

## Public Comments

1. You have got to be kidding me!! I pay 16000 a year out of pocket for my insurance and that does not even include 30% employer contribution, I still walk home from the hospital with a 5k bill and a new baby. There is literally no relationship between premiums and coverage, I make 6 figures and can't afford this insurance now. What will this do to everyone who makes less. 90% of my employees decline coverage even though we pay a portion, because it's just too high. This has to stop and it has to stop now.
2. No rate hikes. You get enough and cover nothing. We spend more trying to keep the insurance you can't afford to use it. And YOU dictate to us what we can get done, who we can use, what we can take.... enough.
3. I can't see how this level of rate hike is justified. A 9.9% increase in one year is absurd! If they want this kind of increase they should be forced to publish their profits for the last 5 years. Costs for pharmaceuticals are about to drop in 1/2 and the major portion of the costs for COVID-19 are being borne U.S. Government
4. This is unacceptable. They have been making record profits for the last few years and paying their executives millions. Please say no to rate increases in these difficult financial times.
5. This information does not disclose the total rate increases. Therefore, it is misleading as the rate increase can go up to a 15% increase. I know, because I had the highest rate increase for the past five years. When I call the insurance company to inquire why my premium increased well above the "average", they refer me to the State Insurance Department. When I call the State Insurance Department, they refer me to the insurance company. All this is absolutely sickening! This yearly exercise of rate increases and public comment is a simple that, an exercise. Nothing changes, nobody cares, rates keep going up based on the same "trends" and whatever additional excuses they come up with to raise the premiums. Ironic, isn't it? The insurance companies spend millions to protect their interest in keeping things the same, like lobbying against a public option, for one example. The State Insurance Department has this show so they say to the people of CT that they are doing something, when in reality, they have no real power to keep these insurance companies from charging whatever they want. Unless the people of CT demand change from their legislators, the insurance companies will continue to have people struggling to pay excessive premiums, and even go bankrupt. One would think that the politicians would stand up for the people who elect them, but sadly, they continue to represent special interests. Until next year when this public joke section appears, save up your money so you can fork it over to the insurance companies. In the meantime, realize that nothing will change unless we demand it by our disappointing politicians.
6. The rate increase proposal is excessive and is above the cost of living. Healthcare is a right of each citizen but we are economic slaves of insurance executives. Fair taxes should replace premiums, deductibles, co-pays and coinsurance. The increase proposal should be denied.
7. We purchased our insurance thru the exchange but do not qualify for a subsidy. Other carriers have issued premium credits due to less claims because of covid - however CT Care has not issued a credit. Health insurers are having a profitable year. In light of the economy - a year with no increase would be fair.