

## OIC Rules Coordinator

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**From:** dwight sch <dwights30@gmail.com>  
**Sent:** Wednesday, May 22, 2024 11:43 AM  
**To:** OIC Rules Coordinator  
**Cc:** Vernon Schrag; Greening, Phoebe (LEG)  
**Subject:** Re: OIC 2024 RULES PRIORITY AGENDA - LTC Emergency Action May 2024  
**Attachments:** OIC-Business Practices\_5-22-24\_CR-101 (R 2024-02) Relating to Health Care Benefit Managers Printout.pdf

**Follow Up Flag:** Follow up  
**Flag Status:** Completed

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### External Email

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Please see below Public Record Comments email sent to you for Rulemaking review plus attached Public Record Comment in addition to inputs provided 5-22-24 OIC request for comment re: **CR-101 (R 2024-02) Relating to Health Care Benefit Managers.**

When WA LTC Policyholders attempt to address OIC premium submittals with Genworth Insurance, they refer LTC questions to WA GLIC Policy Agent (for my policy) Bellevue, WA who is retired and cannot get information needed. Then OIC Leaders just refer corrective action to State Legislature. Major financial and Healthcare impacts on WA residents and taxpayers are a result. No Consumer Protections or LTC Policy answers are forthcoming for the past 5 years and more.

Important 2024 Rulemaking: There is no current method or system in WA State to obtain essential facts and data needed for LTC premium increases. NAIC and OIC-WA State are another level of missing oversight that falls directly on LTC Policyholders to resolve.

Other States Insurance Commissioners have implemented Regulatory Standards to protect the public, but NOT WA State.

Rulemaking is important for 2024 because WA-OIC is reviewing pricing increase requests at this time (Genworth LTC).

Sincerely,  
Vernon Dwight Schrag  
Genworth LTC Policyholder  
1106 108th Ave NE Apt 302  
Bellevue, WA 98004  
425-443-7958

On Wed, Apr 24, 2024 at 11:10 AM dwight sch <[dwights30@gmail.com](mailto:dwights30@gmail.com)> wrote:  
Dear WA-OIC Rules Coordinator: Pass it on please.

Please include EMERGENCY ACTION CONTROLS for Long-Term Care Policy Price Increases for WA State Policyholders of GLIC-Genworth.

Same request is ongoing/active with submittals to Bryon Welch and Joyce Brake in March & April 2024. Official Public Record OIC Complaints filed.

Communications w/Senator Patty Kuderer and Legal Aid Advisory Team in Olympia are also underway for Urgent-Priority Review.

Genworth's 30% to 118% per Year Policy-price increases are out of control and harm seniors who MUST keep the LTC in force. Especially those with disabilities and under Medical doctor's care for ongoing treatments.

WA-OIC must never allow this ridiculous pattern of corruption and unethical premium policies to continue in 2024 and into the future.

Note Prior SCHRAG Request to WA-OIC Rulemaking from 2022; and Public Record complaint files for 2021-2024  
E.g. 2022

**QUOTE: "OIC must bring in the Insurance Guaranty Association early in Rulemaking/Expectations (R 2022-01) Hearings Processes. "Next Steps" are crucial and the clock is ticking away. OIC's Legal and Ethical Strategy, Planning and Implementation Timelines; plus Oversight & Commerce Department too. 2022 LTC Price Increase Actions by GLIC are underway with WA OIC. Decisions are imminent and must be enacted with clarity, Legal Authority and Ethical/Moral Standards to Protect Senior Citizens of our State."**

REQUEST FORMAL RESPONSE PLEASE. Thank you.

Sincerely,  
Vernon Dwight Schrag  
Genworth LTC Policyholder  
1106 108th Ave NE Apt 302  
Bellevue, WA 98004  
425-443-7958