

Public Testimony and Comments Regarding the 2017 Aetna Health of Iowa Proposed Rate Increase

For Consideration by Commissioner Nick Gerhart, Insurance Division of Iowa

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

July 23, 2016

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 6.4%.

The Consumer Advocate Bureau was notified in May of 2016 that the collective companies for Aetna Health of Iowa were seeking proposed average rate increases of over 6.4%. Aetna Health of Iowa has requested an average rate increase of 7.1%-52.6% for its 28,103 primary policyholders. The increase varies by plan metal level and geographic rating area. The proposed rate increase would become effective January 1, 2016 if approved. 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 has received 66 comments and concerns directly from policyholders or members of the public. The notable top five trends are as follows:

- 77% - Explicitly disagree with the proposed rate increase
- 74% - Shared that the increased premium would not be affordable
- 43% - Are weary of Aetna's annual rate increases
- 25% - Expressed Frustration with an increase in a plan that is rarely used

Affordability and pricing was the top concern from the public comments received. The comments shared struggles to pay for their insurance currently and with an increase individuals would be priced out of the health insurance market. People shared that the pricing of their plans had jumped in only a couple of years to more than double of what they were previously paying for their plan. Comments were also made that individuals have priced out of other plans and insurance companies and Aetna was their cheapest choice, however with the proposed rate increase individuals believed they would have to leave the health insurance market completely and face tax penalties.

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: Aetna Health of Iowa Proposed Rate Increase Comments

1. *Cassandra Leighty* Says:

[May 13, 2016 at 11:13 AM](#) | [Reply](#) [edit](#)

I can't afford this rate increase, I can barely afford what I'm paying now. I can never reach my deductible because I barely use it. Why should I pay them more when I'm basically giving them free money?



2. *Michael D. Damerville Sr.* Says:

[May 13, 2016 at 12:13 PM](#) | [Reply](#) [edit](#)

I can't afford a rate increase of 19.6% on anything. It's too much money. What I also notice, is nothing in there discusses leaving it the way it is. Why is the rate going up? I haven't used it. I haven't even gone to the doctor on this policy not even once. Why is somebody's policy going up who doesn't see the doctor the same amount as someone that sees the doctor all of the time? I shouldn't have the same rate as someone that sees the doctor all the time. I might have to cancel the policy, but then I would be fined. But it would be less than insurance because my income is not huge. This whole thing is wrong. The wrongest part is that the president got on the news and said 'we will not allow them to do this' and they did.



3. *Tim Westemeyer* Says:

[May 13, 2016 at 12:49 PM](#) | [Reply](#) [edit](#)

I belong to Coventry Health Care right now and they're renaming to Aetna of Iowa and they want to increase the insurance by 7.4%. I was with Blue Cross and Blue Shield of Iowa for the last 6 years, and each year they had raised a minimum of 8 and 14% each year. I protested, I went to public hearings, I went to Kirkwood Community College for a public hearing through the internet. Never got nothing accomplished with Director Susan Voss. Now this Nick Gearhart is in charge of it. Last year I protested also and nothing happens. Not sure why you guys are siding with the insurance companies but this is very very hard on us people out here that do not have means of supporting ourselves and insurance with these high rate increases. I know these companies got to make massive profits but I wish they would cut down on just a little bit of the profits maybe cut back on a couple cars or something because they need to help us and like I said it's very hard on us. Like I said this is getting ridiculous every year that these insurance companies are raising their rates. The last seven years for me. Thank you.



4. *Tim Westemeyer* Says:

[May 13, 2016 at 12:50 PM](#) | [Reply](#) [edit](#)

Dear Commissioner,

I was wondering if YOUR office has ever denied a request to a rate increase from the insurance company's of Iowa? I was with Iowa Blue Cross Blue Shield for over 6 years. Each year they asked for anywhere from 8% to 13% increase. Each year I protested and went to the public

hearing meetings they had and pleaded to the Iowa Commission to deny their request. Each year you granted them a raise. The last year was over 15% with added an extra \$150 to my already over inflated premium. I was forced to switch to Coventry Health Care Of Iowa and a higher deductible.

Now I get a letter from them telling me they are switching to Aetna Of Iowa. Guess WHAT, they want to increase their rates 7.4% as you probably know. Somehow I truly believe I am totally wasting my time writing this letter to you. I am fully retired and I am 3 years out from getting Medicare. These rate increases are killing me financially. I can barely pay my bills each month. I have to supplement by working part time jobs to make ends meet. IS THIS WHAT RETIREMENT IS ABOUT ??? I'm tired and paid my dues by working 45 years, for what? I have nothing against insurance company's making a (little) profit but they are making a killing. Please I beg of you Nick Gerhart stand up to these companies and deny this request. I Will NOT waste my time again to go down to Kirkwood July 23rd for your hearing because each year it falls on death ears.

PS: I checked with many company's, even Obummercare packages an this is the best of many evils I found.

Very Depressed, Tim Westemeyer

5.  *Larry Miller Says:*
[May 13, 2016 at 2:42 PM](#) | [Reply](#) [edit](#)

I think it's a little ridiculous, I'm on Medicare, but my wife is on Coventry Health. Up until this year we paid \$412/month for both of us. This year is went up to \$471/month just for her. It essentially doubled. If it goes up more, we're going to be on welfare. You're going to have a lot of people without insurance next year if it keeps going up. Social security and the payments we get don't go up. We never got an increase at all. I don't know how they expect people to pay for it.

6.  *Anonymous Says:*
[May 13, 2016 at 2:54 PM](#) | [Reply](#) [edit](#)

Yeah, I'm calling about my insurance rate premium increase from Aetna of Iowa. They're wanting 38%. I took Coventry after dropping Blue Cross and Blue Shield because they was going to make me pay \$1300 month, I couldn't do it. I can't do \$800 a month. That's more than I make. I'm self employed. You're killing me.

7.  *Starla Renken Says:*
[May 13, 2016 at 3:06 PM](#) | [Reply](#) [edit](#)

I've had the policy now not even quite a year and a half. And in that year and a half, if this rate increase goes in; I started out by paying \$78 dollars a month and it's already increased to over 50 dollars, and they want to increase it again to 57.31 a month. I guess my problem is, it's supposed to be affordable health care, but half my paycheck is going to go to, you know. I get paid twice weekly. \$200 of my check goes to healthcare and because of how much I make I don't qualify

for Medicaid. It's the point that this will be the second increase of over 100 dollars in less than 2 years.



8. *Carmelita Rollings* Says:
[May 13, 2016 at 3:18 PM](#) | [Reply](#) [edit](#)

It's ridiculous that they want to increase it by 46.6% when people in my age bracket (I'm 58) and my husband is disabled and gets social security disability. We're on a limited income. I watch my grandchildren, I get state pay but it's very little. I don't get any kind of insurance or anything. It just doesn't seem fair. If the government is going to increase this, are we going to get a bigger health market subsidy? or are we just going to have to make a decision to forfeit our prescription medication so we don't get penalized on our income tax? I make too much – as little as we make, we make too much to qualify for Medicaid. We're in Council Bluffs and the list of hearing places are all about 2-3 hours away and I can't afford gas to go to the hearing, otherwise I would go to the hearing to make my voice heard but I can't.



9. *Private Health Insurance is a Scam* Says:
[May 14, 2016 at 6:50 PM](#) | [Reply](#) [edit](#)

What total joke. Since signing on with Coventry my rate has increased 385% as it is. Now you want to increase it to 412%? At what point will you just admit that your company is a complete and utter failure? As it stands right now, it's going to be cheaper for me to just not have insurance and pay the maximum penalty. Is that really what this garbage system wanted to happen? If the rate increases again I'm straight dropping coverage completely. You see the problem here right? If you keep increasing rates people keep leaving. If people keep leaving you increase rates to cover the losses. The rates just keep rising passed the penalty for not having insurance. The business just isn't sustainable and a perfect example of why private health insurance shouldn't ever EVER ever be a thing.



10. *Brent Prunty* Says:
[May 16, 2016 at 11:28 AM](#) | [Reply](#) [edit](#)

This is unsustainable It was 37.1% last year your records show that it was 23% this year. I don't have anything else that goes up this much, do you? I don't have anything that has those kinds of increases. So on what bases do you justify those kinds of increases? Since nothing else goes up that much? Nobody's salaries are going up that much, nobody's raw materials are going up that much. The whole Affordable Care Act thing has been an unmitigated disaster, unmitigated. This is all just utter B.S. and people are buying it. There's not a word of truth in any of that, not one. That's the leader of our country telling us that. My cost when I was on Motorola, was \$314 month in 2014; it jumped to \$444 month when they took me all off the plan and said 'you guys have a nice day you can go on to the exchange'. They gave us Towers Watson, so I went to the gold plan to get to what I wanted to be at least, to come close to Motorola but it doesn't. My deductible tripled, may maximum out of cost tripled, by the way in the process I lost dental and vision. This year it went from \$444 to \$609, next year it will go to \$749 with a 23% increase. At

this rate I'm going to be on Medicaid before I can get to Medicare. Who can afford this? It is disastrous. People have got to be raising hell about this, it's unsustainable. You need to hear what's really happening. This is real world there's no BS in this and it's not inflated. So what am I supposed to do? I don't know what I'm going to do, maybe give up health care and get on Medicaid and walk into the emergency room when I got a problem like everyone else does, because that's what I'm paying for. It'll be nice to have some real answers.

11.  *Vickie Tobin* Says:
[May 16, 2016 at 11:30 AM](#) | [Reply](#) [edit](#)

On the insurance, I got a letter stating it was going to raise, Aetna. To me it doesn't make any sense because the market place is supposed to be more affordable so if raises to 51.3% that'll make my premium \$292 a month. And I'm on a fixed income so we can't afford that. And then uh, I never use, the deductible is \$3000 to begin with and I never ever go to the doctor to begin with the only time I went is for the preventative physical and they offer that, that's why I do do that otherwise I wouldn't go to the doctor at all if I didn't have insurance. They said the expected utilization is 10% but the adjustment on the claims goes up \$95.41. And then even to get Coventry to pay for the preventative physical we had to battle them, for them to even pay it. They kept saying it was the wrong code all of the time and I had to go back to the office and they had to resubmit it twice and they kept saying that it wasn't coded right, and it was coded right. And we, I filed taxes this year, I had to pay, and this is for the year 2015, my lawyer said that for the estimated federal it says that I didn't estimate it low enough so that's why we had to pay the federal; but I don't know how I could've estimated it too low because it's a fixed income that just doesn't make any sense. And the insurance company the only thing they had to pay for was the preventative physical, I do get prescriptions, but we don't come anywhere near the \$3000, I don't. One more thing, um, and what the government pays and what I pay that more than pays for the preventative physical within 2-3 months, I would have to pay that myself. The Coventry insurance hardly pays anything at all if nothing.

12.  *Kathy Judge* Says:
[May 16, 2016 at 11:30 AM](#) | [Reply](#) [edit](#)

It should not go up. I wouldn't be able to afford it. I'd have to go to something else. I only bring home.. I'm on salary too, no overtime, and they take half of what I earn. So if they do that I'd have to go to something else.

13.  *Sick & Tired* Says:
[May 16, 2016 at 11:54 AM](#) | [Reply](#) [edit](#)

Last year, when Coventry was requesting a rate increase, I submitted a response via this portal. There were plenty of well thought-out responses that pointed out exactly why Coventry didn't deserve an increase. However, they got their increase, and now they want more. I'm seeing the same thing in the responses, again this year. However, I'm not going to waste my time

explaining why Coventry/Aetna doesn't deserve another increase. Instead, I'm calling out the Iowa Insurance Commissioner, who will no doubt, just hand them what they want.

Why even give the illusion that anyone can possibly make a difference with this entire charade? I guess you're legally bound to "give the people their say in the matter." But, we all know what will happen... They will have the big "hearing" where all of the letters are read, those who show up in person will state their opinions, and then Coventry/Aetna will get what what they're asking for.

Bravo, Commissioner! Well played. Enjoy the kickbacks of giving them a pile of undeserved money. Then count the days until next year, when the whole game gets played again...

14.  *Reid Koenig* Says:
[May 16, 2016 at 12:05 PM](#) | [Reply](#) [edit](#)

To whom it may concern:

I received a notice of proposed Base Premium Rate Increase impacting my Coventry Health Care of Iowa/renamed Aetna of Iowa health insurance on May 13 of 2016.

I would like to indicate my displeasure in the prospect of having these base premium rates increase. I am recently retired and in good health. I recognize the important of health insurance and given my health history, attempted to find the lowest cost with highest deductible. My monthly insurance cost \$502/mo. which I find extremely high given the deductible.

I discourage any rate increase at this time. Attempting to balance the amount I need to withdraw from my retirement fund and make it last through my retirement is difficult enough without bearing the cost of increased health insurance.

Thank you for listening.

Reid A. Koenig
Cell #: [phone redacted]
email address: [email redacted]

15.  *Kelly R Koenen* Says:
[May 16, 2016 at 12:21 PM](#) | [Reply](#) [edit](#)

Since opening our Newton based, family owned Chiropractic in 1999, we have provided insurance for ourselves through a private insurance company. Although it was expensive, it was important to us to maintain this major medical plan even though it was rarely used by any of us. We are healthy people and utilize chiropractic care (which isn't reimbursable for immediate family) to maintain our health.

The company we had been with for 16 years no longer offered private health insurance and we were forced to look elsewhere. Insurance is expensive and it made the most sense to find an affordable plan within the health marketplace. Our insurance with Coventry began in April, 2016. The premium is more than we were paying with less benefit in return. This is unfortunate but we understand that with changes come compromises.

Since we have already had changes this year and have not even used our new plan, it seems that increasing our base rate would not be necessary or logical. We ask that the insurance commissioner either deny or negotiate a lower rate increase.

We have lived and worked in Iowa our entire lives and have raising our children here to be come honest, hard working citizens like us. Please don't penalize the working families of Iowa because of changes that are out of our control.

May you find a way to make this a healthy compromise for all.
Many Blessings- Dr. Jay and Kelly Koenen (Skye,11 and Shae,5)



16. *Ron Johnson Says:*

[May 16, 2016 at 12:37 PM](#) | [Reply](#) [edit](#)

I received a letter yesterday informing me that my current health insurance with Coventry Health Care of Iowa has been renamed Aetna of Iowa.

In the letter I was also informed that under this new name they are proposing a 9% increase in the premium base rate.

I am contacting you as a self employed family entertainer who has seen his business income shrink over the past few years. While this has been happening my health insurance has continued to rise well over 20% per year...and as high as 30% some years.

I am now looking...with this proposal...with an increase of as much as 30%-40% in health insurance costs. Under the law I have no choice but pay for health insurance or face penalties...so I am stuck between a rock and hard place.

I have very little wiggle room in my budget. If my health insurance were to go up to what it appears it will go up to with this proposal I would have no choice but to start cutting my budget heavily in other areas. I know it would mean nothing to the insurance company but the first area that would be cut might have to be the 1 yearly trip I can afford to make to see my family in Connecticut. After that it might get into parts of the budget that no one in the USA should ever have to cut...home repair (desperately need a new roof now), quality of food, etc.

I know these are extreme examples but the proposed increase in base rate plus the guaranteed ridiculous increase in insurance rates on top of that are extreme. I cannot increase my rates 30%-40% and expect to have any work. The insurance companies should not be allowed to do so

either. I believe it is far more important to keep insurance affordable than it is to pay CEO's and such tens...if not hundreds..or millions of dollars for running the insurance companies.

Please keep folks like me in mind when you examine and vote on these proposals.

Thank you for your time...

Ron Johnson
Davenport

17.  *Debra Davis* Says:
[May 16, 2016 at 12:49 PM](#) | [Reply](#) [edit](#)

I have received notice my ACA insurance is going up 63.82 . I'm going to be switched to Aetna, from Coventry. I have just started Coventry insurance January of this year (2016) because I could not afford my Blue Crosse insurance. My husbeen and I are both retired. Now this ACA is going to be too expensive for me. Please do not let these increases every year to go up, I fill the middle class is caring most of the expese.

18.  *Terri Johnson* Says:
[May 16, 2016 at 1:34 PM](#) | [Reply](#) [edit](#)

Dear Iowa Consumer Advocate:

I'm a single parent and work full-time. I pay already \$321.43 for 2016 for Aetna insurance. To increase to \$406.43 for 2017 is not fair. I have a hard times making ends meet and if the insurance goes up more. I won't be able to afford it and be forced to drop Aetna insurance. I feel this is a crime for asking 40% increase on the insurance. Especially when you increased the insurance 40% more on this year's. Also when the insurance is crap insurance in the first place. First of all the deductible is too high. It doesn't pay any my prescriptions. That part has to go to my deductible. Plus it doesn't pay any specialist doctors. So I feel for them to ask a 40% increase is highway robbery. Especially for people who are having a hard time making ends meet. So please as a Consumer Advocate, don't allow Aetna to increase the premium prices but ask them to give co-pays on prescriptions and specialists.
Thanks!

Terri Johnson

19.  *Scott Jayne* Says:
[May 16, 2016 at 1:57 PM](#) | [Reply](#) [edit](#)

I just received a letter that Aetna is asking for a 18% increase in rates. When will this nonsense stop?

I'm sure my income won't go up by 10% this year, They have asked for increases almost every year,

If the health insurance increases don't slow down no one will be able to afford health care. I'm not sure of any industry that can increase prices by 18-20% every year and maintain to keep their doors open.

The health Insurance system is a fixed system, you can't go out and get a competitive price comparison from other companies as they play so many games.....

I say NO to their price increases.....

—

Scott Jayne
Advanced Business Products, Inc.
[email redacted]
P [redacted]
F [redacted]

20.  *Jill Davis* Says:
[May 16, 2016 at 4:20 PM](#) | [Reply](#) [edit](#)

I do not agree with the proposed rate increase at all. It's very expensive. I am a single retired, uh 60 year old woman and they are charging \$500 a month as it is, and uh they're basing it on my gross income and I feel strongly that it should be based on your net income, and the rates are too high as it is and it should not be increased. Thank you.

21.  *Philip and Jennifer McCurdy* Says:
[May 17, 2016 at 9:18 AM](#) | [Reply](#) [edit](#)

Our rates go up every year and every year and we have to downgrade our coverage to afford it. Our next step is to have no coverage and pay government penalties and keep our fingers crossed no one needs to go to the doctor. Or quit our jobs and go on medicaid and hope our children figure it out for themselves.

Our coverage is suppose to allow us to not have to focus on money just our health -or so we have always thought. We are fighting with them now because they are not covering my yearly physical and we have had to fight with them on almost every claim we have had the past few years.

My husband has suffered with head and neck pain for 10 years effecting his work and our life and we found a remedy that works but guess what-its not covered.

Its all a game and a joke if you ask me. I have to waste my time telling them how to do their job most of the time maybe they should pay me.

Philip and Jennifer McCurdy

I would like to add we can not make the meeting because we have to work to afford our poor coverage. And we just barely do not qualify for any government “credits”.

We cant make the meeting. We work. A few more comments Id like to add:

Why do we have to pay more when they never cover whats needed.

How do they expect us to pay more when we do not get paid more at our jobs?

Suggestion: stop giving raises to the big wigs. Maybe even get rid of some of them and the employees that just suck up the clock.



22. [Jan Rychnovsky](#) Says:
[May 17, 2016 at 9:25 AM](#) | [Reply](#) [edit](#)

Dear Consumer Advocate:

Aetna’s proposed rate increase of nearly 48% is outrageous and should not be allowed. The breakout of ‘factors’ as outlined in their plan are totally unfounded. I carry a high deductible, and have very few medical bills. In fact, my bills are all related to wellness-being proactive about my health. I pay my bills, I don’t run to the Dr. for every little thing... I have no prescriptions, I have no preexisting health problems.

I am the type of person they SHOULD WANT on their insurance!

I have been on this plan less than a year. Why then, in the “Expected Utilization....” column is the increase nearly 11% and “Adjustment Due to Actual Claims Experience” is there an increase of 32.5%? On what did they base their so-called, research?

Aetna should be ashamed.

Jan Rychnovsky



23. [iainuranceca](#) Says:
[May 17, 2016 at 10:23 AM](#) | [Reply](#) [edit](#)

From Mr. Asadi:

I don’t actually need this insurance, I’m doing this for the people who do need it. I work for the Federal Government and now I’m retired. First of all they have locations for hearing. They have locations in Cedar Rapids, Iowa, Des Moines, Iowa, why is there no location in the Quad Cities. There is none here for Davenport and Bettendorf. Then I have this number they provided as the

excuses they have used for this increase. These are speculation and are not set on actual data. They have the actual data and that should be used. If you look at the letter, it says the reduction in government risk reduction protection. It is at 12.7%. That is speculation it is not the fact. Then it says portion of premium rate increase it is at 4.6% and that is also speculation because the base has been adequate for insurance company to make money and stay in business. So those rates that they are talking about are already profitable. So you cannot use those base and add more profit to them. The second factor is the cost used for medical services. If expectation is just speculation and predication that is just something in the air. This is just profit for speculation in the future. This one is \$28.34. The base rates of 10.8% is the increase. When they may have made a profit to stay in business in 2015-2016. Asking for an imaginary factor that has not happen, is an expectation. Expectation is not fact it is speculation. This has happen to Iowa by other companies such as utility companies. They should show their losses.

Then they mention actual claims experience. They have a negative adjustment. They have a negative in front of it. The percentage is -.1%. This means that actually they have made money and they have no need for an adjustment or speculation. They need data to shown. They need to show how they have lost money. That should be justified on actual database this is not based on theory. They should explain where and why they have lost money. They should have to show they have lost money on physician and hospital costs. They have already made this adjustment. They have insurance agreements. For example, you get a service and the amount is adjusted down for an agreement. Because a doctor who charges a certain amount has been negotiated down to lower fees. This is speculation on hot air and it should be based on facts and actual numbers.

I cannot go to the little communities to the hearing. We should have it in big towns where we can sit down and talk with them.

This is mostly for the needy people. These people should have a place to get a break. The insurance company makes money in this business. They push, push, push on the backs of the consumers.

24.  *Cheryl Standing* Says:
[May 17, 2016 at 1:39 PM](#) | [Reply](#) [edit](#)

As a physician and a consumer, I am very much opposed to the exorbitant increases in medical insurance rates. If Aetna insurance (now Coventry) is increased, I will cancel my policy and find another, just as I did last year when BC/BS increased their rates. I am a 60 year old healthy, nonsmoker with no health issues. I eat well and exercise. I carry \$12000 deductible health insurance, so basically I pay month after month with no benefit. I find it unacceptable that the insurance companies are allowed to increase their rates in this manner. I am a supporter of single payor insurance in this country and will continue in that endeavor.
Cheryl Standing, MD

25.  *Jonie and Clinton Hansen* Says:
[May 17, 2016 at 2:04 PM](#) | [Reply](#) [edit](#)

Last year Coventry had a very huge increase and apparently it was all ok'd because they did increase it tremendously. My husband is self-employed so we pay all of insurance ourselves. I feel that the premiums keep getting higher and higher yet the coverage keeps decreasing because the individual deductibles are raised significantly. It's very difficult for middle class, self-employed to handle this. I feel that for the second year in a row, this should not be approved by the Commissioner. This is very difficult. I don't know what more you can cut out. We're paying significantly higher premiums for less coverage

26.  *Ramona Cunningham Says:*
[May 17, 2016 at 2:05 PM](#) | [Reply](#) [edit](#)

Dear Commissioner:

I hold a part-time job, and do not receive insurance coverage through my spouse's plan. He works for a family-owned small business. Currently my insurance costs me about 26 percent of my income. This increase will cause me to shop for less expensive plans from alternate providers. Is that what Aetna intends?

I am a low-maintenance customer. I enjoy good health and do not partake in behaviors risky health behaviors. I only see a physician for annual check ups or if I have been ill for more than five days. This is definitely not an 'affordable' care option for me any longer. I do not enjoy shopping of any kind, shopping for health care coverage is my least favorite kind of shopping. Please elaborate about how Aetna will receive less financial help from the federal government, as it seems not be a widely circulated piece of news that adversely affects many Americans.

Can Aetna provide its insured members actual numbers about the amount of claims Aetna received this year versus what were the estimated costs ?

I don't understand how Aetna arrives at the largest percentage of the increase, "Expected Utilization and Costs for Medical Services." If there is an expectation of service, why was that not factored into the premium in the first place? That seems to be saying the same thing as "Adjustment Due to Actual Claims Experience" except that it is a projection.

If these two factors also contributed to the premium increase last year, have the claims that were projected last year been compared to the actual claims? Is Aetna being held accountable for how well or poorly they project future costs?

I find the lack of data in the mailing disturbing, purposefully intimidating, with a kind of casually resigned vagueness, as if the outcome has already been decided. It probably has been already decided. I hope Aetna will also factor in the numbers of plan members who will be priced out of this plan into its misanthropic spreadsheet.

Consumer Reports recently noted that Aetna enjoyed some of the worst customer satisfaction ratings in the health care industry. I hope they have a desire to turn that statistic around. They won't do it by raising premiums on already trapped and strapped members.

Best regards,

Ramona Cunningham

27.  *Erin Mrsny Says:*
[May 18, 2016 at 9:22 AM](#) | [Reply](#) [edit](#)

We will have had this policy a year in September. Since having it, it has already gone up \$90 per month, now another hike rate will but us over \$600 per month. As a teacher, married to a mechanic with two children, how do you see that this amount is appropriate and feasible? This policy is only for my husband and my children! Once this next hike comes in, it will be more than a house payment, ridiculous. We are also now shopping for different insurance. Thank you,

Erin Mrsny

28.  *Mike Ruedy* Says:
[May 18, 2016 at 11:26 AM](#) | [Reply](#) [edit](#)

To whom it may concern;My name is Mike Ruedy.I have health ins with Aetna/Coventry.I would like to tell you what has happened to my premiums.At the end of 2015 I was paying 750.49 for a Coventry Gold policy.01/01/2016 they advertised they were taking a nominal rate increase and my premium went to 1011.82 per month.I believe that was a 261.33 increase.I have received notice that my next increase is 64.76 mo starting 01/01/2017.That is a 326.09 increase over 2 yrs.This is what is really happening to people and not what you are reading in the news.I am eligible for Medicare in June 2017.I will refuse to pay just under 13000 yr for health ins.I have been in the insurance business for 43 yrs and am embarrassed to present this to clients.Thanks,Mike Ruedy
To reply: [email redacted]

29.  *Joe Zaccone* Says:
[May 18, 2016 at 11:30 AM](#) | [Reply](#) [edit](#)

To the Iowa Insurance Commissioner:

As a business owner and single payer for health insurance, my premiums have gone up 245% over the past 3 years and I just received notice from Coventry, now Aetna, that they are requesting permission to raise the Base Premium Rate 47.9% starting in 2017.....REALLY???? Going from under \$100/mo a few years ago to now possibly \$450/mo???? Where and when does this stop? So this is the Affordable Care Act? I call it AHORRIBLE Care Act — I'm helping to provide the subsidies. Shouldn't I get any benefit for being healthy and no claims? This is a runaway freight train, working to cripple the working business owner, small employer and large employers alike — not good for America!!!

I ask that the commissioner does not grant the requested increase, nor allow any portion of it!!

Respectfully submitted,

Joe Zaccone
Harlan, IA.

30.  *Colleen Henderson* Says:
[May 18, 2016 at 1:49 PM](#) | [Reply](#) [edit](#)

I very much oppose the rate increase. 2 years ago before the Affordable Care Act went into effect I was paying \$200 for myself and daughters. 2 years ago after the Affordable Care Act, they raised it \$500 dollars a month more. This year they bumped it up by another \$150. I really think they should be lowered back down to where it is affordable for people to have health insurance. They know they got us, they're just going free reign. Paying more premiums is not helping the doctors or hospitals it's just making the CEOs rich, and it's breaking us. And we have to have it, so they know they got us.

31.  *Lorella Gilbert* Says:
[May 18, 2016 at 3:43 PM](#) | [Reply](#) [edit](#)

My name is Lorella Gilbert and I just received notice of Coventry being taken over by Aetna; and Aetna insurance wanting to raise premiums um for 2017; and I am highly, I repeat, I am highly against this. Uh we have already had a rate increase since we've started on Obamacare we are not at all happy and another rate increase is not going to help any of us who could barely afford to pay for the insurance in the first place and then was forced to get it, otherwise we were penalized on our taxes. How angry does a US citizen have to get before big company and the millions that they're making is not as important as the common laymen man.

32.  *Tim Armstrong* Says:
[May 19, 2016 at 8:58 AM](#) | [Reply](#) [edit](#)

I can't afford it. I can't even use my insurance, they want to pay over \$200 a month and I can't even use it. Are you people serious? If they take it up another \$200 dollars, I'm done with them, so that's what letter I'm going to fire off to them, they can drop dead. I'm 61 years old, it's a rip off on senior citizens. It's a \$6000 deductible, I can't go for a checkup, it's ludicrous.

33.  *Alexander and Lenell PIKELIS* Says:
[May 19, 2016 at 4:23 PM](#) | [Reply](#) [edit](#)

To Anyone That Really Cares:

I am writing this letter in a spirit of complete frustration and total angst as it may very well be an exercise in futility due to the FACT that the Iowa Commissioner of Insurance has demonstrated an extreme bias against the over-burdened citizens of Iowa due to the subservience show to the Health Insurance Industry. Nonetheless – I will endeavor to be reasonable without invective.

My wife and I are late middle-age (respectively 58 and 66) and I am retire (health reasons) and my wife works part-time for an employer who makes sure that she does not receive enough hours part-time to qualify for ANY benefits – esp any type of Health Insurance. If one takes into account only my wifes income- then she would readily qualify for Medicaid however it is all

judged on the total income of our household (which included Social Security and proceeds from other retirement income – which is taxed). Indeed – my wife has had to draw from her own retirement savings (IRAs with penalties) to help pay for her insurance premiums. The total cost of all Health Insurance premiums is the foremost and largest obligation in our budget. Any subsidy from the Marketplace is very minimal due to our income range – and the process to be able to qualify for a subsidy is quite intrusive and exacting.

Currently my wife is covered through Coventry Health Care of Iowa (Aetna) at a significant premium along with a stratospheric deductible. Accordingly, she has received NOTHING from Coventry the past two years – premiums paid are actually a form of extortion to prevent bankruptcy from a medical disaster. I personally am on Medicare (and bless the day I turned 65) but before that event we were overwhelmed by the cost of Health Insurance – my wife is slowly counting off the months until February 2023 (her 65th birthday). Our state of hardship (exasperated by drawing retirement income for future needs to pay for Health Insurance) is further compounded by the request for a 38% INCREASE in monthly premium costs without any tangible increased benefit. My wife has already stopped seeing her doctor except in dire need (any information as to available preventive procedures is NEVER forwarded by the insurer or by any representative (poorly informed) who works for the Marketplace.

We can understand and tolerate a marginal increase due to factors of inflation etc. but currently Coventry (Aetna) is one of the top five PROFITABLE Health Insurance companies of America. In complete and earnest supplication – in what demented parallel parasitic universe does someone make an obscene profit on the misery suffering and illness of others (in the United States of America – of course, which is for-of and by the corporations). But this issue cannot be resolved in the parameters of this letter – but merely an expression of the depth of contempt we have for the Health Insurance industry.

Before the Affordable Care Act – this industry would deny-cut-and cap benefits despite the needs of those they “insured”. It now seems that this industry have manipulated (bought outright) public officials to achieve an “end-run” around the ACA to their ever profitable advantage. It is my hope (unrealistic tho) that the Iowa Commissioner of Insurance finally and irrevocably DENIES this and any future outrageous premium increase by ANY Health Insurer and demands some restitution to those clients whom they have abused. When is enough finally enough – when will Iowa ever establish its own Health Exchange – when will this country join the rest of the industrialized world and offer SINGLE PAYER. Until that day there is no mercy or hope for those “insured” – as NEVER given by an apathetic anti-citizen Commissioner of Insurance.

Not expecting any relief or redress – Alexander and Lenell PIKELIS

34.  *Jennifer Putney* Says:
[May 20, 2016 at 9:55 AM](#) | [Reply](#) [edit](#)

I received a letter from Coventry Healthcare that they were changing the name of their company in 2017 to Aetna of Iowa. Additionally they want to raise my private insurance by 19.2% in January of 2017.

I retired in 2015 almost 1 year ago. Up until then I had group Healthcare through my job.

I was pretty scared to have to try and buy healthcare ins. on my own. But through the "affordable healthcare program" I was able to buy ins.for myself at a fairly affordable price. Now they want to raise the cost and on my less than \$1000,000. a month, there is no way I can afford to live and buy ins.

They told us if we have an objection to this that we can write and have our objections heard before a final decision is made. My fear is that if this cost goes up I will have to not buy insurance and take my chances that I won't get sick. I would have to pay the penalty at tax time. I'm sure that this will be the case with many other tax payers that are trying to buy insurance and follow the rules. Please vote no to this ridiculous rate increase.

Thank You.

Jennifer Putney

35.  *David Webber* Says:
[May 23, 2016 at 9:34 AM](#) | [Reply](#) [edit](#)

Just wondering, How come my rate going to go up to like \$400 something dollars a month. When before for me and my wife we're paying like \$68.07 a month, and now it's going to be \$451.01 a month, How come it's jumping up that high? There's no way I can afford that. There's no possible way. To be truthful you know if it goes this high, I'm just going to cancel, because like I said, I just can't afford that, there's just no way.

David Webber

36.  *Linda Herda* Says:
[May 23, 2016 at 10:59 AM](#) | [Reply](#) [edit](#)

We received a notice on the possible premium increase of our health insurance when it is taken over by Aetna. My first reaction was are you kidding me?! Our monthly payment now is \$1218.29. That's a struggle for a middle class income. I would like to know where this increase goes? What is the salary of the executives? Insurance cost is out of control for the working Americans. The point of Obamacare was everyone should have insurance but at what cost? Since that has taken effect our premium has doubled for less coverage. My little voice will not change it but I am asking you to not increase the premium and how about lowering it!

Sincerely,

Linda Herda

37.  *Denise Schommer* Says:
[May 23, 2016 at 3:38 PM](#) | [Reply](#) [edit](#)

I would like to make some comments regarding Coventry Health Care (Aetna) proposed base premium rate increase. I am a 55 year old female who does smoke. I am in good health and do an annual physical with my doctor.

Below is a summary of my health care monthly premiums and annual deductions:

Year Carrier Monthly Annual Deductible
2013 Golden Rule \$455.02 \$5,460 \$5,000
2014 Wellmark \$476.26 \$5,715 \$3,000
2015 Wellmark \$445.22 \$5,343 \$5,300
2016 Coventry \$507.10 \$6,085 \$6,500

As you can see, from 2014 on, my costs have increased along with my deductible. The 2016 Wellmark premium for the 2015 policy I had was going to increase 27% and they were also raising my deductible from \$5,300 to \$5,800. I could not afford this, so I had to switch to Aetna and again, increase my deductible.

When is this going to stop? These premium costs are killing us hard working Americans.

I ask that after considering all the facts, that you deny Aetna's proposed increase. Someone has to take control of these increases.

Thank you in advance for your consideration to this matter.

Denise A. Schommer
Urbana, Iowa

38.  *Cameron Green* Says:
[May 23, 2016 at 4:29 PM](#) | [Reply](#) [edit](#)

I just received a Coventry/Aetna notice of rate increase by 27.7%. This is absolutely ridiculous on so many levels.

I do not grant permission.

Thank You,

Cameron Green

39.  *Judy Jessen* Says:
[May 25, 2016 at 4:02 PM](#) | [Reply](#) [edit](#)

To Whom It May Concern:

This week, I received a Notice of Proposed Base Premium Increase from Coventry Health Care of Iowa. The letter notified me of an intended increase of 19.2% to the base premium rate of my current health insurance plan.

I am writing this letter to implore you not to approve this drastic increase. In the past two years, Coventry has increased premiums, deductibles, co-insurances and co-pays dramatically while also reducing medical coverages, including prescriptions, at the same time. This has not only resulted in skyrocketing out-of-pocket costs for those who can least afford it, but has even forced many individuals to forgo insurance coverage altogether.

This continued abuse of the consumer must cease. Coventry, as well as most other insurance companies, are taking unfair advantage of the Affordable Care Act with no regard for what it is doing to the customer. As a middle-class wage earner, I do not qualify for premium subsidies, which results in my spendable income taking the entire brunt of this unethical cost manipulation. We, as American citizens, should not have to reduce our quality of life in order to pay for health insurance coverage. Once again, I ask you, as a representative of the consumer, to stand up for the working-class family and disallow this price-gouging premium increase.

Sincerely,

Judy Jessen

[address redacted]

40.  [iainsuranceca](#) Says:
[May 26, 2016 at 2:11 PM](#) | [Reply](#) [edit](#)

To: Insurance Commissioner,

I respectfully ask you to reject the Aetna of Iowa proposed base premium rate increase. Rate increases should be based upon actual claims experience rather than projection of utilization and costs. Please place heavy emphasis on the actual claims experience showing a reduction in rates.

Thank you for your consideration!

Terry and Samuel Manternach

41.  [iainsuranceca](#) Says:
[May 27, 2016 at 8:07 AM](#) | [Reply](#) [edit](#)

We strongly oppose an increase in the base premium rate for Coventry Health Care of Iowa (Aetna of Iowa). Just last year there was a huge increase in rates. The premium for the policy we'd had literally doubled, forcing us to choose a policy with a much higher deductible. This, in turn, has forced us to pay hundreds of dollars for insulin. We are "caught between a rock and a hard place." Another increase in premium rates will only add to the hardship that many of us face in either paying extremely high premiums or paying exorbitant prices for medications needed in order to live.

Thank you for your consideration of this.

James & Deborah Schneider

42.  [Jay P](#) Says:
[May 27, 2016 at 9:04 AM](#) | [Reply](#) [edit](#)

I started out at 160, to 180 and eventually to 222! I went with Coventry because it's the cheapest and I would never use it, so no need to worry about that high deductible. Since the affordable care act, I've never used a single dollar of insurance; however I get a letter every year that it's

going to increase in price! At this point I'd rather pay the damn fine then continue forking out money for something I don't use..... Hell either way I'm getting screwed and paying for something I don't use!

43.  [iainsuranceca](#) Says:
[May 27, 2016 at 11:36 AM](#) | [Reply](#) [edit](#)

I received a letter stating that Coventry was changing over to Aetna & they are requesting a rate increase to begin in 2017.

This year I had to purchase my own health plan because my husband retired & is on Medicare. I thought the price of insurance was high & now I'm being told it could go up another 24.2% in just one year. This is getting out of control!!

I am writing to voice my opinion on this issue. Please leave the insurance rates as is-which are already too high!!

Thank you— Teresa L Herrig

44.  [Josh Petersen](#) Says:
[May 31, 2016 at 8:35 AM](#) | [Reply](#) [edit](#)

Hi,

I recently got notice of a public hearing where Aetna will propose increases to their base premium rate, but I wasn't able to find a date, time or location. Can this be provided?

Also, I want to note that, according to the notice, the base premium is set to rise 11% due to claims experience. In my case so far this year, I have paid through May \$800 in premiums on a \$6,000 deductible. The insurance has paid out \$200 in co-pays to two specialist visits and discounted two family practice visits. I've paid total about \$1,200, including premiums and medical expenses, and received maybe \$300 in insurance benefit.

Point being, the high-deductible payers aren't receiving much benefit beyond the catastrophic insurance, so increasing the base rate by 26% seems awfully steep. I could live with a single-digit increase, so long as it's not recurring, but I think it would be hard to justify a nearly 1/3 increase in price without adding value.

45.  [Manjeet Aulakh](#) Says:
[May 31, 2016 at 9:39 AM](#) | [Reply](#) [edit](#)

I am protesting against the rate increase. I have Coventry insurance for myself. That one I don't like my rates go up because I'm already paying enough whatever I'm supposed to pay. I'm healthy enough I don't use the insurance much and last year I didn't even go once to my doctor

only just for a physical why do I have to pay more money when I'm not supposed to pay.
Manjeet K Aulakh

46.  *Kathleen Johnson* Says:
[May 31, 2016 at 12:52 PM](#) | [Reply](#) [edit](#)

I would like to make my case of not an increase in rates. I don't understand why people don't get it that the average middle class person can not afford what bills we have now. An increase is not expectable.

Sincerely,
Kathleen Johnson

47.  *Madonna Johnston* Says:
[June 1, 2016 at 3:15 PM](#) | [Reply](#) [edit](#)

Consumer Advocate:

In regards to a letter received on rates possibly going up on our health Ins. This is anything but affordable care. We pay our premiums, have a very high deductible and are afraid to go to the doctor. We feel we are almost punished if the insurance is used.

We along with many others feel this program needs to be redone or re-looked at. We can not afford higher premiums or higher deductibles. We will go without and being fined for this is not home of the free.

Madonna Johnston
[address redacted]

48.  *Jim Schaul* Says:
[June 2, 2016 at 10:10 AM](#) | [Reply](#) [edit](#)

Right now I'm paying I think it's \$167. When I look at it's going to go up another 40 dollars I just can't see that. I don't really see why the insurance is going up if everyone has insurance for the hospital. My claims probably did go up but in the long run it should level out if everyone has insurance. So I don't see any reason for raising the insurance at that point because right now before Obamacare I could buy insurance cheaper than what I can now. Once the government got a hold of insurance, the premiums keep rising because they can keep having the board ask for increases. I'm single, taking care of my girls, there's no reason for it to go up unless it's because they're losing money – which they're not, they're increasing their profits. It's insane for what's going on. A lot of people are living "high on the hog", they should actually look at what the CEOs and stuff make before they even ask for a raise. I just don't feel that at this time with the economy and stuff – when I was married I didn't even have to worry about it, we had 2 incomes and insurance through her job. If everyone has insurance (maybe 5% of us don't) they should be decreasing what they get for procedures and not increasing. Things are getting out of hand.

49.  *Lauri Carlson* Says:
[June 6, 2016 at 9:54 AM](#) | [Reply](#) [edit](#)

I received the proposed increase letter for a base premium rate as Coventry Health Care of Iowa, Inc has been renamed to Aetna of Iowa, Inc. I STRONGLY oppose a base premium rate increase of 15.9%. My current monthly premium is \$330.69. This is for a policy that I feel that I am forced to carry. It's the "silver plan". If I were to have something seriously medically wrong with me; the plan would cover very little. I'd still be paying for the rest of my life bills that the policy would not cover. It's my worst fear that I would break a leg, get cancer, need surgery of any sort with the policy that I have. I can barely pay for the monthly premium at the present time! Each month I pay my bill I ask myself if I'd be better off taking the penalty at tax time and saving the \$330.69. I did not get a pay raise this past year. It is not in the budget to get a pay raise for this upcoming year – and my health insurance company proposes a 15.9% increase????

Sincerely,
Lauri Carlson

50.  *Norlin Freie* Says:
[June 6, 2016 at 10:00 AM](#) | [Reply](#) [edit](#)

Dear Sirs:

When will the rate increases stop! I cannot afford 20% increases every year. I'm a small farmer who never seem to get a raise. Where is the compasion for the consumer? Nobody seems to care. You just live on less and less.

Please, I beg of you to put a stop to this! Something has to change or this country will be broke. There is no insentive to take care of yourself, eat right, exercise. I do these things, but I'm expected to pay for others who won't.

Please stop this rate increase!

Thank you
Norlin Freie
[address redacted]

51.  *Alexander and Lenell PIKELIS* Says:
[June 6, 2016 at 10:29 AM](#) | [Reply](#) [edit](#)

Commissioner:

If this letter seems tinged with emotion it is because that pent-up heartfelt emotion is a direct result of many years of frustration relentlessly suffered and unremittingly endured through such things as stratospheric deductibles, gnawing co-pays, rude-indifferent-ill informed customer service, lack of direct immediate tangible benefits, delayed medical procedures due to restrictions and the sheer burden of extremely oppressive premiums. All of this- and much more consumer misery – for a irresponsible avaricious industry.

The Iowa Commissioner of insurance is on the verge of a very critical decision. Shall the Commissioner finally stand-up for the beleaguered overwhelmed citizens of Iowa or will the Commissioner continue the ongoing spineless servile submission to the health Insurance lobby

unabated further harming the Iowa citizen.

If the Commissioner defiantly declares that enough is enough and refuses any premium increase then surely the baying hounds of the Insurance industry will finally expose themselves for the utter parasites that they have become.

Dare the Health Insurance industry to threaten to do their worst and firmly eject them out with stiff fines and penalties. Force the previously bought minions of the Legislature to bring about a state sponsored plan without the harsh elements of greed and exploitation. Citizens need no longer to suffer the blatant fraud, the deny-cut-cap-restrict impunities of the Health Insurance industry which has finally evolved into the crass and crude agencies of perverse extortion and outright theft. Yes – DEFY those arrogant wicked soulless SOBs.

The Affordable Care Act was only a small beacon of light and hope which failed to go farther – the public option was denied despite the favor of the majority. The Health Insurance industry was empowered to circumvent reforms and to pursue their deceptions to increase their obscene profits masked by their continual sanctimonious denials always laced with crocodile tears. How is it right to prey upon and obscenely profit from the misery, suffering and illness of desperate frightened people who have been bankrupted and shattered by these horrendous plots. Justice demands large-scale restitution to be awarded to all those who have been injured by these contemptible actions. The Health Insurance industry is truly and irrevocably an affront to the public.

So then – Commissioner – in the immortal words of William Jennings Bryan; “We beg no longer, we entreat no more. We defy them.” Commissioner – make the right decision this time – or just resign your office if you will not renounce your obvious insurance masters.

ALEXANDER & LENELL PIKELIS



52. *Steve Pilquist Says:*

[June 6, 2016 at 11:10 AM](#) | [Reply](#) [edit](#)

To whom it may concern,

I received a letter 5/13/16 regarding the renaming of Coventry Health Care of Iowa to Aetna of Iowa. And that Aetna wants permission to increase its premium by 15.9%

I had to go to the “Obama care” plan this February, not through my doing or and it sure as hell wasn’t where I wanted to be.

I don’t know about you, but I have to live on a budget. Unfortunately, utilities, gas prices, rent, and everyone else feels free to raise their prices. But I don’t get the option of raising my take-home pay.

My car insurance doesn’t go up. And yet, I’m supposed to agree to an increase in health care premiums. All the while, I have to jump through their hoops if I want/need a dr. appointment for preventative health care.

My answer: NO to an increase. If they need to save money, maybe they need to cut wages/benefits at the top of the corporate ladder.

Thanks,

Steve Pilquist



53. *Linda Braden Says:*

[June 6, 2016 at 11:25 AM](#) | [Reply](#) [edit](#)

Dear Sir or Madam:

I have received from my health insurance carrier, Coventry (now renamed to Aetna of Iowa), notice that my insurance rates will be increasing 47.9% for 2017. I had a 46% increase for 2016. I understand these increases are due to the Affordable Care Act. There is nothing affordable about these increases. I am writing to protest although I am sure it will not change anything. My husband and I have a bronze plan with a high deductible and an HSA account. We are fortunate that we are in good health and rarely need healthcare, and yet we will be paying more – again. I will attempt to shop for a more reasonable rate but doubt other carriers will vary much now that the government has control. Thank you for allowing me to protest.

Linda Braden
Red Oak, Iowa

54.  Denise Gram Says:
[June 6, 2016 at 11:28 AM](#) | [Reply](#) [edit](#)

To: Iowa Insurance Division

Good Morning I am writing in regards to the 51.3% proposed rate increase for Aetna of Iowa (ACA)

I think this increase is so outrageous I for one will not be able to afford the coverage...I have had Insurance through (ACA) for almost 3 plus years now, because I could not afford the insurance I had previously BCBS of IOWA due to divorce...

I have yet to use the insurance I have been paying for, I don't run to the Dr. for minor things my wages are not going up and I haven't seen a cost of living increase to assist Iowans.

Therefore I do not believe most Iowans whom have this coverage can afford such an increase either.. Please do not let this increase go through...many more Iowans will suffer as I most certainly

will... Please please do not let this happen...

Sincerely,

Denise Gram
Burlington,Iowa

55.  *Rebecca Varnold* Says:
[June 13, 2016 at 8:47 AM](#) | [Reply](#) [edit](#)

To whom it may concern,

I recently received notice that once again the insurance company was asking permission to increase my rates AGAIN! I have had them double already in the last year and am without reservation against any sort of increase for several reasons a few I will address here. One, I am a single parent who works hard to provide for her family without government support, this increase puts a continued strain on an already tight budget. Yes, I know about tax credits and even receive some but unlike many I don't want government handouts. Second, I take care of myself and my family. We eat well, we exercise, play sports and increase our education to take of ourselves in every way spiritually, mentally and physically. I see no reason for my premiums to increase and essentially punish me for taking care of myself when others fail to do so thus driving up cost. Finally, last year when I did have to go to the doctor because I got strep throat the insurance company paid \$17... So excuse me if I fail to see this as a justified request. Thank you

Sincerely,
Rebecca Varnold

56.  *Not Happy and Stressed Out by the greed* Says:
[June 15, 2016 at 1:04 PM](#) | [Reply](#) [edit](#)

These annual increases are unsustainable... my monthly premiums have quadrupled in past several years, but income has been flat the past 10 (I work in the private sector). Looks like I'll need to take out a loan next year to pay the hyperinflated 2017 rates!

Not good

57.  *Jeremy Snoozy* Says:
[June 15, 2016 at 3:17 PM](#) | [Reply](#) [edit](#)

I don't understand why it's going up. They made me buy this insurance because I moved to Iowa, so I'm forced to buy this and my premiums go up and my deductibles go up just because I moved across the river. I don't want to pay for insurance anymore. I'm a single dad. It's like I'm getting bullied. And, I was told that I could keep my family doctor, but I received another letter that Mercy hasn't renewed their contract with them anymore so I won't be able to use that doctor. That's all I have to say, is I feel like I'm getting bullied. I went from Dakota Care where my premium was \$280 a month for me and my kid, and the deductible was \$2500 for a family plan, so I move across the river, now I'm paying \$345 a month for me and my kid, but the deductible is \$6800 for each of us. How is that affordable? That just put me in the "poor house". This doesn't make any sense at all. That's criminal. Insurance companies are paying somebody off to pass that, because who in their right mind would think that's ok to do?

58.  *Christine Koger Says:*
[June 16, 2016 at 8:24 AM](#) | [Reply](#) [edit](#)

Dear sirs,

I have received your letter regarding the Public Hearing on the Proposed Rate Increase and since I cannot travel to attend the meeting, I am sending this e-mail. This is the third time in three years that I have had to deal with the prospect of having a rate increase on the medical insurance that I have in place.

2015 rate raised approximately \$100 (Blue Cross/Shield)
2016 rate raised over \$100 (Blue Cross/Shield)
2017 proposed rate to increase by \$82.24 (Coventry/Aetna)

I had to change plans in 2016 due to the high cost of premiums and go to Coventry with a lesser plan and higher deductible.

In 2015 I attended a meeting at Iowa Western College, via Polycom, and expressed my concerns along with other people that were dealing with the same circumstances as I. It will get to the point that I/we will eventually not be able to afford insurance and have to go without and just pay the penalty for non-coverage. It would be less expensive to do that, than pay a monthly premium, since I rarely use my insurance. I do not want to have to get a lesser insurance with a higher deductible again. I wish my income was going up around \$100 a month every year; it would surely help since I am retired and on a fixed income.

Thanks,

Christine Koger
[address redacted]

59.  *Rebecca Varnold Says:*
[July 7, 2016 at 8:14 AM](#) | [Reply](#) [edit](#)

To whom it may concern,

I recently received notice that once again the insurance company was asking permission to increase my rates AGAIN! I have had them double already in the last year and am without reservation against any sort of increase for several reasons a few I will address here. One, I am a single parent who works hard to provide for her family without government support, this increase puts a continued strain on an already tight budget. Yes, I know about tax credits and even receive some but unlike many I don't want government handouts. Second, I take care of myself and my family. We eat well, we exercise, play sports and increase our education to take of ourselves in every way spiritually, mentally and physically. I see no reason for my premiums to increase and essentially punish me for taking care of myself when others fail to do so, thus driving up cost. Finally, last year when I did have to go to the doctor because I got strep throat the insurance company paid \$17... So excuse me if I fail to see this as a justified request.

Sincerely,
Rebecca Varnold

[email redacted]



60. *Dawn Martin* Says:

[July 8, 2016 at 8:20 AM](#) | [Reply](#) [edit](#)

Good morning. I am insured by CoventryOne POS and recently received word that Coventry has asked for a proposed rate increase for 2017. I am vehemently opposed to this rate increase. We have sustained rate increases through Coventry for multiple years now. My husband lost his job in Oct, 2010 and was therefore without insurance effective 10-31-10. We have been self insured every since that time. We have experienced insurance through the corporate world, through pre-Obamacare period and now during post-Obamacare period and I can say WITH CERTAINTY that our rates have SKYROCKETED since the implementation of the ill-advised Obamacare program. We already pay \$861 per month for a \$6,000 individual deductible/\$12,000 family deductible healthcare plan and now Coventry wants to increase rates AGAIN in the coming year. It is OUTRAGEOUS. I am grateful our family is in relatively good health because we can barely afford the astronomical insurance expense as it is. I am a firm believer in capitalism and I realize that Coventry is a for-profit business. But they are gouging the consumer under the guise of “government made us do it” and it is ridiculous. Perhaps they should “tighten their belts” as a company and come up with the cost savings rather than continuing to seek their margins at the expense of their hardworking customers. As a independent, self sufficient, contributing adult, I do not get government handouts so it angers me that Coventry wants to use as one of its excuses for increasing my premiums, “Reduction in Government Risk Protection” which is the ‘financial help from this government program for high amounts of claims.’ Why should I, as a taxpayer, be penalized TWICE: once with my tax dollars going to this government funded program and twice with increased premiums?

The Insurance Commissioner needs to set a boundary for the out of control insurance industry and tell them “NO” to increasing premiums. Make Coventry come up with cost saving measures rather than allowing them to continue to gouge the customer.

[phone number redacted]

[email redacted]



61. *Matt Fish* Says:

[July 15, 2016 at 9:30 AM](#) | [Reply](#) [edit](#)

I just got a notice of proposed base premium rate increase from Aetna which is Coventry Healthcare here in Iowa. I pay \$300 and something dollars a month when my Obamacare kick in, it's almost 700 dollars a month for my premiums and I just got a notice saying that they want to jack up my rate. You know I can see jacking up the rate if you actually get something for the shitty insurance that you're paying for, but they don't pay a friggin dime of anything until I pay out \$6900 out of my pocket. Now why they think they can jack my rates up because they're

paying out money on me and losing money is completely asinine. You guys need to do something and fix this problem because this is happening to everybody that I know and it's not right. You guys are not protecting the little guy and that's what you're supposed to be doing.



62. *Marlene Ellrich* Says:

[July 15, 2016 at 2:53 PM](#) | [Reply](#) [edit](#)

To whom it may concern,

On April 1, 2014, i took out a Coventry HSA plan in the state of Kansas for a premium rate of \$317.41 per month.

On January 1, 2015, the premium went up to \$373.91. An increase of 17.8%.

In September of 2015, I relocated to Iowa and the Iowa premium for the same plan became \$442.34. An increase of 18.3%.

On January 1, 2016, the premium increased to \$528.10. An increase of 19.4 %

The out of pocket deductible has been raised from \$6,300 to \$6,450.

In two years:

- * 66.4% is the combined increase
- * \$210.69 is the monthly out of pocket increase
- * 24.2% is the projected increase for 2017

If 2017 increase occurs, that would mean:

- * \$127.80 additional out of pocket expense
- * \$338.49 additional out of pocket in three years
- * 106.6% increase in three years, and
- * Our incomes have decreased during this time period

This amounts to:

\$4,000 per year in premium increases in three years, and
Almost \$8,000 per year in annual premium expense for 2017.

Marlene Ellrich

[address redacted]

[phone number redacted]



63. *Alexander and Lenell PIKELIS* Says:

[July 19, 2016 at 9:26 AM](#) | [Reply](#) [edit](#)

Commissioner,

We have reached the point wherein we NO longer respect, trust or nor have any degree of

confidence and gratitude towards Aetna (Coventry). All premiums paid have simply gone to the deep sinkhole of mandatory extortion. Given the outrageous proposed rate hikes of the past several years – and outright abuse many years suffered – we grimly believe without reservation that the Health Insurance industry (HII) will eventually propose a dramatic new option – that in lieu of compensated medical services, payment would only be made for euthanasia (but only after increase deductibles, co-pays and such).

Yes, we fervently feel that the HII would rather have their “valued clients” die quickly than having to provide any series of payments for medical procedures toward care. Sick clients are regarded as a sever detriment (never forget their denial tactics) to the bottom line of the HII and to the well being of their Wall Street investors. Indeed, Dorfman Value Investments LLC rates Aetna (AET) as the PREMIER health insurance stock (no need to wonder why).

It must never be forgotten that the HII has never been a charity and that their sole and foremost reason for existence is PROFIT – first, last and always – and the more obscene and fantastic profits are – all the better. It has NEVER been about the client – the ill and suffering patient. What would it take for this nation of oppressed consumers to finally join the rest of the civilized world and achieve a government sponsored universal single payer health plan – free of the nefarious HII? Or at the very least – allow people between 50-64 years of age to buy into Medicare. Why must Iowa have a very limited exchange while other states have already shown the way to keep their citizens from being continually ravaged year after year by high increases with diminished return. Why is the state of Iowa unable to achieve relief for its citizens? Why is the Iowa legislature inert and incompetent?

Commissioner – we oftentimes wonder what sort of health insurance you possess. Have you ever suffered the constant misery and enduring frustrations that your fellow citizens of Iowa are going through? Have you had to decide what to cut out of your household budget when insurance rates raise 38% or more? Have you ever been confronted with NOT having the means to pay for health insurance (never mind the so-called “subsidy” – a spurious ploy to incite the HII to raise rates)? Have you ever delayed medical treatment because the immediate out-of-pocket costs would be financially disastrous? We think certainly NOT as your previous actions in behalf of the HII have truly shown your lack of concern. And are you that stupidly oblivious to the crisis that the citizens of Iowa are facing?

Accordingly, Commissioner, as we began this letter- we also no longer have any respect, trust or any degree of confidence in you. Frankly, you have shown yourself as a willing toady of the HII and to which we now suspect that you may have personally received some considerations from the HII.

This letter, as with many other desperate pleas, may be fervent exercised in the futility as the system is thoroughly corrupt – and you, Commissioner, are part of that system. So in advance, with total disgust, continue your usual disdain and disregard toward the citizens. Continue and expand upon your constant groveling and sniveling servitude to your HII master.

However – whenever – one day, things will change for the better.....

Alexander and Lenell PIKELIS

64.  *Dr. Debbie Vandenaar-Arens* Says:
[July 20, 2016 at 10:03 AM](#) | [Reply](#) [edit](#)

Dear Office of Consumer Advocate – Insurance Division:

As I look at my saved computer files, how disappointing and frustrating it is to see that I have written a letter at this time in July to your office each year for the past 4-5 years arguing that my insurance company not be allowed to increase their premiums again.

Yet here I am again year, writing to contest Aetna of Iowa's proposed insurance premium increase. My husband and I have been individual policyholders of Aetna (formerly Coventry of Iowa) since 2014. In a letter we received from Aetna several months ago, we were informed they are proposing a 38% rate increase in our premium. Last year, they asked for and were allowed a 17% increase. Now this year's requested increase is over twice last years' increase!

We left our previous insurance company in 2014 because Coventry advertised rates that were significantly less than our former insurance company. Now with these increases, Coventry rates are similar to those of our previous company. Had we known that their rates would be increasing substantially within three years, we likely would not have changed companies.

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.

By now, Aetna knows how to "cook the books" to satisfy it's 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.

Sincerely,

Dr. Debbie Vandehaar-Arens
[Address redacted]

65.  Rachel Albin Says:
[July 21, 2016 at 10:55 PM](#) | [Reply](#) [edit](#)

To: Mr. Nick Gerhart, Insurance Commissioner

I am writing to express my opposition to Coventry/Aetna's proposed rate increase. My premium with Coventry went up 24% from the first year to the second year with them, coupled with a significant increase in my deductible. I am self-employed and bought the plans on the exchange. Immediately prior to this, I had company-sponsored insurance with Wellmark/Blue Cross Blue Shield, which if I recall also raised premiums approximately 25% each of the three years I had that insurance, coupled with deductible increases. I sincerely do not believe the cost of providing medical care has risen 100% in 4 years, even with so many new patients post-Affordable Care Act.

It its filing, Aetna claims it must increase rates because of high usage, and because providers and pharmaceutical companies are charging more. I would urge the commissioner to direct insurance companies to use their sway to lower costs, rather than accepting higher costs only to turn around and pass them to the consumers. Insurers have negotiating power and do not have to accept provider or medicine prices they find too high. Health care is far and away more expensive in the United States than any other country in the world because care is only accessible through insurance, and insurance companies have no incentives to keep costs down. They simply pass the cost onto the consumers and know we will be back again next year to buy another plan, because we need it but also because we are required to do so. By law the insurance companies are only allowed to keep a small percentage of income as profit, but by continually and exorbitantly inflating prices are able to enrich themselves regardless.

Thank you for considering my comments,

Rachel Albin



66. *Rachel Albin Says:*
[July 22, 2016 at 8:25 AM](#) | [Reply](#) [edit](#)

I am writing to express my opposition to Coventry/Aetna's proposed rate increase. My premium with Coventry went up 24% from the first year to the second year with them, coupled with a significant increase in my deductible. I am self-employed and bought the plans on the exchange. Immediately prior to this, I had company-sponsored insurance with Wellmark/Blue Cross Blue Shield, which if I recall also raised premiums approximately 25% each of the three years I had that insurance, coupled with deductible increases. I sincerely do not believe the cost of providing medical care has risen 100% in 4 years, even with so many new patients post-Affordable Care Act.

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Thank you for considering my comments,

Rachel Albin