

Greater Washington Society for Clinical Social Work

Education * Advocacy * Community

September 18, 2009

Mrs. Leslie Johnson, Hearing Officer
DC Department of Insurance, Securities and Banking
810 First St., NE Suite 701
Washington, DC 20002

Dear Mrs. Johnson,

The Greater Washington Society for Clinical Social Work (GWSCSW) would like to submit this statement to be included in the record of testimony concerning the CareFirst/GHMSI Excess Surplus Review. The GWSCSW is an organization of more than six hundred masters and doctoral level clinical social workers who practice in the Metropolitan Washington area in settings such as mental health clinics, family service agencies, psychiatric hospitals, medical facilities and private practice. One of the primary goals of our organization is to advocate for adequate health insurance coverage for the treatment of mental and emotional disorders and substance abuse.

As clinical social workers, we have long observed the results of lack of access to affordable, quality health and mental health care can on such troublesome District concerns as HIV/AIDS, domestic violence, gangs, teen pregnancy, child abuse and neglect. There is no doubt that CareFirst has the potential to make an impact.

As for the adversities faced by CareFirst subscribers, many of our members and many of our clients have been severely affected by drastic rate increases in the premium costs of their individual policies. We have all had the experience of witnessing clients lose their insurance, have their rates increased as their health declines, fall between the cracks for a wide variety of reasons, or be unable to afford their prescribed medication.

We ask that, as you review the huge surplus held by CareFirst/GHMSI, you consider the responsibility this company has to the community, and that you emphasize to CareFirst/GHMSI its ethical *and mandated* obligation to invest in meeting the unmet health needs both of its subscribers and of the underserved in the city.

Sincerely,

Susan Post, President
Margot Aronson, Vice President

Cc: Mr. Stephen Taylor, General Counsel