

Kosky, Jared

From: Tommelleo, Donna M
Sent: Wednesday, August 03, 2016 7:28 AM
To: Lombardo, Paul; Kosky, Jared
Cc: Campanelli, Kristin
Subject: FW: Rate increases

public comment

From: jon arnow [mailto:huguenot1686@gmail.com]
Sent: Wednesday, August 03, 2016 3:00 AM
To: Tommelleo, Donna M <Donna.Tommelleo@ct.gov>
Subject: Rate increases

These insurance losses were totally predictable and avoidable. However, the 'Fix' will be made and the people will pay..... The American Public was lied to in such an unprecedented manner by our current president that this all comes to me at no surprise.. I remember, deceitfully, the president saying that our rates would go down under the A.C.A. an average of \$2,500.00 a family... ..I saw into his lie and switch my party affiliation right after that...The media will not touch this and haven't. The silence on this is deafening... He destroyed a medical system that had evolved in the private sector using public policy that had no idea how the private system works.....Surely it needed tweaking...But that wouldn't happen because the insurance industry has too many politicians in their back pocket... it's what is wrong with America right now.....I also remember that the president said you can keep your doctor. In a lot of instances, you can't..Those two lies, which the Left leaning media has been totally silent about and the Democratic Left have also been totally quiet about, have really hurt the general public, the middle class and poor more than any other segment... Now the big 'Fix' is on and the rates will skyrocket...It seems that our current administration and the Democratic controlled Connecticut State Legislation was in on this wrecking of our health care system also. These Insurance companies shouldn't be allowed to raise their rates ...not one nickel..They bought into this program.. They could have protested about the up coming train wreck that our health care system would face when the A.C.A. was passed..but they didn't . They were made promises that were lies also...Too bad...Fire people and cut services ..just like the public has had to do with their budgets over the last eight years....NO INCREASES or INCREASES OF NO MORE THAN 3 % a year..Tie them to the cost of living index..just like all of us have to live with. I'm retired...this year I won't get ANY S.S. increase...Should be the same for the Insurance Industry..They supported the damn A.C.A. live with the consequences of their decision to support it initially...We have had to do that... ..The money that has been siphoned off to 'fix' a politically motivated and 'perceived' medical injustice, has hurt medical research on old and new diseases beyond belief..... Why no new disease cures in over 60 years of ANY major diseases?....Managed treatments make money for the health care industry..That's as corrupt as all hell..Why find a cure for a disease, which would mean that the industry would lose customers, when you can 'manage' the health problem and 'profit off of it'.... This has been told to me by countless doctors with whom I have spoken since the A.C.A.'s inception..... We would have been far better off if we had opened up insurance purchases across state lines..Why is it that I can buy auto insurance across state lines, but I can't buy health insurance (Maybe the same reason why I am restricted in buying cable T.V. services from just two providers) across state lines? It all boils down to legislators creating and justifying various state sanctioned monopolies... of critical services... It's all based on influence pedaling in our government...and translates into the fact that big money interests, the Health Insurance Industry, will use it's muscle to get what it wants....My friend's wife used to work for CIGNA..She and her husband retired ..She was 52 years old!!! Nice. I'm 67 and still have to work to feed my family and will do so for the rest of my life...thanks to a devalued dollar and to rising health care costs and taxes ..I can only blame the State Insurance regulators and the Health Insurance

Industry who supported the A.C.A. Live with your decisions and hurt like the rest of us.....This whole system is a fraud.....We operate a system of frauds that need overhauling at the highest level...That's why you have seen this current Populist movement arise here in the U.S. It's going to get worse if something isn't done about this corruption and influence pedaling at the state level and it makes me want to leave Connecticut... Simply deny the increases and let the Insurance System take the hit for a change...for a change..like we have had to do for the last eight years.....

Jon Arnow
203-372-2551

Kosky, Jared

From: admin, cid
Sent: Thursday, August 04, 2016 8:02 AM
To: Kosky, Jared
Subject: FW: Insurance premium rate increase

-----Original Message-----

From: rmobert@snet.net [mailto:rmobert@snet.net]
Sent: Wednesday, August 03, 2016 9:19 PM
To: admin, cid <cid.admin@ct.gov>
Subject: Insurance premium rate increase

My husband and I are very upset at the proposed rate increases asked for by the health insurance companies. We are on our own insurance since the small company that we both work for could not have a group plan for one under the new health care rules. Instead of the company paying for our insurance with pre tax money, we now have to pay for it with our taxed income.

In August 2015 the premium was about \$1585 per month, in January 2016 it went up ten percent to about \$1750 per month, we did not get a \$200 a month raise to cover the increase. Now they are asking for about 30 percent more, another \$600 a month. We will not get a raise to cover this. It is not acceptable to be paying almost 1/3 of our income for health insurance. We have about a \$11,000 total family deductible if we get sick. Taxes take about 1/4 of our income, what are we supposed to live on, how can we save for retirement?

The highest rate increase request is for the small guy, not the big corporations that could fight it with lawyers and other paid political avenues. The small guy can't cry loud enough to be heard over the insurance companies spun tales of loss of profit. How much profit do they need at the expense of the captive customers?

The law requires that every one has insurance, now the insurance companies have formed a monopoly and can charge as much as they want by inventing reasons and going through the motions requesting increases that are rubber stamped by a government who didn't see the hand writing on the wall a few years ago.

Please do not allow these exorbitant rate increases.

Richard and Barbara Obert
Home: 203-877-3327
150 Cedarhurst Lane
Milford, 06461
Cell: 203-710-7880
Sent from my iPad

Kosky, Jared

From: Tommelleo, Donna M
Sent: Wednesday, August 03, 2016 7:29 AM
To: Lombardo, Paul; Kosky, Jared
Cc: Campanelli, Kristin
Subject: FW: Health Insurance

Public comment

-----Original Message-----

From: John V Donovan [mailto:drjohn.donovan@gmail.com]
Sent: Tuesday, August 02, 2016 9:45 PM
To: Tommelleo, Donna M <Donna.Tommelleo@ct.gov>
Subject: Health Insurance

I oppose any Health Insurance rate hike.

Persons like myself are on a fixed income (Social Security)

I personally have not had any out of ordinary health charges.

Any rate change would be a hardship!

I am the volunteer leader of the Brookfield Senior singing group

"The Sharps and Flats"

John Donovan
42 Candlewood Shores Rd
Brookfield CT 06804

Hwang Web Site Contact

Barbara Peck <bpeck063@gmail.com>

Mon, Aug 1, 2016 at 9:50 AM

To: tony.hwang@cga.ct.gov

First Name

Barbara

Last Name

Peck

Email Address

bpeck063@gmail.com

Phone Number

(203) 218-6238

Mailing Address

60 Tashua Lane

City

Trumbull

State

Connecticut

Zip Code

06611

Issue

Other

Message

Thank you for your involvement with the Insurance companies regarding a rate increase. I am a divorced mom working two jobs; however both the organizations I work for do not offer health care as I am a part time worker for each job. Last year I had a \$100 increase in premiums, I was paying \$598 and am now currently paying \$698 with a \$6000 deductible. I just finished paying for a \$3500 (balance) operation. I fear that any increase would make it impossible for me to keep my healthcare. I make too much money for Access Health but not enough for this not to be a strain on my budget.

I hope that we can all influence these companies to be reasonable as to the rate increase.

Best,

Barbara Peck

Hwang Web Site Contact

charles zylstra <czylstra@optonline.net>

Mon, Aug 1, 2016 at 1:23 PM

To: tony.hwang@cga.ct.gov

First Name

charles

Last Name

zylstra

Email Address

czylstra@optonline.net

Phone Number

(203) 257-5727

Mailing Address

2527 Bronson Road

City

Fairfield

State

Connecticut

Zip Code

06824

Issue

Other

- Yes, I would like to receive legislative updates from Senator Hwang.

Message

Thank you for bringing to my attention the upcoming hearing on health insurance proposed increases. I used your link to post this message but wanted to share it with you in the hopes that you will add my voice to the others speaking out against these outrageous increases. Thanks for championing our fight!

I currently pay \$1,110 per month for this plan to cover 3 people with deductibles of \$3,000 per person, per year. Its already outrageously high and a major part of our monthly expenses but to raise it 39% there better be a very compelling reason! Why are the plans that cover small businesses and individual contractors like me, the only ones that are seeing these types of increases? We already have very limited plans to choose from and are at the mercy of the insurance companies because we need to have insurance. Lets make these increases fair by making them across the board instead of allowing the insurance companies to pick and choose the programs that they want to weed out by making them cost prohibitive

Charles Zylstra
Fairfield, CT

Hwang Web Site Contact

Bill Waseleski <wwaseleski@centuryspringmfg.com>

Mon, Aug 1, 2016 at 4:08 PM

To: tony.hwang@cga.ct.gov

First Name

Bill

Last Name

Waseleski

Email Address

wwaseleski@centuryspringmfg.com

Phone Number

(860) 582-3344

Mailing Address

100 Wooster Ct

City

Bristol

State

Connecticut

Zip Code

06010

Issue

Other

- Yes, I would like to receive legislative updates from Senator Hwang.

Message

Hi Tony,

I heard you speak about Health Insurance this morning on WTIC radio. In my opinion the following must be done to get health care cost under control:

1. Laws must be changed regarding malpractice lawsuits. Doctors currently must buy expensive malpractice insurance to protect themselves in case of a lawsuit, in turn, must charge higher rates to cover the cost of the insurance. (Insurance companies are laughing all the way to the bank! They are getting paid twice!). Doctors not only are forced to charge more because of the cost of the malpractice insurance, they order many unnecessary tests, MRI's, etc., just to cover themselves. The Lawyers & insurance companies are making all the money!
2. Fear of malpractice lawsuits delays potentially life saving drugs from coming on the market. These delays caused by extensive testing cost the drug companies millions of dollars , driving up the cost of the drugs. Nobody is forcing you to take a drug, don't take it if you fear it is harmful. If your terminally ill, & it is offered, why not take it? you have nothing to lose.
3. Right to die. It's ridiculous the money spent to keep an 85 year old person alive. If the person has the money to pay for extraordinary care and is willing to pay for it personally , fine, but spending insurance money to keep an individual who has no hope of getting better alive is unaffordable. Keep the person comfortable & let him/her die with dignity. Living in a coma for years is inexcusable.
4. One health insurance for all health care expenses. The average person has personal health insurance, health insurance

through workers comp at his/ her job, health insurance with their automobile policy, home owners policy, why so much coverage? It would be much more efficient to just administer one health insurance.

5. Make health insurance an extension of Medicare! The system is already in place, just expand it! Everyone pays with a weekly deduction from their pay check, just like social security. Insurance companies could offer supplements for those who want better coverage....just like they do for medicare.

These are my thoughts. Currently the cost of health insurance is crippling the economy. We get year after year of double digit health insurance cost increases, yet we are lucky to get a 2% price increase from our customers.

Best Regards,

Bill Waseleski
President,
Century Spring Mfg. Co. Inc.
Bristol, CT 06010

concerned CT resident

Michele Feller <mdgfeller@yahoo.com>

Mon, Aug 1, 2016 at 4:58 PM

Reply-To: Michele Feller <mdgfeller@yahoo.com>

To: "Tony.Hwang@cga.ct.gov" <Tony.Hwang@cga.ct.gov>

Dear Mr. Hwang,

I heard you speaking this morning on WICC about the increase in insurance payments in our state. Obviously, this is a great concern of yours. This is the first I have heard of this, only to be added to the mountain of poor decisions made by Malloy's administration. I question the motives of these decisions that seem to be driving residents out of Connecticut. My husband and I both grew up in Trumbull, my father's family having moved to Trumbull in 1922. We raised our three daughters in Trumbull, and they, with their families, currently reside and work in Connecticut. One daughter and her husband live and teach in Trumbull. It has become common dialogue for our family to discuss when we will all move out of CT, and to where will we move.

The only thing holding us back is my 92 year old mom who still lives in Trumbull. She moved here from France as a war bride with my dad. Never did I imagine that we would feel so strongly about this. This saddens me, as I am not feeling that our government in Connecticut is making any effort to keep their citizens here. I know you are on our side. Feeling the need to vent, I decided to write to you.

It is my hope that there will be improvement and incentive to stay, but I don't think that will be in my lifetime.

My sincere thanks for all you do and for fighting for us! Thanks for your time.

Sincerely,

Michele Feller

Re: (Listen) Speak out against outrageous double-digit CT health insurance rate hikes Today. Sen. Hwang updates WTIC 1080's Ray Dunaway.

Ted Hsu <thsu@horizonsvcs.com>
To: tony.hwang@ctsenaterepublicans.com

Mon, Aug 1, 2016 at 1:59 PM

Tony,

Thanks for addressing this issue.
This has been impacting the people who work and pay for their insurance.
I have heard every week from people who are paying more than ever for less and less coverage.
For those who do not pay, it does not matter, its just found money.
What a disincentive to work!

Ted Hsu, CBSE



Horizon Services Company
www.horizonsvcs.com

The Northeast's leader in corporate & facility services solutions

250 Governor Street, East Hartford CT 06108, USA

Phone:(860) 291-9111 ext 223 Fax: (860) 291-9410

thsu@horizonsvcs.com Connect with me: 



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Read my new book! - ***Ralph Raccoon - A Business Tale***
Teaching America's Children about Entrepreneurship

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Health increase

dagostini4 <dagostini4@optonline.net>

Mon, Aug 1, 2016 at 9:17 PM

To: Tony.Hwang@cga.ct.gov

Senator Hwang,

Thank you for taking this on. I was just complaining to my Health broker that I can no longer afford anymore increases. My husband is self employed so we pay a little under \$1100 a month for basic bronze which hardly covers anything. We have already spent an additional \$6,000, so far, because of our deductible. If I have to spend over \$20,000 a year for health insurance/care, I would rather not have it at all. I would just pay out of pocket and take the penalty. Life was so much easier before the Affordable Care Act! Hope things change for the better soon.

Thanks for listening,
Daniela
Fairfield

Sent from my Verizon Wireless 4G LTE smartphone

New submission from Contact Form

info@infinetwebdesigns.com

<info@infinetwebdesigns.com>

To: tony@tonyhwang.com

Tue, Aug 2, 2016 at 8:00

AM

Name

Lorraine Warre

Email

lorjrainerwarren@sbcglobal.net

Subject

Healthcare

Message

I just heard you on the Brad Davis show and was very impressed with your enthusiasm for helping solve insurance problems.

I am a retired teacher working off of a pretty low retirement income. I have fairly descent insurance coverage HOWEVER it does NOT cover Naturopathic Doctors or natural supplements. Whenever possible I see my Naturopathic Dr, Dr.Young, of Manchester. She is an amazing , caring, dedicated Dr. I pay so much of my income to my insurance coverage and yet I still have to pay 100% out of pocket every time I see her. This is not right!! Is there anything you can do to pass a law that will give us insurance coverage for Naturopathic Doctors?

Health Care Insurance

Jim <jsbbeach@gmail.com>

Tue, Aug 2, 2016 at 9:18 AM

To: Tony.Hwang@cga.ct.gov

Please do everything in your power to stop the pending price increase legislation proposed by the Health Insurance companies.

As a self employed individual the increases I have sustained are borderline criminal. There is waste in the system which needs to be discovered and corrected. These increases are both harmful personally but I believe are on the verge of shutting the economy down from their cumulative effect.

We appreciate your efforts to control the wastefulness in the system.

Thank you.

--

Jim Burns - Principal
BRBG, LLC
2929 Fairfield Avenue
Bridgeport, CT 06605
cell 203.856.3602
fax 203.810.4399
www.brbginsurance.com

Insurance Rate Hikes

McDonough, Frances <fmc10@allstate.com>

Tue, Aug 2, 2016 at 1:31 PM

To: "Tony.Hwang@cga.ct.gov" <Tony.Hwang@cga.ct.gov>

I can't believe yet again there will be another rate hike. How is the taxpayer supposed to pay another outrageous spike in insurance? If it's not proposed state taxes, it's insurance. The gas part about it is, when ya go to use it, it does not cover most things! And ya end up paying out of pocket anyway. Again, the taxpayer gets bilked.

Why can't we sue these people for stress induced trauma??

Frances McDonough, Paralegal

Law Office of Mark S. Gilcreast

Staff Counsel for Allstate/Encompass/Esurance Insurance Companies

New England Legal-Litigation Services

One Hamden Center

2319 Whitney Avenue, Suite 3A

Hamden, CT 06518

(203) 281-8515

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FOLLOW THE MONEY

ctdunphyp . <ctdunphyp@gmail.com>

Tue, Aug 2, 2016 at 1:58 PM

To: Tony.Hwang@cga.ct.gov

Tony,

Great subject matter. Not only have my rates gone up 100 percent in the past five years, but so has my deductible per insured person. Doctors and nurses spend more than half their time filling out paperwork for CYA aspect of all of their efforts. It seemed when I was young, all was good until government regulations like HIPA came into play and we had the

Large insurance companies grow and grow. FOLLOW THE MONEY.

Phil Dunphy
Trumbull CT
Regard,

Phil Dunphy
917-992-1957

healthinsurance rate hikes

oakhill1@gmail.com <oakhill1@gmail.com>

Tue, Aug 2, 2016 at 2:07 PM

To: Tony.Hwang@cga.ct.gov

You must stop the proposed health insurance rate hikes being asked for by multiple companies in the state. We are paying thousands of dollars out of pocket before the insurance will start to pick up some of the cost of blood work, Doctor visit's or testing. We do everything to stay fit and healthy by eating right, exercising no smoking or drinking yet we continue to see our policy rise every year so that we are now avoiding any care we may need due to the high deductible attached to the policy. And I have checked with our private insurance agent and he actually said my work policy is a "good one!" We are frustrated and angry that the insurance companies get away with this hike year after year and you do nothing for the middle class that has put you there to support us. Fight for all of us . It is your job. Carol & Pete Barnes

carol/peter barnes
27 bear hills road
newtown, Co 06470

Rate hikes

Doreenk <doreenk@optonline.net>

Tue, Aug 2, 2016 at 3:46 PM

To: Tony.Hwang@cga.ct.gov

Hi Tony,

Knowing you are in the middle of campaign season I was holding off on this discussion but in light of your forum tonight it is appropriate. A large part of the insurance costs I would think involves medications. If you haven't heard of Martin Shreli you should. He has bought up pharmaceuticals and hikes the price exorbitantly. It should be illegal. My medication for Rheumatoid Arthritis used to cost me 40.00 a month, it is now 2400.00 a month. He didn't buy the company, he tried to but the company resisted and then hiked up the meds the way he has with many others. There is a cancer drug which is one of the few for pregnant women. The cost was 13.50 per pill before he bought out the company. That same pill is now over 1000.00 each. Just another component of the health care nightmare.

Best Wishes for a successful re-election.

Doreen Battimelli

Sent from my iPhone

Re: You are invited: Outrageous rate hikes forum 7 p.m. tonight at SHU

Richard Moore <rmoore@nthnet.net>
To: tony.hwang@ctsenaterepublicans.com

Tue, Aug 2, 2016 at 5:04 PM

Tony,

Unfortunately I am out of town on some needed vacation time. I agree and responding that you have my signature and vote to stop this unnecessary rate hike.

Sincerely,
Richard Moore
88 Milton Street
Fairfield CT 06824

Sent from my iPhone
[Quoted text hidden]



Senator Hwang <senatorhwang@gmail.com>

Re: You are invited: Outrageous rate hikes forum 7 p.m. tonight at SHU

Jason Melaragno <jason.melaragno@gmail.com>

Tue, Aug 2, 2016 at 3:08 PM

To: tony.hwang@ctsenaterepublicans.com

Thank you for fighting against these incredible rate hikes Tony.

Sent from my iPhone

[Quoted text hidden]

Can't make it

Mike Fatse <tfm2013@aol.com>

Tue, Aug 2, 2016 at 6:07 PM

To: Tony.Hwang@cga.ct.gov

Hi Tony,

I just saw this and can't make it.

Speaking of can't make it, that's what a 30% rate hike will do to me and my family.

At present we are enrolled in a hi deductible plan with an HSA, and it's the only plan we can afford. However, it covers next to nothing, how can the insurance company's and the Governor expect people to pay 30% more when rates are through the roof already?

Keep doing what you do and sorry I can't be there to support you.

Mike

Sent from my iPhone

Re: (Listen) Speak out against outrageous double-digit CT health insurance rate hikes Today. Sen. Hwang updates WTIC 1080's Ray Dunaway.

elewc55@sbcglobal.net <elewc55@sbcglobal.net>
To: tony.hwang@ctsenaterepublicans.com

Mon, Aug 1, 2016 at 5:40 PM

Hi,

I cannot go to Hartford to protest the rate hikes. How else you speak out against the increases?

Thanks,

Kathy

On Aug 1, 2016, at 11:43 AM, Tony Hwang <tony.hwang@ctsenaterepublicans.com> wrote:





Senator Hwang <senatorhwang@gmail.com>

Outrageous Health Insurance Rate Hikes

Laurie B <oldwindways@gmail.com>

Tue, Aug 2, 2016 at 6:28 PM

To: Tony.Hwang@cga.ct.gov

Cc: "Sen. Boucher, Toni" <Toni.Boucher@cga.ct.gov>, john.shaban@housegop.ct.gov

Tony,

Thank you for your email alert regarding the proposed rate hikes. This is of great concern to us as self-employed individuals receiving no subsidies on our private pay health insurance. Currently we are insured by Healthy CT, which I am sure you are aware they have been driven out of business and are currently under supervision by the insurance department until they close out their existing policy year.

We are paying approximately \$19,000 per year in premiums for our coverage for two adults, already a financial burden. Our in network out-of-pocket limit is \$6850 per insured. When we renewed this year, Healthy CT offered the most favorable rates available in Connecticut. Prior to the enactment of the ACA, we were paying less than \$10,000 per year in premiums and had lower deductibles and out-of-pocket limits. Any additional increases in premiums at this time are unacceptable and unaffordable.

With Healthy CT closing their doors we will have to find new coverage for 2017. We are both in our early sixties, still a few years away from Medicare eligibility, and do not want to risk being uninsured --- but at what expense? The prospect of annual premiums of \$25,000 or more, with increasing deductibles and out-of-pocket limits, leave us with tough decisions to make regarding how much of a financial burden we can take on, versus the risks of going uninsured.

Please let the Connecticut Insurance Department know that these proposed rate hikes are unacceptable and should be denied.

I have copied Sen. Boucher and Rep. Shaban on this email as we are Weston residents.

Sincerely,

Laurie Bloom Bell
Nicholas S. Bell

tax by the mile....really!!

Paul Lillicraf <Paul@spinoffmarketing.com>

Tue, Aug 2, 2016 at 5:03 PM

To: "Tony.Hwang@cga.ct.gov" <Tony.Hwang@cga.ct.gov>

Sorry for the delay on responding to this.

This article is another example of our states failure to face our fiscal failures head on. Instead of dealing with the true issues in a responsible way, the political & financial neophytes in Hartford continue to derive ways to pass the burden to the people. "Exploring" is code for here it comes if there is any way possible we can pass it! Next we will have marijuana boutiques on every corner, keno at Duchess and of course tolls. All in ADDITION to the 30% increase in health care.

Tony, you know my circle of friends. Please pass on to your colleagues that the main topics of conversation when we get together are:

- The embarrassment of our state challenges that we all once envied.
- The recommendations to our children on carefully exploring NOT staying in CT. The financial burdens have created a bubble around our quality of life which will eventually burst.
- And most of all..... what state we all are moving to once we are able sell our declining real estate. Tony, remember when MA was nick named taxachusetts....now it is considered a tax haven compared to CT and booming with opportunity for our educated youth....heck, I love what Boston offers me as well, however a bit different than what lured GE from CT. This is one easy example of states that out rank our future.

Let your colleagues know that I have a beautiful home now on the market if any of them are interested.

Who will lead us out of this mess?

Health care costs vs insurance costs a new solution

cdflyfish@att.net <cdflyfish@att.net>

Tue, Jun 28, 2016 at 7:42 AM

Reply-To: cdflyfish@att.net

To: "Tony.Hwang@cga.ct.gov" <Tony.Hwang@cga.ct.gov>

Cc: "Kevin.kelly@cga.ct.gov" <Kevin.kelly@cga.ct.gov>

Gentlemen:

Your focus on insurance costs is worthwhile, but insurance costs simply reflect the real underlying costs health care:

The cost of hospital stays, surgical procedures, drugs, nursing home care, doctor visits, imaging centers, rehab and so on. These real costs are driven by our very heavy demand and use of healthcare services and the escalation of technology/costs.

If the real costs of healthcare keep going up, insurance costs will have to go up to cover them.

New models of healthcare, such as Accountable Care Organizations and Population Management, make insurance companies - including Medicare - partners with hospitals and doctors to improve quality and reduce costs. These models are being implemented here in Connecticut.

You/we may be able to squeeze some inefficiencies out of insurance companies but they are not 'healthcare costs.' They are 'health insurance costs.' Not understanding this fundamental fact will cause us to waste time and effort.

C. D. Peterson
Brookfield, CT

Today's editorial in the CTPost

Ron Villani <delta-843@hotmail.com>

Tue, Jun 28, 2016 at 8:45 AM

To: kevin.kelly@cga.ct.gov, tony.hwang@cga.ct.gov

Senators:

Congratulations to you for your timely and thoughtful editorial today.

You are right on target and I urge you to continue the fight to bring reason and transparency to the health care insurance non-system we have in the state (and nation).

In the process please bring attention the the farce that is the Unaffordable Care Act. Health care in this state and country is in need of the same dramatic overhaul the income tax and immigration laws are.

Fight the good fight. There is hope the Republicans can gain control of the government and actually make Connecticut great.

Sent from my iPhone

response to your op ed on health care

Christine dunster <ctdhiker@yahoo.com>

Tue, Jun 28, 2016 at 1:41 PM

Reply-To: Christine dunster <ctdhiker@yahoo.com>

To: "Sen. Tony Hwang" <Tony.Hwang@cga.ct.gov>

Dear Senators Kelly and Hwang,

I read your op ed in today's Advocate and share your frustration. I also appreciate your efforts to reign in the insurance companies and try to make health insurance affordable again for CT residents. When I have voiced concerns to the CT state insurance commissioner's office about insurance companies usurping doctor's orders, high costs with poor coverage, etc, it falls on deaf ears. In fact, Katherine Wade sounds "pro-insurance industry".

As a RN, I have watched healthcare deteriorate to a point where I try do not recognize it and I am astounded at the power the insurance companies have — literally over life and death situations. In fact, The Advocate published an op ed I wrote on this in May which I included below if you are interested.

Please let me know how I can help and thank you again for finally giving a voice to this serious situation.

Wishing you all the best,
Christine Dunster (Stamford, CT)

(Christine Dunster op-ed: Who's really in charge of your health care?)

Christine Dunster op-ed: Who's really in charge of your health care?

Financial gain (or neutrality), meeting federal and state regulations and your insurance carrier having the ulti...

Insurance Rate Hikes

ellenmcosta@aol.com <ellenmcosta@aol.com>

Tue, Jun 28, 2016 at 3:45 PM

To: cid.ca@ct.gov

Cc: kevin.kelly@cga.ct.gov, tony.hwang@cga.ct.gov

Dear Insurance Department:

I am beside myself with the news of the insurance rate hikes in the near future.

The state's health insurance rate process is broken. I do not know how to fix it but if substantial rate hikes do happen people will just not have enough money to pay the premiums and they will end up sick or dead.

Could you imagine the dilemma of paying a health insurance premium or paying the rent or paying the health insurance premium instead of buying food for your family?

I do not know what the answer is but if the rate increases happen as predicted bad things will be in store for the people of Connecticut.

Ellen M. Costa
2201 Post Road #2
Fairfield, CT 06824
203-254-2601
ellenmcosta@aol.com

Health Care in Connecticut

Charlie Rhudy <crhudy@optonline.net>

Tue, Jun 28, 2016 at 7:31 PM

To: tony.hwang@cga.ct.gov

Cc: kevin.kelly@cga.ct.gov

SIR: Your column in *The Connecticut Post* of June 28, 2016, is precisely right, spot-on. Increases in health insurance premiums on the order

of 28 percent are unconscionable and completely without merit, no matter what perspective one argues. Bear in mind, this would be a

double-digit increase on top of steep and steady increases in years past ... and following a year in which the CPI rose just 2.4 percent (2015).

May I add, although it may be beyond your purview, that proposed mergers of Aetna/Humana and Anthem/Cigna should be denied on these

very grounds. Should Congress and regulatory authorities approve such transactions, they are acting in ways that are inimical, not to the best, but

to the most basic interests of ordinary Americans.

I stand behind you and your colleague, State Senator Kevin Kelly, 100 percent. At some point, our elected representatives need to stand

behind the people who elected them. This is the point, this is the issue.

Thank you for your service, Charles Rhudy

Charles S. Rhudy
140 College Park Drive
Fairfield, CT 06824
crhudy@optonline.net
203-255-5436 home

Health care rate increases in CT for 2017

Cyndi adams <chadams_3@charter.net>

Thu, Jun 30, 2016 at 10:42 AM

To: kevin.kelly@cga.ct.gov, tony.hwang@cga.ct.gov

Gentlemen:

I have recently read the article you posted in my local newspaper the Danbury News Times (Tuesday, June 28, 2016) regarding the health care rate increases in Connecticut.

I have visited the Connecticut Insurance website suggested in your article and find that ConnectiCare and Aetna are among the highest rate increase requests.

I have Medicare coverage Parts A/B/D and a supplemental AARP United Healthcare plan. I see that United Healthcare has filed for a 5.2% increase but ONLY for small group insurance marketed outside of the state health insurance exchange.

My United Healthcare plan is part of a retiree benefit that I receive from my previous employer Pitney Bowes.

Based on what I've read, I do not see where my particular situation will be impacted by the requested rate increase from United Healthcare.

It would seem that most of these rate increase requests deal only with small company insurance coverage that is outside of the state sponsored health exchange.

I would appreciate some clarification on this matter before I draw any additional conclusions.

Regards,

Joseph H. Adams

Newtown, CT



Senator Hwang <senatorhwang@gmail.com>

Outrageous Rate Hikes on Health Insurance Programs - Unreasonable!

AMYMCKEON@aol.com <AMYMCKEON@aol.com>

Thu, Jun 30, 2016 at 12:02 PM

To: cid.ca@ct.gov

Cc: Kevin.Kelly@cga.ct.gov, tony.hwang@cga.ct.gov

Dear Madam/Sir:

I am contacting your office to register my utter frustration and aggravation with the continual rate increases that are happening with health insurance in the state of CT.

This is not the first time I have registered a complaint. I actually registered a complaint over 10 years ago and I received a large package back from your department stating that the rate increases were necessary - but not much else as an explanation, but lots of complicated doc's that made no sense, unless you were an actuary.

My husband and I have our own landscaping company for 22 years; we have had to provide our own insurance for our family. **Each year we have had rate increases from 12% - 25% each year; EACH YEAR!!!** If we raised our prices to our customers at that rate, we would be out of business! The only time we did not see a large price increase, was the year that the Affordable Health Care Act went into effect. Our insurance company, Golden Rule, probably feared that they would lose business to competition. However, the CT state exchange, Access Health, is charging prices just as high, so Golden Rule has no competition. And apparently, the St of CT Insurance Dept. has never said NO to a rate increase. Your job is to protect the citizens, not the insurance companies. These rate increases are unfair, and not necessary; these companies are simply using the Affordable Health Care Act as an excuse to raise rates without merit. My family is now paying premiums of \$17,307.73 PLUS a \$5850.00 deductible. That is a total out of pocket expense of **\$23,157.73 for a family of 4 people, all very healthy** and two under the age of 21 years old.

We need relief and we need it now - we make too much income for any subsidies and by next year, our only choice will be to go without insurance and pay the state penalty and hope for the best. This is an outrage and the State

of CT Health Insurance dept. needs to step up, do their job, and protect against price gouging, which is clearly what is happening here!

And, the final insult is that when you go onto Access Health to view the options, it asks for your zip code - why are residents of Fairfield County being charged higher premiums for health insurance than residents in other parts of the states? That is another form of discrimination!

Sincerely,
Amy McKeon
Easton, CT



Senator Hwang <senatorhwang@gmail.com>

Health Insurance rate increase

bhamilton2508@sbcglobal.net

Sat, Jul 2, 2016 at 7:33

<bhamilton2508@sbcglobal.net>

AM

To: Tony.hwang@cga.ct.gov, kevin.kelly@cga.ct.gov

Hello Tony and Kevin,

I read your article in my local paper regarding the outrageous health care increases scheduled to be implemented by the various insurance companies that serve the state of CT. I'm appalled at the idea of paying yet higher prices especially while we already are receiving substandard service. How can the state insurance department even entertain such a ridiculous increase of 28%? That's insane! My last pay increase was 1.5%. How can anyone get ahead or even break even with such disparities?

I share your frustration immensely and am fed up with a corrupt and inefficient government unable to operate without breaking the backs of its citizens.

I stand behind you and support you in letting Hartford know that we are sick and tired of CT citizens bearing the brunt of poor decision making and inefficient management at our expense.

Do everything in your power to PREVENT an increase in healthcare. NO INCREASE....not even 1%.

Thank you for standing up for the average citizen. Your efforts are greatly appreciated.

Sincerely,

Brenda Hamilton

Have Health care? Brace yourself

C Winfield Swarr <cswarr@gmail.com>

Tue, Jul 5, 2016 at 3:43 PM

To: kevin.kelly@cga.ct.gov, tony.hwang@cga.ct.gov, letters@thehour.com

I have just read the above captioned article in The Hour. It seems like you guys think that if we just make the insurers limit their rate increases to 10% everything will be fine and dandy. I have news for you. Until we get to the real cost drivers of medical care, e.g. outrageous hospital charges, excessive drug costs, doctors ordering too many tests and we consumers not taking responsibility for our own health eating too much of the wrong foods, drinking too much and not wearing seat belts. Costs are going to continue going up at a rate greater than inflation no matter what insurance companies do.

Pricing health insurance is actually pretty simple. To build an insurance rate you start with claims that have been incurred in the prior year. These claims are increased by inflation in medical care expenses into the next year to understand what costs are expected to be. To the expected claims are added the expenses of administering the program (you can hold insurers feet to the fire on this although it is a minor portion of the total) and a small margin (usually 2 to 5%) for possible adverse claims fluctuation. The result could easily be a 28% increase given that the population of insured people at present is not at all a cross section of the population.

The Governor attempted to introduce cost sharing for the state employee health plan and was rebuffed by the unions. This group, which is sub-standard from a health perspective, could use cost sharing to reduce excessive costs. Although I am not a big fan of Bernie Sanders, his idea of Medicare for all is not bad in many respects. Where his idea does not fly is in the funding of coverage. What if the government required Medicare for all, but kept funding as it is for the present healthcare system. In other words, employers, including states and Municipalities would pay the government for Medicare on their employees the way they pay insurers now. Insurers could write supplemental coverage. State governments could provide Medicare for Medicaid recipients governments could provide supplemental coverage should they choose to do so. Of course individuals could buy in at any age.

The benefit of such a system is that everyone would know what they are getting, costs would be well controlled at Medicare reimbursement rates, Drugs should be included at VA reimbursement rates. Insurers could write supplemental coverage to both individuals and groups.

C. Winfield Swarr
129 Perry Ave
Norwalk, CT 06850

Nelson, Gary <gsnelson@financialguide.com>
To: "tony.hwang@cga.ct.gov" <tony.hwang@cga.ct.gov>

Wed, Jul 6, 2016 at 1:28 PM

Hi Tony,

You may remember me , we met at Memry Corp. and in Fairfield at Pronto a few times.

I am an insurance broker and I applaud your effort to try to make the insurance companies

accountable to someone and to deal with these large rate increases .

I have been doing this for 30 years and it only seems to get worse.

It is not just the insurance companies , but they play a big part.

It is nice to see someone in the government who still cares about people.

Gary

Gary S. Nelson,CLU,ChFC,CLTC

Mass Mutual

1140 Post Road

Fairfield, CT. 06824

203-254-8400

203-254-9500-fax

gsnelson@financialguide.com

Health Insurance rate hikes

Mary pat Pino <mppino@marypatdesign.com>

Fri, Jul 15, 2016 at 10:14 AM

To: Kevin.Kelly@cga.ct.gov, Tony.Hwang@cga.ct.gov

Hello, and thank you for your OPED piece in the Minute Man.

My husband and I are a prime example of people having trouble affording individual plan health insurance. We are each self employed. Gene, 61, is a freelance musician and instructor. I, 60, am a freelance graphic designer.

When the Affordable Care Act first went into effect we were grandfathered into a policy for the first year or so and paid about \$700 a month for an Anthem BCBS policy that had a \$2,000 deductible each per year. These days that might seem reasonable, but at the time it was a lesser policy at a higher cost than I had ever had when I worked for a corporation. After that time our premiums skyrocketed, our deductible had to be increased to \$5,000 each per year and we were paying close to \$1,300 a month. This year we switched providers to ConnectiCare, we have a \$6,500 deductible and our premium is \$1,081 per month.

Our current income is about 85,000 a year (before deductions), and our yearly health insurance cost is \$12,972, that's almost 15% of our income!

It appears that individuals who have to get insurance without the help of an employer or group are being targeted with an unfair percentage of the increases. 28% this year, that is just immoral. In our case that would put our cost at \$16,602, almost 20% of our income. Who can afford that? Not us.

I was recently told by an insurance broker that insurance costs more in Fairfield County than it does in other counties. What! That is not fair either. The Connecticut cost should be the same for one and all. That is unfair profiling. Just because I live in Fairfield County does not mean I can afford that kind of price increase. I really can't afford what I pay now, I have to depend on savings... not a good formula for someone my age, but we hope that in a few years we will get relief with Medicare. We are just trying to hold on.

What can be done?

Thank you for your efforts, Mary pat Pino, Westport, CT

Health Insurance rate hikes

Mary pat Pino <mppino@marypatdesign.com>

Fri, Jul 15, 2016 at 10:14 AM

To: Kevin.Kelly@cga.ct.gov, Tony.Hwang@cga.ct.gov

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What can be done?

Thank you for your efforts, Mary pat Pino, Westport, CT

Re: Health Insurance

Christine Carey <careymc27@optonline.net>

Sun, Jul 17, 2016 at 9:15 AM

To: Tony.Hwang@cga.ct.gov

Sent from my iPad

> On Jul 17, 2016, at 9:14 AM, Christine Carey <careymc27@optonline.net> wrote:

>

> Dear Senators Kelly and Hwang,

> I am writing in utter frustration about the massive insurance increases we have endured since 1998. Health insurance is the biggest expense in our family's budget, bigger than our town taxes, home insurance, utilities and the list goes on. We have experienced more than a 100% increase since the beginning of our incorporation. We have a two person LLC and with the onset of the Affordable Care Act we lost the ability to purchase group health insurance and have had to buy individual policies costing us even more. Because we are an LLC and our income passes through to us, we have not had any tax relief over all these years as it is an expense to the LLC but benefit to us. We currently pay \$17,432 in health premiums and this does not include the outrageous deductibles to be met before the insurance pays in full, another blight we have experienced with the Affordable Care Act. When I enquired about insuring us through the ACA, I was told my choice of doctors would be different and it may not be accepted as widely as say Connecticare where I am insured. Last year I had to endure brain surgery and was happy to have my widely accepted insurance but I should not be funding those who have had to purchase through the state mechanism of the ACA. The burden of those turning up to hospitals uninsured has gone from the hospitals to us. It should be illegal for increases over the inflation rate and let the drug companies and health insurers petition the courts for anything above an inflation linked rate. I voted for Obama in the last two elections, however The Affordable Care Act was thrown together whilst the country was in financial disarray and was POORLY conceived. I am thoroughly disgusted and this is breaking our household's bank. My insurer has already written to me telling me my policy will increase by 28%. We need action soonest possible so I am asking for your help.

>

> Sincerely,

>

> Christine Carey

>

>

> Sent from my iPad

Health insurance increases

Laura Petiford <petiford@snet.net>

Sun, Jul 17, 2016 at 11:49 AM

To: Tony.Hwang@cga.ct.gov

Dear Mr. Hwang,

I just read your piece in the Minuteman and want to lend my voice to opposition of the proposed insurance increase.

I am a small business owner in Fairfield who also works contractually for other organizations and am not eligible for an employer based insurance plan. I purchase my policy as an individual non-subsidized on the exchange. Each year in order to keep my rate affordable I have assumed a higher liability for out of pocket expense. I understand this to be a necessity in negotiating the current climate of increased healthcare costs and feel some level of protection from financial devastation should I have a health crisis. It is a more difficult situation to accept however after I recently had to utilize the services of the Healthcare Advocate in order to get Anthem to pay for services that I had advised them they paid for last year, after considerable effort on my part, for covered preventative services. I was contacted weekly by Bridgeport Hospital while this was worked out regarding the payment. For services obtained in March, Anthem finalized payment within the last few weeks.

Further, as I am a healthcare professional providing behavioral health services, I have elected to be a provider on insurance panels. There are no increases provided to contractual rates as a matter of course. We must petition and have only been successful in a few cases. This means we have not received a "raise" since contracting in 2009. The only way to make more money is to herd more consumers through the doors which at some point has a deleterious effect on the quality of the care provided.

Recently our group received a refund request from Cigna for services provided in 2013 stating the insured had Aetna at the time. As a small business owner the insurance company holds all the power as they can retract for years while timely filing requirement for us are 90 days. While technically we can request payment from Aetna, this will require significant time and energy generating supporting evidence and information. In the end, we have little recourse for Aetna or the client to pay after this length of time.

We have also recently received a letter from Anthem stating the code we use to provide our service, a typical therapy session is one hour in length, is overused and they may audit our records. They end the letter stating they in no way are attempting to influence necessary treatment in any way. It is difficult to imagine they are attempting to do anything else.

In response to these difficulties, my group is working towards becoming fee for service which my business partner and I grapple with ethically as we have sought to provide quality comprehensive mental health services to the community at large but find this approach financially unsustainable with increasing pressures as individuals maintaining policies and providers managing insurance red tape.

I will register my opposition at the website you provided. Please let me know if there is anything else I can do to help solve this ongoing problem.

Kind regards,

Laura Petiford PMHNP, LMFT

Health Care Increase

Micael Westerholm <micael@westerholm.com>

Mon, Aug 1, 2016 at 6:07 AM

To: cid.ca@ct.gov

Cc: tony@tonyhwang.com

Gov. Malloy:

I am hearing that health insurance premiums are expected to rise 28% next year. This is absurd. I am a 50+ Connecticut resident who was displaced by Pitney Bowes in 2011. I have been struggling to find permanent employment since. In 2014 I was able to land a contract position through my former employer. That position is expected to end sometime at the end of this year. Through this contract role I was able to access health care via the contract company that I am employed through. Last year they raised premiums significantly (in excess of 10%). This Obamacare initiative made big promises. I am not seeing the benefits!. Something needs to be done to stop this madness. Maybe Trump really does have the answers! In addition to the employment issue for 50+ CT residents and Health Care costs there are other cost of living issues affecting approaching retirees and retirees ability to stay in this State. Something needs to be done to address these serious issues. Please let us know that you are listening!

Concerned,

Mike Westerholm

Mike Westerholm
37 Buena Vista Road
Fairfield, CT 06825

Mobile: 203-556-9939
Home: 203-371-8252

Micael@Westerholm.com



re: Connecticutare rate hikes

Margaret Mariotti <celinem@aol.com>

Wed, Aug 3, 2016 at 11:37 PM

To: Tony.Hwang@cga.ct.gov

Dear Tony Hwang,

We are with Connecticutare Insurance. My Mom is with their Medicare plan. I am with their Solo Health Insurance plan which I believe they increase their premiums way too much every year. People cannot afford all these big rate hikes. I pay a high premium and then when I use the insurance I have a big amount to pay also. It seems the Insurance Commissioners are on the side of the insurances and not the people. President Obama said the premiums would go down with his Obamacare but that simply is not true. They go up, up, every year.

I hope you can bring this up at the hearing tomorrow.

Sincerely,

Celine and Mary Mariotti
Shelton,CT