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**House of Representatives**  
COMMONWEALTH OF PENNSYLVANIA  
HARRISBURG

REPRESENTATIVE OF THE 182ND DISTRICT

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February 8, 2010

Mr. Joel Ario  
Commissioner  
Department of Insurance  
1326 Strawberry Square  
Harrisburg, Pennsylvania 17120

Dear Commissioner Ario:

I write today regarding the planned changes to the state's adultBasic health insurance premium increase. I am appalled that the Department would even suggest an 80% increase in monthly premiums for the 3,500 participants who buy into the program at cost. These enrollees will see their premiums spike from \$330 to \$600 a month. Another 41,000 enrollees will see higher costs as well in the form of higher utilization limits. And they had little more than a month's notice.

AdultBasic has provided an affordable insurance option for as many as 90,000 individuals annually. It is a critical safety net for workers who can't afford any other coverage. It is our responsibility to keep this insurance option affordable so that we will not see these people drop their insurance and turn to already over burdened hospital emergency rooms for treatment.

I can't believe that the Department wants to be the reason more and more Pennsylvanians will be uninsured, poorer and sicker.

We cannot depend on Congress to pass health care reform. Now is the time to show the nation that Pennsylvania is the leader in the area of insurance for all of our citizens and not just the rich.

You know I am an advocate for taxing Other Tobacco Products to help these working class residents see a reduction in their premiums. You should be figuring out ways to reduce the premiums of members of this vulnerable population not raising them precipitously.

Yours,

  
Babette Josephs

BJ:kah

cc Governor Edward G. Rendell  
Representative Phyllis Mundy, Chair, House Aging and Older Adult Services Committee  
Representative Anthony DeLuca, Chair, House Insurance Committee  
Interested Parties