

# **Public Testimony and Comments Regarding the 2017 Proposed Wellmark, Inc. 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 Wellmark, Inc. were seeking proposed average rate increases of over 6.4%. Wellmark, Inc. has requested an average rate increase of 35.2%-43.9% for its 7,798 ACA compliant plans (grandfathered plans are excluded). 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 94 comments and concerns directly from policyholders or members of the public. The notable top five trends are as follows:

- 86% - Explicitly disagree with the proposed rate increase
- 65% - Shared that the increased premium would not be affordable
- 40% - Are weary of Wellmark's annual rate increases
- 38% - Disagree with Wellmark's discretionary spending

Generally the comments from Wellmark expressed frustration over pricing concerns and affordability. Many believed they would not be able to continue with their current plan or would be financially better without it, should the rate increase go through. There were also complaints regarding years of successive high rate increases. Many documented their personal double digit rate increases seen over the years, including over 30% in increases last year. It has led to frustration and many pleas to not make consumers have to choose between basic living expenses and paying their health insurance. Repeatedly comments from the public expressed disbelief over how it could be possible that rates can be requested let alone approved. None of the comments received expressed support for approving the 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: Wellmark, Inc. Proposed Rate Increase Comments

1. *Kim Davis* Says:

[May 12, 2016 at 3:34 PM](#) | [Reply](#) [edit](#)

When is it too much? Who can afford these premiums?

2.  *James Beatty* Says:

[May 13, 2016 at 10:02 AM](#) | [Reply](#) [edit](#)

Heard on the morning news of BCBS proposing increase in health insurance premiums 38 to 42 percent. Can that be real? Can the state insurance commission require a publication showing the health care cost increases that justify this? I am retired and carry BCBS supplement to Medicare and Prescription Drug insurance. These increases may not affect people like me but I believe we must make the insurance industry account for their profits, salaries, executive bonuses and retirement benefit costs.

3.  *Jim Goodin* Says:

[May 13, 2016 at 10:45 AM](#) | [Reply](#) [edit](#)

Wellmark is proposing a \$42.6% rate increase for Individual and Families in the State of Iowa. They had a 37% increase approved by your office last year. This is unacceptable to the public. You have a duty as the insurance overseers to NOT allow this to happen. In the PC market insurance companies have to give a 60 day written notice of over a 25% increase. NOT that a written notice would help! You are breaking the American middle class. Shame on Wellmark and you if you allow this increase.

4.  *Paul Williams* Says:

[May 13, 2016 at 1:51 PM](#) | [Reply](#) [edit](#)

I completely disagree with the rate increase. It made it unaffordable to obtain health insurance. At this rate, I won't be able to afford it next year. I think it's completely unfair. It unaffordable. I'm taking their highest deductible I can take. I've also looked into the Affordable Healthcare network. I just can't afford it anymore.

5.  *Anonymous* Says:

[May 16, 2016 at 11:31 AM](#) | [Reply](#) [edit](#)

Yes, this is a concerned citizen in Southwest Iowa. I got this letter, notice of proposed based premium rate increase in public hearing which is going to be on..in July, uh 23rd. Um now, unfortunately in Southwest Iowa, the closet place to go is Atlantic, which isn't really convenient. Um, if you're going to have public comment on something, then you need to cover all areas of the state. Now, my point being in here um, in the paper um, in the Omaha World Herald today,

um which is Saturday, uh May 14, 2016, it was in there about um there's going to be about 30,000 Wellmark customers being affected by this me being included. Um, I feel that if I'm going to be affected by it, then everybody needs to be included in this outrageous price proposal increase of almost uh 43%. So, I think the other people that have Blue cross Blue Shield insurance needs to be um, their increases need to go up as well or their rates need to go up as well. If mine have to go up 43% which I hope it does not, then theirs should have to go up to. And I'm talking about employer-paid plans, need to go up more than what they are going to go up, as well as all of those older plans that don't have the Obama Care, Affordable Care Act nonsense included in it, those people's plans need to go up as well. In other words, bottom line is everybody that has Blue Cross Blue Shield insurance in the state of Iowa, their premiums should all go up 43% if that's going to take affect – which I hope and pray that it does not, because that is outrageous. So, I'm also infuriated being about 55 years of age, that I have to pay for such things as birth control and pregnancy and all that stuff. That is ridiculous, absolutely ridiculous I should not have to pay for that. Anyway, those are my comments and I hope that they get heard. I hope that it gets communicated. So um anyway, I'm just infuriated by this whole thing of 43% it ridiculous so I hope that the um Insurance Commissioner takes a look at this really hard and does not approve this, this is outrageous, it's ridiculous. So and then personally I have to buy private insurance, I just have to, otherwise you pay a penalty. Ok, that's all I have to say, Thank you. Goodbye.

6.  *Anonymous Says:*  
[May 16, 2016 at 11:32 AM](#) | [Reply](#) [edit](#)

Please don't let Wellmark do this, I'm on the verge of bankruptcy now and I don't want to have to get a divorce and declare bankruptcy. Don't let Wellmark do that.

7.  *Anonymous Says:*  
[May 16, 2016 at 11:32 AM](#) | [Reply](#) [edit](#)

Wellmark has to be insane. We're down to one meal a day here as it is. Please don't let them raise the rates.

8.  *Anonymous Says:*  
[May 16, 2016 at 11:33 AM](#) | [Reply](#) [edit](#)

I'm calling because you said you can leave some public comments about the rate increase. I'm just a little concerned that you're increasing my rates and you increased them over 20% last year, how you can even think that even half a percent will be acceptable. So that's my public comment. There's no sense in this being busy this long, if there's only one person then that's your fault. Make more available so people can get this straitened out. I mean, the amount of rate increases that the insurance commissioner of the state of Iowa has allowed to go up all of the time, we're not paying for insurance companies to give them raises and paying people like Kathy Pataldo, uh \$18 an hour. You don't need that. Put you down to minimum wage and go with it. Get rid of those rent-a-cops down there and stop having the fancy buildings. You didn't need to

spend over a hundred and something million dollars for a building that you tried to weasel out. This is not what the money is being paid for, or to give money to trees and stuff in other cities. If you don't get authorization, you shouldn't be doing it, by everybody – if one person says no, the whole thing goes south. This is not what insurance is supposed to be used for. And employees should not be getting raises every year, if you can't make it tough, quit go somewhere else. But this is, within the uh, time I've had through Blue Cross has gone up up up all of the time, and they tried to make it right. Well the insurance commissioner of the state of Iowa needs to start cutting them off at the knees and if they don't like it, quit. Because it's not about what the governor and everyone else wants us to do, it's what Wellmark thinks they can do because they're Wellmark. They don't need \$18-20 an hour. They need \$8 an hour and tough. If you can't make it on that, quit. 'Cuz I'm not going to put..I need my health insurance to at almost \$800 a month. You guys keep raising it, and you make people mad. This is not fair. We need our health insurance, but we're not paying for their wages and their fancy building. You didn't have authorization to build that one down there. But the State of Iowa allowed it. So, therefore and their fancy computer system that they have – I know all about it from the inside. So, this needs to stop before it gets too big. Start laying people off at Wellmark Blue Cross, mainly the head vice-president and whatever, does not take a lot of money to put it back into the thing. That's not what policy uh holders what our insurance policies are paying for. We're not paying for them to be fat cats. We're paying for a minimum wage pool, it should be there, not 8-10-12-15 dollars an hour or 18 dollars an hour, that's not acceptable. If the people there can not face the facts that we don't like that, tough. I'm not a democrat, I'm not going to believe in that \$15 dollars an hour is tough, and even the \$10 an hour because it means layoffs. And this does not need to go on every year because you guys think you need to have higher wages, you don't need it.



9. *Penny Rounds Says:*

[May 16, 2016 at 11:34 AM](#) | [Reply](#) [edit](#)

Yes, my name is Penny K Rounds, from Peterson Iowa address is [address redacted], and my email is [email redacted]. Calling about the insurance rate increase with Wellmark Blue Cross Blue Shield of Iowa. My question I guess, or comment is why it has to go up every year, uh and 42% is really extreme. I don't understand if our insurance goes up so much, um how can we afford to keep it when we are you know paying our own premiums and stuff you know self-employed people and having the deductible that we got and the insurance rates go up and up and up uh it's unreal. We can't afford the premiums but we can't afford to be without the insurance either. I just don't like the fact that it's going up and it has gone up every year for the last four years, if not before. So, it's got to stop somewhere. Thank you for your time. I hope somebody can do something about this. Goodbye



10. *Rhonda Olson Says:*

[May 16, 2016 at 11:55 AM](#) | [Reply](#) [edit](#)

I ask myself why I am wasting my time writing this because I know that just as in the past...it does not matter how these increases will effect us...they will go up anyway. I can only pray that for once, the Iowa Insurance Commissioner will understand that there just is NOT any money left in our pockets for yet ANOTHER increase! Wages have not increased 37%, I would wonder

then where this increase is supposed to come from. We had more than a 20% increase last year that has nearly broke us and now they want more. They always want MORE! They claim they are paying out more in claims than they are receiving in premiums...WELL HELLO...the general population has been paying out more in bills, especially insurance, then they are able to earn in wages year after year! Are we able to just decide to pass that problem onto them or to anyone for that matter??? Maybe they should file bankruptcy as they are forcing us to do! Does Wellmark not realize that they are forcing us to just discontinue the insurance all together? Taking a penalty on income tax would be thousands of dollars a year cheaper than paying these ridiculous increases. This pushes welfare back up as well. Are we supposed to stop eating or what?! I received an EOB from Wellmark today on an office visit I had to get a refill on a prescription...I was charged \$113 of which Wellmark allowed \$105 of. Seriously! \$105 for a doctor to tell me that I can have a refill for a medicine that I have been on for YEARS and will be on for the rest of my life! Then they only fill it for 6 months so they can charge it to you again in the same year. THIS IS THE PROBLEM!!! I was not sick. This could have been handled over a telephone! Does it not make sense that the insurance company would not be paying out so much in claims if the doctors and medical field were not allowed to charge such high prices?? It is not us the policy holders causing this problem!!! This is so completely out of control and there will be no end in sight. Next year they will have the same problem and continue another increase and every year after. How much money do they honestly think we have in our pockets? Maybe they should budget a bit better as we have been forced to repeatedly do over the years. My family rarely even goes to the doctor each year for anything other than med refills and when we do we still have to pay 100% of the cost. Our deducts are at their highest just to be able to continue the coverage. So basically all of our premium is being spent by Wellmark to pay the claims of those who are using it. There are thousands of policy holders that follow this same scenario. How can Wellmark not have enough money?! I have had to continuously deny scans ordered by my oncologist for years because I simply can not afford them. There simply is NOTHING LEFT AFTER PAYING MY WELLMARK COVERAGE!!!! I am putting my own health at risk because Wellmark has squeezed every extra cent I have! HOW are they being able to continue this robbery?? Is anyone listening to the people....ENOUGH IS ENOUGH!!!!



11. *Mary Boeding* Says:

[May 16, 2016 at 12:01 PM](#) | [Reply](#) [edit](#)

July 2105 signed up for Bronze plan \$389  
Raised rate 22% january 1 to \$511  
NOW want to raise again 42.6% to \$704 a month

I DO live and eat healthy.

How in the world in good conscience can you allow this to happen again, I make \$28,000 a year because I wanted to semi retire, I guess shame on me, how dare I. After working 40 years non stop what was I thinking.

Please START helping us honest, working people for once and quit allowing them to gouge once again! They have money for expensive offices and bonuses but always fall short on paying claims.

At what point did their actuaries arrive at a dollar number amount times number of years that will horribly cripple people financially yet the ransom can still be paid?

I know I don't matter to them but I am livid, I will cancel and become uninsured because I'm not paying it. It's not a vague threat. I cannot afford it. Period.

Regards,

Mary Boeding  
[address redacted]

12.  Reid Koenig Says:  
[May 16, 2016 at 12:27 PM](#) | [Reply](#) [edit](#)

To whom it may concern:

I received a notice of proposed Base Premium Rate Increase impacting my wife's Wellmark BC/BS 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 by 42.6%! We are both recently retired and getting accustomed to drawing from our savings versus receiving a paycheck. It is a very scary time to psychologically get accustomed to withdrawing from savings and see it decrease, not knowing how much one really needs over the long term to live in retirement.

We recognize the important of health insurance and appreciate the opportunity to purchase health insurance without worrying about pre-existing conditions, etc. However, facing a 42.6% rate increase is just astronomically unacceptable. We are already paying over \$900/mo in my wife's policy alone and seeing this increase another +40% is just unfathomable. Together, we will need to pay over \$25,000 out of pocket (health insurance premiums plus our deductibles) before we receive any payments from our health insurance carriers. That is already unacceptable.

We have done our research and have not been able to find a lower cost alternative. Again, over \$25,000 per year in basic health insurance (without dental nor vision), is already significant so please do not allow a base premium rate increase for 2017. In Summary, I discourage any rate increase at this time. Attempting to balance the amount needed to withdraw from our retirement funds and make it last through our retirement is difficult enough without bearing the cost of increased health insurance. There has to be a better way to provide adequate health insurance without accepting these significantly large premium increases.

Thank you for listening.

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

13.  Jackie Hogue Says:  
[May 16, 2016 at 12:43 PM](#) | [Reply](#) [edit](#)

I just received notice that Wellmark is asking for a 37.8% increase in insurance premiums. I started this policy two years ago at the age of 62. The premium was \$478. The next year the deductible went up and premium went to \$618. Now I am assuming the deductible will go up again and premium could go to around \$778. My social security check is \$996. Right now my husband is on Social Security and is pretty much working to pay my health insurance. We don't qualify for Obamacare.

14.  JD Moon Says:  
[May 16, 2016 at 12:44 PM](#) | [Reply](#) [edit](#)

Recently, I received a notice of a proposed rate increase from Blue Cross Blue Shield of 42.4%. When my family and I moved back to Iowa in 1993 there were almost 30 Health insurers we could pick from for our needs. As a small business owner I have seen this industry's greed pad the political pockets of the government, which "supposedly" regulates them. With only 3 Insurers in 2016, I have seen the legalization of this monopolization, collusion and fraud. There is not any industry on this planet that can increase their prices at will as they do without repercussions of consumers going elsewhere. If our elected officials are truly not in their pockets, they cannot continue to allow this to happen .

Sincerely,

JD Moon

15.  Michael Egbert Says:  
[May 16, 2016 at 12:53 PM](#) | [Reply](#) [edit](#)

Re: WID: [redacted]

I want to register a protest against the proposed 42.4% premium rate increase Wellmark Blue Cross and Blue Shield of Iowa wants to impose upon the individuals holding health insurance policies. This enormous increase is obscene and can only hurt those of us who need health insurance and may require many people to drop their policies as a result, especially those on fixed incomes and not yet old enough to enter Medicare coverage.

Last year I was forced to absorb nearly a \$300 increase in the monthly premium rate to maintain health coverage for my wife, Dawn, and I simply cannot fade another increase to the monthly premium already set at just under \$1000 per month. Why are we being punished just because we aren't currently insured through an employer? How can anyone reasonably assume these rate increases for those of us with individual policies be considered even remotely fair and justified?

A 42.4% monthly premium rate increase? This is not only ridiculous but is absurd. Something has to give and I'm afraid it will be us consumers that will get the worse of it. We will be forced to have to drop our policies which will cause others to be increased even more. This is an unbelievable rate increase request. Please, don't punish us anymore than we already are.....

Michael Egbert (retired)  
[address redacted]

Insured: Dawn F. Egbert (spouse)  
WID: [redacted]



16. *Sherry Wilson Says:*

[May 16, 2016 at 12:57 PM](#) | [Reply](#) [edit](#)

There are many people who can't afford an increase in our premiums. I only get \$1600 per month after taxes. I pay \$685 for my premium. \$5000 deductible. Plus I have meds to buy. Seems like prices are raising too high for some of us. It's very stressful and this isn't healthy either. Thank you for your time.  
Sherry Wilson. Fort Dodge, Ia.



17. *Larry Woods Says:*

[May 16, 2016 at 1:11 PM](#) | [Reply](#) [edit](#)

If I got this figured out right, that makes my premium \$1075 a month. I'm paying \$700 hundred a month now. I'm just going to call them and cancel it, I can't afford it. I can't afford that kind of increase. This will be the second time in less than a year they've increased it. It started out a little over 500, then a little over 700 now a little over a thousand? I have to cancel it. This will actually more than double what my premium is since I started it a year ago. And on a fixed income, I can't afford it.



18. *Christine Hausner Says:*

[May 16, 2016 at 1:16 PM](#) | [Reply](#) [edit](#)

I wrote last year about the increase and it made no difference so I'm not sure why I'm doing it again. I am a self-employed person who owns my own company and just had a baby so I have two individual policies with Wellmark. I made 75,000 last year and I am BARELY surviving. Between self-employment tax and paying my own social security and paying my own health insurance, I am seriously thinking about getting rid of my business and going to work at McDonald's for 8 dollars an hour because I would be better off than I am now! Or, I guess I could get rid of half of my clients and make less than 50,000 and get basically most of my insurance premium paid for by the government. Is this really where we are now? This government FORCES us to have health insurance and then doesn't make it POSSIBLE for people to AFFORD it. I'm used to the usual 15-20% increase, but nearly 50%? Are you freaking kidding me? Sure, I could drop down to a different plan for a lower premium but god forbid

anything ever happens to my son or I, and I am SCREWED! Then instead I would be paying 10,000 in medical bills. One thing I really would like to know is how much the CEO and other executives of Wellmark make. That would be very interesting to know because I'm quite certain they have nicer houses than I do. Maybe instead of giving these people what I'm sure amounts to hundreds of thousands of dollars' (or more) worth of bonuses or pay raises a year, give that money to their clients and save us a premium hike, just once! I'm sick and tired of hearing that it will get better, more healthy people are signing up, our premiums should be leveling off. This is worse this year than last year. Obamacare in a sense worked for me because I actually got a better plan with maternity coverage so I could actually have my son. I was denied insurance because of an autoimmune disease I've had since I was 10. But on the other hand, how can I afford it? I sure the hell hope the new president does something about this and puts the insurance companies and the doctors in their place. It should not cost someone \$700 to have their nose cleaned out after a septoplasty that literally took 5 minutes. So, I guess that's where I'm at. You allow insurance to get so outrageous and LUDICROUS that I can't afford it, and I may have to stop doing what I've been doing for the last 16 years and go get some menial job that I'm going to hate just so I can afford to have health insurance for my son and I. Screw my mortgage and car payment because those won't get paid either making 8 dollars an hour. I'd probably have to move back in with my parents. And the real kicker, I work in the medical field! So, thanks a lot for nothing. Why do they even bother having a consumer advocate when the government is just going to allow these soul-sucking insurance companies to do whatever the hell they want to anyway? I guess I should ask myself, why the hell would I want to be self-employed when this government and country, a country that became what it is because of self-employed people by the way, makes it so impossible for self-employed people to even survive? Why is it that I'm the third generation born in this country and I get less subsidies than immigrants? Illegal aliens get the same health care as I do but do they ever really pay for it? I'm sure I'm contributing to the problem because I'm on medication that costs 20,000 for ONE INJECTION every THREE MONTHS. But then again, it's the only thing in 30 years that has put me in remission so I have no choice and why the hell do they allow pharmaceutical companies to charge so much in the first place? My medication costs more in one year than my freaking house is worth! This country is getting way out of control with health care. Nearly 50%, I have a whole lot of words I wish I could be using now to explain how I feel about that.....Why am I wasting my breath, I'll be paying \$1000 for health care next year. It's already been decided. It doesn't matter what I and or anyone else that has to pay for it says. The people making these decisions I'm sure don't have to pay for health insurance. Maybe they should, then they'd understand what NORMAL people go through every day struggling to make it, those of us who try to do the right thing and don't stiff tax payers by leaving medical bills unpaid and making it their problem. Wow, I get screwed there, too!

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

I'm writing this email in response to Wellmark's requested insurance rate hike. I'm currently paying around \$1100 a month out of my pocket for a family of 4. We are all healthy and fit and live a healthy lifestyle free from drugs or alcohol. In the first part of this year we've averaged less than \$300 per month in medical and dental costs while we are paying in \$1100. That's approximately a 300% profit margin for Wellmark. In the first 5 months of this year Wellmark

has made \$4000 off my family. At this rate Wellmark will have made over \$9000 off my family for doing basically nothing but taking a very small calculated risk that something major may happen to one of us in the family. I think it's absolutely ludicrous for them to be asking to increase my rate by another 37%. This increase will make our policy no longer feasible and we will have to drop it. In Wellmarks haste for new profits they are cutting their own potential profit by pricing policies out of the average persons range. By going forward with this increase they will lose the \$9000 a year they currently profit off my family because we will drop their policy. Please vote for the people of the state of Iowa and against the corporate greed of this company. Thanks!

20.  *Jill Toft* Says:  
[May 16, 2016 at 1:48 PM](#) | [Reply](#) [edit](#)

I'm just trying to figure out what this process is all about. This is frustrating, I was in this process last year. They still did the rate increase. I feel like it doesn't matter, because the insurance companies will do it anyway.

21.  *Julie Wade* Says:  
[May 16, 2016 at 1:52 PM](#) | [Reply](#) [edit](#)

Are you kidding me....regarding the letter I received noting Wellmark was ONCE AGAIN asking permission to raise OUR base premium rate but what...not 5% or 7% or 15% or even 25% but another whopping 37.8%!! Are you serious? What on earth are we to do??? How do you expect us hard working people to be able to afford this??? I'm literally sitting here so angry with tears I want to scream. Was it or was it not just LAST YEAR you raised or base rate over 30%???? I will be broke. I will not be able to afford this for me and my 2 children. I paid \$450, then \$500.67, then \$583.63 and currently \$766.70!!! SEVEN HUNDRED AND SIXTY-SIX DOLLARS a MONTH!! It's insane.

No wonder so many people are uninsured. I BEG you...BEG AND PLEAD that this request is denied. please.

Julie Wade  
[address redacted]

22.  *Elissa Sexe* Says:  
[May 16, 2016 at 2:06 PM](#) | [Reply](#) [edit](#)

I am very upset and confused about Wellmark increasing their premium rates by 42.6%. I am trying to keep insurance on my infant daughter and this is going to make it almost impossible. They keep increasing the rates on my daughter who is healthy and has had no medical issues other than an occasional cold. The letter they sent me with proposed increases which showed an increase of 60% not 42.6%. They want me to pay over \$500 a month for my perfectly healthy

daughter. I can barely afford what I am paying now let alone doubling it. I'm not eligible for Hawk-I so I guess I will be trying to get different insurance because I can't pay this much.



23. *Wayne Smyth* Says:

[May 17, 2016 at 8:32 AM](#) | [Reply](#) [edit](#)

How come they keep getting on these individual policies so heavy? If you're in a group plan they won't do anything. That's discrimination. It's going to get to the point, no one can afford this, you know. The farm products have gone down in price. I don't know, are we paying for all of these deadbeats out here that don't do anything too? By the time I pay premiums and co-pays its 1300 a month just for myself, that's a lot of money in a year. If I knew I wouldn't get real sick and go to the hospital I'd drop it in a heartbeat, pay the penalty and go on. Maybe I'll get rid of everything and be a deadbeat myself, hell no co-pays or premiums, that's quite a deal.

Additional comment:

I thought it was time for affordable care they would put everyone into one group. It looks like to me they are discriminated against individuals only. How do they expect people to keep doing this. Money does not grow on trees. Where do they think people will be coming up with this money. People who do nothing are given everything for free. Blue Cross Blue Shield does this every year. Your premium, out-of-pocket costs, and deductible – I can't afford this.



24. *Todd Luker* Says:

[May 17, 2016 at 8:59 AM](#) | [Reply](#) [edit](#)

Again, I am leaving my opinion to the “Consumer Advocate” and Nick Gerhart. First, please change your name. You have not advocated anything for us consumers. I find it inappropriate.

The amount of Wellmark's request is absurd. Last year you ALLOWED 28.7% plus 3% for another year. Thank you for watching over the consumer. This year, my letter states 37.8% plus that 3% for another year older. That is 40.8%!

Wellmark claims “medical Trending” as leading cause of proposed increase. Do they show you their spending habits and how they use all their monies? I do not see any cutbacks within BCBS publicly.

As for their “pools” of coverage. I was put into a “great” pool over two years ago by a Wellmark agent. If only I knew then what I know now. He'll be getting a call from me today. I am drowning in this pool already and was just mailed an anchor. It's time for the Iowa Insurance Consumer Advocate to throw us a life jacket and save some souls.



25. *Glen and Janan Meyers* Says:

[May 17, 2016 at 9:00 AM](#) | [Reply](#) [edit](#)

Just received an increase letter from Blue Cross asking for a 42.6 percent increase. I am asking please do not consider this option for the average working people. We have no other option for insurance but this company. This is wrong. Anything else I do I have the option to shop around and check on pricing. This is not fair to the consumer. Health insurance should be affordable. If it is allowed to raise even 10 percent that is too much at one time. Peoples salaries are not raising that fast. So why should theirs. Please think very hard on this issue.

I can go on and on .

Thank you,

Glen and Janan Meyers

26.  *William McCalla* Says:  
[May 17, 2016 at 9:22 AM](#) | [Reply](#) [edit](#)

Hello ,

My name is William McCalla and I am sending you this to regards to Wellmark going up. I just got a increase in Jan. 2016 of 212.00 more than I was paying. I do not need it going up again. I pay 518.00 a month now out of pocket and if it goes up again I will have to look elsewhere. It would also be a better price to pay the fine at the end of the year. Wellmark is going to price it self out of the Ins. business.

William McCalla

Cedar Rapids, Iowa

27.  *Dona and Rodney Frickson* Says:  
[May 17, 2016 at 9:38 AM](#) | [Reply](#) [edit](#)

I highly oppose the Wellmark rate increase

28.  *Adam* Says:  
[May 17, 2016 at 9:54 AM](#) | [Reply](#) [edit](#)

This is an absolute joke to raise insurance 37.8%. I don't know any market in business that has a 37.8% increase in a one year period. Wellmark needs to notify the public if they're for profit or not-for-profit.

29.  *Kari* Says:  
[May 17, 2016 at 12:24 PM](#) | [Reply](#) [edit](#)

As a consumer of Wellmark products, I am outraged that every year you are asking the OIG and commissioner to raise our rates again and again and again. Being a business owner it makes it tough to stay and do business in Iowa. Where I believe the problem starts is with Obama Care.

Those plans need to require those opting for Obama Care plans to pay more. Why should every consumer cover the people not willing/able to pay, to the point we will not be willing or able to pay our policies.

As a provider, I cannot stand some of the BC/BS competitors, but when rates are annually being raised, I can see why so many people are jumping ship to your competition. 37-43% is starting to become the norm for Wellmark to ask for increases in rates. Every year these rate hikes are granted. I believe this year it the year for this request to be denied.

30.  *Rev. Dr. Larry Doughan Says:*  
[May 17, 2016 at 1:42 PM](#) | [Reply](#) [edit](#)

“Proposed Increases in Base Premium Rates – Wellmark Blue Cross Blue Shield of Iowa has asked permission to increase its base premium rates by 42.6%.” That is the beginning of a letter I received from my current health insurance this week. Wellmark’s proposed raise of insurance rates in Iowa by that amount in the upcoming year will increase my cost from \$8,823 to \$12,582.

Wellmark says that along with other considerations, they use the following individual ratings to set total premium rate:

- \* differences and coverage and benefits;
- \* how many family family members the policy covers;
- \* changes in geographical location;
- \* changes in tobacco use;
- \* changes in your health insurance plan;

None of those have changed for me. I have the same coverage as the last year, same number of people covered, same location, no tobacco use and have requested no changes. Yet Wellmark is requesting an increase in cost which is excessive. To allow this level of change will place a heavy burden on the people of this state. If this is approved, health insurance will devour 40% of my income.

Sincerely,  
Rev. Dr. Larry Doughan  
[address redacted]  
[phone redacted]

31.  *Kris LaRock Says:*  
[May 17, 2016 at 1:49 PM](#) | [Reply](#) [edit](#)

It is absolutely ridiculous that Wellmark is requesting a 42.6% increase for 2017. How is the “average” American supposed to be able to afford this? I strongly recommend that you decrease expenses just like the rest of us has had to do.

Kris LaRock  
WID [redacted]

32.  *Laura Miller Says:*  
[May 18, 2016 at 8:55 AM](#) | [Reply](#) [edit](#)

Hi my name is Laura Miller and I have received in the mail a notice of proposed premium rate increase for the base, and I'm telling you um this is ridiculous we have Blue Cross, Wellmark. Um, last year they increased us 30 something percent and this year they're talking 42.6%. This is crazy. We are self-employed, we don't hardly use the insurance granite you know, we are uh paying, you know 6-800 dollars a month, um, yeah no. I mean this is just ridiculous and I understand that their cost has went up but they need to find another way to cover them. Um, and as far as insurance I understand how everybody has to be covered for one of those, however if they have to put caps at some point on this insurance to get the premiums back in check they need to do that. This is ridiculous, this is absolutely ridiculous we can not afford this. And we are being discriminated against because you know, it seems like they keep upping our rates, upping our rates. We're not using insurance just you know to go to the doctor for a cold or a check-up or whatever, but we're thank God healthy enough that we don't have to use it all of the time, we don't use these elective surgeries all the time. I don't want to be penalized for this. I want to stay with this insurance. You know, I like Wellmark, it's for Iowa, it works well here. And like I said, this is just ridiculous, um, they got to come up with ways to cover their costs. Um, there are different ways that's what I'm telling you, you know. Um, the Affordable Care Act is anything but affordable. Since we've done this, rates have just skyrocketed, um you know, this is just ridiculous. So, I think they need to look for other ways to manage their money. Um thank God we're going to be getting into a new election I hope the right person gets in, because what Obama has done for this country and this insurance industry is just crazy. Um, like I said, I am totally against this rate increase, and I just, there are other ways to do this. And, um, maybe you know not cover so many elective surgeries would be one to start with. Um, you know, some of the things need to be capped. I understand that, um unfortunately medical care is outlandishly expensive, um, but there are other ways to adjust this. It was better prior to Obamacare. So, I think we need to just re-look at this. So, again, I just wanted to voice my very much distaste and dissatisfaction with this. And, uh unfortunately I actually have to work so I can not be at the hearing, um, but uh yeah, I don't think this is right, so, alright. Thank you.

33.  *Jorge A Says:*  
[May 18, 2016 at 11:23 AM](#) | [Reply](#) [edit](#)

To Whom It May Concern,

I have recently received then "notice of proposed base premium rate increase" for Wellmark Blue Cross and Blue Shield.

I am disturbed by the amounts of yearly increases. Insane. Unreasonable. Preposterous.

At some time, it will not be affordable to have medical insurance for a middle-even a higher income family.

Will BC/BS be in business next year? Will they take our money, then say, were are terminating tomorrow, good luck?

The ACA was to provide coverage for the USA population without medical insurance. It is transforming. Soon there will be uninsured persons again, but from the middle-higher class citizen, rather than the poor.

Jorge A.  
Council Bluffs, IA

34.  *LeMar Koethe* Says:  
[May 18, 2016 at 1:57 PM](#) | [Reply](#) [edit](#)

I am opposed to the increases. I think this is ridiculous. I AM AGAINST IT!

LeMar Koethe

35.  *John Greiner* Says:  
[May 18, 2016 at 2:02 PM](#) | [Reply](#) [edit](#)

To whom it may concern:

I have just received notice of a possible 42.6% premium increase on our Wellmark plan.

Please do not allow this increase to happen. I already pay \$1,100/month in premium for my family plan. This covers myself, wife and child. My wife cannot work so she can stay home with our 2 year old son. We are also expecting another baby in August. This will not help our financial situation.

Do to the increase in premiums the last 2 years, we have spent very little excess monies. Consider the economy across the country as businesses will be forced to lay-off employees to cover the health care premiums.

Please do not allow this to happen.

Thank you

John Greiner

36.  *Anitra & T.Jay Larsen* Says:  
[May 18, 2016 at 2:19 PM](#) | [Reply](#) [edit](#)

Dear Consumer Advocate,

We are writing regarding the proposed rate increase for Wellmark. We DO NOT support this increase, and we respectfully ask you to deny this request.

In 2015, the increase proposal was 26.5% and now in 2016, the proposal has been hicked to 42.6%. Rates already increase every year, and we feel a 42.6% increase in one year is simply

absurd and completely unacceptable.

We are two healthy middle income adults who both pay our own full healthcare premiums out of our own pockets. Healthcare coverage is already our HIGHEST annual expense. We pay more for health insurance than we do for our home mortgage. It's more than our car payments. It's more than all of our utilities plus our annual groceries combined. If anyone really wants to make an argument for "affordable" healthcare, it should NOT be the most significant expense a household has to pay.

As 30-something health young adults, we rarely even visit the doctor for anything other than our annual physical exams. Our insurance premiums do not equal the benefit we receive from having insurance. We don't have an option of going to a plan where we don't have to "share the risk" but our premiums certainly shouldn't go up over 40% to bear the risk for others.

Running businesses ourselves, we would completely expect to lose all of our clients if our rates increased 42.6% in one shot. Not only is it unfair, but it's simply not good business sense. I don't have access to Wellmark's fiscal reports, but I'm guessing nobody is in danger of going broke... Whose pockets are we padding and why? We like Wellmark coverage, but will we be searching elsewhere if this rate goes through? Yep.

We respectfully ask you to be on the side of the small businessperson and deny this request.

Thank you!

Anitra & T.Jay Larsen



37. *Gary and Jeanne Johnson Says:*

[May 18, 2016 at 2:33 PM](#) | [Reply](#) [edit](#)

Dear Consumer Advocate;

We were recently notified that Wellmark has asked permission for a 37.8% increase in their premium rates for next year. This insurance increase is really unacceptable considering they did a 29% increase last year which would result in a 66.8% increase in the last two years.

We are a retired couple and having this much of an increase would create a huge financial strain for us. We took the plan that would be the most economical until we reach Medicare age which will be in a year. If this increase is approved we will be forced to look at what the Affordable Marketplace has that we would qualify for. It is hard to understand since Social Security benefits did not increase this year why any company would have a 66.8% increase in their cost. It appears that either their company is poorly run or someone is gaining extreme profits while others carry the burden.

We would ask that you not approve the amount that Wellmark is requesting and limit them to a more reasonable increase in a two year period then what this will result in. It is time that insurance companies stop gaining huge profits at the expense of their customers.

Please think seriously about the impact of this amount of rate increase not only this year but what has been over the last two years. Those of us that pay for insurance cannot afford to pay for those that get insurance free or at an extremely reduced rate.

Sincerely,

Gary and Jeanne Johnson

[address redacted]

38.  *Mike Neuhaus* Says:  
[May 18, 2016 at 3:20 PM](#) | [Reply](#) [edit](#)

Yes, this Mike Neuhaus from New Vienna, Ia, my insurance carrier is Wellmark Blue Cross and my proposed rate increase in 37.8%. Two years ago it was 31.3%. That's 68% in two years. I cannot afford that. I'm not going to pay for everybody else to have insurance and I'm going to have to not pay repairs in my home, or if I can even keep my home because my insurance payments are going to be over \$7100 dollars  
I need help. Otherwise I'm not going to have insurance. I have to make a decision on buying a car or anything so I can get to work. So things need to change. Tired of getting screwed.

39.  *Tammy Leibold* Says:  
[May 19, 2016 at 3:53 PM](#) | [Reply](#) [edit](#)

Dear Consumer Advocate:  
I am writing to express my concerns regarding the recent notice I received regarding my health insurance premiums for 2017.  
I feel very strongly that this increase will only increase the number of persons uninsured in our state who have no choice but to go without insurance coverage because they simply cannot afford the rising premium costs. As a current policy holder, I will have to reconsider my insurance coverage or lack of coverage for the coming year.  
At the present time I hold a single policy with Wellmark. I currently have a \$5,950.00 deductible and I'm paying \$588.18 per month. I contribute to my HSA in order to be able to pay medical expenses as they arise. Other than a routine physical, I have had to pay all expenses out-of-pocket, while continuing to pay the high monthly premium. I continue to work to be able to afford this monthly premium. If the premium is increased by 37.8% in 2017, it will, without a doubt, take over one-third of my monthly take home pay to meet this expense, not leaving much left over for other living expenses.  
Please, please reconsider this premium increase request!!! There just has to be a better way to present affordable coverage to those of us who fall into this class.  
Thank you for taking time to consider my written request.  
Sincerely,  
Tammy Leibold  
[address redacted]

40.  *Pamela Kirsch* Says:  
[May 20, 2016 at 10:28 AM](#) | [Reply](#) [edit](#)

I am very concerned with the rate increases in Health Insurance premiums!  
With Blue Cross raising their premiums between 38% and 43% after raising it over 20% last year how do we expect the working class to afford to have health insurance? Wages are definately not going to go up at that rate. I hope that you intend to address this issue. This is especially a concern for young Americans trying to get a start. There is no way that they can afford these rates when they are barely making ends meet now. Please reject such rate increases!

41.  *Janet Feauto* Says:  
[May 20, 2016 at 11:09 AM](#) | [Reply](#) [edit](#)

I am asking the insurance commissioner to please deny Wellmark's proposed rate increase. I believe Wellmark needs to learn to manage cost increases better. The public cannot afford this. I'm asking the insurance commissioner to stand up for us and deny that increase.

42.  *John Plath* Says:  
[May 20, 2016 at 11:52 AM](#) | [Reply](#) [edit](#)

When you lose group insurance like through a spouse that is currently working, when you go on the open Market to buy insurance, their rate increases are too ridiculous to make common sense and they're unrealistic for the average person to be able to afford for the cost of living, especially when the federal government said the cost of living didn't go up. There's no rational for it. When you talk to Blue Cross Blue Shield and they ask for 38% increase you're looking at almost \$1000 month insurance for a plan that's almost \$6,000 deductible. You're going to pay out of pocket before the insurance company pays for anything. When they keep talking rate increases they're not giving you any more coverage for the money. I'm 62 years old now, retired, and I'm previous military, now I'm going to have to rely on maybe VA care to cover my health care. It's at the point now that if this rate increase takes effect, I guess Christmas gifts starts getting down to where you can't give gifts to your grandchildren, you'll just have to say "Merry Christmas". With me it's 50% of my check almost, and I still have other bills to pay plus normal living. Makes me appreciate being a kid when you didn't have to worry about things like that. Welcome to the real world.

43.  *James & Rita Scott* Says:  
[May 23, 2016 at 8:45 AM](#) | [Reply](#) [edit](#)

Consumer Advocate,

I am writing to you with regards to the recently received "Notice of Proposed Base Premium Rate Increase and Public Hearing" for Wellmark Health Plan of Iowa, Inc.

My wife and I were fortunate to retire in 2013 and 2014, respectively, due to managing our lifestyles, savings and retirement planning. When I retired in Aug. of 2014, I had to give up my Employer's health insurance, and source my own insurance, to cover us till we reached Medicare age. For our planning, we used \$1300/ month as a premium expense. We chose Wellmark because of their Iowa connection and previous experiences as our insurer for health.

My wife and I were fairly healthy and didn't have a lot of claims, other than preventive care and a few prescription drugs, so we chose the CompleteBlue 3000 A, because of "lower monthly premiums" (\$1066.55), higher deductibles, and Co-Pays, and not needing to use it alot. This was one of the "filters" (both on-line and over the phone), Wellmark used to market their Plans, helping you choose the best Plan you're your needs, while holding down our costs.

In November of 2014 we were notified by Wellmark of a monthly premium increase of 15 % (\$1222.11) for 2015 for the CompleteBlue 3000 A Plan we signed up with. This was approx. 2 months after we had initially signed up. When we called Wellmark, they attributed it to things

within “Obama Care” taking affect, and really couldn’t provide any more detail other than that. Dissatisfied, we reluctantly accepted the increase for 2015.

In May of 2015, we received a Letter for a Public Hearing on a monthly base rate increase of 28.7% (\$81.02) for 2016 on the CompleteBlue 3000 A Plan. We were extremely upset with this request and called Wellmark again to see why. They again blamed it on “Obama Care”, as well as the group of people that our Plan was associated with, using the Services, and Wellmark not getting enough to cover them. When the monthly Premium increase arrived it was actually 32% (\$1612.29), rather than the \$82.02 initially requested. Again, my wife and I are fairly healthy and didn’t use the Insurance very much during 2015. Because of the significant increase and our healthy history, we opted to gamble, and change to a Plan (Simply Blue 5000 HMO) that had a smaller monthly Premium (\$1189.84), with a still higher deductible and Co-Pays, to try to stay close to our “retirement plan”.

Now it is mid-2016, and again, Wellmark is asking for a 37.8% (\$160.16) monthly base rate increase. Based on what was asked for in last year’s Letter, and what the premium increase actually was, I believe we will be “sucker-punched” again! Below are some thoughts that I would like the Iowa Insurance Division to consider before ruling again, for a rate increase by Wellmark:

→ How can Wellmark market their Plans as “lower premium” for those of us that don’t use the insurance very much, and help us save money, and then raise the premium significantly, because other members aren’t paying their fair share, and/ or poor management on Wellmark’s part?

→ Why doesn’t Wellmark go after the people that use the insurance and don’t pay their fair share?

→ Since “Obama Care” is the root cause of these increases, and the Plans we have used, do not qualify for the Federal discounts, why doesn’t Wellmark push these shortfalls the other direction, back through the local and Federal politicians, that they (Wellmark) Lobby to, and reward them with contributions for campaigns?

→ Why do the monthly premiums end up increasing significantly more than what the “base rate public hearing” amounts indicate?

Sincerely,

James & Rita Scott

[phone number redacted]

[email redacted]

44.  *James O. Lass* Says:  
[May 23, 2016 at 11:16 AM](#) | [Reply](#) [edit](#)

I’m calling regarding the proposed rate increase by Wellmark Blue Cross and Blue Shield. I believe it is uh exorbitant. I understand that cost have gone up um, I believe they are going too far, asking for way too much. I know I have had to utilize a...first time ever we had to utilize a large settlement. However as a class I cannot believe that anything would justify that amount of increase. So, um please note that if you would in the comments for the hearing in July. And perhaps we’ll see you then. Thank you for your attention and for your service to your state. Have a good day.

45.  *Susan Daufeldt* Says:  
[May 24, 2016 at 8:53 AM](#) | [Reply](#) [edit](#)

This insurance rate increases as a self-employed person are just killing us. They're killing us. Last year in 2015, medical costs were more than 17% of our income and in November we got a notice that our rates are going up almost 25% now we got a letter telling us they'd like to increase our base premium rate at 42.4%. At this rate we won't have insurance next year, we simply won't be able to afford insurance and that's scary. It's very tough to take.

46.  *Elizabeth Hollatz* Says:  
[May 24, 2016 at 4:06 PM](#) | [Reply](#) [edit](#)

We're self-employed and we got that letter for the increase of 42.6%. I just wanted to let them know that, I guess I'm a little upset, obviously really upset in regards to this. We're self-employed, we're farmers. We farm under a thousand acres. We use the Wellmark insurance. We have a family of 5. We have a few children that have health problems, and we use the Wellmark because we're able to go to the Mayo system. For our children we're now looking at possibly having to change our children to State insurance. Due to the increase, we cannot afford to pay over \$24,000 a year for the current Wellmark plan if that was to go up, with the proposed increase, will be more than our current farmland payment. So what you guys are looking at is, you're unfortunately looking at possibly Wellmark putting a lot of self-employed farmers out of business. We could possibly, in the future, if we were to keep Wellmark for insurance and the rates continue to increase the way they're going, we know several people that are looking at possibly, the smaller farmers, losing their businesses due to this. So, um, I don't know if this is going to help, but I just wanted to say that I was really, unsatisfied with the letter increase going up that much and like I said, we're self-employed and now we're looking at possibly having to change our children to a different insurance just so um we can stay afloat with our farming. So, um please take your customers' comments into consideration. I know a lot of the people that use the Farm Bureau Wellmark are self-employed farmers, and they depend on the insurance for their families but who can afford it when you're going to be jacking it up that much? Thank you.

47.  *Jill Kruse* Says:  
[May 24, 2016 at 4:06 PM](#) | [Reply](#) [edit](#)

I'm calling regarding the notice of proposed base premium rate. Um, Blue Cross Blue Shield is proposing a t 42.4 increase, which increase the premium \$192.45, already paying \$265 a month for an insurance that carries a large deductible because that's all that can be afforded. If this proposal goes through, there's no way that um, that rate will be able to be paid. And to be available, um the closest site in Norwalk Iowa is an hour and a half away at ten o'clock in the morning. For those people that work and are trying to make a living so they carry insurance although their employer doesn't offer insurance, you know, ten o'clock in the morning on a week day does not work. If this proposal goes through, you will be seeing a lot of people dropping insurance coverage. They'll probably pay you know the um, the fine or whatever for not carrying insurance but when you go to a hospital, I understand they have to treat you anyway. So guess

who's going to be carrying that burden? The rest of the people -which is not fair. Somebody is making a killing off of these high premiums because Blue Cross Blue Shield has their own rates that they pay. They do not pay what is being billed. They pay what is allowable, and the facilities that provide the service have to write off the difference. So something is wrong with the system, it has to be taken care of and these rate increases have to stop. Please, please do not let this go through. Thank you

48.  [Jason Aldinger](#) Says:  
[May 25, 2016 at 8:28 AM](#) | [Reply](#) [edit](#)

If they want to increase my service, then I'm going to use that service for EVERY LITTLE THING. I will make sure that that insurance company gives me my money's worth. And as a tax payer I'm tired of paying for everyone else's social programs.

49.  [iainsuranceca](#) Says:  
[May 26, 2016 at 3:06 PM](#) | [Reply](#) [edit](#)

To Consumer Advocate,

My wife received a letter form Wellmark Health Plan of Iowa that indicated they asked permission to increase base premiums rates by 37.8%.

If I understand this letter correctly my wife's premium could increase by 37.8%. she is already Paying \$773.00 per month and believes this increase to be excessive and unfair.

We do not mind paying a fair share but the premium she is paying is already exorbitant.

I request that you deny the rate increase.

Sincerely,

Dan Lage

50.  [iainsuranceca](#) Says:  
[May 27, 2016 at 4:29 PM](#) | [Reply](#) [edit](#)

This insurance increase has been outrageous to the middle class American and proposing to increasing it over 40% is highway robbery. We are a middle class and in our lower thirties family. Our insurance has already increase 30% every year over the last couple of year and we are not going to pay it anymore. If you want to take another rate increase instead of lowering it back down to an affordable amount per month, it would be over 1700 a month and that's more than our house payment. We will no longer buy insurance if this goes through.

51.  *Paul Freund Says:*  
[May 31, 2016 at 8:47 AM](#) | [Reply](#) [edit](#)

Recently I received a notice of proposed base premium rate increase for 2017 from Wellmark Blue Cross and Blue Shield of Iowa.

The proposed increase is 42.6%. This increase seems appalling especially since the 2016 base increase was 25%! It should not surprise anyone that these continuing increases are a hardship!

When the Affordable Care Act passed we were promised by our politicians that insurance costs would stabilize and perhaps decrease. This is crazy.....what has happened?

I would urge the Consumer Advocate to strongly fight against this increase. Thank you.

Paul Freund  
Bettendorf, IA

52.  *Anonymous Says:*  
[May 31, 2016 at 10:33 AM](#) | [Reply](#) [edit](#)

Dear consumer Advocate:

I have never sent a letter at anytime in my life to make a complaint. My personal opinion, as I am certain of almost everyone else? It won't do any good anyway. Big business is big business and now unfortunately medical care has become big business.

Last October 2015 we were notified by Wellmark our insurance premiums were being raised \$400 a month...\$4,800.00 more a year than the current \$12,000 a year we already pay. Are you kidding me? We contacted our insurance representative only to have him simply reply that it is all due to Obamacare. Now we receive a notice in the mail of yet another increase in premium of 37.8% again in less than 12 months of the previous notice?? All because Wellmark has now decided to become a member of the Obamacare coverage so that we (and I mean those who work full time, raising a family, paying taxes on time, and productive citizens) pay for those who cannot afford healthcare and cover the losses that insurance companies are faced with. Simply stated? NOT FAIR!

Why is insurance now costing more than in-state college tuition per year? Why is it my responsibility to cover the costs of a company to pay for those who cannot afford it and cover Wellmark's losses? Why should my family pay \$16,800.00 a year for medical insurance?????? This is such an outrage to me and I know I am sitting here wasting my time typing this letter because it will just be tossed in the recycle bin.

What does the Commissioner care what citizens (and legal citizens) of Iowa pay for insurance? It is evident that no one care until it affects them personally, then all of a sudden it is a big problem

53.  *Brad Ellison Says:*  
[June 3, 2016 at 11:48 AM](#) | [Reply](#) [edit](#)

I'd like to complain about the 42.6% rate. My wife and I are farmers, at this rate, it will go up another \$776 a month. We even raised our deductible to \$3000. That's over \$30,000 for 2 individuals a year. That's more than what a lot of people make. I don't mine 5-6% but going up 42.6%...It needs to be stopped somehow. I understand that this is one of the deals; but it's a little frustrating for people who are self-employed. We're all pretty much frustrated it with. \$31,000 a year is quite substantial. It's too high.

54.  *Anonymous Says:*  
[June 6, 2016 at 11:03 AM](#) | [Reply](#) [edit](#)

To whom it may concern;

I recently received a letter regarding base premium rate increase at as high as 42.4% I am sending this letter to explain my husband and I's situation as I'm beyond sick as I Read this letter from your company.

My husband and I just started a private insurance plan as of April 1st, 2016 and already am receiving a letter saying there maybe an increase of up to \$200 extra dollars a month. I want to make this letter clear that I don't way to only consider myself worrying about the insurance increase or to make others feel bad for my family and I.

My husband and I had a policy in 2008 after he lost his job permanently. I was very ill when I got pregnant with our first daughter so I had to quit my job as a Dental Assistant/office manager. We got a policy where it was enough that we could afford it and still have something if something serious had occurred. We hardly even used it maybe 1 or 2 times for the common cold or something as simple as that. My husband then got a job at John Deere in the Quad cities where we had a 7 month probation period. August 1st, 2011 we we're able to cancel our Wellmark policy. After having John Deere income and insurance we thought we we're set for life, pretty spoiled I could say. Then we decided to have another child, our 2nd daughter arrived healthy May 2012. We had life made! On our 1st daughter's 1st day of Kindergarten a call from John Deere we never wanted to happen as we picked up our daughter running to us after her 1st day...for the 2nd time my husband was laid off again. Luckily he was called 2 weeks later to another John Deere and 6 months later called back to his home plant.

After working at this home plant for 3 months summer of 2015, we once again are hearing the phone call nobody thinks they would hear yet AGAIN! My husband is laid off for the 2nd time at John Deere in less than 1 year. We we're speechless, broken hearted, depressed and everything in between. At this point we wondered what did we do to receive this? What could we have done differently? Was it not meant to be? We we're told we would have 6 months of Health Insurance if he had not been called back we would loose it. We never thought that was possible.

We we're determined that would not be us and he would be called back to another plant. Well around that time every other plant was laying 100's off as well. Unfortunately, we lost our insurance as of March 21, 2016, after 5 years at John Deere.

We spent most of our days crying, depressed and just not living our life as we should with our 7 and 4 year old daughters. We still spend everyday praying to God that he gets called back not only financially but mainly for our health insurance. Our daughter's have febrile seizures and

sinus/eye issues so we we're not able to afford to put our children on this health insurance policy in case we we're hospitalized as we have been with both of them before for these issues. We need a plan to help us in case something major happens to one of us. So after days of crying trying to suck up the pain that I would need to apply for Medicaid for our children was pure embarrassment. How do you work so hard to go from having the best insurance to applying for state funded insurance or food stamps? We wanted to so bad put our children on this policy but simply could not afford it. Barely could afford to cover ourselves and now the cost is going up almost \$200 a month when I just got this plan not even 2 months ago!!! How? Why?

I guess as I look at it we are having a hard enough time trying to pay it now let alone for it to go up 200 more dollars a month. I have not slept deeply in a year because of health insurance. I can't find myself accepting this large of an increase. Maybe \$10-40 but \$200? COME ON! Not that you can help this but my husband and I's life this last few years has been complete hell and to top it off...this letter?

I didn't think twice when we needed a private insurance policy when It came to deciding which company to go with either time we've had Wellmark. We just knew that's the best! I feel your turning people away from your company because of always increasing rates.

My dad has been self employed for 35 years as a logger and I swear 2 times a year he is upset because of increases. Like I said a small tiny increase is one thing...42.4% (\$192.45 possible increase)??? What in the heck???

I will be searching for another insurance carrier and will be letting others know about other carriers there are as well if this does increase. Everyone has a situation...mine maybe mild to someone else. Everyone has a story, Everyone has had ups and downs but Health Insurance is very important...most of the people who have stories it usually goes back to a Health issue they have had or someone in there family has had. You need to stop worrying about making so much money and think of the people who we're kind of enough to choose your company!!! Give us a break. Think of the world now and it's craziness and sadness. Life is tough the way it is. Please stop trying to make it harder for those of us who really need the low prices and still good insurance. We need you and your company t help us not make our lives harder. I want to leave this letter anonymous due to confidentiality. Please on my hands and knees I beg you to not only help me but others. I pray to God everyday my husband gets his job back so we can continue working hard for our children. Please take this letter into consideration.

Thank you for listening and Have a wonderful day!



55. *Lynn Schroth Says:*

[June 6, 2016 at 11:20 AM](#) | [Reply](#) [edit](#)

Dear Sir,

I am writing in protest of the proposed rate increase by Wellmark Health Plan of Iowa, I pay privately for my insurance

as I am not eligible for my works plan, and it has risen every year I have had it. Last year it would have risen over \$300

if I would have kept it. My monthly rate would have been \$1250.00 Instead I opted for a higher deductible to keep the monthly payment lower. As it is I spend 1/2 my monthly income on my Health

insurance premium. This is not right! If the rate increases continue, I will have no choice but to cancel my insurance, and become uninsured.

Please think about those of us who pay privately and do not allow the proposed rate increase. I also find it unfair that we who do have insurance have to subsidize the Governments Health Plan. I am sure if this had been more widely know more people would have protested it. Thank you for your time.

Lynn Schroth  
[address redacted]

[email redacted]

56.  Virginia Westberg Says:  
[June 8, 2016 at 10:47 AM](#) | [Reply](#) [edit](#)

Dear Consumer Advocate:

I would like to state my objection to the proposed increase in the Blue Cross and Blue Insurance medical insurance premiums for 2017. When are these increases going to end? Their rates went up \$100 per month in 2016. I'm currently paying around \$775 for a policy that still has me responsible for a \$2500 deductible and a \$6500 maximum out of pocket!!

Let's find out who the real "rapers" are in this fiasco. Is it the medical equipment companies that are overcharging for their testing equipment in the hospitals, are the health care employees paid too much for their jobs, are the hospitals overcharging for their testing/services? It's obvious for the uninsured, that the hospitals don't give the uninsured any breaks, when they do not give them the discounts on services that are provided for the insurance companies, but expect the uninsured to pay "Full price". This whole medical insurance nightmare is breaking the back of the American people, who are not covered by an employer.

You know, paying \$9,600 out-of-pocket is pretty hard to take; with another proposed increase on the way.

Please stop this madness and make Blue Cross and Blue Shield make a little less profit, to make insurance affordable for Iowans. We're very limited in our pool of insurance providers, and I hear United Healthcare will be dropping out for 2017. I believe that brings the Iowa insurance pool down to 2 providers. So, that kind of puts us over BC and BS's "barrel", doesn't it? They're saying, "if you want good insurance, buy what you can afford, and risk your future ruin in the event of a major catastrophe." And now hospitals are buckling down, and if you owe them they want paid at a certain rate, for a certain number of months so they're not waiting for payment; no more "pay what you can per month for however long it takes you".

Sincerely,

Virginia Westberg

57.  *Jerrold Gilbert* Says:  
[June 8, 2016 at 11:17 AM](#) | [Reply](#) [edit](#)

I want to oppose this increase. The main reason is: I haven't used this insurance yet, but they keep jacking up the prices.

58.  *Terry Turner* Says:  
[June 8, 2016 at 12:03 PM](#) | [Reply](#) [edit](#)

I just don't feel...I'm a single parent, I don't think our premiums should go that high. They're great where they're at right now. It's kind of hard to do it as a single parent. You have your deductible and premiums before anything's done. 'Knock on wood' we haven't used it yet. If my son goes into surgery, it's \$5-6000 out of pocket. That's me and my boy, it's like uh, how can we afford this? You have a house payment, car payment, bills, there's no way. Please don't raise it.

59.  *Shelby Duehring* Says:  
[June 8, 2016 at 2:35 PM](#) | [Reply](#) [edit](#)

I think this is an unnecessary rate increase. I have been a private insurance buyer since Affordable Care Act came into effect. I chose to go through Wellmark because I knew I would be covered and claims would be paid. But they're forcing us out by another very unnecessary increase. My policy itself, and it's a very low policy, they're raising my premium \$140, I believe. That will be the third increase with Wellmark. It was originally \$505; and this will push me just over \$800 with their lowest coverage, meaning it's not their best. We pay most of our stuff is 50/50, and they're trying to raise my premium \$140. I understand the business because I worked in the business, but I don't know if I'll be able to take a \$140 increase which will put me out of insurance because my husband's employer doesn't offer it for myself and child. You're pushing us out of the market because we won't be able to afford. Then we'll have to go to Coventry – which knowing them – they're slow to pay, no pay, or fight to pay. Which will lead to bankruptcies and defaults. Because those people won't be able to afford that coverage. They don't qualify for Medicaid, etc. because they're \$10 over income or \$25 over income. You're literally pushing us out, and I told that to them yesterday. I went through all of that, I know what it's like. You get a raise, and then your premiums go up. It's different for a company, than it is for someone like myself who has to buy it through a private market. Big picture is, the rate increase that they proposed right now, my rate increase is scheduled to go up \$140 plus, and my mother in law, hers is scheduled to go up 42%. Next year's increase they're going to want even more because they lost so much in the private market. I see the writing on the wall. They're going to push everyone out and then they're going to want a higher increase because they can't afford that increase. I think this is astronomical. There needs to be a separation of large market (company market people that have company policies) vs. small market (private buyers) and what increase you can do to a large market vs. small market.

60.  *Marsha Kuntz* Says:  
[June 10, 2016 at 8:32 AM](#) | [Reply](#) [edit](#)

Dear Consumer Advocate:

I received a letter in the mail stating that health insurance is being considered to increase at a rate of 42.6% in the upcoming year. I paid \$9331.56 last year in insurance premiums, which did not include the other doctor bills that I also had to pay on. I am basically working so that I can pay for health insurance as my husband is elderly and retired and does not have the money for me for health insurance. It is very discouraging and I am hoping that you will not raise the rates. I am glad that I am still able to work and pay for my insurance, but if it raises I do not know what I will do. So please, please do not raise the percent that much. I realize that medical care is expensive, but insurance companies have way too much power and it is effecting the kind of care that citizens are receiving. Doctors no longer are listened to they are regulated by the insurance companies as to how long they can be in the hospital or even how they can treat their patients. And Medicare is not much better. So please be an advocate for the underdogs that our really trying to be covered for their health issues instead of sucking money out of the government.

Marsha Kuntz  
[address redacted]

61.  *Leland Seivert* Says:  
[June 10, 2016 at 1:17 PM](#) | [Reply](#) [edit](#)

To Whom It May Concern:

I would like to provide public comment on the proposed insurance rate increase of 42.4% by Wellmark Blue Cross and Blue Shield of Iowa.

I retired at age 62 because I was looking to enjoy my “golden years” . I live on Social Security and a small pension. My wife is still currently working. We each have our own individual insurance thanks to new health care laws. When I retired a year and a half ago my Wellmark insurance premium was \$777, it is currently \$945 and will rise to well over a \$1100 if the proposed rate increase is allowed. Social Security did not increase in 2016. My pension is a fixed amount. My wife got a pay increase was about 2%. I understand health care costs are on the rise, but I also know insurance companies negotiate a settlement on every claim. I don’t think Doctors and hospitals have raised their rates 40+%. I don’t understand how insurance companies can continue to build huge, elaborate offices and donate billions to other causes. It just doesn’t seem fair to turn around and jack up rates because you wanted to improve your health status or have had an injury, or illness.

When I planned for retirement I knew to get good insurance I would pay higher rates, but getting close to double in 2 years is not acceptable. I thought I would be able to hang on till I was ready for Medicare and a Supplemental policy. For those who have been in the “blue collar” labor force it is difficult to retire, enjoy life, pay your bills, buy groceries, and be able to afford health insurance, especially if you chose to have a policy with the coverage you could use.

I strongly urge the Iowa Insurance Commission not to approve the rate increase as proposed and negotiate for an affordable rate less than half of the proposed rate.

Sincerely,

Leland P Seivert\  
[address redacted]  
[phone number redacted]  
[email redacted]

62.  *Kelly Says:*  
[June 12, 2016 at 3:28 PM](#) | [Reply](#) [edit](#)

I am positive that making a comment or attending one of the public hearings is a total waste of my time. As I am certain that we the consumers needs and opinions will be totally disregarded. This is strictly a legal formality the government requires before they allow the go ahead for the outrageous premium increases to be forced upon us. Our family is totally responsible for paying 100% of our health insurance premiums. For a family of four our new monthly premium will be over \$ 2,000 ! How are we supposed to help our children with college or save for our retirement. Remember we are self employed!!! I really don't want BCBS to build anymore baseball stadiums or anything else to "benefit " the public. I just want to pay a fair price for health insurance, not hand over more than 40% of my income and still pay all my medical bills because I haven't yet met the enormous deductible! PLEASE DO NOT ALLOW THIS INCREASE!!!

63.  *Patti & Tim Langham Says:*  
[June 13, 2016 at 8:53 AM](#) | [Reply](#) [edit](#)

Please deny the increase. if it goes up my husband and I will go under.  
thank you  
Patti and Tim Langham  
[address redacted]  
[phone number redacted]

64.  *Becky Rice Says:*  
[June 13, 2016 at 8:56 AM](#) | [Reply](#) [edit](#)

I am convinced that writing this comment, or attending one of the public hearing forums will probably be a total waste of my time. This is all a legal hoop the insurance company is required to do before they are ALLOWED to impose their exorbitant rate increases! We are self-employed and therefore pay 100% of our premiums. If this increase is allowed our premium will soar to over \$2,000 per month for a family of four! How are we supposed to help our children with college or have anything to save for retirement?! PLEASE DO NOT ALLOW THIS INCREASE! I don't want BCBS paying to build any new " public" baseball stadiums! I just want to pay a fair price for health insurance, not 40% of my income for premiums plus the

enormous deductible on top of that!  
Becky Rice



65. *Mike Wells Says:*

[June 13, 2016 at 9:11 AM](#) | [Reply](#) [edit](#)

Wellmark is proposing a \$42.6% rate increase for Individual and Families in the State of Iowa. They had a 37% increase approved by your office last year. How can this be justified? Do they open their books to justify this increase. Is it somehow tied to Obamadon'tcare?

This is unacceptable to the public. You have a duty as the insurance overseers to NOT allow this to happen.

Bring them to the table and have them SHOW...not talk...SHOW how they can justify these increases.

I work for a small business owner and I cannot believe what this country makes a person do to conduct business here.

Corporations can go overseas to hide assets and escape taxes but not the honest hard working American.

Step up for them and do not allow this increase. .... OR ANY INCREASE!!!!

Thank you in advance for your support in this unfounded, greedy request.

Kind Regards,

Mike



66. *Deb Bonser Says:*

[June 13, 2016 at 9:21 AM](#) | [Reply](#) [edit](#)

To Whom it may concern:

We received notification that our insurance company is requesting to raise their premiums by 42.6% in this coming year. I would like to register my objection to this. Our premiums started out as \$420 per month with a \$5000 deductible each. After the first year they bumped it up 24% and our premiums are \$586, now I just received notification that for next year they want to bump it up 42.6%. So that will take the cost up to \$835 per month.

\$835 is more than my budget will be able to manage – I don't know how I can handle that kind of increase. I would encourage you not to accept such a high increase. As our spendable income is taken with taxes and higher and higher premiums for insurance it means we have less for other purchases and will impact our economy here in Iowa.

Thank you for listening.

Debra Bonser

67.  *R.J. Campbell* Says:  
[June 13, 2016 at 1:56 PM](#) | [Reply](#) [edit](#)

To Whom It May Concern:

I absolutely do not want another increase in my health policy. I can barely afford what I have now that the government insist that all citizens have health insurance. Instead of raising you rates look what you can do to low health cost. It is no secret that doctors and hospitals have high rates so they can recoup the cost of patient care and treatments so insurance will pay what they deem needed for their cost. Look there to lower the cost and NOT pass it on to your customers like me. This is the land of freedom of choice, your taking the choice away and by God Socialist Medicine is looking mighty good!  
My answer is NO increase and YES to get health rates down.

R. J. Campbell  
[insurance i.d. redacted]

68.  *Darlene Leech* Says:  
[June 15, 2016 at 8:11 AM](#) | [Reply](#) [edit](#)

In regard to Wellmark's proposed premium rate increase. First of all why are they allowed to make annual increases? My plan is a 70/30 with some of it only 50/50, it is already close to \$500.00 a month & now they want to tack on another \$80.00. Seems a little overpriced since this policy only covers me. I'm making myself sick with worry that we wont be able to financially pay the overpriced premiums. I'm under 65 and can no longer work due to health conditions. My husband is older and draws SS with a pension. As a result of the high premiums I feel that I have become a financial burden to him as we have to now use the monies intended for our retirement to pay for high health care cost. When will the increases stop?

Sincerely,  
Darlene Leech  
Des Moines

69.  *Russell Morine* Says:  
[June 15, 2016 at 8:18 AM](#) | [Reply](#) [edit](#)

Consumer Advocate,

The requested 42.4% increase in the base rate is excessive and totally out of line. According to The Kiplinger Letter, medical cost will increase 4% this year. How can a 42.4% increase be justified when overall medical cost will only increase 4%. It is becoming very obvious that Wellmark Blue Cross and Blue Shield is very wasteful and poorly managed.

I have documented proof that Wellmark will pay 2-3 times the list price for drugs and supplies. I have a case where Wellmark was billed \$1778.18 for an invoice that had a list price of \$164.47, and the provider was expecting payment of \$764.98. I have a second case where Wellmark was

billed \$2392.36 for an invoice that had a list price of \$507.05. Wellmark paid \$760.41, and the provider was expecting an additional \$325.39 payment from me.

Based on the enormous waste within Wellmark, I would encourage the Iowa Insurance Commissioner to deny the requested rate increase. If Wellmark could eliminate overpayments there would be no need for such an outlandish rate increase. Thank you for this opportunity voice my concerns for the requested rate increase.

Sincerely,

Russell Morine  
[address redacted]

70.  *Linda Reynolds* Says:  
[June 15, 2016 at 8:45 AM](#) | [Reply](#) [edit](#)

This letter is being written to implore you to prevent Wellmark from raising their health insurance rates by a proposed 42.6%.

Last year, Wellmark proposed a similar increase and subsequently raised their rates at that time. I believe it is unconscionable for them to raise rates by such a large percentage. I would think that the new law requiring all citizens to purchase insurance would add to the coffers of the insurance companies and help keep costs down.

My sister works two part-time jobs that pay very little, and another increase in her insurance would put a huge burden on her. My father, who is 94 years old, lives in a nursing home. Last year, Wellmark raised his premium from \$838 per quarter to \$867 per quarter. I fear he's going to run out of money and have to go on Title 19 if this keeps up. He has worked in Iowa consistently since 1944, after coming home from World War II, and it would devastate him to live on charity at this point in his life.

How can the average citizen protect himself under these circumstances? Wellmark is a huge corporation with many, many highly-paid individuals at the top. They feel the need to increase their bottom dollar every year, and the only way to do that is to get it from the poor. People like my sister and my father have no way of increasing their income beyond just pennies on the dollar. People with salaries like Wellmark executives have no idea what a struggle it is for the regular guy to just keep his head above water, let alone improve his quality of life.

Your office failed us last year when you allowed this all-mighty insurance monopoly to raise our rates. Isn't a big part of your job to monitor companies like Wellmark to make sure the citizens of Iowa don't get taken advantage of? It's bad enough that the pharmaceutical companies have run amok, and now we have to worry about the health insurance companies robbing us blind.

Linda Reynolds

71.  *Jerry Whisler* Says:  
[June 16, 2016 at 11:15 AM](#) | [Reply](#) [edit](#)

A 42% increase is absolutely ridiculous there is no company that I know of that's ever raised their prices 42% at one time. They need to look at the salaries and bonuses of some of the head

guys at Wellmark. 42% is ridiculous. Whoever puts the final say on this – the Commissioner – I sure hope he thinks of this too. I don't think it's fair, I don't think it's right, It's price gouging.



72. *Sharol Squiers* Says:

[June 16, 2016 at 2:20 PM](#) | [Reply](#) [edit](#)

In regards to Wellmark's proposed health insurance rate increase of 42.6%, where will it all end? Every year the cost of health insurance continues to spiral, while the amount of coverage continues to decline. I am retired and forced to carry a private policy to insure us against a catastrophic event, we have a huge deductible, and an HAS to try to afford coverage. The premium skyrockets every year, with a much higher rate of increase comparative to our other costs of living. This does not seem right.



73. *Robin Romelton* Says:

[June 17, 2016 at 8:28 AM](#) | [Reply](#) [edit](#)

I will never forget my 61st birthday as that is the weekend I received notification of Wellmark's request to increase my premium, if approved, \$860.00. I'm a retail worker with no benefits of any kind. Were I single, I would qualify for tax credits, as my net income is approximately \$25,000 per year. A friend of mine has seriously suggested I divorce my husband of 38 years so I could get the credits. My 69 year old husband is a retired teacher who now receives a well deserved pension and social security. He also chooses to work part-time at our local library. After years of struggle on a combined income of a very low paying retail salary and a low paying rural educator's salary, we are now finally somewhat comfortable financially. This proposed 42.6% increase in premium threatens that security.

According to the article in the Waterloo/ Cedar Falls Courier, only 30,000 policy holders are being asked to carry the burden of 300 high-cost Iowans. What about 1.2 million Iowans covered by Wellmark? Why isn't this cost being shared by all policy holders, including small and large group?

If this rate of increase continues until I reach 65 and the pot-of-gold that is Medicare, my entire monthly salary will go to paying my health care premium. This is unjust and immoral.



74. *Jack & Corina Burkhalter* Says:

[June 17, 2016 at 12:30 PM](#) | [Reply](#) [edit](#)

My wife Corina has an HSA \$5500 upfront deductible, she's 48 healthy, doesn't smoke or drink and yet received a letter 6 weeks ago that base premium will increase 56%, this after 3 years of increases.

I have attempted to speak to the Commissioner and the CEO of Blue Cross and Blue Field regarding this, however no one has called me back. I feel that it will take someone with clout to get something done. I've thought about calling WHO radio station regarding the issue. I'm at loss of what to do really. Do not allow any increase.

75.  *Jennifer Brown* Says:  
[June 17, 2016 at 2:00 PM](#) | [Reply](#) [edit](#)

The proposal to increase Wellmark Premiums by 37.8% is absolutely ridiculous on the part of the company. I have never in my life, received a 37.8% raise from my employer. I make \$22,880 gross income in a year and now you think I should pay an additional \$1704.96 per year? I can't afford the premiums as it is...if you try to force this increase I will definitely be forced to cancel my policy, if I don't have to before January 2017, because the premiums as they are...are more than I can afford. I can't believe that Wellmark would even have the audacity to suggest this crap. And I certainly don't have the time off work or ability to travel to Des Moines to tell you face to face about how crazy you are for trying to do this to hard working people. For What it is worth (not much I am sure)

76.  *Anita Moore* Says:  
[June 17, 2016 at 2:49 PM](#) | [Reply](#) [edit](#)

How am I supposed to pay for this? I pay \$588 now, 42% is almost \$900 dollars a month. I drive a truck, I am an owner operator, there is no one that will provide insurance for me. I just don't understand how we can pay this? We would get in trouble if we don't have insurance, but how are we supposed to spend almost \$900 a month for insurance?  
With truck insurance plus health insurance, then car insurance I would be paying \$1600-1700 dollars a month for just insurance. That ain't counting the light bill or nothing to live on. That doesn't leave nothing to raise a family on. Where are we supposed to turn? Are we supposed to go without insurance and pray we don't get sick; and then if we do get sick, declare bankruptcy?

77.  *Gary Cole* Says:  
[June 17, 2016 at 4:22 PM](#) | [Reply](#) [edit](#)

This letter is to voice my denial to increase premium rates or individual rates 37.8%. I think this company has raised the rates of clients enough in the last ten years. My rate went up 32% last December...WHY?? There has been no truthful explanation. The business that I worked for paid a part of my healthcare premiums until they closed their business early last year. Due to their closing, I was forced to pay for my own health insurance. I researched and found a policy that would fit my needs and budget. I filled out the paperwork and was accepted. Within 7 months I received notice of an increase of 32%. At that point, I had not even been to the Doctor's office yet and there had been no change in my medications for years.  
I am surprised at the large monthly premium I am already paying for what healthcare insurance I am receiving. Since my workplace closed, I am retired and have had to live month to month on retirement money. I watch my spending and I'm trying to live healthy in order to avoid Doctor visits just to save money. So far it is working. However, I'm not sure how long I will be able to avoid the Doctor in order to save money. I am sure there are a lot of other people that have Blue Cross that are doing the same thing. So with that happening across the state, I have to ask, why do our premiums keep going up? We already can barely afford what we are paying now. If you approve this premium increase, I will absolutely not be able to afford my premium payments and

I might be forced to drop my healthcare insurance altogether. For those reasons, you need to deny this increase. I have worked hard my entire life for my family and to make ends meet. I don't deserve this extra financial burden at this point in my life. I don't think it is fair or just.

I ask one last time, please deny this increase

Thank you for your time and allowing me to have a voice.

Sincerely,

Gary Cole,

[address redacted]

[phone number redacted]

78.  *Roger Tweeten* Says:  
[June 20, 2016 at 3:54 PM](#) | [Reply](#) [edit](#)

Do not allow this 42.6%. They got 26% last year. I got this in May. How do they know 7 months ahead what the premium is going to be before 2017? This is not the way to make affordable healthcare. No to the 42.6%

Roger Tweeten

79.  *MaryAnn Liddell* Says:  
[June 20, 2016 at 4:04 PM](#) | [Reply](#) [edit](#)

Consumer Advocate Iowa Insurance Division

This is in regards to the proposed price premium on Wellmark Insurance Plan of Iowa.

It is a 42.6% price increase beginning Jan. 1, 2017.

I think this is just ridiculous! We are a very very very very small business. It is just the two of us, my husband and I. I think we pay way too much for Health Insurance! We do not abuse our Insurance. We do not go to the Doctor or Hospital for every little ache and pain. We should be rewarded for not using our Insurance, instead we are getting charged more money for our premiums and we just cannot afford it anymore!

Every year it goes up, this is a problem, something needs to change!

I want you to please not let them raise our premiums!

Thank you,

MaryAnn Liddell

[email redacted]

6/14/2016

80.  *Steve Roskens* Says:  
[June 21, 2016 at 5:20 PM](#) | [Reply](#) [edit](#)

The proposed rate of 42.6% is unconscionable, unaffordable and unacceptable! As a retired school teacher and former Office Coordinator for Hospice I decided to "retire" at age 61, using Cobra Insurance for 18 months, knowing I would have to "come up with my own insurance" for 28 months prior to getting on Medicare. I believe that singling out 30,000 individual policies is very unfair. I don't want you to raise the premiums for the small business owners, but why are

the institutions that “provide” health insurance as part of salary package not being affected. I started out paying 770/month this past March.....I cannot fathom the fact that this will go up to over 1,000/month.....

I urge the commission to strongly considering not allowing this request by Wellmark. This insurance debacle is getting out of hand. I did not work for 38 years to have my entire social security income go to pay for insurance. AND they did not give Social Security recipients the annual COLA raise last year.....because there was no inflation.

Please, please, please listen carefully to the people who have taken the time to contact you either at the hearing or by writing on this board. This is very serious business and will greatly affect our personal lives.

Thank you



81. *Kim Olson Says:*

[June 22, 2016 at 1:40 PM](#) | [Reply](#) [edit](#)

I got my plan – I have two health conditions- but they are hardly affordable. I’m paying \$663.00 every month, last September 2015 I was paying \$504.00, now they are talking about \$800.00, are you people kidding me! Wow! In February or March 2016 their vendor CVS cancelled 3,000 of their customers – lost their insurance that day. I was trying to get prescriptions filled and couldn’t get that accomplished until the next day- not very good service on that. I thought if someone had been sick or injured and went to the emergency room – then to find out they don’t have insurance – how awful.



82. *Carissa B Says:*

[July 2, 2016 at 11:33 AM](#) | [Reply](#) [edit](#)

I am a single, healthy, hard-working female, who would prefer to have good health insurance in case something bad would ever happen to me. I only use my health insurance and go to the doctor when absolutely necessary – usually twice a year at most. If this proposed Wellmark rate increase takes effect next year, there is no way I can possibly afford my current health insurance plan. I am barely making ends meet as it is with my current plan, and I work upwards of 50 hours a week! Please do what you can to keep good health insurance attainable for me. A 42.6% increase is totally out of my budget.

Thank you!



83. *Laura Barber Says:*

[July 5, 2016 at 8:38 AM](#) | [Reply](#) [edit](#)

I don’t feel this is an appropriate increase, as well as their published statement regarding why they have to have an increase I think is a Hipaa violation and calls out one patient who usually gets one million dollars per month in benefits. I think that was too much information given out and someone could identify who that patient would be.

In addition that is just an enormous rate increase and with Obama’s new health laws we have to

have insurance or we're penalized and charged money. At this point we're paying for insurance at almost \$400 a month for my husband, for just an individual. That is extremely expensive, and he works so much he has not been able utilize the insurance for the last several months. I think this is absolutely insane.

[address and phone number redacted]

84.  *Carol Pritchard* Says:

[July 5, 2016 at 9:45 AM](#) | [Reply](#) [edit](#)

This policy is just for my wife, which she's barely used. In January 2016 they raised our rates \$70 a month, now they want to raise \$912 dollars more a year. In a years time an increase of \$1752 for a policy barely used. I don't understand how they can justify doing this and it being approved by the commission. I hope the commission would take a hard look at this. This is totally out of hand. They are pricing everybody out of insurance and themselves out of business, I would think, and they keep getting away with stuff. I'm not in favor of this increase. You have to have insurance in case something happens but it doesn't seem very fair to the consumer.

address [redacted]

phone number [redacted]

85.  *Britani Drexler* Says:

[July 6, 2016 at 10:48 AM](#) | [Reply](#) [edit](#)

We are writing this letter in regards to the proposed increase that Wellmark Blue Cross Blue Shield is proposing. Last year they increased the rates 23 percent and wages certainly did not increase much. I am a single person who has a full-time job with a chronic illness and have to live at home with my parents to survive. Last year, for 2016 I took additional steps and raised my deductible to \$3,350 to try and keep my premiums manageable, however, this still raised my premiums for this year and I had an unmanageable deductible.

Due to the anticipated 42.6% increase, the only thing I will be able to pay in my pay check is my insurance premium and the deductible that I will need to meet for the year. I come from a family where 3 out of 4 have chronic illnesses. Why do you think that you need a cost of living increase of 42.6 percent when last year cost of living increase was 1 percent? This is excessive!

This is of great concern to not only me but my entire family. At these rate of increases over the past 2 years I will not be able to afford insurance. State insurance is not an option because doctors do not accept the insurance and many supplies are not covered. How do you propose the Iowa population to continue to thrive and purchase anything else other than insurance and deductibles, if it's priced out of the market. If you have any questions please call me.

[phone number redacted]

86.  *Terry Johnson* Says:

[July 6, 2016 at 3:35 PM](#) | [Reply](#) [edit](#)

Any increase you know more than where we're at right now just would not be cost effective. I am a private, self-employed person of more than 25 years. I have my own business here in the state. I pay personally my own insurance, to pay more than what I have right now...I just couldn't afford it. We don't use it that much, just for doctor's visits. It would be more costly to pay the insurances than to pay the tax penalty on the insurance (accept for if you had a life changing emergency). I don't see how myself or anyone can afford to pay more than what we're currently paying right now. I actually pay out more than what I pay for my house mortgage.

87.  *Kris Laubenthal* Says:  
[July 12, 2016 at 2:06 PM](#) | [Reply](#) [edit](#)

These comments are in response to receiving a notice of premium rate increases for our health insurance: We are currently paying just shy of \$8000 per year for coverage for myself with a \$5950 deductible HSA and husband/son on a separate plan (with a deductible of \$2500 per person). My plan is expected to increase 37.0% (for an additional \$139 per month) and my husband's is expected to increase 46.3% (additional \$76.99 per month). I am already working off the farm part time and earn approximately \$8000 per year which barely covers these premiums. The increase in expected premium will put us over \$10,500 in annual premium for 2017. I really don't want to increase our deductibles AGAIN just to save money, or take on another part time job when I should be home working on the farm and growing our business.

I have been to the doctor once this year and have spent approximately \$350 for doctor visit, medications and over the counter items eligible for my HSA. To date, my husband and son have yet to incur ANY medical bills in 2016. Why in the world do we, as "good insureds," get penalized with such hefty increases? (and spare me the actuarial rhetoric) Farmers are having a hard enough time right now making ends meet. Do we buy seed to put in the ground or health insurance? Do we buy cattle feed or health insurance? Are we supposed to roll over, give up our American dream and go on welfare? This is getting ridiculous! Would somebody PLEASE STOP THIS!

88.  *Ryan Scherr* Says:  
[July 14, 2016 at 9:18 AM](#) | [Reply](#) [edit](#)

To Whom It May Concern:

This letter is representation from myself and other individuals/families who may be affected by the proposed rate increase by Wellmark. At \$400 per month, I have never used my insurance or been able to see a physician due to work and financial obligations. This is a strain on my entire family and a required cost by the government. I protest this rate increase to the fullest.

Ryan Scherr

89.  *Ava Mae Plantz* Says:  
[July 14, 2016 at 9:19 AM](#) | [Reply](#) [edit](#)

Dear Consumer Advocate Iowa Insurance Division,

Hi, I'm Ava. I'm a 13 year old girl. The risien of why I'm writting this letter to you, is because

you can't just rise people's taxes. Some people need to go to the hospital. We are running out of money. I might need to get a job, and put the money in my mom's purse. Please, don't do this to other people too. Aren't you guys supposed to help people? You can't just do this, please stop. Ryan needs to go to the hospital for medication. And if you won't stop, I'll come up to you guys and give you out of my mind. Don't raise people's health expenditures.

good Bye!

-Ava Mae Plantz



90. *Corey Houchins-Witt* Says:

[July 20, 2016 at 10:42 AM](#) | [Reply](#) [edit](#)

Dear Iowa Insurance Division Officials:

I am writing to express my concern about the proposed increase to the Wellmark Blue Cross and Blue Shield health insurance premium rates for the individual market.

I am a Coralville resident and our family owns a developing small business. As we are out on our own, we need to purchase our health insurance through the individual market. We do not have one of the ACA "grandfathered" policies as our individual market policy was purchased after the ACA's implementation.

This past May, we received a letter notifying us that Wellmark is proposing to increase our premiums by over 42%.

Last year, Wellmark increased our premiums by 24%, but we opted to increase our deductible and take a lesser quality policy to keep our premium payment level. Our deductible for this current year is \$6,000 per person / \$12,000 per household – it is a high deductible policy where we pay from the first dollar, up to the deductible, before we receive any cost benefits.

Unfortunately for our health insurance needs, we believe that by the end of 2016, our income will just exceed the ACA threshold for eligibility for tax credit subsidies. Also, we project that in 2017 our premium costs will be more than the ACA identified threshold for affordability (I believe it is currently 8.13% of household income for 2016). So, by the ACA's definition, we believe our Wellmark insurance will be unaffordable. In addition, because of the high deductible, we could potentially face total health care costs in a year of about \$25,000, if two or more of our family members had significant medical conditions. This would be a financial hardship for our family.

I am concerned about the future of our ability to afford catastrophic health insurance coverage for our family (and none of us are sick or have any kind of chronic health problem). Based on my research, my understanding of the cause of increasing health care premiums in the individual market is due to the fact that the pool of subscribers is sicker and much smaller than the pool of subscribers in employer-sponsored plans. If premiums continue to increase and nothing is done to spread the risk of sicker patients across all health insurance subscribers, we will need to consider alternative health care plans such as faith-based health cooperatives, which I understand are generally composed of a healthier pool of subscribers, resulting in lower costs.

Thank you for considering my comments. My purpose in sharing these thoughts with you is not to undermine the ACA, which I support in spirit and I know is helping many people access health care; nor is it to demonize health insurance providers, which I understand are facing regulatory barriers in spreading risk. My purpose is to let you know about my concern for the future affordability of health insurance and health care for our family. My hope is that more affordable options will present themselves for 2017. I know there is no quick fix for this problem, but any efforts you can make on behalf of small business owners and others who have to buy their insurance through the individual market, I would appreciate!

Sincerely,  
Corey Houchins-Witt  
[address redacted]

91.  [Mike Whitehead](#) Says:  
[July 21, 2016 at 7:12 PM](#) | [Reply](#) [edit](#)

To all those who have not used – or rarely use – their benefits, I’m sorry – but this is how it works. You are in a risk pool with people you use specialty medications, have major surgeries, and have significant illnesses.

Don’t blame Wellmark. They are absorbing a significant increase in claim expenses and trying to account for future risk. Welcome to the ‘affordable’ care act.

92.  [Justine Alexander](#) Says:  
[July 22, 2016 at 8:19 AM](#) | [Reply](#) [edit](#)

This is obsurred! Last year they asked for a 28.7% increase and this year they want a 42.6%. Obviously, this must be a monopoly as there is no other industry that can extract this type of increase. And if the State of Iowa, allows this to continue, it must be sponsoring this and perhaps both parties need to be investigated. From the doctors we have spoke with, they say they are getting squeezed harder & harder from the insurance companies. Perhaps, the problem is the lack of competition in the industry. Thank you.

93.  [Sharee Green](#) Says:  
[July 22, 2016 at 11:42 AM](#) | [Reply](#) [edit](#)

To whom it may concern,  
I am writing to express my concern over Wellmark Blue Cross Blue Shield’s proposal for a base premium increase of 42.6%. This rate increase is extraordinary and is very cost prohibitive to many families living in Iowa. Currently our family of four with no health conditions pays over \$11,000 a year in health premiums alone. That’s not taking into account deductibles and out-of-pocket expenses for any routine care we may receive. We are a farm family and not able to rely

on big companies for healthcare coverage. It is sad to see that the farmers of our country are needing to spend so much out of their pocket simply for health insurance. It is my hope that the Iowa Insurance Commissioner would take a strong look at these exorbitant increases and do something to stop them!

Sincerely,  
Sharee Green

94.  [iainuranceca](#) Says:  
[July 23, 2016 at 7:46 AM](#) | [Reply](#) [edit](#)

July 21, 2016

To: Consumer Advocate, Iowa Insurance Division

From: Nancy Boland

Re: Insurance Rate Increase

Currently my take home pension is \$1448.25 a month. I am now paying \$622.40 a month for my health insurance and i am on a high deductible plan. If Wellmark is granted this rate increase it will increase my monthly premium by \$265.14. That gives me \$560.71 a month to live off of. That will have to pay utilities, groceries, household expenses, car gas, etc. How is that possible?

i would ask you to advocate for those of us that are insurance poor. I go to the doctor once a year for a physical. i have no chronic diseases. I try to live a healthy lifestyle. Why the exorbitant increase?

Please intercede for us.

Thank you.

N. Boland