



State of Connecticut  
GENERAL ASSEMBLY  
STATE CAPITOL  
HARTFORD, CONNECTICUT 06106-1591

November 19, 2013

The Honorable Thomas B. Leonardi  
Commissioner Connecticut Department of Insurance  
153 Market Street – 7<sup>th</sup> Floor  
Hartford, Connecticut 06103

Dear Commissioner Leonardi,

This letter serves as a follow up to and expanded request for information our staffs have made with your office. We are frustrated by the lack of response and confused by the information that has been released so far.

As you know, on Friday November 15<sup>th</sup>, President Obama offered and the U.S. Department of Health and Human Services issued a notice urging state insurance regulators to adopt an “administrative fix” that would allow insurance companies to continue offering policies to individuals who have had their policies cancelled due to the requirements of the Affordable Care Act.

As we await your decision on whether or not our state would allow this action to take place, you have publicly stated that 27,000 insurance plans have been cancelled, but that only 9,000 of those cancellations were due to Obamacare. In fact, it is our understanding that while 9,000 may be *directly* related to Obamacare, all of those cancellations are the result of decisions made because of the far-reaching effects of Obamacare.

Furthermore, when our staffs inquired as to how your department arrived at that number, we were told it was derived from an extrapolation of data received from certain carriers that offered individuals policies and that you were still in the process of obtaining additional data.

The Connecticut Health Insurance Exchange Board of Directors indicated in their December 1, 2011 presentation that Anthem’s market share of individual policies in 2010 was approximately 51%. Furthermore, it is our understanding that approximately 27,000 individual policies have been cancelled by Anthem-Blue Cross alone. Therefore, based on an extrapolation of overall market share, we would expect the total number of cancellations to be approximately 53,000.

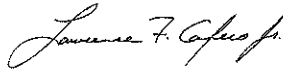
As a result, we are looking for clarity on the potential number of lives affected by the “administrative fix” and are requesting the following information from your office:

- The number of policies sold in the individual market in 2013 and the number of lives they affect in total and by carrier; and
- The number of policies cancelled/not offered for renewal in the individual market in 2013 in total, and by carrier, and the reason they were cancelled/not offered for renewal.

We were deeply concerned by your lack of response to an earlier request from Senator Fasano dated November 14<sup>th</sup>. Instead of receiving a direct response from you to the questions in the letter, you first provided your answers to the news media on November 18<sup>th</sup>. We hope that you will treat this request with the respect it deserves.

We look forward to your timely response to this request. We are available to you should you have any questions regarding this request.

Sincerely,



Lawrence F. Cafero  
House Republican Leader



John McKinney  
Senate Republican Leader