

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

RECEIVED
AUG 14 2012
HEALTH BUREAU
N.Y.C. OFFICE

August 10, 2012

To Whom It May Concern:

I recently received a letter informing me that Empire BlueCross Blue Shield (Empire HealthChoice HMO Inc.) requested a 17.3 percent increase in my health insurance premium due to rising medical costs and medical goods that are driving health care costs higher. All I can say is this is insanity. Why are the policyholders being taxed with such a large increase??? My husband and I can hardly afford the premium we are paying now (\$1200 a month for one person), let alone another 17.3 percent. I am not going to go into any longwinded speeches. I am just going to say I am unemployed and my husband is a disabled veteran. We have a mortgage to pay along with other monthly bills. I am not eligible for any government run programs so I have no choice but to get my health insurance through a plan such as Empire Blue Cross Blue Shield (Empire HealthChoice HMO Inc.).

That being said I hope the Department of Financial Services does not approve this rate increase.

Very truly yours,



Poughkeepsie, NY 12601

[REDACTED]
NEW YORK, NY 10024
[REDACTED]

RECEIVED
AUG 14 2012
HEALTH BUREAU
N.Y. OFFICE
August 9, 2012

Health Bureau – Premium Rate Adjustments
New York Department of Financial Adjustments
25 Beaver Street
New York, NY 10004

RE: Empire BlueCross BlueShield
Direct Pay (Individual) HMO Plan
Proposed Premium Increase: as per Empire's letter to me: 17.3%

Dear Health Bureau:

I received a disturbing letter dated July 20, 2012 from my health insurer, Empire BlueCross BlueShield, a copy of which is enclosed for your convenience. According to the letter, on or about July 20, 2011, Empire applied to increase my current premium of \$1,366.99 by 17.3%, or \$236.49 per month, to \$1,603.48. This is excessive and unacceptable, especially in this economy. As an individual, I have no bargaining power. I feel I am being robbed!

I urge you to kindly reject Empire's request. I am already paying almost \$1,400 a month for an HMO plan. It would be very difficult for me to pay an additional \$237 per month. I am unemployed and not eligible for Medicaid or Healthy New York type plans.

My choices are very limited. I chose Empire when my previous insurer, HealthNet, discontinued its operations in New York. I like my new plan with Empire, but I'm afraid I won't be able to afford it anymore.

Thank you very much for your consideration of this issue.

Very truly yours,
[REDACTED]
[REDACTED]

Enclosure

New York, NY 10012
Aug 6, 2012

Empire Blue Cross Blue Shield

Health Bureau - Premium Rate Adjustments
New York Dept of Financial Services
25 Broad St
New York NY 10004

RECEIVED
AUG 15 2012
HEALTH CARE BUREAU
N.Y.C. OFFICE

To: Mr. St. Mary Conner

I am writing to inform you of the insurance's difficulty in paying a monthly premium increase of 17.3%. My monthly premium of 1366.99 would go up another 236.49; almost reaching \$1600/monthly. Actually the new premium would be above \$1600; it would be 1603.48. That's just 400 much money.

To meet the premium, the past several years, I dropped the POS portion of my insurance and chose a straight HMO, (and blue were set back) with doctors.

At this point, I would have to take money budgeted for other financial sectors to pay up. For example, instead of wild great salmon for dinner, buy Mrs Paul's frozen Seafood (Food sector) or instead of buying a new mattress, not buying it (bedding sector) or instead of buying a new winter coat, not (Clothing sector). All these purchases are potentially ~~representative~~ ^{representative} ~~representative~~ ^{representative}.
end: ^{Statement} ~~Statement~~ increase proposal letter

Sincerely,
[Redacted]

August 17, 2012

RECEIVED

AUG 20 2012

HEALTH BUREAU
NYC OFFICE

Health Bureau – Premium Rate Adjustments
New York Bureau of Financial Services
25 Beaver Street
New York, NY 10004

Gentlemen:

I have been enrolled with and paid for Executive Indemnity II insurance, with number [REDACTED] with Empire Blue Cross Blue Shield Association, now with services provided by Empire HealthChoice Assurance Inc., since about 1986. This is paired with medical insurance from Guardian Life (Appleton WI), my second insurance company.

My hospital and medical insurance was covered by my employer in New York City to start and I converted to individual insurance when I left that employer. Premiums for my insurance have risen from \$209.70 for hospital and \$96.90 for Basic Medical, per quarter. For 2010, I paid \$1,290.57 per quarter or \$5,162.28 total for the year. For 2011, I paid \$1,123.61 for quarter one and \$1,198.95 for quarters two through four, or \$4,720.46 total for the year.

When I signed up for insurance, Empire BCBS stated that Executive Indemnity II was “the medical program that keeps up with inflation.” Payments for covered services are based on a schedule. This schedule now pays EXTREMELY LOW prices.

Please check how the schedule is maintained and how the prices are determined, for they are not realistic. For example, for a gynecological exam and pap smear at the doctor’s office, not including lab work, the charge to me on 12/23/2010 was \$225.00, the Empire BCBS discount was \$49.00, and Empire paid \$26.00, so I paid \$150.00. For associated lab work, the charge by Quest Diagnostics was \$90.36, the Empire BCBS discount was zero, and Empire paid \$9.50, so I paid \$80.86.

Empire BCBS 1) pays certain hospital bills almost in full. Empire 2) pays little to doctors or labs performing service at the hospital. For example, on April 14, 2012, when I had shingles, the hospital charges \$110.49, the Empire BCBS discount was \$2.24, and Empire paid \$108.25. The hospital doctor charged \$244.96 (as Montgomery Emergency Professionals), the Empire BCBS discount was zero, Empire BCBS paid \$40.00, and I paid \$204.96.

Outside the hospital, Empire pays 3) fees for services at what tends to be a low rate, according to their schedule for lab work, X-rays, etc. Further, if a patient is responsible and has a minor injury or illness treated at the doctor’s office instead of the hospital Emergency Room, Empire BCBS 4) will not cover the claim at all. With the shingles, after the diagnosis and medicine prescribed over the weekend, I went to my doctor to be

examined (instead of back to the hospital), as the hospital doctor gave instructions to see a doctor for follow-up, on April 19, 2012, and the doctor charged \$152.00, Empire BCBS paid zero, and I paid \$140.00.

For 2010 in total, I paid Empire BCBS \$5,162.28 in premiums. For 2010, I submitted medical bills totaling \$2,195.25, the Empire BCBS discount was \$523.91, Empire BCBS paid \$235.59, Guardian paid zero, and I paid \$1,449.75 net.

For 2011 in total, I paid Empire BCBS \$4,720.46 in premiums. For 2011, I submitted medical bills totaling \$5,314.51, the Empire BCBS discount was \$1,107.33, Empire BCBS paid \$699.62, Guardian (which has a \$1,000 deductible per illness) cited \$1,142.39 in adjustments (mostly for a colonoscopy) and paid \$92.00, and I paid \$1,601.78 net.

Please review how Empire BCBS maintains their schedule of payments for hospital and medical payments. For Executive Indemnity II customers, it is very low. It does NOT "keep up with inflation." I am distressed that Empire BCBS is again raising rates and pays out such low payments when customers present claims.

Please contact me, if you have additional questions, at the address or phone number below. I am sending this letter both by hard copy and by filing at <https://myportal.dfs.ny.gov/web/prior-approval/submit-a-comment>.

Sincerely,

[REDACTED]

[REDACTED]

Gaithersburg MD 20877 [REDACTED]

[REDACTED]

RECEIVED
AUG 13 2012
HEALTH BUREAU
NYC OFFICE

[REDACTED]
Ossining, NY [REDACTED]
July 27, 2012

Benjamin Lasky
Superintendent
New York State Department of Financial Services
One State St.
Albany, NY 10004

RECEIVED
HEALTH BUREAU
AUG 09 2012
ALBANY, NEW YORK

Dear Superintendent Lasky,

On June 29, 2012 I sent you the enclosed letter asking you to determine whether there is justification for charging me \$1367/month for Empire Direct Pay HMO health insurance. I have not yet received a reply, even telling me that you have received my letter and will get back to me.

Yesterday I received a notice from Empire that they are seeking an even higher premium. The requested increase is 17.3%. If granted, this will bring my monthly health insurance premium for one person to over \$1600/month.

Is this justified? Is Empire spending 80% of the money they collect from me on health care?

I am looking forward to your reply.

Sincerely yours,

[REDACTED]

cc: Assemblywoman Sandy Galef

RECEIVED
NYS DEPT. OF FINANCIAL SERVICES
AUG 02 2012
EXECUTIVE OFFICE

[REDACTED]
Ossining, NY 10562
June 29, 2012

Benjamin Lasky
Superintendent
New York State Dept of Financial Services
One State St.
New York, NY 10004

Dear Superintendent Lasky,

I would like to know the justification for my health insurance premium of \$1,366.99/month for one person for Empire Direct Pay HMO.

I have never paid such a high health insurance premium in my life. And I HATE having to get a referral every time I see the podiatrist or ophthalmologist. I never over-utilized those services, and I don't like being treated like a simpleton.

I am 58 years old. I stopped working full time in September, 2010. My COBRA benefits have run out. I live in Westchester County. There are only two insurance plans available in Westchester: Empire and United Health Care which would have been close to \$2,000/month. I do not have any disabilities, and I am not on dialysis. I'm just middle aged.

Healthy New York is not available to me because I earned too much working part time in 2011. Even if it were available, it does not cover services that middle aged people need like home care and physical rehabilitation. It is more oriented toward young families with healthy children, hence the name.

We can't go on like this, paying ever higher premiums for health insurance. For me, it's going to be a LONG time before I will be eligible for Medicare. Am I supposed to spend down my assets now on exorbitant health insurance premiums so that I will be on full public benefits at the end of my life?

Although I have long term care insurance, it is not a New York State Partnership plan, so my assets remain at risk. I have previously written about the fact that you can't get in to the New York State Partnership if you bought your long term care policy out of state before there was a New York State Partnership.

In Westchester, there are a lot of over-fifties who have lost their jobs. I see them sauntering around grocery stores and parks during the day.

If something isn't done now to help over-fifties who have suffered financial reverses you better start building a lot more elderly housing and senior centers. We will be applying for elderly housing and eating at the senior center.

Sincerely yours,

A large black rectangular redaction box covering the signature area.

Health Bureau Premium Rate Adjustment
25 Beaver Street
New York, N.Y. 10004

AVG 17, 12

Dear Sir/Madam,

We have just be notify that our Empire Blue Cross Insurance will be increasing again.

Since 2007 to 2011 there has been an increase of over \$ 1100 Dollar that you awarded thenfor our Hospital Insurance Premium.

As A consumer we did not cause the problem with the Economy, Banks_Insurance Co._Drug Co_Doctor_and Hospital. By giving them all these increases they are making the Economy Worst that it is in.

Sincerely

[Redacted Signature]

FLVS17146, NY 11366

[Redacted]

P.S. The 1% gets thier Inceases and the 99% paids for it, or gets Terminate.

[REDACTED]
Aug. 7, 2012

Health Bureau-Premium Rate Adjustments
NY Dept of Financial Services
25 Beaver St
NY, NY 10004

To Whom It May Concern:

I am [REDACTED] years old (as of [REDACTED]), I am also a direct-pay HMO customer of Empire BC/BS. I presently pay \$1289.61/month for just my insurance premiums. This is 25.7% of my gross income. I am NOT asking for charity, but to currently pay more than 25% of my income towards health insurance premiums, and then be informed by Empire that they are requesting a 17.3% increase from New York State is not only a hardship but unconscionable. This would bring my rate up to \$1512+/month or 30.25% of my income. Other branches of government state that inflation is well under control. How can Empire justify their request? How could New York State justify approval of ANY rate increase? Last year, Empire sent me a refund check of more than \$1000. due to overpayment of excessive rates charged. How can a refund and acknowledgement of excessive rates be followed by a 17.3% increase request when there is no inflation? I do not have access to a group rate, I am single, divorced, and on the same fixed income for almost 10 years. People working for Empire have informed me on several occasions that if I had access to the group coverage rates, for practically the same coverages and conditions, my premium would be in the \$450-\$500/month range. I have no issue with Empire making a profit. They do make a profit with their group rates, but what is their profit on a client like myself who is paying 2½ times the group rate. Please deny Empire their rate increase. Thank you.

RECEIVED

AUG 09 2012

HEALTH BUREAU
N.Y.C. OFFICE

Respectfully,
[REDACTED]

August 7, 2012

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

REC'D
AUG 09 2012
HEALTH BUREAU
NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES

Dear Health Bureau Representative:

I am writing to seek your help in preventing Empire BlueCross BlueShield's proposed increase of 17.3% in the premium for my Empire HealthChoice HMO policy. The proposed increase of 17.3% would raise my monthly premium to \$1,010 to continue healthcare benefits that supplement my Medicare coverage that is primary.

As a disabled person who must live on a fixed income of disability payments, a 17.3% increase in my monthly healthcare premiums represents an extreme hardship. I am completely dependent upon my Empire HealthChoice HMO policy to cover the cost of my many medications and to supplement my Medicare coverage.

It is difficult enough to cope with my illness without having to fear yearly exorbitant increases in my health insurance premiums. What barriers exist to stop healthcare insurers from charging their clients huge yearly increases in premiums? I don't know what I will do next year or the year after. My premiums expand unchecked. Your help would be greatly appreciated.

Sincerely,

[Redacted signature block]



8/6/12

RECEIVED
AUG 14 2012
HEALTH CARE
BUREAU

DEAR SIR:
OFFICE

ENCLOSED IS A LETTER FROM EMPIRE

BLUE CROSS ABOUT THEIR REQUEST TO

INCREASE THE MONTHLY PREMIUM BY

17.3%. THIS WOULD BE A \$167.33

INCREASE PER MONTH ON MY WIFE'S

HEALTH INS BILL. (NOW AT 967.20

PER MONTH). WE URGE YOU NOT TO

APPROVE THIS RATE REQUEST.

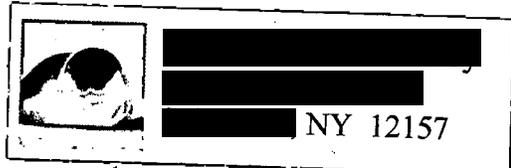
IT WOULD BE NICE IF WE COULD GET

A 17.3% INCREASE IN OUR SOC SEC, OR

ON A C.D., ETC!

WE UNDERSTAND PRICES GOING UP

(con't)



AND WOULD NOT OBJECT TO A

REASONABLE RATE REQUEST.

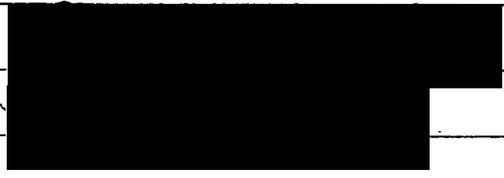
ALSO ENCLOSED IS MY HEALTH INS(UNITED)
COMPANY'S REQUEST FOR A RATE
INCREASE. 2.5% IS REASONABLE.

(MAYBE THEY RUN THEIR COMPANY
MORE ~~EFFICIENTLY~~ EFFICIENTLY THAN EMPIRE)

WE URGE YOU TO NOT APPROVE
THIS 17.3% REQUEST BY EMPIRE.

THANK YOU FOR YOUR TIME.

REGARDS



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AUG 22 2012

HEALTH BUREAU
N.Y.C. OFFICE

[REDACTED]

[REDACTED]

N.Y. 11787

Aug 15, 2012

Health Bureau - Premium Rate Adjustments
New York Dept of Financial Services
25 Beaver Street
N.Y., N.Y. 10004

I've received notice of possible
increase of 17.3% of Empire Health,
ATMO, Inc.

(AD# [REDACTED])

Individual Health Care Coverage.

We cannot afford the
increased health coverage being
requested. Please do not allow
this huge monetary charge to be approved.
The monthly premium
should be lowered,
not raised.

[REDACTED]

[Redacted]

[Redacted]

Ronkonkoma, NY 11779

July 27, 2012

RECEIVED

AUG 16 2012

HEALTH BUREAU
N.T.C. OFFICE

Health Bureau - Premium Rate Adjustments
New York State Dept. of Financial Services
25 Beaver Street
New York, NY 10004

Re: Health Insurance Premium Increases for December 1, 2012 thru November 30, 2013 Plan Year

Dear Sir,

We are a small [Redacted] shop of 29 employees and we have been in business here on [Redacted] NY for almost 32 years.

We are writing to request that you deny the incredibly high premium increases requested by our Health Insurance Companies. All four of these companies; Emblem Health, United Healthcare, Empire Blue Cross - Blue Shield and HIP are asking for increases ranging from 18.1% to as high as 37%. These requested increases follow several years of similar increases which have become impossible to pay for. We have had to increase our employees' contributions for the past two years and this year, we do not yet know how we will be able handle the added burden of yet additional increases.

Thank you for your consideration of our letter.

Sincerely,

[Redacted]

[Redacted]

[Redacted]

President - Owner

MV:kb

[Redacted]



[Redacted]