

Sent: Friday, October 30, 2009 2:40 PM
Subject: Carefirst Testimony

My husband and I have had individual policies through Carefirst since 2001 since we do not have employers. We are both very healthy, at optimum weight, non-smokers, with no chronic ailments or medications at 53 and 49 years old.

We generally see an internists for a physical each year, and one or two other specialists for preventative care (eye doctor, gynecologist, dermatologist) some of whom we pay for out of pocket since they do not accept our plan.

Each year, our policy renews in December and our premiums have generally never increased more than 5-10%. This year, amid all the debate, we were surprised to have a 33% increase.

Calling member services, the only response is that our zip code and group dictates the rate, not our health or preventative care.

It does worry me that next year it could go up 50% or 100% and there doesn't seem to be enough alternatives.

Thanks,
Sondra N. Arkin

--

Sondra N. Arkin
1764 Church Street, NW
Washington, DC 20036
202-588-1764

<http://www.sondranarkin.com>