

From: [Andrews, Peter](#)
To: [Ratefilings, cid](#)
Subject: Rep. Matt Blumenthal Letter: Regarding Rate Hikes
Date: Monday, August 8, 2022 3:36:30 PM
Attachments: [Rep. Matt Blumenthal Letter to Ins. Dep't re Rate Hikes 8.08.22.pdf](#)

Hello,

Attached is a public letter from State Representative Matt Blumenthal to the Insurance Department. This letter relates to the August 15 Public Hearing on health insurance rate request filings.

Sincerely,

Peter B. Andrews, Constituent Engagement Coordinator (CEC)
Connecticut General Assembly | House Democrats Office
300 Capital Ave., Hartford, CT 06106
Peter.Andrews@cga.ct.gov
Phone: (860) 240-0464

State Representative Joe de la Cruz, 41th District
State Representative Emmett Riley, 46th District
State Representative Jonathan Steinberg, 136th District
State Representative Corey Paris, 145th District
State Representative Matt Blumenthal, 147th District

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State of Connecticut
HOUSE OF REPRESENTATIVES
STATE CAPITOL
HARTFORD, CONNECTICUT 06106-1591

REPRESENTATIVE MATT BLUMENTHAL
147TH ASSEMBLY DISTRICT

LEGISLATIVE OFFICE BUILDING, ROOM 2504
CAPITOL: (860) 240-8585
TOLL FREE: (800) 842-8267
E-MAIL: Matt.Blumenthal@cga.ct.gov

VICE CHAIR
JUDICIARY COMMITTEE

MEMBER
TRANSPORTATION COMMITTEE
GOVERNMENT ADMINISTRATION AND
ELECTIONS COMMITTEE

August 8, 2022

Andrew N. Mais
Commissioner
Connecticut Department of Insurance
153 Market Street
Hartford, Connecticut 06103

Dear Commissioner Mais:

I write to express my intense disapproval of proposed rate filings, from nine health insurance companies, seeking average rate hikes of 20.4 percent for the individual market and 14.8 percent for small groups.

I strongly urge the Insurance Department to reject these outrageous rate increases. They far outstrip rate hikes for any year in recent memory. Meanwhile, health insurance companies are posting large and growing profits,¹ and their CEOs receiving record-high compensation.² Even more egregious, these rate hikes have been requested at a moment when families across Connecticut are already struggling with the high cost of healthcare and health insurance, as well as inflation in the prices of other goods and services. Of course, any requested rate changes deserve close scrutiny. But ones of this magnitude, at this time, warrant extreme skepticism from the Department.

This is especially true given the U.S. Senate's recent passage of the Inflation Reduction Act, which would extend the Federal Advance Premium Tax Credit. If enacted fully into law, these subsidies will almost certainly vitiate the assumptions insurers are currently using to attempt to justify these increases. I urge you to reconsider your rejection of Attorney General Tong's request that you delay analyzing these proposals until the full impact of the federal legislation is understood.³

¹ Paige Minemyer, *UnitedHealth was this quarter's most profitable payer—again*, FIERCE HEALTHCARE (May 9, 2022), <https://www.fiercehealthcare.com/payers/unitedhealth-was-quarters-most-profitable-payer-again>.

² Bob Herman, *Seven health insurance CEOs raked in a record \$283 million last year*, STATNEWS (May 12, 2022), <https://www.statnews.com/2022/05/12/health-insurance-ceos-raked-in-record-pay-during-covid/>.

³ Hugh McQuaid, *Insurance Commissioner Rejects AG's Request to Postpone Rate Hike Hearing*, CTNEWSJUNKIE (Aug. 3, 2022), <https://ctnewsjunkie.com/2022/08/03/insurance-commissioner-rejects-ags-request-to-postpone-rate-hike-hearing/>.

However, if you cannot or do not delay decision on these requested rate hikes, I strongly urge the Department to reject them. Thank you for your consideration.

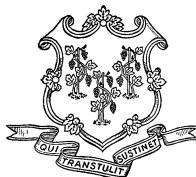
Sincerely,



Representative Matt Blumenthal
147th District – Stamford, Darien

From: [Rep. Scanlon, Sean](#)
To: [Ratefilings, cid](#)
Subject: Testimony from Rep. Sean Scanlon
Date: Friday, August 12, 2022 7:06:32 AM
Attachments: [Scanlon Insurance Letter.pdf](#)

Sent from my iPhone



State of Connecticut
HOUSE OF REPRESENTATIVES
STATE CAPITOL
HARTFORD, CONNECTICUT 06106-1591

REPRESENTATIVE SEAN SCANLON
98TH ASSEMBLY DISTRICT

LEGISLATIVE OFFICE BUILDING
ROOM 3704
CAPITOL: (860) 240-8585
E-MAIL: Sean.Scanlon@cga.ct.gov

CHAIRMAN
FINANCE, REVENUE AND BONDING COMMITTEE

MEMBER
PUBLIC HEALTH COMMITTEE

Written Testimony
Aug. 15, 2022

HEALTH INSURANCE RATE FILINGS FOR THE 2023 INDIVIDUAL AND SMALL GROUP MARKETS

I am writing in opposition to all 13 health insurance rate requests for the 2023 individual and small group markets. These rate requests will sharply spike the average health insurance premiums by 20 percent – unjustifiably forcing health care out of reach for hundreds of thousands of Connecticut families.

The last few years have been difficult for most Connecticut families – an unending pandemic, global economic instability and daily questions about whether to pay for medicine or food. They simply cannot afford these health care costs.

These rate hikes send a concerning message to Connecticut families: That health insurance companies are getting out of the risk business and pushing any shred of financial threat on to their own customers rather than finding ways to reduce costs.

Further, these rate requests rely on flawed logic. COVID-19 forced so many families to delay care, a trend that we all saw and understood over the last year, but that demand is not projected to sustain indefinitely. These rates assume indefinite soaring demand that is unlikely to sustain at that level.

Growing up, I was raised by a single mother who ran a small business and rarely had insurance. I lived the reality of her being forced to put off medical care and struggle to afford basic prescriptions. If these rates are approved, there will be thousands of people like her who will be faced with the impossibly cruel choice of deciding whether to become uninsured because they simply can't afford yet another increase.

The hard-working people of Connecticut deserve better, and I urge the Connecticut Department of Insurance to reject these entirely. To Commissioner Mais and the entire team at the Department of Insurance, I thank you for the opportunity to submit testimony and remain hopeful that you recognize the necessity to reject these rate hikes. Our friends, loved ones and neighbors literally can't afford them.

Thank you,

A handwritten signature in black ink, appearing to read "Sean Scanlon".

State Representative Sean Scanlon

From: [Rep. Michel, David](#)
To: [Ratefilings, cid](#)
Subject: Written Testimony: Reject and deny CT Insurance Rate Hike Requests!
Date: Friday, August 12, 2022 8:56:07 AM

To whom this may be of concern,

I am writing to you as the State Representative for the 146th house district.

The health insurance proposals filed by Cigna, CTCare, CTCare Benefits, etc. are egregious as they would cause many to lose healthcare when our legislative efforts are to get more for the money spent.

At such a hard time for many, the proposals from the insurance companies could not be more egregious to our CT constituents who are already burdened by the costs. Raising rates on the middle and most vulnerable class of people, the working people, will result in loss of care for many. These requests are an insult to our CT population, while the insurance companies are making tens to hundreds of millions in profits

Reject those nasty and egregious proposals, they need not make more profit, and need to expand access to healthcare..yet the opposite is being offered.

Please deny those requests.

Kind regards,

State Representative David Michel

(+1-914-843-7535

Proudly representing Stamford's Downtown, Shippensburg, and the South End

Assistant to the Majority Leader

Co Chair of the CT Animal Advocacy Caucus

Member (& proponent) of the CT Offshore Wind Commission on Environmental Standards

Member of the Environment, Planning & Development, and Transportation Committees

From: [zRepresentative Holly Cheeseman](#)
To: [Ratefilings, cid](#)
Subject: Connecticut Insurance Department public informational hearing – 2023 health insurance rate request filings
(August 15, 2022) - testimony attached
Date: Friday, August 12, 2022 12:33:07 PM
Attachments: [Rep Cheeseman CID rate filings PH 08152022.pdf](#)

Good afternoon,

Attached is my written testimony for the Connecticut Insurance Department public informational hearing scheduled on August 15, 2022 in Hartford at the Legislative Office Building.

Sincerely,

Holly

Holly Cheeseman
*State Representative, 37th District
East Lyme and Salem*



State of Connecticut

HOUSE OF REPRESENTATIVES STATE CAPITOL

REPRESENTATIVE HOLLY CHEESEMAN
THIRTY-SEVENTH ASSEMBLY DISTRICT

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Holly.Cheeseman@housegop.ct.gov

RANKING MEMBER
FINANCE, REVENUE AND BONDING COMMITTEE

MEMBER
GENERAL LAW COMMITTEE
ENERGY AND TECHNOLOGY COMMITTEE

August 15, 2022 * 9:00am * LOB 1D

RE: Connecticut Insurance Department public informational hearing – 2023 health insurance rate request filings

Dear Connecticut Insurance Department:

I am State Representative Holly Cheeseman, representing the 37th district, and I want to thank you for convening this hearing to hear comments and testimony relating to proposed health insurance rate increases for policies in the individual and small group markets.

Connecticut residents and businesses, who are already grappling with record inflation, were stunned when they learned of proposed rate hikes for health insurance, whether purchased on and off the Connecticut's Affordable Care Act exchange. I shared their dismay and astonishment, as one who not long ago was faced with buying an individual insurance policy. The announcement by the companies selling these policies, Anthem Health Plans, CTCare Benefits Inc., and ConnectiCare Insurance Company Inc., that they were seeking increases that averaged 20.4% on next year's individual health plans, and 14.8% on small group health plans, astonished and dismayed the public.

The requests for increases by Anthem ranged from a decrease of 1.8% to an increase of 16.1%, depending on the plan. On small group policies, suggested changes ranged from a decrease of 1.2% to an increase of 26.3%. Increases sought by CTCare Benefits, with an average rate hike of 24.1% on individual plans and an average hike of 22.9% on small group plans, and ConnectiCare, with an average increase of 25.2%, were even more extreme and egregious.

The insurance companies attribute these increases to increased medical and pharmaceutical costs, members seeking delayed treatment, the loss of the enhanced Advanced Premium Tax Credits provided through the American Rescue Plan Act, and state-mandated benefits.

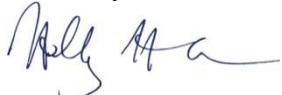
I am sure the providers are telling us what they believe the cause of the increase is. However, the explanations behind the increase in the cost of health insurance is a blame game, insurance companies blame hospital chains and government mandates. Hospital chains blame insurance companies and drug providers. Drug providers blame pharmacy benefit managers. The people who get caught in the crossfire

are the people who are paying for the premiums. If you are not fortunate enough to be either covered by the government with Medicaid or Medicare or have generous employer coverage, you are paying a fortune for health care, and indeed if you're a small business employer, you're seeing your costs go through the roof.

Should the Inflation Reduction Act pass, and indeed when this hearing takes place, that may very well have happened, some of the short-term pressure on rates will be alleviated, much to the relief of our residents. However, that will not end the need for a holistic look at how we pay for health care. We need to hold all parties accountable, health insurance companies, hospital groups, pharmaceutical companies, pharmacy benefit managers, and government for implementing policies and mandates that do little to improve care or outcomes and simply make health care unaffordable.

Thank you for the opportunity to present my testimony today and I look forward to working with all parties to bring better and more affordable health care to all the residents of Connecticut.

Sincerely,



Holly Cheeseman
State Representative, 37th District
East Lyme and Salem

From: [Zambrello, Emily](#)
To: [Ratefilings, cid](#)
Subject: Rep. Conley testimony for CID hearing 8.15
Date: Friday, August 12, 2022 6:07:03 PM
Attachments: [Rep. Conley testimony for CID hearing 8.15.pdf](#)

Hello,

I have attached testimony on behalf of Representative Conley in opposition to the proposed rate increases being considered at the public hearing on Monday.

Sincerely,

Emily Zambrello
Constituent Engagement Coordinator
Connecticut General Assembly
House Democratic Office
(860) 240-8554

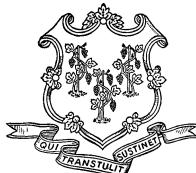
Representative Christine Goupil, 35th District

Representative Christine Conley, 40th District

Representative Michelle Cook, 65th District

Representative Cristin McCarthy Vahey, 133rd District

Representative Kevin Ryan, 139th District



State of Connecticut
HOUSE OF REPRESENTATIVES
STATE CAPITOL
HARTFORD, CONNECTICUT 06106-1591

REPRESENTATIVE CHRISTINE CONLEY
40TH ASSEMBLY DISTRICT

LEGISLATIVE OFFICE BUILDING, ROOM 4036
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DEPUTY MAJORITY LEADER

MEMBER
JUDICIARY COMMITTEE
PLANNING AND DEVELOPMENT COMMITTEE
TRANSPORTATION COMMITTEE

August 15, 2022

Commissioner Andrew N. Mais
Connecticut Insurance Department
153 Market Street
7th Floor
Hartford, CT 06103

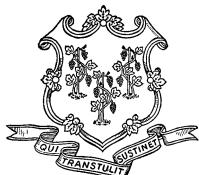
Dear Commissioner Mais:

Thank you for holding this hearing concerning the rate increases proposed by Aetna, Anthem Health Plans, CIGNA Health & Life, CTCare Inc., CTCare Benefits Inc., the ConnectiCare Insurance Company Inc, and United Healthcare/Oxford. I am opposed to these increases.

At a time when Connecticut residents are facing record inflation and health care costs, and when so many are forced to delay or deny care due to the lack of affordability, Connecticut should not be authorizing a rate increase. The premiums and other costs currently paid by our residents are already a burden on many consumers.

The COVID-19 pandemic, the new monkeypox pandemic, and the long-term illness of some of those who were infected with COVID-19 may have driven up the cost of health care, but we face a worse future if more consumers choose to delay or deny care while we are still dealing with the impact of these pandemics. This is not only about the impact on individual consumers, this is about the impact on public health and our economy if our residents with short or long-term health challenges are not able to access the care they need.

Health insurance companies are certainly impacted by the rising cost of health care and pharmaceuticals, but these for-profit companies have been raking in record profits while consumers struggle to afford care. There is no good excuse to increase the burden on our citizens while executives are wealthier than ever.



State of Connecticut
HOUSE OF REPRESENTATIVES
STATE CAPITOL
HARTFORD, CONNECTICUT 06106-1591

The Insurance Department should consider more than the price of premiums and whether they cover the cost of care when considering whether these proposed increases are excessive. Out-of-pocket costs, the prices charged by health systems and pharmaceutical companies, and the profits of insurance companies should all be factored into this decision to fully protect consumers.

These proposed rate increases, averaging more than 20% per plan, are excessive and will have a devastating impact on many of our residents. I ask that the Insurance Department resist these proposals.

Sincerely,

A handwritten signature in black ink, appearing to read "Christine Conley".

Representative Christine Conley
40th District

From: [Carson, Jim](#)
To: [Ratefilings, cid](#)
Cc: [Kehoe, Richard \(Blumenthal\)](#); [VanBuren, Lindsay](#)
Subject: FW: health insurance rate comments
Date: Sunday, August 14, 2022 12:21:10 PM
Attachments: [image001.png](#)
[image002.png](#)
[image003.png](#)
[image004.png](#)
[image006.png](#)
[Insurance Department 2022 health insurance rates US Senator Blumenthal comments 08122022.pdf](#)

Hi Rich,

Hope all is well with you.

We use an email box, cid.ratefilings@ct.gov, which I have sent this to.

You are all set.

Thanks

Jim

From: Kehoe, Richard (Blumenthal) <Richard_Kehoe@blumenthal.senate.gov>

Sent: Saturday, August 13, 2022 3:02 PM

To: Carson, Jim <Jim.Carson@ct.gov>; VanBuren, Lindsay <Lindsay.VanBuren@ct.gov>

Subject: health insurance rate comments

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

Jim, Lindsay, hope you are well. I couldn't find a place on the Insurance Department website to upload the attached comments. I thought I would provide them to you. If there is a link to upload, I am happy to do so.

Thanks.

Enjoy the beautiful weekend!

Rich

Rich Kehoe

State Director

U.S. Senator Richard Blumenthal
90 State House Square, 10th Floor, Hartford, CT 06103
Phone: (860) 258-6940
Fax: (860) 258-6958
<http://blumenthal.senate.gov>



United States Senate

WASHINGTON, DC 20510

**COMMENTS OF
UNITED STATES SENATOR RICHARD BLUMENTHAL
REGARDING PROPOSED HEALTH INSURANCE RATE INCREASES
AUGUST 12, 2022**

I write in strong opposition to the proposed insurance rate increases – on average 24% -- sought by Aetna, ConnectiCare, Oxford/UnitedHealthCare and Anthem in the group and individual insurance markets. These rate increases are anti-consumer and unconscionable.

We must remember that while the rate increase applications contain a lot of data, these rate increases are not just about numbers – they deeply affect tens of thousands of families across the state.

As consumers struggle with rising prices, any premium increase is unacceptable. Zero is the only right answer.

Connecticut consumers have been whipsawed by increasing consumer prices including essentials such as food, gasoline and electricity. This week, the United States Labor Department reported the consumer price index – what consumers pay for goods and services - has risen by 8.5%. Food prices increased 10.1%. The cost of heating a home rose 24.1% for our region.

Fortunately, inflation seems to be moderating, with the prices for gasoline coming down significantly and apparently other prices following it. Nonetheless, Connecticut consumers should not be hit with another humongous price increase in a necessity like health insurance.

Far from needing this consumer sacrifice, most of these companies are reporting net earnings in the billions, and the numbers are only rising.

At this critical economic moment, the Insurance Department, when reviewing these proposed outsized, unnecessary rate increases, must take the side of the hard-working, financially stressed

Ironically, the insurers have anticipated a loss of insureds if the federal subsidy is not extended and therefore increased their rates to account for reduced participation. Specifically, Anthem described the impact of the failure to extend the federal subsidy as the following:

Response: The market component of the morbidity factor includes the expected lapse of membership from Individual ACA to Uninsured due to the assumed expiration of the expanded and increased premium subsidies of the American Rescue Plan Act (ARPA). The healthiest members lapsed coverage from 2016-

2019 and rejoined in 2021 under the increased premium subsidies. These members are expected to lapse coverage again upon expiration of ARPA, so we expect that the lapsing ACA members will be healthier than the renewing ACA population.

Hence, part of the rate increase is due to healthy insureds dropping coverage when the policy becomes less affordable. Yet, these same insurers are increasing their rates significantly – causing even more people to drop their coverage!

By their own admission, the insurers' rate increases will likely mean fewer people are covered by their policies – a profoundly compelling reason to reject the rate increases.

On Friday, Congress gave final approval to extended expanded subsidies, completely decimating this part of the companies' justification for their increases.

The health insurers justify their requested rate increases by citing increasing expenses. However, those expenses are based on projections which are, in turn, based on many assumptions.

For example, here are some of the 'projection factors':

- Changes in morbidity of the insured population
- Changes in the age of the insured population
- Trends in medical expense inflation
- Membership projections

These projections and assumptions – based on future insureds and expenses – collapse under scrutiny like a house of cards.

One or two missed estimates can make a very big difference in the insurance company's bottom line. So if the estimated expenses are too high, the insurance company's profits increase. While it is true that the medical loss ratio limits require the insurer to return excess profits, that mechanism is of little use to an insured who decides that the dramatic increase in insurance rates is unaffordable and drops the health insurance policy. Even for those who stay with the insurance policy, any relief comes many months after they have scrimped their finances to pay the excessively high insurance premium.

The Insurance Department must carefully scrutinize and critically challenge ALL projected rate increases and their underlying assumptions and require dramatic reductions in the requested increases.

Equally important, the Department should also challenge what steps insurers are doing to contain costs. Many insurers cite rising prescription drug costs as one of the reasons for increasing rates:

The Inflation Reduction Act allows Medicare to negotiate prescription drug prices, anticipating billions of dollars in saving to that important health insurance program. Insurers need to be just as aggressive in looking to reduce the costs of prescription drugs.

Finally, as part of the Inflation Reduction Act, Congress has extended the enhanced premium subsidy for those who purchase individual policies on the exchange. We are committed to making health insurance less costly for Connecticut families.

The Insurance Department needs to do its part – by putting Connecticut consumers’ interests first – we are counting on it. Keep their health insurance accessible and affordable.

Thank you.

From: cid.webmaster@ct.gov
To: [Ratefilings, cid](#)
Subject: Health: Anthem Health Plans, Inc - 2023 On and Off Exchange Rates - File Number: 202203526
Date: Sunday, August 14, 2022 6:28:05 PM

August 12, 2022

Commissioner Andrew Mais
Connecticut Department of Insurance
153 Market Street
Hartford, CT 06103

Re: Insurance Rate Increase Proposals

Dear Commissioner Mais,

I was dismayed to learn of the significant rate hikes requested by our insurance industry. Healthcare costs have continued to rise at alarming rates. As you likely are aware, out of pocket medical costs were over 11% of one's income on average in the United States and that percentage is about 35% for low-income earners, according to the Bureau of Labor Statistics. It is for this reason that I respectfully request that you reject the requested increases.

I had hoped that given the passage of the federal Inflation Reduction Act, the Insurance Department would have delayed a review of these hikes which average 20.4% for the individual market and 14.8% for the small group market. Through the Inflation Reduction Act, Affordable Care Act subsidies will be extended and insurance costs will go down allowing for those previously uninsured to obtain insurance. This should result in a cost savings to insurance providers in our state. I have learned however, that the Attorney General's request for a delay in analyzing the proposals has been denied and a public hearing will ensue on Monday, August 15. For that reason, I submit this testimony urging your department to reject any rate hikes.

Our residents and small businesses are just regaining their footing after a trying couple of years. The pandemic has left people out of work, facing new health challenges and shuttering companies that had once thrived. For those businesses that have been able to stay afloat despite these tough times, they struggle to maintain a workforce, to provide employee benefits and to meet financial obligations. For families, healthcare costs remain a constant burden some choosing between life-saving drugs or doctor's visits and putting food on the table. As was the case prior to the COVID-19 pandemic, but particularly so now, healthcare costs are a constant source of anxiety for many.

I respectfully request the renewed landscape for the insurance sector, given the passage of the Inflation Reduction Act, be considered as well as the concern that families and businesses across our state continue to feel weighed down by significant financial burdens. These rate hikes are outrageously high and are simply not sustainable for our citizens. Please reject the proposals for any increases.

Best,

Christine Cohen
State Senator, 12th District

From: cid.webmaster@ct.gov
To: [Ratefilings, cid](#)
Subject: Health: Anthem Health Plans, Inc - 2023 On and Off Exchange Rates - File Number: 202203524
Date: Sunday, August 14, 2022 6:28:23 PM

August 12, 2022

Commissioner Andrew Mais
Connecticut Department of Insurance
153 Market Street
Hartford, CT 06103

Re: Insurance Rate Increase Proposals

Dear Commissioner Mais,

I was dismayed to learn of the significant rate hikes requested by our insurance industry. Healthcare costs have continued to rise at alarming rates. As you likely are aware, out of pocket medical costs were over 11% of one's income on average in the United States and that percentage is about 35% for low-income earners, according to the Bureau of Labor Statistics. It is for this reason that I respectfully request that you reject the requested increases.

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Best,

Christine Cohen
State Senator, 12th District

From: cid.webmaster@ct.gov
To: [Ratefilings, cid](#)
Subject: Health: ConnectiCare Benefits, Inc. - 2023 On Exchange Rates - File Number: 202203598
Date: Sunday, August 14, 2022 6:28:35 PM

August 12, 2022

Commissioner Andrew Mais
Connecticut Department of Insurance
153 Market Street
Hartford, CT 06103

Re: Insurance Rate Increase Proposals

Dear Commissioner Mais,

I was dismayed to learn of the significant rate hikes requested by our insurance industry. Healthcare costs have continued to rise at alarming rates. As you likely are aware, out of pocket medical costs were over 11% of one's income on average in the United States and that percentage is about 35% for low-income earners, according to the Bureau of Labor Statistics. It is for this reason that I respectfully request that you reject the requested increases.

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I respectfully request the renewed landscape for the insurance sector, given the passage of the Inflation Reduction Act, be considered as well as the concern that families and businesses across our state continue to feel weighed down by significant financial burdens. These rate hikes are outrageously high and are simply not sustainable for our citizens. Please reject the proposals for any increases.

Best,

Christine Cohen
State Senator, 12th District

From: cid.webmaster@ct.gov
To: [Ratefilings, cid](#)
Subject: Health: ConnectiCare Benefits, Inc. - 2023 On Exchange Rates - File Number: 202203585
Date: Sunday, August 14, 2022 6:28:46 PM

August 12, 2022

Commissioner Andrew Mais
Connecticut Department of Insurance
153 Market Street
Hartford, CT 06103

Re: Insurance Rate Increase Proposals

Dear Commissioner Mais,

I was dismayed to learn of the significant rate hikes requested by our insurance industry. Healthcare costs have continued to rise at alarming rates. As you likely are aware, out of pocket medical costs were over 11% of one's income on average in the United States and that percentage is about 35% for low-income earners, according to the Bureau of Labor Statistics. It is for this reason that I respectfully request that you reject the requested increases.

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Best,

Christine Cohen
State Senator, 12th District

From: cid.webmaster@ct.gov
To: [Ratefilings, cid](#)
Subject: Health: ConnectiCare Inc - 2023 Off Exchange Rates - File Number: 202203599
Date: Sunday, August 14, 2022 6:28:57 PM

August 12, 2022

Commissioner Andrew Mais
Connecticut Department of Insurance
153 Market Street
Hartford, CT 06103

Re: Insurance Rate Increase Proposals

Dear Commissioner Mais,

I was dismayed to learn of the significant rate hikes requested by our insurance industry. Healthcare costs have continued to rise at alarming rates. As you likely are aware, out of pocket medical costs were over 11% of one's income on average in the United States and that percentage is about 35% for low-income earners, according to the Bureau of Labor Statistics. It is for this reason that I respectfully request that you reject the requested increases.

I had hoped that given the passage of the federal Inflation Reduction Act, the Insurance Department would have delayed a review of these hikes which average 20.4% for the individual market and 14.8% for the small group market. Through the Inflation Reduction Act, Affordable Care Act subsidies will be extended and insurance costs will go down allowing for those previously uninsured to obtain insurance. This should result in a cost savings to insurance providers in our state. I have learned however, that the Attorney General's request for a delay in analyzing the proposals has been denied and a public hearing will ensue on Monday, August 15. For that reason, I submit this testimony urging your department to reject any rate hikes.

Our residents and small businesses are just regaining their footing after a trying couple of years. The pandemic has left people out of work, facing new health challenges and shuttering companies that had once thrived. For those businesses that have been able to stay afloat despite these tough times, they struggle to maintain a workforce, to provide employee benefits and to meet financial obligations. For families, healthcare costs remain a constant burden some choosing between life-saving drugs or doctor's visits and putting food on the table. As was the case prior to the COVID-19 pandemic, but particularly so now, healthcare costs are a constant source of anxiety for many.

I respectfully request the renewed landscape for the insurance sector, given the passage of the Inflation Reduction Act, be considered as well as the concern that families and businesses across our state continue to feel weighed down by significant financial burdens. These rate hikes are outrageously high and are simply not sustainable for our citizens. Please reject the proposals for any increases.

Best,

Christine Cohen
State Senator, 12th District

From: cid.webmaster@ct.gov
To: [Ratefilings, cid](#)
Subject: Health: ConnectiCare Inc - 2023 Off Exchange Rates - File Number: 202203577
Date: Sunday, August 14, 2022 6:29:05 PM

August 12, 2022

Commissioner Andrew Mais
Connecticut Department of Insurance
153 Market Street
Hartford, CT 06103

Re: Insurance Rate Increase Proposals

Dear Commissioner Mais,

I was dismayed to learn of the significant rate hikes requested by our insurance industry. Healthcare costs have continued to rise at alarming rates. As you likely are aware, out of pocket medical costs were over 11% of one's income on average in the United States and that percentage is about 35% for low-income earners, according to the Bureau of Labor Statistics. It is for this reason that I respectfully request that you reject the requested increases.

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Best,

Christine Cohen
State Senator, 12th District

From: cid.webmaster@ct.gov
To: [Ratefilings, cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - 2023 Off Exchange Rates - File Number: 202203586
Date: Sunday, August 14, 2022 6:29:12 PM

August 12, 2022

Commissioner Andrew Mais
Connecticut Department of Insurance
153 Market Street
Hartford, CT 06103

Re: Insurance Rate Increase Proposals

Dear Commissioner Mais,

I was dismayed to learn of the significant rate hikes requested by our insurance industry. Healthcare costs have continued to rise at alarming rates. As you likely are aware, out of pocket medical costs were over 11% of one's income on average in the United States and that percentage is about 35% for low-income earners, according to the Bureau of Labor Statistics. It is for this reason that I respectfully request that you reject the requested increases.

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Best,

Christine Cohen
State Senator, 12th District

From: cid.webmaster@ct.gov
To: [Ratefilings, cid](#)
Subject: Health: ConnectiCare Insurance Company, Inc - 2023 On and Off Exchange - File Number: 202203594
Date: Sunday, August 14, 2022 6:29:22 PM

August 12, 2022

Commissioner Andrew Mais
Connecticut Department of Insurance
153 Market Street
Hartford, CT 06103

Re: Insurance Rate Increase Proposals

Dear Commissioner Mais,

I was dismayed to learn of the significant rate hikes requested by our insurance industry. Healthcare costs have continued to rise at alarming rates. As you likely are aware, out of pocket medical costs were over 11% of one's income on average in the United States and that percentage is about 35% for low-income earners, according to the Bureau of Labor Statistics. It is for this reason that I respectfully request that you reject the requested increases.

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Best,

Christine Cohen
State Senator, 12th District

From: [Rep. Turco, Gary](#)
To: [Ratefilings, cid](#)
Subject: Testimony for health insurance rate increase public - 8.15.22
Date: Sunday, August 14, 2022 10:27:13 PM
Attachments: [TurcoLetterhearing8.12.22.pdf](#)

Please find my testimony attached. Thank you.

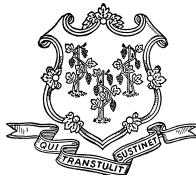
Signature



Gary Turco
State Representative
Proudly Serving Newington's 27th District
Vice Chairman of Higher Education and Employment Advancement Committee
Assistant Majority Leader
860-240-8735
Gary.Turco@cga.ct.gov

Sign up here for email alerts from my office: <http://www.housedems.ct.gov/Turco>
Like my facebook page here: <https://www.facebook.com/staterpturco/>

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State of Connecticut
HOUSE OF REPRESENTATIVES
STATE CAPITOL
HARTFORD, CONNECTICUT 06106-1591

REPRESENTATIVE GARY TURCO
27TH ASSEMBLY DISTRICT

LEGISLATIVE OFFICE BUILDING, ROOM 1806
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E-MAIL: Gary.Turco@cgat.ct.gov
WWW.HOUSEDEMS.CT.GOV/TURCO

VICE CHAIR

HIGHER EDUCATION & EMPLOYMENT ADVANCEMENT
COMMITTEE

MEMBER

PUBLIC SAFETY & SECURITY COMMITTEE
VETERANS' AFFAIRS COMMITTEE

August 12, 2022

Dear Connecticut Department of Insurance:

On behalf of the over 23,000 residents I represent in the Town of Newington, I ask you to reject the double-digit rate increase proposed by numerous health insurance companies in the individual and small group marketplace. A rate hike of this magnitude could be crippling. Health care costs for most individuals and families are already too high, and the consequences of the pandemic on our economy, resulting in high inflation, have left many struggling.

The current increase appears unjustified given that these health insurance companies and their parent companies reported billions in profits last year and increased executive compensation. These companies profited greatly throughout the COVID-19 pandemic when many small businesses and Connecticut residents struggled to make ends meet.

Further, now that Congress has passed the Inflation Reduction Act, millions will be available to Connecticut in federal subsidies for at least another three years for plans sold on the state's health insurance exchange, Access Health CT. This funding negates one of the reasons the health insurance companies requested the rate increases.

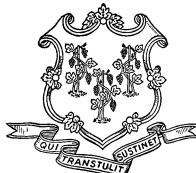
I am deeply concerned that if these rate increases are allowed, many individuals will not be able to afford their insurance premiums and will drop their plans. The result will be thousands of people once again without health insurance and one illness away from financial devastation.

I urge the department to use extreme scrutiny, ensure transparency, and conduct an independent review of the health insurance companies' claims to increase rates. I believe the increase will not be justified and should be rejected to protect Connecticut's residents.

Sincerely,

Gary Turco

From: [Kapji, Trenton](#)
To: [Ratefilings, cid](#)
Cc: [Rep. Farrar, Kate](#)
Subject: Rep. Farrar Testimony 8/15/22
Date: Monday, August 15, 2022 9:57:05 AM
Attachments: [CID Hearing Farrar.pdf](#)



State of Connecticut
HOUSE OF REPRESENTATIVES
STATE CAPITOL
HARTFORD, CONNECTICUT 06106-1591

REPRESENTATIVE KATE FARRAR
TWENTIETH ASSEMBLY DISTRICT

LEGISLATIVE OFFICE BUILDING
CAPITOL: (860) 240-8585
TOLL FREE: (800) 842-8267
FAX: (860) 240-0206
E-MAIL: kate.farrar@cga.ct.gov

MEMBER

FINANCE, REVENUE, AND BONDING COMMITTEE
HIGHER EDUCATION AND
EMPLOYMENT ADVANCEMENT COMMITTEE
INSURANCE AND REAL ESTATE COMMITTEE

Andrew N. Mais
Commissioner
Connecticut Department of Insurance
153 Market Street
Hartford, CT 06103

August 15, 2022

Dear Commissioner Mais,

I write today to strongly encourage your rejection of the significant rate increases proposed by the nine health insurance companies operating in our state. The companies are seeking an average rate increase of 20.4 percent for the individual market and 14.8 percent for small groups.

The proposed increases are appalling given the record profits by insurance companies, the significant hardship of inflation faced by our workers and families, and the potential impact of the latest federal Inflation Reduction Act.

Connecticut insurance companies experienced record profits and executive compensation at the same time they proposed these steep increases on Connecticut workers and families. Of the nine insurance companies seeking increases, five of the companies saw billions of dollars in profits, stock buybacks, and executive compensation ranging from \$17.3 million to \$91.1 million in CEO compensation.

Inflation is hitting our Connecticut workers and families who cannot afford another increase such as health insurance costs in their budgets. Plus, the Inflation Reduction Act recently passed by Congress and awaiting the President's signature includes an extension of the Federal Advance Premium Tax Credit. These subsidies can alter some of the assumptions many of the health insurers made with their proposals.

As a previous non-profit Executive Director myself, these health insurance increases hit home. I hear from nonprofits and small businesses in my district who struggle each and every year to offer essential health care benefits to employees. These types of double-digit increases put even more financial stress on these organizations and businesses who need to retain and compete for employees. Without affordable health insurance, more people will be forced to

forego health coverage, which we know will result in higher catastrophic care costs and worse health outcomes.

I strongly urge the use of a consumer affordability measure (such as the Connecticut Healthcare Affordability Index) as a central element of the department's rate review process and your full rejection of these specific increases. Thank you for your time and consideration.

Sincerely,



Kate Farrar

State Representative, 20th House District

From: [Neeley, Nick](#)
To: [Ratefilings, cid](#)
Cc: [Sen. Cohen, Christine](#); [Tufts, Sue](#)
Subject: Senator Cohen Testimony on Proposed Rate Hikes
Date: Monday, August 15, 2022 10:14:00 AM
Attachments: [Cohen Insurance Rate Hikes Testimony.docx](#)

Please submit the attached testimony for the record on behalf of State Senator Christine Cohen.

Nick Neeley
Director of Outreach
Senate Democrats
860-240-8383

SENATOR CHRISTINE COHEN

Twelfth District

Legislative Office Building
Room 3200
Hartford, CT 06106-1591
Tel. 860-240-0455
www.senatedems.ct.gov/Cohen



DEPUTY PRESIDENT PRO TEMPORE

Chair

Environment Committee

Vice Chair

Commerce Committee

Member

Aging Committee

Children Committee

Finance, Revenue & Bonding Committee

State of Connecticut
SENATE

August 12, 2022

Commissioner Andrew Mais
Connecticut Department of Insurance
153 Market Street
Hartford, CT 06103

Re: Insurance Rate Increase Proposals

Dear Commissioner Mais,

I was dismayed to learn of the significant rate hikes requested by our insurance industry. Healthcare costs have continued to rise at alarming rates. As you likely are aware, out of pocket medical costs were over 11% of one's income on average in the United States and that percentage is about 35% for low-income earners, according to the Bureau of Labor Statistics. It is for this reason that I respectfully request that you reject the requested increases.

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I respectfully request the renewed landscape for the insurance sector, given the passage of the Inflation Reduction Act, be considered as well as the concern that families and businesses across our state continue to feel weighed down by significant financial burdens. These rate hikes are outrageously high and are simply not sustainable for our citizens. Please reject the proposals for any increases.

Best,



Christine Cohen
State Senator, 12th District

From: [Carson, Jim](#)
To: [Ratefilings, cid](#)
Cc: than.Kalechman@cga.ct.gov
Subject: FW: Rep. Napoli Testimony for Insurance Proposed Increases
Date: Monday, August 15, 2022 10:22:03 AM
Attachments: [insurance hike testimony.doc](#)

Hi Nathan,
Thank you for the testimony.
Jim Carson

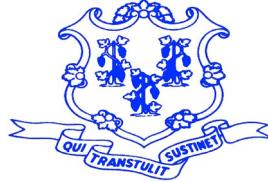
From: Kalechman, Nathan <Nathan.Kalechman@cga.ct.gov>
Sent: Monday, August 15, 2022 10:17 AM
To: Carson, Jim <Jim.Carson@ct.gov>
Subject: Rep. Napoli Testimony for Insurance Proposed Increases

Hi Jim,

Attached you'll find written testimony from Rep. Napoli. Please let me know if there's anything else you need from me

Nate Kalechman
Constituent Engagement Coordinator
House Democratic Office
860-240-8532
nathan.kalechman@cga.ct.gov

Rep. Bob Godfrey, 110th District
Rep. Lucy Dathan, 142nd District
Rep. Aimee Berger-Girvalo, 111th District
Rep. Ron Napoli Jr., 73rd District
Rep. Mary Welander, 114th District



State of Connecticut
HOUSE OF REPRESENTATIVES
STATE CAPITOL
HARTFORD, CONNECTICUT 06106-1591

Representative Ron Napoli
73rd ASSEMBLY DISTRICT

LEGISLATIVE OFFICE BUILDING
ROOM 4011
HARTFORD, CT 06106-1591

CAPITOL PHONE: (860) 240-8585
TOLL FREE 1-800-842-8267
E-MAIL: Ron.Napoli@cga.ct.gov

VICE CHAIR
VETERANS COMMITTEE

MEMBER
EDUCATION COMMITTEE
HIGHER EDUCATION & EMPLOYMENT ADVANCEMENT
COMMITTEE

I'm writing today to express my deep opposition to the proposed rate increases by CIGNA Health & Life, CTCare Inc., CTCare Benefits Inc., and the ConnectiCare Insurance Company, Inc.

In a time where inflation is having a ravaging effect on our families, this proposed increase would only add an additional burden to our families. An average 20.4% rate increase in 13 individual health plans and the 14.8% for small group plans that insurance companies are seeking for 2023 is unaffordable for the residents of Waterbury's 73rd District. While our gas prices are decreasing at a fast rate, food and other life necessities aren't following the same trend. Our middle and lower class families should not be punished in a time like this, but instead should be assisted as much as we can. I am deeply concerned that the residents in my district will take a look at these increases and decide go without healthcare coverage because it's very expensive. Nobody should have to make a decision between life saving healthcare or food for themselves and their families.

I am confused by the requested rate increase, when the average requested rate in 2022 was 8.6%. I'd like an explanation to why there is a requested increase almost triple the average rate of 2022. Additionally, what were the results of the insurance regulators on the actuarial review to justify these increases? Are these increases inevitable?

I would implore the insurance departments not to go forward with this increase. As I stated before, this is not the time to add an additional cost to our already struggling households.

Sincerely,

Ronald Napoli, Jr.

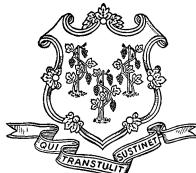
State Representative – 73rd District

From: [Carson, Jim](#)
To: [Ratefilings, cid](#)
Subject: rep meskers testimony can you submit ?
Date: Monday, August 15, 2022 10:32:32 AM
Attachments: [Insurance Coverage R.SM.pdf](#)

From: Pachkovsky, Alex <Alex.Pachkovsky@cga.ct.gov>
Sent: Monday, August 15, 2022 10:23 AM
To: Carson, Jim <Jim.Carson@ct.gov>
Subject: FW: My testimony can you submit ?

Here is Rep. Mesker's testimony.
-Alex

From: Rep. Meskers, Stephen <Stephen.Meskers@cga.ct.gov>
Sent: Monday, August 15, 2022 10:21 AM
To: Pachkovsky, Alex <Alex.Pachkovsky@cga.ct.gov>
Subject: My testimony can you submit ?



State of Connecticut
HOUSE OF REPRESENTATIVES
STATE CAPITOL
HARTFORD, CONNECTICUT 06106-1591

REPRESENTATIVE STEPHEN MESKERS
150TH ASSEMBLY DISTRICT

LEGISLATIVE OFFICE BUILDING, ROOM 5006
CAPITOL: (860) 240-8585
MOBILE: (203) 450-8314
FAX: (860) 240-0206
E-MAIL: Stephen.Meskers@cga.ct.gov

VICE CHAIR
FINANCE, REVENUE & BONDING COMMITTEE

MEMBER
ENERGY & TECHNOLOGY COMMITTEE
INSURANCE & REAL ESTATE COMMITTEE
TRANSPORTATION COMMITTEE

August 15, 2022

Commissioner Andrew N. Mais
Department of Insurance
153 Market Street, 7th Floor
Hartford, CT 06103

Dear Commissioner Andrew Mais,

Thank you for the opportunity today to speak to the insurance commissioner and insurance committee regarding proposed rate hikes requested for Connecticut based insurance plans. As a resident of Connecticut, a state representative and specifically as a member of the State Legislature's Insurance Committee, it's obvious to me that our healthcare costs are on an unsustainable trajectory. We've seen the rising cost of hospitalization and pharmaceuticals and ultimately of our insurance premiums as we seek to cover our loved ones and protect the residents of Connecticut. As I read through myriad criticisms levied on the Connecticut system and various complaints about unfunded mandates, I am convinced that those arguments detract from the real story.

What is clear to me having worked on Wall Street for over 30 years is that healthcare providers and insurance carriers have lacked transparency, real competition, and fair pricing for too many years. My constituents cannot go to the doctor and price out any medical procedure they're about to undergo. I can't understand what negotiating fair prices means when there's no transparency to my constituents for a doctor visit, a prescription or a trip, God forbid, to the hospital. We can do better.

On the topic of drug prices:

I include a Rand report on insulin pricing in the US.

As detailed in the attached Rand report, the cost of insulin is unconscionably high in the U.S

<https://www.rand.org/blog/rand-review/2021/01/the-astronomical-price-of-insulin-hurts-american-families.html>

Some of this may be addressed in coming years through federal legislation, but can't we act sooner for the residents of Connecticut?

Pharmaceuticals in general cost on average 3 or 4 times more than comparable prices in the OECD according to a House Ways and Means report which I have attached.

<https://waysandmeans.house.gov/media-center/press-releases/ways-and-means-committee-releases-report-international-drug-pricing>

That is but one aspect of our failing healthcare system. This past week the US signed the Inflation Reduction Act and yet these same insurance companies who are before us today were silent and refused to recognize the opportunity that negotiated drug prices may represent for all of us. I would have hoped that the insurance industry would have supported the idea to have all private plans included in the negotiated price initiative.

In fact, my major concern as a member the Insurance Committee has been the lack of input from the health insurance industry regarding government sanctioned regulations that would in fact improve competition, reduce healthcare costs, and ultimately reduce insurance costs to their customers and our constituents. The only halfhearted attempt I have seen the industry engage in is efforts to limit mandates. Mandates ultimately are designed to improve and force coverage for a limited number of medical issues. Mandates serve to make tenable the costs of some procedures and medications that would otherwise be completely out of reach

Going forward, I would ask the Insurance Commissioner and the health insurance industry to approach the state and federal delegation with specific legislative requests related to the cost of pharmaceuticals and to address the lack of competitive pricing in the hospital industry. I would ask for instructions or guidance from the insurance industry on how we can change regulations to allow insurers to improve their negotiating strategies and to position insurance companies in a stronger bargaining position in their relationships with hospitals and pharmaceuticals. We have to begin to hammer down and lockdown the costs of healthcare together.

The insurance industry provides a vital and incredibly dynamic function in the State of Connecticut. I recognize and celebrate its history as one of the cornerstones of the Connecticut economy. However, there is a responsibility and a trust we place on this regulated industry which is failing us. I ask for specific guidance on regulations which would help to open up negotiations with the hospital systems including better price transparency. I would ask for suggestions related to formularies including perhaps the establishment of manufacturing formularies to begin to drive down the excessive US cost of pharmaceuticals.

As a State Representative, I've heard testimony from hospitals, the pharmaceutical industry, and the insurance industry. That testimony would seem to conclude that we're doing a wonderful job in overseeing the industry and that our only role or job should be to control or limit mandates we issue. Mandates are designed to improve coverage for

illnesses or prevent them. We mandate coverage of insulin with a cap on the cost and we mandate coverage for detection of breast cancer. These and similar mandates are efforts to improve health outcomes. They address some of the outlier, outrageous costs of the healthcare industry. I realize they need to be closely watched. But they are not the cause of the affordability crisis which is a nationwide crisis. We are heading off a cliff of un-affordability.

The health insurance industry must pick up the baton to carry forward innovative strategies to protect their clients, the residents of Connecticut. I ask for concrete proposals to strengthen all Connecticut based insurance companies in their ability to negotiate the prices of pharmaceuticals and hospital rates. The insurance industry needs to begin to exert some control in its role as a mediator to our healthcare system.

I realize many of these solutions must be tackled at the national level. I am more than happy to lobby our federal delegation to improve our healthcare cost structure. I think the first shot in the long struggle has taken place with the Inflation Reduction Act which authorized the governments to negotiate drug prices for our Medicare system. I look forward to hearing comments from the industry that are supportive of that negotiated stance. I would expect that they would support the inclusion of their policy holders in those negotiated prices. The time for the outrageous subsidizing of the global consumption of pharmaceuticals is past. To be clear, I understand the pharmaceuticals industry which provides us all with wonder drugs needs to make a profit. I even think they should be allowed to make an incremental profit in the United States - I'm not sure if that needs to be with 10 or 20 or 30% higher prices than in the rest of the world. In any case, it should be sufficient to ensure that they can do vital research and development here in the United States and specifically in Connecticut. But the idea that they should price their drugs at 3 or 4 or 5 times what other countries pay is absurd, the model is unsustainable.

Absent real and actionable recommendations from the insurance carriers to create a more competitive market and to effectively control and/or negotiate healthcare costs I urge rejection of the proposed rate increases

Sincerely,



Rep. Stephen Meskers
State Representative
150th District

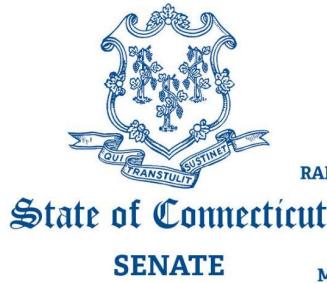
From: [Sen. Hwang, Tony](#)
To: [Pachkovsky, Alex](#); [Ratefilings, cid](#)
Cc: [Sen. Hwang, Tony](#)
Subject: Testimony Senator Tony Hwang - CT Dept of Insurance Health Insurance Rate Increase Hearing 8-15-2022
Date: Monday, August 15, 2022 1:37:05 PM
Attachments: [Testimony Senator Tony Hwang - CT Dept of Insurance Health Insurance Rate Increase Hearing 8-15-2022.pdf](#)

Hi Alex, Please confirm that you have received this testimony and that it is timely. Senator Hwang

SENATOR TONY HWANG
TWENTY-EIGHTH SENATE DISTRICT

300 CAPITOL AVENUE, SUITE 3400
HARTFORD, CONNECTICUT 06106-1591

Telephone: 860-240-8871
E-Mail: Tony.Hwang@cga.ct.gov
Website: www.SenatorHwang.com



DEPUTY SENATE REPUBLICAN LEADER

RANKING MEMBER – INSURANCE & REAL ESTATE COMMITTEE

RANKING MEMBER – PLANNING &
DEVELOPMENT COMMITTEE

RANKING MEMBER – PUBLIC HEALTH COMMITTEE
MEMBER – FINANCE, REVENUE & BONDING COMMITTEE

Connecticut Dept of Insurance Health Insurance Rate Increase Hearing Testimony submitted by State Senator Tony Hwang August 15, 2022

I am Connecticut State Senator Tony Hwang representing the 28th Senate District in the Connecticut General Assembly. I am also speaking today as the ranking Republican leader of both the Insurance and Real Estate Committee and the Public Health Committee in the CT General Assembly.

Thank you for the opportunity to testify at the Connecticut Insurance Department (CID) hearing today against the proposed double digit health insurance rate hike requests averaging over 20% submitted to the Insurance Department for individual and small business health insurance plans that will start in 2023. These outsized rate increases are unaffordable, lacking in transparency and seemingly tone deaf to the struggles of consumers and small businesses.

These proposed rate increases are stunning, unsustainable and in my opinion, inadequately justified by the insurers. As other states now grapple with proposed health insurance rate increases averaging 10%, Connecticut residents are facing increases averaging over 20%; twice the national average.

Connecticut residents and small businesses cannot afford more expensive healthcare costs. Inflation is driving up the prices of everything and insurance premiums are often the size of a monthly mortgage payment. We urge state officials and regulators to consider the impact of these rate increases on families who are struggling with historic 40 year high inflation, and living in a state that grows more unaffordable by the day.

We also urge CID, lawmakers, state officials, advocates, and the public to recognize the need for action and collaboration to drive down the costs of healthcare and make quality care accessible and affordable for all residents. President Obama passed the Affordable Care Act promising affordable, accessible, quality health care. A decade later and that

promise has never been fulfilled. While some progress was finally made this year involving health care cost growth benchmarking, many more policies to drive down the costs of care were rejected by legislative leaders who refused to even hold a vote on these proposals.

The drastic rate filings clearly show three major issues.

One, inflation and COVID's impact has driven up the costs of health care even further but what are the counter effects of federal funding subsidies in addressing COVID health costs and how did historical inflation directly impact healthcare costs and how does it differ from past rate premium increase factors. I am eager to hear justifications and answers to these cost claims from the insurers.

“You have a meeting to make a decision, not to decide on the question.” Bill Gates

Two, lack of transparency and accountability from insurers as evident by past insurance rate request hearings and the evolving process of this review hearing. I am grateful to have today's CID at the Legislative Office Building with in-person and virtual testimony and public access via CT-N and CID's Facebook. But, I am disappointed that we will not have an opportunity to present expert witnesses and cross examine insurance representatives, that request was denied. Commissioner Mais has announced a joint public hearing with the Office of Healthcare Advocate that will afford legislators, experts and advocates to investigate and better understand the rationale for rate increases on Oct 3, 2022. However, this hearing will be “after” the rate increase decision will have already been decided by the CID and will go into effect. A meeting to decide the question, rather than impacting the decision that has already been made.

And three, Legislative Democrats' leaders continued insistence on expansion of government run Medicaid has driven up health care prices for every family with private health insurance.

The [filings summary](#) for **ConnectiCare benefits plans** states:

“The expanded subsidies under the American Rescue Plan Act put in place in 2021 are expected to go away in 2023. Less individual consumers will be qualified for Federal Advance Premium Tax Credits (APTC). We expect members to leave the

individual ACA market who were previously insured, and those members are likely to be healthier than the population who will stay in the individual ACA market. As a result, we expect the average morbidity of the single risk pool to go up and therefore lead to an unfavorable impact on 2023 rates.”

While federal COVID-19 relief funds were used by the federal government to provide premium relief in the short term, CT state leaders failed to raise a long-term plan to sustain this relief. Although Congress did act to pass the Inflation Reduction Act; and extend federal subsidies for healthcare for three years, what happens after that? Is the answer from our Democrat legislative leaders to wait and see like they did this year and again gamble with the affordability of healthcare for CT residents? Is that a leadership strategy? Do nothing and hope Washington bails you out? Or will they finally take up common sense, realistic, bipartisan solutions that are guaranteed to protect CT families now and for years to come?

Connecticut Democrats are continuously focused on expanding Medicaid as their solution to health care affordability. They prioritize expanding Medicaid, an important and overwhelmed government-run system lacking in choices of providers, care and preventive services, instead of expanding access and increasing affordability of high-quality care for all people. And their actions expanding government Medicaid drive up the costs of health care even further by adding costs for everyone else who has private health insurance. Current federal and state policies are literally underwriting the cost of Medicaid by increasing the cost of private insurance marketplace.

The Oxford Health Insurance [filing summary](#) attributes rising costs in part to:

“Cost shifting from the public sector to the private sector – Reimbursements from the Center for Medicare and Medicaid Services (CMS) to hospitals do not generally cover all the cost of care. The cost difference is being shifted to private health plans. Hospitals typically make up this reimbursement shortfall by charging private health plans more.”

Connecticut Democrat legislative leaders favor scrapping the current free-market system and replacing it with a government run public option program. Those in power have refused to even consider other proven alternatives and some Democrats have even proudly taken credit for blocking our plans to reduce costs. Partisan politics have repeatedly killed cost-saving health care affordability reforms, allowing out-of-control

health insurance premium costs to go unchecked, resulting in the Affordable Care Act's protections going unfunded and unused.

The solution to CT's unaffordability is not more government. A government run health care system would mean lesser quality care, more taxes on working- and middle-class residents, and would jeopardize over 50,000 good paying jobs in CT. Government run health care programs, such as Medicare, Medicaid or the VA system, are not the gold standard. They involve uncertainty and a one size fits all solution that picks winners and losers. Most people on Medicare need a private insurance supplement to obtain their needed level of care – supplements which would go away under a public option. A "public option" violates the protections of the Affordable Care Act by allowing discrimination against persons with preexisting conditions and there's no guarantee that you can keep your doctor. Also in a government-run health system, state taxpayers are the backstop if premiums don't cover claims. We've already seen this happen in Connecticut. When our state's government-run "Partnership Plan" had years of multi-million-dollar deficits it was taxpayers who had to bail out the program, multiple times.

There is a Better Way - Senate Republican Solutions

Connecticut Senate Republicans have a better way to affordable healthcare and a [comprehensive plan](#) to reduce health care costs. In recent years, we've proposed the following:

- ★ Reduce health insurance premiums by 30% for the average family using a reinsurance framework established by the Affordable Care Act and supported by Gov. Lamont but never funded by Democrats.
 - Access Health CT's 2020 Wakely Report and Reinsurance Analysis estimated that a state based reinsurance program will reduce health insurance premium costs from 6% - 29.5%, depending on the level of state investment.
 - The program as proposed in the Senate Republican plan will save families on average \$6,475 per year, or \$540 per month.
 - It would be funded through existing resources within the state budget, not a new tax or assessment on insurance premiums. If health care affordability is our priority, then it should be a priority in our \$46.3 billion state budget too. Any new tax on premiums or insurers only gets passed on to consumers and increases the cost of insurance instead of reducing it. The Wakely

Report confirms that a reinsurance plan that does not rely on any assessment on premiums yields the greatest premium reduction. The report shows that a \$80.8 million state investment with no assessment on premiums will garner the greatest percentage of federal funds (62.4%-64.9%) and lead to a 25.1% – 29.5% reduction in premiums for all plans.

- The Wakely report also shows that assessments placed on insurance premiums yield a lower percentage of federal funding and did not reduce premiums as much as when no assessment was levied. This means proposals to pay for a reinsurance program with a tax on insurance will not yield the greatest savings for CT residents.

- ★ Reduce prescription drug costs by setting up Connecticut for Canadian drug importation, something President Biden encouraged states to do. This will possibly act to control drug costs based on a sliding formula and regulatory price controls.
- ★ Address prescription drug affordability by tackling practices that drive up the costs of prescription drugs by examining pharmacy benefit managers (PBMs) and practices such as spread pricing.
- ★ Maximize pool purchasing for prescription drugs and health care supplies.
- ★ Increase transparency and data sharing to drive down costs.

I am here today both to urge state insurance regulators to consider the true impact of rate increases on families who are already struggling, and reject these unaffordable rate increases and implement the necessary reforms such as greater transparency, accountability and respect for the consumer cost burden that we need to make healthcare more affordable and accessible.

Thank you again for this opportunity to speak out on behalf of every working and middle-class family and small businesses in Connecticut. All families deserve access to quality healthcare they can afford. The rising costs of healthcare in our state have gone ignored for far too long. CT is not affordable, and rising health care costs are yet another burden our families cannot take.

From: [Carson, Jim](#)
To: [Ratefilings, cid](#)
Subject: Testimony state rep kerry wood
Date: Monday, August 15, 2022 2:37:14 PM

From: Rep. Wood, Kerry <Kerry.Wood@cga.ct.gov>
Sent: Monday, August 15, 2022 2:31 PM
To: Carson, Jim <Jim.Carson@ct.gov>
Subject: Testimony

Thanks to CID for hosting this forum here in a venue that is accessible both in person and virtually. Thanks Commissioner Mais for opening this forum with a statement on how we all need to be working towards reducing health care costs, which has been a main goal of the Insurance & RE Committee over the past 2 years. I'm opposed to the increases proposed by the health carriers. I'm also disappointed in the size of the increases, especially when it compares to the increases requested in other states. Things like unverified assumptions, future market conditions, and unpredictability are not reasons for passing these increases on to customers. There's mixed messaging from the health carriers – on one hand your reporting significant profits and on the other, you're asking for double digit increases in small group and individual markets. This happens to be one of the most price sensitive markets where many customers are buying high deductibles plans. We, as legislators, are the ones that have to explain that to our constituents which as you can imagine, is not an easy discussion.

Questions:

- Why is CT's average increase on the fully insured market twice of what was proposed in other states?
- Subsidies from the federal government should not be included in the increases.
- I read that mandates were a reason for increasing costs, the only mandate bill passed this session was related to early detection for breast cancer and ovarian cancer, data has shown that early detection saves healthcare costs. Additionally, we mandated a Health Enhancement Program which promotes going to the doctor more and being more proactive with your health – wouldn't this be a cost savings to the system? This contradicts the opening statements from Connecticure stating that people were going to the doctor less thus resulting in strains to the system when people are in advanced stages of sickness.
- To the CID and members of our Insurance and Real Estate Committee, if mandates are a valid reason for such a dramatic increase, we have to do a better job at understanding the breakdown of each of these costs and have them available to the members at the start of every legislative session, as well as to have them inclusive of our financial analysis when writing bills. I will remind the committee that the last mandate review was done in 2016.

Lastly, we are looking to our health carriers to push back on unreasonable health care costs. Cigna did this recently when adjusting for dental costs. I'd like to give you a real life example of something that happened to a constituent of mine in just this past week who is insured under a small group plan – the hospital charged his insurer over \$1,000 for a few pain pills during his stay in the hospital. Once discharged, a 30-day supply was less than a third of the cost and his out of pocket cost was just \$25 . This is not an example of insurers being pro-active with costs, but just the opposite.

KERRY WOOD

State Representative from the 29th District
Serving Rocky Hill, Wethersfield, and Newington

Chair of the Insurance & Real Estate Committee
Member of the Commerce Committee and Finance, Revenue, and Bonding

Phone (860) 240-8500 | Cell (203) 520-1794

From: [Carson, Jim](#)
To: [Ratefilings, cid](#)
Subject: FW: Testimony for Today's Hearing
Date: Monday, August 15, 2022 5:11:33 PM
Attachments: [8-15 InsuranceIncreasePublicMeetingCommentsRochelle.docx](#)

From: Rep. Rochelle, Kara <Kara.Rochelle@cga.ct.gov>
Sent: Monday, August 15, 2022 3:37 PM
To: Carson, Jim <Jim.Carson@ct.gov>
Subject: Testimony for Today's Hearing

Jim,

Please add this testimony to the public record for today's hearing. Thank you for your assistance.

All my best,
Kara Rochelle
State Representative
104th Assembly District
Proudly Serving Ansonia & Derby



State of Connecticut
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To whom it may concern:

Thank you for accepting my comments for the August 15 informational public meeting on health insurance proposals filed by CIGNA Health & Life, CTCare Inc., CTCare Benefits Inc., and the ConnectiCare Insurance Company, Inc. for plans starting in 2023. I'm here in strong opposition to these proposed rate increases, which will undoubtedly place additional financial burdens on hardworking Connecticut residents and ultimately price residents out of health care.

These four insurers are seeking an utterly unconscionable average rate increase of 24.3 percent on individual health plans and 21.11 percent on small group plans, impacting more than 84,600 policy holders. Premiums on impacted policies will cumulatively increase by more than \$130 million. These proposed rate increases put profits before Connecticut people and put consumers on the hook for enriching wealthy shareholders and insurance executives. The profits of big insurance executives and shareholders should never come before the wellbeing of our residents in Connecticut.

While the insurers attribute the need for double-digit rate hikes to the growing cost of medical care, prescription medication, and increased demand for medical services, the reality is these same companies are raking in higher profits and revenues. While hundreds of thousands of families struggled with the immediate and dire economic challenges during the height of COVID in 2020, the U.S. health insurance industry saw record profits, shattering profit growth in recent years. According to the [National Association of Insurance Commissioners 2020 Annual Results](#), the industry experienced a significant increase in net earnings of \$31 billion compared to just \$22 billion in 2019. Today, families and seniors across this state are still struggling with economic recovery from the last few years and are weathering inflation. Rate hikes would be reckless, and the insurance companies frankly must think we are unaware of their profits.

In preparing for this informational meeting, the [Connecticut Citizens Action Group](#) released an updated report digging into insurers' profits. The report found that five of the companies seeking rate increases gained **billions** in profits, stock buybacks, and executive compensation. Among the insurers mentioned in the report is CIGNA, which is requesting a rate increase of 19.64 percent. The increase would impact approximately 12,127 policy holders. According to CCAG's report, CIGNA saw \$5.36 **billion** in profits in 2021 and bought back \$7.4 billion in stock. The CEO of CIGNA received \$91.1 million in compensation. In contrast to the billions in profits the insurance

companies are enjoying, real people in our communities are being forced to put up go-fund-me pages to pay for care to save their loved one's lives. While executives are seeing millions in compensation, people are choosing between getting necessary medical tests or life-saving treatment and paying their grocery bills, putting gas in the car, and affording daily.

It is obvious that these companies do not need a rate increase, and the hardworking people of Connecticut cannot afford it. In fact, I get the sense that perhaps we should open the state's healthcare plan up to the public to buy into. Perhaps some competition from the public sector would help these insurance companies understand that we see them making billions in new profits while trying to fleece our residents. It is both morally repugnant, and wholly unnecessary to put up with from a public policy perspective. If approved, the requested rate increases by these big insurance companies will drive the cost of health insurance through the roof, potentially forcing people to forgo insurance coverage or delay obtaining care. I will not stand for corporate profits being put before the lives of my residents, and you shouldn't either.

Consumers are still reeling from the economic conditions of the past few years and they cannot afford the additional cost burden of these unnecessary and reckless rate increases. I strongly urge the Department to reject these requests and prioritize the people of Connecticut before what we can only conclude is corporate greed, considering the facts at hand. Let's demand better.

Thank you for your time and for accepting my comments.

Sincerely,



Kara Rochelle
State Representative
104 Assembly District

From: [Rep. Comey, Robin](#)
To: [Ratefilings, cid; Carson, Jim](#)
Subject: Attached Written Testimony
Date: Tuesday, August 16, 2022 4:31:56 PM
Attachments: [image003.png](#)
[Insurance Coverage R. RC \(002\).pdf](#)

Please accept this written testimony for the official record.
Robin

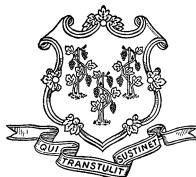


Robin Comey
State Representative
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MEMBER
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COMMITTEE ON CHILDREN

August 15, 2022

Commissioner Andrew N. Mais
Department of Insurance
153 Market Street, 7th Floor
Hartford, CT 06103

Dear Commissioner Mais,

As Vice Chair of the Insurance and Real Estate Committee I appreciate the opportunity the Connecticut Insurance Department has provided us to be informed about this important healthcare delivery landscape. My written testimony is in response to the proposed rate increases filed by CIGNA, ConnectiCare, Anthem, Aetna, Anthem Health Plans, and United Healthcare/Oxford for the 2023 plan year.

Health insurance is already prohibitively expensive for so many of my constituents. They are paying too much in premiums and in out-of-pocket expenses and I am here to lend my voice on their behalf.

I know many people who work multiple jobs and must purchase on the individual market for their families, but still cannot afford to purchase health insurance. I've had difficult conversations with them, helping connect them to eye doctors or dentists who might be sympathetic to their situation. I've heard from Seniors who are making a choice on whether they go without food or health care and prescriptions. They are confused on where to go for help, where to find less expensive care and what the market is offering them. I know these hikes will push insurance even farther out of reach for so many people, young adults, and young parents.

According to the OHS's new tool, the Connecticut Healthcare Affordability Index, healthcare costs for our Connecticut residents become unaffordable when they exceed 7-11% of a family's income. And according to the Self-Sufficiency Standard, nearly one in four Connecticut households is considered to have inadequate income to meet their basic needs after housing, childcare, food, and transportation. In Branford, one in four residents have inadequate income to meet the healthcare expenses. If you are an older payer between the ages of 50-64, 73% of

individual healthcare plans are unaffordable. The people in my district can't shop around. The prices are what they are.

Many people I have spoken with are planning on putting off their care at the expense of their long-term health and well-being. I know young people who are going now or will go without health coverage entirely. As a small business owner, I have been in that position where we were contemplating sacrificing our family's insurance policy for my family of four. Our goal as a state should be to insure as many people as possible no matter their age, their zip code, or their racial and ethnic disparities.

In conclusion, 200,000 people in this state will be impacted by these significant price increases in a time where they are least able to afford it. I do not support this, and I implore the CID to evaluate these requests in a fair manner, and make reasonable counter recommendations, not only because of the current uncertain fiscal environment all across this country but because it's the right thing to do for the residents of our state. I thank you, again, for your transparency and I look forward to working together to improve the healthcare system for the people in our state.

Sincerely,

A handwritten signature in blue ink, appearing to read "Robin Conry".

State Representative
Branford, CT 102nd District

From: [Rep. Kennedy, Kathy](#)
To: [Ratefilings, cid](#)
Cc: [Williams, David](#)
Subject: Proposed Health Insurance Rate Increases
Date: Monday, August 22, 2022 4:27:34 PM

[You don't often get email from kathy.kennedy@cga.ct.gov. Learn why this is important at <https://aka.ms/LearnAboutSenderIdentification>]

Thank you for the opportunity to submit my written testimony against the proposed insurance rate hikes. My name is Kathy Kennedy, State Representative for the 119th proudly representing the residents of Milford and Orange. Simply stated this is not the time for rate increases for any individual or family in Connecticut. Our residents, my constituents, are already experiencing the high cost of groceries, clothing, gasoline, etc. The proposed increase would be an added financial burden. Our Connecticut families are struggling. We found during the pandemic people were putting off their annual medical exams, not only due to Covid fears, but the availability to get appointments with their physicians. Now with the proposed rate increase people may delay necessary preventive medical care because it is another financial expense. The legislative majority continues to pass legislation that makes it harder and more expensive to do business in Connecticut. These proposed increases will hurt our residents. I ask you to please look at all the testimony provided at the public hearing on August 15th and delay implementation at this proposed insurance rate increase at this time.

Thank you in advance for your consideration.

Kindest regards,

Kathy
Kathy Kennedy
State Representative for the 119th

Sent from my iPhone

From: [Filippone, Rosalie](#)
To: [Ratefilings, cid](#)
Cc: [Rep. Borer, Dorinda](#)
Subject: Rep. Borer Letter Re: Insurance Increases
Date: Monday, August 29, 2022 9:46:46 AM
Attachments: [Borer Insurance Rate Hike Letter0.docx](#)

Good Morning,

Please see the attached document for a document from Representative Dorinda Borer in opposition to the proposed insurance rate increases for several insurance companies in the state. Thank you!

Sincerely,

Rosalie Filippone (she/her) | Constituent Engagement Coordinator

House Democrats Office

State Representative Dorinda Borer, 115th District

State Representative Jeff Currey, 11th District

State Representative Jillian Gilchrest, 18th District

State Representative Gregory Haddad, 54th District

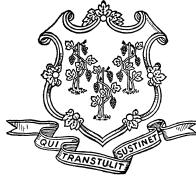
State Representative Frank Smith, 118th District

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8/29/22
Commissioner Andrew N. Mais
Connecticut Insurance Department
153 Market Street, 7th Floor
Hartford, Ct 06103

Dear Commissioner Mais,

I'm writing this letter to express my strong opposition to the insurance rate hikes proposed by multiple insurance companies including Cigna Health & Life Insurance, CTCare Inc., and Anthem Health Plans.

This past year, I have been getting continual emails, calls, and messages from constituents in my district struggling with the financial stress that they have endured mostly due to the ramifications of COVID.

Nearly all of the calls my office receives are from parents, teachers, trade workers, and business owners who are struggling to pay bills and afford basic needs. Increases in insurance rates would greatly exacerbate the existing financial strain that our working residents have endured in recent years.

These rate increases, several close 20%, are outrageously excessive and extremely harmful to consumers and to our state as a whole. We cannot have a greater divide between those who can and those who cannot afford health insurance. Closing the gap for affordable healthcare of all income levels is what we as a state should be aiming for and working towards together. We cannot expect the average citizen to delay or completely forego necessary health care because they no longer can afford insurance.

I am respectfully imploring you to consider Connecticut consumers, who will be devastated by extreme insurance rate hikes, and please reject the proposed increases.

Sincerely,

Dorinda Borer
State Representative, 115th District