

STATE OF CONNECTICUT
INSURANCE DEPARTMENT

In the Matter of:

THE PROPOSED RATE INCREASE APPLICATION OF
ANTHEM BLUE CROSS and BLUE SHIELD

Docket No. LH14-155

**REPLY TO ANTHEM'S OBJECTION TO HEALTH CARE ADVOCATE'S PETITION
TO PROCEED AS AN INTERVENOR**

Anthem Blue Cross And Blue Shield has objected to the Health Care Advocate's request for full participation in the rate hearing scheduled to take place in the case on June 27, 2014. Notwithstanding Anthem's objection, however, for the following reasons the Office of the Health Care Advocate ("OHA") should be permitted to participate fully in the hearing, free from the arbitrary and unjustified restrictions favored by Anthem:

- OHA requested the hearing now scheduled pursuant to an August 1, 2011 letter from Insurance Commissioner Thomas H. Leonardi to Health Care Advocate Victoria Veltri concerning OHA participation in Insurance Department rate hearings. Commissioner Leonardi noted in his letter that he was writing "...to confirm the agreement reached between the executive and legislative branches with respect to this issue." Thus OHA is entitled to participate in rate hearings by virtue of a very serious and carefully negotiated understanding that should not be lightly overlooked or limited.
- The Insurance Department noticed that hearing with the following purpose:

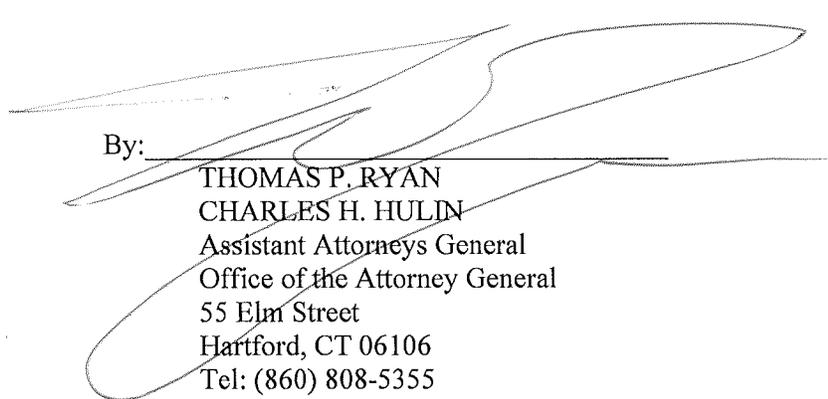
This public hearing is being held to consider whether the medical premium rate increase application filing open ("application") dated May 30, 2014 by Anthem Health Plans, Inc. D-B-A Anthem Blue Cross and Blue Shield ("applicant") considering premium rates for its individual ON and OFF Exchange Plan Options ("Individual Products") is excessive, inadequate or unfairly discriminatory pursuant to Conn. Gen. Stat. §38a-481."
- OHA, on behalf of the consumers whose interests it statutorily represents, seeks to introduce evidence and examine and cross-examine witnesses relative to the stated purpose of the hearing in the department's notice of public hearing. Any restriction on OHA's ability to do so would be unreasonable, particularly in light of the fact that the

hearing was granted solely and directly in response to OHA's request to the Commissioner.

- The upcoming hearing involves complex issues of law and fact that require full and unrestricted examination of Anthem's justification for the very significant rate increases requested.

WHEREFORE, the OHA seeks to present evidence and to examine and cross-examine witnesses within the scope of the stated purpose of the hearing it requested, and which was granted in response to its request. Its actions in doing so will fall squarely within the stated purpose of the hearing that it requested and the interests of justice and will not impair the orderly conduct of the hearing. Limiting OHA's participation relative to this stated intention would be contrary to the very reason for which the hearing was requested and granted.

OFFICE OF THE HEALTHCARE ADVOCATE

By: 

THOMAS P. RYAN
CHARLES H. HULIN
Assistant Attorneys General
Office of the Attorney General
55 Elm Street
Hartford, CT 06106
Tel: (860) 808-5355
Fax: (860) 808-5391
thomas.ryan@ct.gov
charles.hulin@ct.gov

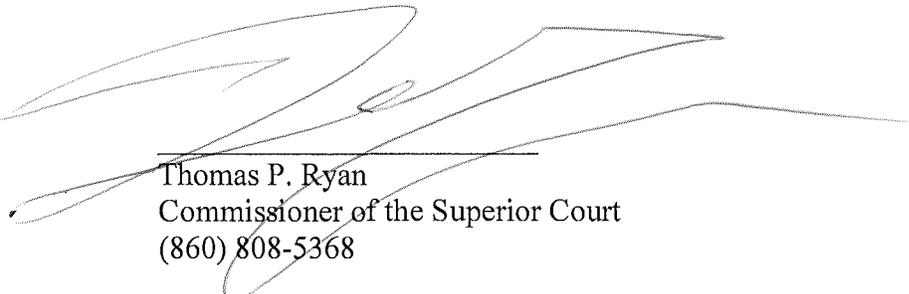
CERTIFICATION

I hereby certify that copies of the above Reply were sent by electronic mail to each of the following on this 23rd day of June, 2014:

Michael G. Durham
Donahue, Durham & Noonan, P.C.
Concept Park, Suite 306
741 Boston Post Road
Guilford, CT 06437
P: 203.458.9168
F: 203.458.4424
mdurham@ddnctlaw.com

John M. Russo
Anthem Blue Cross and Blue Shield of Connecticut
370 Bassett Road
North Haven, CT 06473-9779
P: 203.234.5141
F: 203.239.7742
John.Russo@Anthem.com

Beth Cook
Counsel
State of Connecticut Insurance Department
P.O. Box 816
Hartford, CT 06142-0816
Phone: 860.297.3812
Fax: 860.566.7410
Beth.Cook@ct.gov



Thomas P. Ryan
Commissioner of the Superior Court
(860) 808-5368