

Public Testimony and Comments Regarding the 2016 Proposed Gundersen Health Insurance Rate Increase Report

For Consideration by Commissioner Nick Gerhart, Insurance Division of Iowa

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Background and Summary of Comments

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 Consumer Advocate was notified in May of 2015 s seeking an average rate increase of 9.4% would be requested by Gundersen Health Insurance. As this amount exceeded the most current average annual health spending growth rate, the Consumer Advocate solicited and gathered comments and testimonials from the public regarding the proposed Gundersen's rate increase request.

Though policy holders were notified of the requested rate increase, the Consumer Advocate Bureau has received no comments on Gundersen Insurance's 2016 proposed rate increase. As no comments were received there is no statistical information to report at this time. However, under Iowa law, comments can still be received until the Commissioner makes his rate increase decision.

Respectfully Submitted,

Angel Robinson

Insurance Consumer Advocate