



State of Connecticut

SENATE

STATE CAPITOL
300 CAPITOL AVENUE
HARTFORD, CT 06106-1591
SENATE REPUBLICAN OFFICES

August 23, 2021

Commissioner Andrew N. Mais
Connecticut Insurance Department
153 Market Street, 7th Floor
Hartford CT 06103

RE: August 31, 2021 Hearing on Insurance Rate Changes

Dear Commissioner Mais:

We are writing in **strong opposition to the proposed costly insurance rate hikes** now being reviewed and considered by the Connecticut Insurance Department.

Connecticut residents cannot afford more expensive health care costs. Seeing these steep increases is particularly infuriating considering that **Democrat lawmakers refused to take action to reduce health insurance premiums and health care costs this past legislative session.**

Connecticut's Democratic leaders have repeatedly blocked [reforms](#) that will reduce health insurance premiums for all families by an average of 25% – 30%, as estimated by Access Health CT's Wakely Report, and rein in out-of-control growth of health industry cost drivers.

Connecticut families deserve better.

Health insurance in Connecticut is already unaffordable. The cost growth is out of control and insurance premiums are often the size of a monthly mortgage payment. The rate increases now being considered range from **5.1 percent to 12.3 percent** in the individual market and from **7.4 percent to 15.8 percent** in the small group market. There are 15 filings made by 11 health insurers for plans that currently cover approximately 222,700 people. **All those families are trying personally and professionally to financially recover from a pandemic that has lasted over 18 months.**

We appreciate you taking the time to closely review these rate increases and hear from the public on this matter. This same hearing process occurred in the summer of 2019 and the Connecticut Insurance Department ultimately approved rate increases at much lower rates than those originally requested, following an incredible public response. We hope that you will again consider the impact on Connecticut's families, especially as families struggle to recover.

We also would like to know if the Insurance Department goes through this same rate review process and transparent public hearing process on the CT Partnership Plan managed by the State Comptroller. This state-run health plan has lost tens of millions of dollars in past years, having paid out significantly more in claims than it collected in premiums. As you complete this important review process for private insurance plans, we are concerned that not all health care plan products see this same level of transparency and oversight.

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We also want to correct the narrative on how Connecticut could have avoided needing to increase insurance rates.

Connecticut Democrats have repeatedly killed cost-saving health care affordability reforms, allowing out of control health insurance premium costs to go unchecked, resulting in the Affordable Care Act's protections going unfunded and unused. Democrats favor scrapping the current system and replacing it with a government run public option program. Those in power have refused to even consider other proven alternatives and some Democrats have even proudly taken credit for blocking the very plan that Access Health CT estimates would save the average family \$525 per month on their insurance premium.

Connecticut Republicans have a **better way on health care and a [comprehensive plan](#) to reduce health care costs**. Our plan:

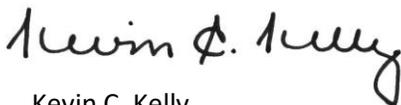
- Reduces health insurance premiums by 30% for the average family using a reinsurance framework established by the Affordable Care Act and supported by Gov. Lamont but never funded by Democrats.
- Drives down out of control industry cost growth with a benchmarking program championed by Republican Governor Charlie Baker that has already saved Massachusetts residents billions of dollars in health care costs.
- Reduces prescription drug costs by setting up Connecticut for Canadian drug importation, something President Biden is now encouraging states to do.

Connecticut Republicans are offering a better way to fix the current system – to actually deliver on the promises of the Affordable Care Act – to remove barriers to access, to preserve quality, and to reduce health care costs for all families.

We will continue to fight for policies that address cost drivers, improve affordability and access, and increase quality care.

We respectfully call on you, Commissioner, and your department to give due consideration to the available solutions ahead of your decision to or not to approve these rate hikes.

Sincerely,



Kevin C. Kelly
Senate Republican Leader



Tony Hwang
Ranking Member, Insurance and Real Estate Committee