

From: Guequierre [hguequierred@sbcglobal.net]
Sent: Monday, January 30, 2012 10:55 AM
To: HHS MLR Adjustments (HHS)
Subject: RE: Hold health insurers accountable for spending

Wisconsinites deserve protection from insurance companies that over charge to pay their executives huge bonuses. Give us the protections of the Affordable Healthcare Act.

Helga Guequierre

From: Roger Chapman [rchapma1@wisc.edu]
Sent: Thursday, January 19, 2012 12:20 AM
To: HHS MLR Adjustments (HHS); dzeps@sbcglobal.net
Subject: no weakening!

Hello HHS,

I am severely disabled, have been for thirty six years. Though i am on Medicare, I have had to deal with twenty one insurance companies. And, though I had the best insurance as a state employee when injured, I must pay about \$10,000 a year for insurance premiums, co-pays, deductibles, OTCs, etc.

The ACA starts getting control of our medical costs. Please don't permit any weakening of the medical loss ratio.

Roger Chapman 608 835 5849

copy: Coalition for Wisconsin Health

From: Kim Larsen [larsenkim@earthlink.net]
Sent: Wednesday, January 18, 2012 9:04 AM
To: HHS MLR Adjustments (HHS)
Subject: Wisconsin

Dear Ms. Sebelius: I am writing in response to Wisconsin's Insurance Commissioner's request to delay implementation of the medical loss ratio provision in the Affordable Care Act. I am asking you to strongly deny his request. After 30 years of abuse from private, for profit, health insurance, I was elated to see our President take a stand and create this law that finally, protects consumers. Insurance companies have had free reign for far too long to deny coverage, not pay legitimate claims, and raise premiums obscenely at will. I have not only been denied coverage for minor medical problems, but have had to pay for my pregnancies since maternity was not covered under most Wisconsin policies. My families premium has often been raised by 60% annually, after the insurance company had not even paid out one cent for any claims all year. Why? Just because they can. I am looking forward to my refund or seeing my premiums lowered this year. As you may be aware, the state of Wisconsin currently has an extreme right-wing Governor and legislature that is intent on putting corporate profits above the welfare of the Wisconsin people. Our education budget has been slashed and it is costing millions of Wisconsin residents hundreds or thousands more to put their kids through college. The middle class and small businesses are being decimated to allow for tax breaks given to Wisconsin's largest corporations. Apparently, our Commissioner of Insurance is more worried about the bottom line for private insurance companies than for the welfare of people. There are truly "death panels" and those are the for profit private insurance companies. Please stop them from continuing their assault against working families and small businesses. Thank you for your time and for all you have done for us. Sincerely, Kim Larsen, Cedarburg, Wisconsin

From: Barb Hedges-Goettl [the2revs@aol.com]
Sent: Tuesday, January 17, 2012 8:30 PM
To: HHS MLR Adjustments (HHS)
Subject: Wisconsin health care

Folks:

We are now paying over \$700 for the same policy that we paid \$500 for last year. They said it was based on everyone's expenses, then revealed to our insurance agent that we could apply to be in a less expensive group-- so we did, and were denied based on the exact conditions that they paid for last year. So it seems like they ARE sorting people by the claims they have made, just in a more indirect way.

BTW, this is for a policy with a \$4100 family deductible, all because my husband is now a self-employed psychologist in private practice.

The idea that health insurance should make a profit and that companies can do something besides provide healthcare with what they make is outrageous. Please leave the adjustments for those who are doing this in place.

Barbara Hedges-Goettl

From: Dina Irwin [dina.irwin5@gmail.com]
Sent: Tuesday, January 17, 2012 2:47 PM
To: HHS MLR Adjustments (HHS)
Subject: Wisconsin

After reading a perspectives article in this morning newspaper I felt I needed to add my support to the writer. To weaken the medical loss ratio requirement as part of the Affordable Care Act is a grievous error. The state of Wisconsin has had consistent high insurance and health care costs. The fear that health care insurers will leave the state is foolish. The outrageous spending on huge CEO salaries and advertisement is not to be born by the consumer. The present administration in the state of Wisconsin has shown consistently that it supports the big business at the cost of everyday working families. Health care is a right for every member of our nation and needs to be affordable and with easy access.

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Dina Irwin
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Mequon, WI 53092
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From: Peggy Brewington [brwngtn@yahoo.com]
Sent: Friday, December 09, 2011 6:19 PM
To: HHS MLR Adjustments (HHS)
Subject: Wisconsin citizen's query

Why can't we have a system like Canada's?

I have many relatives up there and all of them are very satisfied with their health care. My family has a reunion every two or three years, and I have attended them all -- and only once in all the years since 1949 have I heard one person express a complaint about their health care.

The United States is a bigger and better country, so why can't we at least equal them in this area?

From: Doug & Janet Tilbur [tielbur@northsidecomp.com]
Sent: Friday, December 09, 2011 4:29 PM
To: HHS MLR Adjustments (HHS)
Subject: Wisconsin

The Wisconsin Commissioner of Insurance, on behalf of about a third of WI insurance providers, has, submitted a request with your dept. for a waiver from immediate compliance concerning the new Affordable Care Act' s medical loss ratio. I would like to express my opposition to any waiver and feel all insurance companies should comply as directed. Healthcare should not be for profit.
Sincerely, Douglas Tielbur