



Pennsylvania Health  
Access Network

Stronger Voices for Better Health



Dear Commissioner Miller:

Thank you for bringing more transparency and public accountability to the rate review process and for making sure Harrisburg is open to everyone not just big companies and lobbyists.

Please continue to protect consumers and ensure that rates are fair, nondiscriminatory, and appropriate. We believe that the cost of health care should NOT be a barrier to care. Please balance our needs with those of creating a competitive marketplace.

- Consumers of the Pennsylvania Health Access Network

**THANK YOU CARD TO COMMISSIONER MILLER  
FROM THE CONSUMERS OF THE PENNSYLVANIA HEALTH ACCESS NETWORK**

<b>First Name</b>	<b>Last Name</b>	<b>ZIP Code</b>	<b>Comments</b>
Judith	Bohler	17522	
Robert	Janusko	18018	
Thomas	Reinfried	17543	
Peter	Gran	19130	
Agnes	Albany	19114	
John	Comella	19103	Health rate increases will create hard decisions but they will hopefully not be catastrophic.
Mary Catherine	Lowery	19107	So many of the people I serve professionally are now finally insured. Their incomes are low and if rates go up I fear they will no longer be able to afford insurance. We know that uninsured people end up costing the system in the long run.
Meghan	Eirkson	17102	
Charlita	Wallace	19122	
Tammy	Rhoades	16613	As a small nonprofit the cost of insurance is of great importance as we want to offer our employees the best coverage at the best price. We currently are able to pay a majority of the cost for the employees, but as this goes up we will have to consider what the agency is able to pay and remain in business. This will affect 25 people plus their families.
Rosemary	Caolo	18510	
Tom	Hocking	17042	We need affordable public options. Deductibles and premiums are sky-high!
Karen	Singer	19144	
Russell	Elliott	19103	
Yolanda	Stern Broad, Ph.D.	15701	
phil	klassner	19027	a rate increase my force us to go without coverage-----again.
Daniel	Aunkst	17777	
Scott	Trees	15001	
Susan	Constantine	18414	
Laura	Liebmann	15132	Obviously people that fall in that lower-middle income bracket are impacted the worst. We cannot continue to raise rates without making a sincere effort to cut costs. That does not mean raise out-of-pocket amounts. It means to scrupulously evaluate what patients are doing (are they constantly going to doctors, are doctors asking for patients to take unnecessary tests, etc ?) and make changes.

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Nancy	Schwartz	19144	It has improved access to high quality care as well as reducing some prescription drug costs.
MARGARET	FRIED	19147	I've had health insurance for the first time in many years under the Affordable Care Act. While I believe that health insurance should be free or low cost to all taxpayers, and that the profit-making private sector should not be involved, I also acknowledge that the ACA has made it possible for people like me to afford health insurance. Unfortunately I will not be able to afford health insurance if the rates are allowed to go up. My family depends on my health and well-being to survive. Please don't make that impossible for us.
Jane	McDonald	16508	
Linda	Myers	16669	
Susan	Plubell	16830	I'm on a fixed income and an increase would really hurt me.
Eugenia	Ahern	19149	
Christine	Hartzell	18109	I pay \$162.00 per month now and can't even afford to use the insurance because I have a \$4,000.00 deductible....sound fair??
Karen	Barton	19010	
Thomas	Visconti	16063	We are both retired. There has been no COLA to SS for the last couple of years but health insurance premiums and co-pays go up every year. It is getting to where we cannot afford it.
GAIL	WHITAKER	19063	
Michael	Balsai	19118	
Mollie	McIntyre	19342	
carol	levy	19446	
Kathleen	Gillespie	16830	
Eleanor	Weisman	16335	
Richard	Mossinghoff	15136	Thank you for making the process more open and your concern for consumers.
Susan	Shaak	19606	
Ethen	Tarner	16839	
John	Katz	17112	
Juliann	Pinto	19136	
Jesse	Bacon	19119	Just got off of exchange, but might be back on come January. Will really need those rates to be affordable when I return.
Kimberly	Seeger	16201	
Deborah	Grill	19119	

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Donald	Wilson	19111	
Elaine	Hughes	19002	Those who don't get subsidies and are self-employed have found that their deductibles are \$8,000-\$10,000 a year and their monthly premiums have doubled. On top of that, they could pay higher premiums next year. What family can budget for this? This for-profit insurance system is not working for anyone but insurance companies.
Chris	Grimley	19454	
Pat	Kopick	19148	I am unemployed and between the cost of my actual health insurance premium and the exorbitant copays, I am already stretched too thin. As a result of monetary considerations I have had to cancel follow up appointments.
Veronice	Plewinski	19607	
Glenn	Gawinowicz	19075	
Paul	Nisly	17027	
John	Schaefer	16046	
Sunny	Payne	00000	
Chris	Squire	15209	
Joseph	Hedden	15668	I want to know what the increases are needed for. Is it really the cost of service? Would a reduction in advertising or sponsorships also be effective?
Marie	Fitzpatrick	19131	
Jeanne	Edwards	19038	As a social worker/service advocate for the disabled in Philadelphia, Bucks and Montgomery Counties with PA ELKS HOME SERVICE PROGRAM, I can only say that any proposed rate increase would hurt the disabled children, youth, adults, parents and families very hard. Many are barely surviving now. Some of my disabled adults only get \$16/month for Food Stamps and have to get help to go to 2-3 food banks for groceries. Everything costs more and families are hurting with layoffs, minimum wage jobs and trying to cope with numerous appointments and hold any job. Please continue to represent the vulnerable populations in the Commonwealth. Sincerely, Jeanne Edwards MSSA LSW Social Worker/Service Advocate PA Elks Home Visiting Program

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Kathleen	Gallagher	18201	I have had to cut back on my grocery allowance to keep up with health insurance rates. We are paying more and getting fewer services at much higher rates. We need relief! These companies should be investigated and be made accountable for every penny they take in.
Lynda	Albright	16678	Because of my age, I need health insurance in case of emergency or illness. I already pay a high premium because of my age and not eligible for Medicare yet, so it will be a burden to my finances.
Jeanne	Urban	16830	For to long, insurance companies have called the shots in PA with little regard to the consumers. It is time for the public to have a voice in the process of proposed rate increases. It should be one gigantic roar "NO!".
Stuart	Cohen	15206	Having insurance has impacted me and my family greatly. Higher costs is not the solution and will only hurt families regardless of income.
Maria	Abunto	15217	
Roger	Hatfield	15129	Any increase in our yearly health insurance premiums will definitely be a hardship for my wife and myself. I'm retired. My income remains the same. Everything else keeps going up.
John	Kolodzieczyk	19114	I am a diabetic with out it I will be very sick I pay \$657.00 now I can not pay more
Alice	Pollock	16840	I work with PA SHIP and try to help people on a daily basis afford their premiums and copays. Over 60% of the population that comes for help are only hundreds of dollars over income or have a small IRA that keeps them from getting help. As A senior on an employees plan it is hard to pay the copays. How does a copay for needed eye drops go from \$40 to \$168? This is what most seniors face everyday. Thank you for listening.
Bill	Ridgeway	18504	a) cost of prescription drugs, and denial of the use of a drug prescribed my doctor even though it may be the best drug for me.
Sarah	Caspar	19335	

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Elizabeth	Parziale	19002	My son who is 36 is struggling with paying mortgage, living expenses and health care. Fortunately he was able to get Obamacare.
Mary Ann	Tomasic	15221	Increased health insurance rates is a constant worry for the middle class and fixed income citizens. It is a tragedy that insurance companies continue to increase costs to increase their profits without regard of the impact it is having on society.
William	Woods	19066	
Ann	Gaulin	19607	I can barely pay the rates now!
Geraldine	Fitzgerald	19050	Having health insurance and able to afford it is to keep me in the preventative mode for myself. If I do not have the health insurance I will be less likely to visit the doctors for preventive medicine. Increasing the insurance I will not be able to afford it and I would have to wait until I'm 65 years old in two years to get Medicare and supplement for my medical. With raising the price for health insurance always be mindful of others and income. I live on a fixed income my income doesn't increase yearly even though the health insurance has increased again. I will be member the politicians at the voting booth come this November 2016.
Cathy	Cortijo	18102	As a Navigator for the ACA I see 1st hand how the community is affected by the yearly increases. Many people depend on Healthcare.Gov to provide great health plans and affordable prices, yet every year the cost increases dramatically causing many to chose just any plan whether it meets their needs or not. It isn't fair, especially that may of them live from pay check to pay check yet do not meet the eligibility guidelines of Medical Assistance. It also saddens me when I see a sick individual having to select a plan with a high deductible that probably will not be meet. They're desperate for relief! What makes things worse is when a Huge network such as St. Luke's denies the coverage offered from Healthcare.Gov (the least expensive ones anyways). We need change.

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Reverend Sandra	Mackie	17325	Health insurance rates that support huge private profits over enhanced health care are criminal. Transparency is the beginning of a process to make the health care system work for everyone, which is the basis of our Constitutional rights.
don	hossler	17057	family members will soon require affordable care act insurance and in my opinion , it is important to hold down rate hikes to single digits. The cost of deductibles is high and as a result health insurance companies need to keep the rate increases to a minimum. thank you
Sharon	Keniston	18102	I live on basic SS. Need I say more?
Linda	Theophilus	15235	Peace of mind
Richard	Tregidgo	17532	
Karen	Shaner	16509	I recieve access due to below poverty level earnings raising health care would put an additional strain or perhaps not be able to seek healthcare at all when needed
Jean	Barker	19348	
Rosemary	Murray	19468	
Pamela	Yoezle	15120	As senior citizens on fixed incomes it is a concern. We have limited choices in paying for medication and with increased health insurance costs it will be even harder
edw	flanagan	19602	
robert	floyd	17701	Having health insurance has helped us very much. Can handle co pays and scripts as they stand. Any increases might cause us to lose part if not all insurance coverage. Please do not let this happen.
John	Reilly	19382	
Barbara	Czyrnik	15214	
Joseph	Werzinski	18938	
SARA	BOWLDEN	16001	As a Senior Citizen the changes to part D have been very helpful. Advantage plans have already raised their rates (and deductibles and co-pays) to th point where I was paying twice as much in as year than I do now with Medicare ans AARP's Plans C & D. I really believe that we need a one payer system (Medicare for All?) or the profit motive will do the ACA in.

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Jenny	Collier	18351	
Jean	Snook	17740	
Jean	Snook	17740	
David	Tilli	19056	
Alyssa	Schatz	19147	Thank you Commissioner Miller!
Daniel	Safer	19104	
Dennis	Hartenstine	19508	
Lee	Bible	17301	
Linda	McDermond	19061	
Paul	Thompson	00000	The premium rates keeps going up but the subsidy does not, even though I stay healthy, thank goodness!
Connie	Briggs	19001	My insurance rates are higher than ever, my deductible is maximum allowed, at \$6400/yr, I spend over \$5200 on premiums per year and get not much in return on the preventive care list. The marketplace plans that are cheaper do not include my doctor in their network and there are few choices for company-most are Independence Blue Cross plans on the network. This looks like monopoly to me. I don't get a subsidy, but we are not millionaires; my husband and I spend 10% of our net income on premiums and I don't get much in return until I spend \$6,400 in a year. I just avoid going to the doctor. When I try to use preventive care, either my doctor's office or the the lab mess up the diagnostic or procedure codes and they try to charge me for what should be free services until I waste my time fighting it and finally win (this has happened 3x since 2011). Insurers should make this process easier so patients are not billed for preventive care. Now QCC Insurance Co., Independence Blue Cross' for profit subsidiary, wants to increase my plan premium by 17.5% more in 2017. I think that my high deductible plan should get a rate decrease, if we could see the Medical Loss
carol	milano	18955	
Juliet	Waldron	17033	I would be living on the street without insurance to help with medical expenses. Increases will make it difficult for me to stay in program with my excellent doctors.
Antoinette	Kraus	19122	



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Beth	Edelman	19119	
Lynne	Blumberg	19130	
Jesse	Armstrong	16373	
Janice	Nathan	15206	
sy	hakim	19128	
Gerritt and Elizabeth	Baker-Smith	18301	
Susan	Saltzman	19102	
Kirk	Ramble	17404	
Al	Ferrucci	15206	
Sharon	Brown	17013	
Laura	Horowitz	15217	
Patrick	Keenan	19122	
E	Leahew	15216	I'm sick of working just to pay my health ins how much money do these ceo's need to make . 30 to 40 million a year isn't enough?
Ted	Wolpert	15237	
Jill	Williamson	17011	
Todd	Russell	16635	
Maddy	Lion	19122	
William	Magee	17268	
K C	Carney	15224	
Cheryl	Walker	19438	
Carol	Tileston	19119	
gail	fries	16505	I have been diagnosed with emphysema without health insurance I would not be able to pay for my medicine or see my Dr.
Catherine V.	Stoudt	19405	It's ridiculous, this money isn't even going towards healthcare, but to lining pockets. It's horrible.
Gail	Smith	16101	My husband retired at 62 and he would not have health insurance until he qualified for Medicare at 65. Thanks to the ACA, he has health insurance even though it is expensive! A raise in premiums may force us to pay the penalty and hope he stays somewhat healthy.

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Gwendolyn	Patterson	15206	Dear Commissioner Miller, thank you for the work you are doing concerning transparency in health care. I needed to get a prescription for a cold. However, I did not receive it. I would have had to pay for the PCP visit and prescription. I had MAWD but lost it because I turned 65. I also lost Medicaid and medical transportation. This happened to thousands of other Pennsylvanians. We were working, even performing work activities. We also paid premiums. Mine was \$70.00 per month. I and others will also lose our supplemental Medicare. Mine is United Health Care. They have a contract with DHS. This will be a disaster for many people. Congress created MAWD. There were procedures that should have been carried out for MAWD. Reevaluations, discussions about the disadvantages of MAWD, and waivers were to be discussed. None of that was discussed with me. Sincerely, Gwendolyn D Patterson
George	Thompson	16601	
Jamie	Harris-Gershon	15217	Affordable health insurance for our family gives us peace of mind and access to in-network rates when we need to see health care providers. Uninsured people pay much higher rates for healthcare which is unjust.
Sean	McCarson	19355	
Jessica	Morrison	17554	
George	Erceg	15065	
Joe	C	19426	
pamela	kuhn	17331	We are up against the wall already - The next step is losing the house
Glenn	Frantz	19301	
Michael	Lombardi	19054	
Wendy	Moran	16801	
Philip	Gefsky	15220	As a retiree, this proposed rate increase will definitely hurt our buying power which in turn will hurt Pa's economy.
Michael	Largarticha	16407	
Mary	Gallagher	15202	friends nearing retirement pat astronomical premiums with high deductibles; they need help now.
Harry	Hochheiser	15217	

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Robert	Weiner	15217	
Jill	Comins	19001	
Becca	Raley	17015	
Vanessa	Tercero	19082	
Angela	Leventis	16866	
Natalie	Winter	17257	
Barbara	White	15211	
Mary	Hurtig	19131	
Linda	O'Connor	19056	
thomasand kathaleen	swish	15136	TAKE US DOWN FINANCIALLY. Paying 670.00 for both my husband and I. I am a retired school teacher. In addition I have to pay \$1200.00 a month for blood pressure medicine that is brand but I cannot take the generic. When Valeant bought the rights the COST OF THIS MEDICINE ESCALATED FROM \$400.00 per month to \$2,300 per month and I have to pay \$1200.00 per month.
Marlene	Ament	15613	We are struggling with serious health problems & take many, many prescriptions twice a day. We cannot afford any more increases. We are deep in debt due to our many health problems with no end in site.
David	Greene	15642	
Joan	Morein	19380	Although I am a health provider, I support your efforts to rein in the spiraling cost of health insurance which ends up in profits to the insurance companies.
Otto	Lehrbach	18011	
Joanne	Rolph	17550	We are at retirement age but are afraid to retire because of the escalating cost of health care and prescription medications.
Richard	Alloway	19154	
Betty	Casaday	16617	I am a widow living on a fixed income and increased insurance premiums would create a financial hardship for me.
Fred	Hess	16101	
Evelyn	Haas	19152	

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Joyce	Schlag	15220	Since I have been ill, my medcare out of pocket expenses have increased greatly. Although my insurance claims to be non-profit, it makes loads of money. I cannot justify their increases. Consumers need to speak up; otherwise, insurance plans will continue to to profit from unjustified increases. Thank you
Louis	Benedict	15223	Affordable health care is vital
Frances	DeMillion	19348	
Melissa	Knorr	15226	I am fortunate to have a health insurance plan fully covered by my employer, but I know there are many out there who rely on the Marketplace to buy coverage. Consumers may be tempted to choose a plan with a lower premium and high deductible, or decline health insurance all together if rates are increased excessively. I worry that Pennsylvanians will choose to forego necessary medical treatments if premiums become too expensive. This is a major public health concern for Pennsylvania. Please protect our access to healthcare by conducting a fair review. Thank you, Commissioner Miller!
Karen	Bernard	15116	The rates keep going up. I don't make a lot of money and can not afford this!!!
barbara	chandrinis	18512	paying more for our health insurance is going to make our tight budget even tighter. my partner is already paying over 600.00 a month now and still paying high bills for test and medicine that the insurance does not pay. I want those in Harrisburg to know not everyone is making the big bucks that they are. people are struggling to pay bills now
Skip	CARROLL	19355	Not impacted.
Robin	Pappas	18349	Thanks for defending the people.
Leslie	Sharlock	16057	
William	Edelman	19116	

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Donna	DiMenichi	18018	My husband and I need health insurance, we both have medical conditions that before the Affordable Health Care Act was enacted in 2014 the insurance companies could deny us coverage under the previous existing condition clause. My husband was self-employed and I purchased health care for my husband and myself through my employer, The Morning Call. I received a severance package in 2012 and was paying for health insurance under Cobra, the premiums were a \$1,000 a month. When sign ups for the affordable health care act came available in October 2013, I literally was one of the first people to sign up. In that first year, the premiums for the coverage we received were affordable and the plan had a much lower deductible then the plan I now have from the marketplace. In 2015, I chose Highmark, Flex Blue PPO 1000; premium \$1,193.80, subsidy \$849; member responsibility, \$344.80. That Highmark plan was not available in 2016 so once again I researched a new plan on the marketplace. I chose Capital Blue, Healthy Benefits Value HMO 4500; \$1,134 premium, subsidy, \$776, total member responsibility, \$358. The premium was less and so was my
Audrey	Joyce	15317	The insurance that I buy from the Marketplace is about \$400 less expensive than the garbage insurance we had before, but as a couple who does not receive subsidies, an increase in premiums, along with what I am sure will be a reduction of benefits, is going to make our household very difficult to maintain, especially with the property tax reassessments in Washington County. Eventually I suppose we will qualify for subsidies.
KATHY M	Maietta	15228	

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Phoebe	Wooding	15218	My daughter has Crohn's Disease. We were able to secure relatively good coverage for 2015, then the price more than doubled for 2016. We were able to switch her to a different policy that was only 50% more than the year before but had more restrictions. If the price goes up again, I don't know that we will be able to afford it, and she literally can't survive without ongoing specialized health care. The costs are too high already. They should not be allowed to raise them at all.
Sara	Sierschula	19146	This is my first year with ACA coverage, and I already am fed up with the confusing bureaucracy of it all as well as high-cost, low quality coverage options. I don't want to have to pay even more next year for ho-hum coverage!
Linda	Bendee	18356	Price of everything goes up - but my Social security doesn't!!!
Marcie	Boyer	17055	I was fortunate to have good insurance all of working but now as a senior on a fixed income I worry about how long I can continue seeing my dentist and optician. With cost of medication and doctor visits I would hate to see an increase in the amount I already pay. It's time to look out for the average person not the stockholders.
S. Lee	Saliga	16417	our agent refused to help us pick or keep our plans saying "I can't look in your info because of HIPPA" . We need help understanding all this. We want to switch agent but don't know who is good here in Erie County. Thank you.
Jessica	Gold	15224	
Dorothy	Raizman	15658	I provide my employees with health insurance from high mark. It has steadily gone up despite the fact that they have not had any significant health issues, until now when it is three times as much as it was 12 years ago. This has become a significant cost to me in my business.
Frank	Hollingsworth	17602	
Matthew	Rubin	15212	

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James	Poland	17404	I have had to choose between groceries, mortgage, fuel to get to work, or paying our monthly health insurance premium. A \$1,200 per month premium for a family is economically not sustainable. My daughter has a serious genetic condition that has required 3 surgeries. Even with health insurance in place, we had to file for bankruptcy protection.
Paula	Barton	17003	
victoria	cox	19464	The cost of health ins. is already sky-high... Any increase will be devastating.
Cathleen	Trainor	15241	Medicare premium up and no increase in Cola. SO my SS check decreased \$25. Security Blue decreased premium to 195.50 from 203. Do the math. Really tough days for seniors this year and no help for 2017.
Diane M	Calkins	19131	We don't have to worry about paying if we are sick or have an accident.
Gail	Weaver	15237	
Gary	Hackenberg	17837	
David	Ish	15204	
Jon	White-Spunner	17815	Having insurance is great. The ACA has caused out small nonprofit to have to stop providing insurance for our full time employees. So now everyone is in the marketplace where the older members of the company are now really scared when they hear about 40% increase requests. I am very concerned that we will have to take a further cut in the amount of healthcare we can afford next year
Mary Catherine	Motchar	15601	I owns business and we provide health insurance to our employees. We have had to change to plans we are not happy with just to be able to afford the premiums. Highmark went up 18% last year and we are a healthy group. Any increases will have to be passed on to the employee who will have to figure out how to pay for it. Health insurance is just not affordable anymore , especially for families.

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Christine	Anderson	18015	My employer could no longer afford Group Health Care when Obamacare came into play. She switched to individual policies. The year Obamacare came into effect my premium went up immediately \$200 per month. A monthly premium is now \$826 a month. I am one of those quote unquote unfortunate people who work and do not qualify for any subsidies. My Healthcare already is unaffordable I have a high out-of-pocket and a high-deductible. The last few years I have gone into debt over \$30,000 on credit cards with revolving interest that I cannot pay off due to the my health care expenses being put on a credit card. I am nearing retirement and I'm going to be forced to sell my home because I cannot afford my taxes and upkeep on my home with what I'm paying on my health care cost. I happen also to work in healthcare and I see all the rules and regulations from insurance companies government and Managed Care that have skyrocketed Administration costs. It's a shame that the Administration of health care seems to cost more than the actual care you're given. I can't believe our elected officials we can't find somebody smart enough to figure out how to
Debra	Ward	15658	Too expensive. Can't afford health care. Obama care gives affordable rates with astronomical deductibles.
Agnes	Albany	19114	Since the cost of living increase is non-existent in Medicare why do our insurance rates go up. We get less \$ now
Lauren	Fisher	17101	I am a single middle aged woman, still waiting for a decision on my SSI application. I have PA assisted Medicaid. If it costs too much for the state, that help will not be available.
Tonya	ShIPLEY	17303	
MaryJo	Kraft	17345	My husbands health insurance is \$760/month. He's not old enough for Medicare. My Medicare fees with prescription & supplemental is @\$440/month. These insurance fees take my entire pension plan. If the price goes up, we will not be able to afford it. I don't know what we will do. It's scary.



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<b>First Name</b>	<b>Last Name</b>	<b>ZIP Code</b>	<b>Comments</b>
Nancy	Berkheimer	17754	I am lucky that I have Medicare and that my secondary insurance is partially subsidized by the company that my husband retired from. Bit
Danual	Forsberg	16142	As retirees, my wife and I pay \$1,000 per month for health insurance. We are basically very healthy. But for the few tests and doctors visits and occasional trip's to a clinic or ER, we have to pay a deductible that we be be further ahead to pay out of pocket without insurance. Why can't we do that but pay a smaller premium for catastrophic needs or major medical. The insurance companies should be allowed to make a reasonable profit, but for reasonable rates not inflated rates which cut deeply into our cost of living forcing a lifestyle that is less than what we should be enjoying at this stage of life.
Alice	Stehle	16001	
Clara	Rimmey	16820	Concerned for all to keep health care cost affordsble
Patricia	Butcher	19130	In receiving Medicare, some of the options offered are limited; for example, Dental Care is not readily available in facilities that accept the Medicare program. For instance, finding a Dentist, who does Root Canals can be difficult. Another situation that occurs with Medicare is the waiting to receive a referral before starting any kind of treatment plans. Sincerely Patricia
Walter	Schultz	15057	Rate increases such as past and presently proposed are clearly excessive and crush families futures.
George	Good	16601	My rates have doubled in the last 10 years. Now I need X Rays and multiple Dr. Visits to get an MRI approved. Seems like paying more to jump through hoops and get less service. Thanks for Caring!
Tara	Breitsprecher	17011	
JoAnne	Hangen	17601	
Paul	Bransfield	19403	
Anne	Smith	19126	More out of my pocket to cover insurance costs, more out of my pocket for co-pays.
Mike	Mitchell	19606	
Noni	West	18901	

**THANK YOU CARD TO COMMISSIONER MILLER  
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<b>First Name</b>	<b>Last Name</b>	<b>ZIP Code</b>	<b>Comments</b>
Rashidah	Abdul-Khabeer	19126	Having health insurance means access to the diagnostic work up and treatment for what has been determined as a chronic long-term disease. I have limited income and increases could mean less access to the care I need.
Jessica	Griffith	19119	
David	Kannerstein	19444	
Susan	Butterweck	19103	
Kevin	Holsopple	19067	Having health insurance has helped my physical and mental health greatly....a rate increase would jeopardize my ability to get insurance and maintain the progress that we have made.
Cathy	Frank	15235	
Virginia	Kirk	19401	Working with those who are about to be homeless in Norristown, we often see people struggle with also paying the high cost of rent and for healthcare. It leads to much desperation when two of the most basic needs cannot be met.
Deborah	Cain	15143	
Michael	Kirchner	17112	
Carol	Thompson	15129	
john	boyle	18250	
Pgottlieb@Psea.	Org	00000	
Lynette	Lazarus	19143	
Theodore	Rush	18603	
Terri	Stocki	18517	Today we could not afford medical expenses should something catastrophic happened to myself or my family. Affordable health care is a must in staying healthy. Several family members have to take medications to regulate pre-existing medical conditions. These can be expensive without affordable health care. The proposed rate increases will not only have a large effect on our wallet, but it really makes us wonder if we need to start making choices like a lot of senior citizens do. What do we need more, the on-going medications that we have to take or food on the table and paying bills? Thank you Commissioner Miller for leading this fight not only for us but for the whole state! Everyone needs affordable health care!

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<b>First Name</b>	<b>Last Name</b>	<b>ZIP Code</b>	<b>Comments</b>
Juana Celia Gerard	Djelal Rohlf	16803 15218	As a Husband and Wife on Medicare with Supplemental Plan, and Fixed Incomes, this Information is quite Important to us. Thank you! Gerard and Marita Rohlf.
dottie	baker	19390	That's a stupid question. Americans are struggling with everyday expenses. Now if you don't have insurance the IRS Finds you. you are being forced to select insurance or food. Both are very expensive. But our immigrants are receiving health and food stamps. Where is the equality to that.
M. Renee Cecilia Lori	Krempasky Jenkins Miller	18452 19335 15501	We can barely afford the coverage we have now. If rates go higher we will need to consider carrying lesser insurance which will out ourselves at greater risk. Also even though we have insurance we continue to pay alot out of pocket. Providers are not accepting the insuranc .
Lillian	Mittleman	19083	We are extremely fortunate to have wonderful coverage from my husband's workplace. I worry for children and families who are not so fortunate and cannot get health care because of the costs. The Medicare Advantage plans paid purchased by our mothers increase in cost every year but shrink in coverage.
rosemary	mayer	19064	we need to bring DOWN costs so more preventative services can be explored
Sharon Joyce Joyce	White Williams Parker	19050 19103 15206	Even though I am on SS and Medicare, I keep making less and paying more and prescriptions keep going up every year. When will it end?
Patricia	Howard	15234	Rates and deductibles are so high they are making it difficult for a family to get the basic care needed. Prior to Obama care this was not such a big issue.
Rosemary	delPino	15005	

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Tom	West	19066	In addition to the raising of rates, they've also altered the co-pay amounts and applicability. After the monthly insurance premium and new co-pays for medicines, I am left with less and less for gasoline, groceries and the vanishingly few opportunities to have a little fun. Go to a movie? HA! forget it. Same with a ny dinner out.
David	Sams	19142	I have been employed by the same employer for almost 31 years. My insurance package when I started was about \$1000 per year. Coverage was so-so. In 1988 I changed to a HMO because BC&BS costs went to \$2000 per year. I got better coverage & less out of pocket costs with the HMO. Originally cost was about \$1000 per year. Each year cost went up so much that my employer was forced to get an expensive,inferior plan with higher out of pocket costs and inferior Rx program. This insurance now costs about \$750 per month and pays very little. What gives?
Robin	Fenush	16830	Higher deductible plans had to be chosen due to significant premium costs. My husband's individual plan premiums increased 60% in the last two years; my employer's plan increase was 66% this year.
Tam	StClaire	18925	The Bucks County Women's Advocacy Coalition speaks with one voice on behalf of women to promote systemic change to achieve gender equity and economic security. Access to affordable health insurance is a key component for economic security. We thank you for your efforts to be more transparent and accountable to the public on the annual rate review process. We urge you to remember the women and single moms who struggle to provide for their families while receiving flat wages and paid less than men for the same work. Controlling healthcare costs is linked to thriving families...or not.
John	Comella	19103	Having health insurance has been important since my wife and I are retired. Rate increases will hurt us a lot since we're on retirement income.

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George	Bullwinkle	19406	
Colleen	Limbacher	16066	
Yvette	Banton	19335	
Brooke	Severe	19107	
Ted	Reed	19103	
ken	talbot	17050	Like most people my age (63) I rely on fair, affordable health care insurance. I deeply appreciate your courage and kindness for allowing the governed to have a voice.
Donna	Kerr	19064	
Charlita	Wallace	19122	It is disgusting to me that insurance rates are increasing yet again. I have to work two jobs and still can't make ends meet and I have a Master's degree. I worry about consumers who have families they are trying to support and take care of. This is all just too much.
Andrea	Saunders	18015	
John	Ocilka	16059	Health care insurance costs are out of control for not only my household but for all, especially with the high compensation paid the executives and their staffs but also for such unnecessary mailing costs for brochures and drug-related statements that are meaningless on a monthly basis when such statements could be provided on a quarterly basis or on a cost target basis when such costs reach a certain threshold. It is very obvious that there needs to be more governance and oversight relative to the performance of the health insurance industry as a whole.
karen	gurmankin	19115	
Gaye	Velar	15203	
Lee	Vandavelde	19128	
Yolanda	Stern Broad, Ph.D.	15701	

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Virginia	Cox	19512	As the Over 60s' Case Manager I see how the cost of health care impacts on older individuals and couples in PA. Many of the individuals and couples who I have assisted in applying for Marketplace insurance (not yet on Medicare) have expressed their concern with the high premiums and deductibles. The people I see on a regular basis...ordinary, hardworking, middle class people...simply cannot afford to pay the current costs of health care, let alone future rate increases. I have been a Case Manager for 30 years and in recent years have become discouraged by the current state of health care America. Even older people on Medicare are struggling. It is for real that there are Medicare beneficiaries who will not get a badly needed service because they cannot afford the co-pays. I've seen beneficiaries choose a zero premium Advantage plan because they cannot afford a Medicare supplement. Unfortunately, they can't afford the plan's co-pays either. So what good is the insurance?
Patricia	Scott	18049	My costs for insurance just keeps going up astronomically. I cannot afford another increase.
Theodore	Ramsey	15022	My husband had back surgery we could not have had it without our insurance thank you
Christine	Hartzell	18109	A Melissa from your office called me last Friday and spoke to me about my concerns. She said she was going to e-mail with my comments, for me to ok them so they could be used for the meeting in Harrisburg. No got anything - I told her everything.
Dana	Dongilli	15012	
Theodore	Tarosky	15690	Less money for food other insurances like car and home. It will hurt us in all areas and we will have to cut cable TV and less money to give to charities. It will make it tougher to save for retirement. We may even have to drop our health insurance and apply for government relief. A no win situation for all of us but the health insurance companies.
Tom	Regenski	18428	Finally someone cares about the little people.

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Karen	Taylor	15202	On a fixed income.Feed and rates increase, but income doesn't.
John	Peters	19135	We are paying \$950.00 per month for two adults and two children. And it's only an HMO Plan with high deductibles. Any rate increase will negatively impact us.
Marilyn	Erbst	15237	Health Ins is out of control.. I don't go to Dr.'s as I should I simply can't pay for tests, blood work and other tests that are required. I live on Social Security only, no pension no other income. I worked for 45 years + paid my share into SS. We don't get the COLA raises that equates to the high costs for food, energy, health Ins, and high medical costs. We don't have a chance. Our money goes to Obama care for the illegal people that live in the US. They pour into our country without documents,no safe guards are in place to return the criminals to their country of origin, no medical tests are given to prevent them from spreading the many diseases they carrier. What happened to our Government? Who is fighting for our rights? Certainly not Obama,nor our senators and congressman, the majority sit like fat cats and collect all their benefits. We need to clean house in Washington DC and replace our representatives with men and women that are truly interested in our well being. American citizens do need help but are always on the cusp of qualifying. No wonder some people don't get jobs it's better for them to stay home and collect money from the Gov't. What health insurance is vital. It is also a major budget item and affects greatly my quality of life.
Eileen	Gilkenson	19119	
Al K.	DeRoy	15235	
Paulette	Frederick	16648	It is highway robbery. Write in Bernie on the ballot in Nov. He does not have to be on the ballot. Single Payer Universal Healthcare for All is simple to initiate, easy to use, most efficient to deliver, most humane, covers everybody from cradle to the grave, is FREE, and will save countless lives. It is the right thing to do.
Paul	Rice	17022	

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Evelyn	Hillis	15851	We are both retired living on social security and small pensions. We can't afford health care hikes. We can't afford the meds we have to take now. WE pay for Medicare, our Part D. and our perscription plan, which doesn't pay for much of the meds when on tier 3 and above. The insurance companies don't need a raise. I think the seniors need a break just like the people who never worked and are on medicaid or some type of FREE insurance. Seems like the illegals and lazy people get everything for FREE!
Janet	Eisenbise	17109	After a serious diagnosis, following a lifetime of being healthy and requiring nothing more that periodic care, my health insurance is very important. Because I am unable to work, price hikes will possibly be disasterous!
Dennis	Gallagher	19027	I think the income thresholds need to be raised to qualify for ACA and CHIP. (1) My nephew's employer does not provide health insurance, and he is unable to afford it, so he is opting to pay the penalty instead. (2) My son and his girlfriend are having trouble getting their infant son qualified for CHIP. My son (age 23) is currently covered under my husband's insurance; his girlfriend (age 22) is covered under her dad's insurance. Even though my son is under the income threshold for CHIP, they were told their infant son does not qualify. The infant may have a seizure disorder and needs to have an EEG, per his neurologist, but until they qualify for insurance for him they cannot afford it.
Russell	Elliott	19103	
Rosanne	Hallowell	19046	
Martha	Gallego	15142	Hello; I am not eligible for federal assistance to pay for health insurance. I paid in 2015 US \$480 a month for a health insurance that barely covers my needs and that I do not use as I am in good health and it will cost me alot to use. If the rates go up I will not be able to pay health insurance and I will be penalized for not having insurance. Please help!!



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Alejandra	Marroquin	18510	At the beginning of the year I had a gastrointestinal problem, if I did not have health insurance I would not have been able to take care of myself.
Henry & Linda	Friedman	19010	The renewal rates our carrier (UPMC Health Plan) our same plan requested a 19.5% increase. Our Agency could not afford this \$267,800 annual increase, nor could our employees afford the increase to their share of the premium by another \$40 per month. We were forced to select a different plan that puts our employees at risk for a \$4,800 increase in deductible limits and a \$13,000 increase in out-of-pocket maximums if they seek treatment outside of the UPMC medical provider network. The insurer is not managing care, they are managing access.
Letty	Thall	19130	
Donna D	Varcoe	16803	
Robert	Freeman	16506	
Ro	Rogers	15801	I no longer have health insurance . I had a silver plan the first year it became mandatory . it was great at first . it was affordable and covered lab and x-rays with a small co-pay . than it went uo each year and I had to keep dropping to lower plans that with high deductables . I finally got priced out when I dropped to a lower plan that covered nothing till deductible was paid . even that was expensive . as a consumer I could not see the logic it buying something I could by chance use . I was out .I'm still waiting for AFFORDABLE health care
Cynthia	Simpson	19142	Having health insurance has been great and my doctor appointments are much more regular in getting blood work done for testing of any illness or diseases. A rate hike will be too much on my wallet, since the cost of living is high and paychecks are low after taxes.
Sandra	Heisey	17552	

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Stephan	Armstrong	17777	Permitted all 5 of my children to have insurance up to age 26, 2 of whom still do. 3 of those children are female, whose insurance would have been prohibitively expensive were it not for ACA. One is a 2 time cancer survivor, which insurance companies consider a preexisting condition, rendering her uninsurable for life were it not for ACA. We'll keep ACA.
michael	keith	19352	Medical is a right not something on the better off can afford.
V DEBS	Vanover YAROSHUK	19147 19064	Health care costs are rocketing and unaffordable for anyone that is older and in desperate need of coverage! One has to make the decision to either pay a mortgage or have healthcare. It should not be a decision that someone who has worked hard all their lives should have to chose between! Please help us bring these skyrocketing costs down so that older adults that are not eligible for Medicare can afford coverage without having to do without essentials like food, medications, and a comfortable living environment.
Tom	Wardell	19147	
Carol	Bernick	15221	
MELissa	Mays	16232	
Elizabeth	Guida	18431	
Judi	Golding-Baker	19103	
Richard	Tongel	15214	I have been retired for 17 years after working for 41 years for a Pittsburgh company. My pension has not and never will increase but my insurance costs, co-pays do while my deductibles increase each year.

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Elmer	Martin	19533	I retired in March insurance cost me \$1530 month for poorer coverage my company I worked for pays \$780 towards bill. How anyone will retire in future because of the cost of Heath care. Example my father in law is on Medicare he fell one day and got banged up took him to hospital emergency to get checked because he had a brush burn on if fore head they admired him order chest X-ray, elf, 6 tubs of blood, X-rays on head both legs and arms and offered him morphine, this all before a doctor ever saw him. After chest X-Ray, blood tests, ekg. I wouldn't let them charge for anything else till a doctor saw him. Finally he came checked him and decide he didn't need other X-rays. 7 hrs later we were out the door. I would hate to see what bill was, or what it might have bin. If some doesn't do something we are all in trouble. I think law makers should have to have same insurance I have to have. But if I was someone on welfare or a illegal person I wouldn't have this problem. Thanks for letting me vent.
Amelia	Guentner	15215	I don't think anyone can afford to be sick unless they have health insurance. I am retired so it's important to me that costs be contained - especially prescription drug costs.
Lucille	Pilling	19102	
florence	gorman	19046	
Elder Michael	Beauforsd	00015	Regular visits to the doctor is so important for a healthy, long and quality life. As a Senior at age 75 and on a fixed income, we cannot afford premiums to increase every year. Otherwise, our health insurance become UNAFFORDABLE. This will jepordize our Health
Norma	Newberry	19139	It has helped but a increase in rates would be a hardship. Remember there was no increase in social security
Daniel Max	Behl	19038	

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Ursula	Johnson	19143	As a recent retiree I now rely on affordable healthcare. I was able to obtain insurance for less than the price my former employer offered. I consider health insurance "the best car I never drove." Insurance costs more than any car note I've ever had. I would consider arate increase a hardship.
Joy	McGinnis	18603	It won't affect me personally but I volunteer at a free clinic and I see how the lack of affordable health insurance and no health care affects people's lives - the inability to keep a job due to physical problems, or get a job due to the inability to pay for a physical.
Thomas	Reinfried	17543	
Helen	Navaline	19130	
mary	cornelius	15146	As an elderly (80)widow trying to stay in my own home despite rising school,property& other taxes & insurances...every increase in healthcare adds to that burden.
terry	griffith	19541	
Daniel	Aunkst	17777	
Dominica	Lo Bianco	19014	
Joseph	Magid	19096	
Joan	Larkin	18974	
Kathryne	Carey	19136	

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Bill	McDowell	15212	Low cost health insurance has been essential to me because I have been able to afford regular visits to my doctor, where I have been able to have minor ailments treated before they became a more significant health issue for me. As a result of receiving therapy, I have been pain free. Health care cost need to be affordable so I will have a choice in health care plans that will continue to fit my monthly budget today and in years ahead so I can maintain good, quality care. Increases in premiums will effect what I am able to afford for essential groceries and public transportation, which may eventually affect my quality of life. I want to continue to walk and get around, participate, and contribute. Thank you again Commissioner Miller for this opportunity to comment today on the importance of maintaining affordable health care. William McDowell
George	Reinhart	17316	I'm 66 years old, and have been an insulin-dependent (Type I) diabetic for 44 of those years. Without health insurance I actually wouldn't have a problem. I'd be dead and wouldn't notice.
Donna	Holter	16159	I am a widow on a fixed income. My supplement is already high ,my check is only so much. With no S.S. raise health care should not go up. PLEASE
Tom	Socha	16942	Our rates are increasing at a faster rate than our income. This is also true of increasing health costs. Thanks for helping keeping prices down and making services available to t hose of us who can't afford rising health costs.
Robert	Smith	17402	Thanks for government for helping my family Helth coverage.i pay only some amount of mony for uncovered family member.thank you comitioner.
Pauline	Rosenberg	19151	
Negash	Worgessa	19153	
anna	baumgaertel md	19004	
Junette	Marcano	19141	
Linda	Myers	16669	
Kathleen	Orlando	19064	

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Gilbert	Gadson	19132	A rate increase will take money from me that I do not have. Very simply: If I was getting a salary raise along with the rate increase then it wouldn't be a hardship. Simple math says I will have to pay more with less...How do I do that?
Thomas	Harter	15102	If health insurance was more expensive, many, including my mothering law could not afford it. Tom Harter, Bethel Park, PA
Jeanne	Duffy	17325	First yr it was great w/no employment; 2nd yr was told nutritionist n endocrine dr was covered but then the bill came. 3rd yr highmark took over & the premiums were up to \$200+ bc I got a job-1 day wk. and it would not cover any diabetic testing supplies nor much of an dr appt, labs, etc. The temp job was over and I was making premium payments but couldnt afford a drs visit. Since it wasnt covering anything or the deductible was so high, i stopped paying premiums. I was hoping to find a job but no jobs will hire a 57 yr old! If they do its part time w/o benefits and the income is only enough to cover fuel to travel to a job. ACA was a great idea, but the ins cos now figured how to beat it.
Kathy	Schweitzer	18210	
Michael	Brody	19119	Rate increases at a ruinous level make receiving proper care more and more impossible. Patients can't afford the cost and doctors find it increasingly difficult to stay in business.
Ellen	Poist	19118	
Rosie Mae	Henson	19104	
Dr. Jonathan A.	Curzon	18969	
Carol	Hardeman	15219	The health insurance has greatly impacted my health care needs, especially since I have MS and depend on medication to help prevent setbacks to my condition.
Frank	Buda	16117	I am now retired, with several health problems we need our health insurance. Being on a fixed income makes any increase in premiums terribly hard to meet the many needs of my family.

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Robin	Horston Spencer	PA 15206	Having health insurance has been essential to those we serve. It helps to sustain a sense of wealth that affords one the ability to live without being in poverty from medical expenses. Therefore, we ask that you protect our consumers and ensure fair rates and nondiscriminatory practices. Thank you
Dan	Grossberg	17043	
Brenda	Elliott	15212	I have a hard time meeting my deductible as it is. I can not afford to pay any more money for my benefits. Please do not increase Health care rates. I have a family and we are in dept already because of a large deductible. Thank you for your considerations. The average family has been negatively impacted already. We are struggling.
Janell	Weaser	17113	I can tell you about 3 different family members: 1.) My husband and I - About 4 years ago my husbands mental and physical health declined. He lost his job. He did apply for Social Security Disability but was denied. He found a flexible part-time job. He requires Physiatrist visits and with our primary Physician regular blood work and for the many prescriptions he needs. We tried the Obama care but he was denied as they said since we file our income tax jointly my full-time income is considered his as well of which places him not eligible. I pay over \$600 a month for him to be on my work- medical insurance. We still have co-pays and deductibles. This feels like a mortgage payment. 2.) I have a handicap Brother. He is a paraplegic. He has been this way over 20 years. He only receives \$1000 a month from Social Security. After paying for rent there is not much left to live on. He has Gateway Medicare. Please Note that we are thankful for having insurance. Things could always be worse. But if things can be better - why not try. Recently my Brother got a bedsore wound on his bottom. It got infected and he had sepsis. Luckily it was found out in time. He was in the hospital but

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Peggy	Dator	18902	Unless premiums are kept affordable, financially challenged families are forced to make choices between immediate needs such as food for their kids or day-care so they can work, and longer-term needs, such as health insurance. Without insurance, they then turn to the ER where care is episodic and extremely expensive. This does not benefit the families or the taxpayer.
Shelagh	Collins	15221	I couldn't afford insurance through my job and went through the exchange. At my salary and even with the subsidies, I have a tough time making ends meet. An increase in my premium would have a severe impact on my ability to pay my bills. It would force me to choose between food on the table and keeping my heat and electricity turned on.
Abby	Pfaffman	17517	Even with the assistance of tax credits being applied to my Marketplace health insurance, I can barely manage the payments. I felt forced to select the most minimal of coverage, and keep my fingers crossed that I do not have any health issues (as my deductible is \$6400, I would have to pay out-of-pocket for virtually any doctor appointments and/or prescription meds. Having said all that, I CANNOT afford ANY increases in healthcare coverage! (I am single w/ an annual income of approx \$24,500 ... how can I make ends meet if rates continue to rise?!))
Andrea	Stewart	15825	I am an insurance Navigator with Penn Highlands Healthcare of Brookville. Not only will the proposed rate increases effect my family, but it will also effect the consumers I assist every day. Thank you for fighting for consumers! Andrea Stewart



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Deborah	Gilbert	18102	Many of my clients have the marketplace insurance. Even though they realize the value of having health insurance, many are barely making ends meet with added community resources that assist them on a routine basis. With the advent of this increase, I fear that many will forego either their insurance or other necessities that allow them to meet their life and health goals, like housing or eating. Thank you for hearing their voices.
Andrea	Stewart	15825	Health insurance in our fight to stay healthy. Having insurance and being able to have preventative care is essential in this goal. Many of our health insurance plans right now are reaching a high, so increasing rates is going to deprive consumers their ability to have health insurance and the preventative care needed.
Kathryn	Monro	18015	I am a teacher and see every day what my students' families go through to see that their children stay healthy. So many of them are living on the edge and cannot afford rate increases, deductible increases, and other cost raises. The quality of care is not increasing, yet we are paying more. We need the whole system reorganized for the benefit of the people, particularly our most vulnerable. R.Sheets
GLORIA	DOWNS	19083	
Scott	Jung	19401	
Ruth	Sheets	19015	
W. Andrew	Stover	17201	I am a retired teacher. I taught in Pennsylvania for 35 years and have been retired for 13 years. I have gotten NO COLAs from the pension board because the legislature hasn't given retired teachers one in that time. Yet there have been increases in my health insurance costs, even since I am now on Social Security, as well. But the legislature keeps getting their COLAs, which they voted for themselves in 1995.
ruth	gottlieb	19041	

**THANK YOU CARD TO COMMISSIONER MILLER  
FROM THE CONSUMERS OF THE PENNSYLVANIA HEALTH ACCESS NETWORK**

<b>First Name</b>	<b>Last Name</b>	<b>ZIP Code</b>	<b>Comments</b>
Christine	Connor	16125	I would not know what I would do without the access card. I have a lot of meds and see a lot of doctors. I am thankful everyday for my medical card.
Frances	Raab	18951	
Susan	Porter	18428	
Adrian	Seltzer	19096	My daughter was in a car accident that left her with various medical problems. Even though we get her the platinum plan through healthcare.gov, the copays and premiums are outrageous. They raised her premium last year 20%. They took 3 weeks to approve refill of a medicine she had been taking. No warning, no communication. How could the insurances companies not realize there would be an increase use when millions of people finally got coverage. Usage will drop off as people get well, but they will keep raising the rates.
JD		18960	I won't relitigate my trouble with losing my insurance because of the ACA in 2014. But at work last winter, we were faced with a group Aetna increase of 29%, or even more expensive ACA plans WITH AGE BANDING AND TOBACCO-RATING -- that's NOT freedom - either that or go to a "tiered-network" plan -- which is confusing, misleading (see Aetna PA exchange) and leaves you with outrageous bills and no coverage. 2 guys in their 30s and 40s opted for a plan with NO brand drug coverage just to save \$12 a month. This is unacceptable. My boss needed surgery this year; is Aetna going to raise us another 30% this year? I am making 60% of what I made in 2010. My pay goes down but bills only go up. Take the profit motive out of insurance! Public options must be affordable! We are a small business - and insurance of \$570 a month for single is NOT affordable and we get NOTHING that we are paying for.

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<b>First Name</b>	<b>Last Name</b>	<b>ZIP Code</b>	<b>Comments</b>
Nhakia	Outland	19120	Having health insurance is very important not only for assisting to stay healthy but for financial health. Without insurance myself and many of my clients would be in medical debt or go without needed care. This increase jeopardizes this security.