



# *Comments to the Board*

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September 18, 2014 Board Meeting

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- Teresa Bright
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- Zipporah Collins



**Our message to Covered California:**

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.

**Sample Email:**

*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,*

*[Your name]*

**For more information about Prop 45 go to [www.YesOn45.com](http://www.YesOn45.com)**



August 27, 2014

Peter Lee, Executive Director  
Diana Dooley  
Susan Kennedy  
Kim Belshé  
Paul Fearer  
Dr. Bob Ross

Covered California Board of Directors  
1601 Exposition Blvd.  
Sacramento, CA 95815

Re: Covered California's Taking a Position on a Ballot Measure

Dear Mr. Lee,

The undersigned groups, including Health Access California, the statewide consumer coalition committed to quality, affordable health care for all Californians, write to urge the Board of Covered California to not take a formal position on Proposition 45. We strongly believe the act of taking a position would undermine the important work of Covered California.

- 1) Taking a position would hurt Covered California's public image.** In a short amount of time, through extraordinarily transparent processes and policies, Covered California has carefully worked to build an image of being on the side of consumers, negotiating with the insurers for the best value, and providing impartial information that is a counterpoint to insurance company marketing. While insurers are key partners of the Exchange, it is also important that Covered California has an identity that is separate and apart from the insurance industry. This principle is embedded in the very establishing legislation of the Exchange. Aligning with the insurers on such a high-profile measure, even through your own separate analysis, could engender skepticism and cynicism among a significant part of the population about Covered California, and its independence from the insurance industry—

especially among the many Californians who have a less than positive attitude about insurers. The current analysis is rightly focused on operational issues facing Covered California; a statement of opposition could be used without that tightly focused context.

- 2) **Covered California's job this Fall is to renew and enroll people in coverage—and taking a position gets in the way of that job.** Covered California's renewal process starts now and open enrollment period starts a week after the polls close in November. Leadership and staff should not be distracted by the Prop 45 campaign. And regardless of whether Prop 45 passes or fails, it is likely that around half of the population will have voted one way or another on this measure after a spirited and intense campaign. Why alienate one half of our target group, at almost exactly the time we need to be talking to them about enrolling in Covered California?
- 3) **Covered California's analysis is appropriately focused and didn't address the initiative's impact on consumers and the health system as a whole.** Covered California's analysis is limited to the impact on Covered California operations, which is the relevant report to provide to the public. That is very different than a global assessment of the broader issues raised by the initiative, and its impact on the health system and on consumers, from its impact on rates and affordability to how it impacts the state's regulatory structure. While individual board members may have their own views on the merits of Proposition 45, Covered California rightly did not undertake a full analysis to assess the policy issues of the initiative as a whole. The analysis undertaken by Covered California had a narrow but appropriate focus on the operational implications for Covered California; doing a broader analysis would distract from the core mission of the agency.
- 4) **Taking a position may undermine Covered California's ability to implement Prop 45 if passed.** If the measure passes, the staff analysis presented provides a useful framework of issues to work through in implementation. But it would be awkward to implement a measure that Covered California had formally opposed—and every implementation decision by the Exchange would be questioned and second guessed in the context of the Board's formal opposition.
- 5) **Taking a position sets a precedent to get involved in other political fights.** If another group put on the ballot another rate review measure that resolved all the operational questions that Covered California raises, would the Exchange consider supporting that measure? Or would it, in deference to its insurance company partners, simply decline to comment? There are numerous health policy issues that have an intersection with Covered California as much or more than rate regulation—would there be a position on them as well?

The undersigned groups are offering this counsel without regard to our own organizational positions (or lack thereof) on Prop 45, but as organizations that have worked closely with Covered California, invested a lot in its success, and want what's best for the Exchange into the future.

Thank you for your consideration.

Sincerely,

A handwritten signature in blue ink, appearing to read "Anthony Wright".

Anthony Wright  
Executive Director  
Health Access California

A handwritten signature in black ink, appearing to read "Elizabeth Imholz".

Elizabeth Imholz  
Special Projects Director  
Consumers Union

A handwritten signature in black ink, appearing to read "Emily Rusch".

Emily Rusch  
Executive Director  
CALPIRG

Dear Executive Director Peter Lee and the Covered CA Board,

Prop 45 would help 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,

Harold Mills	Billy McFadden	Gary Bea	Tamar Asken
Jutta Jacobs	Erik Macatuno	Margarita Emmanuel	Richard Packard
Regina DeFalco Lippert	Linda Russell	Betty Toto	Nkem Ndefo
Bonnie Whitney	Tanya Meyer	Thomas Tatton	Sally Gwin-Satterlee
Jim MacMillan	Rhett Alexander	N. Waters	Linda McClure
Andrea Alfred	Cristina Quirino	Susanna Murphy	Victoria Whitworth
Jeanie Schmidt	Don Erway	Hideyo Minagi	Michael Glass
Alan Lubow	Debbie Catz	Harriet Ziskin	Kendra Johnson
Melinda Wagner	Yvonne Steffen	Thomas Vician	James Cowan
Susan Hedgpeth	Kent Clark	Howard Cohen	Gail Sexton
Ruby Bernstein	Matt Blank	Stephen Greenberg	Bonnie Lockhart
Linda Remy	Lynne Harkins	David Zimmerman	Shelley Adler
Ron Elsdon	Carol Mone	Lynn Ely	Nancy Gold
A Michael Marzolla	Roger Kovach	Barbara Aliza	Marlene Puaoi
Barbara Commis	Mike Glick	Cary Arentz	Mike Noling
Ryan Barsotti	Jim Gonzalez	Connie Rogers	Merril Lynn
Beverly Dir	Barbara Brunell	Jeanette Stokols	JamesOlson-Lee
David Adams	Phillip Cripps	Allan Breit	Alex Liao
Carl Stein	Camille Gilbert	Nat Pendleton	Clark Natwick
Wayne Gibb	Karen Lockhart	Janet Walton	Pita Mann Mike and Melinda Barnes
Carol Newton	Mija Gentes	Nazanin Afshar	John Vias
Erin Howard	Dace Brown	Barbara Christwitz	Lynn McArdle
Charles Gundlach	Derek Smith	Brigid Ryan	Cala Hess
Jerod Marsalli	Kirsten Hammann	Erik Schnabel	Dono Badillo
Maya Moiseyev	Elenor Pedraza	Albert Milo	Vincent Garrett
Jolene Edwards	Jeff Dorer	Carolyn Chastain	Alex Meyer
Jane Edwards	Ron Lundgren	William Barmettler	Sergio Sanchez
Mark Barrad	Moriah Pierce	Sandi Covell	David Farwell
Mark Brux	James and Elizabeth Goodwin	Amanda Percy	Christian Elliott
Betty Lobos	D. Turner	Thomas Jordan	Rhona Baum
Laure McKinnon	David Alexander	Emily Birch	Kim Halbritter
Kathie Murtey	GJ Meisner	Manouchehr Salehi	Peggy Goddard
Jeff Holmquist	Lori Albee	Haral Tsitsivas	



Richard Bonnet	Fred Brooking	Deborah Colotti	Bruce Odelberg
Eileen Morentz	Helen Garner	Milind Patil	R. Ruth Linden
Sharon Richards	Julia Thollaug	Galloway Allbright	Joel Eisenberg
Spenser Remington	Sue Mark	Aaron Grossman	David Wolfson
Judy Loring	Kenneth Schei	Ted Young	Stephen Brown
Victoria Wobermin	Len Silvey	Lydia DeMore	Lori Godin
Holly Quinn	Lou Groner	Keren Duran	Ian McTaggart
Robert Sibley	Frank Letton	David Favello	Andy Dral
Joan Scott	Tonya Mertens	Debbie Sidhu	Francisco Mariscal
Danielle Machotka	Ken Karan	Laurie Manners	Silvio Ronutti
Adam Reese	David Gaskill	Patrick Turney	Sylvia Ollinger
Wendy Oser	Belle Sprague	Eric Grant	Jef Schultz
John Barkhurst	Katie Bates	Patrick Bonner	Meka Diggs
Terrie Allen	Sherri Nourse	Adriana Stavish	Bob McGee
Laura Johnes	Corinne Van Houten	Carol Cook	David DeRemus
Jason LaBerge	Brian Sneed	Claire-Elizabeth DeSophia	Yvonne Mansell
David Hertzell	Michael Ablar	George Ablang	Fred Cox
Jane Crist	Ed Hyde	Loretta Smith	Eugene Perricelli
Mary Ann Skweres	Claire Broome	Paul Goedinghaus	Nikki Sachs
Richard McDole	Susanne Kepford	Laurie Thompson	Tom Scovill
Pam Reagor	Joe Hogan	Amy Robinson	Sean Wilcoxon
Judi Angell	Helga Fellay	Elizabeth Ketelle	Andrea Reid
Kyra Legaroff	Bobby Merritt	Sara Brandon	Rodrigo Lehtinen
Scott Pensacola	Robert Holtzapple	Paul Bechtel	Fernando Valcarcel
Susan Nance	Katherine Z	Bruce Brown	Melissa Sage
Nancy Oliver	Tiffany Vu	Sharon K. Emanuelli	Robyn Botsch
Bonnie Belt	Susan Josselyn	Jeff Ball	David Luke
Ira Monosson	Mavis Gallenson	Brad Holum	Lisa Rothman
Judy Turner	Tina Frisco	Jan Matusak	Sandra Tilles
Pamela Harrington	Ann Wasgatt	Steve Bloom	Kermit Cuff
Lauren Schiffman	Tina Ann	Dana Monroe	The Krikourians
Adrienne Morris	Steve Spiegel	Dorothy Varellas	Terry Yingling
Erin Ayash	Mindy Canter	Roger Prichard	Dan Morgan
Phillip Frost	Rose Graybill	Ben Irwin	Julian Yerena Jr.
Maile Ornellas	Theresa Thompson	Mark Rudningen	Andrea Kaufman
Linda Shamsid-Deen	Barbara Tonnesen	Janet Niimi	John Magee
Marcia Lovelace	Julie Basham		

## PROPOSITION 45

9/17/2014

I am in favor of California Prop. 45, the ***Insurance Rate Public Justification and Accountability Act***, on the Nov. 4<sup>th</sup> ballot. Passage of this proposition would require public disclosure of and hearings on health insurance rate changes, require that changes in health insurance rates and other charges associated with health insurance be approved by the California Insurance Commissioner and require sworn statements by the health insurers as to the accuracy of information submitted to the Insurance Commissioner to justify rate changes. This is expected to save consumers money. For more details - [http://ballotpedia.org/California Proposition 45, Public Notice Required for Insurance Company Rates Initiative \(2014\)](http://ballotpedia.org/California_Proposition_45,_Public_Notice_Required_for_Insurance_Company_Rates_Initiative_(2014))

Proposition 45 is expected to save on health care costs to consumers as it has in approximately 35 other states with insurance commissioner oversight.

"Prop 45 Could Save Californians As Much As \$1 Billion Annually On Health Insurance" (Sacramento Bee) <http://www.sacbee.com/2014/08/06/6609820/prop-45-could-save-californians.html>

The CMA has taken the Insurance Industry's side and come out in opposition to proposition 45. In my opinion this is because of:

- Kaiser's influence in the CMA;
- CMA physicians that are actually healthcare administrators, such as the President of the CMA;
- The insurance companies threat to lower physician reimbursement even more, though already Medicare or below Medicare rates.

The threat to decrease reimbursement to physicians was implemented years ago and continues independent of whether or not we say that Insurers should remain unregulated and accountable only to shareholders. Private insurers are already paying physicians below Medicare rates. This is especially true for even the high level PPO plans of Covered California. And in case you think that the Insurance Industry is upstanding and honest in the absence of regulation and oversight, look at just a few of the times they have been caught cheating doctors and consumers.... That we know of.

- "Blue Cross of California Fined by State for Wrongly Rescinding A Patient's Health Insurance Policy" (Dept. of Managed Care State of California - Sept. 21, 2006 LA Times).
- "State of California is seeking a \$12.6 million dollar fine against Blue Shield for 1,262 violations of claims-handling laws that resulted in 200 people losing their insurance. Blue Cross and Blue Shield have already been fined \$1 million for improperly terminating the policies of the sick and pregnant." ([Meg Marco](#) December 14, 2007 LA Times)
- "California's seven largest health plans were fined nearly \$5 million in total Monday for **failing to properly pay medical claims submitted by thousands of doctors and hospitals over the last three years....** The fines cap an 18-month investigation by the California Department of Managed Health Care into the payment practices of Aetna Inc., Anthem Blue Cross of California, Blue Shield of California, Cigna Corp., Health Net Inc., Kaiser Foundation Health Plan and UnitedHealthcare/PacifiCare." (November 30, 2010|By Duke Helfand, Los Angeles Times)
- "Anthem Blue Cross and its parent company WellPoint have given \$12.9 million to defeat a California ballot initiative that would require health insurance companies to get approval for rate hikes, like the increase of up to 25% Anthem proposes for over 306,000 Californians on April 1." (1/31/2014 Carmen Balber & Mark Reback; Consumer Watch Dog)
- " Blue Shield Life and Health is imposing an unreasonable rate increase on over 80,000 Californians with individual health insurance policies, an average of 9.8% that adds up to a 22.8% increase for the year. California Insurance Commissioner Dave Jones announced today

that the company would not budge on its excessive rate hike." (1/22/2014 Carmen Balber; Consumer Watch Dog)

- "United Healthcare fined \$173 million by California insurance commissioner: The California Department of Insurance (DOI) Commissioner Dave Jones has issued a historic decision to impose penalties against United Healthcare of more than \$173 million dollars for 900,000 violations of the insurance code from 2005 to 2008. This is the largest administrative penalty ever assessed against a California health insurer or plan." (CMA Newsletter 7/28/14)
- "Kaiser Permanente registered nurses and consumer advocates today revealed how the HMO giant has accumulated a reserve that is \$21.7 billion – 1626 percent – more than required by the state, while cutting patient care services and raising premiums on consumers." (OAKLAND, Calif., May 7, 2014 /PRNewswire/ -- Reuters)
- Etc.....

The Health Insurance Industry is the only industry, except for Major League Baseball, exempt from anti-trust laws. With this record and worse, the Insurers want free reign to conduct business and raise premiums without review or oversight.

To read about Prop. 45 and an overview of contributions to the Yes and the No campaigns:

[http://ballotpedia.org/California\\_Proposition\\_45,\\_Insurance\\_Companies\\_Required\\_to\\_Justify\\_Their\\_Rates\\_to\\_the\\_Public\\_Initiative\\_\(2014\)](http://ballotpedia.org/California_Proposition_45,_Insurance_Companies_Required_to_Justify_Their_Rates_to_the_Public_Initiative_(2014))

**Last time I checked, the Yes on 45 campaign had raised a little over \$ 1.1 M.**

To see who contributed to the 'Yes on 45 and 46' combined campaign go to :

<http://cal-access.ss.ca.gov/Campaign/Committees/Detail.aspx?id=1336069&session=2013>

[In my opinion, it is unfortunate that props 45 and 46 are being promoted together as they have nothing in common. Prop. 45 really is a measure that will help consumers in California; while Prop. 46 will cost consumers more as it raises the malpractice amount for extra awards in excess of damages from \$250,000 to over \$1M, for the enrichment of a few attorneys.

**The last time I checked, the No on 45 campaign had raised over \$ 37 M**

To see who really makes up "Californians against higher healthcare costs, a coalition of doctors, hospitals, health insurers and California employers" (Opposite of the truth as this would reduce health care costs) and how much have they contributed to defeat Prop. 45 (the No campaign) go to:

<http://cal-access.ss.ca.gov/Campaign/Committees/Detail.aspx?id=1343998&session=2013>

{Look at that and the amount of money raised to oppose Prop. 45, then hit the 'Contributions Received' button to see who the contributors really are .... A coalition of Insurance companies, including Kaiser, with the largest contributions coming from Anthem Blue Cross and its parent company Wellpoint}

See also Paul Song, MD's editorials on Prop. 45:

<http://www.dailybreeze.com/opinion/20140129/california-health-insurance-rates-need-regulation-guest-commentary#we-recommend>

Do not be duped by the \$37 Million misleading advertising campaign.

Vote: **YES on 45**

**NO on 46.**

**Robyn G. Young, M.D., FACP, President California Neurology Society (CNS) 2013-14**

**985 Atlantic Ave., Ste. 300**

**Alameda, CA 94501**

**Phone: (510) 748-5363; Fax: (510) 217-8869**

<http://www.CA-Neuro-Society.org/>

**Proposition 45 Comment Received via E-mail**

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Subject: Support Proposition 45

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. 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 undermine consumer confidence in Covered California and our state exchange.  
Sincerely,  
Aileen Carissimi  
Campbell, CA

**Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45

Dear Board members:  
As a practicing physician for the past 18 years, I am a witness to the unjustifiable and unconscionable rise of health insurance premiums for my patients. Many patients report their health insurance cost is as much as the cost of housing and shelter for them and their families.  
These high costs also have a human cost, in delay of care, in denial of care, and loss of life. The Insurance Companies have assumed the authority of being the gate keepers of our health care system in the US, without a day of medical training or a night at a patient's bedside, while rejecting the responsibility of the pain and suffering it inflicts on our patients. My twelve year old son can understand the unfairness of such structure, authority without responsibility.

The obscene profits of the insurance companies is only possible by the inaction of the public and with the collaboration of a compliant government and regulatory system. Now that the citizens are educating themselves on this issue, why don't you do the same. Prop.45 simply allows a representative of the public to review the rate hikes of health insurance companies and protect the public from unjustifiable cost increases. The health insurance industry is a heavily monopolized market across many states and here in California. To oppose a simple and sensible regulations is careless and callous.

Please place public rights above the Insurance Companies profits. Vote in support of Prop. 45.

Sincerely:  
Alireza Rezapour, MD

**Proposition 45 Comment Received via E-mail**

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Subject: Endorse Proposition 45

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 for your compassionate action in advance,  
Amanda Withrow  
Los Angeles, CA

**Proposition 45 Comment Received via E-mail**

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Subject: Support Proposition 45

Please support Proposition 45  
With health care costs increasing, it is essential that the gov't have more ability to control the system (bring down costs) and ensure that everyone is provided for.  
Amy Mogavero

**Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45

Dear Board -  
Please support Proposition 45 which requires insurance companies to justify large premium rate increases. For people like me on a fixed Social Security income, large increases mean a reduced life style for me and friends like me. Please consider how the passage of Prop 45 would help in controlling our expenses.  
Thank you for consideration of our circumstances.  
Anita J. Wald-Tuttle

**Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45

Dear Executive Director Peter Lee and Board Members:  
I encourage you to support Prop 45 which would protect people in California against large health insurance rate hikes and increase the transparency of the rate review process. Thirty five other states already implement this policy as do other insurance markets in California.  
I strongly urge you to consider endorsing Prop 45 or take no public position on it.  
Sincerely,  
Anna M. Kokotovic, PhD  
Psychologist

**Proposition 45 Comment Received via E-mail**

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Subject: Support Proposition 45

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.

**Proposition 45 Comment Received via E-mail**

---

Subject: Proposition 45

Insurance of every other kind is regulated. Health insurance is probably what's used the most and should be regulated also.  
With everyone having to have it it is even more important to regulate it.  
Please support Prop 45.  
peace  
Barby & Vic Ulmer  
[ourdevelopingworld@gmail.com](mailto:ourdevelopingworld@gmail.com)

**Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45

Dear Executive Director Peter Lee and the Covered CA Board,  
Having read your mission statement, I can easily see how you might be confused regarding what position, if any, to take regarding Proposition 45. I understand that it is unlikely that you would endorse this proposition, although I would welcome that. I hasten to emphasize that there is no need for you to take a position, and that to let the people who you serve speak is your best choice, and I think your only choice if you are true to your mission.  
Very truly yours,

Bart Woolery

**Proposition 45 Comment Received via E-mail**

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Subject: My Insurance Costs Went Up 40% this Year!

Our small business is staggered by insurance costs that rose by 40% this year and we pay for all full time employees' insurance. California needs to better regulate insurance inflation like this. Insurance companies must justify price hikes like this or California will have no small business anymore.

Beatrice Shushan  
Vice President  
B & M Hardware Co  
Oceanside. CA

**Proposition 45 Comment Received via E-mail**

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Subject: Support Proposition 45

Hello Board Members,  
Please support Prop 45 to allow the elected insurance commissioner to monitor and if necessary, regulate excessive medical insurance premium increases. The insurance companies have inordinate power and coverage, and we will need an elected official who can represent the consumers of California for a balanced and fair approach to increases.  
Please support Prop 45.

Thank You  
Betty Noling

**Proposition 45 Comment Received via E-mail**

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Subject: Please Support Prop 45, Justify Rates Initiative

Dear Executive Director Peter Lee and the Covered CA Board,

Please support Prop 45. Insurance companies have incredibly high profit rates; the amounts by they continue to raise our insurance rates are driven by little other than greed. As rich investors get richer, those who most need insurance coverage are being weighed down with higher costs.

We need you to protect Californians against unwarranted health insurance rate hikes. If not you, then who? It is unconscionable that companies should make such huge unjustified profits off of people's misfortune and misery. Californians should also have complete transparency into the rate review process. Most other states have some form of rate review process already. California should be at the forefront of protecting our citizens and making sure they can get affordable health care.

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.

Sincerely,  
Beverley Andalora

**Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45

The public needs to fight the onslaught of healthcare corporations' unlimited profits.  
[Bill & Darlene Maxey](#)

**Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45

I endorse prop 45, please give people a chance, until recently I was covered by company insurance under a retirement plan, however they chose to farm it out saying that they would give us equal o better insurance however it was so expensive we could no longer afford it. So we went with Kaiser and even though there rates were supposedly lower they still charge for every little thing without justification and are free to do so and raise the rates anytime they feel like it, which they do, when we got into it they had what was called senior advantage which ended up costing far more that was promised in our initial consultation because they nickel and dime us to death, if insurance companies are allowed to continue this practice it won't be long until we can no longer afford insurance.

Sincerely, Bill and Helen McFadden



**Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45

Dear Executive Director Peter Lee and the Covered California Board,

Proposition 45 is an important measure to prevent large insurance rate hikes for Californians. It would also ensure transparency of the rate review process. It doesn't make sense that only five companies control 88% of the health insurance market. Why wouldn't they be required to justify their rate increases. This happens for car insurance. Note that 35 other states already have the practice that Proposition 45 outlines. Please consider endorsing Proposition 45, or at least don't take a public position against it.

Sincerely,  
Carolina Goodman

**Proposition 45 Comment Received via E-mail**

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Subject: It's Time

I think time has come to stop Insurance company greed don't you? Please vote YES on prop 45 and break the unfair strangle holds on healthcare costs and consumers!

Charles Quillman  
Trinidad, Ca

**Proposition 45 Comment Received via E-mail**

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Subject: Please Endorse Proposition 45

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 for your consideration of my comments. Please do NOT add my name to your mailing list. I will learn about future developments on this issue from other sources.

Sincerely,  
Christopher Lish  
Olema, CA

**Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45

Dear Exchange Board,  
Rates for insurance continue to accelerate. While employers costs may have gone down, the cost the employees pay continue to increase. We need to have our Insurance Commissioner have the right (just like with auto insurance) to reject excessive increases.

I urge your support!  
Cindy Young  
Davis, CA

**Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45 Should be Endorsed by Your Board  
Dear Executive Director Peter Lee and the Covered CA Board,

I have lived in California for many years, but when I was in graduate school, North Carolina voted to establish an elected Insurance Commissioner who had regulator power over rates. The change was immediate and amazing! A democratically elected official who controlled rates meant IMMEDIATE REDUCTIONS in premiums for almost everyone -- some by dramatic margins!

Similarly, 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. Time to have an elected official address this big corporate oligopoly.

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,

Dr. David A. Smith  
Irvine, CA

### **Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45 and insurance cost abuses

Dear Executive Director Peter Lee and the Covered CA Board,  
The insurance companies are running rampant taking advantage of the ACA. My insurance rates when up a couple hundred dollars a month and my coverages went down as well as deductibles going up. I can't afford the insurance I have to pay now or the medical care I am having to pay for. Please do not oppose Prop 45 and keep working to make insurance affordable for those of us who have to pay for it. (Before ACA, my insurance was around \$420/mo, now it's about \$670/mo and covers less and it's with a carrier I do not want to use (I had to switch because a lot of my providers only take it now). Anthem Blue Cross makes me fight for coverage on many claims they are supposed to cover.

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,

**Deborah Cole**

[dcole3@sbcglobal.net](mailto:dcole3@sbcglobal.net)

### **Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45

Dear Covered California Board.

I strongly urge the board of Covered California to consider endorsing Prop 45. As you know, Prop 45 would protect Californians against large health insurance rate hikes and it would also increase the transparency of the rate review process. This is already practiced in 35 other states!!!! It's also already practiced in other insurance markets in California. The five companies who control 88% of the health insurance market currently do not have to justify rate increases. This is unfair.

If you don't endorse prop 45, I urge you to take NO public position on it. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.

Sincerely,

Dena Goodman Chertoff

**Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45

Please support prop 45; control health care premium unjust increases.  
Thank you,  
D. Creedon

**Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45

Please do not oppose proposition 45. If we can't have single payer (at least until 2017) let us at least have some transparency, as do some 35 other states. The few companies that monopolize our health care shouldn't be able to charge what they like without even having to justify it.

And opposing this measure would cause a lack of confidence in Covered California, which the wingnuts would be sure to exploit.  
Diane Moore

**Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45

Please support Proposition 45

D. M. McLaughlin

**Proposition 45 Comment Received via E-mail**

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Subject: Please do not Oppose Proposition 45

To whom it may concern:

Consumers need protection from the out of control health insurance industry that continues to gouge and mislead its own customers in the face of ACA reforms. To deny this would be outrageous and dangerous; please support Prop 45.

Thank You, Doug Dye - Santa Barbara, CA

**Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45

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.  
In reality i think a single payer system would be better for all, except the Insurance Companies.  
Sincerely,  
Eivor Baillie

**Proposition 45 Comment Received via E-mail**

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Subject: Support Proposition 45

Please vote to support/endorse Prop. 45 on the California ballot in November. It is a small step toward reasonable and fair pricing for medical care in California. Thank you.  
Elaine Karen Brooks

**Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45

PLEASE SUPPORT PROPOSITION 45 SO THAT UNREASONABLE INSURANCE INCREASES WILL NOT BEFALL THE COMMUNITY. DO NOT OPPOSE THIS INITIATIVE WHEN YOU MEET AS IT HELPS TO FIGHT UNFAIR HEALTH INSURANCE INDUSTRY PRACTICES. INSURANCE COMPANIES HAVE REPORTED HAVING ALREADY SPENT \$38 MILLION TO DEFEAT THIS PROPOSITION WHICH INDICATES HOW MUCH THEY CONSIDER IT IN THEIR FAVOR.  
ELIZABETH GINSBURG

**Proposition 45 Comment Received via E-mail**

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Subject: Please Endorse Proposition 45

Dear Executive Director Peter Lee and the Covered CA Board,  
I get my coverage through Covered CA and I am very happy and grateful. I am very concerned about Prop 45 passing--it would improve the health care situation even more.

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,  
Ellen Augustine

**Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45

Dear Executive Director Peter Lee and the Covered CA Board,  
Prop 45 is much needed in our state 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 our state exchange.

Sincerely,  
Ellen Manko, RN

**Proposition 45 Comment Received via E-mail**

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Subject: Please Support Proposition 45

Dear Executive Director Peter Lee and the Covered CA Board,

I am a Covered CA member with Blue Shield and have been very happy with the health care I have received under the Covered CA program. I am also a STRONG supporter of 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,  
Felicity Figueroa

**Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45

Dear Executive Director Peter Lee and the Covered CA Board,

I urge you to protect Californians from unjustified health rate hikes by endorsing Prop 45. Prop 45 will ensure the state insurance commissioner a voice in ensuring that any rate increase to individuals and small businesses is justified and help to control the never ending increases to our health insurance premiums and deductibles.

Health insurance has rapidly become an unaffordable monthly bill for most families.

While this proposition does not address the need for Single Payer, it will require insurance providers to publicly justify any rate hikes. I ask that you endorse Prop 45 for the good of all California.

Sincerely  
Gale Wheeler

**Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45

Support prop 45  
Gary Riter

### **Proposition 45 Comment Received via E-mail**

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Subject: Yes on Proposition 45

I urge you to support prop 45 to limit obnoxious overcharged by the entire health industry.

Gayle Peterson

### **Proposition 45 Comment Received via E-mail**

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Subject: Yes on Proposition 45

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

**Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45

As a concerned Citizen and an elder, I urge you to support Proposition 45, or, failing that, at least refrain from supporting the opposition to the Proposition. The health insurance cost seems to rise at a whim and it needs oversight just like the other insurance does.

GERALD T. RICHARDS

**Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45

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

**Proposition 45 Comment Received via E-mail**

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Subject: Please Support Proposition 45

Dear Executive Director Peter Lee and the Covered CA Board,

I would be severely disappointed if your board did not take a stand in favor of Proposition 45 which 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.

Opposition from you and your board would severely undermine consumer confidence in Covered California and our state exchange. To express opposition to this Proposition would seem to go against everything that the exchange stands for in the minds of people who are in need of using it!

Sincerely,

Gregory Hyatt  
Lompoc CA 93436

**Proposition 45 Comment Received via E-mail**

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Subject: Yes on Proposition 45

I am a 71 year old female voter and I hope you will support Prop45.

Thank you.

Gwen Nordgren

[highsierra8@icloud.com](mailto:highsierra8@icloud.com)

**Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45

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.

**We are 30-year policy holders of individual insurance and have personally felt the effects of insurance company overreach with regard to increase of premiums & reduction of benefits. Consumers of health insurance need the same protections in place that have been in place for auto insurance. Please endorse Prop 45 and protect consumers.**

Sincerely,  
Wendy & Harold Toy

**Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45

I urge you **not to oppose** Proposition 45.  
Ingrid Verbraeck

**Proposition 45 Comment Received via E-mail**

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Subject: Support Proposition 45

It is important that the insurance companies justify any healthcare increases with oversight given to the state insurance oversight committee.

Jack

**Proposition 45 Comment Received via E-mail**

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Subject: Support Proposition 45

Dear Executive Director Peter Lee and the Covered CA Board,  
I urge you to support Proposition 45, the Justify Rates Initiative, on the November 4 ballot. 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. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.

Sincerely,  
Jan Karwin  
Santa Cruz, CA

**Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45

Californians can't afford to continue to have unfair and unchecked increases in the health insurance.

Thank you.

Jay Schuster

**Proposition 45 Comment Received via E-mail**

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Subject: Please Do Not Oppose Proposition 45

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. Currently insurance companies have far too much arbitrary power over access to health services by virtue of their unregulated prerogative to raise charges. I see this affecting patient care every day as a physician.

The current Insurance Commissioner, Dave Jones, is certainly capable of supervising the review process without impairing Covered California's ability to negotiate prices, as he has documented carefully for you.

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,

Jeff Gee, MD

Clinical Professor

Department of Family and Community Medicine

University of California, San Francisco

**Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45

To Executive Director Peter Lee and the Covered CA Board:

35 other states regulate premium increases and guess what? The insurance industry still makes windfall profits.

Apparently, you think windfall profits are not enough. And we're talking about profits made on the provision of primary health care. By opposing regulatory review, you want to give more profit to privateers who make money by not providing needed services.

You should be endorsing Prop 45, not opposing it. Health insurance is worthless if you can't afford it.

Prop 45 also increases transparency of the rate review process.

Covered California and the state exchange will suffer grievous credibility problems when people find out what you've done.

Most Urgently,

Jeff Goodwin

**Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45

I support Prop 45, and urge you to as well.  
Wishing You Love, Joy and Peace,  
[J. Holley](#)

**Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45

Amerian citizens deserve a Single Payer plan!

If the best you can do for now is Prop 45...so be it.

Prop. 45 might not be enough.

But it's better than nothing.

Thanks ..... from Joan Nelson, (a citizen trying to practice citizenship.)

**Proposition 45 Comment Received via E-mail**

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Subject: Please Support Proposition 45

Dear Executive Director Peter Lee and the Covered CA Board,  
Please support Prop 45. My insurance keeps going up and up and it is crazy. I pay for insurance myself through my husband's work. (Anthem Blue Cross) Even though we are both private school teachers and don't make that much I just miss getting a subsidy

from Covered CA. I pay \$704 a month already and it is about to go up another \$140. Please give our insurance commissioner the ability to reject unreasonable increases.

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,  
Joanne Kresse

**Proposition 45 Comment Received via E-mail**

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Subject: Support Proposition 45

Covered California Board:

Please support Proposition 45. Listen to California consumers, not the super-wealthy health insurance industry. Give the insurance commissioner the tools to rein in the abusive rate hikes insurance companies regularly impose on Californians. YES on Prop 45. Thanks for considering my views.

John E. Douglas

**Proposition 45 Comment Received via E-mail**

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Subject: Please Support Rate Approval

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,  
John Gulsby

### **Proposition 45 Comment Received via E-mail**

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Subject: Board's Position on Proposition 45

Dear Executive Director Peter Lee and the Covered CA Board,  
Please email me the reasons why any board member of Covered California would choose to OPPOSE Prop 45. Why on earth would the passage of Prop 45 compromise the stated goals of Covered CA?

In my own view, opposition from the board would severely undermine consumer confidence in Covered California and our state exchange.

Sincerely,  
Jonathan Elkus

### **Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45

To: Covered California Board

Re: Proposition 45

I am a retired California nurse and have worked on health care reform efforts for many years. Many of us worked very hard to support the passage and implementation of the Affordable Care Act (ACA). I am very proud of the efforts that California has made to make the Covered California Exchange one of the most successful in the country.

It came as a shock to me that the Covered California Board is considering opposing Proposition 45 at the Board's meeting on September 18. The entire idea of the ACA is to make health care affordable. It is part of the mission statement of Covered California to "...reduce health care coverage costs". The essence of Proposition 45 is to require health insurance companies to justify excessive rate increases and get approval from the State Insurance Commissioner before enacting them. This requirement to justify health insurance rates is in effect in approximately 35 other states. Similarly, California already has imposed rate justification on many other types of insurance companies such as auto, home owners, and casualty insurance.

To take an opposing position to Proposition 45 is contrary to the mission of Covered California. If the Board is in fact allowed to take a political position on a proposition, the Board should be in favor of Proposition 45. To do otherwise will hurt the interests of the very citizens the Board is created to serve and protect. I urge you to support Proposition 45, or, at a minimum, do not take action to oppose it.

Sincerely,  
Jonee Grassi, RN

**Proposition 45 Comment Received via E-mail**

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Subject: Please Support Health Insurance Rate Regulation

What's NOT to support? We deserve and need this protection, increases can be made, but there must be a justifiable reason not just increased earnings for share holders. We all benefit from fair treatment. For too long common sense and common good have had to champion. Let's right this now.  
My trust is in your hands, I hope it's well placed.  
Thank you, Joyce Beattie

**Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45

Dear Board and Staff of Covered California,

I have been a health care activist and supporter of a single payer system for California for a long time. I support Prop 45 as strengthening the hand of the insurance commissioner to monitor the private insurance companies that unfortunately remain at the heart of our health care system. I am disappointed and frankly flabbergasted that you are considering opposing Prop 45, and I urge you to join those of us who have been in this fight for a long time to help curb the power of the private insurance market. To do otherwise is to undermine your own credibility.

Thank you.

Judith Glass, Ph.D.

**Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45

Please don't oppose Prop 45. I believe there must be an intervening body to evaluate rate increases. Otherwise the health insurance companies will jack up their prices with no assurances their increases are justified. We must do everything possible to keep health care costs reasonable. If we don't, more and more people will find rates unaffordable at some point and decide they must forego buying coverage. Then we will be right back in the same boat we were in before the Affordable Care Act was passed.

Julie Cox



**Proposition 45 Comment Received via E-mail**

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Subject: I am for single payer AND for limits to price increases for health care

Dear Executive Director Peter Lee and the Covered CA Board,

By supporting Prop 45, I see no conflict with Covered California's mission for Health Care for All.

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 Andrus

**Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45

I would like to comment on health care insurance increases. One of my family members is employed by the state. Her insurance premiums were so high that she couldn't afford to keep her children on her policy. That was last year - she just got a notice that her premiums are going up again! It seems that she is just working to pay her insurance premium! Her total deduction from her check is over \$800.00 a month - her rent is \$950.00 a month. Since when should an individual's insurance premiums be nearly as high as her house payment?

I am sure none of you pay out-of-pocket premiums like that. Put yourselves in the shoes of the people you are supposed to be representing and I'm sure you would have a different view of the issue. Please help your constituents instead of the insurance companies. Everyone should be able to have health coverage that is affordable. For these reasons, I urge you to support Prop 45 or at least voice no public opinion on the matter. Please consider the average citizen in this matter.

Thank you,  
Karen Tandy

### **Proposition 45 Comment Received via E-mail**

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Subject: Support Proposition 45

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

### **Proposition 45 Comment Received via E-mail**

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Subject: Please Support Proposition 45

Dear Executive Director Peter Lee and the Covered CA Board,  
Californians NEED Prop 45!! It is prudent citizen protection from insurance companies that have no problem spending MILLIONS to protect their bottom line against this sensible regulation.

Californians NEED the protection Prop 45 would offer against unreasonably large health insurance rate hikes!!

The rate review process must have controls and increased transparency . This is already an approved practice in 35 other states, and other types of insurance markets in California.

Only five companies control 88% of the health insurance market and currently have too much influence on it.

For these reasons I strongly urge the board of Covered California to endorse Prop 45 to help struggling Californians. You might also take no public position on Prop 45, the Justify Rates Initiative, but that would not be as effective.

Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange. That would be an outcome that would also negatively impact their bottom line!

Sincerely,  
Katherine and David Miller

**Proposition 45 Comment Received via E-mail**

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Subject: Neutrality

It should be very obvious that the Covered CA Board should remain neutral in regard to Prop 45, as well as other such issues. In the best interest of Coverage CA, it should minimize its political involvement in an effort to present itself as a non-political group.  
Keith Burgoyne  
Westminster, CA

**Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45

Dear Board of Directors:

Please support Proposition 45.

I, as a practicing physician in California (for the past 32 years), strongly support this proposition.

Kenneth D. Logan, MD

**Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45  
To the board of Covered California,

I urge you to support Proposition 45 which would require insurance companies to justify large rate increases.

Sincerely,  
Kerry Glen Thorne LMFT

**Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45

There is no way you can be in support of the idea of quality affordable healthcare in California without knowing that means regulating insurance companies. Support prop 45  
[kircoop@yahoo.com](mailto:kircoop@yahoo.com)

**Proposition 45 Comment Received via E-mail**

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Subject: Yes on Proposition 45

Dear Ex. Dir. and Covered CA Board,  
Please endorse Prop 45.

It is just a tiny step forward in the mitigation of the stranglehold insurers have had on the people of California for years. If you truly have the welfare of the people of California in mind, "yes" on Prop 45 is the only logical position to take.

If the board does not endorse 45, a huge voter backlash is inevitable.

Thanks for your consideration,  
Kit Hudson

**Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45

Please support prop 45. We all need health care.

Lauren Campbell

[lauren@stressadvantage.com](mailto:lauren@stressadvantage.com)

**Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45

Dear Executive Director Peter Lee and the Covered CA Board,

I urge you to either support Proposition 45 or take no stance. Please do not oppose this initiative. The public must be protected from large health insurance rate hikes in order for health insurance to remain affordable. The intent of the Affordable Care Act is to ensure that a majority of U.S. citizens can purchase affordable health insurance. If rates are allowed to continually rise, those who are now insured may very well be unable to keep their health insurance policies. This would be a grave injustice.

Thank you for your time and consideration.

Sincerely,  
Lauren Pressman  
Lompoc, CA

**Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45

To Executive Director Peter Lee and the Covered CA Board,  
I urge the Board to consider endorsing Proposition 45 (the Justify Rates Initiative), since it would not only increase the transparency and accountability of the rate review process, but it would protect all Californians from large and unjustified hikes in their insurance rates. We will not be experimenters or pioneers in this practice since it is already in effect in 35 of our 50 states as well as in other California insurance markets. 88% of the health insurance market is controlled by just 5 large companies. Under present law they are not required to justify or defend their rate increases. One of these companies, a supposed non-profit, has just spent millions of their rate payers dollars to purchase a premium luxury skybox in the newest bay-area stadium. It seems to me that they should be made to justify any rate hikes, since a part of them, at least, will be used to pay for this medically unneeded and operationally extraneous expenditure. If you are not to endorse Prop 45, I would strongly urge that you take no position publically on it.

Sincerely,  
Leslie E. Aisenman

**Proposition 45 Comment Received via E-mail**

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Subject: Support Proposition 45

Dear Executive Director Peter Lee and the Covered CA Board,  
I am very disappointed to hear that your board is considering siding with the insurance industry rather than with consumers. Prop 45 would protect Californians against the large health insurance rate hikes experienced by consumers in recent years 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,  
Linda Franklin

**Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45

Dear Executive Director Peter Lee and Covered CA Board,  
Please support Prop. 45 against large health insurance rate hikes. We need transparency and this would help. 35 other states/insurance markets already have this practice in place. Too few companies already control too much market share (5 companies control 88%), so they need to justify their rate increases. Please endorse Prop 45 (or at least do not support it).  
Thank you for your consideration,  
Lori Broger-Mackey

**Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45

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. As a hard-working small business owner who is struggling to make ends meet and who is paying a huge percentage of taxes per income, this proposition affects many middle class citizens like me who are a paycheck away from needing government assistance. Please make the right move to protect us from unjustifiable increases - it will benefit the state and boost confidence in our decision makers at the same time.  
Sincerely,  
Lori Withrow

**Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45

Hello Board Commissioners,  
I'm a registered nurse in California, a member of California Nurses Association and a health care consumer approaching retirement, I write to urge your support for Proposition 45. This initiative if passed will regulate insurance company rate hikes. I and all Californians who buy our insurance on the open market, even through Covered

California need this protection. One of the biggest costs in any household budget is for healthcare. Please help hold those costs down and support the people of California.

Thank you,  
Lorna Grundeman

### **Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45

Hello:

I urge you to support Proposition 45 which will required companies to fully justify and big premium rate increases. Many people can barely afford health insurance as it is.

Thank you.

Maggie Gold, Santa Barbara, California

### **Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45

TO: Covered California Board

RE: Proposition 45

I am a resident of California. I have attended trainings, and supported efforts to enroll citizens in *Covered California*. I appreciate many aspects of the Affordable Care Act: its coverage of millions of formerly uninsured; its provision providing that insurers must cover people with preexisting conditions; its provision allowing parents to cover children until age 26. I appreciate the *Covered California* Board for overseeing the roll-out of California's insurance Exchange, which had fewer problems than many other exchanges.

I was surprised and dismayed to read in the *Los Angeles Times* that the *Covered California* Board will consider opposing Proposition 45 at its September 18<sup>th</sup> Board Meeting. As you know, Proposition 45 requires health insurance companies to justify excessive rate increases and get approval from the Insurance Commissioner before enacting them. Many states, including New York, Connecticut, and Oregon, have similar regulations. Proposition 45 has strong support among consumers, who are aware that Proposition 103, which regulated auto insurance in a similar way, has saved drivers billions of dollars since it was passed in 1987. The insurance industry is spending upwards of \$50 million to defeat proposition 45. Supporters of the proposition have a small fraction of that amount to spend, and must rely on concerned citizens, and public servants like yourselves, to speak up for consumers.

It would be a huge mistake for *Covered California* to formally oppose Proposition 45. Opposing Proposition 45 is contrary to the *Covered California* mission statement, which includes "...reduce health care coverage costs." If the Board takes this highly political

and unpopular action, I believe it will damage public trust in the Board. I urge you to not take action to oppose Proposition 45.

Sincerely,  
Marian Shostrom

**Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45

I want to express my concern over the rate increases my insurance company subjects me to each year without giving me any reason as to why they're doing it. Prop. 45 would at least be a start in making insurance companies more responsible for rate increases by making them justify them. Please support Prop. 45 .

Sincerely,  
Marie Whidden  
Oakland, California

**Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45

Please endorse Prop 45 for the good of all the people of California. Make sure that our health care isn't determined by dollars and big companies.

Thank you.  
Marilyn Brunger

**Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45

Please support Proposition 45. It is a step toward being fair to all people required to have health insurance in our State. We must start thinking about the people requiring healthcare rather than the insurance companies who control the healthcare dollars.

Marilyn McConnell RN



**Proposition 45 Comment Received via E-mail**

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Subject: Endorse Proposition 45

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

**Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45

Yes on Prop 45. Please don't let the insurance and medical industries continue to dominate the landscape for health care delivery. We need to move intelligently from a fee for service for profit model to a single payer results based delivery model (like other countries have already done and proved the superiority of. Stop catering to the opportunism of an industry which takes advantage of those in need of care under responsible oversight. Yes on Prop 45. It isn't single payer, but it is a start.

Sincerely,  
Mark Newman  
Telecommunications Crew Lead for Pacific Gas & Electric Co. and informed voter.

**Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45

Peter Lee & covered CA,

Your board does not work on the computer, and now the covered CA calculator does not work. Do you care? I very much doubt it. Why do you have Anthem Blue Cross pathway to hell on there?? I see this particular no good plan is being sued. As of yet, and it's September, have I ever received a booklet of the Drs. on this plan. When I

contacted Anthem Double Blue cross I was lied to numerous times of what Dr. was on the plan for the unfortunate emergency I had. I had to go to the nearest urgent care facility, and now I've been sent something that this was out of network. Did you hear me.....??? THIS WAS AN EMERGENCY. What fool in an emergency is going to contact Anthem Blue Cross to see if someone is in the network??? Anthem Blue double cross doesn't answer the phones as I'm sure you know about and approve of. After hours on hold someone will answer & they don't know anything, or probably are trained to pretend they don't. All you have to do is look up the yelp reviews of Anthem Blue Cross & everyone is saying the same thing. Yet they are ALLOWED to treat people like this. WHY???? Now I see Covered California isn't considering endorsing Prop 45. How shady can you get?

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,

Melissa Drake

#### **Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45

Dear Executive Director Peter Lee and the Covered CA Board,  
Prop 45 is an opportunity to increase transparency and consumer choice in the health arena in California. Insurance companies are not the only ones responsible for the soaring health costs, however, they enjoy a strong asymmetry of information and power over consumers. Because there are so few players, ordinary market forces are not an effective check on their rent-seeking behavior, and consumers have little recourse when the companies decide to raise prices. Prop 45 would thus be a step in the right direction, creating an incentive for more responsible behavior.

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.

Mike Polyakov

**Proposition 45 Comment Received via E-mail**

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Subject: Support Proposition 45

Many other states have something similar to Prop. 45. Californian's should have this protection too. I urge you to support this!  
Miriam Glickman, Walnut Creek, CA

**Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45

Dear Covered CA Board,  
We need to control Health Insurance rate increases and to know the justification why the rates must be increased. Proposition 45 would do this. This occurs already in 35 other states.  
Please support Proposition 45 or take no position.  
Myron Wollin  
Long Beach CA 90808

**Proposition 45 Comment Received via E-mail**

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Subject: Support Proposition 45 Please

Nancy Dion

**Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45

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

**Proposition 45 Comment Received via E-mail**

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Subject: Support Proposition 45

Dear Executive Director Peter Lee and the Covered CA Board,  
My daughters have struggled to have affordable health insurance. Covered California has been a help, but unless rate hikes are required to be justified, I fear that rate increases will again put my children out of reach of health care. Health insurance companies want to be able to continue to raise prices at will--that is why they are spending millions to defeat this proposition 45. If they have that much extra money, it should go to improving the affordability of quality health care. 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 Hiestand

**Proposition 45 Comment Received via E-mail**

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Subject: Rate Increase Justification

Aurely it is in the public inters to require health insurance companies to justify large rate increases. Therefore I trust that the Board of Covered California will go on record in support of Proposition 45 in the coming election.  
Sincerely,  
Dr. Pat Blakeslee

**Proposition 45 Comment Received via E-mail**

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Subject: Prop 45

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

**Proposition 45 Comment Received via E-mail**

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Subject: Do Not Oppose Proposition 45, Endorse It.

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

**Proposition 45 Comment Received via E-mail**

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Subject: Vote Yes on Proposition 45

Ralph Jungheim

**Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45

Please support Prop 45 in November so that consumers have the right to understand large rate increases. My health care has increased so much that it is within \$100 of my monthly rent.

thanks,

Rena Nayyar

**Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45

Dear Executive Director Peter Lee and the Covered CA Board:

I am writing to urge your support of Prop 45.

Capitalism is a wonderful growth engine, but it is also capable of great harm without the balancing force of a rule maker setting clear boundaries about what it may and may not do.

Five companies control 88% of the health insurance market and currently do not have to justify rate increases. This is a significant concentration of market power, for a service with a legal requirement that people buy their product. (Compare this to auto insurance, which is sold under similar circumstances and is regulated.)

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,

-- Rich

**Proposition 45 Comment Received via E-mail**

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Subject: Limit Insurance Company Increases

Dear Board members,

I would like you to support proposition 45 to allow the insurance commissioner to review insurance company increases. Please make sure you support these and don't give in to the insurance company pressures even though they are spending millions to defeat this proposition.

Richard Kalish

**Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45

Sirs:

I encourage you to think positively about Prop 45 and its ability to influence health insurance companies and their rate increases. Covered California was instituted to enable people to buy insurance at a reasonable rate - but if the insurance companies can increase their rates any time, any amount, then Covered California has lost its edge, and we are back where we started.

Richard and Betsy Kerr

**Proposition 45 Comment Received via E-mail**

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Subject: Support Proposition 45

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, the Justify Rates Initiative.

A recent Field Poll shows Prop 45 leading by 15 points. The people want this. Opposition from the board would severely undermine consumer confidence in Covered California and our state exchange. Follow the will of the people and find the best way for Covered California to work with Prop 45.

Sincerely,  
Richard M. Mathews  
President, North Valley Democratic Club

**Proposition 45 Comment Received via E-mail**

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Subject: Insurance Rates and Preferred Providers

Dear Executive Director Peter Lee and the Covered CA Board,  
I am outraged by the tiny number of providers in Monterey County who take Covered CA plans. It is September and I cannot get any answers as to whether this is a problem that is being addressed. I have a Blue Cross plan and have discovered that the reimbursements to providers is so small that they cannot afford to take my plan. This is a way that Blue Cross (and I guess Blue Shield has done the same thing) to eliminate those who have pre-existing conditions or can't afford unsubsidized insurance from getting health care. What is better about this plan than having no insurance? And not only that, the cost of the plan is outrageous--it costs the same as a non-exchange plan, which still reimburses providers at the previous rates. The government of CA is paying an enormous amount of subsidies to Blue Cross and Blue Shield for thousands of us who cannot afford private health insurance, and yet, what is it getting for that? What am I getting for my share of \$285 per month? Extremely poor access to health care providers, and I hear the same from my clients who have Covered CA plans. I want to hear that Blue Cross and Blue Shield, and anyone who offers an exchange plan is paying the same rates to providers so they will take the exchange plans and we will have access to health care. I am disgusted by the farce and scam that is Covered CA, at least in the county of my residence. I believe it is fraud--the Covered CA site did not explain how challenging it would be to find a provider. Neither did it explain all the limitations that the insurance companies place on access. I was also expecting my

prescription to be covered--but it is not. I have not saved a nickel on health care and in fact, have chosen not to even try to find health care for what I believe is a degenerative disk in my back, causing me to severely limit my activities. This is because I spent the first six months of the year trying to figure out what is covered and who will take my plan. I'm completely burned out and have generally given up on accessing health care. Secondly, 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 additionally undermine consumer confidence in Covered California and our state exchange.

Sincerely,  
Sheila Smith

**Proposition 45 Comment Received via E-mail**

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Subject: Endorse Proposition 45

Dear Covered CA Board,

I urge you to endorse Prop 45. State review of proposed health insurance rate hikes is standard practice in much of the U.S. so California should adopt this as well. California has state review of proposed rate hikes for other types of insurance. It is past time for California to include review of health insurance rate hikes as part of the job of the state insurance commissioner.

Californians are faced with a barely competitive health care market, with only five companies controlling 88% of the market, and often with fewer than 5 companies competing in a particular region in California. It is time for the public via our elected state official to have input into the rate hike process.

I strongly urge you to endorse Prop 45!  
Shelby Solomon

**Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45

Please, support this regulation requiring justification for rate increases and authority for the Insurance Commissioner to protect interests of consumers. California should not continue to lag behind the majority of states with such consumer protections.

Thank you,  
Sherri Danoff  
[Sherri39@charter.net](mailto:Sherri39@charter.net)



### Proposition 45 Comment Received via E-mail

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Subject: Proposition 45

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  
San Luis Obispo, CA

### Proposition 45 Comment Received via E-mail

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Subject: Support Proposition 45

For many years, health insurance companies have been fleecing the public with excessive premium fees in order to bolster their profit margin, **not** to improve their offerings to the public. Finally, the public has an opportunity to weigh in and vote to have these rates regulated and justified. This is specifically the charge of government. We need much greater scrutiny of their behavior, which Proposition 45 provides. As someone with chronic illness and who is currently unemployed, I am currently paying for COBRA, in order to get the needed services to keep me healthy, while at the same time, driving me to destitution. I am appalled at the allowed behavior of the insurance industry. In fact, we do not need health insurance companies at all. If we had a single payer health care system, everyone, **yes, everyone**, would have the same, comprehensive, affordable health care coverage that is there when one needs it without bankrupting individuals. If this board does not endorse Prop. 45, you are pandering to the interests of private, for-profit corporations, over the survival of individuals. **Do the right thing and support Prop. 45.**

Sue Bergman

**Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45

Dear Board,  
I am a nurse and have reviewed Prop 45, please support Prop 45  
Sincerely, Summer Vanslager

**Proposition 45 Comment Received via E-mail**

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Subject: Yes on Proposition 45

I strongly urge the board to support Prop 45. High rate increases by insurance companies are unfair to the residents of California, and only benefit insurance companies.  
Susan Freeman

**Proposition 45 Comment Received via E-mail**

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Subject: Opposition of Proposition 45

Here it is a while before the election, and I see the usual deceptive comments and approach that has caused so many people not to trust the government. This proposal does not do what you are advertising that it does. California needs health care for all citizens. We do not need rate increases and we certainly do not need manipulation of rates by those who will benefit most. Please do not oppose this proposition, and for once, try to be a citizen caring for the needs of all state members.  
Suzanne Johnston

**Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45

Dear Executive Director Peter Lee and the Covered CA Board,  
I strongly urge the board of Covered California to endorse Prop 45;, or if not, to take no public position on it.the Justify Rates Initiative. Opposition from the board would severely undermine consumer confidece in Covered California and our state exchange.  
The review that Prop 45 proposes is already practiced in 35 other states and other insurance markets in California, and is only reasonable and fair. Currently the health insurance companies (and just 5 companies control 88% of the market) do not have to justify rate increases. You only have to look at the recent news story about Blue

Shield's purchase of a multimillion dollar sky box at the 49er' Levi's Stadium in Santa Clara to see the need to establish fair review.

Prop 45 would protect Californians against unjustified 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. The proposition does not prevent necessary rate increases--it only sets in place reasonable oversight.

Sincerely,  
T. Z. Newman

### **Proposition 45 Comment Received via E-mail**

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Subject: Support Proposition 45

Free Market systems cannot keep prices down when there is no elasticity in the demand for a product. If you raise the price of beef enough, people will switch to pork or chicken. But no sane person will do the Jack Benny trick of considering the options when the question is "Your money or your life?". Although people will economize somewhat on some healthcare decisions ( often resulting in expensive emergency room visits) there is no elasticity in the demand for health itself. Consequently, when the market decides the price, it goes up indefinitely. A single payer system would be the best way of reversing this trend, and the Covered California site will probably increase what little power the market has. But the latter is not enough. The insurance commissioner must step in when private Health care abuses the inelasticity of the demand for their product.

Teed Rockwell  
<http://sonoma.academia.edu/TeedRockwell>

### **Proposition 45 Comment Received via E-mail**

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Subject: Please Endorse Proposition 45

Dear Executive Director Peter Lee and the Covered CA Board,  
Please support Proposition 45. California needs to control rising health care costs and Prop 45 is one important tool. Requiring justification for large health insurance rate hikes and increased transparency of the rate review process is very important. I understand that this is already practiced in 35 other states and other insurance markets in California. With five companies controlling 88% of the health insurance market and spending big money to oppose this Proposition, the Covered CA Board must take action. Please endorse Proposition 45.

Thank you,  
Teresa Bright  
[tabathome@yahoo.com](mailto:tabathome@yahoo.com)

**Proposition 45 Comment Received via E-mail**

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Subject: Proposition 45

Dear Executive Director Peter Lee and the Covered CA Board,  
I am a retired physician who practiced for many years with the Permanente Medical Group. I believe that Prop 45, the Justify Rates Initiative, would protect Californians against large health insurance rate hikes and increase transparency of the rate review process. I do not think this proposal would be harmful to those receiving insurance under Covered California and it would be a big help to all the others in the state who have health insurance. This strengthening of the health commissioner's authority is already in place in 35 other states and other insurance markets such as auto insurance in California.

I strongly urge the board of Covered California to consider endorsing Prop 45 or at least to take no public position on it. Your open opposition to this proposal to reduce the costs of health insurance would undermine consumer confidence in Covered California and could reduce our willingness to trust the fairness of our state exchange.

Sincerely,

Wesley B. Mason, MD  
Claremont CA

**Proposition 45 Comment Received via E-mail**

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Subject: Support Proposition 45

As an agency of the state, whose purpose is to serve the public, not the health insurance industry's bottom line, you, the Board of Covered California have a duty to support, or at the very least not oppose, Proposition 45. This measure is sorely needed not only to protect consumers but also to prevent unwarranted health care costs. It is a common sense measure to exercise some oversight and control over corporate profiteering. I urge you to support it vocally, publicly, and enthusiastically.

Zipporah W. Collins  
[zipporahc@earthlink.net](mailto:zipporahc@earthlink.net)