

**WILLIAM KLOMAN**

November 2, 2009

Gennet Purcell  
Acting Commissioner  
D.C. Department of Insurance,  
Securities, and Banking

Commissioner Purcell:

It would be a blessing to me and to thousands of our fellow Washingtonians if you would rein in CareFirst's rapacious greed and make appropriate refunds to customers retroactive.

I am 72, semiretired, and dependent on Social Security. My CareFirst Medigap premium jumps 35% some years in January. CareFirst seems intent on pricing longtime customers out of the market as we age and become likely to need benefits. Denying care by pricing seems a surefire way to maximize profits--as callous and cynical a policy as can be imagined.

The insurance industry desperately needs oversight and regulation similar to that provided by our Housing Regulation Administration. Landlords are limited in annual rent increases. Why are insurers not? The service they provide is as vital as housing, if not more so.

If CareFirst is not brought to heel immediately and dissuaded from its unconscionable, heartless rate increases, I will be forced to drop my coverage and taxpayers will pay my medical bills.

Justice dictates cutting CareFirst BlueCross BlueShield's rates retroactively. Please stop them before their increases price me out of the market come January.

Sincerely,  
*William Kroman*  
William Kroman

1629 Columbia Road NW #424  
Washington DC 20009

cc: Hon. Muriel Bowser  
Hon. Mary M. Cheh  
Hon. Jim Graham  
Hon. Harry Thomas, Jr.  
Hon. Michael A. Brown