CONNECTIUT INSURANCE DEPARTMENT
Public Hearing on Rate Increases: August 26, 2026

Thank you for the opportunity to provide verbal and written testimony regarding ConnectiCare, UnitedHealthcare, and Anthem request for rate increase.

My husband and I enrolled into Access Health CT in 2022, and have only seen the premium rise every single year for our Anthem Bronze plan?

2022	$1906	2023	$2038
2024	$2120	2025	$2309
2026	$2728	2027 …..????	

Erase from your minds the notion that working a full-time job comes with benefits, because it doesn't. In my current job situation, I am working part-time. Just last week my employer (a small business w/o benefits) asked me if I would take on more hours. I actually had to say "let's pause on that".

Why you ask? Well because I need to run some financial numbers to see what would happen if I added hours to determine if that would bump above the threshold for Federal healthcare credits (given to those 200-300% of the poverty line). If additional hours do bump me above the line, then the State would provide 50% relief which basically means that those additional hours I would take on would just be paying for health care.

This is similar to those that work, only to see their paycheck go out the door to daycare providers.

Ridiculous. Do you think I'm happy that I have to do this accounting or have the conversation? I am not.

To the Department of Insurance - I ask you why do you continue to approve the raising of rates? You have approved the rates the last 4 years. I sat here last year and heard testimony from Access Health CT and a variety of other state departments and advocacy agencies – all having justification for why rates would be negative hit to the residents of CT.

These are rate REQUESTS from the ins companies, aren't they?

Why can't you say no to the insurance companies? Is it because they are holding Access Health CT and the State of CT over a barrel, where by if you say no – then Anthem, UHC and ConnectiCare will exit the exchange? If that is the case, then seems to me it sounds like extortion by big business.

Do you not have any leverage at all? Connecticut is the Insurance Capital of the nation – why can't rates freeze for a year or two? I cannot imagine that the insurance companies will go bankrupt if the exchange premiums stay as is into 2027?

Or should we just assume that rates will continue to rise 10-14% annually? And ultimately, we – the policy holders - say UNCLE and stop paying at all? Only to pay with our actual health because going to any doctor is too expensive.

To the representatives of Anthem, UHC and ConnecitCare – can you honestly sit here and say that there are no other options? That these rate increase are truly and unequivocally justified? That you can't re-route some profits back into the back-office operations/claims/prevention to help keep premiums steady, if only for a year?

At this point, I feel much like Red did in Shawshank Redemption when he said "Just stamp your forms sonny, and stop wasting my time" – a good analogy from my point of view, since this hearing seems to be a formality for the public record.

As respectfully as I could, Tonya Maurer, [redacted]

Christian Damiana
cdamiana@mhconn.org
paritycoalition.org

Prepared Testimony of the
Connecticut Parity Coalition
Submitted to the Connecticut Insurance Department

August 24, 2026

2027 Individual and Small Group Health Insurance Rate Filings

Commissioner Hershman:

The Connecticut Parity Coalition appreciates the opportunity to comment on the 2027 individual and small group health insurance rate filings. We write regarding the deficiencies in behavioral health access that these filings leave unaddressed, and the relationship between the premiums carriers are requesting and the reimbursement those carriers pay behavioral health providers.

The Department's Parity Enforcement Work

The Connecticut Parity Coalition was the driving force behind Public Act 25-94, signed into law by Governor Lamont on July 10, 2025. The legislation, which established Connecticut's most robust parity enforcement to date, passed with overwhelming bipartisan support, reflecting the broad consensus that stronger enforcement tools were necessary. They were designed to be used, and at the signing the Governor committed to using them to hold insurers accountable.

We are pleased to see the Department follow through on that commitment by fully implementing Connecticut's parity law and taking steps toward meaningful enforcement for the first time. The 2026 Nonquantitative Treatment Limitation (NQTL) Annual Report examined five carriers, placed their identities on the public record, and found that all five had violated Connecticut's parity law through disparate reimbursement rate structures, along with other deficiencies.

That is the authority the General Assembly provided being used as it was intended, and we are grateful for the Commissioner's leadership in using it. We hope to see finalized corrective action that ensures carriers make long-term structural changes soon. The Department is on the right track, and we want to see the work finished.

What These Filings Say About Behavioral Health

Four insurers filed rates for 2027, covering approximately 220,000 Connecticut residents. Those requests average 16.2 percent on individual plans and 17.8 percent on small group, with the largest single request at 22.7 percent. Three of the five carriers named in the 2026 NQTL report filed the rates now before the Department.

Unfortunately, despite the size of these requests, none of these carriers identified correcting the reimbursement disparity the Department found as a priority. The justifications they offer are the familiar ones: medical and pharmacy trend, inflation, changes in utilization and acuity, administrative costs, taxes and fees, and the expiration of enhanced federal subsidies. One carrier cites provider contracting changes without indicating what portion, if any, concerns behavioral health. Parity remediation appears nowhere among the stated drivers.

The reimbursement structure this Department found deficient is apparently carried into plan year 2027 unchanged, and Connecticut families are being asked to fund a year in which nothing about it improves. If insurers demand higher premiums, then consumers deserve to see clear, documented improvements in their ability to find timely, in-network behavioral health care.

Four of the five filings assert the opposite of what the Department found.

Four of the five filings include, among their supporting documents, a signed actuarial certification of mental health parity. All four use identical language:

> "The undersigned certifies that all such policies issued or renewed will provide coverage for the medical treatment of mental illness and substance abuse provided under the same terms and conditions as coverage that is provided for other illnesses and diseases in connection with financial requirements, quantitative treatment limitations, prescription drug benefits, and non-quantitative treatment limitations."

We would draw the Department's attention to the final clause. Non-quantitative treatment limitations are the precise subject of the annual report, and provider reimbursement is an NQTL under federal parity regulation. These certifications were included in filings submitted on June 1, roughly six weeks after this Department published findings that these same carriers' non-quantitative treatment limitations were not compliant.

Those two statements cannot both be accurate as written. The Department found that these carriers do not apply their non-quantitative treatment limitations comparably to behavioral health. Six weeks later, the carriers certified to the Department that they do. Nothing in the public record between those two dates suggests that the underlying conduct changed.

Carriers may argue that a certification of this kind references only the text of a policy. That reading does not hold. Federal parity regulation requires that non-quantitative treatment limitations be comparable, and applied no more stringently to behavioral health than to medical and surgical benefits, both as written and in operation. Compliance in operation cannot be established from policy language, which is why the Department measured outcomes instead: what carriers actually pay behavioral health providers relative to comparable medical and surgical providers, how often patients are pushed out of network, how many listed providers accept new patients, and how long people wait for an appointment. Those measures are how an NQTL violation is demonstrated. The Department applied them, and these carriers did not pass.

We think the Department should ask the carriers about these certifications directly on August 26. It is concerning that carriers continue to profess compliance with parity requirements in filings before this Department when the Department's own examination has demonstrated otherwise.

Inadequate Networks Are Themselves a Cost Driver

There is a circularity in these filings that we ask the Department to keep in view. When a behavioral health network is too thin to use, patients go out of network or they go without care entirely. Out of network care is expensive, and the Department's own report found behavioral health out of network utilization to be disproportionately high.

A carrier that reimburses behavioral health clinicians below the level required to keep them in network generates a portion of the very cost it later cites in support of a higher premium. This is not a hypothetical concern. A 2024 National Association of Social Workers-CT survey of 398 licensed clinical social workers in private practice found that 41 percent were considering leaving insurance panels entirely within the next year, and that 57 percent already limit the insurers they accept. Those sentiments are reflected across behavioral health clinician groups in Connecticut. Every clinician who leaves a network for reimbursement reasons makes the next year's utilization data worse.

Conclusion

Rate review will not resolve everything that is broken in Connecticut's insurance market, and we do not offer it as a solution to a problem this large. It is one piece of a larger picture. But it is a meaningful place to observe that coverage a person cannot use for the care they actually need falls short of what they paid for. This Department has documented that behavioral health reimbursement in Connecticut does not meet what the law requires. Four months later, the same carriers seek additional premium revenue without addressing that deficiency, and several filings assert compliance with the very requirement found unmet. Connecticut residents deserve insurance that delivers real value, not simply higher bills and unfulfilled promises.

Thank you for consideration of our position. For additional information, contact Christian Damiana at cdamiana@mhconn.org.

About the Connecticut Parity Coalition

The Connecticut Parity Coalition advocates for policies that promote access to behavioral health care and ensure true parity in coverage. By uniting clinicians, patients, and advocacy organizations, we champion smarter laws, stronger enforcement, and greater transparency that make true mental health access a reality for Connecticut families.

Learn more at CTParityCoalition.org.

Our Members

- *American Foundation for Suicide Prevention, CT Chapter*
- *American Psychiatric Association*
- *American Society of Addiction Medicine, CT Chapter*
- *Combat Addiction Network*
- *CONECT*

- *CT Association of Addiction Professionals*
- *CT Association for Marriage and Family Therapy*
- *CT Community Nonprofit Alliance*
- *CT Counseling Association*
- *CT Legal Rights Project*
- *CT Nurses Association*
- *CT Psychological Association*
- *CT Psychiatric Society*
- *CT State Medical Society*
- *Mental Health Connecticut*
- *NAMI-CT*
- *National Association of Social Workers, CT Chapter*
- *Connecticut APRN Society*
- *Parasol Services*

FARMINGTON VILLAGE DENTAL
WHOLE FAMILY DENTISTRY

RECEIVED
JUN 18 2026
CT Insurance Dept.
Business Office

June 15, 2026

CT Insurance Department
PO Box 816
Hartford, CT 06412-0816

To Whom it May Concern:

My name is Dr. Monique Nadeau and I am a dentist and small business owner in Farmington, CT. I am writing to you today to strongly oppose the proposed health insurance rate increases for Connecticut residents.

My husband and I are both dentists and we both work in my office which has been open for 25 years. We work hard taking care of our patients and running the business, we currently employ eight CT residents, and have always paid the *full cost* of our health insurance without receiving any government subsidies. Despite having what many would consider a successful personal income, the cost of health insurance has become a significant financial burden on our family.

In 2026, our health insurance premiums increased by more than $5,000.00 compared to the previous year. This year our annual premium cost alone will be $35,064.00 for our family of four. This was the "best" rate we could find and unfortunately it also came with a $16,000.00 family deductible before our insurance provides any coverage.

To summarize: in the event of a serious illness, injury, or medical emergency, our family could be required to spend more than $50,000 before insurance even begins covering expenses. That figure is staggering. It is difficult to justify paying over $35,000 annually in premiums while still facing such substantial out-of-pocket exposure. The fact that insurance companies are looking to increase rates further is astonishing to me.

As a healthcare provider myself, I understand the importance of access to quality care and I know first hand that my costs as a small business owner have done nothing but increase, especially since COVID. My staff has demanded higher salaries due to the high cost of living in CT, my suppliers are all charging me more. Meanwhile, insurance reimbursements have declined through the years. Add to that the covered services have become more restrictive. So where are these rate increases going? While insurance companies blame providers fees for their rate increases, they are reducing what they are actually paying providers!

I believe strongly in the value of health insurance and the protection it is intended to give the insured. However, the growing disconnect between the premiums families are paying and the coverage they actually receive is deeply concerning. Paying tens of thousands of dollars annually while still facing a deductible large enough to create significant financial hardship is not a sustainable model for Connecticut families no matter their profession.

The current trajectory of health insurance costs is exorbitant, astronomical, and unsustainable. If two healthcare professionals with stable incomes are experiencing this level of financial stress over health insurance, I cannot imagine the hardship being felt by lower-income families, retirees, young families, and other small business owners throughout Connecticut.

Health insurance should provide financial protection and peace of mind when it comes to the obstacles of health. Instead, many Connecticut residents are finding themselves paying increasingly higher premiums for plans with increasingly higher deductibles and out-of-pocket costs. At some point, these increases become unaffordable for the very people they are intended to protect. I say that we are already there.

As a small business owner I have few affordable options and no negotiating power. I am somehow expected to absorb substantial premium increases year after year while receiving less meaningful coverage in return.

I urge the Connecticut Insurance Department to carefully scrutinize these requests and reject any these rate increases. Connecticut families and small business owners cannot continue to absorb annual premium hikes that far outpace wages, inflation, and household budgets. The burden has reached a level that threatens financial stability even for middle- and upper-income families. For many others, it has already become untenable.

Finally, the purpose of insurance is to protect families from financial catastrophe in the wake of a medical diagnosis or problem. When premiums and deductibles exceed $50,000.00 a year that purpose is no longer being fulfilled.

Thank you for your consideration and for protecting the interests of Connecticut patients.

Sincerely,

MNadeau DMD

Monique M. Nadeau, DMD
Owner, Farmington Village Dental Associates, LLC

From:	Marc Sandy Block
To:	Ratefilings, cid
Subject:	Excessive premium rate hikes
Date:	Sunday, August 23, 2026 2:56:28 PM

Premium increases that dwarf any inflation are unjustified. As we see medical providers consolidating (to limit time per patient) and we see research being cut (to provide less benefit to patients) and as AI may provide further reduction in warranted services and remedies along with "cost savings" for insurance carriers, an out-of-range premium increase is not in order.

The proper course is not to hugely increase premiums but to increase the number of skilled practitioners who can provide more positive results, and healing and improving (if not curing) medical and mental health conditions.

A check of profits, stock price, and executive and compensation should be considered in the context of premium hikes.

Thanks.

From: John Hanrahan
To: Ratefilings, cid
Subject: Health Insurance Rate Increases
Date: Monday, August 24, 2026 3:28:54 PM

It is a tragedy that the proposed rate increases - if passed - will make it a challenge for friends and family to remain healthy as they will not be able to afford preventative care. Never mind the care which they will at some point need to recover their health. Additionally, living in fear of such increases takes it toll on both our physical and emotional health.
No one should have to face the question - do I put food on the table, gas in the car, or pay my rent OR pay my health insurance. When it comes to health care costs - the alternative to making health care affordable is to invite catastrophic health crises which we all pay for in so many ways.
It is imperative that we in CT and in the USA demand that Health Insurance firms shoulder the responsibility of promoting our health.
Vote to contain Healthcare costs - which are already too high.
John Hanrahan

From: cid.webmaster@ct.gov
To: Ratefilings, cid
Subject: Health: - File Number: 202602757
Date: Tuesday, August 25, 2026 8:37:15 PM

My name is Caroline Wetzel, and I live in Milford, CT. I am a private wealth advisor.

I am writing to oppose the proposed 2027 health insurance rate increase requested by ConnectiCare Insurance Company, Inc. If this rate increase is approved, it will make it even harder for families in our community to afford health insurance and meet our everyday needs.

Health insurance is a necessity, not a luxury. I respectfully ask the Connecticut Insurance Department to reject or reduce the rate increase requested by ConnectiCare Insurance Company, Inc and help keep health insurance affordable for Connecticut residents.

Thank you for considering my comments.

Caroline Wetzel

From:	webmaster, cid
To:	Ratefilings, cid
Subject:	Health: - File Number: 202602757
Date:	Monday, June 29, 2026 11:25:58 AM

Thank you for the opportunity to comment on the 2027 health insurance rate filings for the individual and small group markets in Connecticut.

As a nurse with more than 40 years of experience and as someone who has spent my career working within a large Connecticut-based health system, I have seen firsthand the impact that access—or lack of access—to affordable health care coverage has on individuals, families, and communities. This issue is not only professional for me, but deeply personal as well. I have two adult children with young families who rely on coverage through the exchange, and like many Connecticut residents, they are already feeling financially stretched.

While it is encouraging to see that the average proposed increase for the individual market is lower than last year's request, a 16.2% average increase remains significant. The 17.8% average increase proposed for the small group market is also concerning. For many families and small business employees, these increases are not simply budget adjustments—they can be the deciding factor in whether coverage remains affordable or is ultimately dropped.

From a clinical perspective, the consequences of losing coverage are profound. Over decades of nursing practice, I have seen patients delay care, skip medications, and avoid preventive services when cost becomes a barrier. When individuals go without insurance, health conditions often worsen, leading to more complex, costly, and preventable complications. In this way, affordability of insurance is directly tied to health outcomes.

The factors cited by carriers—rising medical and pharmacy costs, increased utilization, and adverse experience—are real and reflect broader challenges within our healthcare system. However, these trends also highlight the urgent need for continued efforts to address underlying cost drivers, improve care efficiency, and expand value-based approaches that prioritize outcomes over volume.

I am particularly concerned about the anticipated expiration of enhanced federal subsidies and the uncertainty surrounding continued state-level affordability programs. For families like my children's, these supports are essential. Without them, even modest premium increases can become untenable, potentially leading healthier individuals to exit the market. This not only impacts those families but can further destabilize the risk pool and drive costs higher for everyone.

I also acknowledge the insurer consolidations noted in the filings. While it is reassuring that insurers will remain active in Connecticut, it is important that affected consumers experience minimal disruption, receive clear communication, and retain meaningful choice in their coverage options.

As the Department reviews these filings, I respectfully encourage:

* Rigorous scrutiny of the assumptions underlying trend and experience adjustments
* Careful consideration of the cumulative affordability impact on Connecticut families and small businesses
* Continued transparency throughout the rate review process
* Ongoing advocacy for policies that preserve and strengthen affordability supports at both the state and federal level

Affordable health insurance is fundamental to maintaining the health of our population. Based on both my professional experience and my personal perspective as a parent and grandparent, I urge careful consideration of how these proposed increases may affect access to care and overall health outcomes across our state.

Thank you for your commitment to protecting Connecticut consumers and for the opportunity to provide input.

Sincerely,

Paige M Woodruff

From: webmaster, cid
To: Ratefilings, cid
Subject: Health: - File Number: 202602757
Date: Sunday, June 14, 2026 10:49:39 AM

After many years of using ConnectiCare as my health insurance carrier, you can be SURE that I will be seeking a new company for 2027 if this rate hike is implemented. Also not happy with MolinaHealth Care!

From: cid.webmaster@ct.gov
To: Ratefilings, cid
Subject: Health: - File Number: 202602757
Date: Tuesday, August 25, 2026 8:44:55 PM

My name is Scott Wetzel, and I live in Milford, CT. I am retired.

I am writing to oppose the proposed 2027 health insurance rate increase requested by ConnectiCare Insurance Company, Inc. If this rate increase is approved, it will make it even harder for families in our community to afford health insurance and meet our everyday needs.

Health insurance is a necessity, not a luxury. I respectfully ask the Connecticut Insurance Department to reject or reduce the rate increase requested by ConnectiCare Insurance Company, Inc and help keep health insurance affordable for Connecticut residents.

Thank you for considering my comments.

Scott Wetzel

From:	cid.webmaster@ct.gov
To:	Ratefilings, cid
Subject:	Health: - File Number: 202602762
Date:	Tuesday, August 25, 2026 8:39:14 PM

My name is Caroline Wetzel, and I live in Milford, CT. I am a private wealth advisor.

I am writing to oppose the proposed 2027 health insurance rate increase requested by ConnectiCare Insurance Company, Inc. If this rate increase is approved, it will make it even harder for families in our community to afford health insurance and meet our everyday needs.

Health insurance is a necessity, not a luxury. I respectfully ask the Connecticut Insurance Department to reject or reduce the rate increase requested by ConnectiCare Insurance Company, Inc and help keep health insurance affordable for Connecticut residents.

Thank you for considering my comments.

Caroline Wetzel

From:	webmaster, cid
To:	Ratefilings, cid
Subject:	Health: - File Number: 202602762
Date:	Monday, June 29, 2026 11:28:36 AM

Thank you for the opportunity to comment on the 2027 health insurance rate filings for the individual and small group markets in Connecticut.

As a nurse with more than 40 years of experience and as someone who has spent my career working within a large Connecticut-based health system, I have seen firsthand the impact that access—or lack of access—to affordable health care coverage has on individuals, families, and communities. This issue is not only professional for me, but deeply personal as well. I have two adult children with young families who rely on coverage through the exchange, and like many Connecticut residents, they are already feeling financially stretched.

While it is encouraging to see that the average proposed increase for the individual market is lower than last year's request, a 16.2% average increase remains significant. The 17.8% average increase proposed for the small group market is also concerning. For many families and small business employees, these increases are not simply budget adjustments—they can be the deciding factor in whether coverage remains affordable or is ultimately dropped.

From a clinical perspective, the consequences of losing coverage are profound. Over decades of nursing practice, I have seen patients delay care, skip medications, and avoid preventive services when cost becomes a barrier. When individuals go without insurance, health conditions often worsen, leading to more complex, costly, and preventable complications. In this way, affordability of insurance is directly tied to health outcomes.

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I am particularly concerned about the anticipated expiration of enhanced federal subsidies and the uncertainty surrounding continued state-level affordability programs. For families like my children's, these supports are essential. Without them, even modest premium increases can become untenable, potentially leading healthier individuals to exit the market. This not only impacts those families but can further destabilize the risk pool and drive costs higher for everyone.

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* Continued transparency throughout the rate review process
* Ongoing advocacy for policies that preserve and strengthen affordability supports at both the state and federal level

Affordable health insurance is fundamental to maintaining the health of our population. Based on both my professional experience and my personal perspective as a parent and grandparent, I urge careful consideration of how these proposed increases may affect access to care and overall health outcomes across our state.

Thank you for your commitment to protecting Connecticut consumers and for the opportunity to provide input.

Sincerely,

Paige M Woodruff

From:	cid.webmaster@ct.gov
To:	Ratefilings, cid
Subject:	Health: - File Number: 202602762
Date:	Thursday, June 25, 2026 8:23:59 PM

Hello,

This is to express opposition to the approval of increases to medical insurance premiums for plans offered by insurance companies. The cost of health insurance and health care have skyrocketed dramatically in a very short time. It is impossible for most people to increase their incomes enough to cover such dramatic increases.

I am pleased that the ACA mandates significant subsidies to individuals earning less than $62,600/yr, and that the State of Connecticut provides additional assistance to those earning between that amount and $78,250.

For someone whose anticipated 2026 income is above $62,600/yr (but not a tremendous amount higher, say, $80,000 - $100,000), and with the enhanced subsidies having not been extended, such a person does not qualify for any federal medical insurance premium subsidy/assistance. Noteworthy is that if one's income were up to or exactly $62,600/yr, then they would be eligible for a monthly federal subsidy of $1,052.49/month. Worth repetitively clarifying is that if one were to earn one penny over that amount, $62,600/yr in 2026, then they would not be eligible for ANY federal assistance whatsoever. That is a drastic cut-off, which the '8.5% of income' component of the Inflation Recovery Act would have helped to ameliorate, had it been extended.

Standing back and looking at such a person's monthly premium of $1,208.97 for, say, the very basic Connecticare Choice Bronze Standard POS plan, that amount is positively exorbitant. In my case, that amount is higher than my monthly mortgage payment.

Medical insurance is of course absolutely necessary for everyone to have now. Everyone needs health care, and medical debt spells the financial ruin of many people. Gone are the days of emergency room visits, surgeries, and hospital stays that cost 'only' a few thousand dollars each without insurance. Historically, medical insurance had been something of a moderate expense. My personal monthly insurance premiums, for more or less reliable and fairly decent plans with moderate deductibles and out-of-pocket maximums, as a 'snapshot', without getting into circumstantial complexities, which included what would be called 'great coverage' today, were as follows:
Pre-2012: ±$200/month or less
2012: $220/month
2015: $450/month
2018: $525/month
Obviously, these increases already far out-paced 'inflation' in general. With our State of Connecticut having been approving double-digit increases in medical insurance premiums for years now, the recent and current costs obviously far, far exceed, say, the Consumer Price Index.

Medical insurance plans used to be more or less reliable. They no longer are. In the past, when my doctor has prescribed a treatment, it was covered by my insurance plan. That is no longer the case. I now cannot rely on my insurance carrier to do so. A Connecticare-specific issue that has arisen for me for the first time this year is denial of coverage for medications that my doctor has prescribed. For one such instance, Connecticare has suddenly and outright denied coverage for a prescribed medication; claiming that a doctor of theirs, in their employ, had deemed an ineffective treatment. Note that Connecticare had covered the very same medication in the past. I am unaware if there is something like a 'Goldwater Rule' for internal medicine, but it is ethically very wrong for a doctor who has not examined a person to determine that a treatment is ineffective for that person. It is reasonable to fully expect that if a person's personal doctor has determined that a treatment is medically necessary, then it is indeed needed, and their medical insurance must cover it.

Another such example is denial of coverage for a prescribed medication that had been covered for the previous 10 years. This one not only prevents daily discomfort, but also prevents the emergence of cancer. Apparently, there are less expensive alternatives to this medication. I have tried such alternatives and they do not work for me. It seems to be because of its higher cost that Connecticare again denied coverage and suggested those alternatives. After a time consuming and irritating two-pronged ‘fight’ with Connecticare involving my prescribing doctor and myself, they covered one refill for now. They have since advised me that in order to refill it again, my doctor must submit documentation to the effect of my condition being stable or improving. This puts an unnecessary and undue burden upon me as well as the office of my prescribing physician - All while paying Connecticare $1,208.97 per month!

In today’s busy world, it is egregiously onerous on a person to have to ‘fight against their insurance company’ to get them to honor what seemed to be their contractual obligatory agreement to cover medical expenses. The amount of fine print that may make such coverage-denials technically legal are far too immensely complex for a person to navigate; let alone understand. I am reminded of another financial industry vis-a-vis Senator Elizabeth Warren, who said “I have a masters degree in economics from Harvard University, and I cannot understand my credit card bill.” It is far beyond the capability for anyone to comprehensively understand all intricacies of medical insurance coverage and keep up with how often it changes. Especially when coverage-denial comes into play, this is just plain very very wrong.

On top of all of this, the out-of-pocket maximum for, say, the Connecticare Choice Bronze Standard POS plan is over $10,000.00. For similar plans less than 10 years ago, it was less than $3,000.00. Every year has brought a high increase in premiums, and a large decrease in coverage.

Connecticare’s claims that it needs to increase premiums due to rising administrative costs looks to be a circular-argument scheme on their part. As an example, they issue an Explanation of Benefits on paper, by USPS mail, for every single claim-event, and each claim-event is accompanied by pages of documents such as Rights to Appeal, Language and Non-Discrimination Notice, various contact information in many languages, and pages that are blank. This could of course be drastically streamlined. It is extremely doubtful that Connecticare is unaware of the myriad ways in which such information-delivery could be streamlined. One must therefore conclude that the inefficiency is intentional.

To editorialize about Connecticut State policy, the amount of money that the insurance companies are allowed to charge people is positively outrageous. I am male, with no pre-existing medical conditions or serious ongoing needs. I earn my income in a ‘standard’ manner, in that I have worked in relatively standard positions; mostly earning standard wages/salaries. I am not ‘privileged’ in that I do not receive any legacy stipends such as trust fund disbursements, nor do I have access to ‘high-dollar’ investment opportunities. Again, the cost of my monthly medical insurance premium is greater than that of my mortgage.

I do okay, but am by no means prosperous in this, one of the wealthiest states in our country. Now, considering all of the above, think of someone in similar circumstances who lives in an apartment, paying $2,000.00 per month for rent (which is very average), who becomes pregnant. Or gets even somewhat seriously ill or injured. Or develops a medical condition… We the people merit far better than how things are now.

A general note about the ACA is that its original good intentions have been greedily exploited by insurance companies and the medical industry at large, and has amounted, through apparently corrupt (although I’m sure technically and ostensibly legal) means, to a windfall for them; to the consternation, financial struggle, and detriment of citizens, certainly up to and including untimely and unnecessary deaths. This is that serious.

Less serious yet very important is that the amounts of money currently flowing to the medical industry serve to continually increase everyone’s taxes.

Please please do your very best to strive to serve the public by doing everything you can, and then some, to lessen the cost of health care. Thank You.

From:	webmaster, cid
To:	Ratefilings, cid
Subject:	Health: - File Number: 202602762
Date:	Tuesday, June 23, 2026 11:40:57 AM

When is CT going to stop these yearly requests for premium increases! Enough is enough!

From:	cid.webmaster@ct.gov
To:	Ratefilings, cid
Subject:	Health: - File Number: 202602762
Date:	Tuesday, August 25, 2026 8:45:52 PM

My name is Scott Wetzel, and I live in Milford, CT. I am retired.

I am writing to oppose the proposed 2027 health insurance rate increase requested by ConnectiCare Benefits, Inc. If this rate increase is approved, it will make it even harder for families in our community to afford health insurance and meet our everyday needs.

Health insurance is a necessity, not a luxury. I respectfully ask the Connecticut Insurance Department to reject or reduce the rate increase requested by ConnectiCare Insurance Company, Inc and help keep health insurance affordable for Connecticut residents.

Thank you for considering my comments.

Scott Wetzel

From:	webmaster, cid
To:	Ratefilings, cid
Subject:	Health: - File Number: 202602763
Date:	Tuesday, August 25, 2026 8:38:29 PM

My name is Caroline Wetzel, and I live in Milford, CT. I am a private wealth advisor.

I am writing to oppose the proposed 2027 health insurance rate increase requested by UnitedHealthcare Insurance Company. If this rate increase is approved, it will make it even harder for families in our community to afford health insurance and meet our everyday needs.

Health insurance is a necessity, not a luxury. I respectfully ask the Connecticut Insurance Department to reject or reduce the rate increase requested by UnitedHealthcare Insurance Company and help keep health insurance affordable for Connecticut residents.

Thank you for considering my comments.

Caroline Wetzel

From:	cid.webmaster@ct.gov
To:	Ratefilings, cid
Subject:	Health: - File Number: 202602763
Date:	Wednesday, August 19, 2026 4:57:33 PM

These rate hikes are not truly justifiable. Not only are they asking the members to pay more, they are watering down the coverages so that members also pay more for the cost of services. Small businesses in CT can't continually absorb these increases. They are passed onto the employee. Small business employers also do not typically pay for dependent coverage. If the employee wants to enroll dependents, they have to pay 100% of the additional cost. For an average family of 4, with ages up to 40, this can equate to over $300/week in medical deductions from their paychecks. This is not sustainable for anyone. I request that the rate increase be denied.

From:	cid.webmaster@ct.gov
To:	Ratefilings, cid
Subject:	Health: - File Number: 202602763
Date:	Tuesday, August 18, 2026 12:08:00 PM

Please stand strong against the proposed hikes in health insurance rates. If allowed many Connecticut residents will be forced to make a choice between health insurance and groceries. Thank you. Respectfully submitted, Barry Ryan, Bridgeport

From:	webmaster, cid
To:	Ratefilings, cid
Subject:	Health: - File Number: 202602763
Date:	Wednesday, August 12, 2026 8:27:14 AM

I am a retired senior 85 years old. I live in Fairfield, CT. I am writing to you to oppose the proposed 2027 insurance rates 18.5% increase proposed by UnitedHealth Care Insurance. This increase would effect me greatly, my health insurance supplement is necessary.
Respectfully I ask the Connecticut Insurance Department to reject or reduce rate increase requested by UnitedHealth Care.
I need to keep my insurance.
Thank you for your consideration,
Fausta Egan

From:	cid.webmaster@ct.gov
To:	Ratefilings, cid
Subject:	Health: - File Number: 202602763
Date:	Saturday, August 8, 2026 7:11:48 PM

My name is (FIRST AND LAST NAME), and I live in (TOWN OR CITY), CT. I am a (JOB TITLE, SMALL BUSINESS OWNER, RETIREE, STUDENT, PARENT, VETERAN, ETC.)

I am writing to oppose the proposed 2027 health insurance rate increase requested by (INSURANCE COMPANY NAME).

I (OR MY SON/DAUGHTER) currently have health insurance through (INSURANCE CO. NAME), and I pay approximately $____ each month for this coverage. If this rate increase is approved, it will make it even harder for me and my family to afford health insurance and meet our everyday needs.

Higher health insurance costs would affect me because I'm 65 years old (retired) with recent diagnosis of Osteoporosis Health insurance is a necessity, not a luxury. I respectfully ask the Connecticut Insurance Department to reject or reduce the rate increase requested by (United) and help keep health insurance affordable for Connecticut residents.

Thank you for considering my comments.

Donna Kelly
Fairfield

From: cid.webmaster@ct.gov
To: Ratefilings, cid
Subject: Health: - File Number: 202602763
Date: Monday, June 29, 2026 4:06:01 PM

I am writing to ask that you reject the rate hikes requested by insurance companies for plans to be offered in the individual and small group markets. These rate hikes are unsustainable and unaffordable. Seniors in our state that use Supplement Medigap plans have seen double digit increases each year. Also, keep in mind that decreasing number of insurance carriers make limited options to health insurance in our state.

Thank you for the opportunity to comment on rate fillings. I hope the Insurance Department will reduce the requested hikes.

Michele Anthony

[redacted]

From:	webmaster, cid
To:	Ratefilings, cid
Subject:	Health: - File Number: 202602763
Date:	Monday, June 29, 2026 11:27:29 AM

Thank you for the opportunity to comment on the 2027 health insurance rate filings for the individual and small group markets in Connecticut.

As a nurse with more than 40 years of experience and as someone who has spent my career working within a large Connecticut-based health system, I have seen firsthand the impact that access—or lack of access—to affordable health care coverage has on individuals, families, and communities. This issue is not only professional for me, but deeply personal as well. I have two adult children with young families who rely on coverage through the exchange, and like many Connecticut residents, they are already feeling financially stretched.

While it is encouraging to see that the average proposed increase for the individual market is lower than last year's request, a 16.2% average increase remains significant. The 17.8% average increase proposed for the small group market is also concerning. For many families and small business employees, these increases are not simply budget adjustments—they can be the deciding factor in whether coverage remains affordable or is ultimately dropped.

From a clinical perspective, the consequences of losing coverage are profound. Over decades of nursing practice, I have seen patients delay care, skip medications, and avoid preventive services when cost becomes a barrier. When individuals go without insurance, health conditions often worsen, leading to more complex, costly, and preventable complications. In this way, affordability of insurance is directly tied to health outcomes.

The factors cited by carriers—rising medical and pharmacy costs, increased utilization, and adverse experience—are real and reflect broader challenges within our healthcare system. However, these trends also highlight the urgent need for continued efforts to address underlying cost drivers, improve care efficiency, and expand value-based approaches that prioritize outcomes over volume.

I am particularly concerned about the anticipated expiration of enhanced federal subsidies and the uncertainty surrounding continued state-level affordability programs. For families like my children's, these supports are essential. Without them, even modest premium increases can become untenable, potentially leading healthier individuals to exit the market. This not only impacts those families but can further destabilize the risk pool and drive costs higher for everyone.

I also acknowledge the insurer consolidations noted in the filings. While it is reassuring that insurers will remain active in Connecticut, it is important that affected consumers experience minimal disruption, receive clear communication, and retain meaningful choice in their coverage options.

As the Department reviews these filings, I respectfully encourage:

* Rigorous scrutiny of the assumptions underlying trend and experience adjustments
* Careful consideration of the cumulative affordability impact on Connecticut families and small businesses
* Continued transparency throughout the rate review process
* Ongoing advocacy for policies that preserve and strengthen affordability supports at both the state and federal level

Affordable health insurance is fundamental to maintaining the health of our population. Based on both my professional experience and my personal perspective as a parent and grandparent, I urge careful consideration of how these proposed increases may affect access to care and overall health outcomes across our state.

Thank you for your commitment to protecting Connecticut consumers and for the opportunity to provide input.

Sincerely,

Paige M Woodruff

From:	cid.webmaster@ct.gov
To:	Ratefilings, cid
Subject:	Health: - File Number: 202602763
Date:	Friday, June 26, 2026 5:18:09 PM

Health insurance is a cost plus or pass-through model, especially following the ACA/MLR mandates.
The real cost therefore is not insurer gouging, it's the health provider industry, which has no real cost containment except for insurers, some multiemployer plans, and possible certain government controls, such as CMS pharmaceutical negotiations.
Until provider pay and health facility buildout is directly or indirectly regulated, healthcare costs will continue to spiral, especially for the individual and small business segment.
Robert Laviana [redacted]

From:	webmaster, cid
To:	Ratefilings, cid
Subject:	Health: - File Number: 202602763
Date:	Tuesday, June 23, 2026 11:39:30 AM

When is this constant yearly press for increases in premium going to be stopped by CT?????

From:	webmaster, cid
To:	Ratefilings, cid
Subject:	Health: - File Number: 202602763
Date:	Tuesday, August 25, 2026 8:45:12 PM

My name is Scott Wetzel, and I live in Milford, CT. I am retired.

I am writing to oppose the proposed 2027 health insurance rate increase requested by UnitedHealthcare Insurance Company. If this rate increase is approved, it will make it even harder for families in our community to afford health insurance and meet our everyday needs.

Health insurance is a necessity, not a luxury. I respectfully ask the Connecticut Insurance Department to reject or reduce the rate increase requested by UnitedHealthcare Insurance Company and help keep health insurance affordable for Connecticut residents.

Thank you for considering my comments.

Scott Wetzel

From: webmaster, cid
To: Ratefilings, cid
Subject: Health: - File Number: 202602806
Date: Tuesday, August 25, 2026 8:41:56 PM

My name is Caroline Wetzel, and I live in Milford, CT. I am a private wealth advisor.

I am writing to oppose the proposed 2027 health insurance rate increase requested by Anthem Health Plans, Inc. If this rate increase is approved, it will make it even harder for families in our community to afford health insurance and meet our everyday needs.

Health insurance is a necessity, not a luxury. I respectfully ask the Connecticut Insurance Department to reject or reduce the rate increase requested by Anthem Health Plans, Inc. and help keep health insurance affordable for Connecticut residents.

Thank you for considering my comments.

Caroline Wetzel

From:	cid.webmaster@ct.gov
To:	Ratefilings, cid
Subject:	Health: - File Number: 202602806
Date:	Tuesday, August 18, 2026 7:23:14 PM

My name is Patricia Caso, and I live in Bridgeport, CT. My husband and I are retirees.

I am writing to oppose the proposed 2027 health insurance rate increase requested by Anthem Blue Cross Blue Shield.

I and my husband currently have health insurance through Anthem Blue Cross Blue Shield, and we pay approximately $600.00 each month for this coverage. If this rate increase is approved, it will make it very hard for me and my family to afford health insurance and meet our everyday needs.

Higher health insurance costs would affect not only us and other retirees because we are on a fixed income, but all Connecticut residents. We personally have experienced sharp increases over the past several years. When does this stop? Additionally, prices for anything and everything are routinely increasing.   Health insurance is a necessity, not a luxury, especially at this age. I respectfully ask the Connecticut Insurance Department to reject or reduce the rate increase requested by Anthem Blue Cross Blue Shield and help keep health insurance affordable for all Connecticut residents.

Thank you for considering my comments.

Patricia Caso

From:	cid.webmaster@ct.gov
To:	Ratefilings, cid
Subject:	Health: - File Number: 202602806
Date:	Sunday, August 9, 2026 4:03:31 PM

I am writing to oppose the proposed rate increase by Anthem. It is excessive, both in light of overall inflation and costs from providers. The increase is also unreasonable - and immoral - while the company’s CEO enjoys $22 million in total compensation.

From:	cid.webmaster@ct.gov
To:	Ratefilings, cid
Subject:	Health: - File Number: 202602806
Date:	Thursday, July 30, 2026 4:03:56 PM

My husband and I cannot sustain any further rate increase. Each time rates go up that is past along to us in the form of higher deductibles and higher co-pays. Three years ago I need hip surgery and he needed a stint put in for a blockage to thee heart. In the course of a few months we had $10000 in deductibles to pay.
My daughter went in the ER for stomach pain and vomitting in Mar h and was mailed a $4000 bill. She makes minimum wage.
The rubber band is snapping. I am not receiving a cost of living increase, and yet the insurance companies are getting rich off of the backs of me and others like me. It has to stop!
Therese LeFever
[redacted]

From:	webmaster, cid
To:	Ratefilings, cid
Subject:	Health: - File Number: 202602806
Date:	Thursday, July 2, 2026 10:44:32 AM

As it reviews Anthem's requested rate increase for individual health plans purchased off the Access Health CT exchange, I encourage the DOI to interrogate Anthem about changes in its provider network for those plans.

Please refer to DOI Complaint #7083640. If you look at the history of that complaint, you will find evidence that Anthem in 2026 (or even earlier) sought to turn its on-exchange PPO coverages into narrow network plans, eliminating any benefits for services provided outside of Anthem BCBS of CT's "service area." My family had several out-of-state claims (from Anthem BlueCard in-network providers) rejected under this rationale.

Due to my complaint, Anthem has since acknowledged to the DOI that its 2026 Subscriber Agreement was unclear and ambiguous (for example, the term "service area" is not defined in it). They have reversed my claim denials and indicated that their Subscriber Agreement will be updated for 2027. They have also advised the DOI that they are conducting a claim sweep to remedy this issue for other affected CT policyholders.

It appears to me that, sometime in the last couple years, Anthem sought to convert its on-exchange PPOs into a narrow network format, but neglected to carry those changes through all the required assets (Subscriber Agreement, EOBs, etc.). If they plan to (correctly) memorialize this change in all plan documents, it would absolutely make these plans less valuable to consumers. They would, in essence, no longer be true PPO plans that provide out-of-network benefits – if a non-urgent service were provided "out-of-area," then it would be rejected outright and not even treated as an out-of-network claim.

If Anthem BCBS of CT is restructuring its on-exchange plans in this manner, then I hope the DOI will take that into account when reviewing Anthem's 2027 rate filings. A PPO plan that does not provide benefits to policyholders for non-urgent, out-of-state services is not a PPO plan at all – and the premiums charged for those plans should reflect as much.

Regards,
Jon Picoult

From:	cid.webmaster@ct.gov
To:	Ratefilings, cid
Subject:	Health: - File Number: 202602806
Date:	Monday, June 29, 2026 11:31:40 AM

Thank you for the opportunity to comment on the 2027 health insurance rate filings for the individual and small group markets in Connecticut.

As a nurse with more than 40 years of experience and as someone who has spent my career working within a large Connecticut-based health system, I have seen firsthand the impact that access—or lack of access—to affordable health care coverage has on individuals, families, and communities. This issue is not only professional for me, but deeply personal as well. I have two adult children with young families who rely on coverage through the exchange, and like many Connecticut residents, they are already feeling financially stretched.

While it is encouraging to see that the average proposed increase for the individual market is lower than last year's request, a 16.2% average increase remains significant. The 17.8% average increase proposed for the small group market is also concerning. For many families and small business employees, these increases are not simply budget adjustments—they can be the deciding factor in whether coverage remains affordable or is ultimately dropped.

From a clinical perspective, the consequences of losing coverage are profound. Over decades of nursing practice, I have seen patients delay care, skip medications, and avoid preventive services when cost becomes a barrier. When individuals go without insurance, health conditions often worsen, leading to more complex, costly, and preventable complications. In this way, affordability of insurance is directly tied to health outcomes.

The factors cited by carriers—rising medical and pharmacy costs, increased utilization, and adverse experience—are real and reflect broader challenges within our healthcare system. However, these trends also highlight the urgent need for continued efforts to address underlying cost drivers, improve care efficiency, and expand value-based approaches that prioritize outcomes over volume.

I am particularly concerned about the anticipated expiration of enhanced federal subsidies and the uncertainty surrounding continued state-level affordability programs. For families like my children's, these supports are essential. Without them, even modest premium increases can become untenable, potentially leading healthier individuals to exit the market. This not only impacts those families but can further destabilize the risk pool and drive costs higher for everyone.

I also acknowledge the insurer consolidations noted in the filings. While it is reassuring that insurers will remain active in Connecticut, it is important that affected consumers experience minimal disruption, receive clear communication, and retain meaningful choice in their coverage options.

As the Department reviews these filings, I respectfully encourage:

* Rigorous scrutiny of the assumptions underlying trend and experience adjustments
* Careful consideration of the cumulative affordability impact on Connecticut families and small businesses
* Continued transparency throughout the rate review process
* Ongoing advocacy for policies that preserve and strengthen affordability supports at both the state and federal level

Affordable health insurance is fundamental to maintaining the health of our population. Based on both my professional experience and my personal perspective as a parent and grandparent, I urge careful consideration of how these proposed increases may affect access to care and overall health outcomes across our state.

Thank you for your commitment to protecting Connecticut consumers and for the opportunity to provide input.

Sincerely,

Paige M Woodruff

A comment on File Number: 202602806 received in Monday, June 15, 2026 at 3:09:56 PM has been redacted in its entirety due to the inclusion of personal medical information

From:	webmaster, cid
To:	Ratefilings, cid
Subject:	Health: - File Number: 202602806
Date:	Sunday, June 14, 2026 11:39:57 AM

Just outrageous! I can no longer afford health insurance with these double digit rate increases every year. Including the high deductibles, you are putting me in a position to choose between feeding my family or paying outrageous premiums every year. Enough is a enough

From:	webmaster, cid
To:	Ratefilings, cid
Subject:	Health: - File Number: 202602806
Date:	Sunday, June 14, 2026 11:39:53 AM

Just outrageous! I can no longer afford health insurance with these double digit rate increases every year. Including the high deductibles, you are putting me in a position to choose between feeding my family or paying outrageous premiums every year. Enough is a enough

From:	cid.webmaster@ct.gov
To:	Ratefilings, cid
Subject:	Health: - File Number: 202602806
Date:	Tuesday, August 25, 2026 8:46:33 PM

My name is Scott Wetzel, and I live in Milford, CT. I am retired.

I am writing to oppose the proposed 2027 health insurance rate increase requested by Anthem Health Plans, Inc. If this rate increase is approved, it will make it even harder for families in our community to afford health insurance and meet our everyday needs.

Health insurance is a necessity, not a luxury. I respectfully ask the Connecticut Insurance Department to reject or reduce the rate increase requested by Anthem Health Plans, Inc. and help keep health insurance affordable for Connecticut residents.

Thank you for considering my comments.

Scott Wetzel

From:	webmaster, cid
To:	Ratefilings, cid
Subject:	Health: - File Number: 202602808
Date:	Tuesday, August 25, 2026 8:41:03 PM

My name is Caroline Wetzel, and I live in Milford, CT. I am a private wealth advisor.

I am writing to oppose the proposed 2027 health insurance rate increase requested by Anthem Health Plans, Inc. If this rate increase is approved, it will make it even harder for families in our community to afford health insurance and meet our everyday needs.

Health insurance is a necessity, not a luxury. I respectfully ask the Connecticut Insurance Department to reject or reduce the rate increase requested by Anthem Health Plans, Inc. and help keep health insurance affordable for Connecticut residents.

Thank you for considering my comments.

Caroline Wetzel

From:	webmaster, cid
To:	Ratefilings, cid
Subject:	Health: - File Number: 202602808
Date:	Wednesday, August 19, 2026 4:57:18 PM

These rate hikes are not truly justifiable. Not only are they asking the members to pay more, they are watering down the coverages so that members also pay more for the cost of services. Small businesses in CT can't continually absorb these increases. They are passed onto the employee. Small business employers also do not typically pay for dependent coverage. If the employee wants to enroll dependents, they have to pay 100% of the additional cost. For an average family of 4, with ages up to 40, this can equate to over $300/week in medical deductions from their paychecks. This is not sustainable for anyone. I request that the rate increase be denied.

From: webmaster, cid
To: Ratefilings, cid
Subject: Health: - File Number: 202602808
Date: Wednesday, August 12, 2026 5:02:10 AM

My name is MaryElizabeth Anderson and I live in Fairfield CT. I am a, RETIREE.
I am writing to oppose the proposed 2027 health insurance rate increase requested.
If this rate increase is approved, it will make it even harder for me and my family to afford health insurance and meet our everyday needs.
Health insurance is a necessity, not a luxury. I respectfully ask the Connecticut Insurance Department to reject or reduce the rate increase requested and help keep health insurance affordable for Connecticut residents.
Thank you for considering my comments.
MARYELIZABETH ANDERSON

From:	webmaster, cid
To:	Ratefilings, cid
Subject:	Health: - File Number: 202602808
Date:	Monday, June 29, 2026 11:30:31 AM

Thank you for the opportunity to comment on the 2027 health insurance rate filings for the individual and small group markets in Connecticut.

As a nurse with more than 40 years of experience and as someone who has spent my career working within a large Connecticut-based health system, I have seen firsthand the impact that access—or lack of access—to affordable health care coverage has on individuals, families, and communities. This issue is not only professional for me, but deeply personal as well. I have two adult children with young families who rely on coverage through the exchange, and like many Connecticut residents, they are already feeling financially stretched.

While it is encouraging to see that the average proposed increase for the individual market is lower than last year's request, a 16.2% average increase remains significant. The 17.8% average increase proposed for the small group market is also concerning. For many families and small business employees, these increases are not simply budget adjustments—they can be the deciding factor in whether coverage remains affordable or is ultimately dropped.

From a clinical perspective, the consequences of losing coverage are profound. Over decades of nursing practice, I have seen patients delay care, skip medications, and avoid preventive services when cost becomes a barrier. When individuals go without insurance, health conditions often worsen, leading to more complex, costly, and preventable complications. In this way, affordability of insurance is directly tied to health outcomes.

The factors cited by carriers—rising medical and pharmacy costs, increased utilization, and adverse experience—are real and reflect broader challenges within our healthcare system. However, these trends also highlight the urgent need for continued efforts to address underlying cost drivers, improve care efficiency, and expand value-based approaches that prioritize outcomes over volume.

I am particularly concerned about the anticipated expiration of enhanced federal subsidies and the uncertainty surrounding continued state-level affordability programs. For families like my children's, these supports are essential. Without them, even modest premium increases can become untenable, potentially leading healthier individuals to exit the market. This not only impacts those families but can further destabilize the risk pool and drive costs higher for everyone.

I also acknowledge the insurer consolidations noted in the filings. While it is reassuring that insurers will remain active in Connecticut, it is important that affected consumers experience minimal disruption, receive clear communication, and retain meaningful choice in their coverage options.

As the Department reviews these filings, I respectfully encourage:

* Rigorous scrutiny of the assumptions underlying trend and experience adjustments
* Careful consideration of the cumulative affordability impact on Connecticut families and small businesses
* Continued transparency throughout the rate review process
* Ongoing advocacy for policies that preserve and strengthen affordability supports at both the state and federal level

Affordable health insurance is fundamental to maintaining the health of our population. Based on both my professional experience and my personal perspective as a parent and grandparent, I urge careful consideration of how these proposed increases may affect access to care and overall health outcomes across our state.

Thank you for your commitment to protecting Connecticut consumers and for the opportunity to provide input.

Sincerely,

Paige M Woodruff

From:	cid.webmaster@ct.gov
To:	Ratefilings, cid
Subject:	Health: - File Number: 202602808
Date:	Tuesday, June 23, 2026 11:41:47 AM

Enough with these yearly requests for premium increases! Enough already!

From:	webmaster, cid
To:	Ratefilings, cid
Subject:	Health: - File Number: 202602808
Date:	Tuesday, June 9, 2026 12:20:41 PM

Healthcare is a human right. The rates for everyone are already a financial burden. Many jobs do not offer health insurance at all which requires people to use the marketplace policies that have high deductibles and high premiums. Should people pay a penalty for getting sick? This is what healthcare amounts to in this country. Retirees on fixed incomes and young people starting out should not have to choose between food and healthcare. Those who do not qualify for Medicaid and are in the gap slightly above that can work full time and not be able to meet their basic needs after paying premiums, copays and deductibles. Those with chronic health conditions or those who have a mental health conditions are out of luck in this "for profit "system. It is no fault of their own, yet they cannot survive paying ever increasing premiums while trying to live independently. Do not approve continued increases. Their practices are suspect with the recent discoveries of automatic denials. CT needs another option. Raising insurance rates creates a burden on those already suffering. No increases. Thank you.

From: webmaster, cid
To: Ratefilings, cid
Subject: Health: - File Number: 202602808
Date: Tuesday, August 25, 2026 8:46:10 PM

My name is Scott Wetzel, and I live in Milford, CT. I am retired.

I am writing to oppose the proposed 2027 health insurance rate increase requested by Anthem Health Plans, Inc. If this rate increase is approved, it will make it even harder for families in our community to afford health insurance and meet our everyday needs.

Health insurance is a necessity, not a luxury. I respectfully ask the Connecticut Insurance Department to reject or reduce the rate increase requested by Anthem Health Plans, Inc. and help keep health insurance affordable for Connecticut residents.

Thank you for considering my comments.

Scott Wetzel

From:	Alan Zuckerbrod
To:	Ratefilings, cid
Subject:	Healthcare insurance premium increases
Date:	Tuesday, August 25, 2026 9:35:47 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

> To whom it may concern:

> As a concerned citizen of CT, I am writing to oppose the proposed 17%-25% insurance premium rate increases. Healthcare costs are already high, and these increases will force many to have to choose between paying for heath care and other life necessities, such as buying food or paying rent. This is not acceptable. I strongly urge you to reject these proposals.

Alan Zuckerbrod
[redacted]

From:	Cindy Zuckerbrod
To:	Ratefilings, cid
Subject:	Healthcare rate increases
Date:	Tuesday, August 25, 2026 2:18:12 PM

To Whom It May Concern:

As a leader in CONECT (Congregations Organized for a New CT) and as a concerned citizen of CT, I am writing to oppose the proposed 17%-25% insurance premium rate increases. Healthcare costs are already high, and these increases will force many to have to choose between paying for heath care and other life necessities, such as buying food or paying rent. This is not acceptable. I strongly urge you to reject these proposals.

Sincerely,
Cindy Zuckerbrod
Westport, CT

From: Rabbi Elana R. Nemitoff-Bresler
To: Ratefilings, cid
Subject: Healthcare
Date: Monday, August 24, 2026 1:33:18 PM
Attachments: img-1ecc55ae-4824-483a-aeb7-76f8b1e7444a.png
img-604427c9-d3ba-4cc6-9376-21ced9e7a563.png
img-7591129f-92e2-4bf1-8170-84d74b5f4a06.png
img-c95d77d0-2508-45f9-8489-cbb6aa5c9575.png
img-bc575333-c7a2-4596-8399-8e912aeb01bf.png
img-7c748f77-6eec-4d16-85b4-a149139bd83e.png

To Whom It May Concern,

I am writing as a concerned citizen and a leader of CONECT (Congregations Organized for a New CT) to register my opposition to the proposed health insurance rate increases. I understand that costs go up incrementally over time, but an increase of 17-25% is simply unacceptable. We all already pay so much for health insurance and an increase of this magnitude to healthcare premiums will surely lead to negative personal outcomes for so many CT citizens.

Please reject the proposed increases and require the companies to re-submit a more reasonable request.

Thank you,
Rabbi Nemitoff-Bresler

Rabbi Elana Nemitoff-Bresler, MAJE
Associate Rabbi and Director of Kesher
Temple Israel of Westport

913.961.4222 mobile
203.227.1656 Ext. 311
enemitoffbresler@tiwestport.org
www.tiwestport.org

Pronouns: She, Her, Hers

"Our goal should be to live life in radical amazement. Everything is phenomenal; everything is incredible; never treat life casually. To be spiritual is to be amazed.” - Abraham Joshua Heschel

August 24, 2026

Connecticut Insurance Department
PO Box 340308
450 Capital Avenue
Hartford, CT 06106
Via Email

Dear Commissioner Hershman:

On behalf of Health Equity Solutions (HES), I am grateful for the opportunity to submit these public comments on the 2027 health insurance rate filings to the Connecticut Insurance Department ("the Department"). Health Equity Solutions (HES) is a nonprofit advocacy organization with a statewide focus on advancing health equity through anti-racist policies and practices. In addition to our community-informed advocacy on health care access and affordability broadly, HES has consistently analyzed and advocated for reform in hospital financial assistance policies, and medical debt.

The cumulative effects of systemic racism mean that our health systems are designed to produce inequitable health outcomes and that healthcare affordability has a disproportionately negative impact on Black, Latino/a, and other people of color.[1,2] Black and Latino/a residents of Connecticut comprise a disproportionate share of Access Health enrollees because employment and education discrimination and other factors limit access to employer sponsored insurance for people of color. For these reasons, HES views the affordability of coverage on Access Health CT to be a health equity priority.

Health insurance has been a cause of financial distress for Connecticut residents for many years, but now our nation is facing a health coverage crisis. Federal changes (including H.R.1, updated regulations, and the expiration of ePTC) are designed to increase the administrative burden of enrolling in Access Health CT plans and drive up costs. Combined, these changes are projected to result in at least 110,000 HUSKY D enrollees and about 50,000 Access Health CT losing coverage. According to data shared by Access Health CT, in 2026 coverage for unsubsidized households dropped by over 11,000 people (a 24% decrease). Further, families are now "buying down" in response to rising premiums and shrinking support. There was also a drop in effectuated enrollment in the unsubsidized income bands in 2026, meaning more people enrolled but didn't pay their initial premiums than in 2025. Also concerning and less visible in the aggregate data is the increase in higher income enrollees enrolling in lower value plans. In 2026, 50.5% of Access Health's unsubsidized enrollees enrolled in bronze plans compared to 44.2% in 2025. Research on the impacts of insurance costs on health care utilization suggest that these families are likely to delay or forego care to avoid the higher out of pocket costs associated with a lower tier plan.

While controlling rates cannot fully address this crisis, it can mitigate harm by making it more feasible for families to enroll in coverage with a higher actuarial value, or simply to enroll at all.

[1] Michener, Jamila and Tiffany N Ford. 2023. "Racism and Health: Three Core Principles." Milbank Quarterly. 101(Supl 1):333-355. doi: 10.1111/1468-0009.12633
[2] Interlandi, Jeneen. 2019. "Why doesn't the United States have universal health care? The answer has everything to do with race. The 1619 Project. Retrieved from: https://www.nytimes.com/interactive/2019/08/14/magazine/universal-health-care-racism.html

Connecticut's issuers cite a number of drivers of these increases including changes in morbidity, trend, actuarial value regulation, taxes, fees, and administrative costs. Given the rapid and continuing increases to enrollees, we urge the Department to:

- reject portions of these increases intended to increase margin, profit, or issuers' administrative costs and
- scrutinize portions of the requested increases related to trend and emerging technology to ensure issuers negotiated in the interest of their enrollees

Further, profit at all levels of our health care systems burdens hard-working Connecticut families. Issuers cite rising costs of claims while providers say they are unable to decrease rates because of so-called shortfall in public insurance programs and rising rates of uninsurance. Yet, Connecticut's issuers and hospitals (most of which have non-profit status) are largely profitable and there is no correlation between provider rates and the cost of providing care. To protect the health of Connecticut's residents, the state must commit to regulating the unchecked profit and administrative waste. To address the snowballing costs of health care that will only be exacerbated by recent federal actions, we recommend:

- Authorizing the Department to require issuers to submit hospital rate sheets
- Authorizing the Department to set rates based on the cost of care when the provider rate exceeds Medicare rates by over 200%
- Enacting a state-administered health plan available to any Connecticut resident who is ineligible for premium tax credits, unable to enroll in Medicaid as a result of administrative burdens, or for whom premiums on Access Health CT would exceed the affordability threshold set by the CT Health Care Affordability Index.

Thank you for taking the time to review and consider this public comment. More importantly, thank you for all you do to protect the health of Connecticut's residents.

Sincerely,

Ayesha R. Clarke, LMSW, MPH
Executive Director
Health Equity Solutions
aclarke@hesct.org

cc:
OPM Secretary Joshua Wojcik
Senior Policy Advisor Claudio Gualtieri
Healthcare Advocate Kathleen Holt
Chief of Staff Cara Passaro

From: Lynn Jeffery
To: Ratefilings, cid
Subject: Huge increase request for Health Insurance
Date: Monday, August 24, 2026 11:23:32 PM

To Whom It May Concern:

As a leader in CONECT (Congregations Organized for a New CT) and as a concerned citizen of CT, I am writing to oppose the proposed 17%-25% insurance premium rate increases.

Healthcare costs are already high, and these increases will force many to have to choose between paying for health care and other life necessities, such as buying food or paying rent. This is not acceptable. I strongly urge you to reject these proposals.

Thank you,

Lynn Jeffery
Weston, CT

From:	Rabbi Michael S. Friedman
To:	Ratefilings, cid
Subject:	input re health insurance rate increases
Date:	Monday, August 24, 2026 8:17:32 AM

To Whom It May Concern,

I am writing as a concerned citizen and a leader of CONECT (Congregations Organized for a New CT) to register my opposition to the proposed health insurance rate increases. I understand that costs go up incrementally over time, but an increase of 17-25% is simply unacceptable. We all already pay so much for health insurance and an increase of this magnitude to healthcare premiums will surely lead to negative personal outcomes for so many CT citizens.

Please reject the proposed increases and require the companies to re-submit a more reasonable request.

Rabbi Michael S. Friedman
Temple Israel of Westport

From:	Mike
To:	Ratefilings, cid
Subject:	Insurance companies rate increase request
Date:	Monday, August 10, 2026 5:07:59 PM

Esteemed legislators:

Higher health insurance premiums are bad for everyone in Connecticut: the employed, the unemployed, the partially employed, and retired persons such as myself.

People who have trouble making ends meet will of course be the most severely impacted. And because of the policies of our current Federal administration, people of color will increasingly be among those folks. Higher insurance premiums will mean those citizens will be faced with unacceptable choices between buying groceries, paying the rent and paying for health insurance.

In reality we all pay the price when insurance companies raise rates. For example, people my wife and I hire as handy persons, domestic helpers, and folks employed in many capacities by my condominium association, etc., may be forced to leave Connecticut to work in another state. Or they may be forced to find additional work outside of what they currently do.

Raising health insurance premiums, in sum, will have a domino effect on the entire Connecticut economy, and will result in a loss of jobs, increasing hardships for people willing to take risks, and a whole host of other problems.

Therefore I strongly urge to deny this request by insurance companies to increase their profits at the expense of all the rest of us.

Sincerely,

Mike Jacobson
[redacted]

From:	Russell Baris
To:	Ratefilings, cid
Subject:	Insurance rates
Date:	Wednesday, August 26, 2026 8:26:40 AM

As a physician practicing in New Haven, I strongly urge you not to accept the proposed double digit rate increases on health insurance. Our Patients are already struggling with major affordability issues, and this will only serve to further diminish access to care.

Sincerely
Marjorie Golden, MD

STATE OF CONNECTICUT
INSURANCE DEPARTMENT
Consumer Affairs Division
P.O. Box 816 – Hartford CT 06142-0816

PHONE 860.297.3900 | FAX 860.297.3872
EMAIL insurance@ct.gov | WEBSITE www.ct.gov/cid

Consumer Complaint for Case Tracking ID 7086436 Submitted on 06/11/2026

Complainant's Information

Are you the insured?: No

What is your relationship to the insured?: Relative

First Name: Zachary Middle Name: Last Name: Gomez

Address Line 1: [redacted]

Address Line 2:

Address Line 3:

Address Line 4:

Address Line 5:

Address Line 6:

City: [redacted] State: Connecticut County: [redacted] ZIP: [redacted]

Email Address:

Do you wish to receive email confirmation?: No

Phone Number: [redacted] EXT:

Alternate Phone Number: EXT:

Insured's Information (If different than above)

First Name: Middle Name: Last Name:

Interested Party Information

First Name: Last Name: Description:

First Name: Last Name: Description:

First Name: Last Name: Description:

First Name: Last Name: Description:

Insurance Information

Who is the complaint against? Provide the name of one or more of the parties you are complaining against.

a. Name of Insurance Company: Aeta, Anthem, United Healtcare et. al.

b. Name of Insurance Agency:

c. Name of Agent, Adjuster, Appraiser:

First Name: Last Name:

In what state did you purchase this plan?:

How was the Policy Purchased?:

Policy Number: Certificate Number: Claim Number:

Date of Loss/Service: Date of Purchase: Date Of Cancellation:

Insured Age Group: Amount in Dispute:

Type of Insurance: Individual Health

Reason For Complaint: Policy Problem

Details Of Complaint: I wish to complain about the CT and US healthcare system and the for-profit insurance giants. You know and I know they do not exist to provide a service - they exist because of a profit motive. It's 5th grade economics. In my opinion, the State should be responsible for administering healthcare payments directly from pooled tax money. Private insurance should be heavily regulated and have their profits capped based on a formula which balances the local poverty level, healthcare outcomes, local crime rates, etc and weights said formula against socioeconomic, racial and gender inequities. In other words, if the composite score is above a certain threshold, the company is allowed to take a 3% profit, and any additional revenues are returned to taxpayers in the form of lockbox funding for nursing, retirement homes, education and affordable housing. If the composite score is below a certain threshold, the company is not allowed to take any profit at all.

I call on the State's Insurance Department to reject 100% of the proposed rate hikes by all of our "health insurance" companies. Call them what they are: leeches and a drain on our collective welfare. Not only should the Insurance Department reject these rate hikes, it should mandate LOWER rates every year going forward until the insurance companies generate zero profit and operate at a balance. Only when their profit motive is removed will they provide a "valuable service", as they currently claim. I would go further and argue that the State should extend Husky coverage to apply to residents earning 400% of the federal poverty level.

As a taxpayer since I was 14 and a person who has watched close friends and relatives struggle to navigate a "healthcare" system that is designed to exploit them and kill them in order to extract profits, I do not want to pay one more cent to subsidize these monsters. I want my tax money to go directly towards caring for my community.

Thank you for your consideration!
Authorization Text:

Mailing additional supporting information: No

From:	Messman Family
To:	Ratefilings, cid
Subject:	Opposed to the proposed health insurance rate increases.
Date:	Monday, August 24, 2026 1:39:51 PM

To Whom It May Concern,

I am writing as a concerned citizen and a member of CONECT (Congregations Organized for a New CT) to register my opposition to the proposed health insurance rate increases. I understand that costs go up incrementally over time, but an increase of 17-25% is simply unacceptable. We all already pay so much for health insurance and an increase of this magnitude to healthcare premiums will surely lead to negative personal outcomes for so many CT citizens.

Please reject the proposed increases and require the companies to re-submit a more reasonable request.

Bonita Messman
[redacted]

From: Jacob Navon
To: Ratefilings, cid
Subject: Proposed insurance premium increases
Date: Monday, August 24, 2026 2:19:20 PM
Attachments: RSImage-594330.png
RSImage-5218.png

To Whom It May Concern:

As a leader in CONECT (Congregations Organized for a New CT) and as a concerned resident of CT, I am writing to oppose the proposed 17%-25% insurance premium rate increases. Healthcare costs are already high, and these increases will force many to have to choose between paying for health care and other life necessities, such as buying food or paying rent. This is not acceptable. I strongly urge you to reject these proposals and ask the carriers to propose something more reasonable.

Jacob Navon

JACOB NAVON
GLOBAL HEAD OF ASSET MANAGEMENT
Solomon Page, Financial Services Division
p (212) 403-6110 x7131 c (646) 331-0426
in Connect with me
260 Madison Avenue New York, NY 10016
WEBSITE LINKEDIN FACEBOOK TWITTER INSTAGRAM

From: Rosana Ferraro
To: Ratefilings, cid
Cc: Caprice Taylor Mendez
Subject: Public Comment - 2027 Health Insurance Rate Filings - Universal Health Care Foundation of CT
Date: Monday, August 24, 2026 5:05:28 PM
Attachments: Public Comment - 2027 Health Insurance Rate Filings - Universal Health Care Foundation.pdf

Please see attached and below for public comments from Universal Health Care Foundation of CT on the 2027 Health Insurance Rate Filings.

Thank you,
Rose

ROSE FERRARO
Policy Director
C: (203) 627-7561 | rferraro@universalhealthct.org

UNIVERSAL HEALTH CARE FOUNDATION OF CONNECTICUT
PO Box 714, Middletown, CT 06457

Public Comments on 2027 Health Insurance Rate Filings for the Small Group & Individual Markets, On & Off Exchange

Rosana Ferraro
Policy Director
Universal Health Care Foundation of Connecticut
August 24, 2026

Connecticut Insurance Department:

Thank you for the opportunity to submit public comments on the 2027 health insurance rate filings for the small group and individual markets, on & off exchange.

I am Rosana Garcia Ferraro, Policy Director at Universal Health Care Foundation of Connecticut. Universal envisions a world where justice prevails, health is respected as a human right, and equity is realized. In our work, we prioritize Black and Brown folks, immigrants, LGBTQIA+ people, individuals with disabilities or chronic illness, and residents with low incomes.

These rate increases make a difficult situation worse

I will say what you will hear or have heard from others today – the costs today for individual and small group plans is out-of-reach for many; these rate increases will compound the snowballing problem of high health insurance costs for residents of our state. People cannot afford it.

State premium assistance for 2027 has not materialized. More people will go without coverage, continuing to worsen the health of our state, especially for Black and Brown residents.

Covered CT no longer has cost-sharing subsidies – how does that impact rates?
A note regarding factors of rate increases: Critical changes to Covered CT passed in the 2026 legislative session. Currently, Covered CT enrollees have no-cost coverage with premium and cost-sharing subsidies. In 2027 only premiums will be subsidized, and enrollees will now need to shell out for co-pays, co-insurance, and deductibles. We know what happens when there are cost barriers to care – people avoid seeing doctors and/or wait until their condition is an emergency.

Is this policy shift reflected in the rate filings? Has the lower utilization of primary & specialty care or the potential for higher utilization of emergency rooms been considered in these rate requests? What is the net effect on rates in the individual market?

Thank you for your time.

Public Comments on 2027 Health Insurance Rate Filings
for the Small Group & Individual Markets, On & Off Exchange

Rosana Ferraro
Policy Director
Universal Health Care Foundation of Connecticut
August 24, 2026

Connecticut Insurance Department:

Thank you for the opportunity to submit public comments on the 2027 health insurance rate filings for the small group and individual markets, on & off exchange.

I am Rosana Garcia Ferraro, Policy Director at Universal Health Care Foundation of Connecticut. Universal envisions a world where justice prevails, health is respected as a human right, and equity is realized. In our work, we prioritize Black and Brown folks, immigrants, LGBTQIA+ people, individuals with disabilities or chronic illness, and residents with low incomes.

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Is this policy shift reflected in the rate filings? Has the lower utilization of primary & specialty care or the potential for higher utilization of emergency rooms been considered in these rate requests? What is the net effect on rates in the individual market?

Thank you for your time.

From: Joseph Young
To: Ratefilings, cid
Subject: Regarding Health Insurance Rate Hikes
Date: Tuesday, August 25, 2026 5:12:11 PM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut's exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

Thank you.

Joseph Young
[redacted]

Manchester , Connecticut 06040

From:	Christine Kellie
To:	Ratefilings, cid
Subject:	Regarding Health Insurance Rate Hikes
Date:	Monday, August 24, 2026 8:14:56 AM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut’s exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

Thank you.

Christine Kellie

Christine Kellie
[redacted]

From:	JAN CUNNINGHAM
To:	Ratefilings, cid
Subject:	Regarding Health Insurance Rate Hikes
Date:	Monday, August 24, 2026 8:14:43 AM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut's exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

Thank you.
Jan Cunningham
New Haven

JAN CUNNINGHAM
[redacted]

From:	Barbara Caso
To:	Ratefilings, cid
Subject:	Regarding Health Insurance Rate Hikes
Date:	Monday, August 24, 2026 8:14:37 AM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut's exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

When my husband was in a nursing home after a hospital stay all they would pay for was 15 days and home he came, only to fall again at home after 9 days. If he had been allowed a longer stay until he was stonger that would not have happened and it did twice before he stayed there until his death. The care was sub-standard but most are.
Medicare Advantage is no Advantage. They just get paid more than original Medicare.
Do not go along with their numbers please investigate their claims of costs incurred.

Thank you.

Barbara Caso
[redacted]

From: Kenneth MPH
To: Ratefilings, cid
Subject: Regarding Health Insurance Rate Hikes
Date: Monday, August 24, 2026 8:14:28 AM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut's exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

Thank you.

Kenneth MPH
[redacted]

From: CAROLYN MacDERMOTT
To: Ratefilings, cid
Subject: Regarding Health Insurance Rate Hikes
Date: Monday, August 24, 2026 8:14:13 AM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut's exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

Thank you.

CAROLYN MacDERMOTT
[redacted]

From: Rachel Bashevkin
To: Ratefilings, cid
Subject: Regarding Health Insurance Rate Hikes
Date: Sunday, August 23, 2026 6:27:37 PM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut’s exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

Thank you.

Rachel Bashevkin
[redacted]

From: STEVE BLOCKLIN
To: Ratefilings, cid
Subject: Regarding Health Insurance Rate Hikes
Date: Sunday, August 23, 2026 7:45:49 AM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut's exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

Thank you.

STEVE BLOCKLIN
[redacted]

From: Patricia C Vener-Saavedra
To: Ratefilings, cid
Subject: Regarding Health Insurance Rate Hikes
Date: Sunday, August 23, 2026 5:09:17 AM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut's exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

Thank you.

Patricia C Vener-Saavedra
[redacted]

From: GIAN MORRESI
To: Ratefilings, cid
Subject: Regarding Health Insurance Rate Hikes
Date: Saturday, August 22, 2026 6:38:45 PM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut's exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

Thank you.

GIAN MORRESI
[redacted]

From: Jo Anne Sclafani
To: Ratefilings, cid
Subject: Regarding Health Insurance Rate Hikes
Date: Saturday, August 22, 2026 6:08:01 PM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut's exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

Thank you.

Jo Anne Sclafani
[redacted]

[redacted]

From:	Jonathan Phillips
To:	Ratefilings, cid
Subject:	Regarding Health Insurance Rate Hikes
Date:	Saturday, August 22, 2026 3:43:12 PM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut's exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

Thank you.

Jonathan Phillips
[redacted]

[redacted]

From: CATHERINE MIRAKIAN
To: Ratefilings, cid
Subject: Regarding Health Insurance Rate Hikes
Date: Saturday, August 22, 2026 3:12:32 PM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut’s exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

Thank you.

Catherine Mirakian
Hebron, CT

CATHERINE MIRAKIAN
[redacted]

From: Ann Marie Donnelly
To: Ratefilings, cid
Subject: Regarding Health Insurance Rate Hikes
Date: Saturday, August 22, 2026 2:38:15 PM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut's exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

Thank you.

Ann Marie Donnelly
[redacted]

[redacted]

From: Win Heimer
To: Ratefilings, cid
Subject: Regarding Health Insurance Rate Hikes
Date: Saturday, August 22, 2026 12:35:33 PM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut’s exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

Thank you.

Win Heimer
[redacted]

From: SARAH HUEBNER
To: Ratefilings, cid
Subject: Regarding Health Insurance Rate Hikes
Date: Saturday, August 22, 2026 11:51:32 AM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut’s exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

Thank you.

SARAH HUEBNER
[redacted]

From: Susan Klein
To: Ratefilings, cid
Subject: Regarding Health Insurance Rate Hikes
Date: Saturday, August 22, 2026 11:33:28 AM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut's exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

Thank you.

Susan Klein
[redacted]

From: Deborah Boughton
To: Ratefilings, cid
Subject: Regarding Health Insurance Rate Hikes
Date: Saturday, August 22, 2026 10:25:37 AM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut’s exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

Thank you.

Deborah Boughton
[redacted]

[redacted]

From: Jeff Schwartz
To: Ratefilings, cid
Subject: Regarding Health Insurance Rate Hikes
Date: Friday, August 21, 2026 1:42:38 PM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut's exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

Thank you.

Jeff Schwartz
[redacted]

From: Kristina Lareau
To: Ratefilings, cid
Subject: Regarding Health Insurance Rate Hikes
Date: Friday, August 21, 2026 1:42:25 PM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut's exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

Thank you.

Kristina Lareau
[redacted]

[redacted]

From: Diane DeJoannis
To: Ratefilings, cid
Subject: Regarding Health Insurance Rate Hikes
Date: Friday, August 21, 2026 12:51:35 PM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut's exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

Thank you.

Diane DeJoannis
[redacted]

From: Sal Liccione
To: Ratefilings, cid
Subject: Regarding Health Insurance Rate Hikes
Date: Friday, August 21, 2026 11:17:01 AM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut's exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

Thank you.

Sal Liccione
[redacted]

From:	Mar-c Perazabaker
To:	Ratefilings, cid
Subject:	Regarding Health Insurance Rate Hikes
Date:	Friday, August 21, 2026 10:50:29 AM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut's exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

Thank you.

Mar-c Perazabaker
[redacted]

From: Connie Woods
To: Ratefilings, cid
Subject: Regarding Health Insurance Rate Hikes
Date: Friday, August 21, 2026 10:46:58 AM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut’s exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

Thank you.

Connie Woods
[redacted]

From:	Stuart Baker
To:	Ratefilings, cid
Subject:	Regarding Health Insurance Rate Hikes
Date:	Friday, August 21, 2026 10:37:08 AM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut's exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

Thank you.

Stuart Baker
[redacted]

From: Win Heimer
To: Ratefilings, cid
Subject: Regarding Health Insurance Rate Hikes
Date: Friday, August 21, 2026 10:35:23 AM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut’s exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

Thank you.

Win Heimer
[redacted]

From: Kenneth MPH
To: Ratefilings, cid
Subject: Regarding Health Insurance Rate Hikes
Date: Monday, August 10, 2026 8:08:42 AM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut’s exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

Thank you.

Kenneth MPH
[redacted]

From:	Patricia Reiss
To:	Ratefilings, cid
Subject:	Regarding Health Insurance Rate Hikes
Date:	Sunday, June 21, 2026 2:08:23 PM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut's exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

Thank you.

Patricia Reiss
[redacted]

From: Neva White
To: Ratefilings, cid
Subject: Regarding Health Insurance Rate Hikes
Date: Sunday, June 21, 2026 1:36:53 AM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut's exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

And its not just that health care costs are being hijacked by insurance executives. Its also wasteful spending. For example, every health care facility doesn't need an MRI machine. Or whatever excuses to charge for unnecessary services. Like too many xrays. The waste is overwhelming. It needs to stop. I am not willing to write a blank check for health care costs!

Thank you.

Neva P White.

Neva White
[redacted]

From: DIANA SAVORY
To: Ratefilings, cid
Subject: Regarding Health Insurance Rate Hikes
Date: Friday, June 19, 2026 9:08:59 AM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut's exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

Thank you.

Diana Savory
Goshen

DIANA SAVORY
[redacted]

From: TIMOTHY GABRIELE
To: Ratefilings, cid
Subject: Regarding Health Insurance Rate Hikes
Date: Thursday, June 18, 2026 6:46:54 AM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut's exchange.

Every year, we do this dance where we ask CT to regulate its market and the insurance companies make vague threats to convince the regulators that their profits are more important than the well-being of CT residents who are struggling to get by. CT Residents all over the state are being asked to tighten their belts to afford groceries, pay high electrical bills, and to fund the school system through municipal taxes. It's time for insurance firms making bank on stock buybacks and executive pay to tighten up their profits and give back to the communities they are actively making sicker through their cost controls.

It's time to stop their "middleman" tax and bring these companies under the control of the people who demand that healthcare be treated as a human right, not a commodity to be bought and sold by those without any vested interest in our survival. Far too many lie in vulnerable states unable to focus on wellness while distracted by co-pays, high deductibles, claim denials, and long pointless administrative calls to deliberately inefficient customer care centers.

Tell them to cut the rates or take a hike.

Thank you.

TIMOTHY GABRIELE
[redacted]

From: RICHARD HARRIS
To: Ratefilings, cid
Subject: Regarding Health Insurance Rate Hikes
Date: Wednesday, June 17, 2026 11:22:08 PM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut's exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits. Time to get on top of corruption now!! Time to curtail greed by fat cats at the top!! Where is that clown Kennedy when an important issue like runaway costs emerges? Thank you, RBH

RICHARD HARRIS
[redacted]

From: Adrienne Bigalow-Kern
To: Ratefilings, cid
Subject: Regarding Health Insurance Rate Hikes
Date: Wednesday, June 17, 2026 7:11:16 PM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut's exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

Thank you.

Adrienne Bigalow-Kern
[redacted]

From: Patricia C Vener-Saavedra
To: Ratefilings, cid
Subject: Regarding Health Insurance Rate Hikes
Date: Wednesday, June 17, 2026 10:57:18 AM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut's exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

Thank you.

Patricia C Vener-Saavedra
[redacted]

From:	KIMBERLY SMALL
To:	Ratefilings, cid
Subject:	Regarding Health Insurance Rate Hikes
Date:	Wednesday, June 17, 2026 10:57:10 AM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut's exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

Thank you.

KIMBERLY SMALL
[redacted]

From: MARK KELLIE
To: Ratefilings, cid
Subject: Regarding Health Insurance Rate Hikes
Date: Wednesday, June 17, 2026 10:56:58 AM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut’s exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

Thank you.

MARK KELLIE
[redacted]

From: SUSAN YOLEN
To: Ratefilings, cid
Subject: Regarding Health Insurance Rate Hikes
Date: Wednesday, June 17, 2026 7:04:35 AM

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

To the CT Insurance Department :

The exchange is vital to so many families who work outside of a setting where health insurance is included. Many of those families are already hard pressed to pay the rates they are charged. Please reject the rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut's exchange.

It is immoral to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay. Not to mention the security staff we understand are necessary to protect them from irate citizens. Why not avoid that problem entirely and keep rates where they are?

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

Thank you.

SUSAN YOLEN
[redacted]

From: Barbara Drummond
To: Ratefilings, cid
Subject: Regarding Health Insurance Rate Hikes
Date: Wednesday, June 17, 2026 5:30:56 AM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut's exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay. It's time to say enough is enough!

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

Thank you.

Barbara Drummond
[redacted]

From: Mari L
To: Ratefilings, cid
Subject: Regarding Health Insurance Rate Hikes
Date: Tuesday, June 16, 2026 9:14:45 PM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut's exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

Thank you.

Mari L
[redacted]

From:	Gisele Lavoie
To:	Ratefilings, cid
Subject:	Regarding Health Insurance Rate Hikes
Date:	Tuesday, June 16, 2026 8:53:47 PM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut's exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

Thank you.

Gisele Lavoie
[redacted]

[redacted]

From:	JANET EPSTEIN
To:	Ratefilings, cid
Subject:	Regarding Health Insurance Rate Hikes
Date:	Tuesday, June 16, 2026 8:39:56 PM

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

To the CT Insurance Department :

I write because health insurance costs are out of control and insurance must prioritize the care of recipients before billionaires and stock holders. I ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut's exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Many regular people in Connecticut do not receive the health care we need due to the high cost, claims denials, co-pays, and the other ways insurance companies prioritize profits over care.

Thank you.

JANET EPSTEIN
[redacted]

From: Kathy Crosby
To: Ratefilings, cid
Subject: Regarding Health Insurance Rate Hikes
Date: Tuesday, June 16, 2026 8:33:36 PM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut's exchange. It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

More and more folks are having to choose among essentials for a healthy life like putting food on the table to feed themselves and their families, going to the doctor, purchasing needed meditations and filling up their cars in order to get to work. Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

Thank you for your time and attention to address this important matter and put the needs of individuals and families first.

Kathy Crosby
[redacted]

[redacted]

From: ZACH ZARNOW
To: Ratefilings, cid
Subject: Regarding Health Insurance Rate Hikes
Date: Tuesday, June 16, 2026 8:16:37 PM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut’s exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

Thank you.

ZACH ZARNOW
[redacted]

From: Camille Matthews
To: Ratefilings, cid
Subject: Regarding Health Insurance Rate Hikes
Date: Tuesday, June 16, 2026 6:23:09 PM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut's exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

Thank you.

Camille Matthews
[redacted]

From:	Roxane Veneziano
To:	Ratefilings, cid
Subject:	Regarding Health Insurance Rate Hikes
Date:	Tuesday, June 16, 2026 6:04:54 PM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut’s exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

Thank you.

Roxane Veneziano
[redacted]

[redacted]

From: MARYELLEN HOLDEN
To: Ratefilings, cid
Subject: Regarding Health Insurance Rate Hikes
Date: Tuesday, June 16, 2026 5:57:14 PM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut's exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

Thank you.

Maryellen Holden
Avon, CT. 06001

MARYELLEN HOLDEN
[redacted]

From: ROSE PERRY
To: Ratefilings, cid
Subject: Regarding Health Insurance Rate Hikes
Date: Tuesday, June 16, 2026 5:20:09 PM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut's exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

Thank you.

ROSE PERRY
[redacted]

From: Karla Ciaglo
To: Ratefilings, cid
Subject: Regarding Health Insurance Rate Hikes
Date: Tuesday, June 16, 2026 4:59:17 PM

EXTERNAL EMAIL: This email originated from outside of the organization. Do not click any links or open any attachments unless you trust the sender and know the content is safe.

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut's exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

Thank you.

Karla Ciaglo
[redacted]

From: Robert Scalzo
To: Ratefilings, cid
Subject: Regarding Health Insurance Rate Hikes
Date: Tuesday, June 16, 2026 4:36:30 PM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut's exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

Thank you.

Robert Scalzo
[redacted]

From: Megan Marques
To: Ratefilings, cid
Subject: Regarding Health Insurance Rate Hikes
Date: Tuesday, June 16, 2026 4:11:54 PM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut's exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

Thank you.

Megan Marques
[redacted]

[redacted]

From: DIANE DEJOANNIS
To: Ratefilings, cid
Subject: Regarding Health Insurance Rate Hikes
Date: Tuesday, June 16, 2026 4:09:55 PM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut’s exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

Thank you.

DIANE DEJOANNIS
[redacted]

From: Harold Sinclair
To: Ratefilings, cid
Subject: Regarding Health Insurance Rate Hikes
Date: Tuesday, June 16, 2026 3:59:57 PM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut's exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

Thank you.

Harold Sinclair
[redacted]

From: Ryan Murray
To: Ratefilings, cid
Subject: Regarding Health Insurance Rate Hikes
Date: Tuesday, June 16, 2026 3:46:45 PM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut’s exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

Thank you.

Ryan Murray
[redacted]

[redacted]

From:	Michael Plourde
To:	Ratefilings, cid
Subject:	Regarding Health Insurance Rate Hikes
Date:	Monday, June 15, 2026 9:22:02 PM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut's exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

Thank you.
Michael Plourde

Michael Plourde
[redacted]

[redacted]

From: Duste Dunn
To: Ratefilings, cid
Subject: Regarding Health Insurance Rate Hikes
Date: Monday, June 15, 2026 11:46:05 AM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut's exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

Thank you.

Duste Dunn
[redacted]

From: Michael Plourde
To: Ratefilings, cid
Subject: Regarding Health Insurance Rate Hikes
Date: Saturday, June 13, 2026 11:10:24 AM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut's exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

Thank you.
Michael Plourde

Michael Plourde
[redacted]

From: VIRGINIA CHAPMAN
To: Ratefilings, cid
Subject: Regarding Health Insurance Rate Hikes
Date: Saturday, June 13, 2026 10:57:39 AM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut's exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

Thank you.

VIRGINIA CHAPMAN
[redacted]

From: Elizabeth Poulton
To: Ratefilings, cid
Subject: Regarding Health Insurance Rate Hikes
Date: Saturday, June 13, 2026 10:06:36 AM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut's exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

Thank you.

Elizabeth Poulton
[redacted]

[redacted]

From:	DAVID MICHEL
To:	Ratefilings, cid
Subject:	Regarding Health Insurance Rate Hikes
Date:	Saturday, June 13, 2026 9:53:52 AM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut's exchange.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

Thank you.

DAVID MICHEL
[redacted]

From:	Arne Vanderburg
To:	Ratefilings, cid
Subject:	Regarding Health Insurance Rate Hikes
Date:	Tuesday, August 25, 2026 5:35:53 PM

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

To the CT Insurance Department :

I am writing to urge you to reject all rate hikes being requested by health insurance companies - and to demand transparency around their self-dealing protect us from their unlimited greed!

CID needs to review the underlying basis of the rates along with the rate hike increase requests. For years, insurance companies have been granted increases based on their own accounts of healthcare costs. It's time we looked at the actual costs being paid by hospitals and providers before determining rate increases. Contracts between health insurance companies and hospitals should be subject to review by the state to ensure they are fair and proportionate.

You must also look at vertical integration and self-dealing. Insurance companies are using vertical integration, consolidation and self-dealing to circumvent MLRs and divert billions more away from your care.

Follow the Money. Health insurance companies are raking in billions, in large part by using vertical integration – such as Pharmacy Benefit Managers, who decide which drugs to cover and how much to pay for them - which operate in the dark.

We are calling for a forensic audit looking at how they benefit from self-dealing and then enact limits on how these costs can be passed along.

While health insurance companies under our current system are required to seek profits for their shareholders, their current behavior is resulting in catastrophic health outcomes for far too many people with no end in sight.

We are retired people who have moved to Connecticut to be near our children and children. Now, just 5 years later, we are looking to move away out of Connecticut due to the exhorbitant taxes and health costs. The state has every right to demand health insurance companies justify their costs and give real figures for what these drugs actually cost to produce.

Please, it's time to be responsible and act.

Arne and Jan Vanderburg

Arne Vanderburg
[redacted]

[redacted]

From: JANE NADEL
To: Ratefilings, cid
Subject: Reject Health Insurance Rate Hikes for 2027
Date: Saturday, August 22, 2026 11:44:13 AM

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

To the CT Insurance Department :

I am writing to ask that you reject rate hikes for 2027 being requested by health insurance companies for individual and small group plans both on and off of Connecticut's exchange.

Health insurance companies are engaging in predatory and irresponsible conduct. Approving these rate requests would make the Insurance Department a party to their corrupt behavior.

It is impossible to justify these increases when health insurance executives are taking home millions in compensation and when billions of dollars are being diverted from our care to profits, stock buybacks, lobbying and executive pay.

Too many people in Connecticut are not getting the health care we need due to the high cost, claims denials, co-pays, and other ways the insurance companies divert money from our care into their profits.

Thank you.

JANE NADEL
[redacted]

From:	webmaster, cid
To:	Ratefilings, cid
Subject:	Health: - File Number: 202602808
Date:	Thursday, August 27, 2026 3:02:26 PM

Absolutely Not!!! I already pay $400 out of pocket a month for my plan that has a $5000 a person deductible!!! Let me tell you what the trend is, Anthem's CEO earning millions of dollars a year off of my back. The madness must stop! I make $60K a year and my husband the same. Now we have to choose whether or not we can afford to go to the hospital when I have been stung by a bee and taken my epi pen. It is out of control.

Therese LeFever

[redacted]

From:	ginacapaz@gmail.com
To:	Ratefilings, cid; insurance, cid
Subject:	PLEASE DO NOT APPROVE HEALTH INSURANCE PREMIUM RATE INCREASE, I WILL VOTE REPUBLICAN!
Date:	Friday, September 4, 2026 11:36:19 AM

Dear Mr Hershmann,

The cost of health insurance premiums has increased double digits every year.

My family of 3 pays over $50,000/year for a silver plan. This is out of hand and has been for years. And as a self employed 2 person consultant business, we can not even expense the cost of health insurance.

There is no reason an increase should be approved. I have been a life long democrat, but I have had it with the inept leadership and oversight of the insurance industry. Insurance is the highest expense we have, only surpassed by taxes.

I have never voted republican before and I’m ready to vote republican down the line and then move to another state entirely. Please do the right thing.

Please get serious and refuse the rate hike as it should not be only the consumer that tightens the belt in this environment.

Sincerely,

Eugenia Capaz
[redacted]

From: MARIBEL RODRIGUEZ
To: Ratefilings, cid
Subject: Regarding Health Insurance Rate Hikes
Date: Friday, September 4, 2026 11:21:18 AM

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

To the CT Insurance Department :

I am writing to urge you to reject all rate hikes being requested by health insurance companies - and to demand transparency around their self-dealing to protect us from their unlimited greed!

CID needs to review the underlying basis of the rates along with the rate hike increase requests. For years, insurance companies have been granted increases based on their own accounts of healthcare costs. It’s time we looked at the actual costs being paid by hospitals and providers before determining rate increases. Contracts between health insurance companies and hospitals should be subject to review by the state to ensure they are fair and proportionate.

You must also look at vertical integration and self-dealing. Insurance companies are using vertical integration, consolidation and self-dealing to circumvent MLRs and divert billions more away from your care.

Follow the Money. Health insurance companies are raking in billions, in large part by using vertical integration – such as Pharmacy Benefit Managers, who decide which drugs to cover and how much to pay for them - which operate in the dark.

We are calling for a forensic audit looking at how they benefit from self-dealing and then enact limits on how these costs can be passed along.

While health insurance companies under our current system are required to seek profits for their shareholders, their current behavior is resulting in catastrophic health outcomes for far too many people with no end in sight.

Thank you.

MARIBEL RODRIGUEZ
[redacted]

From: Madelin Schlenz
To: Ratefilings, cid
Subject: Regarding Health Insurance Rate Hikes
Date: Saturday, September 5, 2026 10:40:00 AM

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

To the CT Insurance Department :

I am writing to urge you to reject all rate hikes being requested by health insurance companies - and to demand transparency around their self-dealing to protect us from their unlimited greed!

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Thank you.

Madelin Schlenz
[redacted]

From: TIMOTHY GABRIELE
To: Ratefilings, cid
Subject: Regarding Health Insurance Rate Hikes
Date: Saturday, September 5, 2026 12:11:00 PM

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

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Thank you.

TIMOTHY GABRIELE
[redacted]

From: STEVE BLOCKLIN
To: Ratefilings, cid
Subject: Regarding Health Insurance Rate Hikes
Date: Saturday, September 5, 2026 1:08:59 PM

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

To the CT Insurance Department :

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Thank you.

STEVE BLOCKLIN
[redacted]

From: [redacted]
To: Ratefilings, cid
Subject: Regarding Health Insurance Rate Hikes
Date: Saturday, September 5, 2026 1:33:03 PM

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

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While health insurance companies under our current system are required to seek profits for their shareholders, their current behavior is resulting in catastrophic health outcomes for far too many people with no end in sight.

Thank you.

[redacted]

,

From: Bettina Rossi
To: Ratefilings, cid
Subject: Regarding Health Insurance Rate Hikes
Date: Saturday, September 5, 2026 3:40:45 PM

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

To the CT Insurance Department :

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While health insurance companies under our current system are required to seek profits for their shareholders, their current behavior is resulting in catastrophic health outcomes for far too many people with no end in sight.

Thank you.

Bettina Rossi
[redacted]

From: Connie Woods
To: Ratefilings, cid
Subject: Regarding Health Insurance Rate Hikes
Date: Saturday, September 5, 2026 4:33:58 PM

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

To the CT Insurance Department :

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While health insurance companies under our current system are required to seek profits for their shareholders, their current behavior is resulting in catastrophic health outcomes for far too many people with no end in sight.

Thank you.

Connie Woods
[redacted]

From: VIRGINIA CHAPMAN
To: Ratefilings, cid
Subject: Regarding Health Insurance Rate Hikes
Date: Sunday, September 6, 2026 2:52:55 PM

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

To the CT Insurance Department :

I am writing to urge you to reject all rate hikes being requested by health insurance companies - and to demand transparency around their self-dealing to protect us from their unlimited greed!

CID needs to review the underlying basis of the rates along with the rate hike increase requests. For years, insurance companies have been granted increases based on their own accounts of healthcare costs. It’s time we looked at the actual costs being paid by providers before determining rate increases. Contracts between health insurance companies and providers should be subject to review by the state to ensure they are fair and proportionate.

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While health insurance companies under our current system are required to seek profits for their shareholders, their current behavior is resulting in catastrophic health outcomes for far too many people with no end in sight.

Thank you.

VIRGINIA CHAPMAN
[redacted]