

ONE HUNDRED ELEVENTH CONGRESS
Congress of the United States
House of Representatives

COMMITTEE ON ENERGY AND COMMERCE
2125 RAYBURN HOUSE OFFICE BUILDING
WASHINGTON, DC 20515-6115

Majority (202) 225-2927
Minority (202) 225-3641

February 18, 2010

Ms. Angela F. Braly
President and Chief Executive Officer
WellPoint, Incorporated
120 Monument Circle
Indianapolis, IN 46204

Dear Ms. Braly:

We are writing to ask you to address a seeming conflict between WellPoint's public explanation for the large premium increases the company is seeking in the individual health insurance market in California and the data the company has submitted to the National Association of Insurance Commissioners.

In response to concerns about proposed 39% rate increases, WellPoint has attributed the rate increase in part to the recession, which the company says forced healthy individuals to drop coverage. In a statement released on February 13, 2010, WellPoint stated: "We are ... experiencing a higher proportion of healthy individuals choosing not to enroll, leaving an insured pool that utilizes significantly more services." In a February 11, 2010, letter to Health and Human Services Secretary Kathleen Sebelius, the company wrote: "One dynamic in this challenging economy is that ... individuals who do not need services disenroll or choose not to enroll."

The data that WellPoint submitted to the National Association of Insurance Commissioners seems to paint a different picture. Enrollment in Anthem Blue Cross policies in the individual market in California appears to have increased significantly – not decreased – in 2009. According to this data, enrollment in Anthem Blue Cross in California increased from 583,967 individual policyholders at the end of 2008 to 627,082 individual policyholders at the end of the third quarter of 2009. This is an increase of over 7%.

We request that you explain why you have asserted that declining enrollment caused by the recession justifies your exceptionally large rate increases when your own data appears to show that your enrollment is growing. As part of your explanation, please provide the enrollment figures for each health insurance product offered by Anthem Blue Cross in the individual market in California, segmenting the enrollment figures by product line for the last

Ms. Angela F. Braly
February 18, 2010
Page 2

five years. Please also indicate the year each product was initially offered and, if applicable, when it was closed to new enrollees.

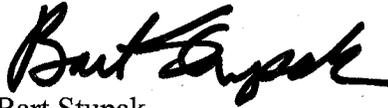
Please produce the requested information by Monday, February 22, 2010.

If you have any questions regarding this request, please contact Stacia Cardille or Ali Golden with the Committee staff at (202) 226-2424.

Sincerely,



Henry A. Waxman
Chairman



Bart Stupak
Chairman
Subcommittee on Oversight and
Investigations

Enclosure

cc: The Honorable Joe Barton
Ranking Member

The Honorable Greg Walden
Ranking Member
Subcommittee on Oversight and
Investigations