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11/15/12



Please read the enclosed correspondence we have just received from Empire Blue Cross Blue Shield.

It notifies us that they are requesting a rate increase due to the increase in medical costs as well as the increase in the demand for medical care .

The rate increase, if approved, to our group would be 14.4%! We simply cannot afford such an increase. We would be forced to drastically cut the type of coverage we currently provide, or eliminate it completely!

This simply cannot be allowed. I am writing to you with the hope that you will be able to prevent this increase from being approved.

I look forward to your response----and help.

Thank You



Please help us!



12/5/12



November 14th, 2012

NYS Dept. of Financial Services
Health Bureau Premium Adjustments
25 Beaver St, NYC, NY 10004

Dear Sir:

Enclosed please find recent correspondence I received from empire Blue Cross/Blue Shield outlining proposed rate increases totaling 83% by March of 2014. Needless to say these are outrageous and excessive. My question to BC/BS is: Since under the new health care law you are obligated to spend 80% of premiums on services and this resulted in my receiving a refund under this year's rate structure, how can you foresee the need for an 83% increase in costs in one year? 83% in one year??

I can't believe that NYS would even entertain such a baseless request.

I intend to write both our state senator and the Governor's Office on this matter and I hope your office will give this the consideration it deserves – and reject it out of hand!

