



NYS Department of Financial Services

08/09/2012 03:20 PM

To PremiumRateIncreases@dfs.ny.gov

cc

Subject Prior Approval Submission

Aetna does not justify their Huge Rate Increase request, especially for HealthyNY HDHP with no Prescription Drug Coverage. Please do NOT allow the Aetna Premium increase for AetnaHealthyNY High Deductible Health Plan



08/10/2012 10:13 AM

To premiumrateincreases@dfs.ny.gov

cc

Subject Aetna Healthy New York - Proposed rate increases

Hello, I'm [REDACTED], vice-president of [REDACTED]. Employees in our company, including myself, receive insurance

through the Healthy New York Plan. I would like to comment on the proposed rate increases for Aetna Healthy New York Plan, as offered by Aetna Health Inc.

The proposed rate increases are too high. Inflation rates are low right now. Any rate increase should be about what the rate of inflation is. I point out that Aetna's profits are very high right now, so high that we received a check this year because Aetna earned more than the 20 percent allowed by law. A big insurance company should not have 20 profit ratios. This is too high. They should have perhaps a small percentage of profit, as befit a company offering such a large amount of services.

So to sum up. I oppose the proposed rate increases by Aetna Health Inc. These rate increases should be drastically scaled back. I suggest they be under 5 percent.



08/08/2012 10:48 PM

To premiumrateincreases@dfs.ny.gov

cc

Subject Premium Rate Increase

Good evening,

I have been a Aentna Healthy New York policy holder since 2005. I am part of the population that is employed full time but does not have access to health care through that channel and forced to see alternative options. Additionally, my salary does not increase at the rate that these policies have increased over the years and I am very worried about this pending 2013 increase of nearly \$80 per month. With a mortgage and other monthly expenses, squeezing out this extra money will be near impossible for me and I fear I will have to stop my plan and be left without coverage. I firmly protest these proposed rate increases for Aetna Healthy New York plan offered by Aetna Health Inc. With each year of increase the span of my coverage or services have not changed to warrant another substantial increase. Although I am one voice, i hope it will ring loudly. I am a hard working individual and doing my very best to take care of my health and my future. This increase will undo my efforts and leave me vulnerable and my future health in jeopardy. Please reconsider approving these increases. I know I am not alone...



08/09/2012 12:58 PM

To <premiumrateincreases@dfs.ny.gov>

cc

Subject aetna ny healthcare increase



To Whom It May Concern(if anyone)

The premium rate increase that Aetna Healthy New York is asking for is out of this world. In the letter addressing the increase they admit that new regulations are costing them an extra 1% approximately. But the rate increase they desire is more than 18% and that's after overcharging us in 2011 and being required to give us all rebates during 2012. In 2011 they raised rates also, obviously needlessly. Please stop them. It has become unaffordable. Thanks



08/09/2012 05:09 PM

To PremiumRateIncreases@dfs.ny.gov

cc

Subject Commenting on proposed rate increase for the Aetna Healthy NY Plan

Dear Department of Financial Services,

Please register these comments on the proposed rate increase for the Aetna Healthy NY Plan.

As an employer participating in the Aetna Healthy NY Plan, I oppose their proposed rate increases. Just this month they returned 15% of this past year's premiums according to requirements of the Affordable Care Act. This is strong evidence that not only should they not be allowed to increase rates, they should actually be required to REDUCE their rates since they have been in excess of what the law allows. I ask that you DENY THEIR REQUEST to raise rates, and in addition I ask you to consider requiring them to lower their rates.

Thank you for considering these comments,



08/09/2012 03:13 PM



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

cc

Subject Please Deny Aetna HealthyNY HDHP Increase

For another Year,Aetna continues to request outrageously High increase in HealthyNY High Deductible Plan. Aetna gives even less justifiable reasons than for last years Huge increase. They cite Prescription Drug costs – so please definitely

Deny the Aetna HealthyNy HDHP with no Prescription Coverage Increase Request.

Aetna also cites Future requirements of New Healthcare Act may possibly increase costs.

These purported costs should be presented clearly and transparently in the future Year, when they claim the costs may be incurred, not Continually increase the policy holders Premiums. If you keep approving their rate increases, Aetna will find ways to Spend our Premium money.

Please Deny the Aetna HealthyNY HDHP with out Pharmacy Rate Increase.



08/27/2012 01:33 PM

To PremiumRateIncreases@dfs.ny.gov

cc

Subject Aetna Healthy NY Program's MEMBER'S COMMENTS

To:

Department of Financial Services

My husband and I became a member of Healthy New York Program because it was the only chance to get health insurance coverage. Both of us are self-employed and we are doing a big financial effort to afford it.

In the past years, rate increases turned to be extremely high, disproportionate and not in accord to how much a low income worker can actually make specially now due to lack of jobs opportunities and financial crisis.

We believe that **if the rate increases proposed by Aetna Health Insurance Company are approved in the amount they were requested , Healthy NY Program's will not fullfill anymore with the purpose for what it was created: "Make Health Insurance more affordable for low income workers"**.

And, we will be obliged to do without something that is not a choice is a need.

Please, consider other ways to help working people continue to have Health Insurace coverage. **Help people to keep healthy which will be not only in benefit of individuals as citizens but in benefit of the Country itself. Sick people can not contribute with the progress of a Country.**



08/11/2012 10:04 PM

[Redacted]

To <PremiumRateIncreases@dfs.ny.gov>

cc

Subject 2013 rate proposals

To Whom it Concerns:

After receiving a recent letter from Aetna outlining their proposed increases for 2013 I must admit I was shocked! Last year my premium went up nearly 27% and this increase is for over 20%. When will these enormous rate hikes cease? After next year over 40% of my Social Security benefit will be spent on healthcare. The words of the President echo in my ears, my health plan **"will not raise premiums"**.

I worked 40+ years to get what I have and now my hard work is being used through rate increases to subsidize those who don't work or those who never worked. The system cannot support everyone when millions do not contribute. Instead of equalizing benefits with payments by all, the system increases the premiums of those who do pay with outrageous increases! These increases are to cover pre-existing conditions, coverage on dependents until they are nearly 30, unlimited prescriptions, birth control and various other items, none of which concern me or my situation.

I continue to work part time in order to pay healthcare. My retirement activities are lessened because of what I have to pay for healthcare. 4 years ago I was paying **\$196 per month**, this year it is **\$487 per month** and with a 20% increase it will be **over \$580 per month** next year.

PLEASE reconsider the amount of the increase that you grant for next year. I think all of us with common sense realize that increases are expected. I don't think anyone expected repeated increases of 20% or more! How much profit do these insurance companies need to make? Apparently it is enough to bankrupt those paying the premiums.

Consider this, those making the laws in Washington are not bound by the Health Care Reform Act. What does this tell you?



08/12/2012 03:22 PM

To PremiumRateIncreases@dfs.ny.gov

cc

Subject aetna increase.

This is a comment on proposed rate increases for the Aetna Healthy New York Plan offered by Aetna. These increases are outrageous. I was just subjected to an almost 20% increase. Another one coming? Ludicrous! These increases do not reflect the rate of inflation or employment. They seem to be a gauge of incompetence and greed. I have to decrease my pricing in tough times and accept a reduced demand. I have not received or noticed any increase in service or quality of services. Shame!



NYS Department of Financial Services

To PremiumRateIncreases@dfs.ny.gov



08/14/2012 02:14 PM

cc

Subject Prior Approval Submission

since premiums keep going up every year it would be suitable if income requirements were also increased with a rise from originally the amount of \$2000 per year to currently almost \$5000 per year it is not made easy to stay covered in a healthy ny plan please review my message newyork state citizens with low income should be a priority topic of how to remedy this situation thanks

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