

From: Hugh Card,Jr. [hicard77@gmail.com]
Sent: Wednesday, December 07, 2011 11:15 AM
To: HHS MLR Adjustments (HHS)
Subject: TEXAS ADJUSTMENTS

Why have a law if you intend to grant adjustments and waivers to special parties, regardless of their lobby efforts. Why not end state monopolies on health insurance?

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Hugh

From: Daniel Hoenig [dchoenig@sbcglobal.net]
Sent: Wednesday, December 07, 2011 10:52 AM
To: HHS MLR Adjustments (HHS)
Subject: Texas Refunds

Dec 7, 2011 Fort Worth, Tex

I am writing to express my support of refunds to Texas citizens who buy their own health insurance. The insurance companies must be held to the 20% expense and profit limit of the affordable care act. Otherwise the industry will not keep expenses, wages (their own) and profits in line.

Daniel Hoenig

From: bob vesey [bobv@birch.net]
Sent: Wednesday, December 07, 2011 10:16 AM
To: HHS MLR Adjustments (HHS)
Cc: 'Clarees Vesey'
Subject: TEXAS

Regarding the \$481 million in refunds due over the next three years to Texans who buy their own health insurance, this is long overdue. My wife and I are both 63 years old and we have been with Blue Cross and Blue Shield for about 9 years now, having started our own small business, thus requiring we find our own health insurance. Fortunately, we both have been blessed with good health and I can tell you that we have **never** had a **reimbursable** medical claim in these nine years. BCBS has not spent one single dollar in coverage for us, but our monthly rates are absolutely, ridiculously high. Below are the monthly premiums we pay for a \$2,500 per person deductible and a \$500.00 per person prescription deductible:

As of May 1, 2006	the monthly premium was \$374.00
As of March 1, 2008	\$426.00
As of Sept. 1, 2008	\$454.00 (two increases in same year)
As of Jan. 1, 2009	\$512.00
As of Feb. 1, 2010	\$571.00
As of March 1, 2010	\$657.00 (two increases in 30 days)
As of March 1, 2011	\$746.00

So, our premiums have doubled in five years, but in the last two years they have gone up \$234.00 per month, or **46%** and, again, I state that we have never had a reimbursable medical claim paid by BCBS. Furthermore, we anticipate another substantial increase next year as we will both turn 64 (God willing) because we know BCBS will think that at our age, “**where else are we going to go?**” – until we qualify for Medicare.

Folks like us that have to buy their own health insurance are really getting ripped off and when we hear that some Texas officials are trying to deny us the money we are owed for these many, many years of overpayment, we simply can't believe it. These are the same Texas officials that are most likely covered by a State sponsored health insurance plan, where they have a very low deductible and very low monthly premiums. It is incumbent upon them to represent us when seeking the reimbursement of these overpayments and to make sure it is distributed fairly back to us. **We have no other voice in this matter – please help!**

Bob Vesey
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