

Sent: Thursday, October 29, 2009 1:11 PM
Subject: Carefirst BCBS

Ms Johnson,

As a small business owner, I have seen my BCBS premiums go up well beyond the standard increases for the past few years. I have just received my renewal and was notified my premiums will be going up by over 19%

I employ 9 people and in the past have paid for 100% of their premiums for the best PPO available for small businesses. At this point, I have no choice but to change the coverage. Because of this increase, my employees will be placed in an HMO and will have to pay for family coverage beyond their individual coverage (I used to pay 100% of individual and family coverage).

My business overhead is increasing at a rate that may cause me to decrease the number of employees. The biggest culprit being the health insurance coverage. I am in a box with no way around using BCBS. If I terminate someone in this economy, the chances of them finding employment, with health insurance, are not favorable. Small businesses of all types are facing this dilemma; there is no reason BCBS, a non-profit, has so much in reserve and yet continues to raise premiums at such an alarming rate.

My predictions are that these premiums will continue to rise at double digit rates and I will be forced to have my staff pay for their insurance entirely. This would be a hardship for some, especially those with children.

I hope that while we wait for a national healthcare plan to take effect, the DC Government can step in and help it's tax paying businesses and citizens that are being held hostage by a very profitable non-profit health insurance company

Please feel free to contact me if you would like to discuss this further

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