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AUG 13 2012

HEALTH BUREAU
NEW OFFICE

[redacted]

[redacted] New York, [redacted]

August 8, 2012

Health Bureau - Premium Rate Adjustments
New York Department of Financial Services
25 Beaver Street
New York, New York 10004

Dear Sir;

In the July 30/August 6 issue of "The Nation," Wendell Potter wrote that as soon as the Supreme Court upheld the Affordable Care Act, health insurance executives were on conference calls with their army of lobbyists and P.R. people to approve a strategy developed months ago, to gut the provisions of the act which they do not like. Mr. Potter knows whereof he speaks, having served as head of communications for Humana and Cigna for two decades. He worked on the industry's plan to defeat the Clinton reform proposal as well as the industry's determination to make sure Congress never passed a Patients' Bill of Rights. Congress never did. Mr Potter quit the industry.

Part of the health insurance strategy is a propaganda campaign to persuade us that the consumer protections in the law are not in our best interest. "The new health care reform law includes a number of provisions that will increase the cost of health care coverage," warns America's Health Insurance Plan (AHIP), the industry's largest P.R. and lobbying group. The provisions in question are those that help finance the expansion of coverage, make premiums more affordable for older Americans, and outlaw benefit plans that provide inadequate coverage.

The industry's strategy continued, when on July 26, 2012 I received a notice of a pending increase of 5.3% in my

premium starting on January 1, 2013 from Empire Blue Cross Blue Shield (Empire HealthChoice Assurance, Inc.) There were no facts given to justify this. In fact, on July 9, 2012, I received a rebate because in 2011 Empire spent only 69.4% of premiums paid on medical care, rather than the 82% which is required in New York as part of the health reform law.

At a time when the health care industry has regrettably been granted even more power over our lives, it is crucial to our survival that agencies of government fulfill their functions for the benefit of <u>all</u> the people, not just for those, with inordinate power, who seek to enrich themselves with bloated salaries and bonuses while the rest of us sink.

Reject this increase. Keep a close eye on this industry, their lobbyists, and their acolytes in government. They seek only the greatest profit for themselves, not to provide health care for <u>all</u>. Do no harm.

Very truly yours,

[redacted]

New York [redacted]

Aug 7, 2012

Health Bureau
Dept of Premium Rate Adjustment
NY State Dept of Financial Services
25 Beaver St
NY NY 10004

RECEIVED
AUG 13 2012
HEALTH BUREAU
NYC OFFICE

Dear Sir,

Please dont increase the insurance rate. It's too high already. It's not necessary to get an increase. Please reconsider

Thank-you

Sincerely,

[redacted]