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Consumer Health Group Encouraged by Anthem Rate Decision Insurance Superintendent Denies Anthem Request and Lowers Significantly

(Augusta) Maine's largest consumer health organization, Consumers for Affordable Health Care (CAHC), is commending Superintendent of Insurance Mila Kofman. The Superintendent considered what Maine had to say and how Anthem Blue Cross Blue Shield's latest hike would really affect them. Kofman worked hard to give Mainers opportunity to weigh in on Anthem's rate hike request. In a move not seen in years, she held three public hearings in different areas of the state at different times of the day and night to accommodate "real people's" schedules.

"Our organization never likes to see insurance rates go up--especially when Maine families are already being hit so hard in this economy. But we feel Superintendent Kofman did the best she could in bringing down Anthem's rate request to have as little impact as possible on the more than 12,000 Maine families the hikes will affect. In a broken health care system, there is only so much the Superintendent can do within the law to prevent significant insurance rate increases. We are happy to see she did everything within her power and within the law to protect Maine people," says CAHC Executive Director, Joe Ditré.

Anthem's latest request asked to increase rates an average of 18.5%. In her decision, the Superintendent said, "Anthem's proposed rates are excessive and discriminatory." Kofman said that if Anthem lowers its rate request in specific areas so that the average increase is 10.9% then she will be able to consider approval under current Maine law. That 7.6% decrease amounts to tens of thousands of dollars that would have come out of the pockets of Maine policyholders—and is the largest decrease to a proposed rate hike from the state's largest health insurer (Anthem) our state has seen in years.

"The fact that any sort of insurance rate increase is able to be approved highlights the need to bring down health care costs in Maine and nationally. If we are ever to see more affordable health insurance, we need to contain and lower health care costs. Insurers need to negotiate more with health care providers for better rates on health care services, rather than just passing costs on to their policy holders. Another easy way to bring down our costs in this economy is through the sharing of more information between insurers, providers and the public. With more transparency from our health insurers and providers we will be able to see what we are buying, make sure we are getting the best quality for the best price, and make better choices for our families on where to spend our hard earned money," says Ditré.

Consumers for Affordable Health Care is a non-profit, non-partisan organization that has been helping Maine people get quality, affordable health care for more than 20 years. If you have any public or private insurance questions please call our toll free HelpLine at 1-800-965-7476.

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"Health care should be a right not a privilege."