**Rate Review Template Op-Ed**

If my cable bill goes up substantially, I want to know why – am I getting more channels, better service, or am I just lining the pockets of the cable company? The same should be true with health insurance companies. Yet for many [STATE] families, health insurance premiums go up with little explanation and little recourse.

Over the past 10 years, health insurance premiums have doubled on average– growing much faster than wages or inflation – due to a lack of regulation that allows insurance companies to raise rates without explanation. The growing cost of premiums leaves health insurance out of reach for many American families, with others striving to keep up with increasing costs.

But [STATE] consumers are now better protected from skyrocketing health insurance costs. The Affordable Care Act’s (ACA) rate review provision helps control rapid increases in health insurance premiums by giving our state the authority to review increases of [XX%] and require health insurance companies to explain the reasons for the increase.

[STATE] has the opportunity to exercise this authority this [WEEK/MONTH] when it reviews premium hikes for customers of [COMPANY]’s insurance. [Insert details about state’s rate review process].

The ACA gives consumers in [STATE] the tools to hold insurance companies accountable for the premiums they change. We’ve seen this accountability work before with the requirement that insurance companies to spend at least 80 percent of premium dollars either on direct medical care or work to improve the quality of care for patients.

The rate review process is designed to protect policyholders from unjustified rate increases, but if we want the process to work for [STATE] consumers, we all need to play a role. Together, we can make sure our state’s rate review process is fair and effective by [insert state specific detail about the role of consumers, e.g. pushing for better rate review provisions, submitting rate increases to the review board, making public comments on rate filings].

By creating an effective rate review process that holds insurance companies accountable, the state can prevent future premium hikes that are excessive and protect the health care coverage of millions of [STATE]ians.

We don’t let the cable company get away with price gouging, and now we can expect the same from our health insurance companies.