

Congress of the United States
Washington, DC 20515

June 12, 2014

The Honorable Thomas Leonardi
Commissioner
Connecticut Insurance Department
PO Box 816
Hartford, CT 06142-0816

Dear Commissioner Leonardi:

We appreciate your commitment to consumers in the insurance rate review process. As a delegation, we share this commitment and are focused on ensuring that consumers benefit from a robust rate review process. In light of recent 2015 filings from the insurance carriers in Connecticut, which appear to ignore national trends of modest premium growth, we are writing to strongly urge your Department to conduct a thorough and vigorous review of the applications.

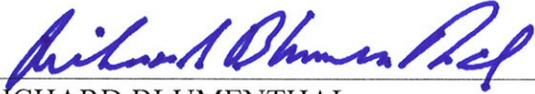
Our request is based on a review of 2015 health premium rate submissions that are emerging from around the country and there is a clear trend—health insurance carriers are requesting modest increases, and in some instances, premium decreases. In Maine, reported 2015 rate increase requests last week averaged between 0.1% and 3.1%, with some plans requesting decreases. In Oregon, it was reported that one insurance carrier is proposing to lower premiums by an average of 16% next year. The two other Oregon carriers, Regence Blue Cross Blue Shield and Kaiser, are proposing modest increases of less than 5% and 0.2% respectively. And, in Virginia, Anthem is proposing an average increase of 8.5% and Kaiser Foundation health plan proposed a 3.3% rate increase.

Contrastingly, Connecticut's main health exchange carriers, ConnectiCare and Anthem, have requested rate increases of 11.8% to 12.5% respectively. The premium increase requests are even more concerning considering the applications are not based on actual claims data. Instead, it appears that the carriers are using extrapolated projections from totally different insurance products to justify their requests. Given the atypical nature of the underlying data used in their applications, and their deviation from similar products in other states, we believe that these applications should be subject to the strictest level of scrutiny by your Department.

Connecticut consumers and the American taxpayer resources funding the tax credits used to purchase coverage deserve nothing less than a thorough and robust review process. Last year, our state demonstrated great leadership in enrolling our citizens in qualified health plans. Allowing rates to be set at unwarranted and excessive levels puts the hard work of your Department and

Access Health CT at risk. We look forward to continuing a dialogue to ensure a fair outcome for our state. Thank you for your consideration.

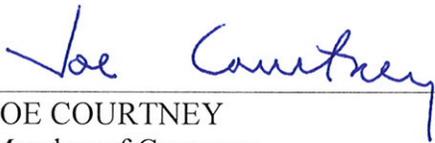
Sincerely,



RICHARD BLUMENTHAL
United States Senator



CHRISTOPHER MURPHY
United States Senator



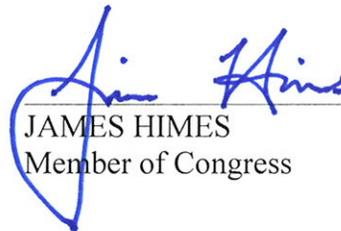
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Member of Congress



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ELIZABETH ESTY
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