

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Thursday, June 11, 2015 1:10:34 PM

I am opposed to a rate increase because it would be a terrible financial burden on me and my family. I have not received an increase in pay in the past 5 years, yet my Anthem health premium has increased every single year for the past 5 years. Even though Anthem states it has not increased their rates, ever since Obama Care was launched my premiums have gone up by 35%. My husband and I are a hard working family with 2 children and it's incredibly burdensome to afford health care since Obama Care without a rate increase. I am terribly concerned of a rate increase when our income has not increased at all. Please consider what a hardship this will be to families like mine who are barely getting by trying to live responsibly by paying for our own healthcare benefits from our own pockets, and supporting a family. It will definitely be a hardship on my family.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Sunday, May 31, 2015 10:58:36 PM

Please do not increase our rate. Health insurance and medical expenses are extremely high as it is. Increasing the rate will deter people from getting the medical insurance coverage and care they need.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Tuesday, July 14, 2015 10:41:13 AM

I am a physician provider and until last year a subscriber of anthem health care health insurance. I receive the lowest amount of money for 35 minutes 99214(\$76.5) for my time face to face than any other commercial insurance. If all of my patients had anthem, it would be impossible for me to allot the amount of time that patients need and deserve.

For anthem to request increases in their premiums while paying so little to a board certified physician (8 years of medical school, 4 years of residency) is unspeakable.

for all the talk about wanting physicians to spend more time with patients, here is a great example of why physicians can't. we can't work for free although when you add the number of patients who disappear without paying for their deductibles, I am as a solo physician in particular, already providing a significant amount of free care. it can take up to 8 weeks in spite of electronic filing and era's, for the insurance company to inform us that the amount owed is the responsibility of the patient- by the then the patient has come and gone and next to impossible to track down even with the aid of collection company who kindly takes 1/3 of what the patient owes if they due collect. We are also told that we are not allowed to collect the deductible up front.

my hands are tied in all directions by the insurance industry.

and finally, I switched my own health insurance provider from anthem to ctcare because of the rate increase anthem presented me with for 2015.

now I hear ctcare wants to increase it also.

stuck at both ends.

m.leonhardt, [REDACTED]

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Thursday, July 23, 2015 6:32:28 PM

the deductibles are tough to pay,we have been put into debt.,for a family Of 4 making around 65,000 a year you just cant make it,obama may have had a good intention but it has been terrible for us,my wife is on disability,we have no dental,all the help goes to illegals and the dirt poor and the rest of us keep the lawyers and collection agencies in business,i do blame government ,any government that even allows drones for the public is twisted at the core,our society is on its way out,

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Wednesday, July 22, 2015 4:27:47 PM

As an Anthem customer, I do not agree with the requested rate increase for exchange or private plans. An increase should reflect inflation and not some "projected" increases that are unknown. What is known is that anthem is a Mega-insurer with a dominant market share that deserves only an appropriate increase

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Wednesday, July 22, 2015 1:47:02 PM

I spend over \$850 a month for premiums for MYSELF only to ensure that my health care coverage will be excellent should the need arise. Each year, the coverage for medications and medical procedures lessen and more and more out-of-pocket expenses are incurred. As an example, the coverage for post-mammogram ultrasound was an out-of-pocket expense for me this year -- and never was before. Just one example. When an insurance company such as Anthem has so much money that they want to purchase other insurance companies (Cigna), it tells me that they have too much money in their bank, that premiums are too high, coverage is too low, executive salaries and perks are over-the-top. Clearly, they don't need the increased premiums for anything more than corporate greed.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Wednesday, July 22, 2015 12:58:05 PM

I feel such a hike is absurd! How can a low paid salary employee afford to live if their pay check continues to get lowered due to high health ins premiums? I barely can make ends meet working a f/t job and now I need to stress over more money taken out from my pay check?? It's totally not right for us small working class workers! Please do not agree to these high rate increases!

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Tuesday, July 21, 2015 8:00:01 PM

I oppose any rate hike in Anthem Blue Cross/Blue Shield Health Insurance. Although currently insured by Anthem, I am out of work indefinitely (and not getting paid) with a medical condition.

Mary Ann Kodel
Norwalk, CT

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Tuesday, July 21, 2015 12:56:37 PM

I oppose the rate hike proposed by Anthem. We had a substantial increase last year with decreased benefits and increased out-of-pocket costs. We are informed that our personal information was placed at risk. I have had to repeatedly fight with Anthem customer service about claim errors that they have made, particularly in covering payment to my primary doctor. Preventive services are being reduced/narrowed in scope. Anthem is unable to tell me whether several providers are in-network or not. Health care company upper management salaries and profit margins have sharply escalated with no return on investment to benefit consumers. The current health care inflation rate is 2.51% and their rate increase is not justified in the filing and is excessive. I urge the CID to deny this rate increase.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Thursday, July 16, 2015 4:45:33 PM

i will not pay the increase if there is one! the way i will do this is by cancelling my policy and not having any insurance. so what will the insurance company gain. people will have no choice but to cancel and pay the penalty. or say they have insurance when the file their taxes and get around the system. the irs is so screwed up too. i dont use my insurance because of the out of pocket cost. i believe if you pay a high premium everything should be covered from day one. no copays or deductibles. the game they play makes it too complicated for anyone to have any sympathy for insurance companies. i hope a republican becomes president and get rid of obamacare. not good for the working people.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Sunday, May 31, 2015 11:18:34 AM

I urge the CT Insurance Department to decline a rate change increase again for Anthem BlueCross Blue Shield for the individual plan that I was forced to take. This will be the second time the rate will go up in the two years that the plan has been open. I have yet to receive a raise in my line of work in the passed six years. In my opinion the economy has to get better.

Over spending, abuse of the insurance system and the prerequisite that a company needs to over pay its top executives to keep them has to change.

This insurance plan that I was forced to take by our government is not working for me, But yet I'm being forced to have it. Now the rate is going up. I have no source of action. There is nothing I can do but to urge you not to let this increase happen.

Thank you For your time

James F Moraveck Jr


From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Wednesday, July 15, 2015 4:56:50 PM

I am at retirement age paying \$530.00 a month for health insurance with Anthem. WORKED hard to pay OFF my mortgage now I have a huge HEALTH insurance payment.
I don't know when The middle class blue collar worker will get a break.

THank GOD I am in good health.

Please stop this rate increase 6.7% I had to join Anthem in January 2015 its costing me over \$6000.00 a YEAR. PLUS

I am NOT happy with a Rate increase.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Wednesday, July 15, 2015 8:16:45 AM

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

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Thursday, July 02, 2015 3:31:20 PM

I am an Anthem member, and a subscriber that would be impacted by any rate increases. I have been dissatisfied with the level of service provided by Anthem in relation to the amount of money I pay them each month in premiums. I had to get a medication I had been on for years authorized through their appeals department, and it took months, not days, months. I'm glad it wasn't a cancer drug. Not to mention, I've had services performed that I thought were covered, only to have Anthem come back and say they were not. They are not customer service friendly, reject any claim they can and ask questions later; you have to fight them all the time to get your services covered, and they don't deserve to milk the good people of Connecticut for any additional monies. Improve your customer service experience, and I would gladly pay more. I don't see the value, and so I don't want to pay more money. No improvements = no increase in premiums. Thanks for your time and your ear.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Saturday, May 30, 2015 3:28:20 PM

Please, please do not allow this insurance company to profit any further. I currently pay almost \$300.00 a month and that's with government subsidies. My family of four's gross income is around 51,000 per year. I believe the earned income limit is around 49,000 to qualify for Medicaid. I pay 3,600 per year just for health insurance. This puts my family below the earned income limit. We barely make ends meet and have trouble just paying the \$300.00 per month. I know 6.7% does not seem like a lot but it adds up. I have the most basic plan because it was one of the cheapest there are \$30.00 co-pays for doctors visits and \$50.00 for specialists, which we can also barely afford. Whoever allows this rate increase to occur will cause my family to sink farther into debt until we can no longer afford health insurance at all. Not only will we be forced to pay a penalty, but we will have to avoid seeking healthcare for what could be serious issues.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Friday, May 29, 2015 4:06:32 PM

This increase should not be approved! The rate for individual insurance is already high and the services that are covered are limited. I would love to be able to request a 6.7% raise! This is not acceptable.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Friday, May 29, 2015 1:22:11 PM

I am very upset about this proposed rate hike as this will up our premium by about \$64/month from \$1400 to \$1464. How this is considered "affordable health care" is hard to understand when people have to have cars to get to jobs, pay for the insurance on their cars, have a mortgage or rent to pay, property taxes, etc. We do not qualify for any subsidies even though my husband is still underemployed after losing his job 5 years ago. Luckily my job helps with a percentage but a good chunk of it is still coming out of our paychecks.

You do know what Anthem did last year when you denied them the increase right? They changed the names of all the plans and still raised the premiums, our plan went from \$1274 to \$1400, that's \$126 more a month, a 10% rate hike in order to keep the same coverage!!! How was this even legal? Now they want to add another rate hike?

This is so wrong, look I'm all for everyone having health insurance but there has got to be a way to keep it under control for individuals that are working their butts off just to keep their heads above water.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Thursday, May 28, 2015 1:05:01 PM

How dare you increase the rate? Health insurance is expensive enough. We have no choice but to get our insurance through you because my husband is unemployed right now. To have the added stress of our health insurance go up in price is not something we need. We do not abuse the system!

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Thursday, May 28, 2015 11:58:38 AM

Anthem did not take the appropriate security measures to protect MILLIONS of current and past subscribers.

According to multiple articles and some discussions on NPR, personal information was not appropriately secured. I am hearing companies including Anthem are not overly concerned with personal information security because of the cost of security.

Considering the Millions of lives now negatively impacted by the data breach (this includes children with many years ahead of them), there should be some punishment for the company.

Personally a 6.7% increase is a hardship. Who gets a 6.7% increase - other than some CT State employees? No one.

I am hoping Anthem gets no rate increase.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Wednesday, May 27, 2015 3:10:03 PM

Since obamacare was put into effect, my husband and I have had nothing but problems with our Anthem Insurance. First, we were fine with Anthem Century Preferred, but the plan was canceled. We were redirected to an obamacare plan, and now I cannot get proper in-network info, one day I am covered for a procedure and another I am not. I am at a point where I am canceling a procedure for this week because no one can tell me what my cost will be. Anthem, Yale and the internal medicine doctor keep redirecting me back and forth. Obamacare is a fiasco and I am canceling a procedure that should help me with preventative care. To think we will have an increase in January, 2016, is absurd.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Wednesday, May 27, 2015 1:59:31 PM

US healthcare cost inflation has been less than 3% for the past 2 years. Please see https://ycharts.com/indicators/us_health_care_inflation_rate. It is therefore excessive that Anthem has seen fit to increase rates by 6.7% in 2016. It seems that insurance companies have a strategy to increase rates a lot as soon as they can, as they count on inertia of a lot of people to switch carriers. Plus, it's difficult to do after doctor relationships have been established.

I believe that the Connecticut insurance regulators should cap increases to perhaps a small amount above the healthcare inflation index. If the insurers are forced to do this, they will work harder to contain costs. Right now, they have little incentive if the regulator allows them for a large increase.

Healthcare should not be viewed in a purely capitalistic model. It is a necessity, and the public good must be taken into consideration by our state government. It is not in the interest of Connecticut's citizens to be taken advantage of by insurers in a semi-captive marketplace.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Friday, May 08, 2015 2:38:44 PM

My comment is with respect to Gold PPO Standard Pathway [REDACTED] Anthem is requesting a 9.18% increase (not including additional fees due to the subscriber being a year older).

I believe this increase is excessive considering that over two years the increase in this plan (and its predecessor which had a different name) would be approximately 16%. Note that Anthem itself lists administrative fees of \$115.16 for this plan, which is the second highest administrative fee for any plan that Anthem administers. Before asking subscribers for an increase of over 9%, Anthem should reduce its administrative costs and improve its customer service. Over the past year, I have found Anthem's customer service to be horrible. Wait times for customer service are excessive and representatives often do not know the answer to basic questions about plans. On one occasion I called Anthem three times in a row and got three different answers to the same question about benefits.

In its Schedule of Benefits which was provided in its initial filing, it would have been helpful for Anthem to highlight changes in benefits in the 2016 plan compared to the 2015 plan. After reviewing the differences, I found modestly lower costs in co-pays for for about 9 items. Many of these lower co-pays apply to services that are typically not used by subscribers (e.g. emergency room visits, Speech Therapy etc).

The proposed increase in the monthly fee amounts to approximately \$100 per month for my wife and myself (not including the additional cost due to subscribers being a year older). So the increase is over \$1200 per year. Saving \$5 for each of a handful of co-pays (for services typically used throughout the year) is not worth the excessive rate increase. I would prefer that the rates stay stable and the co-pays remain the same.

I object to Anthem's less than transparent filing and excessive rate increase proposal. In the letter that was mailed to subscribers it states that the rate change request was an increase of 6.7%. Well, that is incorrect since for my plan the rate increase was 9.18% (and I had to read the fine print to find it). What Anthem should have stated was that the 6.7% was an AVERAGE rate increase and they should have identified the 9.18% increase applicable to my plan. This lack of transparency makes me question everything else that was submitted, especially since it does not require one to be an actuary to state the rate increase accurately.

I hope that the Connecticut Insurance Department will act responsibly (as they did last year) and limit Anthem's rate increase to something in the neighborhood of Planet Earth.

Thank you.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Saturday, May 23, 2015 7:36:35 AM

Our fees are continuously escalating, and insurance is not affordable. Many people have large deductibles to cut down the monthly fee and if our fee were to increase, insurance may not be an option for us.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Friday, May 22, 2015 3:55:27 PM

I just received the letter from Anthem requesting a 6.7% rate increase for 2016. I am unemployed and have to pay my health insurance by myself out of my own savings. Right now I am paying \$549.61 per month for my individual non exchange HMO HSA plan plus I have a \$3000 deductible that I usually meet because of my chronic illness. So my health insurance is already costing me almost \$9,600 a year which is almost as much as my mortgage. I am 55 years old. Since Obamacare my rates have skyrocketed. I would urge you to not to approve the Anthem rate increase of 6.7% but try and keep the increase to no more than the rate of inflation.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Friday, May 22, 2015 3:29:52 PM

This increase would probably make me opt to pay the fine for not having insurance.

My current premium already takes 12.25% of my take-home pay. That, coupled with high deductibles that I have to pay out of pocket, make having insurance an expense that's too costly. I'll have to pay an extra \$400/year. I already can't afford this "affordable insurance," nevermind coming up with an extra \$400.

Instead of hitting people up for ever-more money, get Congress to change their terrible decision to include no negotiations for medications in the ACA. That would save more money than you can squeeze out of 34,000 people who can't make ends meet as it is.

Or install procedures to stop wasting money by over managing. For example, I use a medication that requires pre-authorization for anyone over 24 years old. Once it's preauthorized, it shouldn't have to be preauthorized again for the same reason. The system should update it and allow it for new prescriptions.

Cut procedural costs before looking for more money.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Tuesday, June 30, 2015 10:43:54 PM

The insurance premiums we pay are already very high at \$494.35/month, plus every time I go see my doctor I have to pay \$114 out of pocket, since the first \$1,000 is not covered by Anthem because of my \$1,000 deductible. My previous insurance at least covered the doctors visits, I had no idea that the Anthem Gold Plan would be so stingy, making me pay for each and every visit which equals to \$684 a year + the \$494.35 we pay monthly to Anthem.

These insurance companies need to be controlled, because they don't have the consumers best interest in mind anymore. I can't even beleive some of the deductibles these insurance comapnies are allowed to charge these days. I feel that they are being unethical and getting worse every year.

Why is no one stopping this nonsense from occurring?

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Thursday, May 21, 2015 7:46:04 PM

A health insurance premium rate increase for Anthem Blue Cross/Blue Shield is simply ludicrous. They nearly or did double the out of pocket and deductible amounts for 2015, and they are obviously just trying to cover their butts for the cost of their giant security breach. They offer nice little costly "extras" in their plan, too that no one needs, such as the "coaching nurse" as I will call her, whom I got via phone after I was in the hospital last year. Thank you for the offer, but I had enough coverage and care coaching with my own doctors. Their customer service people are terrible (they do need more money there for training) and so is their IT Dept. But we should not have to pay for their problems with an increase in our premium coverage. Please do not allow any rate increase. They need to hire the right people to handle their business, that is their major problem.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Thursday, May 21, 2015 2:42:40 PM

Health insurance costs may be rising at increasing @ 7.6% but people's incomes are not. The profits that these companies are generating is criminal. I would hope that the CT Insurance Department rejects this rate increase filing/request. This will mean an extra \$150 a year for myself, already living very modestly with very little means.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Wednesday, May 20, 2015 4:20:49 PM

This filing for further increase in insurance is outrageous. We are a family of five with a good income, but the cost of medical insurance is much too high and the annual increases are impossible to keep up with.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Wednesday, May 20, 2015 1:08:33 PM

Anthem has raised my rates over 40% for individual "off exchange" coverage since implementation of the Affordable Care Act while decreasing my coverage. Now they are asking for an additional (avg.) 6.7% increase. When does it end? That will bring my premium to almost \$1000/month. This is unacceptable. The consumer is paying more and getting less, the doctors are making less, and the only ones benefiting are the insurance companies who have created a quagmire of administrative busywork they can bill for. Take a look at Anthem's bottom line profits over the last individual 5 years before approving any increases. I offer this one article to pique your interest: Put a stop to this nonsense. Rates should be REDUCED, not increased.

ANTM

By: Hannah Ishmael

Published: Apr 30, 2015 at 10:37 am EST

Anthem Inc (NYSE:ANTM) announced 1QFY15 results before the market opened on Wednesday, reporting stronger-than-expected growth in profits due to rising Medicaid memberships and other enrollments in government plans. The total enrollments rose to \$38.5 million - a growth of 4.3% year-over-year (YoY) for the quarter ended March 31.

For 1QFY15, Anthem reported profits of \$865.2 million (\$3.09 per share), a hefty growth of 23.4% YoY compared to profits for 1QFY14 of \$701.0 million (\$2.40 per share). 1QFY15 profits were also higher compared to profit figures reported in the preceding quarter of \$487.2 million - a massive rise of almost 77.6%.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Wednesday, May 20, 2015 12:27:12 PM

I am writing to comment on Antheims 6.7% rate increase request. I find this rate increase gluttonous and dishonest. In the last 24 months my insurance cost have doubled (that is a 100% increase) To be honest it has MORE than doubled but you do not need exact numbers as I am sure you get the gist of my comment. I do not know how Anthem can ask me to pay 6.7% more when I am neither making 6.7% more nor am I receiving 6.7% more benefits. I understand that there is a cost for everything but I can no longer carry the burden of paying for not only my care, my families care but also paying so that Anthem can make an "adequate" profit.

I do not believe Anthem has shown theneed for this rate increase & I do not believe it should be granted.

Best,
Nancy Cimmino



From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Tuesday, May 19, 2015 1:27:22 PM

against rate increase

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Monday, June 08, 2015 4:58:22 PM

Please reject this rate increase. The logic used by Anthem's actuary is as faulty as it was last year. In addition to that, Anthem sought a 12% increase last year and was commanded to lower it to 6%. The 6% they are seeking this year merely appears to be a way to regain the ground that they were not permitted to gain last year.

I would again please ask that this rate increase be rejected.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Monday, May 18, 2015 3:09:55 PM

re: Anthem 5/5/15 notice of proposed rate change request of 6.7%-
My income is going up 0% so my already un-affordable monthly
premium rate will become out of reach- I'm not eligible for
gov't subsidy for insurance premiums and yet have no room in my
budget for yearly-increasing insurance rates. I can no longer
support the medical expenses of the un- or under-insured on
my dime.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Monday, May 18, 2015 11:22:02 AM

I find it outrageous that the rates for 2016 are going to increase by 6.7%. Where do you think that I am going to get that money? I do not get a raise every year based on your "every year" rate increases. This is also not inline with the quality of service that is received from health care physicians/specialists. The quality of service is decreasing, the time spent with the patient is decreasing - yet the cost of care is increasing - how is this right? There is no benefit for the consumer of the product. Not to mention, if you have to have service/care at a hospital you get numerous bills instead of one bill for the service that was provided. Let the physicians and specialists settle up with the hospital and the hospital settle up with the patient. Health insurance continues to increase every year and the service decreases every year. The Connecticut Insurance Department should be ashamed of themselves for passing on increases this outrageous every year. Stop padding the pockets of all the health care professionals and give a break to the consumer that has no pay increase to cover this ridiculous increase.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Sunday, May 17, 2015 1:34:31 PM

There is no excuse to increase my health insurance premium rates. My wife and I have been healthy and maintain a healthy life style. If Anthem Blue Cross Blue Shield raises my insurance premium then they should drop my deductible 50% . I have a deductible of \$8,500. Obama-Care raised my premium \$4,000 and increased my deductible \$1,600. I am not getting any additional benefits from these increases.



From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Sunday, May 17, 2015 11:17:11 AM

I oppose this, or any rate increase by Anthem BCBS. Having been a member of Anthem BCBS for at least ten years now and having poured literally thousands of dollars into coverage, when I needed treatment by an orthopedist I was outraged to learn that NONE of the orthopedists in my area participated in my plan which I purchased through the Health Exchange. The doctors' offices explained this is because Anthem pays too little to the doctors. I later discovered the same situation when scheduling an appointment with an ophthalmologist. If the premiums received by Anthem from its customers are not going for their intended purpose to provide payment to the Health Care providers, and therefore the subscribers are required to pay higher out-of-pocket costs for their health care in addition to the coverage they are mandated to purchase, the only logical conclusion one can arrive at is that the insurance company is already mis-handling the high fees they already charge their customers.
JKE

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Sunday, June 28, 2015 2:00:53 PM

Hello CT Insurance Department personnel,

Please do NOT grant Anthem 6.7% rate increase for Individual 2016 On Exchange Rates. Anthem's horrendous data breach, discovered in Jan/Feb of this year due to their lack of implementing data segmentation & encryption, is reprehensible.

Anthem doesn't deserve any rate increase for 2016. In my opinion, the firm should refund at least one month's premium for 2015. But, all they've offered is free credit monitoring for, I believe, 2 years. This is not proper compensation for what their lack of data encryption cost me.

Thank you 4 your time & consideration.

Cordially,
An Anthem AccessHealth CT customer who receives no subsidy whatsoever

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Sunday, May 17, 2015 11:17:11 AM

I oppose this, or any rate increase by Anthem BCBS. Having been a member of Anthem BCBS for at least ten years now and having poured literally thousands of dollars into coverage, when I needed treatment by an orthopedist I was outraged to learn that NONE of the orthopedists in my area participated in my plan which I purchased through the Health Exchange. The doctors' offices explained this is because Anthem pays too little to the doctors. I later discovered the same situation when scheduling an appointment with an ophthalmologist. If the premiums received by Anthem from its customers are not going for their intended purpose to provide payment to the Health Care providers, and therefore the subscribers are required to pay higher out-of-pocket costs for their health care in addition to the coverage they are mandated to purchase, the only logical conclusion one can arrive at is that the insurance company is already mis-handling the high fees they already charge their customers.
JKE

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Sunday, May 17, 2015 8:39:38 AM

This increase request of 6.7% is way too high for individuals.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Saturday, May 16, 2015 2:02:22 PM

To the CID:

I receive Anthem insurance through the affordable care act. With the subsidy, it costs about 10% of my income. I cannot afford the requested rate increase. Please do not approve the requested rate increase. I have not received any similar increase in my pay.

Margaret Washburn



From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Friday, May 15, 2015 12:13:38 PM

I oppose rate hike! Currently I'm on fixed income and cannot afford the insurance that has been made mandatory by the state of CT. Because of penalty if not have insurance, food on table has been compromised. I cannot go and use insurance because of the high deductible. How does that help me? The only benefit is to the insurance company thanks to the rules of state of CT. I will be moving out out CT if rate hikes are imposed. IF RATES ARE HIKED THEN PEOPLE WILL HIKE OUT OF CT!

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Friday, May 15, 2015 11:39:26 AM

It amazes me this is suppose to be "affordable" health insurance. A majority of the people that had to get a plan or face penalties, are/were out of work to no fault of their own. Unemployed and underemployed people are struggling as it is; not getting increases in income. So, last year you raised the premiums by 12.5% and this year it is going up 6.7%. I'd like to know who is getting wage increases of these percentages??? This is just plain WRONG!!!!

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Saturday, June 06, 2015 2:02:37 PM

Health insurance costs have gotten totally out of control. I recently lost my Cobra insurance eligibility and had to purchase individual insurance at a cost of over \$700.00 a month. That's like paying a 2nd mortgage. This proposed .067 increase in premium will add another \$50.00 a month. That's an awful lot of money to pay for "what if" something happens. It seems to me that health insurance companies should be non-profit entities, not companies making profit for a basic human need.

Please do not approve any further rate increases.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Friday, May 15, 2015 9:31:40 AM

Insanity!

The anything but affordable healthcare act is getting ridiculous. I pay \$13K / year with a \$12K deductible and now Anthem wants to raise that 11.38%

How about the state government scrutinize the efficiency/necessity of Managed Care providers themselves. Their level of churn has to add unnecessary cost that is absorbed in premiums. we all know that the PAYOR will always get paid. Burden the payors with a MEDICAID surcharge not to be absorbed by premiums and designed to benefit the benevolence of such great health systems already burdened by exorbitant Uncompensated Care costs.

Stephen Maier, [REDACTED]
[REDACTED]

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Friday, May 15, 2015 9:30:48 AM

Insanity!

The anything but affordable healthcare act is getting ridiculous. I pay \$13K / year with a \$12K deductible and now Anthem wants to raise that 11.38%

How about the state government scrutinize the efficiency/necessity of Managed Care providers themselves. Their level of churn has to add unnecessary cost that is absorbed in premiums. we all know that the PAYOR will always get paid. Burden the payors with a MEDICAID surcharge not to be absorbed by premiums and designed to benefit the benevolence of such great health systems already burdened by exorbitant Uncompensated Care costs.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Thursday, May 14, 2015 11:05:46 PM

Please consider reducing or eliminating this rate filing. As an individual, who is also trying to juggle four other family members with this health insurance 'dance', this is expensive. Take into account the possible chronic conditions people might be dealing with, which also adds to their medical costs along with the premiums and deductibles and copays. It is a struggle to make ends meet just for this alone. Nevermind that mortgages have to be paid, groceries purchased and trying to sprinkle in a little fun without feeling guilty that you are spending your 'medical' money.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Thursday, May 14, 2015 11:15:29 AM

I'll make this as brief as I can. I don't believe that insurance companies should operate as for profit in the first place. I find it reprehensible that in this country insurance companies, MDs, pharmaceutical and other companies make money off the condition of a person's health. It is immoral and therefore I cannot support a rate increase at this time.

Leslie Dittmar
Lakeville, CT

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Thursday, May 14, 2015 8:56:08 AM

I am a 62 year old woman in good health who uses my insurance for wellness care. I am currently paying over \$500 per month. I believe a rate increase of almost 7% is excessive and quite honestly, the cost for insurance is so high in the State of CT, most of the retirees are being forced to leave the State and move to States where the costs are much lower. I ask that the State Commission work diligently to hold this rate increase to the lowest possible percentage and not be held captive to the powerful insurance interests in the State.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Wednesday, June 24, 2015 7:57:47 PM

RE Anthem's request for a 6.7% rate increase, I object to any rate increase for Anthem (as well as the other health insurance companies). On Jan. 1, 2015, my husband's and my health insurance premium increased to \$1,190 per month with a \$5,700 deductible for each of us, from our 2014 premium rate of \$731 per month for a \$5,000 deductible.

We are presently paying \$14,280 annually for our health insurance. Add in \$11,400 for 2 deductibles of \$5,700 each, and we have to spend \$25,680 a year OUT OF POCKET BEFORE we get any benefit out of our insurance. Although one or two of our prescriptions have a \$15-45 co-pay, one of our prescriptions is not covered (the wrong tier) and its retail cost is \$400/month+.

Anthem does not need any increase in its rates when we must pay over \$25,000 to get any benefit from our plan -- and this is a less expensive plan.

The Affordable Care Act (which I supported for various reasons) is not so affordable.

Please do not approve Anthem's request for a rate increase.

Sincerely,
Patricia P. Dressel
Westport, CT

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Thursday, May 14, 2015 8:34:23 AM

Just ridiculous. I had zero deductible small gout coverage for my CT business and it was taken away by the federal government as part of Obama care. (no non-family employees)

My current individual premium is now around \$1500 for my wife and I, and it is subject to a max out of pocket of \$13,000 per year! AND THEY WANT TO RAISE THE RATE BY 6.7 %

PLEASE SAY NO. This is putting small companies like mine under. I will be forced to take my business and move to a friendlier State.

Joe Chapura
Danieli Entertainment
Bethel, CT

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Wednesday, May 13, 2015 3:36:33 PM

THIS RATE IS TOTALLY UNACCEPTABLE, IF APPROVED WILL LOOK INTO SWITCHING TO NEW COMPANY.

PEOPLE ARENT GETTING RAISES AND IF THEY DO ITS 1-2%

TIRED OF SINGLE PEOPLE PAYING MORE THAN THERE FAIR SHARE.

FIGHT TO CHANGE THE LAW FROM KIDS HAVING INS. THROUGH PARENTS UP TO 26. TO 21 OR UNLESS THERE IN COLLEGE

GARY RUSSO/ [REDACTED]

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Wednesday, May 13, 2015 2:53:35 PM

I feel that the insurance companies are getting enough money for the healthcare they are providing. Their profits overwhelming while the working class has to struggle to make ends meet. Regards, Glenn B Fontaine Jewett City, Connecticut [REDACTED]

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Wednesday, May 13, 2015 12:57:02 PM

Asking for a rate increase after the open enrollment period has closed is extremely unfair. This rate increase should not occur until the open enrollment cycles around again, so that subscribers could evaluate their current plan when compared to others. I feel that Anthem is asking its subscribers to pay for the recent cyber attack. Please do not grant this rate increase.
Susan Whitney, East Lyme.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Friday, June 05, 2015 9:27:39 PM

Wakely Consulting Group
Comments regarding Anthem 2016 Individual Rate Filing
June 5, 2015

Background

Access Health CT (AHCT) retained Wakely Consulting Group, Inc. (Wakely) to perform an independent review of the initial 2016 rate filings for carriers expected to participate on the Exchange in 2016. The following comments are being submitted by Wakely on behalf of AHCT.

The comments below reflect Wakely's review of the initial rate filings and may not apply to subsequent re-filings of rates. In order to meet the timeline for public comments, Wakely did not have sufficient time to contact each carrier to discuss comments and questions regarding the filings. Wakely's assessment of the filing could change if additional clarifications are provided by the carrier. It is also important to note that two qualified actuaries following applicable Actuarial Standards of Practice, each using reasonable methods and assumptions, can reach different but reasonable results.

Summary of Proposed Rate Changes

Anthem's proposed rate increase is 6.7%, ranging by plan from an increase of 3.6% to an increase of 11.1%. Drivers of the increase are noted to be changes in benefit design, changes in expected morbidity, changes in expected trend, changes due to network contracting, a reduction in receipts for the federal reinsurance program, and changes in taxes, fees and other non-benefit expenses. The variation in the rate increases is driven by plan design changes, a change in the catastrophic adjustment factor, changes in relative benefit measurement and changes in non-benefit expenses that are applied on a PMPM basis.

Overall Assessment of the Filing

Anthem CT provided clear, concise exhibits; however, the documentation lacked justification for many of the assumptions making it difficult to assess reasonability.

Assessment of Key Components of the Filing

Base Period/Credibility: Anthem's individual rates were developed using its individual market, ACA plan experience, incurred January 1, 2014 through December 31, 2014 and paid through March 31, 2015. Full credibility was assigned to the experience based on 6,277 members.

Adjustments to Experience:

- **Trend Assumption:** Anthem is assuming annual paid claim trend increases of 7.6%. The trend was based on normalized historical small group experience. The trend includes an undisclosed volatility provision or margin, which may be considered unnecessarily conservative, especially given Anthem's financial position and the fact that they have reasonable profit margin included in the rates. Anthem also notes that while medical trend is expected to be 5.1%, pharmacy trend is expected to be markedly higher at 15.6%, as entered in the URRT. According to Anthem, higher pharmacy trend expectations are the result of inflation of drug prices and the introduction of new costly treatments for Hepatitis C. While Anthem provided an exhibit with historical trend information, it does not appear to support their 7.6% trend assumption. While the 7.6% is within industry norms, Anthem should provide additional justification for how the trend was developed and why a volatility provision is needed.
- **Morbidity:** Anthem adjusted their 2014 experience to the market average health risk level using a factor of 0.9294 from a Wakely risk adjustment survey. Anthem is assuming that population movement will drive an additional 6.6% reduction in claims for 2016 individual enrollees than those of the 2014

(base period) experience period. While Anthem listed several factors that would drive population morbidity changes, they did not quantify each of these components, making it difficult to assess reasonability. The combination of the two adjustments would indicate estimated claims that are 13.2% less than those in the 2014 (base period) individual population.

- Pent-up Demand: Pent-up demand captured in the 2014 experience is not expected to continue in 2016. An unquantified adjustment to back-out additional utilization in 2014 attributed to pent-up demand was made in the morbidity adjustment described above. Anthem should quantify this adjustment and explain the development methodology utilized.
- Adjustment for Grace Period: Anthem added 0.24% to its rates to account for their expectation that some Exchange enrollees may not pay their premium in a month but continue to receive coverage, resulting in an additional claims liability for Anthem with no corresponding member premium. This is not an adjustment Wakely commonly sees in other rate filings. Anthem should provide additional justification for this factor and why this cost is not already captured in the experience.
- Adjustment for Seasonality: Anthem added 0.68% to its rates to account for seasonality for members active less than 12 months of the experience period.
- Federal Reinsurance: Anthem is assuming that the federal reinsurance program pays 50% of claims between \$90,000 and \$250,000. Expected reinsurance receipts based on Anthem's projections will decrease from \$76.15 per member per month (PMPM) in 2015 to \$34.85, thus increasing rates by \$41.30 PMPM on average. Additionally, reinsurance fees will go down from \$3.67 PMPM to \$2.25 PMPM.
- Risk Adjustment: Anthem is assuming a transfer receipt of \$0.43 PMPM. A receipt would indicate an expectation of experience worse than the market average. It is unclear how this assumption correlates to the market average morbidity assumptions discussed earlier.
- Essential Health Benefits (EHB): Anthem make an adjustment to add in the cost for additional EHBs. It is unclear why these costs are not already included in the base experience.
- Other Adjustments: Anthem's Exhibit C summarizes several factors applied to base experience to account for population and plan changes for 2016. Additional information is needed to understand how these were calculated and what they represent.

Administrative Expenses, Profit Margins, Taxes and Fees:

The administrative expense, profit margins, taxes and fees remained relatively unchanged from 2015 except for required ACA fee updates.

- Administrative Expenses: Administrative expenses represent approximately 9.48% of premium and include a reduction in the selling expense from 2.07% in 2015 to 1.2% in 2016. Administrative expenses, excluding selling expenses (which remained a constant % of premium) increased from \$36.17 PMPM to \$36.24 PMPM, or by 0.2%. Wakely believes this to be a reasonable change. All expenses, profit margins, taxes and fees were allocated at the plan level as a level percentage.
- Profit and Risk: Anthem built 3.25% after-tax profits in to the 2016 premiums, consistent with 2015. This is within industry norms.
- ACA Insurer Fee: Anthem's assumed ACA insurer fee decreased from 3.48% to 2.9% of premium, consistent with the level national collections of \$11.3 billion in 2016.

Plan Level Factors and Calibration:

Anthem has proposed changes in cost sharing, geography, network, and non-EHB factors.

- Plan Level Factors: Anthem made adjustments to their plan level factors as a result of plan design changes and adjustments to their benefit relativity pricing model. These changes represent a portion of the 3.6% to 11.1% overall variation by plan. A summary description of plan changes and the specific impact of these changes in the rates would assist in the review. Anthem should also indicate whether there was any change in the methodology used for developing plan level factors, including assumptions related to induced utilization.
- Geographic Area Factors: Anthem is not proposing any changes to its geographic area factors for 2016.
- Tobacco Factors: Tobacco rating factors remain unchanged at 1.000 for all ages in 2016.
- Network Factors: Network factors for BlueCare HMO increased from 2015 by 1.3% while the factors for other networks decreased by 1.8%.
- Adjustments for Benefits in Addition to EHB: Adjustments for non-EHB benefits varied from 0.0% to 0.4% from 2015 without explanation.
- Catastrophic Adjustment Factor: The adjustment for catastrophic plans increased from 2015 by 9.0%. Anthem CT indicates the change is necessary to address changes in eligibility. Additional justification should be provided to enable review.
- Calibration of Plan Adjusted Index Rate: Anthem is assuming an older average age of

membership in 2016 compared to 2015. This drives some of the increase in the overall rates since insurers cannot fully rate for age as a result of ACA's 3:1 age rating limitation for adults. The average geographic calibration factor is reduced from 2015 reflecting a shifting mix of regional and network enrollment.

	2015 Factor	2016 Factor
Age	1.5621	1.6725
Area	1.0076	0.9596

Conclusions:

Overall, Anthem's rating assumptions were somewhat conservative. For example, we recommend that the explicit trend volatility assumption should be removed as well as the load for the grace period. Anthem should also provide more details related to the development of their assumptions and adjustments. Should additional information be provided, we would be happy to provide further comments given the opportunity.

All comments may not apply to subsequent re-filings of the rates. Wakely appreciates the opportunity to provide public comment to CID regarding the rate filings.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Wednesday, May 13, 2015 12:45:38 PM

I believe that there should be a moratorium on any Health Insurance Rate increases for us stuck in the middle.

I had up until a year ago a small group insurance with Anthem Blue Cross Blue Shield , a Platinum Plan , certainly not inexpensive but comprehensive for what I knew we needed. With the New wording in the Health Insurance Industry I no longer qualified with my business for such Small Group Insurance .

I chose the gold Anthem BCBS plan which was closest to what we had before but then had to decide either going through the Exchange being covered Nationally or NOT going through the Exchange and only being covered in CT , which is an outrageous choice to have to make totally STUPID.

I went through the Exchange. Yes our current bill is lower but since I have a comparison to the previous plan we held for several years, the services and what you cover are impacted tremendously. We now though we still have the same Doctors find ourselves OUT of Network, pay higher prices for prescription drugs, I have to pay for my pap smear full price though it is a preventative measure, tests are not covered substantially.

I am very unhappy what a mess the Health Insurance Industry , its CEO's , lobbyists and opposition have created for a Health Care System in this Nation, certainly not more affordable once you need the services but yet because people can more likely afford to pay for an insurance you have a larger sum of funds rolling in on a regular basis.

I grew up in Germany and this Nations greed sucks.

If you as an insurance company actually care about your members that they stay healthy , support GMO Labeling instead of suggesting Kellog's as a healthy breakfast food, say NO to Monsanto , insure that the environment stays clean , take stress out of peoples lives, close the gap in the income disparity in this Nation, hold your CEOs and their investments accountable.

Perhaps this time around cut spending on your Lobbyists slash CEO and higher up Personal Income by half and fund a better product , your "Health Insurance promiss" to the people , as without us you would not have anything to insure.

I am disgusted to get less for more money spend.

This life is about living with one another not against.

Best wishes,

Bianca Langner Griggs, West Cornwall CT

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Tuesday, May 12, 2015 11:11:07 PM

Please do not approve this rate hike.

I pay close to \$500/month for one person and my in-network is \$6,000 before I ever see any reimbursement.

There are so many things now that Anthem won't cover, cover only a little, and if a rate change is permitted,

that will be the start.

They should be denied this rate change.

Thank you.

JoAnn Lynn Riccio

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Tuesday, May 12, 2015 10:05:10 PM

As both a "health care provider" but also a "provider for my family(wife and daughter)" seeing yet another rate hike is just another kick in the gut. I get to see my reimbursement as a provider decreasing, my patients benefits getting reduced, copays increasing, deductibles DRASTICALLY increasing, and my expenses increasing while my reimbursement decreases. As a provider for my family, my deductible increased drastically, my premium has also increased drastically, and we barely utilize insurance what so ever. Even on the rare occasion that we do, we still have ZERO dollars reimbursed due to our absolutely enormous deductible. I bet and urge you to look at this failing system, deny a rate hike or please increase my reimbursement which has not increased since the day I began practicing over 8 years ago! Respectfully submitted,
Dr Keith Mirante(husband, father, provider)

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Tuesday, May 12, 2015 6:05:05 PM

As a current member of Anthem Blue Cross of Ct., through the Marketplace exchange, I am deeply offended that this company and all the rest of the insurance companies are, I am sure also filing for a rate increase. The audacity that Anthem believes they deserve a rate increase is disgusting. Especially since the placement of Obama Care (a travesty to the average American) Anthem has along with the rest of the insurance companies, PROVIDED less coverage. What they now offer is CATASTROHIC CARE and nothing more. The rates have gone up along with the HUGE DEDUCTIBLES!!! The Bronze plan is the only plan I can afford and last year the deductible was 6300., and for 2015 it is now \$6700 before any co-payments etc. kick in. So what I am getting for \$559.50 per month is preventative care that is fully covered. A mammogram, OBGYN and a physical. Any doctors visit if I am sick or any other doctor I see for any other ailment, I have to pay the charge until I reach \$6700!! For this I am paying \$559 per month. It is all about profits and now that Obama care is here, and they are mandated to have to provide insurance, they keep increasing the premiums for less coverage. All in the name of profits. Shame on them and shame on the bodies that approve the increase. There is no justice here and they DO NOT DESERVE an increase. It is a travesty if this gets approved. Susan Brown

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Tuesday, May 12, 2015 1:25:07 PM

Please do not approve the rate increase request of 6.7% for individual plans. Anthem asked for a rate decrease on small group plans commensurate with this increase. Individual rates are already higher than group rates and a further increase will only widen this gap. Individuals are purchasing insurance products as individuals because group options are not available. Please do not increase the financial burden that already exists for individuals purchasing their own plans.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Tuesday, May 12, 2015 9:32:18 AM

Hello,

I do not approve of Anthem's requested rate of increase. They requested a rate increase last year and though the rate did rise, it thankfully didn't rise at the amount that they wanted. Why are they asking for another rate increase? Will they ask for a rate increase every year until my plan costs me a substantial amount of money every month? If the rates continue to rise, I hope they enforce the 80/20 rule more often, so that I receive the rebate I deserve for not using the health insurance to the cost of which they charge.

I do not approve. They wanted a 10% last year and now they want a 6.7% increase this year. Other companies reduce their rates. Why is Anthem constantly wanting to raise them? Please do not allow them.

Thank you

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Tuesday, June 16, 2015 4:24:08 PM

A rate change of 6.7% is a big increase to people who haven't even seen a 1% wage increase over the past few years, or even a job, for that matter. For those of us who are receiving a financial subsidy through the CT Health Insurance Marketplace the impact of a 6.7% increase is a financial burden. Instead of charging the individual person/customer 6.7% more, why don't the vendors be asked to reduce their prices by 6.7%. Raising the costs to the consumer is backwards from the idea of affordable care.

I am tired of seeing the costs associated with healthcare be unbridled.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Tuesday, May 12, 2015 9:03:39 AM

I find it very disappointing that Anthem as well as other insurance companies continue to increase rates for individual plans. From 2014 to 2015 my individual plan rate went up 47%. Now they are requesting an additional rate increase from 2015 to 2016 of nearly 7%. This is not fair and CT should delay rate increases and allow plans across states for more competition and better health insurance services. Thank you.

Madison CT resident

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Tuesday, May 12, 2015 6:26:00 AM

Rate increase? Are you kidding me? Gasoline for your f*(*(&* helicopter that you take for lunch has gone down. Do you demand dresses or suites now from Paris like Michelle and her very damaging side kick?

Obamacare opened the door for you crooks to charge through the roof. You lobbied the crap out of him to ruin a system that is so crooked and unfair that it is beyond repair. I am paying \$1300 a month for a policy that denies more of my claims than pays. WHAT DO I HAVE INSURANCE? Before I was allowed to pay for just catastrophic insurance of \$477.00 per month for my husband and myself with a \$10K deductible for my husband and myself because you do deny every claim. Now I have I no choice but to pay for your garbage policy with a \$3K deductible and you still deny every claim and I get to support your lifestyle by paying \$1300 a month. You lied to us and I hope somehow you get sued for Gruber's misleadings.

Karma is going to get you. My only satisfaction is that I know you will all go to hell knowing this life is temporal. Soak it up thieves because this 100 years you get or less in this life will be your best.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Tuesday, May 12, 2015 6:18:33 AM

Obamacare opened the door for you crooks to charge through the roof. You lobbied the crap out of him to ruin a system that is so broken that it is beyond repair. I am paying \$1300 a month for a policy that denies more of my claims than pays. WHAT

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Wednesday, June 03, 2015 1:10:27 PM

You should not allow any of the insurance companies to raise their rates. Their profit margins are astronomical and they continue to make money from people who can't afford. Healthcare should be a right of every US citizen, as it is in every other country except ours. The US should be ashamed when Cuba has a better health care system than we do!! Ask their CEO's to take a salary and bonus cut instead.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Monday, May 11, 2015 10:51:13 PM

I can barely afford my Anthem Health Plan. I pay almost 1,100.00 a month for my family coverage with a 5,500 per person deductible. In the past two years, my premium has increased but my coverage has decreased and now EVERYTHING is applied toward my deductible, with the exception of annual physicals. Anthem SHOULD NOT be approved for any rate increase!!!!

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Monday, May 11, 2015 10:27:06 PM

6.7% RATE INCREASE? FOR WHAT? WHY DONT I GET A 6.7% TAX BREAK? YOU PEOPLE CRACK ME UP, FIRST YOU MANDATE THAT WE CARRY HEALTH INSURANCE SO NOT ONLY ARE YOU GUARANTEED TO COLLECT REVENUE FOR ALL THOSE NEW MANDATED POLICIES, BUT YOU WANT MORE, MORE. WHY ARE YOU SO GREEDY? THE WAY INSURANCE SHOULD WORK IS SIMPLE, I PAY YOU AT THE BEGINNING OF THE YEAR, IF I DO NOT USE THE POLICY IT GETS ROLLED OVER TO THE NEXT YEAR AND I DONT GET CHARGED UNTIL I USE IT. INSURANCE IS THE BIGGEST SCAM IN THE WORLD.. WHY DO ILLEGALS COME OVER HERE AND GET FREE MEDICAL ATTENTION ONLY TO GET THEIR COSTS PUT ON THE BACKS OF THE RESPONSIBLE FOLKS WHO DO PAY THEIR OWN PREMIUMS? WHY CANT I DEDUCT MY PREMIUM ON MY INCOME TAX EACH YEAR? DONT GIVE THEM ANY RATE INCREASE, IF ANYTHING THEY SHOULD BE LOWERING THE COST OF INSURANCE

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Monday, May 11, 2015 9:41:36 PM

Please no rate increase. I cannot afford the insurance now. I pay \$594.00 a month for myself, a 60 year old female in relatively good health. I have a \$5,500 deductible. I cannot afford to have some testing done because I don't have the deductible amount. It is bad enough we have the big security breach and we have to worry about our personal info stolen in the years to come and you now want to increase our rates. Please NO RATE INCREASE.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Monday, May 11, 2015 8:34:22 PM

I am barely making ends meet as it is. I was under the understanding that this was to be AFFORDABLE healthcare. So far it has been nothing but a burden. I was happy with my previous plan but it was eliminated as of January 1, 2015. My healthcare went up \$100 for less coverage. Please don't allow this increase.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Monday, May 11, 2015 8:25:53 PM

I do not support the increase in health insurance premiums at this time. Everything is going up in CT except for wages. For those of us on very limited budgets who are just over the poverty line, this rate increase will only add to the financial burden of living in this overtaxed state, and add to the risk of not being able to pay bills. We are already "forced" to purchase health insurance, and now I will be "forced" to pay more. Nevermind the increase in electricity (I do have a competitive contract with a supplier), increase in home and auto premiums (changed last year so that I could afford it), increase on property taxes (car and home in a town with a recently built school building) and increase in cost of living (gas taxes, increase in food, I can't remember the last time I went clothes shopping)... until I see an increase in my wages, I just cannot support another increase which impacts my finances negatively.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Monday, May 11, 2015 6:39:17 PM

In reference to Anthem's most recent filing for another increase--my son has had an individual policy with Anthem since 2008, in 2013 his premium was 365 per month with 500 deductible, due to the affordable care act, his policy was canceled and has a new policy with Anthem-his premium jump to 487 per month and 1500 deductible with less coverage, in January 2015 his premium jump to 497 per month and now Anthem is requesting 6.7% increase, that amount to approximately 45% increase in three years. Where is the justification to that amount and how can anyone continue to call it the Affordable Care Act.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Monday, May 11, 2015 4:43:43 PM

The alleged purpose of this pool, and the affordable care act, was to get and keep health care costs under control. My (subsidized) monthly premium is more than double what I paid before being forced into this pool. Now, as soon as there are subscribers in place, Anthem wants an increase close to three times the cost of living. Why is this allowed? If the ACA is a failure, then why am I being penalized? For the record, I am against allowing Anthem BCBS to increase the rates charged at all, never mind the 6.7% they have requested. I would be delighted to testify if that should be required, and will stay attentive to the next steps.

Steve R.
Southbury, CT

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Monday, June 15, 2015 1:22:33 PM

These rate increases should not be approved. They are rising faster than inflation and wages. Please stop Anthem from raising rates. From a current customer.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Monday, May 11, 2015 4:26:32 PM

Anthem just had a rate increase in January. Is this going to be allowed every year? People who decide on these requests should be thinking about the average person and not the bottom line of a huge corporation. If this request is approved i will definitely be going on state insurance so how is that a positive thing for anyone? I guess its just about money

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Monday, May 11, 2015 2:32:58 PM

For the year of 2013, before Obamacare, I was paying \$373.99 a month for my health insurance from Anthem Insurance. Then Obama came along and destroyed our health care system. Like millions of American who were lied to and told we can keep our plans, my Anthem plan was "migrated" because my current plan, which was the equivalent of the current gold plan with a \$1,500 deductible, was no longer Obamacare compliant. So I was "migrated" to the Gold Plan for 2014, and my rates went up to \$549.67, a one time increase of \$175.68 per month, an astounding \$2,108.16 annually. Then at the end of 2014, Anthem sent me a letter stating my rates were yet again increasing, this increase was from \$549.67 per month to \$591.95, which is an additional \$42.28 per year, \$507.36 annually. Now, I receive a letter from Anthem dated may 5, that these greedy whores are again asking for another increase, this time of 6.7%, which if granted, would cost me another \$39.66 monthly, \$475.92 annually, and officially be costing more than my home mortgage. All of this extra money out of my pocket, and I have been 2 the doctor 2 times in the last 8 years. So I am pretty sure that this email is a total waste of time, and that CT will allow the further financial raping of me and others like me. But I am writing to state that I think it is a complete travesty what Obama, Malloy and other liberal democrats have done to the insurance rates, pushing me and other like me to the brink of insurance un-affordability. If this increase is granted to Anthem, I will be forced to either pick a reduced coverage plan or drop my coverage all together. So I would suggest that Anthem be DENIED this increase, and be DENIED any increase at all in the future.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Wednesday, June 03, 2015 11:01:23 AM

I am registering my strong disapproval of Anthem's request of a 6.7% rate change. Please do not award this rate increase request at this time. Last year they requested and got a 12.5% rate increase. My premiums increased more than 2 fold! I would surmise that their reasons for that huge increase at that time, are the same as what they are claiming today. This is their business - insurance. They can do projections 5-10 years forward. To be constantly requesting increases on an annual basis runs contrary to their industry. They should not be able to increase profits on the back of the Exchange participants. These negotiations should not be held so secularly. May I assume that the Connecticut Insurance Department is representing the consumer?? If not, then these types of negotiations must have balanced representation. Again.. PLEASE DO NOT AWARD THIS RATE INCREASE. Anthem needs to tighten its profit belt and figure out how to bring medical costs down within their own industry and not just increase premiums to solve their so-called money problems. We don't always get everything we ask for - Anthem! Thank you for your time in considering this comment. Sue Metcalfe 6/3/15

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Monday, May 11, 2015 2:02:04 PM

HI, MY WIFE AND I CAN NOT AFFORD A RATE CHANGE. WE PAY 291.00 PER MOUTH NOW,AN THAT IS HARD, AS IT IS. THIS WAS THE LOWEST PLAN WE COULD FINE FOR WHAT WE NEED. A RATE CHANGE NOW WILL HURT US.PLEASE DO NOT APPROVE THIS RATE CHANGE.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Monday, May 11, 2015 2:02:04 PM

HI, MY WIFE AND I CAN NOT AFFORD A RATE CHANGE. WE PAY 291.00 PER MOUTH NOW,AN THAT IS HARD, AS IT IS. THIS WAS THE LOWEST PLAN WE COULD FINE FOR WHAT WE NEED. A RATE CHANGE NOW WILL HURT US.PLEASE DO NOT APPROVE THIS RATE CHANGE.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Monday, May 11, 2015 9:20:55 AM

Consider this a statement against the proposed rate hike. I believe there needs to be more research designed to substantiate the reasons for a rate hike and to evaluate the impact on those individuals with individual plans. At the very least, the CT Insurance Department should clearly understand the comparative cost/benefit analysis to both Anthem and to the individual member in relative terms. The CT Insurance Department should act in the interest of the individual. Who benefits from this rate increase and is the benefit to Anthem worth the impact to the individual? Thank you, Mike Shea (an individual Anthem member)

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Monday, May 11, 2015 8:18:31 AM

Dear Sir or Madame,

Anthem received a healthy rate increase last year.

I have an high deductible account and like most; and have not even gotten close to using up my deductible for the year to date.

What was the payout to the insurance & hospital executives last year?

The insurance commission and government need to step-in and expand the Medicare single- payor system based on cost not profit.

I am amazed that Anthem can do the math to justify another large rate increase after getting on last year and hope the insurance commission denies this.

Thank You,

Aaron Allinson

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Sunday, May 10, 2015 4:25:13 PM

A 6.7 % rate increase in our individual plans will create many hardships for those of us just trying to be able to afford our insurance plans. With a very high deductible as it is of over \$5600 per year, we end up spending a lot of money out of pocket to begin with and makes us rethink seeing our physicians in the event of serious illness. I sincerely hope this request is rejected. Maybe if the insurance companies considered cutting salaries and bonuses, they might have extra money to operate. Also, by cutting all these so called freebies like lunches to physicians offices, we might be able to afford the medications that many of us need to survive.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Sunday, May 10, 2015 3:53:10 PM

It is exasperating when insurance companies request rate increases while deductibles increase and their coverage decreases. I pay over \$800/month for an individual plan for what I thought would be excellent coverage and have learned that this is not the case. When I read about CEO's multi-million dollar packages and insurance company's rate increases, my blood boils. I am in the healthcare business as a provider and daily learn how families have to opt out of getting their child's medication or recommended surgery because of the high deductibles and decreased coverage. Please do not allow this increase to occur. People are already hurting and this will have a negative impact.

BTW, if premiums continue to rise, more and more people will go on a STATE plan, costing the state and tax payers even more.

Thank you for your attention and consideration.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Sunday, May 10, 2015 11:02:52 AM

We are forced to buy health Ins and now after just a year they want a rate increase?6.7% is higher than a COLA increase.
How as a consumer are we able to fight it other than changing our plans during a set enrollment period and possibly settling for less coverage?

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Sunday, May 10, 2015 7:34:15 AM

I strongly object to this rate increase. I imagine they are trying to recoup losses from the cost of their security breach last year. So, I'm supposed to pay more for their ineptitude and for having my identity compromised? Pathetic.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Saturday, June 13, 2015 6:17:37 PM

I'm already paying anthem 1400 month for medical and dental unsubsidized and now I have to pay 6.7% more next year? The least Anthem could do is actually cover the charges submitted. Nothing like continually paying more and getting less in return.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Sunday, May 10, 2015 7:25:55 AM

The ACA raised our health insurance expense (both premiums and deductibles) by 67% for similar coverage! Please do not approve this additional increase.
We would have been fine with our old Anthem policy but apparently the Governor did not want to allow insurers to continue to offer their grandfathered plans.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Monday, June 01, 2015 3:09:21 PM

No rate increase, health care is too high, not warranted.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Saturday, May 09, 2015 5:23:17 PM

I feel that a 6.7% increase is higher than most people on the Exchange will be able to afford. It could represent an increase of \$30.00 to \$40.00 per month. A 2.75% increase would be a little less hurtful to individuals receiving subsidies. Perhaps splitting it up between those covered without subsidies(who obviously earn more)and a smaller percentage for those with lower incomes.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Saturday, May 09, 2015 3:49:35 PM

I'm opposed to this rate increase.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Saturday, May 09, 2015 3:48:48 PM

Rates are already higher than last year, so I'm opposed to this rate increase.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Saturday, May 09, 2015 3:43:26 PM

Health care is too expensive already, we do not want this request to go forward. Thank you.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Saturday, May 09, 2015 3:41:16 PM

Are you nuts? This cannot go on. My "affordable" insurance has already increased \$200/mo and now you want more? My income doesn't even increase this much.

Paying the penalty for no insurance is a better option than this.

DO NOT INCREASE! Learn how to live within your means like the rest of us do.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Saturday, May 09, 2015 3:32:19 PM

Hello: I am writing to say that I am completely against the suggested rate change which would result in an increase to the already high premium rates being charged by Anthem. I understand they are requesting a 6.7% increase to the current rate.

Currently my husband and I, who are self employed, find the monthly rate of \$1,126 prohibitive. I have to pay using my credit card because I don't always have enough money available to make the payment. (Note we did not qualify for a federal subsidy.) In 2014 our monthly premium was just under \$800 per month, in 2015 our rate which was about a 40% increase. ENOUGH IS ENOUGH!

Say no to Anthem BlueCross BlueShield. Thank you, Mary pat Pino

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Saturday, May 09, 2015 3:32:19 PM

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From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Saturday, May 09, 2015 3:32:18 PM

Hello: I am writing to say that I am completely against the suggested rate change which would result in an increase to the already high premium rates being charged by Anthem. I understand they are requesting a 6.7% increase to the current rate.

Currently my husband and I, who are self employed, find the monthly rate of \$1,126 prohibitive. I have to pay using my credit card because I don't always have enough money available to make the payment. (Note we did not qualify for a federal subsidy.) In 2014 our monthly premium was just under \$800 per month, in 2015 our rate which was about a 40% increase. ENOUGH IS ENOUGH!

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From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Saturday, May 09, 2015 2:37:42 PM

Anthem top executives should take the same in a salary reduction as we get in an increase. They are making millions and we get terrible service.

Out of all the claims I filed, 75% were incorrect. That is horrible. This was only routine health care claims. You would think these were the easy ones. I believe that Anthem has no incentive to be accurate and inefficient. I imagine it would effect profits drastically if all the persons who just give up the fight and pay, or who pay for care that should have been covered and they just did not know it. Getting threatening letters and threats of a lowered credit scores is very intimidating. It took me months and months to clear up the mess. Many letters and much time and anguish. Had I given up I would have paid close to \$800 in care costs. Why does it have to be a battle to get the Insurance companies to pay claims. It is to their benefit to keep that end of the business in the dark ages. They seem to have no problem with their policy billing system. If my increase went towards the creation of a clear and transparent coding and billing system, that would be one thing, but it does not. It goes into the greedy pigs pockets!

Please do not allow this increase!

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Friday, June 12, 2015 12:04:48 PM

Anthem submitted a rate change request of 6.7%. I am on fixed income with SSDI and cannot afford such a high rate increase. I have a high deductible to meet and pay \$390/mo in premiums. The proposed increase would be a severe hardship. I am happy with the policy I have and would hate to change insurance carriers.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Monday, June 01, 2015 12:40:08 PM

The rates are already outrageously high. I pay almost everything out-of-pocket as it is. Why should I have to pay more in my monthly premiums, basically for catastrophic care (that is after I pony up \$4600 first, before they pay anything)? My monthly rate pays for basic preventative care. That's over \$5400/year in monthly premiums for one or two preventative visits that don't cost nearly that much if I were paying out of pocket. I am healthy, end up paying for complementary health visits myself along with herbs and supplements. I am a LOW UTILIZER. I don't see how they can justify even higher premiums.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Saturday, May 09, 2015 2:30:16 PM

Being that I'm recently retired and am on a fixed income,I think increases are unacceptable,as our pay doesn't increase to meet the insurance additional premiums requests.My insurance monthly premium(Even with the subsidy)is already 23% of my Social Security Benefits.The big insurance companies are wasteful, redundant,and accustomed to lobbying government to charge the average person too heavily.We shouldn't have to worry about paying for our health care as we age.How about we let the consumers petition the government to lower premiums of the medical industry instead?

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Saturday, May 09, 2015 2:08:21 PM

Adamantly opposed to ANY increase..i am paying more and more and getting less and less. It would be unconscionable to allow Anthem to continue to bleed the public. AND unconscionable for the STATE OF CONNECTICUT to allow it. If public officials and state employees had to pay the rates we do there would be immediate action. NO NO NO..

I would like to see someone audit these companies, which are for profit, and look out for the everyday citizen.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Saturday, May 09, 2015 2:06:58 PM

we feel that anthem should NOT have an increase in rates because of the breach in all our information.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Saturday, May 09, 2015 1:31:13 PM

I don't understand why they need an increase. We have such a high deductible in order to afford insurance that we can never reach it so they don't pay much of anything and they are going to raise my rates. How unfair to be forced to have insurance and then the companies can do whatever they want and get an increase. People have other bills to pay besides insurance. Very frustrating to say the least.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Saturday, May 09, 2015 1:01:21 PM

This plan is already very expensive for a family, with high deductibles and payments of standard rates that do not match what service providers ask. A rate increase of 6.7% is well in excess of the rate of inflation, well ahead of wage growth, and is not accompanied by any improvement in service for the customers. I would ask that the CID deny this rate increase and instead initiate hearings on rolling back the present rates. Thank you for your consideration. Jonathan Spitzer, Weston, CT.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Saturday, May 09, 2015 7:07:00 AM

Dear Madam Commissioner,

I am writing to you regarding the Anthem rate increase filing in particular and the health insurance filings in general. I am an individual buyer who does not qualify for federal subsidies due to my income level. I have been buying my family plan since before the Affordable Care Act has been passed and implemented. Since then buying a family health plan in CT has become almost financially impossible for me to buy as it has become a real financial burden for me. Currently, I am paying some 22% of my federal AGI for a high deductible (family deductible of \$11,000) HSA plan. As you are certainly well aware before the passing of the Care Act my premium for health care was much more affordable. It is ironic that after the implementation of the AFFORDABLE Care Act my health insurance costs has skyrocketed and are, for me, becoming no longer affordable. I urge you to take families like mine into consideration when looking at health care premium rate filings and help those consumers that just fall outside the federal subsidies to be able to purchase AFFORDABLE health plans. For us, this health insurance environment has become a real crisis in CT, particularly since in states around us family plans are more affordable in situations like mine. Please help make CT a state where ALL families can afford health insurance without 'breaking the bank'. Thank you very much for your consideration.

Reto Koller
New Canaan, CT 06840

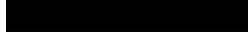
From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Friday, May 08, 2015 10:56:31 PM

My household is one that selected a plan from the exchanges since neither I nor my wife are eligible for healthcare through our jobs. We make too much to qualify for a subsidy, but our budget is planned down to the penny and we are already paying at the very top of that budget for what we can afford out of pocket for health insurance. I have a chronic health condition and my wife will need maternity coverage within the next year, so simply not having health insurance is not an option for us. We absolutely cannot afford a rate increase of any amount, much less one that will average out to an extra \$500/year for us. Blue Cross/Blue Shield has posted enormous profits and pay raises for its executives several years running. The citizens of Connecticut need affordable healthcare far more than BC/BS needs another 6.7% rate increase to line its pockets with.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Friday, May 08, 2015 7:00:00 PM

We pay more on deductibles and copays and prescriptions than the insurance company pays out. These plans are looking to put people such as myself in the poor house. You have more people now on State funded programs who I would probably say 50% do not belong the state funded plans in the first place. Why are rewarding the people who do not work use state funded everything. But drive BMW'S have iphones, nail salons, and food stamps in their hands. Its disgraceful. All of my family now and before us worked hard all our lives and now we have to pay out the door for insurance plans. Wake up state of Connecticut the people that are paying for these plans are the people who need a break any increase would put us over the top. NO RATE INCREASE!!!!

Mrs. D. Lanci



From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Friday, May 08, 2015 4:55:05 PM

Are you kidding me? Another increase? For what? This is nothing more than a way to get at least another 3-5% by asking for 2-12. I propose the same increase for all politicians! I bet you there wouldn't be any increase if that was the case. My wife and I are seriously considering moving away from CT. It's just not worth the money to live here. Also, I think there should be a sliding scale for those who are HEALTHY and don't need constant medical attention.

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Friday, May 08, 2015 3:44:56 PM

What is so "affordable" with this "Affordable Health Care Act", Anthem not only lost over 8 million customers personal records, they are now asking for a reward!!!? This whole thing is so that Anthem can offset their loss of revenue due to this whole health care plan. Anthem has found the loop hole like many other insurance companies to make the middle class pay. This should not be allowed and is worse than any terrorist attack, to me and my family, these annual increase are Anthem's way for being homegrown terrorists, they are allowed to rob us blind and the government of CT is allowing us to be killed. We don't need any other country to get rid of us, the likes of Anthem are doing a great job by doing what they do annually. This has to stop, this increase cannot be allowed!

From: cid.webmaster@ct.gov
To: [Ratefilings_cid](#)
Subject: Health: Anthem Health Plans, Inc - File Number: 201503007
Date: Friday, July 10, 2015 6:04:34 PM

Anthem's rate increase request should NOT be approved for a variety of reasons. To begin with, Anthem's plans fail to provide full credit of insured's expenditures towards the insured's deductible. Anthem's premiums have already been permitted to escalate dramatically in 2015 which has directly inflated it's profits and stock price. Anthem's executives are overpaid and reaping millions of dollars as a result of Obamacare, which has eliminated competition in this industry. The CID should be focused on reducing Anthem's premiums since their plans cost more than ever and offer less coverage than ever. Health care is rapidly becoming less accessible and less affordable. Increasingly, some of the best doctors no longer accept any insurance due to the predatory practices of Anthem, United, etc. On behalf of my fellow CT voters and taxpayers, I urge the CID to stand up for your constituents by working to reduce premiums and curb unfair non-coverage practices by health insurers such as Anthem. Thank you.