

From: Stewart Karen (DOI)
Sent: Saturday, May 28, 2011 5:55 PM
To: Nemes Linda (DOI); McCarthy Tom (DOI)
Subject: FW: insurance waiver phase in

Karen Weldin Stewart, CJR-ML

Insurance Commissioner

State of Delaware

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From: WDraper184@aol.com [WDraper184@aol.com]
Sent: Thursday, May 26, 2011 7:58 AM
To: Stewart Karen (DOI)
Cc: Gould Michael (DOI); Markell Governor (Governor); MLRAdjustments@hhs.gov
Subject: insurance waiver phase in

I am in total disbelief that as the insurance commissioner you would ask for this, I am a small business owner and say lets move forward with what has been approved with the 80 to 85 % via the health care reform program and get it behind us and the tax payers that fund the State employees healthcare anyway. Whether a small business or individual or large business we are customers of all departments in the state and am a little too tired of having them keep wasting our money and not fighting for us as a consumer. We depend on your office to be on our side to negotiate better rates retain and bring more competition for insurance availability here for us.

I have mixed feelings on what your intentions are, if you have the best interest in mind for us as a consumer of the insurance markets.

I say keep on track with the 80%, if your team along with Gene Reed is as good as presented to me in my first meeting with Michael Gould, then let the 80% move forward, the longer it is put off the more the insurance companies will continue to profit and pile up funds for them selves.

Look at rate increase approvals, if your office had the power to limit these increases years ago and wanted to, small business in this State would be thriving with more employees today so we could compete with the multi billion dollar foreign companies that have been funded by the our Federal government to do business in the USA against us.

Look at the Poultry business in Delaware they are one of the largest private businesses that operate here with live product manufacturing, 90% of the equipment that is supplied to the processors to reduce labor jobs used to built here in the USA, now 90% is built in foreign countries. Every year a group of us develop a business plan to start building equipment here in Delaware, which has the talent and capabilities to do so, the one issues that stops us every year is quality insurance benefit cost for the employees that would be needed. We have the metal supplies, the equipment supplies, the labor supplies but with insurance cost being 30 to 40 % of doing business in Delaware we cannot make this happen.

Did you know that Poultry Processing originated here in central Delaware, which allowed many small equipment and machine shops to grow in the 60's? Now we have sales men travel from Denmark, and other countries that bypass these same shops to under sell them for equipment.

Remember we are not funded by the tax payers, which again we are your customers, so we are asking for more quality customer service than we are getting, but as someone once told me that it is harder to be a customer of a office that is voted in / versus one that is employed.

Thanks for listening,
Bill Draper

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Thank you.

From: Stewart Karen (DOI)
Sent: Thursday, June 09, 2011 6:30 AM
To: Nemes Linda (DOI)
Subject: FW: Let the Leeches Leave

Karen Weldin Stewart, CJR-ML

Insurance Commissioner

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From: OBrienKev@aol.com [mailto:OBrienKev@aol.com]
Sent: Wednesday, June 01, 2011 6:25 AM
To: Stewart Karen (DOI)
Subject: Let the Leeches Leave

Dear Ms. Weldin-Stewart

Your sympathy for the fate of health insurance companies who are unwilling to comply with the 80% medical loss ratio rule is entirely misplaced. Let the leeches leave.

The brokers who have been paid handsomely to direct unsuspecting consumers into their clutches can find alternative employment. How about selling payday loans?

I have worked very hard to elect Democrats to office for many years. Frankly, I feel bitter and betrayed by your position on this issue.

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