

COMMENT

"I have been self-employed for 2 years. Since signing up for the Affordable Care Act I have seen substantial annual increases each year. A 25% increase for 2018 would mean a total of a 100% increase since becoming self-employed. There is NO other industry that has had increases like this, whatsoever. It is both unsustainable and something we refuse to continue to do. We will find alternatives, or risk the consequences. But we will not be paying over \$25,000/year for a three -person family."

"Under the new cuts, my mother, my stepfather, and myself, would lose our medications. I ask the board to please reconsider, its increases carefully, as my stepfather will likely die without his medications. We are grateful for our coverage. I would not be alive without that prior coverage. My own life may be in jeopardy over these increases. I urge the Board to consider their actions carefully. Please. I beg you. Lives are at stake. Please know this, acknowledge this and consider this."

"If this current rate of premium increases is allowed to continue, we will be paying over \$50,000 annually by the time we qualify for Medicare in 3 yrs. For a retired couple living on a fixed income, this financial burden is unsustainable!!! As the only insurance provider, HMBCBS has the state and its residents held hostage to its demands. PLEASE DO SOMETHING TO GET THIS RUNAWAY TRAIN UNDER CONTROL (emphasis in the comment)."

"I am very opposed to any rate increase. We switched to Aetna this past year due to the price hike that Highmark did and now with Aetna dropping out of the Delaware marketplace, we are only going to have Highmark as a choice. It was already very high last year and a price increase would be a big problem for a lot of people who have no other choice. They will be getting all of the Delaware marketplace business so I don't think they should need a rate increase."

"It is unconscionable that Highmark increases the premiums 33%. My income is not going up 33%, and this is at least the fourth year that the increase has far outstripped any kind of COLA I have received from my job. It's almost like they don't actually want to be in the insurance business. Additionally, they are the only insurer in Delaware next year; how does that not violate anti-trust laws?"

"Highmark is trying to gouge individuals who are not in as strong a bargaining position as companies. They are more interested in profit than providing healthcare. They should look internally to cut costs by reducing paperwork, restructure payments to providers and reduce profits rather than go to this relatively small group if insidiously to fix their problems."

"Blue Cross Blue Shield's rates are crippling us. Our premiums went up over at 17% this month; another 33% next year would mean our premium for a family of three would be over \$5000 a month. We are all healthy and have no chronic conditions, thank goodness. This is unsupportable for anyone."

"Those living on fixed income can barely get by. An extreme rate hike, such as the proposed will cause hardships for many. I visit a Dr. twice a year, but premiums are already too high. "

"In response to the press release in the Cape Gazette of June 30, 2017 (p.68), the following is being submitted as Public Comment on Highmark Blue Cross Blue Shield's 2018 health insurance premium increase request. The 33.6% premium increase requested for 2018 for the individual coverage market is excessive, as illustrated by the following specific case (also see attachment for further details)."

"In December (the 15th to be exact) my family of 5 was mailed a letter that notified us that we would have an increase to \$1685 from \$945 per month. We were forced to select a plan for under \$1000.00 per month because we could not afford more than that. This new plan is a ridiculously high deductible \$6000 individual and \$13000 family and nothing is paid until our deductible is met."

"I thought this was affordable insurance , if the rates go up 33 percent which is a large increase at one time , I can not afford that. Nor do I think anyone else can . Please do not approve this large increase . Thank you for your help."

"As the rates have already skyrocketed over the last few years and last year's rate was large (along with worse coverage) I do not feel another rate increase is warranted. Try to make do with the billions you already take in."

"Delaware is the first state but last when taking care of its residents when it comes to health insurance . IF you're not rich or a government worker be prepared to drain your bank for health insurance . SO SAD."

"our health care choices are down to 1 in delaware there should be need for consumers to have to express their concern on this matter its a no brainer . Now that aetna has pulled out of market place anyone 40 to 65 needing health insurance and making a honest living cant afford this . example a couple making 55000 a year to buy a bronze through the market place would pay approx \$800 month with a 12000 deductible . do the math 21.600 year."

"Good Afternoon, I work in cust serv in the Individual Mkt. 2017's increase was difficult; especially if the ONLY affordable option is \$6800 ded plan. In 2015 one of my clients - divorced male 52, with mortgage, we wrote an ind plan \$459.33/mo \$3,000 ded (employer could no longer afford grp plan). 2016 -he renewed with Highmark; 2017 renewed with \$4200 ded @ \$801.59/mo.; 2018 could be \$1065/mo? its a mortgage payment! How can we face them and tell them to pay it?? Please help!"

"Highmark health nearly tripled their earnings year over year. They aren't hurting. In fact, they're enjoying record profits. There is *no* reason they need to raise rates 33% except to continue to profit off of the sick. This needs to be denied or it will become truly unaffordable and leave who knows how many choosing between rent and healthcare."

"My 59 year old mother cannot afford a 33%+ increase. In 2015 her ACA Gold Highmark plan cost \$538/mo in premiums with a \$1300 deductible. In 2016 that skyrocketed to \$985/mo in premiums with a \$4,000 deductible for Bronze. After going through her medical costs for the year, it would have cost her \$10,582 to pay for her healthcare out of pocket versus the \$15,820 she was obligated to pay for the ACA plan before it even kicked in. She cannot afford to participate in the 'AFFORDABLE Care Act'.

"I do wonder how many insurers in the market place are forces to raise premiums due to partisan politics scaring competition away from offering plans on the marketplace. It is my opinion this is a result if rhetoric about "Obamacare collapsing". Single payer health care please!!!!"

"My year old business is in danger of closing as my COBRA coverage from DuPont ends September 30. We have been with Aetna ten years and we do not want to switch to Highmark. My wife had cancer last year and Chemo and it was treated at Penn, Highmark may not allow this. She should be cancer free for 5 years or more, but there is no guarantee. I want to try to continue Aetna, but am I even going to be able to with Aetna leaving the exchanges? I will pay more to keep it!"

"Yes! Yes! Increase my rates! I love to have less money in my pockets! I'd love to line the pockets of the rich more! Do it! Do it! Said no one ever."

"I currently pay \$800 out of my pocket each month for health insurance as my employer is not required to provide the coverage. If the rate increase is passed I won't be able to get health insurance. The penalty is a whole lot cheaper!"

"This is totally ridiculous! This whole insurance "racket" is a nightmare to those of us that are self-employed, that have no corners left to cut! We make too much for Medicaid but not enough to afford any more for insurance of any kind! So, if an increase of such ridiculous proportion comes about, we will become uninsured again! So what's more important--the needs of the average Delawarean or the greed of big business!?!?"

"I have BCandBS of DE as my secondary insurance after Medicare and I strongly oppose ANY increase in fees. Senior citizens cannot stand another increase."

"I am very opposed to any rate increase. We switched to Aetna this past year due to the price hike that Highmark did and now with Aetna dropping out of the Delaware marketplace, we are only going to have Highmark as a choice. It was already very high last year and a price increase would be a big problem for a lot of people who have no other choice. They will be getting all of the Delaware marketplace business so I don't think they should need a rate increase."

"High mark is effectively pricing itself into a market of folks who likely do not need to purchase via the individual marketplace. I currently have insurance via my workplace, however, that's subject to change as we are only 3 full time employees and the owner is not required to offer insurance. I could not afford my plan now, let alone with a SIGNIFICANT increase. Please say no to this request."

"For the last three years, the rate went up uncontrolled, I don't understand how this is justified every year."

"Thank you for allowing me to comment on the possible 33.6% rate increase. I'm self-employed and have a wife and daughter. Currently we pay \$1255.42/mo with a \$6500 deductible. That would be \$21,565, if we met our deductible in annual healthcare costs. We had to really budget to make the monthly premium and avoid the doctor this year unless absolutely necessary. Though my wife and I understand the fraught system, please keep in mind the families that cannot afford an additional 33.6% price hike."

"I think that hiking rates in Delaware is unacceptable. We should be beholden to our citizens, who are already struggling to pay outrageous healthcare premiums, and not for-profit insurers. The state of health insurance in Delaware gouges people, leaves them without care and is putting practitioners at a loss. This hike is unacceptable."

"While I understand a rate increase may be necessary, 33.6% is a bit much. I would think they would be able to meet somewhere in the middle or phase it in over a couple of years. That is a lot for people to absorb at once."

"I have BCBS now through my employer. The rates were much higher this year than in previous years when we had Aetna. I don't know how they expect someone who is part-time or self-employed to be able to afford the cost or the fines for health insurance. These rates are much higher than those of other countries."

"Over the 2 years we had private insurance through Highmark, our premiums rose from \$895/month in 2015, to \$1037/month in 2016, to over \$1300/month in 2017. We are a family of 3, with a mortgage of \$1227/month. I work 6 jobs to make ends meet and still have time for my autistic son. Highmark thanked me for my monthly tithe by making me call them constantly to argue for them to actually provide for the service for which I paid so dearly. Do not allow them to exploit their monopoly further."

"Do not raise Highmark insurance rates please!! I need earth coverage and so do thousands of other disabled or chronically ill Americans who depend on the ACA for their medical treatment, and ultimately, their survival."

"No way this can happen, my wife and I she is 56 and I'm 59 currently pay 1435 per month and have a combined deductible of 13000. That rate of increase will put us over 2k per month which is not affordable. This amount is after income taxes are taken out which totals 26.6% so our real costs will be well over 2500 per month. Note that this is a bronze plan. If this goes through we will be forced to drop coverage and hope for the best since we really only have a catastrophic plan now."

"It is shameful that the State is allowing medical insurance carriers to pull out of the healthcare market without suffering any penalties. Any carrier that wants to do business in the State of Delaware should be required to participate under the ACA. They should insure EVERYONE at a reasonable price, including those who have pre-existing conditions. For 30 years I paid for medical insurance and had no pre-existing conditions, so a bout with breast cancer in 2011 should NOT cause a penalty."

"My husband and I are in our early 60s and have Highmark from the individual marketplace. Our premium is about \$1800 a month and has a \$6,500 deductible per person. We cannot afford anymore money for insurance. My husband has constant skin cancer removal so we cannot be without insurance. An increase of 33% would price us out of the market. Please oppose the increase."

"As a self employed person I have been pushed out of the insurance market all together. Rates have increase so much that I no longer can afford insurance. I suggest a 40% decrease in all premiums be applied so that some of us can afford to get coverage again."

"I'm a Single woman in her 40's with no dependents who happens to work for a company that does not offer Insurance benefits. Every year, in the Marketplace, there are fewer and fewer options. Every year the rates increase, co-pays increase, deductibles increase. Any "help" that we get is taxed. With Highmark BCBS being our ONLY choice next year, it's no big surprise that they will rape us for more money and I'm sure we'll get less for it."

"The cost is not affordable. My wife and I (age 63) pay \$1,680/month for a bronze plan. Our deductible (\$6,000 each) will never be reached. It's as if I don't have insurance at all for all that is really covered. Except for the *mandatory* cost."

"Many places we called told us the take highmark but not HM of Delaware because they do no pay."

"If it increases again I will be intentionally dropping out of the marketplace and paying the fine and all healthcare expenses out of pocket. Based on the last two years, it is cheaper to do this than participate in the market. The market place has not created an affordable solution to my family's healthcare needs."

"Highmark will now have 100% of ACA plans. It's absurd that they need any rate increase to remain profitable (after recording \$64 in profit last year). If *any* rate increase is to be granted, it is imperative that this be 100% transparent with the public. We need evidence that costs for Highmark to operate in DE have gone up significantly. We are counting on the Department of Insurance to ensure that people, like my family, have affordable options for healthcare."

"This must be a joke. The government has taken millions out of SS and Medicare to cover the uninsured and, we that worked all our lives are now getting it jammed down our throats. I am so sick of the career politicians that don't understand what's going on. Delaware is a liberal state and votes to give all goodies to everyone. And all these politicians are exempt from this. Imagine."

"A 33.6% increase, are you kidding me? I thought this was the AFFORDABLE CARE ACT. I have yet to see anything close to \$2500.00 let alone even a dollar in my insurance being reduced. Now they want another increase when does this stop? This has been nothing but a lie perpetrated by our illustrious Sen. Carper. This was nothing but the largest tax hike in history and a scam and it was meant to fail so the single payer plan could be implemented. So I say NO to the increase."

"I can not afford another dime in health care, my husband pays \$117.00 per week for himself. I pay \$290.00 per month for myself. When is the cost of health care going to be fair for the people. People are on a fixed income and do with out food just to pay for health care."

"I'm very disappointed to hear about rate increase. It use to be BCBS was the best insurance you could purchase. Now in order to afford it all you need to pick a High Deductible. Basically what you end up with is catastrophic health care. I avoid going for tests that are needed because of having to meet this. I have bills now I'm paying because of this. No longer a fan of BCBS!"

"The insurance rates have consistently increased. A 1/3 increase is unacceptable. It will put unnecessary hardship on families across Delaware. Please keep this in mind. People want to afford health insurance but they also want to provide food on their tables as well."

"I feel Delaware BCBS should not be allowed to monopolize the Market Place and force an increase to customers just because they are they only ins. available for residents who do not have insurance through an employer. Most people in general do not want or qualify for medicaid who are able to work and want to be productive citizen, % pay their taxes. It will leave most families either without healthcare, or unable to afford necessities for daily living. PLEASE STOP THE INCREASE.WE CAN'T AFFORD."

"Health insurance is no longer affordable for us now. The premium is more than our mortgage, with higher deductibles and minimal coverage. We cannot afford to pay any more. Any increase, and we will not be able to pay for it. Please deny the rate increase. Thank you."

"Can not afford an increase again ! I already pay over one thousand dollars per month for individual health care! I am also paying out of pocket college tuition to complete BSN. I thought my rate would come down not increase!"

"A 33.6% rate hike for consumers who are already overburdened is financially irresponsible. I understand the increase is intended to offset Highmark's rising costs, but it seems consumers' budgetary needs are going unconsidered. A 1/3 increase in already exorbitant premiums coupled with unmanageable deductibles will result in default on patients' plans. I urge lawmakers to consider the burden that will result from unpaid premiums and uninsured patients; an unavoidable consequence of this increase."

"I am a self-employed, female and will be 64 and currently get my Highmark DE coverage through the exchange. I pay \$350. monthly for a bronze plan even with a large subsidy . I cant afford to pay more. The plan is pretty useless. The deductible is so large, I cant afford to have any services because I pay the full amount until the deductible is met. We need coverage options. Not a monopoly. Don't approve this rate increase. We will be left with NO other options for coverage"

"I have health insurance through Highmark BCBS. The rates are already too high. As I am a healthy person, I don't use the health insurance much. I am a female, over 60 years of age and yet I have to have an insurance plan that covers maternity. This is a waste of premium dollars for me. I believe the plans need to be adjusted for age related health needs. No one should be forced to pay for coverages that they will never need. Thank you for allowing us to comment on this rate hike."

"PLEASE DO NOT APPROVE this outrageous increase! The proposed 33% increase, coming after last year's 30%+ increase, is UNACCEPTABLE. It would make the "affordable healthcare" even MORE UNAFFORDABLE to the many Delawareans on a fixed income, of which I am one. There has to be a better solution that will help to keep us insured without these huge increases year over year!"

"I hope the DOI also factors in the recent change to Highmark's fee schedule. My analysis shows that they reduced payments more or less across the board. I don't want to say they reduced payment on ALL codes because that may not be true. But for about 400 codes I reviewed, they were all reduced."

"Highmark BCBS's rate increase request is unreasonable and unjust. Should the Department of Insurance grant the request, that decision would be unconscionable."

"Shame on us; we only have one option, Highmark. I can't believe I'm saying this, but the government needs to step in. 30+% is ridiculous."

"After Highmark brought workers over from India, had them trained here, sent them back to India and opened up an office, than laid off employees in PA and DE, no I do not agree with the rate increase. They should more than make up the difference having employees in India!"

"Please disallow a 33% increase to my Highmark monthly premium. I have worked for the federal government, private industry and retail as well as owned my own business for 23years. I have been healthy for my 62 yrs and have mostly self insured myself with \$5000 deductibles until Obamacare. Although I am healthy, I simply cannot afford an increase of this magnitude and the current Obamacare does not allow me to select a higher deductible to make the premium more affordable."

"We are paying \$1200 a month for health insurance (my fiancé and I) with a \$13,000 deductible. It does not include coverage for eye or dental insurance. By the way, there are not other plans available in our local area. So, increases for health insurance premiums should be freeze for another 2 years."

"Yes my husbands and pension allows me to live in my home and pay my bills! And I have been very appreciative of my high mark coverage! But a raise would strain my living conditions! So please be gentle and consider an elderly woman's wish to live out my years not worrying about surviving!"

"This proposed increase will put a substantial and unfair burden on Delaware's small business owners and in many cases, price is out of the market, leaving us with no insurance. My rates continue to go up and the proposed rate hike would mean that as a healthy, young family of 3, I will be paying \$1,800 per month for insurance with a \$6,000 deductible, plus 20% co-insurance. I cannot afford to pay my employees well and pay \$21,000 in premiums for high deductible insurance. Please don't do this."

"Dear DOI, Please do not allow this proposed rate increase by Highmark BCBS of DE. I am an independent business owner who relocated my family and my business to the state of Delaware two years ago. Since our relocation my rates have increased from under \$800 per month in Georgia to now we'll over \$1300 per month Delaware. This new proposed increase will take my family's health insurance over \$1800 per month (~\$22K annually). This continued increase is too much for my family to afford."

"If my rate increases 30% I will not be able to afford insurance."

"PREMIUM HISTORY - 2014 = \$257.25/mo; 2015 = \$317.99/mo; 2016 = \$494.06/mo; 2017 = \$690.66/mo; 2018 requ = \$922.72 [+ 33.6%] 1. Out of control. Unrealistic to expect household budgets to continue to absorb increases. 2. 8 more years until Medicare . How can she remain insured if this premium trajectory continues? 3. Considering option of paying penalty tax and becoming UNINSURED. Since the insured is healthy, this will negatively affect rates for others."

"500 characters is not ample for comments on this issue. No one can make a full argument in 500 characters. This proposed increase will cause subscribers under ACA to drop out of the program. This is a step toward allowing "Obamacare" to fail in my opinion. Trump promised us he would let it fail. God bless America."

"Protocol should require Highmark/Bcbs to contact subscribers with details of proposed changes. As a subscriber through ACA, I've received no notice. Why is the increase proposed exclusively for members subscribed under ACA? Premium was increased to \$660 in 2017 from \$460 in 2016 for plan with highest deductible and lowest benefit. Highmark/bcbs profited 33 million dollars last year. The proposed increase is unnecessary and will be devastating to aca."

"As a self employed individual for the past 30 years I have had to purchase my own health insurance. Having had numerous minor skin cancers removed and had to pay much higher than average premiums in addition to having much higher deductibles. I am retired, the ever increasing premiums have become even more difficult to deal with. The ever increasing costs must be stopped or at least controlled. A 33% increase is simply not acceptable. No health insurance companies have gone out of business."

"Obama care is dead or will be very soon. You better have a plan B."

"Right now I pay monthly premiums and have a high deductible. Most of my medical bills I pay out of pocket. If there is a rate increase then it will be a stress on my already stressed finances."

"Reference Highmark rate Increase (33.6%). Since Obamacare went into effect our insurance premium have gone from \$450/month to the current monthly premium of \$1078. (Dollar values rounded off. With requested rate increase our rate would go to \$1440/month."

"This outrageous increase request is based on the assumption that the federal mandate for all people to have health insurance will not be in place in 2018. And if that doesn't end up being the case will the insurance company reduce our premiums by 33.6 percent? Regardless of this assumption, I fail to see how the company can justify any increase to the people they insure when their profits grow year after year. One simply needs to look at Highmark's rosy financial statement on their website."

"Wife and I are self-employed with no option to the individual market. This year we are paying \$23.1K for Aetna silver with \$5K deductible. Switched because BCBS was going to be \$26.4K (equal to my mortgage and 2 car payments) If BCBS goes up 30% we are looking at 34.3K in 2018. We turn 60 this year. Cannot afford five more years of this. 2019 = 45.6K, 2020 = 59.3K, 2021 = 77.1K. Total for five years = \$216,000. Paid that for college tuition! And paying for layers of gov't employees' coverage."

"In 2017 Highmark raised my premium under the ACA from \$450/month to about \$75/month forcing me to seek a similar high deductible plan via Aetna which is now exiting Delaware in 2018. If Highmark was granted a 100% increase in 2017 why are they again seeking a 33% increase? Any increase allowed above the rate of inflation (about 1.9%) is both absurd and should be considered gross negligence on the part of the Insurance Commissioner."

"(2) "500 characters are not enough to say what needs to be said. My wife and I are in our 60s and do not need maternity leave, pediatric care or coverage for substance abuse. Please offer us a cafeteria plan (from more than one source) that allows US to CHOOSE what WE want and are willing to pay for health coverage."

"I work FT as a State law enforcement agency dispatcher. I have multiple health issues but and used to have insurance with Highmark BCBS through the healthcare marketplace. Thanks to Highmark's previous rate increase, my monthly premium became too expensive for me to afford. Due to my inability to pay the premiums, my coverage was terminated earlier this year. And, since I make just a little too much to be eligible for Medical Assistance, I have no way to afford any medical care whatsoever."

"Family of 4, income just above subsidy, Highmark Insurance (BC/BS). 2015 Annual Premiums (AP) \$16,278, Family Deductible (FD) \$6,000. Total Potential Out-of-Pocket Cost \$22,278. 2016 AP \$20,061, FD \$6,800, Potential Cost \$26,861. 2017 AP \$23,517, FD \$13,000 Potential Cost \$36,517. This is out of control and never would have passed Congress if these increases were anticipated and made known."

"EXCESSIVE, UNREASONABLE and OUTRAGEOUS. NO profession or industry in the world would ever propose an increase of 33.6%, except for the Health Insurance industry and their pattern also includes raising deductibles as well as reducing coverage. Unfortunately, due to Delaware's small population and a paucity of Health Insurance carriers, they are able to essentially dictate uncontrollably. Poor hardworking Delawareans cannot afford this travesty!"

"As small business owners in DE for over 20 years we are faced with increasing our rates from time to time. If we tried to increase our rates by over 33% in a year we would not have one customer because of competition. Highmark has no competition so now they feel they can price gouge. I looked up Highmark's earnings for 2016 and a report issued by them on March 17, 2017 they stated that their performance had record revenues and improved by 680 million dollars! They don't need or deserve this."

"The cost of health insurance for someone like me has gone through the roof since the Affordable Healthcare Act! I am just above the income limit for tax credits, so everything comes out of my pocket. Just to make the premiums reasonable, I have a high deductible plan with a \$6500 deductible that currently costs \$803 a month! Without the proposed increase, the cost of my premium and my deductible is \$16,136 a year out of my pocket! That would go to almost \$20,000 a year under the increase! Insane."

"My family will be forced to reduce or cancel our coverage if Highmark increases the rates by 33%. Our current premium is \$1350 per month, and we carry a \$13000 annual family deductible. This situation has created a remarkable strain on our household."

"At meet the candidates, you promised to be different from Stewart after she gave hefty increase after her loss to you. Insurance companies have since Obama Care demonstrate increasing profits and revenues yearly. Before approving any increase Highmark open there books and prove they are losing money. They are not Trump. Giving them such an increase is justifying the argument of repealing Obama Care not fixing it."

"This year we did not qualify for assistance under the ACA. My spouse went on Medicare; I was hit with \$855/month in health insurance premiums. I am self-employed; my income fluctuates. A 33% increase in premiums will mean my monthly health insurance bill will be higher than my mortgage. Higher premiums means I will not be buying goods and services that will bring dollars into circulation in the community. Higher premiums, means less dollars available to spend in Delaware."

"Please approve the rate .Highmark has no choice with these rates as the market is so uncertain."

"I am against anymore increase In payment to insurance company They are not good enough they get all the benefits And doctors struggling to get paid and patients To get medications and test that they need."

"I am concerned about the status of our health insurance, thru employers and healthcare.gov. I tried to purchase health insurance thru healthcare.gov. And wasn't able to, it was too expensive. I would have to pay around \$380 month for a silver plan, this amount would be like a car payment. To me. Currently I am on my husband's insurance BCBS OF Texas, it has a high deductible 3k, before the plan pays 80% of the bill."

"I thank Highmark for staying in the Marketplace Exchange when every other insurer has left. I understand that the high premium increase that is proposed by Highmark reflects the current uncertainties in the individual insurance industry. I will support efforts by our elected officials to stabilize the state insurance exchanges. In particular, I support Senator Tom Carper's proposals currently before the US Congress to achieve that more stable market. I have one additional suggestion. I propose that every insurer that wants to bid for Delaware's Medicaid business, which is currently served by United HealthCare and Highmark, ought to be required to also offer an affordable policy on the Marketplace Exchange.

"We have purchased health insurance through the marketplace. The monthly premium for both of us was \$172.57. In July, I went on Medicare. To purchase coverage for my wife, I was amazed that the coverage for just my wife is \$231.45 a month! A 34% increase. HighMark is demanding another 33.6% increase on top of that? If the increase is not approved will they pull out of Delaware like Aetna did? This is nothing more than Highmark holding a gun to the commissioner's head and demand extortion!

"Highmark Health President and CEO David Holmberg received \$2.15 in total compensation in 2014 and that grew to \$3.8 million 2015. His take home is growing at a rate of 76% per year, so it is little wonder that Holmberg needs to support that growth rate on the backs of hard working Delawareans. My question is: How much money does Holmberg really need to make? Does he need a new house in the Virgin Islands more than Delawareans need affordable health insurance?

Yikes! I heard about the proposed rate hikes this morning on WSTW. I already pay almost \$700/month for insurance for my daughter and I with a \$13,000 deductible. With a 33% hike that may take me out of the insurance market altogether. Please help!

"The only way the Insurance Commissioner should accept a 33% rate increase from Highmark is to demand that Highmark totally eliminate the deductible. A \$5000-\$6000 deductible, along with a \$1000 monthly premium, is only catastrophic insurance and not really usable "health" coverage."

"I really don't think they should be able to raise there rates, again. Since the open market they have raise my rate \$100 a month every year . First because they are about the only health ins. in Delaware that the medical People will really deal with. Second they do because they can and third they did it just because I was a year older and now my rate is as much as an apt. so not only can they just keep raising there rates they can cancel you without any real warning over as little as \$0.48.

"When I first retired in 1998, the premium was \$21.00 per year and it quickly went to \$21.00 per month. About 5 years ago it went to \$54.00 per month (Highmark acquisition). At that time it was corrected to \$57.00 per month. For 2016 the member premium doubled. In January 2017 we were notified that the premium was going to triple from the double. Now they want to triple that triple. Don't let them do it. The Unaffordable Care Act?"

"I currently have insurance through Blue Cross Blue Shield of Delaware through the Marketplace. The rates are already too high for so little considering the high deductible and out-of-pocket expenses! It's sad that you reconsider going to the doctor because of the expense. The premium has put a financial hardship on my family! There is no way we can afford a higher premium!"

"Dear Commissioner, I'm writing in response to you wanting public opinions regarding Delaware's insurance companies. My family consists of myself, my husband, and two children. My husband and I both work full time and would be considered to be part of the middle class by public opinion.

At one point, before Obamacare, my husband provided our family with insurance. His boss was extremely proud that he could help his employees afford insurance. Years ago, we only paid the deductible, while his boss paid the employees' premiums. Then when Obamacare was mentioned, we paid for our deductible and then contributed \$40.00 a month to the premium. After Obamacare, his boss could no longer afford to carry insurance for his employees and his employees could not afford the premiums. Therefore, he no longer offered health insurance through the company. I picked up the health insurance for our family through my employer, but struggle each pay because it costs over \$1000.00 a month. We looked at insurance through the marketplace for just my husband, but he cannot get the subsidy because of my salary.

I am asking that you please do something with Delaware's health insurance. Just because my family is considered "middle class" by standards, I feel we are far from it. Each month we struggle financially just like other American families. We are paying our mortgage payment, and our health insurance and childcare costs make it feel like we have three mortgages. Please do not allow the costs for healthcare to rise in our state. This would cause more of a struggle, where one exists already. Thank you."

"Mr Navarro My wife and I own a small business in Rehoboth and were forced into the health care exchange in 2015 after Highmark canceled our policy. In order to keep the same policy levels and deductibles the new policy more than doubled. Last year with the rate increase we were forced to go to a much higher deductible per family member to afford health insurance. The state of DE has created a health care monopoly! With the projected increase we will be forced to join Medishare or go without!"

From Public Information Session 8/2/2017

"Can just no longer afford insurance coverage. Has three choices; drop out completely, pay a penalty or enter a medishare."

"Several years ago Highmark terminated my individual policy due to the (laughably named) Affordable Care Act. Now, thanks to the ACA, UnitedHealthCare has also cancelled my individual policy. As of Jan 2018 I will have no health coverage in DE. When consumers have no options for coverage, what do you think we'll do? Buy expensive policies that cover next to nothing? Go without insurance, thus placing extra burden on the state? Leave DE completely? Hint: I'm leaving. Taking my tax \$ with me, too."

"Dear Commissioner,

As is generally the case when a constituent needs to turn to someone for assistance, it's distilled down to this ... an email into Never Never Land. Time will tell what level of efficiency it has.

It is no mystery that the current ACA has created problems, has created financial burdens for some, and has also accomplished quite a bit. Or so I am told. So, resolutions and answers to the current health insurance situation is not what I want to discuss with you.

I am a hard working, relatively successful single male ... in my mid-60's, whose income is sales based ... sometimes I eat the bear, sometimes the bear eats me ... my point being is the uncertainty of my income stream. I mention this because I easily could have enrolled for health insurance coverage through the ACA due to fluctuating income, sometimes good, other times not so good. But the confusion of going in and out of the program based on income level was simply not worth the trouble.

So, from the gitgo, I have paid my own insurance premiums. And my premiums have double over the past 4-5 years. And everyone wants medical costs to go down. Phooooey !! Well news flash !!! At these prices, I'm considering going to the Doctor, a specialist, the hospital, somewhere ... anywhere that will see me ... as much as is possible. Once or twice a week. I'm in my 60's, so it makes sense, right?! I'm not nearly getting my money's worth, so why not go get it?!

Delaware Blue Cross Blue Shield, my carrier (and apparently now the sole provider here in Delaware) has indicated that they have applied for a 33.60% increase. After my long winded message above ... all I ask of you is this ... TELL THEM NO !!!!

You can do it. Stop political profiling ... keep the cost to your constituency down !! Represent us !!"

"Inquired about the potential impacts of CSR's, how rates could go up or down. Could rates change mid-year. Also asked about the average premium costs."

"Inquired about what percentage of high risk (over \$100K) members who use and lose their policies. What the average policy expense is per year. Overall number of policyholders who stay on the market year by year."

"Requested what was last year's approved increase was. Do we negotiate the final approved rate? The impact of 12K Aetna members coming on to Highmark's plans. Spoke about how the healthy people pay for the unhealthy people."

"NO RATE INCREASES FOR HIGHMARK PPO...CANNOT AFFORD IT!! THANK YOU."

"I have received health insurance services thru the Marketplace for the last two years. During the first year Highmark asked for a 30% increase in 2016 for the 2017 enrollment. This made my "Silver" plan unaffordable. For the 2017 enrollment I selected the cheapest plan with Highmark and couldn't find one that fit my budget and had the coverage that I needed. I selected a cheaper plan thru Aetna. I have heard that Aetna will not be available on the marketplace for 2018. I anticipate that I will not be able to afford the coverage thru Highmark if the 33.6% is approved. This will put a tremendous financial burden on me and my household."

"A 33% rate hike is simply OUTRAGEOUS !!! We, the consumers, who have no other choice, are FORCED to pay these rates and are VICTIMS to the fact that there is no competition, and that the Highmark BCBSDE can charge what they want. What power (authority) does the DOI really have over limiting rate increases? Thank you for the opportunity to comment."

"We are currently paying a premium of \$850.52 with a deductible of \$6,500.00 for just my husband's insurance. This is the amount for the Bronze plan. This cost is 20% of my husband's income before taxes and then the additional \$6,500 before any benefit is given. My husband has Atrial Fib and needs healthcare but increasing the cost can make that impossible."

"During the first year Highmark asked for a 30% increase in 2016 for the 2017 enrollment. I anticipate that I will not be able to afford the coverage thru Highmark if the 33.6% is approved. This will put a tremendous financial burden on me and my household."

"How / where can I find more specifics on the need for the increase? "

"While every company is entitled to make a profit, surely this increase exceeding 33% will be an extraordinary hardship for retirees on Medicare Supplement plans with Highmark. We'd immediately seek another carrier, as would others with good health, and that would leave Highmark Delaware with even worse healthcare experience ratings for those whose health is not good and can't go elsewhere."

"It is difficult to comment without information on the underlying reasons for the large increase."

"This large increase would make health insurance or second largest bill behind the mortgage. Also with the increasing deductible and out of pocket it is making it unaffordable. Making it to the point we will have to make a choice between having insurance or doing without health care for us but covering our children. "

"Does this mean it will go up again next year by 33% also? Who is in charge of stopping these increases that hardly anyone can afford?"

"I work at a small employer that doesn't provide health insurance because all the other employees at this small organization are covered by their spouses' insurance. I'm terrified about these new increases. I don't qualify for subsidies. To stay within my budget I will have to opt for a higher deductible plan and pray that I don't have a bad accident or serious illness, since I don't have enough savings to cover that higher deductible. 30% increases every year is unreasonable."

"How nice. Can't afford it now"

"AN INCREASE WILL HAVE ME PAYING OVER \$700 FOR HEALTHCARE NOT INCLUDING MY COPAYS and \$3K DEDUCTIBLE I AM A SINGLE MOTHER I WILL NOT BE ABLE TO PAY RENT UTILITES CAR PAYMENT/INSURANCE GAS IN MY CAR GROCERIES ETC I CANT GET A 2ND JOB TO COVER BILLS B/C I WILL HAVE TO INFORM THE MARKETPLACE WHO WILL THEN INCREASE MY RATE EVEN MORE, WE WILL HAVE TO MOVE INTO A SHELTER!! LIVING PAYCHECK TO PAYCHECK IS ALREADY HARD THE STRESS IS CAUSING HAIR LOSS and I AM 29 YRS OLD PLEASE DO NOT LET THIS PASS."

"I'm a retired State worker. I recently had an in my premium. Another increase would certainly be hard. As a matter of fact I wasn't even notified of the increase until I saw the payment increase. I really can't take another hit, so to speak. I hope that the request being requested does not affect my premium."

"With the proposed increase, my premium would amount to 27% of my income. In addition I have a \$6500 deductible to pay. If approved I and many others won't be able to afford "health insurance". This could be catastrophic ."

"The insurance companies are making millions, if not billions of dollars on our health. You are our representatives in government. Do you job and represent us over greedy insurance companies."

"This year is your year to make a difference for Delaware. We are depending on someone along the line to stop this madness by stopping such outlandish rate hike demands which will either add more forced debt or more forced illness. Just think of the Hero-status that could be gained this year simply by responding to them with, "No, you will not continue to treat our people this way, we must find another way together." You can do it for us, and that is how you could be remembered forever. Thanks!"

"Retired early to be with my husband who is 9 years older. Because we have saved and planned for this with our 401k we now get penalized. I personally get no income we live off his SS and savings. I get no subsidy. This is so out of control. This is not right. All this years of working, if I knew this I would have stayed or Joe saved and worked the system to support me."

"Hello I know how we can fix the healthcare crisis...charge all Delawareans the same price for the same coverage as our congressmen and senators do. That way we won't be so Angry over Our costs going up for crap coverage, while they can afford to vacation for weeks at a time, while we all scrape by. Thanks."

"This is a horrible idea. I can't afford the rates to go up. I'll lose my insurance if they do. I make too much for medicaid. Please don't do this."

"How am I supposed to afford this rate hike? Currently, single person bronze-gold cost 10-12k/year between deductible and premium. That is 18% (EIGHTEEN PERCENT!) of my GROSS income. A 33% increase would make health insurance 25% (TWENTY FIVE PERCENT!!!) of my GROSS income. That's how much you're supposed to budget for housing! I don't qualify for any assistance through the market place. I've tried. I sympathize with Highmark for needing to cover their costs, but how am I supposed to cover mine?"

"This rate hike is egregious!! What are we paying for! High deductibles! I work in the Radiology and BCBS is denying medical imaging procedures at an alarming rate. Doctor's decisions to order an MRI or CT scan should be upheld and not denied by BCBS. I have examples of denied studies by BCBS that have caused significant harm to patients, including a teenager who was denied a CT scan only to have the appendix burst and then having to be flown to Christiana hospital!"

"If my premiums increase anymore it will be cheaper to take the tax penalty."

"The 33% rate increase proposed by Highmark is outrageous. Please fight this. I was in the exchange for about a year and could barely afford groceries. The insurance was ridiculously expensive, covered nothing with a \$ 6500 deductible. I was just above the income level to qualify for a subsidy. This is a total sham. We need single payer. Please fight Highmark robber barons."

"I own a small business in Wilmington. Here is a review of my premiums and coverage 2015: \$500/mo premium \$3600 family deductible 2016: \$850/mo \$13,700/family deductible 2017: \$1289/mo \$13,700 family deductible My premium is more than a mortgage payment and I am still out of pocket another \$13,700 before any insurance kicks in. This is outrageous and needs to stop."

"I can't afford to pay more for health care I am paying almost \$ 2000. A month for 1 male age 58. 1 female age 57 don't smoke or have any major problems . 1 female 25 n/s in good health. It would be cheaper to pay any doctor bills as I go. And prescription medications to"

"Health care is already expensive enough and at the rate the BCBS denies claims, I feel that their rate increase should be denied."

"Commissioner Navarro: I have just received a bill from UnitedHealthcare for \$66. 90 which I cannot afford to pay each month. This is a direct result of the ending of prescription drug help from the state of Delaware for senior citizens. The money wasted on other projects would be better spent where needed by seniors for medication. Please tell Gov. Carney to re instate this program immediately."

"This absurd increase in premiums is crushing to those of us who are self-employed. My family will be forced to go without health insurance if our premiums increase by 30% or more. Our insurance already has a laughable \$7000 deductible and a \$900 premium for 2 healthy adults and a child before coverage even takes effect. With our premiums increasing this dramatically, we would rather take our chances without insurance than pay \$18,000 before we even see a benefit."

"A limit of 500 characters is a deterrent to public comment and shows that the DOI is not really interested in public comment on this matter. In short, my health insurance premium has tripled over the last 4 years, and another 30% increase is proposed for 2018. This has been, and continues to be, unsustainable. Please deny this unjustified and unreasonable rate increase in its entirety."

"I'm currently paying over \$600 a month for just myself with a \$6,500 deductible. It basically just amounts to catastrophic insurance. The insurance company hasn't paid anything towards my medical bills in two or three years because my deductible is so high. I'm much more hesitant to seek medical advice because of the out-of-pocket costs. Insurance shouldn't make that happen especially with this monthly cost."

"Hello not sure what to do about this but my premium just jumped up a 100.00 dollars for nothing i have to miss doctor appointment's because i can't afford to go."

"No. Ask them to work with hospitals and drug companies to lower cost, and stop allowing them to rip off the little guy."

"I can't see how a 33.6-50% increase in Delaware which is one of the highest in the nation isn't unreasonable. As a hard working full time employee of a small business I am not offered Healthcare, I have no choice but to turn to the marketplace; this year my premium is upwards of \$300/month with over a \$4,000 deductible, with this increase I will un-insured. I hope you seriously consider this and mandate some changes. I am a healthy 33 year old woman with no major medical issues."

"My husband and I are self-employed and do well at our jobs, but these changes make it impossible to be financially successful. We planned well to be self-employed but these increases make it impossible to plan for the future financially. We are good at what we do, but this makes it impossible to maintain our jobs. We are middle class and work incredibly hard and because we make enough money to live and support ourselves we get the short end of the stick. It's overwhelming and infuriating!"

"My mother relies on my father's Delaware State pension and health insurance coverage. She also has Medicare. Without the health insurance coverage from the state, my mother would be completely unable to have the medical care she needs. She would be penniless. If I had to pay her medical expenses, I wouldn't be able to send my child to college next year."

"My employer does not offer health insurance. I currently am insured with Highmark BCBS. I pay \$400 a month, after my tax credit is applied. I have a deductible of \$3000 for both my daughter and I, \$60 copay for my PCP and a \$90 copay for any specialist. I can barely afford to go to the doctor now after paying that much premium a month. If my rate was to increase by 33%, I couldn't afford to have insurance."

"The one third proposed increase forces my family to make a financial decision of whether to incur a tax penalty for being uninsured and self pay for medical treatment for my children. I understand the lack of clarity on the future of the ACA, but passing on the "suffering" of Highmark's bottom line to the consumers of this state is unfair. I am requesting the Delaware Department of Insurance to deny or reduce the amount of the proposed increase from Highmark."

"A 34% increase on top of last year's 26% increase will cause me to go without health insurance, period. Why permit an increase greater than the average state health care cost increase?"

"Please give us a public option. There should be no profit in health insurance. Of course it should sustain itself. Sincerely, Georgia L McNally"

"I am 62 year old single female and my insurance cost through Blue Cross Blue Shield is \$1543.98. My employer contributes \$350. The cost of the insurance is like having another mortgage. I have worked hard all of my life and finally was at a place in my life that I could live comfortably. Before the affordable care act I was paying \$450 per month with the same insurance company for the same coverage. Soon I will have to decide insurance or a roof over my head."

"Was so relieved when this first came out. With increases every year it gets harder and harder to afford. This ended up being more stressful then helpful."

"Everybody knew when Obamacare started that it was going to be a disaster down the road and now here we are. We have exactly one insurance company willing to be involved and of course they believe they can do whatever they want. The cost to the consumer is ridiculous. Insurer wants to make a profit and should! That's how capitalism works. Government should only oversee, not be involved in, the marketplace. Restructure it and do it now. Quit playing politics."

"I have just viewed the percentage health care increase in costs for 2018. Delaware is the leader with a 49 PERCENT INCREASE-a cost that most average working people cannot afford--having one mortgage payment can be daunting but add the cost of health care and you have two mortgages. We cannot continue to bear these costs while most cost of living wage increases average 2 PERCENT! I urge you to work with the Delaware legislators in not approving these outrageous health care increases for 2018."

"Comm. Navarro .. I beg you to deny this increase. I work hard and make too much for a subsidy. So I have to pay for everyone else's insurance, and then an inflated rate for my own. This is intolerable! Highmark is my only "choice". I've gone from \$766/month (\$5,000 ded) to \$1,586/month (\$13,500 ded)! With new rate it will be over \$2,100/month!! That's \$25,000 a year AFTER TAXES for as crappy a plan as one can have. In reality I have no coverage. This madness has to stop. Mac Joiner"