

The Honorable Stephen Taylor
Commissioner
Department of Insurance, Securities, and Banking
810 First Street, N.E., Suite 710
Washington, DC 20002

Dear Commissioner Taylor:

I am writing in strong opposition to any determination that would divert funds from the CareFirst reserves to pay for other health priorities in the District. As a local Realtor working for a small firm, I understand the struggle small businesses face to ensure that their employees' medical needs are covered, and premiums stay at a manageable rate. If CareFirst has collected excess premiums, then the Reserves must be returned to the CareFirst subscribers that paid them.

My colleagues and I depend on the CareFirst reserves to be there for us if the unthinkable happens, and we face high medical expenses. This safety net provides an essential feeling of security and peace of mind. It would be unthinkable to take these funds from CareFirst subscribers to pay for anything other than the health care of those who paid them. Public health initiatives are important and necessary priorities for the District of Columbia, but the bill for these services should not be placed on the backs of CareFirst subscribers. All citizens of the District should be responsible for paying for programs that help our most vulnerable neighbors.

Sincerely,

A handwritten signature in dark ink, appearing to read "Tony H.", with a stylized, cursive script.

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