



Comments to the Board

September 18, 2014 Board Meeting

Proposition 45 Comments – No Table of Contents

Subject	Prop. 45 Position - Yes
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Dear Covered California Board,

I have attached a summary of my position and that of the California Neurology Society in favor of Proposition 45, which in my opinion does not pose a threat and stands to benefit rates for Covered California as Insurers have already indicated plans to raise rates without opposition. I am also a member of both PNHP and Doctors for America.

Thank you,
Robyn G. Young, M.D.

Subject	Prop 45
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Please vote to support prop 45, which will prevent health insurance companies from gouging consumers, and control costs the same way auto insurance is controlled.

Thank you,
Judith Pies
Zip code 90064

Subject	Prop 45
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I'm urging the board to support proposition 45. This is the only way to protect consumers from huge rate hikes.

Five large companies control 88% of the health insurance market. Who's looking out for individuals who are at the mercy of these 5?

I respectfully ask the board to endorse proposition 45.
Ciara Preston

Subject	Proposition 45
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I appreciate your work in setting up the system in California whereby so many more people now have access to health insurance. However, I am puzzled that you appear to be poised to oppose Proposition 45. It seems inappropriate for a state agency that is ostensibly functioning in the public interest to take a position that opposes the interests of

ordinary policy holders and supports the interests of wealthy insurance corporations, whose primary mission is to maximize their profits at the expense of the policy holders. It seems to me that the passage of Prop 45 would strengthen your negotiating position in protecting the policy holders from being gouged by the insurers, as they have been so often during recent years.

We have seen reasonable regulation of the insurance industry keep automobile and homeowners insurance costs under control since the passage of Prop 103. I understand that health insurance rates are regulated in 35 other states without a disastrous effect on the implementation of the PPACA. There is no reason why making the insurers explain their rationales for rate increases, along with the insurance commissioner's power to curb excesses, as they have with other forms of insurance, wouldn't work in California.

I urge you to preserve the respect and trust that the people of California have for your work in making health care more accessible to so many by not taking a position on Prop 45.

John G. Miller, San Jose

Subject	Do Not Oppose Prop. 45
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As both a consumer and a health care provider (now retired) I believe that Proposition 45 is desperately needed. Our Insurance Commissioner must have the ability to review health insurance rate increases and stop increases that are unreasonable. California consumers have benefited from the Insurance Commissioner's ability to regulate rates for other types of insurance (e.g. automobile insurance) and would benefit greatly from regulation of health care insurance.

For years I have watched with horror as the greed of health insurance companies continues to grow. In my view, health insurers are among the most unethical corporations in the country. They benefit their investors and their executives at the expense of everyone else. Their proposed increases need to be reviewed to see what increases are actually justified by increased costs and what increases are simply a way of increasing their profits. Many other states have such review and there is absolutely no reason that California should not also have it.

The job of Covered California is to make health insurance accessible and affordable for the largest number of people possible. You have absolutely no business taking a position opposing Prop. 45. Such an action is antithetical to the best interests of health care consumers and gives the appearance of being beholden to the health insurance industry. Please refrain from taking any action that would oppose or could be construed as opposing Prop. 45.

Subject	Please do NOT oppose Proposition 45.
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Dear Executive Director Peter Lee and the Covered CA Board,
In concept, before it became a reality, The Affordable Care Act in concept had intended to control costs of medical care, which are the highest in the world. Proposition 45 would

protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases.

Every year my health insurance costs go up, up and up. I is outrageous that between myself and the school district which is my employer, my insurance for a single person is \$800 a month. That's \$9600 a year for ONE person!!!

Because of yearly increases, my take-home salary goes DOWN every single year.

Proposition 45 protects ALL Californians, not just those who are eligible for the Affordable Care Act. For these reasons I strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange, and quite frankly would be kick in the teeth to those of us who are reeling from health care costs.

Sincerely,

Judy

Subject	support prop 45
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I am writing to ask you to support Prop. 45. In light of the recent information about Blue Shield purchasing a very expensive Skybox at the new 49'r stadium it seems apparent that Blue Shield, at least, is not spending money on their clients/patients! This is wrong on so many levels.

As a Blue Shield patient I recently received information that I would no longer be covered for my monthly prescription of EVISTA, a drug my doctor prescribed for me because it has been shown to protect women from developing breast cancer. I have had 3 immediate family members die from breast cancer and my doctor & I believe I need to take Evista.

Blue Shield has said they will only authorize the generic form of Evista, Ralaxofine. I tried taking it last June and was sick to my stomach everyday that I took it. It was manufactured in Croatia and after checking the internet I learned that that company producing the drug had received several bad reviews by the FDA. I know someone who works in the pharmaceutical manufacturing business and he has access to information I cannot get. He checked this company for me and told me not to take the generic. In fact he told me to stop taking it immediately!

Blue Shield has money for football sky boxes but they will not allow their patients to have access to the drugs they need to stay healthy. There is something very wrong with that. They claim to be a "not for profit" company, but that is all to obviously not true.

Please pass Prop 45. The people of California deserve to get the medical coverage they are paying for!

Dorothy Varellas

Subject	About Prop. 45
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Dear Executive Director Peter Lee and the Covered CA Board,

Prop 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. 35 other states do this. Health insurance companies need to justify rate increases.

I urge the board of Covered California to consider endorsing Prop 45 or take no public position. Opposition from the board would undermine consumer confidence in Covered California and our state exchange.

Sincerely,
Robert Ross
Fort Bragg, CA

Subject	Yes on 45!
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Dear Executive Director Peter Lee and the Covered CA Board:

California has always been a leader and the Covered California health insurance exchange has been a model for the rest of the nation. I recently became a customer of the exchange needing coverage for myself and my new baby after a job transition left me with a gap in coverage. The whole point of the Affordable Care Act is to make health insurance more affordable and to do that, insurance companies must be health accountable.

Proposition 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases.

For these reasons, I strongly urge the board of Covered California to consider endorsing Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.

Sincerely,
Erin Ayash

Subject	Please endorse Proposition 45
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To Peter Lee and the Covered CA Board:

Please endorse Proposition 45, which will provide necessary protection against predatory rate hikes by health insurance companies. It will also make the rate review process more transparent and democratic.

Sincerely,
Dr. Benjamin Irwin
Palo Alto, CA

Subject	Prop 45 would protect Californians against large health insurance rate hikes
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Dear Executive Director Peter Lee and the Covered CA Board,

Prop 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This is already practiced in 35 other states and other insurance markets (e.g., car insurance) in California.

Only five companies control 88% of the health insurance market and currently do not have to justify rate increases. The Affordable Care Act has done little to control health insurance rate increases. In February of this year, Anthem Blue Cross increased my monthly premium by \$170 **per month**, a 25% increase! Each year, the rate increases become more painful.

These rate increases are unsustainable, and are out of step with medical inflation.

I frequently have to challenge Anthem Blue Cross when they mishandle and/or deny payment of my medical claims. Anthem frequently violates the terms of my contract, with impunity. This has to stop.

Without any requirement to justify rate increases, health insurance companies continue to be unaccountable to their subscribers; nor to tax payers, who now subsidize portions of insurance premiums for those who qualify. Instead, they are more focused on rewarding their shareholders rather than paying for medical services.

Or, in the case of Blue Shield, they are using premiums (some of which are public tax dollars) to purchase a \$2.5 million luxury skybox at the 49ers new Levi's stadium! We desperately need a mechanism to increase accountability and transparency of the health insurance companies. They will not do this on their own.

For these reasons I strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the "Justify Rates Initiative." Opposition from the board would severely undermine consumer confidence in Covered California and our state insurance exchange.

Sincerely,
Lynne Wittenberg

Subject	Prop 45
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Dear Executive Director Peter Lee and Board of Covered California,

Proposition 45 is definitely in the public interest and I would hope you would look favorably on it. The old dictum that power corrupts is nowhere more evident than with many insurance companies - where affordable rates come second to profits and overly-generous compensation packages for top echelon executives.

Sincerely,
Bob Drury

Subject	Support Prop 45
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It is what Californians want and need.

Thank you,
Janet Niimi
Torrance, CA 90504

Subject	Vote yes
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My price of health care DOUBLED!! When Sutter health took over my dr office. There's new carpet and paint plus all but one original employee working there. The others were fired. Oh and there's an " office manager" who loses any letters or messages addressed to my Dr. NOTHING should DOUBLE in price overnight! If it were milk or airplane tickets people would take to the streets!!

This mostly affects the retired, aged and poor. I'm glad I'm too old to see the end of this downward spiral caused by ambivalence by our politicians.
Please say yes!!

Subject	Prop 45
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Dear Executive Director Peter Lee and the Covered CA Board,
Prop 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases.

For these reasons I strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.

Sincerely,
Joseph Paratore
Davis, CA

Subject	Californian needs Prop 45
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Dear Executive Director Peter Lee and the Covered CA Board,
Californian needs Prop 45 because of health insurance companies merciless 185% increase in rates over the last decade which have caused severe difficulties for millions of Californians.

Covered California does not have the authority to stop unreasonable rate increases. But Prop 45 will apply the same rules to health insurance that have saved California drivers over \$100 billion on their auto insurance premiums since 1988.

Prop 45 does NOT undermine the Affordable Care Act. It will NOT interfere with Covered California operations, which include secret, closed door negotiations with health insurers.

It WILL win lower rates for consumers by requiring health insurers to publicly justify and get approval for rate hikes and give the insurance commissioner the power to reject unreasonable rate increases.

That is what California needs to counter health insurance companies and their merciless 185% increase in rates which will continue if we do not have Prop 45. We need affordable health care and this is the way to get it.

Lucia Villarreal

Subject	Asking for your support
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Dear Executive Director Peter Lee and Covered California Board,

California consumers have been burned in the past. They probably view insurance companies, and possibly also Covered California, with a lot of distrust from earlier, unfairly 185% increased rates. Insurers must be regulated in what they can charge! No more free rein!

California already has several types of insurance that are sensibly regulated and proven to work in a similar manner to Prop 45's proposal, as do 35 other states' insurance markets.

Please support Proposition 45, The Justify Rates Initiative, which would require insurance companies to justify their requests for increased rates, and improve the transparency of the rate review process. If you are unable to support it, please take no position on it.

An opposing response would probably undermine consumer confidence in the exchange and Covered California. It is essential to maintain that confidence in order to preserve the excellent compliance and dramatic early success of the program.

Please support Proposition 45. California deserves fair and sensibly set insurance rates!

Sincerely,
Katherine and David Miller

Subject	Prop 45
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Dear Executive Director Peter Lee and the Covered CA Board,

Prop 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases. For these reasons I strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.

Sincerely, Jeff Ball

Subject	Health care regulation
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Health care should be regulated as a public utility, which it is, with rate hikes justified actuarially and tax-deductible expenses for any allegedly non-profit organizations overseen to ensure that only legitimate expenses are assigned to rate payers, not excessive salaries and perks (the stadium skyboxes are only the most visible and egregious among them, but there are plenty of others). Nor should the salaries of these often mediocre managers be justified by industry-wide "standards" generated by averaging the outrages perpetrated by their overpaid peers.

Stephen N. Cohen, MD

Subject	Proposition 45
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Dear Executive Director Peter Lee and the Covered CA Board,

I have personally experienced the benefit of having insurance rates for automobiles and homes limited by law. Before, the rates were raised without justification. I had not filed any claims, but I was paying more.

Now, there is an opportunity to control unreasonable medical insurance rate increases by adopting Prop 45. I strongly encourage you to support and accept this sensible measure. This is not a new idea and its time has come.

When only 5 companies control 88% of the health insurance market, something is wrong. They basically monopolize the industry and do not have to justify rate increases. For these reasons I strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.

Sincerely,
Susan De Antonio

Subject	Covered California response to Proposition 45
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Members of the Covered California Board of Directors,
I write as a concerned California voter and and nonprofit executive.
As I hope you know, Proposition 45 would protect Californians against large health insurance rate hikes and increase the transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California. Only five companies control 88% of the California health insurance market and currently do not have to justify rate increases. As a nonprofit executive, I have seen our employee health insurance rates subject to repeated annual double-digit increases that far exceed inflation or any reasonable cost of doing business. Requiring public justification and accountability for health insurance premiums that are largely paid with revenue that represents considerable tax expenditure is simply common-sense public policy.
For these reasons I strongly urge the board of Covered California to consider endorsing Proposition 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange. Moreover, as a public entity dedicated to serving Californians you may not ethically oppose policy measures that are designed to lower the costs of health insurance for Californians.
Cordially,
Robert R. Lowe

Subject	Support Prop 45
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I support Prop 45. Health insurance companies are notorious for unethical practices and will raise premiums simply because they think they can. They need strict oversight. Your allegiance is to the public, not the health insurance cabal. Come out in support of Prop 45.
Steven Collins

Subject	Prop. 45
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We need Prop. 45. It would protect us from large insurance rate hikes.
Georgia Tattu

Subject	Prop 45
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Dear Executive Director Peter Lee and the Covered CA Board,
We need oversight of the healthcare premiums we have to pay. Supervising the rate-setting process when so many billions of dollars are paid by Californians is essential. Prop 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases.
For these reasons I strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. Opposition from

the board would severely undermine consumer confidence in Covered California and our state exchange.

Sincerely, Robert L Keenan

Subject	Prop 45
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Please note my support of this Proposition, I believe it will ultimately benefit the consumers of medical services.

Michael K Rohde

Subject	Please support prop 45!
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Thank you,

Steve and Susan in Santa Cruz

Subject	Support Prop 45! Or at least take no public position.
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Dear Executive Director Peter Lee and the Covered CA Board,
Prop 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases. For these reasons I strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange. Covered California is prohibited under California and federal law from spending taxpayer money to campaign for or against ballot initiatives. Furthermore, Covered California negotiates with the powerful health insurance industry to ensure that Californians who must buy health insurance have access to affordable healthcare. As such it must avoid taking sides in a political fight with consumer advocates on one side and the health insurance industry on the other. To do so, would undermine its credibility and effectiveness.

Californians need Prop 45 because health insurance companies merciless 185% increase in rates over the last decade have caused severe difficulties for millions of Californians.

Covered California does not have the authority to stop unreasonable rate increases.

Prop 45:

- Will apply the same rules to health insurance that have saved California drivers over \$100 billion on their auto insurance premiums since 1988.
- Does NOT undermine the Affordable Care Act. It will NOT interfere with Covered California operations, which include secret, closed-door negotiations with health insurers.
- WILL win lower rates for consumers by requiring health insurers to publicly justify and get approval for rate hikes and g

Sincerely, Jaime Becker

Subject	Proposition 45
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Dear Executive Director Peter Lee and the Covered CA Board,
Prop 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California.

Only five companies control 88% of the health insurance market and currently do not have to justify rate increases.

Last November I signed up for insurance under Covered California and last month learned that none of the providers I have used for years will accept my Anthem/Blue Cross PPO coverage (when I signed up they were on the list of providers I could use). They all tell me my insurers won't pay bills (so I'm stuck between the insurer and the provider, each saying the other is at fault).

Covered CA needs to side with consumers, as we are essentially powerless when dealing with insurers.

For these reasons I strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.

Sincerely,

Sarah Shena

Subject	Yes on Prop 45
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Please support Prop. 45 so that insurance can remain affordable to all. I once had insurance with PacifiCare and they practically bankrupted me with an \$890.00 monthly premium simply because I had to be on a private insurance plan and I had pre-existing conditions, including multiple sclerosis. That was criminal and I had no recourse. DO NOT put sick people in this position ever again. Should things come close to resembling what the insurance market has been, there will certainly be legal ramifications. We will not go back to the old, discriminating way of paying more simply because we got sick.

Deborah L. Gostin

Subject	Prop 45
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Dear Executive Director Peter Lee and the Covered CA Board,
Californians need affordable healthcare. To aid in that effort we need to know why rates are increasing. Prop 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases.

For these reasons I strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.

Sincerely,
Stephanie Hagiwara

Subject	Prop 45
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Dear Executive Director Peter Lee and the Covered CA Board:

I strongly urge the board of Covered CA to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. My Kaiser rates were raised 40% last year with no explanation. With almost no competition in Yolo County, all the other health insurance companies followed suit. There is not enough competition so rate increases are likely again this year.

Please endorse Prop 45: consumers need your oversight.

Regards,
Karen L Baker
Davis, CA

Subject	Please Do NOT Endorse A No Vote On Prop 45
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Dear Executive Director Peter Lee and the Covered CA Board,
Prop 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases. Automobile insurance corporations must get permission from the Insurance Commissioner, so why not health insurance corporations?

For these reasons I strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange. Being that you are a state commission, I actually believe that it might be better if you take no position on this measure.

Another thing: The Affordable Health Care Act is intended to be the beginning of getting universal health care to everyone. It's not the end-all.

Please do not endorse a No vote on Proposition 45. Thank you for your attention.

Sincerely,
Walter Ballin
Chico

Subject	Proposition 45
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Dear Executive Director Peter Lee and the Covered CA Board,

Proposition 45 will protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This is already practiced in California's other insurance markets (e.g., auto and home), and in 35 other states. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases.

For these reasons, I strongly urge the board of Covered California to endorse Proposition 45 as it would strengthen the Board's ability to ensure affordable health insurance for Californians, consistent with the goals of the Affordable Care Act. If the Board cannot agree to support Proposition 45, it should abstain from taking a position as opposition from the Board would severely undermine consumer confidence in Covered California and our State health exchange.

Sincerely,

Terry Crownover

Subject	Support Proposition 45
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Dear Executive Director Peter Lee and the Covered CA Board,

My consumer confidence in Covered California and the major health insurance companies who oppose Proposition 45 is already undermined.

I support the efforts of Common Cause and other consumer advocacy groups in their efforts in favor of Proposition 45 as expressed in their letter:

Prop 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases.

For these reasons I strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.

Sincerely,
Ken Hedges

Subject	Prop 45
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Hello,

I am writing to let you know that my family and I support prop 45. Please stand with us.

Thank you, Julie Lane

Subject	Please enforce Prop. 45.
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Dear Executive Director Peter Lee and the Covered CA Board:

Prop. 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This is already protected in 35 other states and some other insurance markets in California. Yet only five companies control 88% of the health insurance market. Currently they do not have to justify rate increase here.

For these reasons I strongly urge the Board of Covered California to consider endorsing Prop 45, the Justify Rates Initiative. Opposition from the Board would severely undermine consumer confidence in Covered California and our state exchange.

I have already seen grossly untrue advertisements in the New York Times, a scare campaign against this Proposition. It needs more appropriate and favorable publicity. I encourage your just action in this matter.

Sincerely,

Bill Pezick

Subject	Please support Proposition 45
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Dear Executive Director Peter Lee and the Covered CA Board,

In the past ten years, California insurance companies have increased their rates by 185%, causing severe financial difficulties to millions of Californians. Californians are in desperate need of protection from the predatory and egregious practices of the insurance companies, and Proposition 45 will provide that protection.

Under California and federal law, Covered California is prohibited from spending taxpayer money to campaign for or against ballot initiatives. Covered California also does not have the authority to stop unreasonable rate increases.

Proposition 45 will apply the same rules to health insurance that have saved California drivers over \$100 billion on their auto insurance premiums since 1988. It will win lower rates for consumers by requiring health insurers to publicly justify and get approval for rate hikes and give the insurance commissioner the power to reject unreasonable rate increases.

For these reasons I strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in

Covered California and our state exchange. Thank you.

Sincerely,

Robert Thomas

Subject	Prop 45
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Dear Executive Director Peter Lee and the Covered CA Board,

Proposition 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases.

For these reasons, I strongly urge the board of Covered California to consider endorsing Proposition 45 or to take no public position on this proposition, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered CA and our state exchange.

I must also say that I'm very concerned about insurance companies like Blue Shield who are tax-exempt due to non-profit status being allowed to purchase sponsorships. If they have money to spare, they should be required to use it to lower insurance premiums for consumers and pay doctors more.

Thank you.

Vyto Ruginis

Subject	Please endorse Prop 45
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Dear Executive Director Peter Lee and the Covered CA Board,

I respectfully request that the board of Covered CA endorse Prop 45. I've been a strong supporter of Covered CA but am concerned that so few companies control such a huge percentage of the health insurance market without justifying their rate increases—and having more transparency can only help everyone.

Sincerely,
Susan Dembowski

Subject	Feedback on Insurance Plans
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The Board should place an urgent priority on providing a forum for feedback on the various CoveredCA providers and plans so the public know what to expect when they sign up with particular insurers. Shining a light on insurers performance will encourage improvement.

For many years I had an HSA Blue Shield plan that was slightly more expensive than the current Health Net bronze plan. Only Bronze plans were available where I live. Poor as Blue Shield was at responding to questions at least they processed claims quickly and the charges were somewhat clear. My experience with Health Net has been infinitely worse:

- call center response capabilities that are pathetic and time wasting – apparently telephone operators have zero access to useful information;
- no ability apparently to advise what services will cost with in-Network service providers – there is a form for requesting information but the response is useless;

- slow claims processing with minimal information provided.

I believe the poor quality of Health Net service is a deliberate effort to reduce their costs. However, it come at the expense of my time and well-being. In the past I could at least have switched insurers. Now I must wait a year to dump them. Had I known of the quality of their service I would have stayed with Blue Shield or switched to Kaiser.

Please add feedback to CoveredCA before the 2015 enrollment period so people can be better informed. Thank goodness I only have to survive the insane, private insurance driven health system for only one more year before joining Medicare.

Thank you.

Subject	Please Support Prop 45
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Dear Executive Director Peter Lee and the Covered CA Board,
This is so important to the public so please hear the truth. Prop 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases.

For these reasons I strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.

Sincerely concerned,
Tamara Dawn

Subject	Prop 45
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Dear Executive Director Peter Lee and the Covered CA Board,

Prop 45 - It would protect Californians against large health insurance rate hikes and increase transparency of the rate review process, which will greatly help the consumer. This is already practiced in 35 other states and other insurance markets (ie, the auto insurance market) in California. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases. Kind of like a horrible monopoly, really.

For these reasons I strongly urge the board of Covered California to consider endorsing Prop 45 or to take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange as well as encourage the belief that Covered California is allowing big insurance companies to set their own rates and run their own show. And that's not what Covered California is supposed to be about, is it?

Sincerely,
Judith Richards

Subject	Prop. 45
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Dear Covered CA Board,

We need Proposition 45. Californians desperately need to be protected against huge health insurance rate hikes -- like the ones that ate up my entire retirement account during the last 6 years, until I turned 65 and got MediCare.

We need an open and transparent rate review process. Thirty-five other states, and even other insurance markets in California, have much better transparency in rate review. I have personally experienced the power of the large health insurers: they do not currently have to justify rate increases in any meaningful way: they just announce a 40% increase and then reduce it to 30% when it hits the media, and that's the end of the "review".

I beg the board of Covered California to endorse Prop 45, the Justify Rates Initiative. To do otherwise would severely undermine consumer confidence in Covered California and our state exchange.

Thank you,
Janet Fairchild
Attorney at Law

Subject	Do Not Take a Position on Prop. 45
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Dear Executive Director Peter Lee and the Covered CA Board,

I am a Certified Enrollment Counselor and was very involved with the initial roll-out of Covered California. I am opposed to any action the board might take that create an inference that they are part of the powerful insurance lobby.

That is why Covered California is prohibited under California and federal law from spending taxpayer money to campaign for or against ballot initiatives. Furthermore, Covered California negotiates with the powerful health insurance industry to ensure that Californians who must buy health insurance have access to affordable healthcare. As such it must avoid taking sides in a political fight with consumer advocates on one side and the health insurance industry on the other. To do so, would undermine its credibility and effectiveness.

Prop 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases. For these reasons I strongly urge the board of Covered California to take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.

Californians need Prop 45 because health insurance companies merciless 185% increase in rates over the last decade have caused severe difficulties for millions of Californians. Covered California does not currently have the authority to stop unreasonable rate increases.

Prop 45:

- Will apply the same rules to health insurance that have saved California drivers over \$100 billion on their auto insurance premiums since 1988.

- Does NOT undermine the Affordable Care Act. It will NOT interfere with Covered California operations, which include secret, closed-door negotiations with health insurers.
- WILL win lower rates for consumers by requiring health insurers to publicly justify and get approval for rate hikes and give the insurance commissioner the power to reject unreasonable rate increases

Sincerely,
William Maya

Subject	Please support Proposition 45
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Executive Director Peter Lee and the Covered CA Board:

If approved by the voters, Proposition 45 would provide protection for Californians against unreasonable health insurance rate hikes and make the rate review process more transparent. It's a common-sense measure, and would benefit most Californians.

I request that the board of Covered California consider endorsing Prop 45, or at the very least, take no public position on it.

Sincerely,
Jerry Hudgins

Subject	Yes
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Our insurance commissioner is fully capable of protecting us fr unreasonable health insurance hikes. Please vote yes.

Subject	Prop 45
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If the board of Covered CA endorses a position of No on 45 we will just have to strike out the word "affordable" from the ACA. I cannot believe you are even contemplating this! If every damn law we pass gets circumvented by well-paid people like you to reward their cronies and friends then we can also strike the words Representational Democracy from all our governing documents.

Do you really think that allowing health plan administrators the right to use premium dollars to add to the already over-inflated self image of business executives is a wise use of health plan member's money?

My god, when are all you people in these positions of "public trust" going to wake up to what you're being paid all that money to do? Honestly, it's only a matter of time before the greed and avarice of the value system this sort of behavior reflects is going to lead to the complete collapse of our nation.

T Leonard White

Subject	proposition 45 a big yes
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Oversight is the name of the game. A school teacher for over thirty years I welcomed parents and teachers into my classrooms to keep me on my game. We exchanged views and ideas to make my classes stronger and more responsive. Democracy works from the bottom up and we need more of it.
Irv Rothstein

Subject	Prop. 45: Please say "yes" or stay neutral
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Dear Executive Director Peter Lee and the Covered CA Board:

Here are the reasons my family of six adults and I are asking you to support Prop. 45:

- Prop. 45 will apply the same rules to health insurance that have saved California drivers over \$100 billion on their auto insurance premiums since 1988.
- Prop. 45 does NOT undermine the Affordable Care Act. It will NOT interfere with CoveredCalifornia operations, which include secret, closed-door negotiations with health insurers.
- Prop. 45 WILL win lower rates for consumers by requiring health insurers to publicly justify and get approval for rate hikes and give the insurance commissioner the power to reject unreasonable rate increases and in this way it will protect Californians like me against crippling increases in health insurance.

This overview process is already practiced in 35 other states and other insurance markets in California. It is unacceptable to our family that only five companies control 88% of the health insurance market and currently do not have to justify rate increases.

For these reasons my family and I strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.

On behalf of my family, I thank you for considering our comments.

Sincerely,
R. Terra Williams

Subject	Covered CA Board and Prop 45
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Dear Executive Director Peter Lee and the Covered CA Board,
I am a retired medical doctor living in Napa, CA and practiced Internal Medicine and Addiction Medicine during my career. I care strongly about health care access for all, and reducing the cost of health care whenever possible...especially when those costs are driven by for-profit insurance companies. For years I watched their predatory pricing increases...rate increases that would bring gasps of disbelief as policy holders opened their mail only to find their insurance rate increased 28% in just one year...on top of a 20% increase the year before. (These figures are for illustrative purposes; annual increases have been higher and lower than those cited).

It is for this reason that I support Proposition 45, which would protect Californians against large insurance rate hikes, and improve transparency of the rate-review process. This is not a California "fad": it is already practiced in 35 other states, and in other insurance markets in California. With only five companies controlling 88% of the health-insurance market, they don't have to justify rate increases. This is unconscionable.

For these reasons, I urge to Board of Covered California to consider endorsing Prop 45, or to take no public position on Prop 45. It would greatly undermine the genuine goals Prop 45 seeks to implement, if the Board of Covered CA were to publicly announce a position Against Prop 45, the Justify Rate Increases initiative. Such opposition from the Board would greatly undermine consumer confidence in Covered CA and our state exchange.

Thank you for taking time to read my thoughts and opinions about Prop 45 and consideration by the Board to publicly support this Proposition.

Sincerely yours,

Milton K.D. Bosch, MD

Subject	Position on Prop 45
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Dear Executive Director Peter Lee and the Covered CA Board,

Prop 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases.

Prop 45 is consistent with Covered California's mission is to increase the number of Californians with health insurance, improve the quality of health care for all Californians, reduce health care coverage costs and make sure California's diverse population has fair and equal access to quality health care.

I understand Covered California is prohibited under California and federal law from spending taxpayer money to campaign for or against ballot initiatives. Furthermore, Covered California negotiates with the powerful health insurance industry to ensure that Californians who must buy health insurance have access to affordable healthcare. As such it must avoid taking sides in a political fight with consumer advocates on one side and the health insurance industry on the other. To do so, would undermine its credibility and effectiveness.

For these reasons I strongly urge the board of Covered California to take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange, and would raise the question - Is Covered California more committed to covering the insurance industry than our diverse population?

Sincerely,

Ronald C. Faas

CC: Sen. Hannah-Beth Jackson

Subject	Prop 45
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I support this. I expect you too as well. I am a Californian. Heather Dine

Subject	Proposition 45
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Executive Director Peter Lee and the Covered California Board:

I strongly urge the board of Covered California to consider endorsement of Proposition 45, the Justify Rates Initiative.

Californians need Prop 45 because 88% of the health insurance market in California is controlled by only five insurance company giants, including Anthem Blue Cross and Health Net. These five companies, in their continual pursuit of increased profits, have raised rates 185% over the past decade, causing severe difficulties for millions of Californians.

Unfortunately, Covered California does not have the authority to stop unjustified rate increases.

Proposition 45:

Will apply the same rules to health insurance that have saved California drivers over \$100 billion on their auto insurance premiums since 1988.

Will win lower rates for consumers by requiring health insurers to publicly justify and receive approval for rate hikes.

Will give the State insurance commissioner the power to reject unreasonable rate increases.

Does NOT undermine the Affordable Care Act. It will NOT interfere with CoveredCalifornia operations.

Should you choose to publicly oppose the initiative, consumer confidence in Covered California and our state exchange would be severely undermined.

Thank you for your consideration.

Wendy Zukas

Graton, California

Subject	Taking a stand on Proposition 45
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Covered CA Board:

Recent health insurance rate hikes have been brutal to citizens. It makes sense to have health insurance companies justify their rates, and this approach has helped rein in auto insurance premiums. This is what Prop 45 aims to do. If you can not support Prop 45, please take no stand at all. How could citizens have confidence in Covered California if the Board opposed such a fiscally prudent proposition?

Sincerely,
Sarah Escowitz
Berkeley, CA

Subject	Support Prop 45
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Prop 45 and Covered California both benefit Californians. Support Prop 45.
Ken Cooper

Subject	As a past victim of Blue Cross' greed I ask you to support proposition 45
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Dear Executive Director Peter Lee and the Covered CA Board,

Unfortunately we do not have a public option to use as a lever to control insurance costs so we must resort to regulation to prevent the kind of egregious price increases I experienced before getting on Medicare. In just a few years my insurance from Blue Cross went up more than 100%. If I were not a relatively well off professional I would have been unable to pay the increases. We should have at least the option of Medicare for everyone, but we don't and the insurance companies have a history of trying to bleed us dry. There is no truly competitive market in health insurance with a handful of companies controlling most of the market. Please either support Prop 45, the Justify Rates Initiative, or implement a competitive state wide publicly run health insurance program. Having neither leaves Californians a cash crop to be harvested at their leisure insurance predators.

Sincerely,
Efrem Lipkin

Subject	Prop 45
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I am writing to express my support for prop 45 and the oversight it would provide to keep our health care costs in check. I was quite interested in Prop 45 when I saw the ads against it on television. The thing that alarmed me was that the No on 45 ads never mentioned what the proposition was about, just all the horrific things it would; raise costs

outrageously, put all our health care in one persons hands, etc. This sounded so alarmist to me that I thought I'd better find out what prop 45 was all about.

What I discovered was that without prop 45 we could be back in the same boat we were in before the Affordable Care Act. That is to say, where the insurance companies (only 5 now that run almost everything) would be controlling rate increases w/o any justification or transparency of process. This is exactly how Blue Shield bought a multimillion dollar sky box in Levi Stadium for their corporate heads with health care money.

35 other states have this system and it has worked well. We have this system in other insurance markets such as the auto insurance market which has saved California drivers \$100 billion since 1988.

I strongly urge Covered California board to consider endorsing prop 45. If you can't do that, then please take no public position, so that we can vote fairly on the proposition to justify rates for health insurance.

Thank you,
Nancy Smith

Subject	Please endorse Prop 45
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Dear Executive Director Peter Lee and the Covered CA Board,

The affordability of health care is essential. Prop 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases.

For these reasons I strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.

Sincerely,
Nancy Balassi
Alameda, CA

Subject	Prop 45 needed in CA
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Dear Executive Director Peter Lee and the Covered CA Board,

Prop 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases.

For these reasons I strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board

I urge the Board of Covered CA to take no public position on Prop 45. It is not the Board's role to take sides. However, if you must take a position, please endorse Prop 45. The five health insurance companies that control most of the CA market currently do not have to justify their rate increases. This is not in the best interests of Californians.

Thank you for your consideration,

Kay Oring, PhD
Susanville, CA

Subject	Please support Prop 45
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Dear Executive Director Peter Lee and the Covered CA Board,
Currently in California health insurance companies can raise their rates at will. Prop 45 is designed to protect Californians against large health insurance rate hikes and increase transparency of the rate review process. A similar process is already practiced in 35 other states and in other insurance markets in California. this would make a big difference since five companies control 88% of California's health insurance market do not have to justify rate increases.

I strongly urge the board of Covered California to consider endorsing Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.

Sincerely,
Ruth Troetschler

Subject	Please endorse Prop 45
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Dear Executive Director Peter Lee and the Covered California Board,
In my career as a professional Risk Manager I observed that for most health insurance companies making huge profits is their only concern. The affect their policies and decisions have on the individual are not a consideration - their decisions are based solely on their bottom line. With the Affordable Health Care Act we Americans have finally realized more freedom and control in our health care choices. Do not allow our right to affordable health care to be stolen from us by companies that only care about their profit margin. Please endorse Prop 45 the Justify Rates Initiative.

Sincerely,
Paulette Schindele

Subject	Please Support Proposition 45
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Dear Covered California Board Members,

I am writing you to ask you to SUPPORT Proposition 45, which will NOT interfere with the operations of Covered California or the Affordable Care Act.

It will prevent the unconscionable price hikes from major insurers which have plagued California consumers over the last decade or more. If you oppose Proposition 45, your credibility as an agency designed to HELP Californians get affordable insurance, will be destroyed. At the very least, take no position, although it is much more in concert with your purposes to SUPPORT PROP. 45.
Sincerely, Arthur Molho, Ph.D.

Subject	Psychologist SUPPORTS Prop 45
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Dear Covered California Board,

As a health insurance customer, I myself have felt for years the ruinous financial effects of insurers' frequent and drastic rate hikes. As a psychotherapist, I see daily the crippling effect on the lives of hard-working, productive members of our society, of these same rate hikes.

I am mystified at claims that Prop 45 would "hurt Californians"--WHICH Californians??--and "increase costs"--WHOSE costs? Certainly not those of the vast majority of citizens. Whom, I believe, your Board purports to serve.

Covered California is prohibited under California and federal law from spending taxpayer money to campaign for or against ballot initiatives. Furthermore, Covered California negotiates with the powerful health insurance industry to ensure that Californians who must buy health insurance have access to affordable healthcare. As such it must avoid taking sides in a political fight with consumer advocates on one side and the health insurance industry on the other. To do so, would undermine its credibility and effectiveness.

Californians need Prop 45 because health insurance companies merciless 185% increase in rates over the last decade have caused severe difficulties for **millions of Californians**. Covered California does not have the authority to stop unreasonable rate increases.

Prop 45:

- Will apply the same rules to health insurance that have saved California drivers over \$100 billion on their auto insurance premiums since 1988.
- Does NOT undermine the Affordable Care Act. It will NOT interfere with Covered California operations, which include secret, closed-door negotiations with health insurers.
- WILL win lower rates for consumers by requiring health insurers to **publicly** justify and get approval for rate hikes and give the insurance commissioner the power to reject unreasonable rate increases.

Most sincerely,

Katherine L. Ziegler, PhD

Psychologist - CA Lic#PSY11596

Psychotherapist

Subject	Prop 45
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Dear Executive Director Peter Lee and the Covered CA Board,
Prop 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. We are retired and our supplemental rates went up 12.5% this year alone. Heaven alone knows whether this rate increase was

based upon actual valid increased health costs or only a padding of the insurance company's bottom line. Legal protection against unreasonable health insurance rate hikes is already practiced in 35 other states and other insurance markets in California. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases.

For these reasons I strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.

Sincerely,
Seren Bradshaw

Subject	Proposition 45
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We need Prop 45 to protect consumer against health insurance companies that raise their rates in order to pay their CEO's enormous salaries and perks, while many people still have no health insurance at all.

Subject	Please VOTE YES on Prop 45
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This e-mail is being sent to urge the Covered California's Board to vote in support of Prop 45.

Prop 45 is a crucial measure that will provide desperately-needed oversight to stop health insurance companies from robbing Californians blind with excessive rate hikes -- like the ones that helped fund Blue Shield's luxury 49ers skybox.

Thank you,
Gloria M. Herbert,

Subject	Prop 45
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Dear Executive Director Peter Lee and the Covered CA Board:

Prop 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases.

Prop 45 makes sense. Opposition to Prop 45 would indicate that the Board sides against insurance consumers and sides with the wasteful large insurance companies that create most of the unnecessary cost in the provision of health care in California.

For these reasons I strongly urge the board of Covered California to endorse Prop 45, or at the very least take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.

Sincerely,
Steven H Blum

Subject	September 18 Board Meeting - Item IV.B.i - California Covered Position on Proposition 45 - Please Support Prop 45
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Dear Executive Director Peter Lee and the Covered CA Board,

Passage of Prop 45 will protect Californians against the health insurance industry oligopoly, including limiting rate hikes and increasing transparency of the rate review process. This function is already present in 35 other states and in other insurance markets in California. Only five companies control 88% of the health insurance market. This is an oligopoly. They do as they please and do not have to justify rate increases, provider reimbursement levels, claims approvals, or any other practices. Now that all Californians are required by law to pay for health insurance, limits on the power of the health insurance oligopoly are essential..

For these reasons I strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in **YOU**, Covered California, and our state exchange. Passage of Prop 45 is clearly in the public interest. If your vote falls elsewhere, you fail in your responsibility to the public.

Sincerely,

David L. Guth

Subject	Support Prop 45
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It seems to me that it is a no brainer that a board for AFFORDABLE health care should support Propostion 45 which would provide oversight over insurance company rate hikes. When Blue Shield can afford a pricey luxury skybox at the new Levis's Stadium while over the last decade insurance rates in California have nearly tripled over the last decade there is something very wrong. If insurance companies cannot put affordable health insurances at the top of their list of priorities, they need to be monitored.

Not wanting to make endorsements as a public agency is understandable. Recommending a no vote would be unconscionable and undermine efforts to join other industrialized nations in providing health care to its citizens which will not break their budgets. Usually California leads the nation in supporting the common good, but in this matter California is behind a majority of the other states which practice oversight over health insurance rate hikes.

If Prop 45 does not pass, I for one will be moved to fight for a single payer program in the state.

I strongly urge you to do the right thing.

Eloise Hamann

Subject	Prop 45
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Dear Executive Director Peter Lee and the Covered CA Board,
Prop 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases.

For these reasons I strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.

Sincerely,
Lynda Wu

Subject	Re Proposition 45
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Executive Director Peter Lee,

I am contacting you to affirm support for Proposition 45. Your support is necessary as this measure can provide oversight and control the ever increasing rates imposed by insurance companies in our state. Most of our insurance market in California is controlled by a few companies who are not accountable for the continual rate increases they impose on us. Why shouldn't these companies have to justify proposed rate increases and have those scrutinized with a regulatory process?

Sincerely,
Patricia Jackson, Convener

Subject	From a health agent re: Prop 45
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Dear Executive Director Peter Lee and the Covered CA Board,

I am a health insurance agent in CA and have directly seen the impact of rate hikes on my clients who do not qualify for subsidies. The ones who are hurt the most are my middle class individuals and families. If you oppose Prop 45, these middle class citizens will be brutalized even further by the insurance companies, and they SIMPLY CANNOT AFFORD it.

Prop 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases.

For these reasons I strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.

Sincerely,
Dayna Dunbar

Subject	Please vote YES on Prop 45
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Dear Executive Director Peter Lee and the Covered CA Board,
The unrestrained and unexplained rate hikes for my health insurance has been a terrible financial hardship for me over the years before the ACA. I'm thankful to Covered California that I now have a decent health care plan that I can afford.
Please don't let health insurance companies get away with unreasonable, unchecked rate hikes. Why should I be forced to tighten my belt and go without so that health insurance executives can live a lavish lifestyle? It's downright immoral!
Prop 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. Please endorse Prop 45. Do what's right and moral.
Sincerely,
Ringit Ronnberg

Subject	Prop 45 vote
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Hi,

Please do not vote against Proposition 45. Health Insurance premiums have risen too far, and they need to be reviewed. Just last quarter, Health Net announced better than expected earnings, and in the same announcement said that they were going to outsource a major part of their organization to a company called Cognizant. They should be monitored to see if this move, which will almost certainly drive wages down and offshore jobs, will keep premiums low. Other insurers should be monitored also, as one of the biggest complaints about the ACA is that premiums, deductibles and co-insurance are NOT affordable.

Thanks.

Dawn Wolfson

Subject	Board's position on Prop 45
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Dear Executive Director Peter Lee and the Covered CA Board,
I believe strongly that transparency and justification are necessary and desirable components of the health insurance rate review process. When the Board considers taking a position on Prop 45, I urge you to endorse it or to take no public position on it.
Prop 45 will help protect Californians against large and unjustifiable health insurance rate hikes and will increase transparency of the rate review process. This is already practiced in 35 other states and in other insurance markets in California. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases.
Sincerely,

Rufus Browning
San Francisco

Subject	Prop 45
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Dear Executive Director Peter Lee and the Covered CA Board,
Prop 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases. EVERYONE in California, except maybe the health insurance companies, are sick of excessively high rates used for frivolous purchases unrelated to making our lives better. These clowns have been without any adult supervision for way too long and there needs to be some oversight with teeth in it.

For these reasons I strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.

Sincerely,

Subject	Prop. 45
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I am a resident of and registered voter in California and I strongly urge you to support Prop. 45. Stop the health care companies from imposing excessive rate hikes. Please help reduce health care costs!!

THANK YOU!!!

Barbara Mauk

Subject	endorse Prop 45 or take no public action
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Dear Executive Director Peter Lee and the Covered CA Board,

Prop 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases.

For these reasons I strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.

Sincerely,

Marvin Dealy
Managing Partner, Throckmorton Enterprises

Subject	Prop 45
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Hello,

I believe that Prop 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases.

For these reasons I strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.

Sincerely,
Ralf Leeb

Subject	Prop 45-ENDORSE
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Covered California is prohibited under California and federal law from spending taxpayer money to campaign for or against ballot initiatives. Furthermore, Covered California negotiates with the powerful health insurance industry to ensure that Californians who must buy health insurance have access to affordable healthcare. As such it must avoid taking sides in a political fight with consumer advocates on one side and the health insurance industry on the other. To do so, would undermine its credibility and effectiveness.

Californians need Prop 45 because health insurance companies merciless 185% increase in rates over the last decade have caused severe difficulties for millions of Californians. Covered California does not have the authority to stop unreasonable rate increases.

Prop 45:

- Will apply the same rules to health insurance that have saved California drivers over \$100 billion on their auto insurance premiums since 1988.
- Does NOT undermine the Affordable Care Act. It will NOT interfere with Covered California operations, which include secret, closed-door negotiations with health insurers.
- WILL win lower rates for consumers by requiring health insurers to publicly justify and get approval for rate hikes and give the insurance commissioner the power to reject unreasonable rate increases.

Dear Executive Director Peter Lee and the Covered CA Board,

Prop 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases.

For these reasons I strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.

Sincerely,
Gary Raymond

Subject RE: PLEASE SUPPORT OR TAKE NO ACTION ON PROP 45

Dear Board, Please seriously consider supporting Prop 45, or take no action on Prop 45. Should you oppose it, the action of your opposing will seriously undercut confidence in the insurance program. Thank you for your mindful consideration of doing the right thing for Californians. Sincerely yours, Barbara Burke

Subject Proposition 45 at board meeting on 9/18

Dear Executive Director Peter Lee and the Covered CA Board,
Please take into consideration that as a user of Covered California, I and my family have been greatly helped by the program and am worried about how rates are already planning on being increased in the next open enrollment period. Due to changes in my business, my income has dropped for the past few years and the cuts in my health care costs have helped with the strain I had been feeling. The prospect that will change is daunting. Prop 45 would protect Californians, like myself and my family, against large health insurance rate hikes and increase transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California. For example the California auto insurance market uses this model and again I personally, like others, was helped with rates being brought under control when it went into effect. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases. This is frightening. For these reasons I strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.
Sincerely,
Mauna Eichner

Subject Yes on 45

Californian's deserve better insurance oversight. I'm a Blue Shield CA member. This year I was put through the ringer by Blue Shield's pharmacy people for a simple generic drug that was listed in my pharmacy formulary. I was told that I needed a prior authorization but what I needed was an advocate to help my doctor's office figure out the how to cut through the red tape thrown in the way of me and the medicine my doctor ordered. It took over a month before Blue Shield approved the generic drug to help me put back on some weight after an illness. How can a non profit like Blue Shield CA cut costs by denying formulary medicines yet have the money to purchase a luxury box at the new 49ers stadium in Santa Clara? Someone needs to have oversight and it can't be the lobbyists for the four of five biggest insurance companies in CA. California residents deserve the protection that Prop 45 offers.
Henry Ostendorf
San Francisco

Subject	Endorse Prop 45
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Dear Covered California Board,

Prop 45 is an important protection for Californians against large insurance rate hikes. Self-employed people like myself and my family need these protections, just as residents of 35 other states already have.

Only five companies control 88% of the health insurance market and currently do not have to justify rate increases.

For these reasons I strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.

Very Truly Yours,
Gunnar Madsen

Subject	Prop 45
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Dear Board Members:

I urge you with every fiber of my being to come out in favor of Prop 45. I speak for at least 30 of my friends who probably won't contact you but are definitely for prop 45. Please do the right thing for the people of California.

I thank you for your attention to this matter.

Toby Rhodes
Los Angeles

Subject	I am in favor of Prop 45
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I do not believe this that Prop 45 would "hurt Californians" and "increase costs". I believe it would do far more than even Obamacare to lower health insurance premiums. The Affordable Care Act explicitly says that states can adopt such a policy, and auto and home insurance rates are dramatically lower in California because they face the same scrutiny. Millions of Californians support this measure. Please work with us to stop undermining our health care and selling out to insurance companies and large corporate interests.

Thank you. Shanta Gabriel, Mt. Shasta, CA.

Subject	Prop 45
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Dear Executive Director Peter Lee and Covered California Board:

Just when health insurance seems to be becoming more affordable and attainable to most Californians, along comes Prop 45. Please protect consumers from the ridiculous rate hikes and arrogance foisted on us by health insurance companies, and consider endorsing

Prop 45 or taking no public position on the measure. Opposition from the board would severely undermine consumer confidence in Covered California just when it is starting to work.

Sincerely, ROBIN TUCKER

Subject	Prop 45
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Dear Executive Director Peter Lee and the Covered CA Board,

Prop 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases.

Please remember that Covered California is prohibited under California and federal law from spending taxpayer money to campaign for or against ballot initiatives. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.

For these reasons I strongly urge the board of Covered California to endorse or take no public position on Prop 45, the Justify Rates Initiative.

Sincerely,
Bruce Allen

Subject	Prop 45
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Please do not oppose Prop 45. State oversight of insurance rates has worked well for auto insurance, and there is no reason it should not work to protect Californians from unnecessarily high health insurance premiums.

Thank you,
Jan Webber

Subject	POR FAVOR, ENDORSE Proposition 45
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Dear Executive Director Peter Lee and the Covered CA Board,

Prop 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process.

This is already practiced in 35 other states and other insurance markets in California.

Only five companies control 88% of the health insurance market and currently do not have to justify rate increases.

For these reasons - ¡POR FAVOR! - I strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative.

Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange. ¡¡MUCHAS GRACIAS!!!

Sincerely,
Carmen Sánchez Sadek, Ph.D.

Subject	Protect Proposition 45, allow the people to be heard.
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Prop 45 is a crucial measure that will provide desperately-needed oversight to stop health insurance companies from robbing Californians with excessive rate hikes. The Affordable Care Act explicitly says that states can adopt such a policy, and auto and home insurance rates are dramatically lower in California because they face the same scrutiny. I urge you to support Prop 45. Our health and well being depend on responsible oversight to health care affordable. Thank You,
The Rev. Dr.
Sydney Wilde,

Subject	Do the right thing!
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As a concerned citizen of California since 1985 I implore you to support Prop. 45. Susan Kennedy represents the previous views of Schwarzenegger's reign. These views are out of touch with what the People of California want as obvious by his ousting. He and his left over staff do not understand what EVERYDAY Californian's need or want. "Arnold" is nothing more that an over rated ego filled white rich man that has never known adversity and has benefitted from the good ol' boy system. If he had been a woman he would have gotten nowhere. He has suspect moral character as well stooping the ugly maid and God knows how many others while putting on a fake front with a woman and family any man should have been proud and HUMBLED to be of but NOOOOOO he is Arnold he does what he wants and answers to no one just like all of his old white rich out of touch buddies. We support Gov. Brown's vision for our State and trust that you should represent what the People want NOT what they want or will profit from. This Country is waking up and Californian's won't stand for this bullsh*&! Straighten up, do your jobs for the People not for yourselves, collect your paychecks and count yourselves LUCKY to have CUSHY OVERPAID JOBS or perhaps we will relegate you to the scrap heap with "Arnold"!

Subject	Covered California and Prop. 45
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I support Prop. 45 and oppose unwarranted rate hikes by health insurance companies that have spent millions for sports sky boxes.

Sincerely
Nancy Eichler

Subject	Support Prop 45
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I would like you to support Prop 45 as I do. Please help keep our healthcare affordable and guard against unwarranted rate hikes by insurance companies.

Vicki Wyne

Subject	Fw: Pro prop 45
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Dear Executive Director Peter Lee and the Covered CA Board,

Please support Prop 45, a transparent rate review that I believe will save me and other Californians quite a bit of money and prevent health insurance companies just jacking prices to cause unwarranted higher profits.

Only five companies control 88% of the health insurance market and currently do not have to justify rate increases.

For these reasons I strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.

Sincerely,
Richard Schwager

Subject	Comment re Prop 45
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Dear Executive Director Peter Lee and the Covered CA Board,
Health insurance rates are out of control with insurance executives and hospital executives taking a disproportionate share. We believe they should be regulated like other insurance rates.

Prop 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases.

For these reasons I strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.

Sincerely,
Jim and Connie Rogers

Subject	Proposition 45
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Dear Executive Director Lee,

As an employer, I have watched the health insurance rate increases over the last decade with shock. Family premiums jumped to over \$20,000 per year -- up 185% in such a short time. Managing the finances of a nonprofit makes it challenging to juggle ever increasing premiums with a fixed budget. Our only option is to push more and more of the annual premiums on to employees' contributions. Thereby reducing taxable take-home pay for individuals. How could this be best for the State of California's budget and for growing our local economy?

If the health insurance industry has legitimate reasons for increasing rates, then let that be part of what must be shown in order to justify the tax break on health premiums. I assume that they should have nothing to hide -- or else why the push back?

Please side with millions of Californian small businesses and individuals who would benefit from transparency. The insurance industry has tried it their way for decades. Prop 45 is our chance to try it the way of Californian auto policies, which have saved \$100 billion since 1988.

Thank you,
Michele Walsh

Subject	Prop 45
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Dear Executive Director Peter Lee and the Covered CA Board,
Please support Prop 45.

Prop 45 would protect Californians against large health insurance rate hikes which have far outpaced inflation over the last decade and placed a severe financial burden on millions of Californians. It would increase transparency of the rate review process. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases.

The provisions of prop 45 are already practiced in 35 other states and other insurance markets in California. This has saved Californians over \$100 billion in auto insurance premiums. Auto insurance companies are still doing profitable business in California. I strongly urge the board of Covered California to endorse Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.

Sincerely,
Clifford Liehe

Subject	Proposition 45
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Dear Executive Director Peter Lee and the Covered CA Board,

Prop 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process.

This is already practiced in 35 other states and other insurance markets in California.

Only five companies control 88% of the health insurance market and currently do not have to justify rate increases.

For these reasons I strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the "Justify Rates" Initiative.

Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.

Sincerely,
Ken McInnes

Subject	Pro prop 45
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Please support Prop 45, a transparent rate review that I believe will save me and other Californians quite a bit of money and prevent health insurance companies just jacking prices to cause unwarranted higher profits.

Only five companies control 88% of the health insurance market and currently do not have to justify rate increases.

For these reasons I strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.

Subject	Prop 45
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Dear Executive Director Peter Lee and the Covered CA Board,
Prop 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases. For these reasons I strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange. Do what's best for all Californians. Not the industry interests who only have \$\$ in their eyes.

Sincerely,
Tiffany Young

Subject	Yes on Prop 45
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Please support Prop 45 which will give Californians better health care, even than Obama Care can provide at this time.

Arlene Merryman

Subject	Proposition 45
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I have witnessed how these board meetings work, it is pathetic. Nevertheless, I will send you the following e-mail in hope that you will read it.

Dear Executive Director Peter Lee and the Covered CA Board,
Prop 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases.

For these reasons I strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.

Sincerely,

Claude Rush

Subject	Prop 45
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Please vote to support Prop 45.

Thank you,

Mrs Deborah Wood

Subject	Please support Prop 45
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Consumers need all the help they can get from greedy insurance profiteers. Prop 45 is a very reasonable step forward for transparency and consumer protection, which is the heart of the ACA.

Sincerely,

Larry Lima

Subject	Yes on Proposition 45
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Dear Exec. Dir. Peter Lee and the Covered CA Board,

I strongly urge you to support Proposition 45 which will shield the people of Californian

from large health insurance rate hikes. It would also enhance transparency of the rate review process.

Thirty-five other States in the Union already have such protections as well as other California insurance markets. Presently, just five companies control 88% of the health insurance market and currently do not have to justify rate increases.

For these reasons **I strongly urge the board of Covered California to consider endorsing**

Proposition 45 (or take no public position on Proposition 45, the Justify Rates Initiative). Any hesitancy

In support or opposition from the Board to Proposition 45 would severely undermine consumer confidence in Covered California and our state exchange.

Sincerely yours,
Eva Malhotra

Subject	Prop 45
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To Executive Director Peter Lee and the Cover CA Board.

Prop 45 would protect California's against large health insurance rate hikes and increase transparency of the rate review process. 5 companies control 88% of health insurance market and do not have to justify rate increases.

For these reasons I strongly urge the board of Covered Calif. to consider endorsing Prop 45 or take no public position of prop 45, the Justify Rates Initiative.

Sincerely,

Lynn M. Ringuette

Subject	Proposition 45
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I urge you to support Proposition 45. We need MORE oversight in the health insurance industry! Protect the California consumers!

Nancy Anderson
San Diego CA

Subject	Support California Heathcare costs
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Dear Executive Director Peter Lee and the Covered CA Board,

Californians need Prop 45 because health insurance companies increased rates have caused severe difficulties for millions of Californians.

Prop 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California.

For these reasons I strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.

Thank you for taking the time to read my message,
Yvette Washington

Subject	oversight
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We need oversight. I recovered \$12,000 in improperly denied claims from Health Net in 2009 and \$14,000 from a nursing home in 1996. Without regulation customers lose. Period.

Blue Shield is now giving the worst (and most expensive) service we have ever experienced and is improperly denying claims while purchasing a multi-million dollar luxury box at a football stadium.

Check out the Blue Shield Facebook. Read the unending negative comments. Then give us a break.

Bruce Babcock

Subject	Support Prop 45
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Dear Executive Director Peter Lee and the Covered CA Board,

Covered CA is the most successful program that's been enacted under the Affordable Care Act.

Prop 45 will make it even more so.

Transparency in setting and reviewing rates, as well as protection against large rate hikes, are critical in providing affordable and accessible health insurance for Californians.

Many other states have enacted this type of measure with successful results.

We've also seen this accomplished in the auto insurance industry here in California.

This crucial measure deserves and needs your support.

I strongly urge you to support Prop 45.

Or, at the very least, do not undermine it by opposing it.

Thank you,

Sheri Morrison

Mountain View, CA

Subject	Please support Prop 45
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Dear Executive Director Peter Lee and the Covered CA Board,

Prop 45 applies the same rules to health insurance that have saved California drivers over \$100 billion on their auto insurance premiums since 1988. It would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases.

From my understanding, it would NOT undermine the Affordable Care Act, and will NOT interfere with Covered California operations.

For these reasons I strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.

Sincerely,

Adele Sommers, Ph.D.

Subject	Prop 45
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Dear Exec Director Mr. lee and the Covered CA Board,

Please protect CA from rate hikes, I cannot imagine more increases as I have endured so many;

In 2004, ten years ago I paid approx.. 750./monthly for a **family**

In 2007, seven years ago I paid approx.. 1033.00/monthly for a **family**

Now I pay 1526.85/monthly FOR JUST ME...ONE PERSON

That is 4580.55 per month for just me.

My health insurance Blue Shield recently bought a luxury 49ers skybox; it is blatant in my face their excessive spending!!

Prop 45 would protect Californians against large health ins. rate hikes and increase transparency of the rate review process. 35 other states currently practice this critical process and in other insurance markets in CA. Why do the five companies controlling 88% of the health insurance market not have to justify rate increases?

I am 57 years old with a disease called myelodysplasia, any healthy person can contract this. My husband will be turning 70 this year, he is unable to retire because of the huge premium we pay for just me, it makes me nauseous to think that my money helps pay for luxury 49ers box seats....gasp!!!

Do the right thing for the PEOPLE of CA and endorse Prop 45 or take no public position on Prop 45.

Thank You, Lisa Brahney

Subject	Prop 45 comment
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Dear Executive Director Peter Lee and the Covered CA Board,
Prop 45 would protect Californians against large health insurance rate hikes and increase the transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases.

For these reasons I strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.

Sincerely,

David Benoit

Subject	Prop 45
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Dear Peter Lee and the Covered CA Board Members,

I am writing because I understand that only five companies control 88 percent of our state's health insurance market. Currently these companies do not have to justify their rate increases the way it is required in other states, and for other insurance markets in California.

Like people in other states, Californians surely need protection against large health insurance rate hikes. We also need transparency in the rate review process. I therefore urge the board of Covered California to either endorse Prop 45 or, at the very least, take no public position on that initiative.

Sincerely yours,

Helen N. Hanna

Subject	In favor of Prop 45
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Dear Executive Director Peter Lee and the Covered CA Board,

I am in favor of Prop 45 as it would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases. For these reasons, I strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and in our state exchange. Thank you.

Sincerely,

Subject	Californians need Proposition 45
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Dear Executive Director Peter Lee and the Covered CA Board,
Prop 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases.

For these reasons I strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative.

Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.

Sincerely,

Dear Executive Director Peter Lee and the Covered CA Board:

Five companies control 88% of the health insurance market and currently do not have to justify rate increases.

Proposition 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California.

I strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative.

Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.

Thank you,
Eileen Cohen
Berkeley, CA

Subject	Prop 45 the Justify Rates Initiative
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I am sixty-four years old. Until last year I was paying over \$700 a month for health insurance, because of a history of prostate cancer.

Before I was able to get insurance through Covered California, I was spending my life savings on insurance premiums.

Health insurance rates in America are insanely expensive. The big insurance companies and drug companies are making obscene profits. For these reasons I strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.

Thank you for doing the right thing for the citizens of California.

Randolph Bush
Richmond, CA

Subject	Support Proposition 45
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Please support Prop 45 and disallow Big Insurance influences on Covered California. The public is already overburdened with the vast range of industry giants in every area of our lives, from banking to oil to agriculture and so on. Thank you for taking my views into your consideration.

Alma Alcala
Manteca CA 95336

Subject	Board position on Prop 45
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Dear Executive Director Peter Lee and the Covered CA Board,
Prop 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases. My wife's personal experience with the purchase and use of health insurance this year has been nothing short of ludicrous. It is clear that Blue Cross set out to deliberately deceive potential clients. She now is paying for insurance that essentially denies her access to medical care. That is more accurately described as a scam. In prior years with Anthem she experienced extortive rate increases. This system needs to be made as open to the public and the press as is possible. Prop 45 is a vital step in this direction. For these reasons I strongly urge the board of Covered California to consider endorsing Prop 45. Alternatively you could take no public position on Prop 45, the Justify Rates Initiative but I do not support that position by the board. The third choice, Opposition from the board, would severely undermine consumer confidence in Covered California and our state exchange and permit the current abuses to continue unchecked.
Sincerely,
Charles L Davis

Subject	Why Prop 45 is essential
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Vote in favor of Prop 45.

FYI- We are small business owners. Prior to Obamacare my husband and I were able to cover ourselves because California had laws guaranteeing issue for employees. With only the two of us as employees we lost our ability to purchase as a business. We are grateful we and millions of others can purchase insurance without the fear of being denied BUT..... Our family's insurance costs rose by 27% at the start of year with the new plans while our benefits decreased. Our maximum out of pocket costs were \$6000 and are now \$14,500.

The Affordable Care Act was a crucial first step in repairing our broken health care system. The next step is OVERSITE so that health insurance companies use the premiums for patient care. **As the leaders of Covered California, the first and best at putting the**

ACA into practice take the next step.-STAND UP WITH THE MOVEMENT TO IMPROVE HEALTH CARE IN THE CALIFORNIA.

Sincerely,
Denise Spenard

Subject	Prop 45.
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Dear Board Members,

As a California citizen and voter, it is my duty to urge you to support Proposition 45. We, who struggle to make ends meet need to have a manageable health care cost without substantial increases in costs year after year. Please support the Prop 45 proposal.

Thank You,
Christopher Martin

Subject	We need Prop. 45
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Dear Executive Director Peter Lee and the Covered CA Board,

Please do not oppose Prop 45, the Justify Rates Initiative!We need Proposition 45 to protect us against health insurance rate hikes and to increase transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases.

If the board of Covered California wants to consider endorsing Prop 45, if this is legal, then I encourage you to do so. Otherwise, please take no public position on the proposition. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.

Sincerely,
Annette Jarvie
Mendocino, California
Covered CA client

Subject	Please endorse Prop 45
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Thanks!

Nina Adel

Fairfield Residential

Subject	prop. 45
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i cannot attend the mtg., but i support prop. 45
i trust you will do so as well

marcia flannery

Subject	Prop. 45
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Dear Covered a California Board:
Please endorse Prop. 45.
Very truly yours,
Chris LaBarthe

Subject	Support Prop 45
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Sincerely,

Faith Strongheart

Subject	Prop 45
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Hello,
I'm writing to encourage you to support proposition 45 which would allow the review and regulation of health insurance companies doing business in CA for their requests for rate increases. If you're not able to take a position for this measure then please take no position. I've watched for many years as the few companies doing business in CA regularly ask for very large increases and now that I finally have insurance through the affordable care act and covered CA, I have a stake in the outcome.

Sincerely,
Laurence Burdick
Arcata, CA

Subject	Prop 45
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Good morning.

I urge the board to endorse prop 45 and support accessible health care of the citizens of California.
Thank you.

Tecla Samtoy
El Cajon CA

Subject | **I support Proposition 45**

Dear Executive Director Peter Lee and the Covered CA Board,
I view for-profit financing of health care as a moral abomination -- it is a sin before God and a sin on this nation and State to tolerate profiteering from human misery and unavoidable suffering. All funding for healthcare should go to healthcare, NOT to investors.

Prop 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases.

For these reasons I strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.

Sincerely,
Tobias Meeker

Subject | **Vote for Prop 45**

To: Executive Director Peter Lee and the Covered CA Board

I am writing to strongly urge the Board of Covered California to consider endorsing Proposition 45 or take no public position on Prop 45, the Justify Rates Initiative. I believe opposition from the Board would severely undermine consumer confidence in Covered California and our State exchange.

We need to protect Californians against large health insurance rate hikes and provide transparency of the rate review process. This is already practiced in other insurance markets in California.

Thank you for your consideration in this matter.
Lea McGowan

Subject | **Prop 45**

Don't support Prop 45. Don't succumb to big Insurance company pressure. Protect those you service.

Regards
professor jim
San Jose City College
Business and Workforce Development

Subject | **Proposition 45**

I understand that Covered California does not have the authority to stop unreasonable rate increases.

However, Prop 45: •Will apply the same rules to health insurance that have saved California drivers over \$100 billion on their auto insurance premiums since 1988. It does NOT undermine the Affordable Care Act.

and it will NOT interfere with Covered California operations, which include secret, closed-door negotiations with health insurers.

Prop 45: WILL win lower rates for consumers by requiring health insurers to publicly justify and get approval for rate hikes and give the insurance commissioner the power to reject unreasonable rate increases.

For these reasons I strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.

Sincerely,
Vincent Hoagland

Subject	Prop 45
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Dear Executive Director Peter Lee and Covered CA Board,

I am in favor of Prop 45 as it would protect Californians against huge health insurance rate hikes and make the rate review process more transparent. This already is used in 35 other states. Currently the five companies that control most of our health insurance do not have to justify rate increases.

I sincerely hope the board of Covered California will endorse Prop 45.

Thank you,
Bonnie MacRaith
Arcata, CA

Subject	Proposition 45 Endorsement +
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Dear Executive Director Peter Lee and the Covered CA Board,

Proposition 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases.

For these reasons, I strongly urge the board of Covered California to **consider endorsing Proposition 45** or to take no public position on this proposition, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered CA and our state exchange.

I would also encourage you to make sure there is **better doctor and hospital coverage on each network**. As an ovarian cancer survivor, fortunately coming up on eight years, I

need to make sure that my hospital is covered by my plan. My only option is Health Net, but this is expensive and doesn't provide me with many other options when it comes to doctors.

Thank you!

Caryn Goldsmith
Small business owner/solo practitioner

Subject	Prop 45
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Dear Executive Director Peter Lee and Covered California board:

I urge the board of Covered California to endorse Prop 45 or take no public position.

Prop 45 would protect Californians against unnecessary health insurance rate hikes. Prop 103 already enforces similar regulation on auto and home insurance with positive consumer benefits. Additionally, other states already practice rate review and approvals in the health care insurance market.

Sincerely,

Ed Boring

Subject	Prop 45 position
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Dear Executive Director Peter Lee and the Covered CA Board,

I believe the Covered CA Board should endorse Prop 45 to protect Californians against health insurance rate hikes while increasing the transparency of the rate review process. This process helps to maintain decent rates for automobile insurance in California and is practiced for health insurance in 35 other states. Considering that five companies control 88% of the health insurance market, it is time that their rate increases are justified and not just to pad their bottom lines.

For these reasons I strongly urge the board of Covered California to consider endorsing Prop 45, or at worst, take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.

Sincerely,

Kevin Tharp

Subject	Prop 45
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To Peter Lee and the Covered CA Board,
I strongly urge the board of Covered California to endorse Prop 45 or take no public position on Prop 45, the Justify Rates Initiative.
Arthur Michelson

Subject	Potential Operational Implications of the Insurance Rate Public Justification and Accountability Act (Item IV.B., Sept 18, 2014)
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Dear Executive Director Peter Lee and the Covered CA Board,
Prop 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases.
For these reasons, as a doctor, I strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.
Sincerely,
Dan Silver, MD

Subject	CoveredCA considerations
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As a person kicked off Covered CA when I turned 65 and lost my ACA subsidy, I must say that I am disappointed that the same qualifications don't apply for Medi-Cal CoveredCA benefits. I am probably not the only low income Californian who after 13 insurance-less years was able to join a health plan -- for 8 months until I reached age 65 and somehow am supposed to afford Medicare now even though my income went DOWN when I reached that "magic" age. I am disappointed once again that a healthcare support program that was helping me manage affordable healthcare is no longer available to me.

I also think it is important to monitor and have the power to reject inappropriate provider uses of CoveredCA premiums and subsidies. Prop 45 seems to help ensure that insurers use their funds for healthcare-related expenses, not frivolous PR or perks.

Kae Bender

Subject	Prop 45 comments
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Dear Executive Director Peter Lee and the Covered CA Board,
PLEASE consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.

Prop 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases.

Thank you,
D. Bridget Hanley
San Diego, CA 92124

Subject	Support prop 45
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I am requesting that you support Prop 45 to allow for transparency and fairness in the setting of health insurance rates. Since there are so few health insurers in California, they act like monopolies now, in contrast to the regulations that apply to auto insurers, which greatly benefit consumers.
I urge you to help California join the majority of states that regulate health insurance rates by supporting Prop 45.
Allyce Kimerling
Oakland, CA

Subject	Prop 45
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Please vote for prop.45 for the good of all Californians. We are tired of companies making huge profits off of our health needs.
Marilyn Brunger

Subject	Please support or take no position on Prop 45
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Hello.
I am a member of Covered California. I had to leave my previous insurance coverage because of the astronomical rate increases I suffered several times a year.
I urge you to protect the integrity and viability of Covered California and either support Prop 45 or take no position on it.
Regards,
Kyle Wesendorf
Solana Beach

Subject	Proposition 45
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I support Proposition 45. It is disgusting that this country does not have a national healthcare system. Health insurance companies are robbing consumers. Please support this proposition and not greedy health insurance executives.
Marguerite Sgrillo

Subject	Proposition 45
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Dear Executive Director Peter Lee and the Covered CA Board,
I urge you to endorse Prop 45. At the very least, PLEASE do not oppose it. We need this to protect Californians against large health insurance rate hikes. We also need it to increase transparency of the rate review process. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.
Sincerely,
Dena Chertoff

Subject	Please endorse Prop 45
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Dear Executive Director Peter Lee and the Covered CA Board,
I am emailing today to encourage you to endorse Prop 45. This proposition would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This practice is already implemented in 35 other states and other insurance markets in California. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases.
For these reasons I strongly urge the board of Covered California to consider endorsing Prop 45 , or at the very least, take no public position on Prop 45, the Justify Rates Initiative.
Opposition from the board would severely undermine consumer confidence in Covered CA. The bureaucracy in the Covered CA system has already made it difficult for consumers to feel it is a viable solution to our health system challenges. We do not need any more complications.
Sincerely,
Barbara Wishingrad

Subject	Support Prop 45
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To the Board,

I'm sick, and I'm tired. I'm sick and tired of false promises and being taken advantage of yet again from the healthcare industry. We wax on and on about capitalism and extol the benefits of the system, especially because it can 'regulate' itself. The healthcare market is a shadow economy that plays by it's own rules and breaks even those rules in the pursuit of profit. Your sole purpose in existence as a board is to keep healthcare affordable for Californians. I expect that you come out in support of prop 45.

Daniel Silva

Subject	Support Prop 45
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I urge the Board of Covered California to support Prop 45 and protect Californian's from unnecessary health insurance rate hikes. We need transparency in the health insurance rate review process. This same requirement is currently successfully applied to other insurance markets both in CA and other states.

Support of Prop 45 will build the trust we all should have in the proper functioning of Covered California.

Sincerely,
Peter B. Sweeny

Subject	Prop 45
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Dear Covered California Board,
As in other states, I believe a law like Proposition 45 in California would greatly protect against large unreasonable health insurance rate hikes.

I urge you to consider endorsing Proposition 45 or take no position on the issue.

Thank you.

Robert Bursick
Los Angeles, CA

Subject	Protect Californians Against Unjustified Health Insurance Rate Hikes
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Dear Executive Director Peter Lee and the Covered CA Board,

Just five companies control 88% of the health insurance market in California, and yet currently they do not have to publicly justify rate increases. This is wrong.

I strongly urge the board of Covered California to either consider endorsing Prop 45, the Justify Rates Initiative, or take no public position.

Proposition 45 would protect Californians against large and unjustifiable health insurance rate hikes and significantly improve transparency of the rate review process. This approach is already practiced in 35 other states as well as in other insurance markets in California. In fact, auto and home insurance rates are dramatically lower in California because these insurers face greater public scrutiny when it comes to proposed rate increases.

Opposition to Prop 45 from the board would severely undermine consumer confidence in Covered California and our state exchange. Again, please consider endorsing Prop 45, the Justify Rates Initiative, or take no public position.

Sincerely,
John & Cynthia Armstrong

Subject **Proposition 45**

A simple solution, to me, is to measure any proposition on the statistical probability on who will gain the most by its passage. If the 'health' industry gains at the the expense of the people who need passage of (any) proposition, then the ordinary citizen expects its governmental agents to go with the people.

Subject **Please endorse Prop 45**

Dear Executive Director Peter Lee and the Covered CA Board,
We strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.
Sincerely,
Jeffrey & Marcia Keimer
Portola Valley CA. 94028

Subject **Prop 45**

Please allow prop 45! We need oversight of the insurance giants. They have not been able to control their rates and have too much freedom. If they had displayed better business practices sacrificing some profits, keeping their rates lower, it wouldn't be needed. If there was more diverse options for CA residents to get health coverage it wouldn't be needed. Only with the monopoly on Health insurance requires Prop 45. Just like any other monopolies are overseen.

Cindy De Santis

Subject **Prop 45**

Please vote yes on Prop 45

John J. Covas MBA

Subject **Prop 45**

Prop 45:

- Will apply the same rules to health insurance that have saved California drivers over \$100 billion on their auto insurance premiums since 1988.
- Does NOT undermine the Affordable Care Act. It will NOT interfere with Covered California operations, which include secret, closed-door negotiations with health insurers.

• WILL win lower rates for consumers by requiring health insurers to publicly justify and get approval for rate hikes and give the insurance commissioner the power to reject unreasonable rate increases.

Please support it! Don't be a stooge for the health insurance industry.

David Goldschmidt

Subject	Proposition 45
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I heartily endorse prop 45, I urge you to do the same!

Jackie Dornan

Sales Representative

Navarro Vineyards PennyRoyal Farms

Subject	Why consumers like me support Proposition 45
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TO: Executive Director Peter Lee and the Covered CA Board

FROM: Laura Jones-Bedel

I strongly urge the board of Covered California to consider endorsing Prop 45 or to take no public position on Prop 45, the Justify Rates Initiative. Any opposition from the board will severely undermine consumer confidence in Covered California and our state exchange.

I believe Prop 45 will protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This protective practice already exists 35 other states and other insurance markets in California. Five companies control 88% of our health insurance market. Currently, these companies do not have to provide justification for rate increases.

Today in the U.S., the economy does not favor the majority of consumers. It is time to give us a break by giving us a voice in health insurance. For too many decades, we have been at the absolute mercy of insurance companies that operate for profit and this has translated into lack of coverage or cancelled coverage for those who need help the most. I'm certain the top one percent on the economic rung have no problems acquiring the health insurance they need but for the rest of us, too often it has been a nightmare.

Now is the time to help, not hinder consumers, and you can make an important impact by not hindering the passage of Proposition 45.

Sincerely,

Laura Jones-Bedel

Subject	please support prop45
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Dear Board Members,
Please support Prop 45 .
Thank you very much,
Pam Firestone

Subject	Prop. 45
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Dear Board Members,
I strongly urge you to vote YES on Proposition 45. We, as rate payers, need the transparency and accountability this proposition will provide.
Before I got married and was able to get on my spouse's insurance plan, I saw my premiums with Kaiser rise dramatically every year, with no explanation other than 'health care is expensive to provide'.
We NEED oversight over this industry and should join the 35 other states that have similar protections.
Again, PLEASE!! support this measure.
Thank you.
Greg Mitchell

Subject	Prop 45 I support it., James Koss, MD FAAEM
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You should too.
James Koss, MD FAAEM

Subject	Prop 45: Public comment
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Dear Executive Director Peter Lee and the Covered CA Board,
I strongly urge the board of Covered California to consider endorsing Proposition 45 in order to sustain consumer confidence in Covered California and our state exchange. In the interests of equity and common humanity, it is essential to protect Californians against large health insurance rate hikes. Prop 45 would do that, and increase transparency of the rate review process. Please support it.
Karen Thatcher-Smith

Subject	Proposition 45 discussion today
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It would look very bad (maybe even look corrupt) if the board was to take a position on proposition 45.

Anti-government ideologues just love it when government behaves in a corrupt, self-serving manner, because it makes all government look bad. I urge you to take "no position" on the controversial ballot measure.

Subject	Prop 45
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Dear Executive Director Peter Lee and the Covered CA Board,
Insurance companies have historically been predatory in their acceptance and pricing practices, constantly increasing rates and restrictions far beyond what risk profiles indicate. Prop 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases. For these reasons I strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.

Sincerely,
Norm Gallagher, MBA

Subject	Please support Proposition 45
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Dear Executive Director Peter Lee and the Covered CA Board,

Prop 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases.

I strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.

I am one of the many people that need health insurance. I would be greatly affected by any rate hikes. It is not a luxury for me. My health depends on it. I appreciate your help in this matter.

Sincerely,

Jennifer Sellers

Subject	Californians support Prop 45
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To Executive Director Peter Lee and the Covered CA Board:

Prop 45, the Justify Rates Initiative, applies the same accountability formula practiced in 35 other states and elsewhere in Californian insurance markets. Just 5 companies control over 3/4ths of the health insurance market and face no challenge to rate hikes which have nearly doubled this decade! The board should consider any official opposition of theirs to this measure a public disgrace.

Nathan A.
Santa Cruz, California

Subject	Health care in Ca.
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To whom is willing to listen,

My wife is an MD who has had to work a min. 12, to 14 hrs. everyday, in this industry. I am exposed to an endless stream of issues caused by Insurance companies. Greed is masked by capitalism and unethical and even deadly practices from the boardroom of this greed driven healthcare is literally killing us. Your job is not to keep your job by not rocking the boat, your job is to ethically serve the ca. people in the healthcare industry as a whole, not skewed to just assisting large corporations get rich.

We need transparency on the insurance industry and controls on the prices they increase the rate payers. Greed kills.

Greg Chick, LEED AP. CWM, ARCOSA AP

Subject	Prop 45 - the Justify Rates Initiative.
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Dear Executive Director Peter Lee and the Covered CA Board,

Currently only five companies control 88% of the health insurance market and currently do not have to justify rate increases. Prop 45, the Justify Rates Initiative. would change that and therefore would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. The provisions in Prop 45 are already practiced in 35 other states and other insurance markets in California with good results.

For these reasons, I strongly urge the board of Covered California to consider endorsing Prop 45. If you can't do that, at least take no public position on Prop 45.

In my opinion, opposition to Prop 45 from the board would severely undermine consumer confidence in Covered California and our state exchange and it not in any way justified.

Sincerely,
Marie Hughes
Fremont, CA

Subject **Proposition 45**

Dear Executive Director Peter Lee and the Covered California Board,

I feel very strongly that health insurance companies should have to justify their rate increases, as do other insurance companies. This is one of the best ways to help control rising health insurance costs. Please actively support Prop 45 .

Thank you,
Rob Barnes

Subject **Endorse Proposition 45**

Dear Executive Director Peter Lee and the Covered CA Board,

Your job is to insure that Californians can obtain reasonable health care for a reasonable price. Prop 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases.

For these reasons I strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.

Sincerely,

Bob Clover

Subject **Proposition 45**

Dear Executive Director Peter Lee and the Covered CA Board,

I am writing in regards to prop 45. Prop 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases.

For these reasons I strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.

Sincerely, Erica Hawley

Subject	Proposition 45
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Dear Executive Director Peter Lee and the Covered CA Board,

Proposition 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases.

For these reasons, I strongly urge the board of Covered California to consider endorsing Proposition 45 or to take no public position on this proposition, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered CA and our state exchange.

I must also say that I'm very concerned about insurance companies like Blue Shield who are tax-exempt due to non-profit status being allowed to purchase sponsorships. If they have money to spare, they should be required to use it to lower insurance premiums for consumers and pay doctors more.

Thank you.
Julie Goldsmith

Subject	Vote YES on Prop 45.
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SUPPORT Prop 45. Don't let insurances companies like Blue Shield ruin the chances of people getting the care they need and using rate hikes for their own greedy, personal, consumerist pleasures.

Ken Stofft, MA, CSB

Subject	Affordable care
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As a physician, I firmly and emphatically want to support Proposition 45, which prevents unlawful, unnecessary and greedy rate hikes by insurers. Recent purchases by Blue Shield, as well as a look at year over year profits by the insurance companies, show that these rate hikes are not needed, other than to raise their stock value, and they are simply using the ACA as a ploy to increase the cost of premiums. We all know that insurance companies do not pay the exorbitant rates that hospitals charge (they pay a mere fraction) yet the insurers insist they have to pass these "charges" on to consumers.

Please vote for Prop 45.

Ellen Weber MD
Vice Chair
UCSF Department of Emergency Medicine

Subject	Proposition 45
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Dear Executive Director Peter Lee and the Covered CA Board,

Blue Shield has almost doubled our very large group's premium rate for 2015. This is outrageous and in no way can be justified by increases in costs. Proposition 45 is a necessary brake on such increases by requiring documenting costs to justify such an increase.

Prop 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California.

Only five companies control 88% of the health insurance market and currently do not have to justify rate increases.

For these reasons I strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative.

Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.

Sincerely yours,
Roger Bassett and Melissa Keylon

Subject	Please support Prop 45.
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Dear Executive Director Peter Lee and the Covered CA Board,

I am a California who found my coverage through Covered CA.

Prop 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases.

For these reasons I strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.

Sincerely,

Alia Tsang

Subject	Support Prop 45!
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Please put public interest ahead of insurance company interest!

Kip Leake
Pleasant Hill CA 94523

Subject	Prop 45
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Dear Executive Director Peter Lee and the Covered CA Board,

I am a Covered California customer, currently using BlueShield for enhanced silver coverage. To give you an example of how out-of-control insurers like BlueShield are, my Primary MD would like me to get a colonoscopy which is sooo covered under the ACA. BlueShield is so busy diverting money away from care to buy perks for its top guns that they have not one provider in the entire Coachella Valley willing to take their pittance of a payment. BlueCross, HealthNet and Kaiser offer it locally. BlueShield wants me to drive 1-1/2 hours in rush hour traffic while taking bowel prep for the procedure. When I called BlueShield to complain, I was given the number of a GI doctor supposedly doing it locally. The number was disconnected. Would you consider this good coverage? I am already planning to change insurance during the November to December window.

So, now for the boilerplate - Prop 45 would protect Californians against large health insurance rate hikes and increasetransparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases.

For these reasons I strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.

Thanks,
Mark Wasley
Palm Springs California

Subject	Proposition 45
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The board needs to come out in support of proposition 45. The one thing medical insurer's need is MORE oversight. Rates in California are already too high and in my opinion the insurance companies already make more than a fair rate of return on their investment. We don't want rates to rise without a compelling reason. Thank you

Subject	Prop 45
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I support prop 45 to oversee health care rate increases. As representatives of all Californians
vote yes to support this needed over site.

Thank you,
Linda and Peter Oeth

Subject	Prop 45
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Dear Executive Director Peter Lee and the Covered CA Board,
As an insured customer through Covered California, I strongly urge the Board of Covered California to endorse Prop 45, the Justify Rates Initiative.
Covered California while a noble effort already has many flaws in its implementation that undermine its purpose. I am one of those who have already suffered significant challenges with utilizing Covered California, and Board actions that undermine my belief in its purpose may finally swing my vote against it!
Opposition from the Board on Prop 45 would severely undermine my confidence in Covered California and our State exchange.
Sincerely,
Daniel Factor

Subject	Prop 45
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Please support Prop 45. Thank you.
Michael Gemmell

Subject	support Prop 45
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Dear Executive Director Peter Lee and the Covered CA Board,
Prop 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California.
Only five companies control 88% of the health insurance market and currently do not have to justify rate increases.
For these reasons, **I strongly urge the board of Covered California to consider endorsing Prop 45**, or take no public position on Prop 45, the Justify Rates Initiative.
Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.
Sincerely,
Pala Brink

Subject	PROP 45
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Dear Executive Director Peter Lee and the Covered CA Board,
Prop 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases.
For these reasons I strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.

Please make this stand to protect the people of California from inordinate greed on the insurer's parts.

Obama care made such a difference in my family; my daughter had been uninsured for three years due to being underemployed and neither my ex-husband nor I could afford the premiums to insure her.

Thank you for listening.

Christine Berger

Subject	Prop 45 - Covered California
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I fully support Prop 45!!!

Jan Oldham

Santa Barbara CA

Subject	Please do not vote against Prop 45
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Please do not side with the BIG MONEY interests and do the right thing to help ALL the folks in CA. We need a healthy population and EVERYONE should have affordable access to healthcare. This is one more way of helping to nurture the lower and middle class, a class much needed to support a healthy economy.

Subject	Prop45
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Commissioners

Please support this proposition to hold insurance companies accountable for unjustified premium increases. Please protect us consumers from unreasonable changes unless you feel these already wealthy corporations have a right to unbridled profits on the backs of Working and retired people. Please direct us

Thank you

Marilyn Marzell

Subject	Please endorse Prop 45
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Dear Exec Director Peter Lee and Covered California Board:

We need Prop 45 - the Justify Rates Initiative - to protect Californians against large health insurance rate hikes and increase transparency of the rate review process. Other states and insurance markets in California already have similar measures in place. I urge you to endorse Prop 45 or at least take no public position on it. Your opposition would hurt consumer confidence in Covered California.

Sincerely,

Micaela Pronio

Subject	Prop 45
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Dear Executive Director Peter Lee and the Covered CA Board,
Prop 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases.

For these reasons I strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.

Thank you very much!

Sincerely,

Penny Herman

Subject	Prop. 45
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Dear Executive Director Peter Lee and the Covered CA Board,
Prop 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases. My husband and I both worked for private companies unlike many of my friends who worked for the state of California and are covered for their medical care under their retirement. We, on the other hand, in our old age are subject to paying extra insurance premiums to protect us, and these premiums continue to inch upwards.

We strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.

Sincerely,

Art & Gloria Imagine

Subject	Regarding Prop 45
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I am very surprised and troubled by the position taken by three Board members objecting to Insurance Commissioner Jones' Prop 45. I am a retired CPA and I have been taking insulin since I passed my CPA license 42 years ago. I had enormous problems getting health insurance, but I am a Vietnam Veteran so my fallback position has been to get accepted as a qualified patient in the VA healthcare system. After 42 years I am not experiencing any side effects of the diabetic condition, but I am experiencing great anger at the positions of Ms. Kennedy, Ms. Dooley, and Ms. Belshe in opposition to private health insurance premium rate review by the state Insurance Commissioner.

I have spent 42 years managing my diabetic healthcare without any assistance from private health insurers who denied me care because of my pre-existing condition. I have worked in corporate finance, with a specialty of cost and process analysis for over 20

years, and installed or modified employee health benefit plans at three companies. I worked in Europe, England, Scotland, Portugal, and Germany for six years, and received superb medical care during those years. My involvement with the private health insurance industry since my graduation from University (as a Price Waterhouse auditor) has proven over and over again that their primary business model is capitalizing deception.

The industry has the overwhelming resources to influence regulators and legislators with deceptive scenarios that are deceptively simple but are seldom factually successful. The public has been paying the price for this deception since the Teddy Roosevelt administration. I have traced historical documents that far back. Being a finance guy with 40 years in the trenches I know how easy it is to manipulate financial reports to show the picture that is favorable rather than factual. That is specifically why the public needs very close oversight and scrutiny of any financial background supporting requests for increases in premium rates and especially at the cost reports segregating medical losses, selling, marketing, electronic data, and administrative costs. I review that NAIC website routinely to see how closely the Insurance Commissioners are monitoring the industry's reporting. The legislation creating the structure of the health insurance exchange does not provide for any of that oversight, and to the best of my knowledge the three Board Members have not to date suggested any changes that would provide such oversight. There is considerable documentation of Commissioner Jones' effort to reach a compromise on responsibility for oversight without success.

The three ladies have been appointed to positions with a responsibility to provide the public with professional, skillful oversight, but the public documentation shows these three members are more interested in being insurance company shills than in their public oversight responsibility. It is exceedingly shameful!

I have been involved with Health Care for All-California for the past 20 years, 18 of those years as state Treasurer.

Gerald W. Hunt

Subject	Proposition 45
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Dear Executive Director Peter Lee and the Covered CA Board,

Our health care system is BROKEN. Anthem Blue Cross, which currently insures me, is a greedy behemoth that will continue to gouge its "customers" for obscene profits in exchange for substandard policy coverage until it is stopped. Please support Prop 45 if only to illustrate that you, too, are not in the pockets of the insurance industry.

Prop 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases.

For these reasons I strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.

Sincerely,
Steve Kenney

Subject	Endorse Prop 45
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Dear Executive Director Peter Lee and the Covered CA Board,
Insurance companies have repeatedly raised my health insurance rates by as much as 30% annually, which is simply unfair and unsustainable for rate payers. Prop 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases, giving consumers few real choices to keep rates low.

For these reasons I strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.

Sincerely,
Marisha Finkler
Nevada City, CA

Subject	Prop 45
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Dear Executive Director Peter Lee and the Covered CA Board,
I personally would much prefer that California had a Single Payer Health Care system, but until that becomes a reality, I hope that you will endorse Prop 45, the Justify Rates Initiative.

Prop 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases.

For these reasons I strongly urge the Board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. Opposition from the Board would severely undermine consumer confidence in Covered California and our state exchange.

Sincerely, Karen Walls

Subject	Do not oppose Proposition 45, endorse it.
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Dear Director Peter Lee and the Covered California Board,

Please support the will of the people and protect them from unreasonable health insurance rate hikes. What Proposition 45 proposes is not unreasonable and is in effect in 35 other states.

Thank you.

Peter Conn

Subject	Prop 45
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Dear Executive Director Peter Lee and the Covered CA Board,
Prop 45 would protect Californians against large (unjustifiable?) health insurance rate hikes and increase transparency of the rate review process.
This is already practiced in 35 other states and other insurance markets in California. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases. Think: Luxury box at Levi's Stadium.
PLEASE consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.
Thank you,

Nancy Fleming
Nevada City, CA

Subject	Please support Prop 45
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Dear Executive Director Peter Lee and the Covered CA Board,

Prop 45 would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. This is already practiced in 35 other states and other insurance markets in California. Only five companies control 88% of the health insurance market and currently do not have to justify rate increases.

For these reasons I strongly urge the board of Covered California to consider endorsing Prop 45 or take no public position on Prop 45, the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.

Sincerely, Barbara Dunn, Ph.D.