

August 9, 2016

Attn: Commissioner Wade/Jared Kosky, Hearings Officer Insurance Department.

<Jared.Kosky@ct.gov>

From: Ann Beaudin and family

Re: Public Hearings on Proposed Insurance rate increases

Our appreciation to members of the Insurance Department for this opportunity to express our views. We join those who have voiced their opposition to ANY rate increase as proposed by Anthem, Aetna, and ConnectiCare. As a family who presently is struggling to meet the rising costs of premiums, prescription drugs, and co-pays; the proposed rate increase defies understanding considering many people are still reeling from 2008 losses and are beyond the tipping point in trying to meet current premiums. We concur with the legislators, citizens, and business people who have come out against any rate increases.

Sundry reasons have been cited as to the afflictive burden an increase would place on families and individuals. A number of citizens cited that close to 40% of the populace view health insurance costs as a major concern and the concomitant impact this will have on small businesses as well as those on fixed incomes. In America, it is unconscionable that anyone should have to choose between seeking medical treatment and basic living needs

With all due respect to the applicants, we ask that they use their knowledge and skills to find better solutions. The view that households should pay for a larger share of their health expenditures, higher co-pays and co-insurance rates is not economically tenable. We cannot continue to raise the rent on America's health.

There was a time when Hartford was viewed as the Insurance City because of the caliber of insurance companies who served clients and CEOs who saw themselves as part of a community and its citizens. CT had a high standing as a state comprised of business leaders who understood that profits were important to sustain business, but that the human condition was a reality factor in the equation of profits vs. people.

We ask that the insurance industry consider our plight in meeting health needs and premiums and work to insure that the Exchange remains viable and find innovative solutions to managing their costs without placing further burdens on ratepayers.

Cordially,

Ann Beaudin

Windsor, CT