



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

March 11, 2016

Commissioner Katharine Wade  
Connecticut Insurance Department  
153 Market Street, 7<sup>th</sup> Floor  
Hartford, Connecticut 06103

Dear Commissioner Wade:

Thank you for the active role the Department of Insurance is taking regarding the approval process for the proposed merger of Anthem and Cigna. As you know, Anthem currently provides health insurance to about 1.1 million state residents and Cigna covers approximately 500,000. If the proposed Anthem-Cigna merger is approved, the resulting company will insure 64 percent of covered lives in Connecticut.

I urge you to consider holding a series of public hearings throughout the state to explain the Department's proposed process and to solicit input from affected consumers and other stakeholders. Such hearings should be scheduled at times and locations that will encourage maximum public participation. These hearings could also solicit public testimony regarding the similarly proposed merger between Aetna and Humana.

The stakes could not be higher for health care in Connecticut. The Kaiser Family Foundation reports that, for our state, the average combined employee contributions to health insurance and deductibles doubled from 4.2 percent of income to 8.8 percent between 2003 and 2013, as a percent of median household income. Workers are faced with increasing cost-sharing shifted to them by employers, many of whom are self-insured, and contract insurers to provide administrative services.

While I understand that the issues the Department must evaluate are complex and far-reaching, the best way to weigh both sides of an issue is by involving all stakeholders in as transparent a way as possible. A series of public hearings prior to any final decision by the Department will ensure that Connecticut residents have a voice in the process.

Sincerely,



Christopher Rosario  
State Representative



Jack Hennessy  
State Representative



Ezequiel Santiago  
State Representative



Marilyn Moore  
State Senator