CareConnect Insurance Company, Inc. (formerly North Shore-LIJ)
Small Group
2018 Public Comments

Care Connect raised their pricing last year 30% now they want to raise the price again 28% That will be 58% in 2 years increase That is not right please do not allow them do raise this price

Something has to be done about sky rising health premiums. We pay $26,000 A YEAR FOR A FAMILY PLAN AND I JUST RECEIVED A LETTER THAT PREMIUMS ARE GOING UP INCREASE OF 31.69%! Are you kidding me!! we make $105,000 A YEAR BEFORE TAXES, HAVE A MORTGAGE, 2 KIDS IN COLLEGE, HAVE OUTRAGEOUS PROPERTY TAXES IN NASSAU COUNTY and just can't afford this. SOMETHING HAS TO BE DONE AND SOMEONE HAS TO STOP THESE INSURANCE COMPANIES AND HOSPITALS FROM CHARGING SO MUCH! Step in New York State and say NO to these rate increases! Enough is Enough. We have Care Connect and it is ridiculous how they control what Hospital you can go to! That is not right. Why should they tell us what Hospital to go to?? Just shows you that they have it IN with hospital and doctors. NOT RIGHT AND YOU NEED TO CHANGE THINGS AROUND.

I have received a Notice from my Health Insurance Company that they filed a increase rate of 31% for the year 2018 to my existing Policy. I think is excessive. I do not now if their increase is justifiable.

How can anyone bear the increase of more than 20% each and every year for the health insurance premium? It is time for the government to do something about that. Decline the rate hike now!
I have recently been informed of a rate increase request made by my health insurance company.

I have been buying health insurance for my family and my employees since 2008. I have seen 15% to 25% increases annually every single year from every company I have ever bought a policy. Oxford, Aetna, CareConnect, and probably another one or two I can’t recall.

If I could raise my rates 15% to 25% per year, I would be retired by now. Every other industry on the planet is cutting costs, except health insurance.

Look, I am all for universally available health care, but this system as it is set up is just is not sustainable.

I strongly urge you to deny this rate increase.
Our company is a customer of CareConnect and we have just received notification of their requested premium increase for the Value Gold 20/50 plan.

22.32%. In one year.

I'm a bit lost for words. This is clearly excessive price-gouging well beyond actual increases in health care costs. And it's totally unsustainable for small businesses like ours - who can't raise their prices by 22% each year.

I implore you to carefully scrutinize this premium increase and modify it to a more reasonable figure in line with inflation - currently running at 2.5%. Before health care costs consume every other functioning part of the economy.

Regards,

[Name]

[Redacted information]
I am appalled at the possibility of another increase, especially 16.7%. Let the company pay the executives less and stop raising the rates. Careconnect came in at a reasonable cost, but I believe their intention was to establish themselves and then raise rates. I see that is what is happening. They are going to make it impossible for the small business employee to afford health insurance. Another example of 'the rich getting richer'. Try cutting a few services or some other way to meet their bottom line. Not at our expense. 5% increase, maybe 6% would be more sustainable. They would be increasing over 25% in the last couple of years. Absurd!!

I'm deeply disappointed to learn that CareConnect is seeking to raise the rates of the Standard Platinum plan that I have elected. I'm a healthy woman in my and this plan, through the State of New York Small Business Marketplace, costs nearly $600 per month and my contribution is nearly $300. Adding an additional $65 per month, or so, would be a significant financial hardship for me, likely forcing me off the plan. CareConnect should seek to encourage more members who are like me in the plan, stabilizing the pool. This increase will only drive younger, healthy, consumers away from the Marketplace. There are other ways to bend the cost curve, that are not so onerous to consumers.

I am disgusted and appalled by the request of CareConnect for a 15.8% premium increase for the upcoming year. If I am not mistaken they were allowed a 20% increase last year! When will these double digit increases stop? I am certain that your department will approve this increase like they have done in the past without question. My premium for the same plan went from $1488 per mo. to $1804 per mo this past year, and now would increase to approximately $2089 hard earned U.S. DOLLARS per month which is $25,000.00 per year. And since starting with this plan, the deductibles and copays have done nothing but increase too. MORE OUTLAY AND LESS VALUE. There is no end in sight to the continuing increase in the cost of insurance premiums on an annual basis. The insurance companies need to be reigned in. Have you ever denied their requests? I wager you will allow CareConnect to have a 12 to 14 % increase; so it wont look like you caved to their outrageous request. Say NO for once, and let's see how they handle it. Maybe their CEO and executive level employees will not take a huge bonus, or they will give up their skybox at the Nassau Coliseum or Shea Stadium. Not just continue to feed off their subscribers.

A 17.4% increase is unacceptable. Suffolk county has vey little coverage in Hospitals and services. Very few primary care and specialist accept this insurance. The providers map off coverage has a BIG blank area in Suffolk. None of my preferred physicians take this insurance so I am paying mostly out of pocket. When the nearest in network hospital is 20 minutes away, in NY State!! that is ridiculous. Please do not approve this rate increase for a really poor excuse for a health insurance plan.
I pay nearly $300 monthly into the unfortunate Bronze plan through my employer. This plan is virtually unusable because there is a $3000 deductible, which means that I have to pay $6,600 into the plan annually before I can actually use the benefits. After paying that amount, the plan only pays 50% of any eligible claims. I should not have to pay a penny more to this company for such a plan which provides pretty much nothing in return. Thank you.

To Whom It May Concern:

I just received the letter informing me that once again the Health Insurance is requesting an increase of 17.8%. I just got this insurance since the last carrier no longer covers small businesses. This plan is under CareConnect, and costs $1275.00 A month. I am already burden with all the other insurances, taxes, garbage disposal, rent, etc. I cannot afford another increase.

It seems unfair that at a time when the economy in Long Island is struggling, especially for small business that you would saddle the business with higher premiums. I am opposed to any increase in the Health Insurance plan and would appreciate it if the increase was denied.

Sincerely
We are a small group with Careconnect Tradition Gold plan. We received notice of the proposed premium rate change of $17.09 percent that they are asking DFS to approve.

It is very costly to provide good health care plans for small business for our employees. If this rate change gets approved it will be a hardship on small business in NY to be able to afford good health plans to our workers. I would hope that DFS does not modify this rate and help small business in NY to survive the cost of covering our employees and their families.

What is the Risk Adjustment program that is noted in the notice and when was this put into effect?

Please advise, thank you

Regards,
To whom it may concern: I am writing to you with regards to a letter received about our insurance rate increase of 23.15%. This increase seems extremely high and we would consider dropping CareConnect as our insurance carrier due to this increase. This seems to be not a ?normal? increase in a premium and it will effect many members. I hope that more consideration is put into this and the amount that it gets raised.

Thank you

CareConnect Platinum Plan Group Coverage Plan ID Number : 82483NY05010001

we received notice of proposed rate increase of 11.67% . we request not to increase rate for premiums as every year the care connect is increasing premium rates. members are not getting any extra service and also the deductible is getting higher and higher. since we got the policy every year the company increases 10-15% premium .as a small business its very difficult to survive and this is extra burden on it. kindly requesting you to deny the increase of premiums as the members are not even using it .

I think the rate increase is outrageous. We are already paying a high premium and have to pay most of our medical bills up to an insane amount due to the way the plan is built with all the deductibles and out of pocket maximums. Health insurance needs to be affordable for us to stay healthy. This rate increase has no valid reason other than the companies wanting to make more money. Please do not allow this as we cannot afford a 20% increase in our insurance bill.

Each year the premium rates go up as the quality of care decreases. Some of my employees do not use the insurance often enough to even warrant a rate increase. These continual increases are making healthcare unaffordable and increasing the cost of business for small businesses.

A premium increase of 22.32% is absurd. Our rates just increased over 10%. No other industry is able to increase rates yearly at such a huge rate. As a small business owner this type of price gouging will make it impossible to afford coverage. Then I am penalized personally for not having coverage while they make the small group pricing unaffordable. As an overseer of the insurance industry you should not be allowing such behavior---this type of price manipulation would be considered unethical at least and unlawful at most in other industries and should not be allowed to happen in health insurance.
I have received a notice from CareConnect that they have applied for a premium increase 22.58%. This rate is far beyond the cost of inflation which is below 1% and would greatly impact the ability to provide quality coverage to my employees. NYS has to do something to keep these kinds of increases in check.

The proposed rate increase of 21.16% for 2018 is absurd! We will not be able to afford this premium! We are a small company and to have this increase would be a hardship and we will not be able to afford to offer this any longer.

No business in a competitive can get away with 19% annual increases and keep customers. More price controls in the system need to be implemented. Insurance is becoming un-affordable for both employees and employers. Please keep this to something related to inflation.

We pay nearly 1500 a month for health insurance not including what my employer pays per month in addition to my payment... every time we go to the doctor its 50-100 in co pays .... we are struggling to pay co pays after having a baby which amounted in nearly 8,000 in co pays... how can you honestly justify raising our rates ... we work we pay a sufficient amount of money per month to have insurance .. it almost seems as if you don't want us to work and pay for insurance and rather us go on Obamacare where no co pays are owed and monthly fees are not nearly as high as this... we are working class people you are making it nearly impossible for us to survive and be able to afford healthcare isn't that the complete opposite of what your suppose to stand for ..

Increasing premiums by over 20% as suggested by careconnect makes it totally impossible for us to be able to be covered by insurance. It makes it impossible for our business to be able to continue supporting our employee insurance and paying for the premius. Puts our business at risk and our employee's health at risk.
To Whom It May Concern:

We have received the attached letter (copy enclosed) dated June 1, 2017 from CareConnect informing us that they are in the process of requesting an increase in monthly premiums by 23.28% on 5-20-18, in the amount of $338.49 per couple.

CareConnect had a premium increase as of 5-20-17 by 22.06% in the amount of $268.00 per couple.

Based on the above figures, we are claiming that this increase is too excessive for a period of one year. The previous increase in the year 2017 is causing a reduction in participants. Based on these skyrocketing premiums, more families and employers will be forced to drop out of CareConnect Health Insurance coverage.

We hope that you will reconsider CareConnect request for such an increase in the period of one year.

We would appreciate a response to the outcome of any increase in a period of less than three years.

Very truly yours,
Re: Notice of Proposed Premium Rate Change
TRADITION PLATINUM 30/30 HIGH RX 82483NY1390001

Dear [Name],

CareConnect is filing a request with the New York State Department of Financial Services (DFS) to approve a change to your premium rates for 2018. New York Insurance Law requires that we provide a notice to you when we submit requests for premium rate changes to DFS.

DFS is required by law to review our requested rate change. DFS may approve, modify or disapprove the requested rate change.

**Proposed Premium Rate Changes**

If approved, the percentage change to your premium is **23.28%**.

Please note that while we try to provide you with the most accurate information possible, the final approved rate may differ based on the benefit plan design and other features you select on renewal. Also, the final approved rate may differ because DFS may modify the proposed rate.

**Why We Are Requesting a Rate Change**

A number of factors have led CareConnect to ask for a rate increase for your plan. Like other insurance companies, we face increased health care costs, partly because improvements in medical technology tend to be expensive, as are many of the newest drugs. In addition, we're legally required to put aside a large amount of money for a federal program called the Risk Adjustment program. This program has an important goal: It's intended to help keep the health insurance market stable and ensure competition. To do this, the Risk Adjustment program is supposed to make insurers that have relatively healthy members pay insurers that have sicker members.

The New York State Department of Financial Services has issued regulations that will help reduce future risk adjustment payments. Nevertheless, Risk Adjustment will account for part of the rate change.
30-day Comment Period

You can contact us or DFS to ask for more information or submit comments to DFS about the proposed rate change. The comments must be made within 30 days from the date of this notice.

You can contact CareConnect for additional information at:

CareConnect
2200 Northern Blvd., Suite 104
East Hills, NY 11548
855-706-7545
CareConnect.com

Comments or requests for more information on the proposed rate change may be submitted to DFS via email by visiting the DFS Website or via standard mail as follows:

DFS Website: www.dfs.ny.gov/healthinsurancepremiums
Email: PremiumRateIncreases@dfs.ny.gov

United States Postal Service:
NYS Department of Financial Services
Health Bureau – Premium Rate Adjustments
One Commerce Plaza
Albany, NY, 12257

If you choose to submit comments to DFS, please include the following information:
1. The name of your insurer
2. The name of your plan
3. Whether you have individual or group coverage
4. Your HIOS Plan ID number, which is 82483NY1390001

Written comments submitted to DFS will be posted on the DFS website without your personal information.

Plain English Summary of Rate Change

We have prepared a plain-English summary that provides a more detailed explanation of the reasons why a premium rate change is being requested. You can find this information at the following websites:

CareConnect website: CareConnect.com

DFS website: https://myportal.dfs.ny.gov/web/prior-approval/northshore-lij-careconnect-insurance-company-inc

Notice of Approved Premium Rate

After DFS approves the final premium rate, you will receive final rate information at least 60 days before your 2018 renewal date.

Sincerely,

CareConnect

CareConnect Insurance Company, Inc.
2200 Northern Boulevard, Suite 104, East Hills, NY 11548 • CareConnect.com
Notice of Non-Discrimination

CareConnect Insurance Company, Inc. ("CareConnect") complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. CareConnect does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

CareConnect:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)

- Provides free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact CareConnect’s Senior Director, Quality Improvement.

If you believe that CareConnect has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

CareConnect
Senior Director, Quality Improvement
2200 Northern Blvd., Suite 104, East Hills, NY 11548
Phone: 855-706-7545
TTY: 855-226-7318
Fax: 844-447-2525
Email: CareConnectAppeals@nslijcc.com

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Senior Director, Quality Improvement is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building, Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)

To: NYS Department of Financial Services  
Health Bureau ? Premium Rate Adjustments

Insurer: CareConnect  
Name of Plan: Tradition Gold Copay  
Group Coverage  
HIOS Plan ID: 82483NY0620001

Dear Sir or Madam,

It was not long ago that our insurance agent introduced CareConnect to us because our previous insurance carrier increased the rate unreasonably. Under the impression that CareConnect has a reasonable rate for the insured, we immediately made a decision to transfer our insurance to CareConnect.

Now, we are dismayed to be informed that CareConnect is going to increase the premium rate for 2018 by 22.58%, even though it offers no additional or better services than other insurance companies. Our company is a small business, providing our staff members with medical insurance. Our income comes from our students? tuition. We cannot keep up with this increased rate, as we cannot increase our tuition to a comparable rate to the working class families. It is impossible that the families can get this much increase from their wages or salaries. Accordingly, our school?s tuition can hardly be increased, let alone our employees? medical insurance expenses.

We have been struggling to keep our employees covered, and just hope that we can stay with CareConnect with the same rate to continuously support our employees. Therefore, on behalf of our employees, we strongly urge that you consider not permit a rate increase for the year of 2018.

Your understanding and help will be greatly appreciated.

Sincerely Yours,
Hi I’m emailing to find out why our rate may be increasing. We are a small business and can barely afford what we are paying now and will not be able to keep up with a higher payment. It has already significantly gone up since last year with much worse coverage. My insurer is Care Connect. The name of my plan is standard bronze. It is group coverage and my group number is [redacted]. And my member number is [redacted].

Please get back to me Thank you

Sent from my iPhone
Dear NYSDFS,

Our small family own company in Manhattan has 4 staff members and they have all been with DT for many years. Our team is important to us and so is their health and welfare.

Care connect a very large corporate entity has many options to reduce costs and keep its margins in check. It should focusing on cost cutting and waste elimination within its vast amount of staff and executives. A 23% rate increase is absurd.

Our company is small and a rate increase will cause some problems for us. We will either have to eliminate offering health coverage or our staff will have to pay more than what they are currently paying. These are hard working NYers that need affordable quality healthcare.

We utilized the power of the NYS exchange knowing that we would get good fair rates. Dealing with a broker for many years was a nightmare because our rates was increasing every year.

We cannot afford that with an exchange insurer.

We are asking you to deny or drastically reduce the percentage that Care Connect is requesting.

I have included Senators Schumer and Glibrand offices on this email as well.

Thanks
Enough is enough! These premium increases and request for premium increases are hard on the small business owners who provide insurance for their employees, employees who must contribute to the plan, and those who are self-employed who have to pay for their policies. The co-pays and deductibles are also causing hardships on the hardworking people.

I received a notification from Care Connect that they are requesting approval for an exorbitant rate increase. I am imploring you not to approve their request. Health care costs have not gone up 22.58%! If this is approved, I will not be able to afford health insurance and will be uninsured.

I have received notice of the proposed increase in my group healthcare premiums for 2018. Ongoing increases at this level cannot be sustained by the average family or small business. If the all the insured population budgeted their households and small businesses in a similar way, our collective irresponsibility would be newsworthy. In addition to the current headlines about Obama’s plan versus Trump’s plan, there should be a sharp focus on the insurers and their relative inability to price a plan appropriately. I object to the proposed increase despite the factors involved.

I am most decidedly against allowing a rate increase. I understand the explanation given by my provider, but I, as a customer and patient, am not the cause of their inability to cover rising costs. It is up to the health insurer to reign in the price increases passed down by the doctors, labs, and medical service providers generally. The insurers and providers agree to a fee schedule, completely leaving out consumers in the process. In any other industry this would be considered a collusive and monopolistic arrangement, subject to anti-trust laws. This is an unacceptable situation. I refuse to allow it’s being made worse by agreeing to a further increase in costs to consumers, which likewise goes hand-in-hand with continued decrease in covered services. Please do not allow this increase. Please feel free to call me if you wish to discuss this further.
I received a letter regarding the 22% increase that Care Connect is filing a request for. A 22% increase is simply too much money and an unreasonable amount of increase. We do not have a 22% increase in sales or have any other way of counteracting such a high increase. I ask that you DFS please deny this 22% request as my small business and it's employees count on having affordable health insurance. 22% increase will force my company to look at layoffs and lessen the coverage that individuals will have. No one wins if I'm forced to do layoffs because the insurance company will ultimately receive less income from me. A modest 3-4% increase seems much more reasonable. If you have any questions don't hesitate to reach out to me directly. Thank you,

My insurance rate is too high and i will have to look for other options. we pay $2,000.00 a month for myself, my wife and my newborn son. I just received a letter in the mail that it will increase 29.6% next year.

We are having trouble paying our bill now and an increase of 17.8% would be a hardship on us. It's not justifiable to do this! And we are not the only ones who feel this way. Thank you.

I am opposed to the 17.09% increase on my Insurance policy. They did the same increase last year and now if this goes through I will not be able to afford Insurance. I am already paying $1,784 every month. I will be forced to change policy and or no Insurance if this is the case. Something needs to be done with this problem! Thank you in advanced and please do not let this increase happen!

IIf insurance rate will change, I could not pay more. We have a daughter. She will go to college this fall. We have to pay college tuition. Our life will be tight money life. Thank you.

ATTENTION: This email came from an external source. Do not open attachments or click on links from unknown senders or unexpected emails. Hello, The name of my insurer is CareConnect. My plan is the tradition platinum plan. I personally have individual coverage although I am part of a group. My HIOS plan ID number is 82483NY1390001. I am writing to comment on the proposed premium rate change that CareConnect has made for my group for 2018. My group is a small private school. We do not get state funding, although we work very hard to improve the lives of our children and our surrounding community. I think it would be wrong to make our health care as in-affordable as CareConnect has proposed. I am hoping that the DFS will sympathize with us and help us maintain good, affordable healthcare. Thank you,
Hello,

I'm infuriated I received a letter on Saturday, regarding an increase in my premium for 2018. THIS IS RIDICIOULOUS how much money does one person have to pay for health insurance. This is unacceptable I'm a single person and my rates were just raised this year $36.00 a paycheck.

THAT'S $36.00 every two weeks and now your raising them again. You received an increase this year of $936.00 a year.

What is going on????????????????????????????

I think this is unfair that ANYONE WHO HAS INSURANCE MUST PAY DEARLY FOR ALL THE LOSERS THAT HAVE NO INSURANCE!!!!!!!

I want someone to call me and explain the increase asap. I will be writing the governor on this as well.

Warmest Regards,
Good Morning Thank you for the opportunity to chime in regarding the increase in our insurance. We pay out of our own pockets each month - we do not have an employer that pays our insurance. We are the family that does not go to the doctor frequently so we pay each month for services we do not use. An increase in our plan will have a negative impact on our family. Please do not raise the rates. I feel the focus should be on the medical professionals who are using the system for gains they are not earning. Thank you.

Please do not increase my premium rate. I don't even use any of those features listed in the reasons for the increase. My premium rate is already too high and I get next to nothing with it. If you increase the premium I might have to skip on health insurance and just pay whatever fee because it will most likely be cheaper in the longer run.

Good Morning Thank you for the opportunity to chime in regarding the increase in our insurance. We pay out of our own pockets each month - we do not have an employer that pays our insurance. We are the family that does not go to the doctor frequently so we pay each month for services we do not use. An increase in our plan will have a negative impact on our family. Please do not raise the rates. I feel the focus should be on the medical professionals who are using the system for gains they are not earning. Thank you.
I just received a letter in the mail from my family's health insurance company. This is an absolutely unacceptable rate increase. I am already paying over $25,000 for health insurance for 4 very healthy people. I can not accept this rate increase and if it goes through I will be forced to pay the penalty for no insurance and pray to god that no one in my family is hurt or gets sick. This is an extremely sad state of affairs when insurance companies can back us hard working tax paying citizens into a corner, force us to pay exorbitant rates to protect our family and then have the nerve to raise the rates 13.7% per year. There is no other industry that increases cost to their clients like this and I for one am really tired of being abused. The DFS is supposed to stand up for the people and protect our rights and family's well being. Well I can no longer afford health insurance so in 2018 i will not be renewing. I ask you to please keep these insurance premiums under control. The general public that does not work for the state or government are being asked to foot the bill for the other half of the country and it is wrong. I expect a response as this is an extremely important topic and negatively effects my family directly. I appreciate you having this address for people to offer their opinions. Please help.
I think any rate increase is an outrageous idea.

My family currently pays over 15,000 dollars a year for a family of 4.

My office contributes a portion to our coverage so the yearly total is even more than that. If you add the outrageous $4000.00 deductible that brings coverage for a small family to over 20,000 dollars, but that's not enough???

It would have made more sense for my family to save all that money yearly rather than contributing to this "insurance".

This NYS government office should be requiring the insurance companies to bring their rates down to reasonable prices rather than allowing them to get rich on the backs of New Yorkers, whom you should be representing.

Approving the increase would be a terrible hardship on hardworking middle class families who are being forced to carry the cost of healthcare for the entire state!

Don't allow this unjust increase to be approved!
Hello

Could you possibly keep this increase to less than 2% ,0%would be more realistic .Really would that be too much to ask .

I personally have a child in college and 1 working a full time job and I pay 335 a week now.

Why can't you due your part to make America great again and let the working class actually catch our breath for this year.

Hopefully you actually read this.
If so thank you Middle class father of 2

Are you kidding me?
When does the insanity end?
When businesses in NY can no longer afford to offer health insurance?
When individuals and families in NY can no longer afford to carry health insurance?
At some point someone has to have the balls to say no to these insurance companies.
NY health insurers seek an average 17% rate increase
I would like to take a minute of your time to express how disturbing the increase in my health care benefits is. 10.73% is just not feasible for people on fixed incomes. Please stop these increases as we can not afford it. What if it was your mother?!
I am a self-employed, small business person who has recently been informed that my health coverage for 2018 may increase by 25%. I come from a small-business family. If I were to raise my fees by 25% I'd be out of business. How is an insurance company that already charges some of the highest rates in the world, able to request this?

I am a lifelong NY State resident, however should further health insurance increases go through, I will be forced to either: leave NY State or go without coverage.

Health coverage leaves us two choices: we can go broke slowly paying exorbitant premiums for little coverage or we can go broke quickly by going without coverage and having to pay for a catastrophic illness.

Why do residents in other states pay less?

Thank you for your consideration.

Respectfully,
We are outraged at our current proposed cost increase for our individual health plan. Proposed increases have been very close to actual the last 3 years and there are not a lot of options of going to other plans. Very few are offered. We are a family of 4, Small Business owners, making middle class wages (roughly $110,000 annually). Premiums are so high we will be paying more for health insurance than our mortgage come next year. As business owners we cannot raise our prices to keep in line with insurance prices, what are we supposed to do???????? Everyone talks about insuring the uninsured, what about those who WORK very hard for a living and cant afford insurance. Why is this matter never addressed? I would love to hear from you on this matter rather than on keeping "Obamacare Safe" (Newsday 6/7/2017)
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ATTENTION: This email came from an external source. Do not open attachments or click on links from unknown senders or unexpected emails.

To Whom it may concern

I’m against a rate increase of almost 12%. This state is going to put Hard ship on the small business. I can’t afford to stay in this state. It time for the State to think about it residents and not about politicians and insurance companies profits.

Best regards

[Redacted]

Small Business Owner

Sent from Mail for Windows 10

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Hello,

Increasing the premiums on my already overpriced inadequate insurance coverage is over the top. As a contractor, I have paid for my own individual health insurance coverage for the past 10 years and I have seen my premiums increase by over 40% and my coverage drop by 100%. The fact that hard working citizens have to pay increasingly more for less coverage is compete nonsense. Low life system suckers should be the ones getting my poor 4000 a year deductible insurance for free or 20 dollars a month. I’m actually paying for coverage while people who qualify and participate in NY state of health have much better coverage than me. How does this make any sense? It's literally socialism, the only difference being I'm not rich and paying 5000 a year for garbage insurance that I end up paying another 2000 out of pocket for to cover deductibles is flat out ridiculous. Cut off the welfare, health insurance isn't a right, it's a privilege you pay for.... just like driving a car. Stop punishing people who work to subsidize those who choose not to. Perhaps if all of the working Americans like myself decide to say no to subsidizing broke lazy people it will bankrupt and destroy the insurance companies, and force the change we really need. I suggest raising the rate for people who pay nothing to 20, and those who pay 20 to 60 a month... but instead you will charge those who pay to help those who don’t. In conclusion, if my rate goes up, I will cancel my coverage and pay out of pocket, which I pretty much already do. Then you can figure out how to make a profit when no one pays in.
Please see enclosed letter from AARP indicating I have coverage elsewhere and no longer require your company's services.

Cancel my coverage effective immediately. [Redacted]

Confirm cancellation immediately to [Redacted]

Sent from my iPhone
ATTENTION: This email came from an external source. Do not open attachments or click on links from unknown senders or unexpected emails.

I think this is ridiculous, I'm a single male in his 30's who rarely gets sick. I only use my health insurance in emergencies and for prevention. Now you might say, buy a smaller plan, the last time I did that I broke an ankle and my deductible was so high it made it a struggle to get by. My big gripe about the health care is that it focuses on getting people on drugs and not on preventative things, such as massage, acupuncture etc. The more people used prevention the less people would get sick, leading to a lower cost for everyone. FIX THE SYSTEM

Thank you

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Dear Gentlepeople, Regarding the 17.14% rate increase for 2018... The 2017 increase was very reasonable but why such a large increase for 2018? This is a huge increase for me as I am on a very fixed income at this point in my life, and I will now need consider dropping health insurance all together. If there is room for any consideration, please do so. Best regards, [Name]

-----Original Message-----
From: [Name]
Sent: Friday, June 16, 2017 3:55 PM
To: [Name]
Subject: NYS Department of Financial Services Consumer Assistance Unit Inquiry

Dear [Name],

Your inquiry submitted to the NYS Department of Financial Services Consumer Assistance Unit has been received and will be reviewed promptly. The information you entered is as follows:

Your Name: [Name]
Address: [Address]
Your Company/Organization: [Name]
Daytime Telephone#: [Phone]

You are a(n): CONSUMER
Type of Insurance question/comment: HEALTH

Your Questions and/or Comments have been recorded as follows:

Received a notice of proposed premium rate change... very discouraged about another premium increase (2018 - 7.5%) Would like to understand justification for such an increase. Thanks,

Sincerely,
New York State Department of Financial Services Consumer Assistance Unit. email at: consumers@dfs.ny.gov

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To whom it may concern. I recently recived a letter letting me know about my health Insurance premium increase. It is kind of redicles, because price is going up, but my salary have not for many years! My premium will be $1130.51, deductible will be what? $16000?20000, it is basically no insurance at all, I am barely paying for mine and my wife health insurance. I don't understand how much do you want me to work to afford this? There is only 7 days a week. Stop this insanity with out of control premiums!!!!! Enough! You are increasing premiums by 16.92%, year after year. Which is way above common rate of inflation, mind you. What kind a racket is this? Also, where is a so-call “service”? I see that you’re using very expensive paper to send this notification to me. Stop the waist! I know that NON of you really care! I am not under any illusion and I know that this email will be ignored, maybe I will receive some kind of "standard bureaucratic answer", it is just a formality. Yes, I am very disappointed about this rate increase.

Sincerely [Name] (Simple silver)
ATTENTION: This email came from an external source. Do not open attachments or click on links from unknown senders or unexpected emails. To Whom It May Concern: I, along with many others, have incurred premium rate increases every year since the "affordable care act" has begun. Your increases are both unsubstantiated and a burden on your subscribers. This has been a bait and switch from the beginning, and good tax paying Americans are being taken advantage of to feed the appetite of insurance companies. The increases are not normal low numbered increases to meet such things as inflation, but they are double digit percentage increases that make it more difficult to afford. So, yes I disagree with this increase and hope others express their views also.

Sent from my iPhone

ATTENTION: This email came from an external source. Do not open attachments or click on links from unknown senders or unexpected emails. I am really disturbed about the proposed rate increase. These insurances are meant to help the lower class that doesn't have money to afford private insurance. So raising the rates sort of defeats the whole purpose.

ATTENTION: This email came from an external source. Do not open attachments or click on links from unknown senders or unexpected emails. Hello, I am writing in response to the letter I received dated 06/01/17 regarding a proposed rate hike for my insurance plan. My original premium is $367.04 and the proposed amount is $415.04. I have a high deductible plan of $6000. As of now, I would have to pay a total of $10,404.48 before having medical services covered without paying out of pocket. The proposed rate would mean that number goes up to $10,980.48 for out of pocket expenses per year. I am a healthy person so my medical expenses on average are less than $1,000 a year. Without insurance, I run the risk of a catastrophic injury putting me into bankruptcy, but at this rate, having insurance is doing that anyway. So if your rates do increase, I will be dropping coverage and taking the risk whilst paying the fine for not choosing insurance. It's not my first choice but enough is enough. Plus, if I'm thinking it, so will the other healthy 20 and 30 year olds who and strapped with massive student loans, and can't afford to be squeezed for every penny we make. Please consider if you would like to keep me and those like me insured. Or else, you will be doomed to have ever increasing premiums and more and more of us will have to drop coverage. Regards,--
ATTENTION: This email came from an external source. Do not open attachments or click on links from unknown senders or unexpected emails. I don't know how much good this does because every year nothing changes....insurance companies get their increases and the executives get HUGE bonus's, HUGE salaries.... and the American People get higher rates...i just want to know when enough is enough....what is the number that will be the ceiling $ figure?? If you raised me 50%, would that change anything? I'm pretty sure I haven't had a pay increase in years...and people are working with less income due to these increases, yet you just get to raise our rates..... So tell me, what is the number? 25% increase? 30%? 70%? when will you have had enough? When will NY stop letting votes dictate what is right and wrong? When will someone actually care about all the fraud, enough to save the American people money? And it's fraud on all ends... I can recall speaking with someone on the phone about 5 years ago and the woman was originally from Texas who worked at an Insurance company. She said NY tells the employees NOT to ask questions .Hmmm.... She told me in Texas, you don't get away with the stuff NYS allows. Amazing how an hourly employee with no managerial training put together that the system is broken yet ALL THE BIG PEOPLE IN POWER CHOOSE NOT TO DO ANYTHING ESPECIALLY IN NYS!!!!!!!!! Being Democrat or Republican....Rich or Poor......Citizen or Non-Citizen.....these raises are WRONG on so many levels. Give me a break. You do your due diligence and send these "legal" letters out but it means ABSOLUTELY NOTHING. STOP KILLING TREES Just to make yourself feel good. The system is broken and your division that takes care of these letters is a waste of money.
New York State health insurance companies are asking for a 31% hike in 2018. We are/will be carrying the equivalent of two mortgages ... what are you going to do about it?
we have a crisis in this state and country with the cost of health insurance. It has been breaking my company and my competitors for many years. The insurance companies are asking you for even higher prices this year again. We cannot withstand this any longer. People being paid $30k per year are getting bills for $20k for just health insurance today that is not as good as the insurance was in the 1980's. We build some of the world's best heart monitors here at but are being strangled by this insane cost. Insurance rates continue to climb way beyond reasonableness and our product prices are dropped beyond survival. if you want low quality Chinese junk equipment used to diagnose your family's diseases, then continue what you are doing. If you want American made top quality, then stop this now. You must not only reject their request for high rates, but you must make their rates go down. The medical profession is being paid less and less and the insurance rates are going higher and higher. the money must go to the medical people, not the insurance companies. Please stop playing politics on this. you are destroying our state and country. Please fix this. we cannot last much longer at the current rates. We needed relief about 5 years ago. now it is literally killing us off wholesale. If your goal is to destroy us, then allow the rates to continue upward. if you want us to survive and actually thrive, then allow the market to set the prices again like in the 1980s. Much better insurance at 1/10th the price.