



**Connecticut Working Families**  
30 Arbor St. Suite 210  
Hartford, CT 06106

February 17, 2011

**To the Co-Chairs and members of the Insurance Committee**

**Testimony in support of S.B. No. 11 AN ACT CONCERNING THE RATE APPROVAL PROCESS FOR HEALTH INSURANCE POLICIES.**

*Submitted by Lindsay Farrell, Organizing Director*

Each year we see two problems with our health care system grow here in Connecticut: health insurance and care costs more, and fewer of our residents have coverage.

The rising cost of health care is just one more squeeze on working- and middle-class families. Families face stagnant salaries and wages as the cost of health insurance is increasingly a burden on employers. Insurers pinch more and more out of a family's budget through higher deductibles, higher co-pays and other methods of passing costs on to families. And many families are forced to either pay exorbitant fees for insurance or simply forego coverage because premiums are too high. All this, while large insurers enjoy record profits.

Public hearings are an effective way to keep health insurance costs down. They give the public a democratic opportunity to put pressure on government officials to prevent health coverage from becoming less affordable and therefore less accessible, and they give transparency to the process of rate increases. Insurers have demonstrated over and over that when unchecked, they pursue profits at the unnecessary expense of businesses and families. Hearings provide a fair system of accountability for insurers at a time when families and businesses need protection from exorbitant rate increases.

When Anthem proposed its most recent rate hike -- a hike of up to 20% on 48,000 policies -- the public hearing gave people an opportunity to weigh in, and to make their voices heard. Dozens testified at the public hearing. When we emailed our own supporters, hundreds more contacted the acting Insurance Commissioner to weigh in against the insurance hikes. Without that public input, the insurance commissioner may make a decision on a premium hike only hearing one side -- the side of the insurance company seeking the hike. This process keeps costs from rising further.

Please support SB11 so that the public is given the opportunity to respond to unreasonable rate increases.