



**NYS Department of Financial Services**

08/27/2012 09:55 AM

To PremiumRateIncreases@dfs.ny.gov

cc

Subject Prior Approval Submission

Aetna Health Inc (NY)

group

hmo

These rate increases are not justified. My HMO policy has a \$3500 individual deductible and a \$7000 family deductible. I am paying over \$1500/month premium for what is basically catastrophic coverage. My deductible is so high that any medical expense comes out of my pocket because the deductible is never met. So I am paying \$1500/month and Aetna has never had to cover any of my medical expenses. Where is the premium money going when the majority of the time the high deductibles are never being met? Again, these rate increases are absolutely NOT justified.



**NYS Department of Financial Services**

08/26/2012 06:36 PM

To PremiumRateIncreases@dfs.ny.gov

cc

Subject Prior Approval Submission



Aetna Health Inc (NY)  
group  
hmo-pos

I am writing to protest the rate increases that Aetna is proposing. Without warning last year, Aetna cut reimbursable costs to Medicare rates. Those of us not on Medicare, do not pay Medicare rates; we pay substantially more. Reimbursement is now less than half of what it used to be, which is especially ridiculously low for New York City. In fact, Aetna reimbursed 42 cents for a brain MRI last year. More and more doctors are refusing to take insurance, because of the very poor payments from insurance companies. I don't know if other companies just reimburse Medicare rates for non-Medicare-age patients, but Aetna is charging more and reimbursing less than half of the outlay. Plus, they have set up deductible and co-pay requirements that make it virtually impossible to meet the deductible for out-of-network benefits, without paying many thousands of dollars out-of-pocket for healthcare. Please stop Aetna from charging more and giving substantially less to its members.



08/28/2012 10:33 PM

To PremiumRateIncreases@dfs.ny.gov  
cc  
Subject AETNA Health Insurance Increase

I am opposed to another rate increase. It is unjust to receive automatic rate increases when living wages are non-existent, stagnant, falling or no-existent. I believe in wellness and staying healthy and would like to have my insurance decreased for maintaining my health. Aetna continues to raise year after year, even though as a family we utilize it less and less because we are healthy. I strongly oppose another increase by AETNA to covered for less medical care. My family may end up being uninsured because the costs skyrocketing to unaffordable levels.



**NYS Department of Financial Services**  
08/29/2012 03:34 PM

To PremiumRateIncreases@dfs.ny.gov



cc

Subject: Prior Approval Submission

Aetna Health Inc (NY)  
group  
other

NYC Community Plan 111 Small Group is so restrictive and expensive already. Please don't allow them these huge proposed rate increases. The service and information they provide is so vague and intended that customer just does not go for all those preventive procedures we should be able to have. Thank you