Director Chlora Lindley-Myers

301 West High St., Room 530
P.O. Box 690
Jefferson City, Mo 65102

Re: Proposed rate increases for Cigna / Healthy Alliance

Director Lindley-Myers,

As a health insurance consumer in the state of Missouri, I am grateful for the opportunity to comment on 2018 individual market insurance rates. Acknowledging that the Department now finally has the authority to review rates rather than relying on the federal government, we ask that the Department take all actions within its jurisdiction to ensure the proposed rates do not exceed what is necessary in order to best protect the consumers of the state of Missouri.

The proposed rate increases are significant for the two companies offering insurance on the individual market: an average increase of 35% for Cigna consumers, and 42% for Healthy Alliance (Anthem). These rate increases are alarmingly high and will cause heartache for many Missouri families.

[Insert personal story here]

In addition to the financial hardship these rate increases will cause, insurers have failed to justify the increases.

For one thing, annual medical cost trend, a major driver in rate increase, was redacted from the Cigna filling entirely and was assumed at 13.3% which is three times higher than the 4.3% generally accepted Milliman Medical Index trend.

Secondly, neither Cigna nor Anthem took into account a number of regulatory changes included in the Market Stabilization Rule which the Department of Health and Human Services adopted in an effort to improve the risk pool and promote stability in the individual market, much at the request of the insurance industry.

For these reasons, I would like to urge the Department to exercise its authority under Mo. Rev. Stat. § 376.465.10(4) and deem both Cigna and Healthy Alliance rates unreasonable absent further justification. Furthermore, I would like to recommend that the Department increase transparency and trust in the rate review process by prohibit insurers from redacting information without proper justification.

Thank you for your consideration,

[Name]