**Rate Review Template LTE**

Target Audience: Health insurance consumers, policymakers

Signer: Health care advocate

Word Count: XX

Dear Editor,

I am writing in response to [insert timely news hook].

Many health care consumers in [STATE] have seen their premium rates double in the past ten years, growing much faster than wages and inflation. These increases have put health insurance out of the reach of many American families and left others struggling to pay their premiums.

[STATE] has the opportunity to protect consumers and help control skyrocketing health insurance costs. The Affordable Care Act gives [STATE] the authority to review proposed premium increases and hold insurance companies accountable for the rates they charge.

Our state must use its rate review authority to protect consumers from unjustified rate hikes by [insert specific asks for the state’s process].

By effectively using rate review to hold insurance companies accountable, [STATE] can protect consumers and prevent unjustified future rate hikes.

Signed,

[NAME]