

From: [Beverly Dunn](#)
To: cid.ratefilings@ct.gov
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Wednesday, June 26, 2024 1:25:13 PM

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CT State Insurance Department - Rate Filings Re: Rate Hike Requests,

To the CT Insurance Department:

Health insurance costs too damn much!

I urge you to reject the latest requested rate hikes and instead evaluate how costs from self dealing with vertically integrated entities contribute to the costs and make sure consumers are protected.

We need greater transparency to unravel the complicated self-dealings of these conglomerates. They are now insuring fewer and fewer people and raking in billions in profits as Pharmacy Benefits Managers, Medicare Advantage and other schemes.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers.

Thank you,

Beverly Dunn

[REDACTED]
[REDACTED]
[REDACTED]

From: [Christina Lombino](#)
To: cid.ratefilings@ct.gov
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Wednesday, June 26, 2024 1:46:50 PM

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I'd like to add that my husband and I have been self employed for 30 years and have had to purchase our own plans and it has been nothing but a nightmare all these years. High deductible plans are garbage plans! We've had to at times pay more a month in healthcare premiums than our mortgage. Our standards of living all these years could have been much better if it weren't for the thorn in our side called health insurance. It's sickening and causes us so much stress. Sometimes I wonder if we'd be better off being an irresponsible loser and just get on State aid and not have to worry about heakthcare bills.

Thank you,

Christina Lombino

[REDACTED]
[REDACTED]
[REDACTED]

From: [Diane Dejoannis](#)
To: cid.ratefilings@ct.gov
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Wednesday, June 26, 2024 1:32:02 PM

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Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers.

Thank you,

Diane Dejoannis

[REDACTED]
[REDACTED]
[REDACTED]

From: cid.webmaster@ct.gov
To: RateFilings@ct.gov
Subject: Health: Anthem Health Plans, Inc - 2025 Rates - File Number: 202402968
Date: Monday, June 24, 2024 12:52:06 PM

I disagree with the increase . I pay for an increase every year and I'm tired of it.

From: cid.webmaster@ct.gov
To: RateFilings@ct.gov
Subject: Health: Anthem Health Plans, Inc - 2025 Rates - File Number: 202402968
Date: Tuesday, June 25, 2024 1:11:22 AM

Ct. Residents are sick of having our pockets picked because Ct. is a WELFARE state and will Not tell people to get off their lazy asses get a job and stop having kids they can't afford because we're not paying for your career welfare anymore.

From: cid.webmaster@ct.gov
To: RateFilings@ct.gov
Subject: Health: Anthem Health Plans, Inc - 2025 Rates - File Number: 202402968
Date: Saturday, June 15, 2024 12:35:15 PM

Please do not approve this rate increase. The premium costs and patient out of pocket expenses are unaffordable. The insurance companies are already making incredible profits and the outrageous salaries and bonuses of leadership at these insurance companies is egregious.

The way insurers systematically deny and delay payment of claims seems to be a way for insurers to hold onto premiums to make profit off of interest. I had the experience of Anthem processing a breast ultrasound due to dense breasts with a deductible when it should have been paid in full. It took me a few hours and two phone calls to finally get it processed correctly and I had to escalate to a manager and provide her with the CT and Federal laws around coverage for this service. My daughter also had an issue with Anthem stating a portion of a claim for an ER visit processed with a deductible for which her plan stated it should be paid in full. This also took 2 phone calls and significant time for Anthem to pay correctly and in full. If this is happening to me, it begs the question of how often is it happening to others in the community as I expect Anthem's systems are programmed to process in this manner? I think that someone should audit Anthem's payment of a screening breast ultrasound due to dense breasts. I suspect there is an issue with that and, had I not known, I would have just paid the coinsurance resulting in a higher out of pocket for me and savings on the back of the insureds by Anthem. Please do not approve this rate increase. It is just not reasonable or fair.

From: cid.webmaster@ct.gov
To: RateFilings@ct.gov
Subject: Health: Anthem Health Plans, Inc - 2025 Rates - File Number: 202402988
Date: Monday, June 24, 2024 12:52:46 PM

I pay for an increase every year and I'm sick and tired of it and you want more money. This is getting ridiculous.

From: cid.webmaster@ct.gov
To: RateFilings@ct.gov
Subject: Health: Anthem Health Plans, Inc - 2025 Rates - File Number: 202402988
Date: Tuesday, June 25, 2024 10:25:00 PM

Perhaps the CT Insurance Department would like to start with reviewing the salary of Lou Gianquinto. I am quite sure it is in the millions.

And then they can ask themselves what basis they have for making insurance for CT residents more and more unaffordable, and therefore inaccessible.

The CEO makes millions off of the blood, sweat, and tears (literally) of CT residents. He creates nothing. His entire job is to figure out how he and his profiteers can make money off of the healthcare of the citizens. How they can offer less for more. How they can line their pockets at our expense.

I work for myself, so my only option is to obtain insurance through the marketplace. If it weren't for tax credits, I would not be able to afford insurance at all. And I make good money.

There is no basis whatsoever for this increase. Tell Lou to take it out of HIS pocket. He can well afford it. I can't. CT residents can't.

From: cid.webmaster@ct.gov
To: RateFilings@ct.gov
Subject: Health: Anthem Health Plans, Inc - 2025 Rates - File Number: 202402988
Date: Monday, July 1, 2024 3:46:43 PM

Continuing to allow Anthem to raise rates for individual insurance each year is gamesmanship that should not be tolerated. The rate increases in no way reflect a similar increase in income for the individuals that depend on (and are required to have) these policies. The objective of the CT Insurance Department should be to protect citizens/taxpayers, not to ensure profitability of the insurance companies. Given the relative lack of competition in the individual insurance space, and as a CT taxpayer, I rely on the Insurance Department to keep my costs reasonable from the few providers that will offer coverage.

From: cid.webmaster@ct.gov
To: RateFilings@ct.gov
Subject: Health: Anthem Health Plans, Inc - 2025 Rates - File Number: 202402988
Date: Saturday, June 15, 2024 12:39:57 PM

Please do not approve this rate increase. The premium costs and patient out of pocket expenses are unaffordable and causing me not to seek medical care for care that I need. I cannot afford the deductibles along with the high cost of premiums. The staggering profits of health insurers along with the outrageous salaries and bonuses of leadership at these insurance companies is egregious.

The way insurers systematically deny and delay payment of claims seems to be a way for insurers to hold onto premiums to make profit off of interest. I had the experience of Anthem processing a breast ultrasound due to dense breasts with a deductible when it should have been paid in full. It took me a few hours and two phone calls to finally get it processed correctly and I had to escalate to a manager and provide her with the CT and Federal laws around coverage for this service. My daughter also had an issue with Anthem stating a portion of a claim for an ER visit processed with a deductible for which her plan stated it should be paid in full. This also took 2 phone calls and significant time for Anthem to pay correctly and in full. If this is happening to me, it begs the question of how often is it happening to others in the community as I expect Anthem's systems are programmed to process in this manner? I think that someone should audit Anthem's payment of a screening breast ultrasound due to dense breasts. I suspect there is an issue with that and, had I not known, I would have just paid the coinsurance resulting in a higher out of pocket for me and savings on the back of the insureds by Anthem. Please do not approve this rate increase. It is just not reasonable or fair.

From: cid.webmaster@ct.gov
To: RateFilings@ct.gov
Subject: Health: ConnectiCare Benefits, Inc. - 2025 Rates - File Number: 202402980
Date: Saturday, June 15, 2024 12:42:18 PM

Please do not approve this rate increase. The premium costs and patient out of pocket expenses are unaffordable and causing me not to seek medical care for care that I need. I cannot afford the deductibles along with the high cost of premiums. The staggering profits of health insurers along with the outrageous salaries and bonuses of leadership at these insurance companies is egregious.

The way insurers systematically deny and delay payment of claims seems to be a way for insurers to hold onto premiums to make profit off of interest. Please do not approve this rate increase. It is just not reasonable or fair.

From: cid.webmaster@ct.gov
To: RateFilings@ct.gov
Subject: Health: ConnectiCare Inc - 2025 Rates - File Number: 202402961
Date: Tuesday, June 25, 2024 1:11:12 AM

Ct. Residents are sick of having our pockets picked because Ct. is a WELFARE state and will Not tell people to get off their lazy asses get a job and stop having kids they can't afford because we're not paying for your career welfare anymore.

From: cid.webmaster@ct.gov
To: RateFilings@ct.gov
Subject: Health: ConnectiCare Inc - 2025 Rates - File Number: 202402961
Date: Saturday, June 15, 2024 12:18:20 PM

The cost to the insured along with incredibly high deductibles prevent me from seeking care. I have medical issues that require follow up for which I am not seeking care due to high deductibles. Also, the way insurers deny and delay payment of claims seems to be just a way for insurers to hold onto premiums to make profit off of interest. Please do not approve this rate increase.

From: cid.webmaster@ct.gov
To: RateFilings@ct.gov
Subject: Health: ConnectiCare Insurance Company, Inc - 2025 Rates - File Number: 202402962
Date: Tuesday, June 25, 2024 1:10:55 AM

Ct. Residents are sick of having our pockets picked because Ct. is a WELFARE state and will Not tell people to get off their lazy asses get a job and stop having kids they can't afford because we're not paying for your career welfare anymore.

From: cid.webmaster@ct.gov
To: RateFilings@ct.gov
Subject: Health: ConnectiCare Insurance Company, Inc - 2025 Rates - File Number: 202402962
Date: Monday, July 1, 2024 3:45:43 PM

Continuing to allow ConnectiCare to raise rates for individual insurance each year is gamesmanship that should not be tolerated. The rate increases in no way reflect a similar increase in income for the individuals that depend on (and are required to have) these policies. The objective of the CT Insurance Department should be to protect citizens/taxpayers, not to ensure profitability of the insurance companies. Given the relative lack of competition in the individual insurance space, and as a CT taxpayer, I rely on the Insurance Department to keep my costs reasonable from the few providers that will offer coverage.

From: cid.webmaster@ct.gov
To: RateFilings@ct.gov
Subject: Health: ConnectiCare Insurance Company, Inc - 2025 Rates - File Number: 202402962
Date: Monday, July 1, 2024 3:45:43 PM

Continuing to allow ConnectiCare to raise rates for individual insurance each year is gamesmanship that should not be tolerated. The rate increases in no way reflect a similar increase in income for the individuals that depend on (and are required to have) these policies. The objective of the CT Insurance Department should be to protect citizens/taxpayers, not to ensure profitability of the insurance companies. Given the relative lack of competition in the individual insurance space, and as a CT taxpayer, I rely on the Insurance Department to keep my costs reasonable from the few providers that will offer coverage.

From: cid.webmaster@ct.gov
To: RateFilings@ct.gov
Subject: Health: ConnectiCare Insurance Company, Inc - 2025 Rates - File Number: 202402962
Date: Saturday, June 15, 2024 12:18:00 PM

The cost to the insured along with incredibly high deductibles prevent me from seeking care. I have medical issues that require follow up for which I am not seeking care due to high deductibles. Also, the way insurers deny and delay payment of claims seems to be just a way for insurers to hold onto premiums to make profit off of interest. Please do not approve this rate increase.

From: cid.webmaster@ct.gov
To: RateFilings@ct.gov
Subject: Health: Oxford Health Insurance, Incorporated - 2025 Rates - File Number: 202402964
Date: Saturday, June 15, 2024 12:42:03 PM

Please do not approve this rate increase. The premium costs and patient out of pocket expenses are unaffordable and causing me not to seek medical care for care that I need. I cannot afford the deductibles along with the high cost of premiums. The staggering profits of health insurers along with the outrageous salaries and bonuses of leadership at these insurance companies is egregious.

The way insurers systematically deny and delay payment of claims seems to be a way for insurers to hold onto premiums to make profit off of interest. Please do not approve this rate increase. It is just not reasonable or fair.

From: cid.webmaster@ct.gov
To: RateFilings@ct.gov
Subject: Health: Oxford Health Plans (CT), Inc - 2025 Rates - File Number: 202402983
Date: Tuesday, June 25, 2024 1:11:32 AM

Ct. Residents are sick of having our pockets picked because Ct. is a WELFARE state and will Not tell people to get off their lazy asses get a job and stop having kids they can't afford because we're not paying for your career welfare anymore.

From: cid.webmaster@ct.gov
To: RateFilings@ct.gov
Subject: Health: Oxford Health Plans (CT), Inc - 2025 Rates - File Number: 202402983
Date: Saturday, June 15, 2024 12:41:24 PM

Please do not approve this rate increase. The premium costs and patient out of pocket expenses are unaffordable and causing me not to seek medical care for care that I need. I cannot afford the deductibles along with the high cost of premiums. The staggering profits of health insurers along with the outrageous salaries and bonuses of leadership at these insurance companies is egregious.

The way insurers systematically deny and delay payment of claims seems to be a way for insurers to hold onto premiums to make profit off of interest. Please do not approve this rate increase. It is just not reasonable or fair.

From: cid.webmaster@ct.gov
To: RateFilings@ct.gov
Subject: Health: UnitedHealthcare Insurance Company - 2025 Rates - File Number: 202402972
Date: Saturday, June 15, 2024 12:41:46 PM

Please do not approve this rate increase. The premium costs and patient out of pocket expenses are unaffordable and causing me not to seek medical care for care that I need. I cannot afford the deductibles along with the high cost of premiums. The staggering profits of health insurers along with the outrageous salaries and bonuses of leadership at these insurance companies is egregious.

The way insurers systematically deny and delay payment of claims seems to be a way for insurers to hold onto premiums to make profit off of interest. Please do not approve this rate increase. It is just not reasonable or fair.

From: [Leslie Weinberg](#)
To: cid.ratefilings@ct.gov
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Wednesday, June 26, 2024 1:21:43 PM

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CT State Insurance Department - Rate Filings Re: Rate Hike Requests,

To the CT Insurance Department:

I have coverage through United HealthCare. I have little income, so need the Health Insurance coverage a great deal. Increasing Rates would be very harmful. I take 4 medications, all of which are very expensive. One is a Controlled Substance. I have multiple Conditions. To deal with them all, I have many Specialists and tests also.

I urge you to reject the latest requested rate hikes and instead evaluate how costs from self dealing with vertically integrated entities contribute to the costs and make sure consumers are protected.

We need greater transparency to unravel the complicated self-dealings of these conglomerates. They are now insuring fewer and fewer people and raking in billions in profits as Pharmacy Benefits Managers, Medicare Advantage and other schemes.

Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers.

Thank you,

Leslie Weinberg

[REDACTED]
[REDACTED]
[REDACTED]

From: [Monica Keady](#)
To: cid.ratefilings@ct.gov
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Wednesday, June 26, 2024 1:32:42 PM

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Clearly, our state needs to act in a much stronger manner to protect Connecticut citizens and rein in these corporate profiteers.

Thank you,

Monica Keady

[REDACTED]
[REDACTED]
[REDACTED]

From: [Stephen Simon](#)
To: cid.ratefilings@ct.gov
Subject: Stop Health Insurance Greed - Say no to requested rate hikes!
Date: Wednesday, June 26, 2024 2:38:35 PM

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To the CT Insurance Department:

Health insurance costs too damn much! Everything in CT costs too much in fact which is why we keep losing businesses and residents.

I urge you to reject the latest requested rate hikes and instead evaluate how costs from self dealing with vertically integrated entities contribute to the costs and make sure consumers are protected.

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Thank you,

Stephen Simon

[REDACTED]
[REDACTED]
[REDACTED]

From: [Sue Torrey](#)
To: cid.ratefilings@ct.gov
Subject: Say NO to requested health insurance rate hikes!
Date: Wednesday, June 26, 2024 2:33:03 PM

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To the CT Insurance Department:

Health insurance costs too damn much! And covers too damn little, for that cost!

I urge you to EJECT the latest requested rate hikes.

Instead, evaluate how costs from self-dealing with vertically integrated entities contribute to the costs -- thereby making sure consumers are protected.

We need greater transparency to unravel the complicated self-dealings of these conglomerates. They are now insuring fewer and fewer people and raking in billions in profits via Pharmacy Benefits Managers, Medicare Advantage and other schemes.

Clearly, Connecticut needs to act in a much stronger manner to protect its citizens and rein in these corporate profiteers.

Thank you,

Sue Torrey

[REDACTED]
[REDACTED]
[REDACTED]