5:46:56 PM

I think the request to increase rates by 10% in 2016 is preposterous! Policies are already over priced with LESS benefits as they stand! I am a proponent for Affordable Care Act although believe that the one shortfall was that there should have been limits made on Insurance Companies to restrict ANY increases. It is highway robbery in my opinion!

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Monday, July 13, 2015 5:37:39 PM

It should be criminal for any insurance company in Connecticut to request a premium increase from any customer that doesn't obtain subsidies under the ACA. I'm currently covered under an off exchange ConnectiCare plan that is ACA compliant. I purchased off exchange because it was cheaper than purchasing through Access Health CT; however, my monthly premium is still massive. Since the implementation of the ACA my insurance premium has doubled while my coverage has become worse. This includes all options both on and off of the exchange. If history is any indicator of what to expect, ConnectiCare will raise my premium without improving my coverage. If I'm required to have insurance under the law, then these "trends" that ConnectiCare is using to justify the increase should be spelled out clearly for the layman who can't, for the life of him, understand why we have to consistently pay more for less. If I were to become ill, even with a minor ailment, it will still leave me in financial distress despite having insurance. ConnectiCare limits me to certain physicians and providers and these physicians and providers do not provide a breakdown of the cost for a particular service. As consumers, we are completely blind.

What makes this worse is that this will fall on deaf ears. Someone somewhere is going to profit big off of this increase at my expense all because they are in the pockets of the right people and play golf. Come open enrollment I'll be staring at my options and thinking about the money that I will be throwing away that could be used to invest in my retirement, my student loan debt, etc. All of the things I was told my entire life that I should aim to enrich and build on. Do us all a favor and just decide quickly so I can figure out what I am going to do come 2016.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Monday, July 13, 2015 5:30:25 PM

As a ConnectiCare individual client solo care customer, who is thankfully in relatively good health, I find that the rate requests overall by this company are obscene. I am paying far more in insurance costs than what my health expenses are at medical and dental offices. I would have to find another carrier if this change goes through as it is or is increased at all. I believe that increased numbers of customers paying into this company means greater profits versus costs to providers, as ConnectiCare claims is happening. I have heard more stories of customers using other companies have rate DECREASES or rebates versus these increases. I believe that a denial of this rate increase is in order.
Thank you.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Monday, July 13, 2015 5:17:36 PM

Please stop the increase. These rates are killing me.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Tuesday, July 14, 2015 9:37:26 AM

Ladies & Gentlemen:

I received an e-mail from Conneticare today, 7/13/2015, regarding the rate increase and I see by the executive summary that comments could have been closed within thirty (30) days of the filing by ConnectiCare for the rate increase. The date of their filing was 4/30/2015. I am not sure if they waited to notify us to put us off commenting and run the clock. And I am not sure if there is a rule regarding proper notice to their participants to able to make comments.

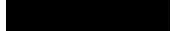
I would like the opportunity to comment on this request.

I am currently paying \$639 per month for my medical insurance with ConnectiCare. A 9.8% increase would put my rate at \$701 per month, an increase which I cannot afford. That's \$8,412 per year for health insurance. Not a year goes by that they do not ask for an increase. I am not going to receive a 9.8% increase in pay, I don't know anyone that does, except CEOs and stock holders. The reality of it is I probably won't receive any form of an increase this year. In case you haven't noticed things aren't that great here in Connecticut. Can we get some relief from these constant increases?

I would ask that you deny their request.

Thank you,

Catherine Plover



From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Monday, July 13, 2015 5:09:17 PM

If I can get a pay increase to sustain me with ths insurance premium increase then ok. Maybe you should talk to my employer. Let me know how that works out:)

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Monday, July 13, 2015 5:09:16 PM

If I can get a pay increase to sustain me with ths insurance premium increase then ok. Maybe you should talk to my employer. Let me know how that works out:)

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Friday, July 10, 2015 9:58:31 AM

On behalf of Mohawk Kitchens, we feel that the requested rate increase of 5.6% for POS customers is not justified. We feel that as a very small business we have paid a considerable amount for premiums every month and a rate increase that is proposed would hurt our company's ability to function. We would have to cut back in other sectors to cover this increase and that could be problematic for us. We urge Connecticare to look into more efficient ways to operate, as we do, so this rate increase can be decreased or eliminated.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Tuesday, July 14, 2015 11:34:13 AM

My employer cut everyone's hours so that they would no longer have to participate in health insurance expenses for their workers. So in February, I was given what amounted to a 35% wage reduction. It is difficult enough to pay the \$6,000/year health insurance premium for myself as an individual, with a \$5,000 deductible on top of that. To raise this amount by 10% further reduces expendable income. It is no wonder that people are leaving CT in droves. It is not affordable to live here. Moves as these will lead to a two class system. CT is moving down a very slippery slope with not much to offer what used to be called the "middle class."

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Thursday, July 09, 2015 4:08:41 PM

I'm a small business owner that can no longer sustain the health insurance rate hikes. Its absolutely ludicrous that I currently pay \$1,327/mth for my family of three; not to mention an "in-network" deductible of \$5,000/individual, \$10,000/family that is outrageous. Furthermore, its restrictive in terms of providers and the "Out-of-Network" deductible is "off-the-charts" at \$20,000 for a family. The cost per year is that of a home mortgage!

Aside from my premium, in 2015 for doctor visits alone, I've paid out and additional \$2,400! No average family can sustain that.

Everyone from federal to state government, insurance companies, doctors, hospitals, as well as consumers are to blame for a broken system and price increases won't fix it. It's not right when you need surgery or a doctor's visit, no one can tell you the price. Hospitals and doctors can charge whatever they want. Employees in companies now balk at paying a \$2,000 deductible, yet they go to doctors and don't question the cost. Furthermore, clean-up the fraud, examine costs, come up with price lists, stop 6% tax hikes on hospitals, stop the non-payers from abusing the system in the revolving emergency room! I'm opposed to any rate increase. A "broken" system doesn't warrant a raise.
Deborah Laskowski

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Thursday, July 09, 2015 9:38:31 AM

As an HSA-type policy holder, we bear the cost of healthcare cost increases first. Base premium increases such as those proposed do not translate to the customer in truly greater coverage. Also, the ACA was designed with provisions to drive down healthcare costs. An increase of this magnitude based on the primary argument that healthcare costs are increasing seems to run contradictory to this intent.

Finally, this proposed rate increase is much larger than the inflation rate. Nowhere else are there cost of living increases of this magnitude.

Please deny this rate increase.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Saturday, May 09, 2015 3:46:47 PM

Do not grant this request, please.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Saturday, May 09, 2015 3:41:34 PM

This rate increase is exorbitant! I do not agree with this request at all!

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Tuesday, July 14, 2015 11:19:28 AM

I want to register my objection to the proposed rate increase by ConnectiCare. I do not know the regulatory constraints within which ConnectiCare and other companies operate. I recognize that ACA and the State of Connecticut may impose administrative and other health coverage burdens requiring an increase of some sort. Being a sole proprietor LLC for the past three years, I have seen my premium before ACA increase from \$686/month to approximately \$1,040 per month after ACA - both plans being Bronze but from different companies. Both my wife and I enjoy good health, and we view health insurance as a hedge against catastrophic injury or disease. All that being said, I don't believe the State of Connecticut is doing enough to make the insurance economy as competitive as possible. When I had to sign up for a new health insurance policy in late 2014, I was surprised to see how few offerings there were and so few companies. Maybe, if there was more competition, the prices might stabilize and increases would be more modest.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Tuesday, July 14, 2015 11:17:10 AM

We are self-employed. From my understanding, there are about 4 million of us in the US that fall into this category - our insurance premiums went up by \$2,000 with the ACA, (from \$500/month to \$700.)

This CTCare policy is the ONLY one we found that we can afford that actually insures us at a level we can manage -- with a \$5,000 deductible PER PERSON -- they basically pay for NONE of our health expenses, ever.

My husband is an engineer who owns his own business, and makes more than the ACA allows for subsidies.

Our insurance goes up every year because we are getting older.

All the options I looked at on CT's AccessHealth website cost 4X as much as the CTCare policy for self-employed and had HALF the coverage.

Self-employed, we, of course have to pay for everything on our own, disability (\$300/mo), liability (\$153/mo), professional liability, also called errors and omissions, (\$124/mo), plus life insurance (\$342/mo). We have no retirement, and since self-employed, no pension.

Our home has been on the market for 4 years, but is not selling. We have an emergency fund that is about the same as what we owe to the credit card companies which kept us from losing our home to foreclosure during the lean period.

We are not extravagant, have no kids, we do not drink, smoke or gamble, but we can't make any progress. I wonder how many other Americans are like us, still struggling.

Please do not allow Connecticare to raise its rates, especially on the SELF-EMPLOYED policies.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Tuesday, July 14, 2015 9:35:00 AM

The proposed 10.1% rate increase is a substantial one and will negatively affect my budget to the point I canNOT afford it. I would like to see ConnectiCare and other ins companies attack fraud more aggressively as this would negate the arguement of increased costs. Passing this on to the average consumer is unfair and hurting our ability to have affordability. All the monies being poured in to month premiums is taking money out of the economy. It's a mistake.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Tuesday, July 14, 2015 11:01:32 AM

I can't afford this increase. However, the healthcare industry is also to blame for rising costs. As it is I am paying a high premium every month with a high deductible. No reimbursements, no anything. When I see my doctor I get a bill. So I am apparently giving them a gift!

An increase cannot be allowed based on future predictions. With this and recent work reduction I am wondering if I will be able to keep my house.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Tuesday, July 14, 2015 10:58:52 AM

Individuals are already being forced to purchase very expensive insurance. The proof is the rapid expansion of the high deductible plans. Every time I look at an insurers annual report they seem to boast about profitability and the potential for even greater revenues. On this basis, I fail to see the justification for rate increases.

Insurers have a right to make a profit, but the pursuit of share price should not be at the expense of inducing greater financial risk to the insured. If government is regulating that we must have these expensive programs, then it seems only fair that the government should regulate how much insurers can charge.

Chris Tella
Riverside, CT

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Tuesday, July 14, 2015 10:40:54 AM

Instead of placing such a tremendous burden on their policy holders, it would be wiser to review the agreements in place with medical services to renegotiate a better price.

As it stands right now, my wife and I pay more for our solo health insurance plan through Connecticare than we do for both our cars monthly. Skyrocketing their rates up to almost 10% is an almost textbook case of price gouging and a prime example of how President Obama's Affordable Healthcare Act has nothing "affordable" about it.

To allow such a rate to go through would be against the interest of the CT public this agency is tasked to serve and only deepens corporate pockets with what minimal cash CT residents have left.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Tuesday, July 14, 2015 11:53:07 AM

The rates are high enough and any increase is a burden on the public.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Wednesday, July 22, 2015 5:31:12 PM

We already pay \$200 a week for Connecticare and still can't afford co-pays so don't go to Dr like we should.
This premium accounts for almost 30% of my husband's pay. We can't AFFORD Another INCREASE!!!!!!!

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Wednesday, July 22, 2015 1:55:49 PM

My name is Annette Tchelka. I am a senior citizen trying to survive on Social Security. This past January we received only a \$20 a month COLA increase on Social Security, but my monthly ConnectiCare charge went from 0 to \$26.00 a month. I had also had their dental plan at \$34 a month which I had to cancel, just before getting their notice that dental was nearly doubled to \$60.00 a month! Clearly these increases are unaffordable.

I strongly believe we should move to a single payer healthcare system as these for-profit companies are robbing us blind. Vision, hearing and dental should also be a part of universal healthcare. I understand that ConnectiCare used to be non-profit; it is a shame they changed. I will be looking for a new carrier this October as ConnectiCare is becoming more and more unaffordable. I am absolutely opposed to any more increases in fees.

Thank you for your attention to my comments.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Wednesday, July 22, 2015 12:27:42 PM

You should be ashamed of yourselves for filling your pockets further. Will there be a decrease in the cost of our meds, or an increase in the benefits provided to me and my family with the increase in premium? Don't tell me about your high costs, it's a huge racket and you are gouging the consumer unfairly. Our hands are tied, and you are taking advantage of our situation. I am a well-educated single mom with two children who is desperately trying to make ends meet after my unfortunate divorce. I work part-time and am looking for full-time work just so that I can get benefits through employment because the premiums I pay for our required medical insurance are killing me already. My premium for Connecticare Medical insurance ALONE is almost \$700 a month for the three of us, with high deductibles. This does not include dental and vision, which is another \$200/month from somewhere else. My son's ADHD meds cost me an ADDITIONAL \$100 a month WITH insurance. In total, I'm paying about \$1K a month already just on insurance and meds, not counting co-pays, and out-of-pocket expenses not covered. I also have to pay rent (which in CT is not cheap), feed and clothe my children, etc. Let me remind you I work part-time and do not receive public assistance. We live very simply in an apartment too small for three people, and it is still not easy to make ends meet. Thankfully none of us get sick often. My daughter was afraid to tell me the other day that she wanted to see a doctor for her stomach pains because she knew it would cost me for the office visit. Is this what it's coming down to? What if it was your child? People will begin to drop insurance due to high costs, or die from not seeing their doctors until it's too late because of costs. And it will be on your consciences, if you have any left. Revamp the system. Have a neutral party with no interests see what can be done to end this nonsense and the gravy train for the executives. High costs are forcing people out of the state. It's no longer feasible to live in CT, and it looks like we can't afford to live here anymore, either.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Tuesday, July 21, 2015 7:32:19 PM

NO rate hikes!!!! On a limited budget!!! Social doesn't pay for everything & SS doesn't go up!!! Can't afford any insurance rate hikes!!!

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Tuesday, July 21, 2015 6:04:51 PM

"Thank you for choosing ConnectiCare for your SOLO individual health coverage. We are writing to let you know that on April 30, 2015, ConnectiCare Insurance Co. and ConnectiCare, Inc. submitted a request for rate increases averaging 5.2 percent for HMO plans and 10.1 percent for POS plans for 2016 to the Connecticut Insurance Department."

Note the word "averaging" is a non-specific term. With my current POS plan an "average of 10.1 percent" could technically be, as low as 1% and as high as a 19% increase. Add that to my current, 2015 monthly health insurance rate – just above \$1,600 per month, with a \$5,500 per person deductible – covering two people, only my wife and myself, and you can see my concern about this rate hike. The only reason why insurance companies would even consider such an increase is that they know that they can get it. As INDIVIDUAL policyholders we don't know, nor can we find out, what everyone else is comparatively paying for the same coverage because of "confidentiality". So, does an insurer have any concerns whatsoever about a customer's ability to pay for their rate hikes? No, and why should they since they're entitled to keep their individual plan rates publicly undisclosed. A typical Individual health plan holder is not unionized, group organized or politically polarized. Individuals cannot afford to hire any professionals or legal experts to challenge the rate hikes, even so, access to such data is not available "in the public's best interest". And, the legislative body of our state most likely continues to allow this due to the importance of the insurance industry to the State of Connecticut. So be it. However, how can the insurance providers and the Connecticut Insurance Department justify a double digit rate increase when the citizens of this state saw the state economy grow by a meager 0.6% in 2014 (the Commerce Department's Bureau of Economic Analysis) with median family income actually falling 1.07%. Technically, our Connecticut economy "is growing" if you think that a less than 1% increase in personal income growth (first quarter of 2015) is "growth" (...preceded by a 1.1% growth in the last quarter of 2014). For those in the Connecticut Insurance Department contemplating the implementation of the rate increases, please consider some of these factors before allowing such a large increase on the individual insurance plans.

Let it be known that I feel ConnectiCare has been the best insurer we've ever had as far as service and coverage. Through the years we've had no complaints from any of our medical providers and admittedly, the company is entitled to an increase. However, a loosely defined, incomparable "average" of 10.1% during this economy is dumbfounding. People seem to blame the government taxes as a big drain on our economy... when was the last our time taxes went up 10.1% in one year?

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Tuesday, July 21, 2015 5:47:25 PM

I am commenting on the proposed rate increase. Insurance covers hardly anything at all so I don't see a point in raising the rates unless the insurance policies are going to cover more, which it looks like it's not.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Tuesday, July 14, 2015 9:27:30 AM

This is an outrageous increase.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Tuesday, July 21, 2015 3:28:43 PM

I ask that you vote against ConnectiCare receiving a rate increase of 9.8%. I am self-employed in the State of Connecticut. I do not receive rate increases. In fact, due to the cost of living in this State, I am going backward. It continues to cost those of us who work for a living more and more each month. An insurance rate increase will only exasperate this. At some point the citizens of Connecticut must get a break in the cost of living. Please do not approve a rate increase for the insurance companies.

Thank you.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Tuesday, July 21, 2015 1:56:20 PM

I am against the insurance rate hikes.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Tuesday, July 21, 2015 12:33:59 PM

Received a letter from ConnectiCare advising rate increases. I object and very concerned about the rate increases. My health insurance premium doubled from 2014 - 2015. Any further increase is detrimental. My overall expenses, taxes, etc. as a resident of CT have increased making it difficult to live here. I have had to cut personal expenses to try to make ends meet. My recommendation both for CT government and CT Insurance companies to cut business expenses, salaries as well and not burden the taxpayer further. Take an audit of the special interest funding for fraud. My salary has not increased the past few years due to the bad economy. Government and insurance company salaries however have risen. Yet we the taxpayer pay those salaries. Never before in my lifetime have I had the need or felt compelled to adversely comment on such topics as I have had to do the past few years.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Tuesday, July 21, 2015 10:22:13 AM

Dear Insurance Commission/Board:

In response to ConnectiCare's 9.8% INCREASE requested for 2016 rates -- I vehemently protest this outrageous request. Health insurance has become barely affordable as it is. If my policy increases 9.8% on TOP of the \$2500 deductible (which causes me to forego many non-life-threatening issues), I will soon be unable to afford an individual policy. I work for a small company and try as I might, I can't find work with a large company that offers group policies.

Please deny this request flat out and have ConnectiCare re-file for a more reasonable 1-3% increase. They flat out lie in their filings about costs and 'expected' costs. Please do the CT consumer a favor and deny, deny, deny! this outrageous increase request.

Sincerely,
Michelle Levesque
Canton, CT

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Tuesday, July 21, 2015 7:20:43 AM

Increasing premiums doesnt make for better insurance coverage. I am concerned if there is an increase how will I pay for the insurance on my limited income .

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Monday, July 20, 2015 6:10:50 PM

I can barely afford this awful insurance now. Please, please, don't raise the premium.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Monday, July 20, 2015 3:57:47 PM

I believe that another rate increase is OUTRAGEOUS!! Before Obamacare we were paying approximately \$626 per month with a \$250 deductible for an individual policy for myself and my husband. Thanks to Obamacare, we are now paying \$966 per month with a \$2500 deductible on each of us!!! Obamacare "promised" an average savings per family of \$2500 per year and it has already cost us another \$4080 per year and you want us to pay more!!! WHEN DOES THIS STOP!!!

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Monday, July 20, 2015 3:08:52 PM

The Insurance Department has little control over it's employees and certainly is failing in protecting public welfare.
I think the entire department needs to be audited and employees need to be held accountable for their errors.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Monday, July 20, 2015 10:04:31 AM

I am against a rate increase because the very purpose of the government sponsored healthcare "exchange" is to give low income earners an opporunity to afford comprehensive health care insurance.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Sunday, July 19, 2015 4:56:43 PM

My name is Dina and I am insured with ConnectiCare. Every month I pay \$450.00 to have catastrophic health coverage because I cannot afford higher monthly rates for better coverage. I am a healthy 54 year old woman who does not have the ailments that a 54 year old woman should have and be insured for, yet I am forced to have coverage for those ailments. In April, I was unfortunate enough to get Pneumonia. I went to the hospital and spent the night. The bill that I received from the hospital that I have to pay was \$5500.00. The amount that was covered by the insurance was minimal. I paid \$6,000 to be insured and I still have to pay \$5500.00 to the hospital. That brings my health care for this year to over \$11,000.00. I would have been better off if I self insured. Now ConnectiCare wants to add a 10% rate increase. I live on a fixed alimony rate and I am NOT getting a 10% increase in 2016 or for the next 10 years for that matter. If this increase takes place, I will be forced to cancel my insurance and have no coverage and pay the fine for ObamaCare. Please do not pass this filing request. The insurance companies will only continue to raise rates without regard to the people that have to pay these rates every month. Between a mortgage, living expenses and health insurance there is nothing left.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Tuesday, July 14, 2015 9:17:34 AM

Insurance rates are increasing faster than salaries, and the insurance companies are dictating medical treatment for their insureds. Promises for affordable health coverage are failing because insurance companies are permitted to increase their fees yearly, while decreasing coverage.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Sunday, July 19, 2015 3:21:05 PM

This kind of an increase in premiums is outrageous. The amount of money we all spend in this country to pay for events that we hope don't happen but if they did would ruin us financially is crazy. My family of three makes a few dollars more than the cut-off for a subsidy so we are paying the whole cost of health insurance. This costs me \$1108.62 a month which comes to \$13,303.44 a year and this is not a gold or silver plan. We also pay over \$5000 for auto insurance and \$3000 a year for homeowners insurance. All of this money is being paid out in case my family gets very sick (and can't pay our medical bills), in a bad car accident (and gets sued) or my house gets hit by lightning (and we can't afford to rebuild it). All of this insurance is coverage that I am forced to have. I am paying out all this money for events that are statistically very unlikely to happen and yet I have to pay year after year. I sometimes wonder if the fines for not having coverage would be cheaper but as luck would have it, as soon as I drop my coverage I am sure to get cancer. In many parts of the world a family could live well on the money that I am forced to pay for insurance. I love this country but this insurance thing is way out of control. I wonder if insurance companies have our bought all of our leaders. That is the only way to explain how this insurance racket is allowed to go on.

Mary C. Paul - Fully insured and going broke

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Sunday, July 19, 2015 2:56:36 PM

How are citizens supposed to go on and be insured when we get increase after increase after increase for our health insurance premiums and fees each year? To propose rate increases as ludicrously large as Connecticare - and I'm sure other insurance companies - is unfair and detrimental to US households and our overall economy! We pay over \$12k a year and it would be a big hit to our finances to pay even more next year. Stop charging us to death - literally - with these awful, skyrocketing rates!

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Sunday, July 19, 2015 2:48:50 PM

I just received notice Connecticare is requesting up to a 10% rate increase for private health insurance. The cost is becoming prohibitive for middle class people who are not insured through their jobs. The rich can afford it, so they're not affected; the poor are eligible for Obamacare, so they're not affected. Those of us in the middle are bearing the whole burden of health care cost increases, and if it continues, the whole system will come crashing down. In the next election, my vote will go to the party who provide fair and affordable coverage for all.

Catherine Robertson



From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Saturday, July 18, 2015 10:13:16 AM

I don't understand how increasing rates is making healthcare affordable. I can barely afford my insurance as it is. It takes one weeks worth of pay just to pay for my healthcare, so that leaves 3 weeks to pay for everything else, including utilities, keeping a roof over my head and putting food on my table. Well if they raise the rate, I might not be able to put food on my table, but at least I'll have my health insurance. I know people that pay more for their family healthcare than they do for their mortgage. That's just sad. If they find it necessary to increase the rate, it should be more reasonable then 10%. Instead of penalizing people that have health insurance, maybe they should look into the fact that a lot of medical services are way over charged. We won't even talk about prescription drugs being and what they cost. Half the time it only cost a matter of dollars to make, but they charge hundreds. I can guess like a lot of people if the rates go up, I'll have to end up paying for the cheapest policy I can find, even if it doesn't work for me, and then just pray I don't get sick.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Saturday, July 18, 2015 9:56:46 AM

I have been a member of ConnectiCare Insurance Company for many years as a person who is self-employed. I respectfully request that you do not agree to the proposed rate hike for consumers. The cost of insurance is considerable. With some of the changes with the higher deductible and no co-pays, I actually have to spend more money on my health care costs. Thank you for considering how the proposed rate hike (5.2 % to 10.1%) would impact individuals.

It is with concern that the opening date for comments was 4/30/15 and ConnectiCare only notified its customers on 7/13/15 (through email). It appears by the 2 1/2 month delay that they provided consumers with a very limited time to propose comments to the Insurance Department. I respectfully request that there is a provision in place where insurance providers are legally responsible to inform consumers of their proposed rate hikes within 1 week of the date opening.

Thank you again for your consideration.

Respectfully,

Judy S. Itzkowitz, Ph.D., LLC
Educational Consultant
South Windsor, CT

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Friday, July 17, 2015 11:55:11 PM

Insurance premiums are high enough as it is. There was just a steep increase introduced a few years ago. NO MORE INCREASES PLEASE! With younger people getting insured, their generally low insurance costs will offset the increases brought about by the ACA. Please do not pass on unnecessary rate hikes to those already purchasing your insurance.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Friday, July 17, 2015 9:43:13 PM

I am against the increase in Connecticare premiums. We pay so much now per month and then have to pay for what's not covered by the plan. I Don't think an increase is needed. Teresa Flynn

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Friday, July 17, 2015 7:33:54 PM

I just received notice that my POS off-exchange Connecticare Solo plan is going to increase in 2016 by 10.1 percent. I am self employed and these rates are killing me. I receive the bulk of my healthcare through a naturopath and pay for most of my care out of pocket. On top of that, for me and my son, our Solo premium is \$640 per month or \$7,680 per year with a \$6,000 up front deductible. So for over \$13,680 we get two 'free' physicals. The only medical treatment I had all year was my one 'free' physical and was then hit with a \$135 bill for that 'free' physical from my PCP because we discussed my thyroid. The PCP did not treat my thyroid, I did not walk out with a prescription for my thyroid, we simply discussed (for about 60 seconds) that the lab results showed signs of hypothyroidism. This was labwork that was requested by my PCP prior to my 'free' physical. No one warned me that just because something comes up during routine bloodwork, and it happens to get discussed during a physical, that suddenly the physical becomes a chargeable event. That's basically charging someone for a pre-existing condition. I specifically told my PCP I did not want medical treatment for my thyroid and that I would go to my naturopath for treatment. Yet still, for my \$13,000 free physical, I got hit with an additional \$135 bill. Since the affordable care act (and I was all for 'affordable' healthcare) all doctors are now upcoding now and charging for services they are not even providing and, once again, we're all paying the price (especially those with plans where you pay out of pocket up front)... only now in 2016 we'll be paying 10% more. I'm disgusted. I thought healthcare costs rate increases were supposed to slow down after the Affordable Care Act, but no, once again those who can afford it least, are getting hit the hardest. Do not allow these huge increases to go through. Connecticare is profiting enough from me alone. I'd like my \$135 back from my PCP for my 'free' physical and can't even get that.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Thursday, July 16, 2015 5:43:22 PM

I can't afford any rate increase. I'm 61 and live in a fixed income and can not afford to have these rates go any higher.

I thought the whole idea for the Obama Care was to have AFFORDABLE health care for People like me.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Thursday, July 16, 2015 5:40:35 PM

I am subscriber to a ConnectiCare Insurance Company, Inc SOLO POS plan. Today, I received an email from them advising of their application for a 10.1% increase in my medical insurance premiums.

I am one of those people who are stuck in the middle of the healthcare debacle we face in this country. I do not qualify for subsidies under the ACA, and since I have been unemployed for three years, I've had to start taking my retirement money early. My income will never go up!

The health insurance companies make more and more profits each year. They want their customers to suck up an increase. Why don't they? I already pay almost \$600 per month with a \$3000 deductible. I think it is ludicrous for them to ask for an increase. My premium went up at the beginning of 2015. How much do they want to get out of people?

Please actually consider the public and not approve this or any increase in premiums for 2016.

Linda Rizzuto
Clinton, CT

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Tuesday, July 14, 2015 8:56:36 AM

Never mind that the insurance is already at high rates-now increasing the rates you are forcing people to go into debt just to take insurance or not take it at all.

With a mortgage, car payment, kids how can 1 family member pay just for 1 person \$375 AND then add the spouse and the kids!!!

AD

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Thursday, July 16, 2015 2:33:41 PM

I hate that these rate increases always fall on the individual policy holders who are the least able to afford these increases. We are already paying over taxation because we are self-employed, pay 100% of the premium out of pocket, do not qualify for government payments and do not have the luxury of a corporation to hide the cost into! We are a 2 person operation trying to stay competitive and forced to raise our rates in order to pay these already outrageous insurance premiums. Please leave us middle class citizens alone for a change and increase the rates on the big companies that can afford it.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Thursday, July 16, 2015 1:06:28 PM

Please do not approve this rate increase. It is not justified, even for the reasons given by ConnectiCare. Why should I be required to have maternity coverage, which I don't need? Right there could be thousands of savings to subscribers like me. Having only received notification via email after 5pm yesterday, I sincerely hope everyone's comments reach a reasonable official with the power to deny this unwarranted and unaffordable rate increase.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Thursday, July 16, 2015 11:34:07 AM

The insurance system is in shambles. There are now all kinds of deductibles, co-pays, individual limits, family limits, lifetime limits, etc. . .And the net result is the consumer pays more because the Drs and labs are merely in creasing their prices in anticipation or lowered reimbursements from the insurance companies.

I am self employed and my premiums never fail to increase at phenomenal rates every year while the coverages continue to deteriorate.

Instead of just passing on increases, why not try controlling costs. . .Fraud would be a great place to start.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Thursday, July 16, 2015 10:21:01 AM

Connecticare should not be granted a rate increase. I pay almost \$500/mo. and have a \$6000 deductible and Connecticare does not even reimburse many of the wellness visit expenses. \$6000/year is a lot to pay for what is basically catastrophic health insurance.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Thursday, July 16, 2015 9:15:35 AM

As a self employed customer holding an individual health policy through Connecticare insurance I must state in the strongest terms that an increase would be a great financial burden as it is already a difficult matter to pay the current premium along with a massive \$6K deductible. I urge the regulators to REJECT any premium increase for 2016.

Just because the profit margin may go down for the company from a changing environment is NOT an excuse to extract even more pain from the individual consumer. The location in which I live should not make it more expensive to hold a policy. The business end of the company should make more of an effort to cut costs internally not pass it on already strapped individual policy holders year after year. The AHA was supposed to LOWER COSTS and my premiums have doubled in 3 years - enough already. If cost increase in 2016 I will be forced to shop for a new policy again.

PLEASE consider the citizens of this state and their financial burdens before allowing another rate increase at least for one year. This would allow some breathing room for what I am sure is a vast percentage of our citizens who are searching for a better life in these challenging financial times. Thank you.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Thursday, July 16, 2015 7:53:47 AM

My family signed up with ConnectiCare October 1st 2014 then in January 2015 the rates increased by \$200.00, now they are asking for another increase, I already pay 1300.00 a month for myself, fiancé and daughter; I am not sure how I can afford these increasing rates every year. We have a \$1,000 deductible which we have yet to meet, so not only do I pay the \$1,300 per month but I also pay for every doctors visit until that \$1,000 has been met. I do not believe it is fair to continually raise our insurance rates every year.

Thank you

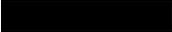
From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Thursday, July 16, 2015 6:46:27 AM

I can not believe Connecticare is trying to impose such a large increase on my health insurance. It is a stretch and strain on my budget to meet the \$400+ monthly cost now. The middle class is getting squeezed and squeezed to enable insurance corporations to maintain there exorbitant profits. No one denies the insurance cos. a reasonable profit. But gauging the public has effect of making health insurance costs one of the most dominant expenses that people have to pay. That is wrong.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Wednesday, July 15, 2015 7:35:38 PM

I cannot afford the monthly premiums and all the additional doctor's/prescription bills/payments during each month. And now you are requesting for a rate increase. I thought that when the Affordable Care Act was enacted. It was to give the lower class insurance that they can afford..? But it hasn't. Most of us (lower class) are in more debt now than when we did not have insurance. Please do not ask for a rate increase that we cannot afford.

Sincerley,

Edna Alers


From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Wednesday, July 15, 2015 12:43:16 PM

i think its ridiculous that insurance rates are going to be increasing, people started to be able to afford health care because employers werent able to and now we wont be able to afford it either. my husbands employer paid our insurane and it was taken out of my husbands check \$250 a week when the Access health plan came into effect we were able to pay it for half that amount and it went up this year as it is. Now in 2016 its gonna go up again, my husband gets laid off every Nov- April this will be very difficult for us to afford health care.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Wednesday, July 15, 2015 11:46:51 AM

Please do not raise the rates or premiums. This would be a hardship on my family since I can barely afford insurance now.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Tuesday, July 14, 2015 12:58:00 AM

I was happy to see that ConnectiCare requested to raise my insurance rates for 2016. I've so enjoyed the continued lower health care costs since Obama promised me they would go down. It's made being self-employed so much more profitable knowing I can count on higher premiums for the same or less services.

I was especially pleased with ConnectiCares reasons for the request in higher premiums: Increased demand for services / Rising medical and prescription drug costs / Advances in medical technology / Benefits and taxes required by state and federal law. Do all insurance companies use the same bullet points to explain their reasons? Why not be honest with their customers and say...we want to make more money instead of cutting costs, so we're charging you more.

I'm anxiously awaiting the day when I'm told my rates will go down because Insurance companies (or the govt) are standing up and fighting fraud or reducing the outrageous and overzealous costs of medical care. I mean, really...I was charged \$500 for two percocets in the ER. It would probably cost me under \$20 at CVS. Just one example of the consumer (and insurance companies) being ripped off, which is all funneled down to us via higher premiums.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Wednesday, July 15, 2015 11:01:18 AM

if you raise the rates hard working people who try to the right thing and not be on state aid wont be able to afford health insurance me and my husband are self employed and only work 6 months out of 12 its already hard to pay 457 a month as it is

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Wednesday, July 15, 2015 9:37:30 AM

I'm a Connecticare customer, and I oppose this very significant rate increase. It does not fall in line with any cost of living increases, and would make insurance costs markedly challenging for myself and many other customers.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Wednesday, July 15, 2015 9:25:37 AM

Work part-time and cannot afford a rate increase - if this happens will have to cancel or look for a more affordable health insurance.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Wednesday, July 15, 2015 9:03:26 AM

I was sad to hear that there is a possibility that our insurance rates could go up again. Between the high cost of living, the new tax increases in CT that our government has passed, property tax increase in our towns and cities, co pays and prescription cost, utilities etc., there is no money left to buy food. WHAT IS HAPPENING TO OUR STATE! ENOUGH! Not everyone in CT is rich. Should the average person be required to move out of CT so they can buy food to feed their children or should we all be filing for the food subsidized programs and increasing the state budget? The people making these decisions must think long and hard about the average citizen of this state. We need you to recognize that we cannot keep the rising costs of something so necessary to us always continue to spiral upward. It is time to control costs. The average person must control spending at home. Companies need to control their spending to keep prices down. Perhaps their CEOs can give up a little.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Wednesday, July 15, 2015 8:44:14 AM

As an individual I already pay over 600.00/month and every time I get a Rx the cost is over 200.00/90days supply and the coverage is worse every time it renews and worst yet since "Obamacare" took effect. High Rates and Lower benefits with higher deductibles and co pays. How can you be required to pay such high rates for less and less benefits?
Keep the rates the same or lower them if you can but an increase is out of the question.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Wednesday, July 15, 2015 8:26:57 AM

I can't believe that i will have the privilege to pay higher rates to have less return on my health care. I am a nurse who has an individual policy who pays close to \$800.00 a month,has a deductible etc.as many others do. I am willing to pay my share and "cover others" to have insurance for the health care needs in our state.However, my issues for example;, I have the need for an epi pen this was considered " a special medication" and I had to pay \$200. for a life saving medication. I have had anaphylactic (allergic reaction) to several medications. I have had several issues with allergies. Somehow,I get penalized as many others for what my body does for which I have no control. Same as my medication for cholesterol which is not on the formulary and will cost me \$500. per month. (Are you kidding me.) I have been on this medication for 8 years. Then their is step therapy for a medication that I already had years ago that did not work and jumping through hoops to prove that I was on the correct medication prescribed by my physician, Then the famous,have your DR. appeal or write a note. As a nurse who worked in managed care and now in a physician office this is cumbersome for the MD who has no time to waste on this tedious process for medication that is not "new " or has been on the market for years. Also, now is the time to be able to have the conversation to lift the burden off the offices and have direct contact with pharmacy departments in the managed care companies to give them information on your history. Wouldn't this make sense? Talking to your consumer and building a profile is "good medicine". Ask CCI, I did it for them years ago for a medication adherence program.

Respectfully,
Joyce Gizzie RN

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Wednesday, July 15, 2015 8:16:14 AM

I have this policy through the CT Exchange Program because I CANNOT afford a regular plan, if these rates are allowed to increase, I will NOT be able to afford the insurance, which then will force me to drop coverage and become un-insured again. It is now a requirement that we have health coverage, but if allowed to raise rates, how can you require someone to pay what they don't have? I am currently paying \$440/mo. as it is, I make \$48,000/yr and have a mortgage, car payment, utilities, fuel, etc... expense, I CANNOT AFFORD TO PAY MORE FOR INSURANCE! In addition, I make too much to get any subsidy for this plan, so it would be an extreme detriment to get an increase in my health coverage. Why don't they cut executives salaries and bonus' rather than putting consumers in this predicament? Thank you for your consideration in this matter.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Wednesday, July 15, 2015 8:16:00 AM

We are paying enough premium now without any increases. We are forced to large deductible where if anything serious happens we have to pay out of our pocket thousands of dollars. This health system with these insurance companies is a joke and its costing the average consumer like us much more money than is affordable. If this keeps up the hell with the fines and i will be forced to cancel insurance and if a problem i will use the emergency room.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Wednesday, July 15, 2015 8:11:53 AM

I have this policy through the CT Exchange Program because I CANNOT afford a regular plan, if these rates are allowed to increase, I will NOT be able to afford the insurance, which then will force me to drop coverage and become un-insured again. It is now a requirement that we have health coverage, but if allowed to raise rates, how can you require someone to pay what they don't have? I am currently paying \$440/mo. as it is, I make \$48,000/yr and have a mortgage, car payment, utilities, fuel, etc... expense, I CANNOT AFFORD TO PAY MORE FOR INSURANCE! In addition, I make too much to get any subsidy for this plan, so it would be an extreme detriment to get an increase in my health coverage. Thank you for your consideration in this matter.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Monday, July 13, 2015 10:52:09 PM

This is absolutely crazy. I am sick and tired of supporting all the other insured people, who have not taken care of their own health for years, when I am careful and have no health problems at my older age, follow preventative medicine, supported the state by paying the taxes, they wanted. Thus, I have to keep on paying the increased hikes of the individual insurance? The increased taxing by the governor of CT of the hospitals and insurances to support what they want for themselves and think they are improving this state is absolutely wrong. People will move out and business will move out. Then who is left? Those who remained because they felt devoted to the state of CT and their past lives here. The insurances will continue to hike up, people still here will pay until they can no longer pay what they had worked hard for and run out of money. This all comes from a state that has done nothing but spend our taxpayers' money, wasted it on programs not being used or dishonestly pocketed, or gone into debt. Where is the ability to manage money intelligently?

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Tuesday, July 14, 2015 11:50:22 AM

Hello - This is unbelievable. A rate increase of 10% on a government mandated insurance? My monthly rate is already \$433.48 with a copay of \$5000 and deductible of \$10,000. The government ought to mandate the insurance companies to come up with plans for healthy people that don't use their insurance. This is not health insurance, it is sick insurance. There is no benefit whatsoever to staying healthy, as it seems the healthy need to pay for the sick, obese, and those who do not want to be responsible for their health. How about a total rehaul of the medical care thinking? Currently, I am self-employed and health insurance is costing me more than 10% of my gross pay, and I'm healthy! How about a rider that allows the individual to seek alternative care rather than mainstream medicine, and decrease the need for MDs? Mainstream medicine is ridiculously expensive due to MDs feeling the need to order every test possible for liability purposes. What about alternative treatments such as naturopathy, homeopathy, traditional chinese medicine, aryvedic indian medicine, therapeutic massage, nutrition counseling, vitamins and other services that are well-documented to help and cure but insurance does not want to pay? These services are not experimental, are inexpensive compared to physician services, and over the long haul keep us healthier than MDs. Many are thousands of years old with huge amounts of value and data to back up their value. How about an option for major medical coverage for hospital care, and an option for alternative coverage? In this day and age, is it really necessary in all instances to use an MD? The system needs to be reviewed, overhauled, and individuals need to be more responsible for their health, food companies that keep feeding us sugar, unhealthy fat, and white dead flour need to be reviewed by the Connecticut as a potential source of harming our society. Government needs to put labels on GMO food so we know what we are eating! Food and nutrition is at the core of health, yet most physicians have no protocol or process in place as to how to prevent disease from starting. This is the realm of the alternative medicine area, why is it that we insurance only wants to deal with disease, how about health and the prevention of it without pharmaceutical drugs? There are hundreds of alternative herbs, vitamins, and foods which can be used by the consumer instead of pharmaceuticals. Do MDs know this? Maybe, but can they promote it? Why should they, there is no incentive. It's much easier to practice medicine how they've been taught - through tests and numbers.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Monday, July 27, 2015 2:41:30 PM

I am OUTRAGED!!! I just received a letter saying Connecticare has requested a 10.1 percent increase for POS plans for 2016!!! This is ridiculous--I pay almost \$600/month to the insurance company and I pay for ALL of my medical expenses up to \$3,000 and they want more than 10% increase??? How is this possible? This is outrageous!!!

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Monday, July 27, 2015 1:42:57 PM

I currently am enrolled for medical insurance with ConnectiCare for an individual POS plan paying \$707.59 per month. Year after year medical plans are allowed to increase their premiums by a large percentage, yet our salaries in Connecticut are not increasing very much yearly, if at all. I believe that the fact that I have to pay monthly almost what I paid for my home mortgage is ridiculous and an increase would be a great hardship to myself and to others currently enrolled in ConnectiCare. While I am happy so far with my coverage, I would have to once again shop around or take a plan with a much higher deductible, which is also a hardship. I strongly believe that the Connecticut Insurance Department take a long, hard look at the amount of profits the insurance companies have, the salaries they pay their top employees and weight that in its decision to increase premiums. I am struggling as it is to pay my premium and believe the 9+% increase would be too high.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - File Number: 201503005
Date: Monday, July 27, 2015 4:21:03 PM

Our insurance rates are already borderline unaffordable. To give a 10.1% increase is highly unethical. You're basing this increase on increased demand for services, rising prescription drugs costs, advanced medical technology, & taxes. Rather than raise everyone's premiums, you should lessen the percentage of coverage you provide for such items. It's very unfair to those of us who only utilize the insurance for annual physical exams. This rate increase should also be on a case by case basis again, it is very unethical to implement it across the board. These continuously increasing rates will force us to no longer have insurance.... what good will that do you? You'll be out of business in no time!