

# **Public Testimony and Comments Regarding the 2016 Proposed Coventry Health Insurance Rate Increase Report**

For Consideration by Commissioner Nick Gerhart, Insurance Division of Iowa

Prepared by Angel N. Robinson, Consumer Advocate, Iowa Insurance Division

July 24, 2015

## I. Background

Iowa Code §505.19 sets forth procedures for health insurance rate increase requests exceeding the average annual health spending growth rate published by the Centers of Medicare and Medicaid Services (CMS). The procedures include a requirement that the Consumer Advocate solicit public comments on the proposed rate increase, provide the comments received by the public on the internet, and to present the public testimony and comments received to the Commissioner of Insurance for consideration before a decision is made on the proposed rate increase. The current average annual health spending growth rate is 6%.

The Consumer Advocate was notified in May of 2015 that Coventry Health Care Insurance were seeking an average rate increase of over 17%. The proposed rate increase would affect a combined total of 29,746 individual members. The proposed rate increase would become effective beginning in January of 2016. As the amount proposed exceeded the most current average annual health spending growth rate, the Consumer Advocate solicited comments regarding the proposed increase.

## II. Public Comments

The Consumer Advocate Bureau has received 73 comments and concerns directly from policyholders or members of the public. The notable trends are as follows:

- 100% - Request No Rate Increase
- 94% - Affordability Concerns
- 69% - Disagree the Justification of the Reasons for the Proposed Rate Increase
- 45% - Believe the Increases Were Uncontrolled
- 43% - Have a High Deductible to Pay In Addition to the Monthly Premiums Limiting Access
- 31% - Rarely Use Their Policy

A major highlight of the consumer comments received for Coventry emphasized affordability. Policyholders noted that this is the second rate increase in so many year from Coventry. Many of the policyholders noted that their policy was obtained through the Health Insurance Marketplace. As Coventry is the only health insurance plan in Iowa that offers coverage through the Marketplace (and thereby the only insurance company that Iowans can receive subsidized coverage through), the comments noted that policyholder felt forced to stay with Coventry. Consumer comments also emphasized that the goal of the Marketplace was to make insurance more affordable. With annual rate increases, Coventry plans work contrary to this goal. Finally it should be highlighted that none of the comments supported the proposed rate increase.

## III. Summary

The comments received and posted by today's date have been included in this testimony report as required by the Iowa Code section 505.19(3). However, comments may continue to be received until the Commissioner makes the final decision on the proposed rate increase. Any additional comments received prior to the Commissioner's decision, but after the presentation of the consumer testimony, will be recorded on the public rate hearing site.

## Attachment A: Coventry Health Care Insurance Comments

1. *Adam Bantell Says:*

[May 19, 2015 at 12:31 PM](#) | [Reply](#)

I received a letter in the mail about the request to raise the premium base rate. I do not know if it is for all Coventry plans or just our play type. The breakdown they give us talks just about our plan.

My family is on a HD plan. This past year, the premiums already increased 10% on us and we didn't use a single dollar of Coventry. The only thing that changed is that instead of 30/31 we are 31/32 yr old non-smokers. Coventry states premiums may change based on location, age, and tobacco use. Because it is a high deductible plan, we have to pay almost \$13,000 before they pay a penny. The only benefit we get directly from the insurance is that we are covered and don't pay IRS penalties and that we get to pay the contracted rates instead of the direct billing by the doctors.

The price went from 400/mo to 440 a month. So we effectively pay \$18,200 before we get a penny from insurance. Coventry sees \$5280 in premiums from us this year. They say \$4800 last year. We see nothing in return from them. I don't know their income and losses from other plans. But I don't see most families paying over \$18000 and then getting money, I see Coventry covering its costs.

Based on this letter alone, I request you don't allow a 17% increase. If Coventry wants support they should give their clientele more data to solidify their position. Most employees don't see 17% raises a year. Why should insurance be able to charge that much more? Utility rates are going up. Costs are passed to consumers. Prices are going up. They get moved down and moved down until the consumer pays for it all, without increase in wages.

Looking at their letter, 4.9% is based on "may increase". They are asking fore more on the chance they may have to spend more. Then they expect claims to go up 8.9% Why? Particularly with this plan there is a large deductible to fill first. The only leg I see they have to stand on is the ACTUAL Claims experience line which is 3.2%

Without a darned good reason WITH data (that should be SHARED with it's clients) Coventry should not be able to mark up premiums at such a high percentage.

2.  *Andrea Whixtrom Says:*

[May 19, 2015 at 4:08 PM](#) | [Reply](#)

I think that the rates will continuously increase, and that the rise in our insurance rates is bogus. I am voting against the increase, as I believe that whatever insurance agencies want, insurance agencies will get, and that's just not okay to keep raising our fees.

3.  *Jeff Wittman Says:*

[May 20, 2015 at 10:10 AM](#) | [Reply](#)

I, too, don't feel that this increase should be approved. We are also on a high deductible plan, and the few times we have actually had to use our insurance, we have had high out of pocket expenses, on top of the monthly premium we pay.

As others have stated, they just can't continue increasing their rates, as long as wages are stagnant. The Affordable Care Act was implemented to make insurance accessible to every American, but these insurance companies are constantly trying to exploit loopholes to increase their profits. By continuing to give in and allow them to increase their rates, more people will opt out and just pay the penalty.

Once again, I vote a solid NO on this increase!

4.  *Norman Becker* Says:  
[May 20, 2015 at 10:40 AM](#) | [Reply](#)

The 17% increase in base premium seems pretty excessive. We are dealing with hypothetical situations that may or may not take place. All in all I am against the rate increase. I would like to see Coventry's present administrative costs and profit figures.

5.  *Myrna Heav* Says:  
[May 20, 2015 at 10:59 AM](#) | [Reply](#)

It is absolutely ridiculous that if you don't use your insurance you still have a deductible that is extremely high. I am forced to pay for something that is increasingly increasingly expensive, and I can't afford it or groceries. It's hard for society to pay to take care of the dead beats and still pay for their own food. There is no explanation and we still have to pay for everything. Everyone's afraid of the repercussions of speaking out and the insurance prices rise yearly for things you don't or won't even use.

6.  *Matthew Thacker* Says:  
[May 20, 2015 at 11:40 AM](#) | [Reply](#)

Why will my rate increase jump up to 28% on my monthly bill? I pay my bills on time and I didn't change anything on my account to cause this jump. I am against the rate increase.

7.  *Nicklas Lindaman* Says:  
[May 20, 2015 at 12:37 PM](#) | [Reply](#)

To Whom it May Concern:

If Coventry Health Care of Iowa is allowed to increase their base rate by 17%, it will affect many Iowans negatively. That small percentage makes them a higher profit, but costs Iowans more money. The idea behind the Affordable Health Care Act was to help save consumers money.

Now as soon as that happens, the medical companies are pulling back the savings. This proposed rate increase goes against the very idea in the first place.

Instead of increasing customer costs, can't Coventry look at other options to increase profit? Like lower corporate salaries? I'm not sure how much they make, but it is probably more than the average Iowa customer.

The medical insurance companies need to adjust to the new rules, not bend them once again to keep our costs high.

8.  *Lacy Says:*  
[May 20, 2015 at 1:13 PM](#) | [Reply](#)

Coventry health rate(17%). All we need is 2 get screwed more.17%!! ALREADY GOTTA PAY 50% OF BILL AFTER CO-PAY. NO GODDAMN RAISES. BTTR OFF QUIT WORK. AND GET FREE FOOD CARD/HEAT ASST. WANNA COST MEDICAID MORR\$\$\$\$\$!\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$

9.  *Carol Cook Says:*  
[May 20, 2015 at 2:27 PM](#) | [Reply](#)

I think that it's crazy what I'm paying right now. I haven been to the doctor in 5 years, my policy I got is only for emergencies only. I am currently paying \$247.47, half the time I am choosing between paying my bill and buying food. Most of the time I go without food because I need to pay rent and my phone bill. I don't go to the movies, I don't go out, I have too many bills. I pay my own bills, it ruins it for the rest of us when people without insurance go to the hospital and can't pay. If it increases, I'm dropping it. By the time they take out my taxes from my paycheck and money for my 401K, I only have \$40 left in my account. Sometimes I sit in the dark and very seldom do I watch TV to keep my bill down. Why is there no health insurance that you can pay just in case of emergency?

10.  *Kelly Hansen Says:*  
[May 20, 2015 at 2:55 PM](#) | [Reply](#)

There are people out there paying nothing, and I am still paying a lot. I haven't really used it all that much. Why are my rates going to be raised when I pay all my bills. I believe that it is very unfair, when they talked me into buying insurance from them. What about the people who make just as much money as me but get free insurance? I rarely go tot he doctor, when people who have free insurance go all the time.

11.  *Jay Juergens Says:*  
[May 20, 2015 at 3:23 PM](#) | [Reply](#)

I would like to make a comment on the proposed base premium rate increase of 17.0%. Coventry just raised their base premium rate 7.9% January 1, 2015. Pretty soon my affordable health care will be un-affordable. Maybe this is part of why health care itself is so expensive. Could we just find a way to lower costs of medical services. What is government risk protection? How does Coventry know that it will be reduced? Why do insurance companies penalize us for the amount of claims they experience. If they sell insurance, they should expect claims. This notice basically says that the Iowa Insurance commissioner has the decision to make. Can we take a vote?

12.  *Christi Kingery* Says:  
[May 20, 2015 at 4:06 PM](#) | [Reply](#)

I got the insurance for people who can't afford insurance, and now I can't afford the insurance that I'm supposed to be able to afford. I can't even afford food. I live 40 minutes away from my job and now if my car breaks down, I'm screwed, all of my extra money is going to pay for my insurance. If the price of insurance rises I will have to drop insurance all together.

13.  *Connie Swartzendruber* Says:  
[May 21, 2015 at 8:46 AM](#) | [Reply](#)

I pay \$137 a month and I went to the doctor 1 time and they only paid \$30 and that it after a \$281 bill. And now they tell me they are going to increase and they don't pay anything anyway. I feel like i am stuck with a terrible insurance that i have to pay and they don't pay anything for me anyway. I work six days a week just to make a living anyway, and they increase everything but your wages. I feel like I'm paying a lot of money for nothing.

14.  *Arron Rickelman* Says:  
[May 21, 2015 at 9:47 AM](#) | [Reply](#)

In the current legislation today of affordable health care, rising costs are hurting more people. My rate of refund as a doctor is extremely low. Most of my patients co-pays are \$40 and Coventry only pays \$5. They are increasing at \$51 rate hike, both my spouse and I are incredible healthy and we don't need any medications. All this does is line the pockets of the insurance companies and take money away from the physicians and the patients.

15.  *Tracy Petersen* Says:  
[May 21, 2015 at 10:07 AM](#) | [Reply](#)

I have such a high deductible and I haven't really even used my insurance. I really to stick with my chiropractor and acupuncture only and I end up paying out of pocket. I work two jobs and I average 70 hours a week. I am a single parent and I can't take on another job. I work for a non-profit, and they don't have enough employees to offer insurance to us. This has done nothing for me, for someone who still pays \$1800 out of pocket. Since the other insurance company went under, Coventry is the only company in the marketplace that we can choose. I pay for my dental

and eye-care out of pocket. The affordable care act has done nothing but put me under. I'm not understanding what good this has done for me at all. The \$235 that I pay a month is killing me already. My deductible is already \$1800 out of pocket, and I don't even think that my company will be able to help us with insurance next year when they offer it to me. I will probably have to pay a penalty out of pocket, once my company decides to provide us with

16.  *Donna Oakes* Says:  
[May 21, 2015 at 10:43 AM](#) | [Reply](#)

I just received a letter from Coventry Insurance regarding a possible 28.7% insurance premium rate increase. I would not be able to afford this. I am a 60 year old widow living on a fixed income, working part time. Why do they call this the "Affordable Care Act"? I have spent thousands of dollars over the years for insurance. I exercise, eat the right food and do every thing I can to stay healthy so I don't have to ever use insurance. I have never had a claim over \$1,000 and most years I have no claims at all. I am sick and tired of paying insurance so every other person can run to the doctor over nothing. The few times I have been there the waiting room was full of immigrants and illegal citizens. Usually they have six kids and are pregnant with another. They don't have to worry about paying insurance. I think that insurance has gotten so out of hand it is crazy. Please do all you can so that this increase does not happen. If it does I am going to quit working and go on welfare and let someone else pay my way like most people. If there are 67% of US citizens that are overweight maybe they should pay the extra premiums rather than always be eating.

17.  *Karen E.* Says:  
[May 21, 2015 at 11:00 AM](#) | [Reply](#)

It's not fair that they are trying to justify doubling the premium, mandate insurance which is illegal. I finally have affordable insurance, and now they are telling me that it's un-affordable. And there is nothing in the constitution that says that we have to buy something. If you are gonna make it affordable, actually make it affordable. It's not fair that they think they can justify forcing it on people.

18.  *Denise Mussman* Says:  
[May 21, 2015 at 11:46 AM](#) | [Reply](#)

I'm on social security disability, and I can't already afford what I have. i wanted to go tot my doctor but he only accepts the more costly insurance, I can't afford it but I thought It was supposed to be affordable. My deductible is outrageous. I don't have enough money for my sleep apnea machine, and I had to return it. i don't qualify for medicare until next May, and i don't know what I'm going to do. I don't know how they think that people can pay that. The plan with the cheaper premium has an even higher deductible. I don't think it's a good idea to raise it, when people can't afford it now. If they raise the price, then I am going to have to stop taking my medication

19.  *Martha Barnard* Says:  
[May 21, 2015 at 1:50 PM](#) | [Reply](#)

Dear Commissioner:

I am emailing you as I will be working on July 25 at the time of your hearing. Please do not allow a premium increase. This has happened to me each year. First with Wellmark, then CoOpportunity and now CoventryOne. I can not afford a rate increase, nor could I any of the other times it was forced upon me. As a self employed individual, Healthcare.gov has been very helpful, but last year CoOpportunity raised it's rates and then when bust. I have had CoventryOne for 3 and 1/2 months and now I am being told that the rates will increase here as well. Please don't do it.

20.  *Brad Morgan* Says:  
[May 21, 2015 at 2:10 PM](#) | [Reply](#)

I have had Coventry for several years and they always bump it up year after year. \$3753 per year for myself and \$3753 per year for my wife with extremely high deductibles. Something's gotta give, and someone has got to put a stop to this.

21.  *Kassi Hoxmeier* Says:  
[May 21, 2015 at 2:53 PM](#) | [Reply](#)

As a young professional with a young family, insurance is becoming unaffordable. Without two incomes our family would not be able to afford our current insurance premiums, and for the cost to continually increase while the level of service decreases is counter to business sense and economic growth. I received a letter notifying me my rates would increase more than 26% next year – my salary is not increasing 26% next year. This means my family will be spending less to pay for a service we pray we do not need. The affordable care act is doing just the opposite of what the goal was to do – it's killing small business, family incomes and growth potential.

22.  *DeWayne Elsea* Says:  
[May 22, 2015 at 9:23 AM](#) | [Reply](#)

To Whom it may Concern:

For years I participated in the HIPP of Iowa Program who accepted me after being dropped by Blue Cross Blue Shield due to some medical issues. Hipp carried me at a premium rate when denied by other carriers, because of my previous condition.

Last fall HIPP announced new rate plans and highly suggested I seek options through the Insurance Marketplace for better rates and to avoid exclusions or added premiums for preexisting conditions. I did so and hooked up with a company called CoOpportunity Health. I found better

rates and had coverage for about a month and a half before I was informed that they were going bankrupt and need to choose another plan.

I was advised to seek another plan through the Marketplace and found Coventry Insurance to provide an affordable, attractive plant to meet my needs. I have now, after only a couple few months coverage have received your notice of a proposed rate increase!

Touted as a way to provide stable, affordable rates, increases are proposed to cover Government Risk Protection, Expected Utilization Costs, Adjustments Due to Actual Usage (what happened to pre existing needs?). Currently looking at nearly a 30% increase in premiums already?

The whole system seems unstable and not what it was lead to provide and protect.

In my opinion, to meet the way this program was promoted and implemented, this should not be allowed.

This is my feedback and reaction to request for public reaction and input in this matter.

23.  *Owen Johnson Says:*  
[May 22, 2015 at 9:54 AM](#) | [Reply](#)

Consumer Advocate,

I'm writing to comment on Coventry's request to raise its base premium rate.

I have some concerns that the reasons they have provided do not hold up.

Reason 1: Reduction in government risk protection.

I have not heard of any such thing happening. Coventry did not provide any evidence that this is going to happen. If it does, that would be reasonable, but again, I have no reason to believe that this is going to happen.

Reason 2:

Expected Utilization and Cost for Medical Services. Coventry has provided no evidence that utilization and medical costs will increase. Studies show that health insurance has only gotten 4% more expensive on average in 2013, not the 8.9% percent Coventry is asking for in this category. The amount here is unreasonable.

Source: <http://kff.org/private-insurance/report/2013-employer-health-benefits/>

Reason 3:

Adjustment due to actual claims. This 3.2% increase seems reasonable.

24.  *Janet Copp* Says:  
[May 22, 2015 at 10:16 AM](#) | [Reply](#)

I am on a very limited income, and I can't afford insurance as it is, and then with an increase?! My budget is very tight, and there just isn't enough income for me to cover that. I'm healthy and if something happens to me, I don't make enough to cover even the deductible, which is \$6000. I am not for the increase by any means.

25.  *Dennis Trausch* Says:  
[May 23, 2015 at 12:29 PM](#) | [Reply](#)

I (like everyone else) will agree the rate increase is NOT NEEDED!  
I don't know how they figure that this health care is affordable when you pay the insurance companies outrageous premiums and then they don't pay any thing until you meet and outrageous deductible, My wife and I are in our late 50's and reasonably healthy. The only thing I can see is the rich are getting richer at our expense.

26.  *Delores Eiklenborg* Says:  
[May 26, 2015 at 7:54 AM](#) | [Reply](#)

To Whom It May Concern:  
I'm writing in regard to the requested base premium rate increase by Coventry. Please do not allow this increase. The federal government demands that it's citizens have health insurance and all these insurance companies lure us in the cheap rates, then turn around and raise our rates that I for one cannot afford. So again I ask that you do not allow this increase. Thank you.

27.  *Barbara Halda* Says:  
[May 26, 2015 at 8:03 AM](#) | [Reply](#)

I recently received a letter from Coventry Health Care of Iowa informing me of their Proposed Base Rate Increase of 17%. I beg you not to allow this to happen. I rarely use my medical insurance and am on a fixed income. An increase of this proportion would be difficult for me. I am on Social Security because Arthritis and back issues forced me to stop working after working as a nurse in Long Term Care for over 35 years. As you may not be aware, these facilities did not start offering retirement benefits for employees until the 1990's. Therefore my funds are limited. I am presently seeking part-time employment, but if my income goes up, so do my insurance premiums. I am sure many other people, especially in my age (64 years old) bracket feel as I do, but are to busy trying to make ends meet to bother to contact you.

Please do what you can to keep our premiums in check.

28.  *Mary Levsen* Says:  
[May 26, 2015 at 8:08 AM](#) | [Reply](#)

I am responding to the letter I received stating that Coventry wants to raise their premiums mid term and by 12.7%, which is quite a bit. I am not a frequent flyer in the clinics and hospitals, do not smoke, and am only insuring myself. I am very responsible with my health care dollars and feel that if Coventry needs relief, it may behoove them to educate their clients who are abusing or overusing the system instead of punishing everyone, again, mid term. I feel that Coventry should honor its quoted premium and if they have certain people or families overusing the system, raise their premiums, not everyone's!!!

29.  *Vicki Breyfogle* Says:  
[May 26, 2015 at 9:01 AM](#) | [Reply](#)

This coverage is really no good in the first place. I can't wait to get older and get on Medicare. It's so limiting and the list of doctors or psychiatrists is very minimal, there are only 2 psychiatrists that I can see. I wasn't getting anywhere with my doctor and my bill got up to \$500 and I couldn't afford to pay for it out of pocket. It is just very limited as to which doctors will help you.

30.  *Sue Frank* Says:  
[May 26, 2015 at 12:18 PM](#) | [Reply](#)

I am not for the 17% raise. They haven't even gone a year with the last raise before they alert us about an additional raise. What's going to happen a couple months down the road, will they raise it again? The other people like me can't afford this as it is, how do they expect us to afford it after the raise?

31.  *Lori Jaster* Says:  
[May 27, 2015 at 11:36 AM](#) | [Reply](#)

It is difficult to use the program. It is a monopoly, it is the only one we can choose from. Nothing they told me agreed with what the market place told us. They are very difficult to deal with, and I am on medication and it is not the preferred medication. I have to pay more even though I am allergic to it. As a consumer it is difficult to understand, and they overcharged me. I paid for the plan two times because they had sent me a letter, I sent a check and had to advocate to get my money back. I understood that the money would be sent to me, but it was applied to the next bill. If you look at the plan, any person on the plan would have to have a great deal of money, otherwise you will be charged for a bad check, since it comes out automatically. I had to put that money up, up front and that's wrong. Everything is wrong with this company, and it's a monopoly and they don't deserve an increase. How come they can change the contract when they can't change the plan? It's just like abusing someone in a cage, they are locked in the cage and

they can't get out; we are locked in the cage and we can't get out, because they require this insurance.

32.  *Dave Ellison* Says:  
[May 28, 2015 at 9:27 AM](#) | [Reply](#)

I am a small business owner and self employed and these rate increases will not go well for me. I got what I thought was a decent plan and an affordable rate, but if they raise the price another \$50 I won't be able to afford the so called "affordable care."

33.  *Zachary Beetch* Says:  
[May 28, 2015 at 12:28 PM](#) | [Reply](#)

I got the letter that the rates would be raised and I disagree with it. They just increased the rates in December and now they are hoping to increase the rates this coming January?

34.  *Marcia Canny* Says:  
[May 28, 2015 at 2:26 PM](#) | [Reply](#)

Coventry Health Care of Iowa, Inc is asking for a 17% premium increase on my Obama Healthcare policy.

It is difficult enough for me to come up with \$179 for my single premium each month and make ends meet.

I already have a \$6,500 deductible to pay before I get any benefits from the plan the way it is.

I ask that that the Iowa Insurance Commissioner Deny the proposal and ask Coventry to find other means of cutting cost.

35.  *Dan Isley* Says:  
[May 29, 2015 at 2:03 PM](#) | [Reply](#)

I don't think everyone should raise the rates, its not like they raise the rates on our jobs. Its not fair that some people make more and their rates don't increase. If they are going to insist on raising the rates, they should also raise our wages.

36.  *Chris Lawrence* Says:  
[May 29, 2015 at 2:22 PM](#) | [Reply](#)

I don't support it, that's it, short and sweet.

37.  *Jim Schneider Says:*  
[June 1, 2015 at 7:52 AM](#) | [Reply](#)

We adamantly oppose the increase in base premium rates for our Coventry Health Care policy. We cannot afford a higher premium. We already had to get a high deductible policy and get a subsidy from the health care exchange marketplace in order to carry the required insurance. Besides monthly payments of the policy, we also have regular monthly payments on the portion of medical bills not covered by our policy. In addition we have other out-of-pocket medical expenses that Coventry Health Care will not cover.

Coventry Health Care has not provided us with an insurance agent who can become familiar with our needs and help us with our questions. We have to call the general 800 numbers and sometimes we get someone who is helpful, other times we don't, or as has happened sometimes, we get someone who seems helpful but we later learn that we were given wrong information by that person. We do not believe we should pay more for this kind of service.

We have had more than one instance of Coventry Health Care not wanting to pay for things that it deems medically unnecessary but that are medically necessary or telling us that we need to change to a different medication. How can people in an insurance company who know nothing about us and our health needs make decisions like that?? And again, why should we be asked to pay more for this kind of service.

We believe that a pay cut in the upper echelons of the company would be more appropriate than charging a higher premium to those who are already struggling to pay their premiums and medical bills.

38.  *Kathleen Mock Says:*  
[June 1, 2015 at 8:02 AM](#) | [Reply](#)

I am going on Medicare tomorrow, June 1, 2015. I have chosen Plan F with Equity Life as of June 1, 2015. I have Part D Rx plan thru Humana as of June 1, 2015. I discussed this in late March with my insurance agent who handled my health insurance with Coventry. I called marketplace and discontinued my health insurance coverage through Coventry as of June 1, 2015 since I am going on Medicare.

If you have any questions you need to discuss with Bill Rice at [bill.rice@insphereis.com](mailto:bill.rice@insphereis.com).

I do not authorize any premium taken out of my account, as previously discussed with Mr. Rice. If any premium is taken out, I request it be put back into my account immediately.

39.  *Mary Stefani Says:*  
[June 3, 2015 at 10:46 AM](#) | [Reply](#)

Regarding a raise in rates for Coventry of IA:

I lost my affordable healthcare coverage. At the time Marketplace canceled my benefits: I was up to date and had never been late with a premium payment. Please see below regarding Coventry and their bad business practices (poor service to plan members).

I signed up through the marketplace March 2014. I had a provider names Co-Opportunity: I paid my premiums on time and was seeing a doctor regularly for chronic neck and upper back pain. –October 2014 I got a letter saying my coverage was going up \$110 a month. I couldn't afford that, an open enrollment (November, 2014) I opted for coverage through Coventry the other provider in the marketplace offered in IA.

–Late December 2014 I received a letter from the marketplace saying I never made a choice for healthcare so they re-enrolled me with Co-Opportunity. I called immediately and said I had changed providers and told me “there must have been a glitch” I reiterated I wanted to change my plan.

–The marketplace then said I would have NO coverage for January but would be covered through Coventry: February 01, 2015.

–I had to cancel my January appointments with my Chiropractor and deal with the pain.

January 2015 I received a bill for my February premium from Coventry, which I paid January 23rd.

–February 1st came and I received no enrollment packet or proof of insurance.

–I called Coventry, at the time my payment hadn't cleared my bank and I was concerned.

–I was told they couldn't find me in the system, they couldn't even provide me with a member plan# and they asked me to call back in a week.

–I called 4 separate times in the month of February and each time was told that they would request a card and enrollment packet for me and would escalate the issue of me not having a member number to give doctors to receive treatment.

February 27th, 2015 I was finally given a member number but was told that a card and enrollment packet had been requested for me several times and there was nothing further they could do to get me an insurance card. They again instructed me to call back in a week.

March 2nd or 3rd, 2016 (At this point I hadn't received healthcare since December of 2014). Coventry said they weren't responsible for problems with the website and again they would request a packet and an insurance card for me but it was ALL they could do.

–I asked that they transfer me to the marketplace.

–When a marketplace representative came on the line, I requested assistance with my provider or if need be, other coverage. The marketplace stated that they could not help as far as problems with Coventry were concerned. They also informed me that my previous provider (Co-Opportunity) was now out of business and because Coventry is the ONLY provider in Iowa, all they could do was cancel my coverage. Reluctantly, I opted for cancellation.

Since then I call Coventry once a week on their request and each time I'm told that I am still active in their system and delinquent on my premium payments. This is not true.

–I'm on Medicaid now after I had a doctor's office call Coventry to verify my coverage and they

told her I did not have healthcare benefits through their company.

–They continue to give me the run around, they insist I’m covered and owe them premiums, however the marketplace shows my policy is cancelled.

–Coventry refuses to refund me my payments they accepted. for coverage they NEVER provided.

In May, I was finally told by a Coventry representative in billing (Ricardo Lopez) that my case in NOT unique, that he’s talked with many people who never received coverage and who are requesting refunds and not receiving them.

Why should this company be allowed to raise their rates, when they are collecting money and demanding additional monies from people who are not being covered?

I suspect they want to raise their rates for operating costs, as they need to hire more telephone representatives because their call lines are flooded with callers complaining of NON-SERVICE.

Mary A. Stefani

-formerly covered by an Affordable Health Care Act plan because of mishandling by Coventry.

40.  *Sherrri E. Larson*. Says:  
[June 3, 2015 at 11:02 AM](#) | [Reply](#)

To whom it may concern:

After receiving a notice of rate increase for Coventry Insurance, I decided to use the address listed on the notice for your office to state my opinion on this proposed rate increased.

First: I am a Coventry Insurance customer for one reason only, that being they are one of the very few listed on the Healthcare Market Exchange. I was very disappointed to learn that I would need to change from my excellent coverage through Wellmark BC/BS to a company that required me changing physicians from one I have had for a while and was comfortable with when I signed up for healthcare on the exchange. Unfortunately, at the time it was cheaper than my BC?BS policy and as a retired individual a much more economical substitute.

Second: The government is already paying a subsidy of about \$350 a month for me in addition to the \$128.22 a month I pay from my checking account. That is a whopping premium of about \$478 a month for someone who is healthy.

Having researched the financial status and expenditures of the health insurance industry I would submit that this proposed increase of 17% is not only unnecessary but inexcusable. I request that you consider these facts when making your decision and turn down the request of Coventry Health Insurance.

41.  *Thomas P. Johnson* Says:  
[June 3, 2015 at 1:24 PM](#) | [Reply](#)

It's hard to pay now, and I don't know how anyone can afford to pay for it once it increases. It's already around \$400 a month for me and I don't see how I can swing it if it increases. I mean that is quite a lot out of pocket. I don't have any subsidies, and I won't be able to continue to afford this insurance.

42.  *Rodney L. Rix* Says:  
[June 5, 2015 at 7:55 AM](#) | [Reply](#)

To whom it may concern:

My name is Rodney Rix and I am carrying Obamacare through Coventry Health Care. I had an increase in premium at the beginning of this year. Now all of a sudden Coventry wants another increase. I hardly use the insurance unless I actually need to. But now with all of these increases that Coventry wants I guess Obamacare was just a joke from the President of the United States. If Coventry wants increases it is like working for a company, and praying the increases each year instead of Obamacare.

43.  *Daniel Rewoldt* Says:  
[June 5, 2015 at 8:09 AM](#) | [Reply](#)

I am Daniel Rewoldt and I have reduced insurance coverage. My coverage went up last year and now they want to increase it again. Where does it stop and I've never had these issues with another insurance. I pay most of it privately to keep the rates affordable but we are about back where we started. Thank you for taking my comments.

44.  *Dr. Deems Ortega* Says:  
[June 5, 2015 at 8:41 AM](#) | [Reply](#)

Economic data indicates that the primary source of inflation, at present, comes from the health industry. Yet Coventry reports that their claims expenses went down by more than 2% last year. What becomes clear is that the inflation comes from increasing premium costs, not from increasing medical costs. When my health insurer was Blue Cross Blue Shield of Iowa, double-digit annual percentage increases were a rule, just as I am now seeing with Coventry. While people in the health insurance industry may have become immune to this "norm," nowhere else in the economy are such increments evident.

Just as evident are the disingenuous "justifications" for the extraordinary increases. Expected costs are up 9%, while Government Risk Protection is projected to decline. These are nothing but doomsday projections that the insured are insuring Coventry against.

In a related matter, I have become aware of research indicating that health insurers have exorbitantly high administrative costs. In some cases, administrative costs have siphoned off over 20% of every premium dollar. Holding the line on premiums would force insurers to reduce excessive administrative expenses.

I ask that you reject the Base Premium Rate Increase of 11.6%. Based on their actual claims experience, Coventry should not be allowed and premium increase.

45.  Janet Fisher Says:  
[June 5, 2015 at 8:59 AM](#) | [Reply](#)

I received a letter from Coventry Health Care of Iowa. They want a 28.7% increase in premiums for 2016 year. For me, this is \$64.36/month premium increase.

I feel our health insurance premiums should not be increased. Because when I had to get a new policy, the plan choices had higher deductibles, higher total max out of pocket and higher premiums.

So we the people are being hit by 3 new increases in the last 2 years. We pay more max out of pocket and amounts, higher deductible amount and premiums are much higher.

Our wages don't keep up with the rate of inflation. We don't receive increase in our wages every year. Iowa Economy depends greatly on our agricultural products. Right now grain prices are very very low, but input crop costs are still high. So agriculture incomes will be a lot lower this year.

I feel Health Insurance companies already got their raise by above mentioned 3 increases, higher deductibles, higher out of pocket max amounts and higher premiums. So the people already picked up the tab. No reason to raise our policy premiums. Health insurance companies had 2 years of big increases already.

46.  Simeon & Kate Beil Says:  
[June 11, 2015 at 10:50 AM](#) | [Reply](#)

I am emailing you regarding the proposed hike of the health care premium. I think this is a really bad idea. I currently am paying over \$100 a month in coverage and adding 64.36 is really going to put a strain on my wife and I. We are both entering graduate school in the fall and money is already tight.

I urge you to find another solution than to raise our premium by this large amount. Paying for health care is very important since I am married and God forbid something were to happen to me, I would want to know I could rely on Coventry Health Care of Iowa to take care of us. If the premium is raised I would have to look at providing less than decent health care for my wife and I. Maybe even shopping around for healthcare again (which I really do not want to do).

I do not want to have to be a "cheap skate" when it comes to healthcare. Please keep your premium where it is so hard working Iowan's like my wife and I can have good sound healthcare without causing us a considerable amount of financial stress on our already tight budget. Please seek alternatives to raising your premiums for the next year.

47.  *Dwight Biddle* Says:  
[June 15, 2015 at 10:33 AM](#) | [Reply](#)

They raised the rates last year, and now they want to do it this year. My insurance premium went up \$25 last year and if they raise it again, I can't afford that. I bring home less than \$1200 a month, and if \$120 of that is going to insurance for a single person, how am I to afford all my other bills?

48.  *William Dean* Says:  
[June 15, 2015 at 10:46 AM](#) | [Reply](#)

The change in my policy is going to be just about \$50. I am a single person, with a fixed income, and I am retired. I am already paying \$340. If this increase goes through this is going to put me up around \$400 a month. When I started with it it was already at close to \$300 a month. It seems like an awful lot for what I actually get out of my policy. If the cost continues to go up, I will have to go somewhere else for insurance. I mean I like the insurance, but I just can't continue to afford it.

49.  *Julie Kruse* Says:  
[June 16, 2015 at 7:38 AM](#) | [Reply](#)

I received a letter requesting our Coventry health care premium to increase. This happened last year as well. I vote the rate should not be approved.

50.  *John Clayton* Says:  
[June 16, 2015 at 11:06 AM](#) | [Reply](#)

As a member of Coventry Health Insurance I have a complaint. I wrote Coventry a letter and mailed it several months ago about the lack of customer care and I have been ignored with no response. I have endured long phone calls with marry-go-round rabbit holes that end up with no resolution. I have recently had an annual physical but had to order the doctor to not perform any blood work as what is considered in a routine blood panel for a physical Coventry will not specify. I can not afford to pay the blood test analysis myself. I can not trust Coventry to perform what other health providers consider routine. I am very unhappy with Coventry. They changed me from one medicine that was skin topical to not my having to give myself injections for this medicine since it is cheaper for them. Another medicine they said that if I continue to get it at my pharmacy locally that the price I will be charged will progressively increase each time I fill the prescription, but that I should instead order a three month supply through their company pharmacy. In frustration of the representative's phone call to me with hassle and precised threat of escalating cost, going back to the doctor for a three month prescription, and the paperwork to fill out—I just have stopped that medication altogether. I hate the service Coventry has provided.

51.  *Tom Miller* Says:  
[June 19, 2015 at 10:16 AM](#) | [Reply](#)

I am writing in response to the Notice of Proposed Base Premium Rate Increase that I received in the mail. I must say that I am appalled that they would request a 28.7% increase for next year. Seriously, 28.7%? Inflation isn't that much... the yearly cost of living increase isn't that much... worker salaries aren't increasing that much... the only ones making profit increases like that are corporations. The most inexplicable part of this proposed increase is the fact that nearly half of the increase is based on speculated increases in Coventry's costs. Not actual increases but a prediction of how much costs will go up.

The only way to stop the spiraling increase in health care costs is to not allow increases like this. My plan already costs \$280 per month and has a \$5000 co-pay. I most likely won't use the \$3,360 that I will pay in premiums this year and yet Coventry needs an additional 28.7% next year based on speculation? No, they don't need to make profits like that on the backs of Iowan's who can't afford it. You have to hold the line on corporate greed and protect the citizens of Iowa. Please say no to Coventry's request.

52.  *Linda Smothers* Says:  
[June 25, 2015 at 10:05 AM](#) | [Reply](#)

I was forced by the Obama Care Plan to purchase insurance, which I have not used, nor do I plan to use it. I do not believe that the medical treatments are the best way to treat my body, and therefore do not go that route. I believe that our creator informs us of the way He intended for our body to be treated in the book of Genesis. The herbs are to be for our medicine. I am not opposed to using a surgeon in cases where they are needed. But, as for the office visit type medical treatment, I believe that we should have insurance for care given by doctors that practice natural – herbal treatment of medicine. And this is not even covered by the insurance companies. Also, the Chiropractic adjustments, which are a natural method of healing as well, are not generally on the insurance plans. So, for those of us who have just been forced against our will to purchase medical insurance, paying approximately \$300 per person, out of an already stressed budget, this does not seem in our best interest. Nor does it seem fair and reasonable to now INCREASE the premium rate that we are already under protest of having to purchase in the first place.

53.  *Lucretia DeVrieze* Says:  
[June 29, 2015 at 3:54 PM](#) | [Reply](#)

I don't think I can afford that for next year, that would bring my insurance up to \$400. I'm on alimony, and I am disabled with multiple sclerosis. And sometimes my ex-husband gets let off from work and I don't even receive alimony. So, I just don't think I can afford this.

54.  Dawn Martin Says:

[June 30, 2015 at 12:13 PM](#) | [Reply](#)

I just received a letter from my insurance provider, Coventry Healthcare of Iowa, informing me of their proposed 17% rate hike. Since I cannot attend the public hearing, I am stating my opinion in this email.

I am APPALLED at this proposed rate hike. My premiums went from \$230 per month for a \$6,000 deductible in 2014 to \$706 per month for a \$12,000 deductible in 2015. I am paying almost \$9,000 per year in premiums alone plus the first \$12,000 in medical expenses. I cannot afford another rate hike.

What I find most egregious about their proposed hike is the 8.9% increase due to “expected utilization and costs for medical services.” How in the world can they justify an 8.9% increase for what they perceive will be an increased usage of doctors and facilities? I can't afford to go to the doctor under this plan so I am certainly not INCREASING my visits!!

I also take issue with the statement “Coventry's costs may increase IF there's a reduction in financial support for high claims.” So Coventry wants to pinch the little people (ME) with higher rates JUST IN CASE the federal government reduced the monies paid to Coventry?? I do not appreciate being required to provide the cushion for this business IN THE EVENT the Washington bureaucrats POSSIBLY decide to cut spending.

I could not be more angry about this news. I implore you to deny this proposed rate hike and force Coventry to find another way to handle this situation.

55.  Tim Sullivan Says:

[June 30, 2015 at 12:18 PM](#) | [Reply](#)

I strongly object to Coventry's proposed rate increase of 17%. The 3.2% that is based on actual medical costs is an appropriate increase. The balance of the increase is based on operational costs that are speculative only. Coventry needs to do a better job of controlling these costs and should only be able to raise rates when they can verify these costs have actually occurred.

56.  Joe Zaccone Says:

[June 30, 2015 at 12:21 PM](#) | [Reply](#)

I am sending this on behalf of my brother and myself.....we are self employed single people in good health and no claims. Last year each of our premiums went from \$128 / month to \$245 / month this year and currently — almost a 100% increase just in one year and now Coventry is

asking for another 17% increase starting in 2016. We are opposed to this for obvious reasons. Please work to deny any increase as we don't see how another one is justified one year later after being increased almost 100% .....increases like these will eventually break individuals and companies.

57.  *Cory Douglas* Says:  
[June 30, 2015 at 2:34 PM](#) | [Reply](#)

We have not made any claims with this insurance at all, and he has been insured for probably 4 years. He pays about \$157 per month, as it is, and he doesn't even use it. He is a college student, and we as his grandparents, try to help him in any way we can, but his rates are ever-increasing, and we just can't keep up.

58.  *Brad* Says:  
[June 30, 2015 at 7:55 PM](#) | [Reply](#)

I just received a letter from Coventry that indicates that they are requesting a rate increase of 28.7%. Wow. I pay \$830.73 a month now. That would raise it to 1069.15. I can't afford the current rate, let alone cover the enormous increase. I guess I'll have to select a plan with a much larger deductible – which I wouldn't be able to afford should it come to that.

59.  *Brad Bales* Says:  
[July 2, 2015 at 8:05 AM](#) | [Reply](#)

I just received a letter from Coventry indicating that they are requesting that my policy premiums be increased by 28.7 percent, starting Jan 1, 2016. While I would understand a modest increase (5-8 percent), a 28.7% rate increase is shocking. I cover 100% of the premium myself. I can barely afford the current premium as it is. This would place a huge burden on our family. I was hoping to help pay for my son's college expenses, and this increase would take most of what I was hoping to provide.

I do not know what effect you can have as our consumer advocate, but please, please fight against this increase. As I understand it, the only other insurance provider we have to choose from in Iowa (Wellmark) is requesting a rate increase of similar magnitude. Our choices are severely limited!

60.  *Anonymous* Says:  
[July 2, 2015 at 8:12 AM](#) | [Reply](#)

I feel Coventry's proposed rate increase of 28.7% for base rates is excessive. I do understand that a reasonable increase would seem fair. But 28.7% is not reasonable. With other carrier's that have dropped out of Iowa, this is blatant gouging by one of the remaining carriers. I thought Aetna's acquisition of them was supposed to reign in price increases. So much for that idea.....

61.  *Kenny McCaughey* Says:  
[July 2, 2015 at 8:30 AM](#) | [Reply](#)

I am not in favor of any rate increase at any time! I just got on this new insurance which was supposed to be cheaper and was not and am very frustrated with this whole (Obama) “Affordable” health care act stuff. Someone needs to learn how to manage money better like we the people have to on a daily basis. The rate will increase my premiums by \$60 per month which is ludicrous. I was paying \$300 per month and now with this increase it will go up to 420 per month which includes the extra \$60 per month that was an increase due to the affordable health care act when I had to get the new “compliant” health insurance. My wife and I did not qualify for any subsidies. Thanks for the opportunity to share my comments. Please, no rate increase!

62.  *Joni Hansen* Says:  
[July 2, 2015 at 8:47 AM](#) | [Reply](#)

I have been a nurse for 30 years, and my family has had a few different insurance companies, and we have had Coventry for 7 years now. But with the ACA compliant plans, our independent plan rates went up for way, way less coverage, We don’t have significant health issues, and now all of our money goes to this \$5000 some premium per individual. Seeing this letter come in the mail with this 17%, it makes me think that Obama really isn’t taking care of this middle class like he said he would. We don’t get government subsidies! For Coventry to ask for a 17% increase, it requires me to voice my concern!

63.  *Jeff Robbins* Says:  
[July 6, 2015 at 9:36 AM](#) | [Reply](#)

- 1)We were forced to take this insurance under the Obama administration (ACA-Affordable Care Act).
- 2)Whenever the government gets involved in the lives of private citizens, it always oversteps its reach of power.
- 3)We have used this insurance & so far we had to pay the entire bill even though we have a co-pay .
- 4)We are paying the monthly premium so why have this insurance if it isn’t even paying the copay?
- 5)We are just throwing more of our money out the window & now there is a possible rate increase of 17% !!!!!!!
- 6)This needs to stop & I hope Obamacare will be repealed. All we need is some common sense back in our government!!!

64.  *Dan Isley* Says:  
[July 6, 2015 at 1:48 PM](#) | [Reply](#)

I don't think everyone should raise the rates, its not like they raise the rates on our jobs. Its not fair that some people make more and their rates don't increase. If they are going to insist on raising the rates, they should also raise our wages. No, I don't feel a rate increase is needed or fair? In January, Coventry raised my rates by \$100, and forced me to go from the Gold Plan to the Silver Plan. I have not received a raise? The poor get poorer and I vote NO in a big way. Not every one can afford these increases?

65.  *Larry & Karen Glass* Says:  
[July 6, 2015 at 3:31 PM](#) | [Reply](#)

I am writing this letter after receiving the proposed 17% increase on our insurance through Coventry One. We are appalled at the proposed increase on our insurance premium. When we were first informed that our premiums would be raised on January 1st of 2015, we realized that they would be going up from \$642.46 to \$1103.11. That was a \$460.65 increase. They also raised our deductible from \$2500.00 to \$5750.00. However, we now have less coverage than we ever have and must now meet our deductible for our prescriptions and any specialist visits. We have already cancelled appointments for any specialist visits that we had scheduled as all of the charges would be coming out of our pocket. At least with the insurance through this company before the 1st of January, 2015 we had a co-pay. Not any more. Our prescriptions are few but there is no way we will ever meet the deductibles in a years time! I visit a local doctors office in our rural town of Arlington, Iowa. They are all Physicians Assistants. Unless they have any concerns, we are fine, but they would send us on to a specialist if there was a need to which we would probably go, if we felt concerned enough. This Affordable Care Act has not made it affordable for us! Our income varies from year to year as we are self employed and our income is way down from the last two years.. To top it off...we have to pay taxes and now social security on all of the premiums! It is very frustrating to hear from others as to how little they have to pay for the insurance they have under the Affordable Care Act and how they barely have to pay out of pocket for treatment. Meanwhile, we have no coverage and are now expected to pay even more money to make up for all the people who can now go to the doctor free of charges. Also, we can't go just anywhere for treatment. I have to spend a lot of time on the phone making sure that every single provider is in "My Network". This whole healthcare plan is keeping us away from the doctors office because we now feel like we can't afford to go!!! What kind of health care system has this country ended up with?? No wonder some people are going without healthcare coverage and paying the fine at the end of the year! We realize everyone needs to have insurance but the cost is too high for people like us who work hard to make a living but now seem to be paying for other peoples insurance needs.

66.  *Becky Coons* Says:  
[July 8, 2015 at 9:06 AM](#) | [Reply](#)

I am writing to protest any increase in my healthcare premium from Coventry insurance. I have had Coventry insurance for quite a few years. Before the so-called "Obama care," I was paying roughly \$480 per month for a family of four. After "Obama care" I was forced to buy healthcare and now my premium was \$880 per month for just three of us!

My family did not qualify for any subsidy and after days, no, literally weeks of time intensive searching for a healthcare provider that was close to being affordable, I went back to Coventry. The monthly cost of healthcare for my family right now is prohibitive. If rates are raised I will have to just go without insurance and take the tax hit. And I know that if I have take the time to write this letter, there are probably hundreds of other people out there who feel as I do, but just don't have the time to voice their opinions.

My healthcare providers have shared with me their concerns that people are not getting the health care they need because they cannot afford the insurance, or the out of pocket expense for a trip to the ER or the Doctor's office. There is no doubt this country is in the midst of a healthcare crisis as far as I am concerned.

I urge you not to allow Coventry to raise the rates and basically price me and many other out of the healthcare market. We are suffering now with a situation we did not ask for. Those of us who work hard and pay taxes are being held hostage by this insurance dilemma and beg you not to let this get any worse.

This is not an "Affordable Care Act". It is a choke hold on middle class, taxpaying Americans who don't qualify for subsidies and are being forced to pay through the nose for the same insurance we paid half as much for before this.

Please keep our rates affordable.

67.  *Suzanne Collier Says:*  
[July 9, 2015 at 8:21 AM](#) | [Reply](#)

I just signed up for my insurance this year, with a high deductible, (\$6,000) because this is what I can barely afford.

After 5 years of no insurance due to the economy, I went in for a wellness check this year, which of this I have had to come up with \$400 out of pocket. Not sure if Insurance covered any of this, still waiting to have a mammogram, (maybe next year) because I can't afford it.

So since I have gotten this insurance I have paid \$122.16 a month with up to another \$700 out of pocket, this amount doesn't include the \$785 out of pocket for the dental insurance, which I am canceling effective 8-1-2015. (Another worthless insurance) At this point I am looking to cancel this insurance because I will go broke if I keep it.

I have high blood pressure and see a doctor for this only, and pay about \$150 every 6 months for the blood check up on the prescriptions.

If the price goes up 17% I WILL CANCEL. I am not sure who they think they are helping, but it isn't me. I believe they quoted me in January so that could real you in with a lower monthly premium, and then not even 4 months of my effective date they want to raise it. WHAT A JOKE.

Prior to 5 years ago, I had insurance all my life thru jobs, I am now 51 and unfortunately businesses do not offer the insurance like they used to/ I work for an insurance company and they do not offer insurance. But I keep looking for another job, hoping.

I live with my Father, because I cannot afford to move out. I have 1 credit card, car insurance, no car payment, phone, storage, food. I was better off when I was in my 20's. Ha ha ha. Thank you for listening.

68.  *Michael Jensen Says:*  
[July 13, 2015 at 11:59 AM](#) | [Reply](#)

I am writing to voice my opinion of Coventry's proposed rate increase in health insurance premiums.

I am 63 years old, in good health. I take one prescription for high blood pressure and one for acid reflux disease. I have preventative health checkups twice a year and since I have been with Coventry I have had one emergency room visit and one surgery. (Emergency room-cut hand)(Surgery-repaired hernia).

In 2014 my monthly premiums to Coventry was \$259.38 per month. In 2015 that jumped to \$573 per month.

Now Coventry is asking for a raise in my monthly rate again in the amount of \$26.72 or \$320.64 per year. If that is approved I will be paying \$599.72 per month, or \$7196.64 per year.

Can any self-employed person afford that? I would seriously have to consider my options before paying that much money just for health care insurance.

I do not know that health care costs are always rising but to go from \$259.38 to \$599.72 per month in the space of 13 months seems extreme to me. I would ask that you decline any raising of insurance rates at this time.

69.  *Tracy Chapman-Smith Says:*  
[July 15, 2015 at 9:33 AM](#) | [Reply](#)

I absolutely reject any plan to raise health care premiums. I am currently paying \$764.00 a month for a GOLD policy with a \$13,500 deductible!

It is a 70/30 plan!! I am currently paying MORE than my mortgage for sub-standard health care. I signed up 4 months ago and since then my insurance company has paid less than \$50.00 for my husband and myself in health care costs. I have paid for most of the prescriptions and for the ONE doctor visit my husband had. This feels more like extortion rather than health care. This plan is less of a plan I looked into 3 years ago for \$500.00 a month. If something were to happen to my husband or myself we would still be facing bankruptcy!! Over \$9,000 a year in premiums, over \$13,000 in deductibles and the unknown amount of co-pays?? Seems to me I could of paid for

any surgeries, etc myself and SAVE MONEY!! This is a terrible health care system for profit and until there is a non-profit system in place there will always be insurance companies taking advantage of people.

All they have told me is what they are NOT paying for. Outrageous that they want to increase rates!! I can barely pay for the lousy policy I have!!

70.  *Jill Henderkott* Says:  
[July 15, 2015 at 9:38 AM](#) | [Reply](#)

I don't think the rates should be raised anymore than they have been already.

There is nothing affordable about the ACA! Our premiums for just my husband and I went up from \$165.00 per month last year to \$590.00 per month this year for the same type of plan with the same benefits, except a \$1,000.00 per person higher deductible per year. This was the least expensive plan offered! It would also be nice if there were more insurance companies on the marketplace. For Iowa there are only two. It should be mandatory that all companies be on there to create a more competitive environment and get subsidies for all of them.

We are self-employed and have to pay for ALL our medical insurance premiums and deductibles on top of that of approx. \$12,000 per year! We are considered middle class and we can barely afford what our monthly premiums are now. The way things are structured, the only people that healthcare is affordable for is those with low incomes. The middle class always get hit the hardest and end up paying for those who cannot! How can this even be remotely fair? If it goes up any more, we will be forced to not have insurance and just suffer the tax penalties because that would be cheaper in the long run. How would this be benefitting us if we don't have health insurance?

The government should offer bigger subsidies in the middle income range to make it more affordable and fund the HCR that they created. They need to make sure the Health Ins. Co.'s. get what they need for the increased costs of mandatory benefits and the increased cost of healthcare. The extra cost should not be forced on us, who never chose to have this type of government run healthcare in the first place!!

71.  *Alex Abrahamson* Says:  
[July 15, 2015 at 9:46 AM](#) | [Reply](#)

I have the Coventry Bronze Plan. It is a total scam. I went in to a covered foot doctor for a pinky toe corn removal. Coventry wouldn't pay for any of it. And now they want to raise the cost of the plan even more. I will cancel and go without. I asked for a list of what was covered. They said they would mail it to me. Never received, big surprise. Do not let them raise the rates.

72.  *Chrystal Wuertz* Says:  
[July 15, 2015 at 9:52 AM](#) | [Reply](#)

I think it is unreasonable to expect consumers to continue pay such high rates of increases. These were supposed to be affordable plans for individuals and families. It says in the letter regarding Reduction in Government Risk Protection that Coventry's cost "may" increase if there's a

reduction in financial support for high claims. I don't think consumers should be expected to pay costs that are based on uncertainties.

73.  *Andrea Wyckoff* Says:  
[July 16, 2015 at 10:46 AM](#) | [Reply](#)

My name is Andrea Wyckoff and I cover my own health insurance with a premium of \$243.63/month. The premium increase will put a burden on our whole family. Myself, my fiancée and our eight month old baby all self insure through Coventry. All three of us are healthy and do not take advantage of our system. We pay our premiums and hardly use the insurance. These companies are taking advantage of the American Consumer. It is a hopeless feeling when you are doing the right thing and then Coventry turns around and slaps you in the face. I am aware they have been bought by Aetna, I hope that doesn't make it worse.

I just wanted to voice concern over this increase, it is absolutely insane!

74.  *Dean Lauters* Says:  
[July 21, 2015 at 7:53 AM](#) | [Reply](#)

We received the letter from your office regarding the proposed base rate increase for Coventry Health Care of Iowa of 17%. This is supposedly due to higher than expected costs for the plan.

I could care less if they have higher than expected costs. It is not my responsibility to bail them out of poor business processes and decisions. My premium amount with this company increased 94.24% last year. I guarantee you that was a higher than expected cost, and I certainly cannot ask for an increase in my income to cover it. In addition, my deductible amount has skyrocketed and the amount of covered items has drastically decreased. If it were not for the associated tax penalty, I would drop this coverage as I am getting no benefit from the astronomical premium being paid.

I am also the owner of a health care entity that is reimbursed by Coventry Health Care. I can tell you that the reimbursements to me did not increase by 94.24% last year, but instead have been steadily going down over the past several years. Coventry (Aetna) was also sanctioned one million dollars by CMS for wrongly identifying pharmacies as being in its Part D network. Is this proposed increase to pay for their mistakes?

The proposed increase was broken down to three categories: Reduction in Government Risk Protection, Expected Utilization and Costs for Medical Services, and Adjustment Due to Actual Claims Experience.

Reduction in Government Risk Protection: This was part of a defined law (ACA) and should have been planned for by Coventry and was supposedly part of the justification for my 94.24% increase and change to a "ACA compliant" policy this year. Why do they need more?

Expected Utilization and Costs for Medical Services: Coventry is paying providers less, and with the huge deductible, I am scared to go to the doctor so I am using no medical services. Where is the justification for any increase?

Adjustment Due to Actual Claims Experience: Coventry is in the insurance business, and if it cannot accurately budget for claims then it is not the responsibility of the policy holder to adjust for it.

I am asking you to deny any and all increases requested by Coventry Health Care of Iowa. They are profiting from increased premiums from insureds and reduced reimbursements to providers. After the 94.25% increase last year, I feel there is no need for any premium increase for many years to come.

75.  *Debb Vandehaar-Arens* Says:  
[July 24, 2015 at 7:48 AM](#) | [Reply](#)

I am writing again this year to contest the proposed insurance premium increase by Coventry Health Care of Iowa. My husband and I have been individual policyholders of Coventry since 2014. In a letter we received from Coventry several months ago, we were informed they are proposing a 17% rate increase in our premium.

We left our previous insurance company in 2014 because Coventry advertised rates that were significantly less than our former insurance company. Now with this increase, Coventry rates are similar to those of our previous company. Had we known that their rates would be increasing substantially within two years, we likely would not have changed companies. In addition, the portion of the costs from our healthcare providers that we need to pay after Coventry pays its portion, have also increased.

The bottom line is that our health care costs continue to increase in a time when the Affordable Care Act claims to provide affordable health care.

I assume that Coventry is well schooled in how to “cook the books” to satisfy its regulators so that they can look forward to another “rubber-stamped” approval again this year. I would like to add my name to the long list of consumers that are tired of insurance companies padding their expenses to justify rate increases, doctors and hospitals charging exorbitant prices for standard services, and politicians looking the other way while accepting campaign contributions from all sides.

I urge you to do everything possible to stop this rate increase.