



08/11/2012 02:50 PM



To "PremiumRateIncreases@dfs.ny.gov" <PremiumRateIncreases@dfs.ny.gov>

cc

Subject Rate Increase - AETNA QPOS Individual Advantage Plan

A 7% rate increase may not seem like much, but when I pay more than \$22,000 per year and still must pay another \$1000 deductible before I receive any benefits an additional \$1,600+ per year is outrageous.

Blaming the Obama health plan does not make this right. The individual should not have to carry the burden of the uninsured and group plans which receive discounts. There isn't even an opportunity to increase the deductible to lower the premiums. I wouldn't mind paying out of pocket for the services if the premiums were lower.

NYS needs to consider the middle class as well as the "poor" when considering the needs of the insurance companies.

Sincerely yours,



NYS Department of Financial Services

08/20/2012 04:20 PM

To PremiumRateIncreases@dfs.ny.gov

cc

Subject Prior Approval Submission

Five years ago in 2007 my ppo individual health insurance monthly premium with Aetna was \$789.40. It has been raised substantially over the years. Today I pay \$1,932.00 per month! Aetna has requested a 7% rate increase. This should be denied! I am already paying \$23,984 a year. That's way, way too much as it is.



08/28/2012 01:22 PM

To PremiumRateIncreases@dfs.ny.gov

cc

Subject Aetna Premium Rate Increase

Dear Sir or Madam,

I am insured by Aetna, covered by the Aetna QPOS Individual Advantage Plan offered by Aetna Health, Inc. I am writing to submit a comment and complaint about consistently rising annual insurance premiums. My annual premium is currently over \$2000 to insure one person for medical coverage. With limited competition for individual health insurance coverage in New York City, I am outraged at this high rate, and am submitting my letter to protest the 7% 2013 rate increase proposed by Aetna. This will constitute an 82% increase in premiums since 2009! Medical costs have NOT increased 82%.

Below is a table of my insurance rates since I have been covered by this plan.

September 2008-August 2009 = \$1204.00
9/09-8/10 = \$1529.00
9/10-8/11=\$1835.00
9/11-8/12 = \$1932.00
9/12-9/13=\$2050.00

I hereby suggest that their 2013 rate increase be denied, or at most,

limited to 1-2%.

Thank you.



08/29/2012 04:19 PM

To "premiumrateincreases@dfs.ny.gov" <premiumrateincreases@dfs.ny.gov>

cc

Subject Proposed Aetna rate increase complaint/comments

I am currently covered under The QPOS Individual Advantage Plan offered by Aetna Health Inc. I am outraged and devastated by yet another proposed rate increase for 2013. To add insult to injury, I have just received another rate increase of 9.3% effective November 1st 2012 which will bring my monthly premium from \$1932 to \$2,111 per month- HOW CAN YOU JUSTIFY THIS???!!!!!

The additional proposed increase for 2013 will bring it up another 7% (approx another \$150 which will make it \$2261 per month.)

When I joined Aetna on this plan in November 2005- my rate was \$670 approx per month. In 7 years you have increased my monthly rate 200%!!!!!!!!!!!! This is an OUTRAGE!!!!!!!!!!

I find this criminal given Aetna's enormous profit margins and eye-watering bonus packages for their executives. That coupled with the fact that Aetna are about to purchase Coventry Healthcare for \$5.7 billion!!!!!!!!!!

I am a single [REDACTED] year old and currently unemployed with [REDACTED]. Your current rates mean I would have to earn at least \$30,000 per annum JUST FOR HEALTHCARE!!!

My family are helping me to pay for this and I am running up debt but I cannot be without healthcare.

Every other country in the Western world offers nationalized healthcare. Aetna is nothing more then greedy and a monopoly- individuals don't stand a chance.

What are we meant to do? Just die??