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Subject: Webform.DISB.atd

This Email was sent from the 'Ask the Commissioner' section of the DISB website.

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Subject
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Insurance Rates/Rule Filing

Message
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I read that the insurance commissioner will be reviewing the excessive surplus accumulated by CareFirst BlueCross BlueShield. I am unemployed and thus am forced to purchase an individual health insurance policy from CareFirst. I pay over \$600 per month. However, CareFirst regularly disallows legitimate procedures forcing me to pay additional to my health care providers, and for those that it allows, I am forced to pay excessive co-pays, increasing my health insurance costs. Many of my health professionals have stopped accepting CareFirst insurance because the allowed amount is insufficient to permit them to even cover their costs. This has forced me to scramble to find quality health professionals that will accept CareFirst insurance. It is apparent that CareFirst first and foremost is in the business of accumulating money - that is, that they are in reality a "for profit" business. That they are considered a "non-profit" is laughable, given the surplus they have accumulated. I submit that CareFirst be forced to reduce its surplus and use those funds to lower the cost of its health insurance policies and increase the amount that it reimburses health care professionals. This will allow quality health care professionals to accept CareFirst health insurance.