



*An independent, nonpartisan office of the Connecticut General Assembly*

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Testimony of

**Julia Evans Starr**, Executive Director  
Connecticut Commission on Aging

State of Connecticut Insurance Department

*Anthem Rate Proposal*

July 20, 2009

Thank you for this opportunity to comment today on the proposed rate increases for Anthem's individual insurance products.

As you know, the Connecticut Commission on Aging is an independent, nonpartisan state agency that is part of the legislative branch of government. We are devoted to preparing our state for a burgeoning aging population while promoting policies that enhance the lives of the present and future generations of older adults. For over fifteen years, the Commission has served as an effective leader in statewide efforts to promote choice, independence and dignity for Connecticut's older adults and persons with disabilities.

As part of Results-Based Accountability, the Connecticut Commission on Aging is working toward the following Population Result: "All present and future older adults in Connecticut live in the secure, healthy and productive environment of their choice." A major component of this goal is being able to afford comprehensive health care services on an ongoing basis.

The Commission on Aging joins with many public policy experts in opposing the rate increases proposed by Anthem. Of the 320,000+ uninsured residents of Connecticut, almost 8% of them are aged 55 and up. Increasingly, individuals over the age of 50 seek individual insurance plans, as they may be unable to obtain employer-sponsored health care due either to layoffs or benefit reductions. While they await Medicare eligibility at age 65, they frequently have health conditions that make the purchasing of individual plans prohibitively expensive. The proposed rate hike would be an undue burden on this population, and could force many older adults and Baby Boomers in Connecticut to remain uninsured and delay important preventive care, diagnostic exams (such as mammograms and prostate exams) and treatment for ongoing conditions.

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Unfortunately, as we know, individuals who do not maintain good health in their 50s and 60s have greater health needs as they age. Once individuals become eligible for Medicare, their health costs become the responsibility of taxpayers across the country. Additionally, they may also become eligible for Medicaid, an increasingly large portion of our state budget—14% of our budget and climbing. Ensuring that individuals have access to health care in their early and mid-life years makes good economic sense and is the right thing to do.

We ask for your department to deny this requested rate increase and would be happy to work with you to help craft good public policy moving forward to ensure that individuals of all ages have access to affordable, quality health care.

Thank you.