

Sent: Sunday, November 01, 2009 8:46 AM

Subject: Blue Cross Blue Shield

Ms. Johnson, I am writing to you because of your position with the DC Department of Insurance, Securities, and Banking.

I understand there will be an inquiry into the rate hike and community welfare and relations with this insurance company, especially in regard to it's status as a non-profit organization. I will be brief, here, but can be contacted if you want more in-put.

I am a Licensed Independent Clinical Social Worker in DC, in private practice, and my clients must use their insurance to help pay for my professional expertise. Because I participate in managed care companies (like BC/BS,) my income is half of what my training and level of expertise would normally command. To adjust, I work more hours and serve more patients. This is to say, I am not wealthy, I do a lot of good in my work, I am proud of my work. I have been in private practice for over 25 years. So, when my own health insurance premiums were increased this year, from \$478 to \$591, I had to adjust: I am working even more hours, I have canceled certain medical tests and, like many, I have delayed filling prescriptions: I am now at greater risk for illness, for which my insurance coverage is inadequate to address. There were no increase in benefits with this significant and startling. premium increase. The increase certainly does not result in my having access to better health care, and I doubt if it is doing more than increasing the compensation of the chief officers. I would like to know how this company justifies its non-profit status.

Sincerely yours,

Roberta M. Boam