ATTACHMENT F

COMPILATION OF PUBLIC QUESTIONS AND COMMENT AS OF JANUARY 31, 2011

1. What amount of my premium dollar goes to patient care and how much to insurance overhead?

2. How much does AZ law allow companies to raise their rates?

3. History of my insurance company's rate increases

4. Please think about how the information you publish is helpful and/or relevant to the public. Raw data or heavy statistics won't be sufficient on its own.

5. Free and easy access to rate filings submitted to ADOI (electronic, preferably)

6. Availability of current electronic and printed materials for the public about insurance rates. Good distribution outlets for printed material.

7. Putting consumer information in plain language; using simple graphics and easy-to-read font size, offering definitions and glossaries.

8. What ADOI is doing for the rate review grant program, including: (a) what ADOI finds out from program activities/the program results, and (b) the role of actuaries retained by ADOI for the program activities.

9. An explanation of the Medical Loss Ratio (MLR), promulgated in Health Care Reform, including: (a) a general definition, (b) How the federal MLR differs from current Arizona law, and (c) who will enforce MLR.

10. Show the factors insurance companies consider in setting rates for individual, small employer and association policies, including: (a) rate history/trends, (b) age, (c) out-of-pocket costs, (d) plan design, (e) agent commissions, and (f) cost shifting.

11. A summary in every rate filing of the reasons for increases in that filing

12. Establishing disclosure/transparency principles for the program, such as: (a) comprehensive information, (b) one-stop shop, (c) website information that is easy to use and navigate ("one-click"), and (d) standardization of definitions and terms.

13. How consumers and other stakeholders can participate in transparency activities.

14. Show what insurers do with premium; the division between claims/medical expenses, administrative costs, and profit.

15. Insurer-to-insurer rate comparisons

16. Information about a particular company's rate increases over time

17. Ensuring the credibility and objectivity of transparency information

18. Publicizing ADOI and other resources about insurance premiums

19. Other kinds of information less directly related to rate review, including: (a) options available to consumers for individual and small employer coverage, (b) what consumers can expect from health care reform in general, (c) what consumers should look for in a health insurance policy, and (d) whether Arizona will be seeking an exemption from the federal MLR.

20. Electronic access to rate filings and other rate information, especially loss ratio information

21. Information about individual and small employer health insurance rate increases

22. Factors health insurance companies consider in calculating rates

23. Use of a “USA Today” format for posting website information with graphs and inserts

24. Developing an information flow from ADOI to producers and on to their clients or consumers

25. Enhancing communication between ADOI and producers

26. Website information presented clearly in a point-and-click format for important data

27. Factors insurers use to set rates (examples include risk, demographics and plan design)

28. State-to-state rate comparisons

29. A definition of individual coverage

30. A definition of small group or small employer coverage

31. Help consumers compare “apples to apples” in reviewing rates

32. Information on premium comparison

33. Explain Anticipated Loss Ratio (ALR) and provide each company’s ALR and a history of ALR for each company.

34. How rates translate into premiums for individual consumers

35. How much of a consumer’s premium goes to medical costs

36. History of a company’s rate increases for viewing by individual consumers

37. Explain how much Arizona law allows companies to raise rates.

38. Importance of the individuals' health status in determining premium (including how underwriting works)

39. Information about the federal Medical Loss Ratio (MLR) set by the U.S. Dept. of Health & Human Services, including the difference between the federal MLR and Arizona's state ALR, and whether Arizona will be seeking an MLR waiver)

40. Concerns about an individual AZ state retiree's insurance rates rising during the 2011 open enrollment

41. Concerns from an independent consultant working with AZ school districts, urging ADOI to require health insurers to commit to limiting rate increases to no more than 8-10% annually

42. Concerns from an individual retiree that his premiums were raised 42% in one year, and another 79% the next year, and asking for information whether or not the state has any power to halt insurance premium increases