

Policyholders Can Weigh in on Hearing Without the Drive to Des Moines

The Insurance Division has worked with contacts to provide remote teleconferencing locations throughout Iowa during the hearing. The teleconferencing of the hearing, which will physically occur in the Insurance Division's Des Moines office building, will enable the public to hear any presentations or statements made during the hearing remotely from select locations, as well as provide an opportunity for consumers to make statements to the Commissioner during the public comment period. Each remote site will provide speakerphone access to the meeting for anyone wishing to voice their comments or for anyone just wanting to listen to the process.

Click here for a list of [Teleconferencing Cities \(https://iainsuranceca.files.wordpress.com/2010/12/teleconferencing-cities1.pdf\)](https://iainsuranceca.files.wordpress.com/2010/12/teleconferencing-cities1.pdf) .

This entry was posted on December 29, 2010 at 4:51 PM Advertisements and is filed under [Rate Hearings](#). You can follow any responses to this entry through the [RSS 2.0](#) feed. Both comments and pings are currently closed.

5 Responses to “Policyholders Can Weigh in on Hearing Without the Drive to Des Moines”

Melissa Brown Says:

January 5, 2011 at 1:43 PM

I would like to protest the proposed rate increase in my insurance premium with Wellmark Blue Cross/Blue Shield, as notified in November, 2010.

Last year I was one of 80,000 Iowans to have my insurance premium increased by 20%. This year I am one of 46,000 and my premium will increase by 18%. I am feeling very targeted.

At age 62, in perfect health, having never smoked, do not drink, weight in line with my doctor's approval, I have never not had insurance. Now, I am faced with the decision – do I drop my insurance and have no coverage at all or buy insurance at this higher premium and not use it for fear my rate will go up every year.

It is obvious that BC/BS is trying to deter me from coverage with them, making my premium so high as to be impossible to pay. If my rate goes up this additional 18%, I will be using 60% of my Social Security for health insurance.

Melissa Brown
Guttenberg, Iowa
1-5-2011

Betty Hicks Says:

January 5, 2011 at 3:22 PM

Having been the medical field for over 40 years I can see the vast amount of waste. Recently I was hospitalized and had a hard tiime understanding the unnecessary tests that were done. If I can see this, why can't the people controlling the costs also note it.

I had an MRI, which most of us realize is costly, and I was told it was necessary to first have several x-rays before an MRI could be done. When I checked with the radiologist why this was necessary he told me they had not required this for several years. No one even knew where the first x-rays were as they weren't needed. This is just a small sample of all of the waste that is going on. Doesn't anyone audit the charts anymore?

Grace Fox Says:

January 6, 2011 at 10:08 AM

I really really can't afford an increase in health insurance... as it is we are paying right at \$1,000 A MONTH and really can't afford the \$45 office visit... it's crazy. With the deductible and co-pay and my husband having a heart attack 2 years ago, we still owe the hospital over \$7,0000 and this is WITH insurance.

Brent Mauer Says:

January 6, 2011 at 11:11 AM

I personally feel that this rate increase needs to justified in layman's terms. I would like to see a private company come in and audit their books. Let's see how much they are bringing in and how much is going out. In regard to outgoing costs; I mean wages and bonuses and lobbying funds down to the golfing fees and all of the entertainment expenses. I have nothing against making a profit but making a killing isn't right just because "they can".

From what I've read, maybe they should cut back on some of their expenses. Hold off on building a new building or make the building more useable instead of just making a statement. I not sure if anyone has told them but the recession isn't over.

I personally am at a point where health insurance is something I don't know how much longer I can afford for me and my family. I have raised my deductibles to the point I don't feel comfortable with having deductibles that high.

I don't side with insurance companies very often, but with the Obama-Care fixed healthcare plan, I feel Obama started at the wrong end of this "run-away animal." In my opinion he needs to address a lot of other problems such as the cost involved with the pharmaceutical industry, hospitals, doctors, equipment manufacturers, and etc. These are what have driven insurance prices through the roof. The only good thing I feel that came out of the plan is that pre-existing conditions can't be excluded from getting insured.

Blue Cross/Blue Shield ... What can you seriously offer to really, truly justify this rate increase?

Jerry Kearns Says:

January 6, 2011 at 11:45 AM

In representing most of Lee County, I have received a number of calls with concerns from

constituents that they are getting to the point of not being able to afford health insurance. The 2010 and the recent proposed increase has put additional financial burden on many who cannot afford the insurance coverage they need and yet cannot afford to be without it either. While most folks understand the need for insurance providers financial stability, the premium increases that are being proposed are becoming too much for their own financial stability. We need to curtail/moderate these for the sake of our citizens.

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