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US DEPT OF HEALTH AND HUMAN SERVICES APPLAUDS DE INSURANCE DEPT'S RATE REVIEW PROCESS

Commissioner Karen Weldin Stewart: "Fed Affirms We Got It Right"

Dover, DE - The U.S. Department of Health and Human Services has given the Delaware Department of Insurance high marks for its health insurance premiums rate review program. In a letter dated July 1, 2011, HHS notified Insurance Commissioner Karen Weldin Stewart saying:

"We applaud your efforts to provide an effective rate review program for your state's insurance consumers that meets the criteria outlined in the Affordable Care Act."

In a formal response issued to the Delaware news media, Commissioner Stewart stated, "The Fed's letter affirms that we got it right when it comes to managing the forces that drive consumer premiums." Commissioner Stewart added, "I am encouraged that my office is on the right path in terms of reviewing and approving insurance rates that keep the consumer first in insurance matters!"

Since "transparency" has been a goal of Commissioner Stewart's, in late 2010 she requested Department staff to track the savings from health premium rate reviews. To date, the savings to consumers total over \$64,000.

Meanwhile, federal health care regulators reported that the rate review systems of at least seven other states were found to be insufficient.