

Just received a notice regarding our company's Empire Healthy New York health insurance plan proposed rate increase of 24.9% effective April 1, 2013....this is an outrageous increase. How can they be so far off on the cost of the plan that they warrant a 24.5% increase? I have nothing against a company making a profit but I believe that they should have to make the cost increase curve a little flatter. The business environment isn't exactly booming. This increase is sure to result in employees losing health benefits at many small companies.



11/19/2012 09:51 AM

To: PremiumRateIncreases

I recently received notification that Blue Cross is requesting a 24.9% increase in the Healthy NY premiums. Does anyone realize we have Healthy New York because we can't afford insurance otherwise? An almost 25% increase will be impossible to pay. In addition, and this has bothered me for some time, why doesn't Healthy NY cover Mental Health services? At a time when people have lost income, out of work and in or close to poverty, Mental Health services is the FIRST thing they should be getting. Shame on whomever created this plan and didn't create a provisional rider to purchase Mental Health

member, rates were reasonable enough and affordable, at around \$400 a month for husband/wife with prescription benefits. They progressively got higher, reaching the current \$859.60 monthly premium charge that I can barely pay. If DFS grants Empire the 24.9% increase they are requesting, I will not be able to afford the monthly premium payments. As a family of four earning approximately \$55,000 annually, we are not low income enough to be eligible for Medicaid. If you grant the rate increase request, we will be forced to join the ranks of the millions of uninsured Americans. To boot, we live in Long Beach, NY and are victims of the recent Super-Storm Sandy. Our financial burdens are even greater now, with two totaled cars and a damaged home. Again, I am in vehement protest of Empire HealthChoice HMO, Inc.'s request for a premium rate increase.

11/19/2012 09:51 AM

To: PremiumRateIncreases

How can you allow a 24.9% increase on a health premium designed for low income people? This is the 2nd rate increase in as many years since ObamaCare. A 24.9% increase on a single premium would be \$540 for a person earning not more than \$2300. Where are we suppose to get this money and pay rent, buy transportation and eat? Low income workers did not get a \$100 a month raise. Hence LOW INCOME! Stop this rape by the insurance companies.

11/19/2012 09:51 AM

To: PremiumRateIncreases

These comments relate to Empire HealthChoice HMO. I recently recieved notification of a request for rate increase of 24.9%. When is enough going to be enough. This company compensates for my medical expenses at pennies on the dollar. I consistantly recieve additional bills for in network approved procedures. This is if I can get approval for the simplest of procedures. At almost 500 dollars a month I am typically denied most requests. Instead of "RED TAPING" my health care in denial letters and useless correspondance maybe they need to manage their bloated system and concentrate on peoples Health not their wallets.



11/19/2012 09:51 AM

To: PremiumRateIncreases

A 24.9% increase in rates is intolerable - especially for those of us in Healthy New York programs. This rate increase is unreasonable and would cause many of us to lose our health insurance.



11/19/2012 09:51 AM



To: PremiumRateIncreases

actually my comments are for empire healthchoise HMO but name not listed. empire just got a substantial increase at this point may as well dissolve healthy NY as premiums have gotten ridiculous. and as far as I know doctor fee schedules havent risen in 10 yrs



11/19/2012 09:51 AM

To: PremiumRateIncreases

Empire HealthChoice HMO, Inc. is not included in your dropdown menu; however that is the company which provides my insurance through the Healthy NY plan. My comment concerns the 24.9% increase in premium requested by Empire. For those of us on Social Security it will be difficult to pay the new premium considering the plan has a \$1200 annual deductible which would mean the cost per month would be \$508.80 if you add in \$100/mo average for the deductible. This rate increase appears to be way beyond the actual national increase in medical costs. The COBRA plan I was on was not much more than this cost and covered far more.



11/19/2012 09:51 AM

To: PremiumRateIncreases

I joined the group care Healthy New York HMO, managed by Empire Blue Cross Blue Shield two years ago after being laid off. Since the past two years the premium has been steadily going up. I imagine that many insured prefer to gamble rather than being subjected to extortionist rates. As more insured leave, the premium increases creating a vicious circle. I suspect that a plan that is meant to be for all, sponsored by the State and democratic in its scope should be able to attract many more insured, but it doesn't. TIf the rates were lower and payments more easily managed, people will flock back. However, I suspect this strategy goes contrary to the very philosophy of an insurance company. How can the State allow private gains to interfere with the health of its citizens? It's unconscionable and unjust. I am adamantly against any rate hike.



11/19/2012 09:51 AM

To: PremiumRateIncreases

This is regarding Empire Healthchoice rate change filing Q2 2013. Please, this is reduced income health care. How can they possibly warrant an increase of 24.9%? Our cost of living increases at work have been negative for 5 years, the cost of living has increased, and they have raised premiums several times in the past years, while cutting services. Please look out for the people of NY on this one and deny this increase.

11/19/2012 09:51 AM

To: PremiumRateIncreases

I have Healthy New York coverage through Empire Blue Cross, which is not included in the drop down menu above. Many people with Healthy NY coverage lost their jobs in the recession. A 24.9% annual rate increase is pretty outrageous, particularly since Empire Blue Cross Blue Shield already passed along a sizable rate increase earlier this year. This is a very, very unfair increase given the state of the economy and current recession.

11/19/2012 09:51 AM

To: PremiumRateIncreases

My monthly payment for Healthy NY coverage is about one fourth of my monthly take home pay. As it is, I don't even have enough each month to cover my remaining expenses for housing, transportation, utilities, and food. Putting food on the table often takes the hit. And now Empire Health Choice HMO wants to raise their rates again. This might be the breaking point in my ability to have health insurance- I make too much to apply for Medicaid and soon not enough to pay for a program that is supposed to help people like me. What to do now?!?

11/19/2012 09:51 AM

To: PremiumRateIncreases

1) This is a comment and complaint about the proposed premium increase by Healthy NY Blue Cross . I was directed to this site by a letter from BCBS offering me the opportunity to comment, but BCBS is not one of the companies offered in the above drop down menu That is my complaint 2) The comment is that BCBS is an immensely profitable company with very richly rewarded executives. Their purpose is to limit price increases. This proposed increase is a sign of failure, yet they continue to reward their executives well . This alone should mean that the proposed increase should be rejected, totally

3) The increase is totally out of line with any other economic indicators, especially inflation, which is almost nonexistent 4) BCBS continues relentlessly to explore other ways in which to extend its coverage, but does little to limit increases. It has a conflict of interest as a for-profit organization. 5) I have spent the morning trying to contact someone regarding the problems with this comment



11/19/2012 09:51 AM

To: PremiumRateIncreases

Dear Department of Financial Services, Empire HealthChoice HMO informed us that our premium will be increased by 24.9%. Our premium was already increased by a similar rate from 2011 and 2012. We believe that this is an unreasonable rate increase. We respectfully ask you to reject such a high rate increase. Regards



11/19/2012 10:50 AM

To: PremiumRateIncreases

I have received a letter stating that effective 4/1/2013 my rate will be going up 25% from the current \$409.42 I am already paying, making the new rate \$511.78. This is absolutely unacceptable. The rate has been steadily increasing since I have been a member, but never by this much in one period. Like most Healthy NY members, I currently do not have a full-time job and are struggling to pay the current rate for this insurance, let alone a 25% increase. On behalf of all struggling Americans who are members, please do not approve this outrageous rate increase, as I fear it will leave us no choice but to discontinue your services and contribute to a decline of our community health. Thank you.

11/20/2012 08:18 AM

To: PremiumRateIncreases

It is with great disappointment that I find Blue Cross, again, needs to raise rates. If they can ALWAYS rely on you to approve increases, they will NEVER learn to fix their problems themselves. Also, I fear that the new Obama health exchanges will look to this policy I have with Health Choice, as an "affordable" model-which started out so, but has become more unaffordable as each year passes. I could accept a higher co-pay, but PLEASE not 25% that raises my insurance \$90 a month! I cannot cut anymore out of my life to be able to pay this- please help me.

11/20/2012 06:13 PM

To: PremiumRateIncreases

Healthy NY is a model program, providing those in need of affordable health insurance--and beset by difficult job- and/or economy-related circumstances--to protect themselves and their families. Having just lost my job, I am now covered by Healthy NY and am grateful for that. The thought of a rate increase at this time, however--before the new federal healthcare law encourages more possible options, and in light of our slow-moving economic recovery--is very painful news. I'm already paying \$700/month for my wife and myself, with a high-deductible plan! How much can Americans be asked to contribute, to subsidize insurers who should be acting more conscientiously on behalf of the very people who keep them in business--their customers! That said, we look to NY State and the DFS to provide us with both protection and relief, when we are struggling to be responsible family-members and consumers. Please help us! [REDACTED]

11/21/2012 11:18 AM

To: PremiumRateIncreases

Hello. I am a member of Empire HealthChoice HMO, Healthy NY. I have received a letter dated 11/8/12 from Empire, alerting me to the fact that they intend to raise my rate 24.9%!!!!!!!!!!!!!! REALLY????????????? How is anyone supposed to pay for that in this economy??? I am recently unemployed, divorced, live alone. I can't find a job, have been looking for over 3 months. Or let me correct that: I could find a job if I wanted to earn \$7.50/hour.... I am ■ years old. I have worked all my life, am living on meager savings, and now I won't even be able to afford my health insurance. In addition, they have stopped covering my anti-depression medication, effective this month. I already pay \$386/per month and now am expected to add another \$97/per month on top of that!! I would like to know HOW IT IS POSSIBLE THAT A 25% RATE HIKE CAN HAPPEN WITH THIS "LOW-COST" INSURANCE--THE INSURANCE THAT POOR PEOPLE LIKE ME GET???? This is an outrage and just plain sad. Thank you.

11/21/2012 03:44 PM

To: PremiumRateIncreases

As Healthy NY is a program designed to help New Yorkers who might not otherwise be able pay for health insurance,I find it shocking that Empire would have the option to raise premiums by another %24.9! The price already rose drastically last year. I am a freelancer who pays for my insurance out of pocket (not through an employer). The point of Healthy NY is to make insurance feasible. Raising the price to this degree means that many New Yorkers will not be able to afford to have insurance. I cannot afford to pay \$450 a month for insurance that is not even comprehensive (does not include prescriptions, annual checkups only are covered every 3 years etc). This is absurd!

11/22/2012 08:30 AM



To: PremiumRateIncreases

We are a struggling family trying to make ends meet in Lindenhurst, Long Island, NY. Our combined annual income is \$52,000. Empire has consistently been raising our rates annually. In 2012, Empire raised our rates from about \$700 a month to \$856 per month for a husband and wife policy. I just received notice that they are requesting a 24.9% increase for the coming year. This would be an additional \$215 per month increase. Insurance right now is practically unaffordable to us, these increases would make it almost impossible to pay. Please consider the rate payers circumstances in these tough economic times before granting these insurance companies such an obscene increase in rate fees. On top of a struggling economy, our area is going through a very tough time following the recent hurricane that turned our community upside down. These proposed rate increases would without a doubt hurt not just my family, but many other families in our area and the nation.



11/25/2012 08:02 PM

To: PremiumRateIncreases

I am writing in response to the 24.9% increase Healthy New York wants to implement for monthly health care premiums. I believe that this proposed increase is excessive, as well as grossly unfair to the recipients and financially devastating. The Healthy New York program is supposed to be a program offered to people with low incomes (a maximum allowed salary of roughly \$27,000/year) who cannot get health care anywhere else. Currently, recipients are paying \$409.42/month for the premium (which had been increased nearly 20% just this past April). The proposed 24.9% increase will bring these monthly premiums payments up another \$101.95/month, forcing us to pay \$511.37/month for our health insurance. This brings the total for premiums to \$6,136.44/year, or roughly 23% of the maximum allowable income. For those of us making less than the maximum, it is even more of a burden. For those making roughly \$20,000/year, this equals nearly 31% of the annual income!! I understand costs do go up, but I can't possibly see how these costs are accelerating at such a rate that premiums must be raised 20-25% each and every year?! It seems more appropriate that these increases are regulated and limited to about 10%/year, or at the very least the premiums remain affordable and be kept less than 20% of our income. My fear is that if these huge increases are allowed to continue year after year, while the allowable salary remains constant, within a very short time premium payments will be at such a high percentage of our annual income that there will be no possible way to pay them. I ask you to please remember who the Healthy New York program is designed for - workers with low income who cannot get health care anywhere else. I beg that you consider that these huge yearly increases cannot possibly be justified or necessary. Please remember these 20-25% increases are not just a one time thing, but are now occurring yearly. Please also keep in mind that many of us have also had our prescriptions reformulated, and/or have found out that certain prescriptions are no longer covered under our plan. We are facing cost increases not only with our monthly premiums, but in other areas as well. If there is no regulation of these prices, and no change in the amount of income, these costs will quickly spiral out of control. This will result in the intended recipients be coming financially devastated, unable to pay for health care, and ultimately losing their health care. This cannot be allowed. Please protect us from excessive and unreasonable price increases, and help us keep our health insurance.



11/26/2012 03:36 PM

To: PremiumRateIncreases

I think it is appalling that Empire is requesting an increase of 24.9% on top of the 16% increase it received for this year. For 2011 I believe the increase was only 8%. I find it hard to believe the justification given by Empire as to increased costs and services for the last two years. Healthy NY was designed to provide "comprehensive and affordable health insurance to individuals" but the consistently high premium increases may make it unaffordable for people

like me.



11/26/2012 09:36 PM

To: PremiumRateIncreases

I am very upset with the proposed rate increase of almost 25% for next year. That will add \$80 plus dollars to my monthly premium. With the bad economy, I am trying to stay afloat from month to month. This high rate increase would put a burden on me. Please reconsider and keep the increase to a much lower percentage.



11/28/2012 12:46 PM

To: PremiumRateIncreases

This policy does not include benefits for mental health care or psychotropic drugs. Isn't mental health parity the law? Empire keeps shrinking benefits and raising rates. Last year, psychotropic drugs were covered. I protest!



11/28/2012 12:59 PM

To: PremiumRateIncreases

Empire BCBS is massively clerically inefficient in processing claims. When it pre-authorizes and pays for surgery, its computers are not programmed to also approve follow-up services, like home infusion services, which are payable only post-operatively. Thus, I had 42 days of home infusion therapy incorrectly denied post-operatively, some dates denied as many as 4x, while Empire claimed they "couldn't" reprogram their computers to recognize prior surgery. I spent so many hours on the phone with them, I felt they should be paying ME (the pt.) an hourly wage to correct their errors. They also had to assign me my personal customer service rep. to correct their own errors.



11/28/2012 01:16 PM

To: PremiumRateIncreases

Empire's method of handling bills for pre-authorized out-of-state surgery is also highly inefficient and unclear to the pt. I had pre-authorized orthopedic surgery in Michigan 6/1/12. Empire should have detailed, in writing, on the pre-auth letter, exactly which associated services, both IP (like transfusions, test to detect cause of low BP, PT) and OP (home infusion therapy, home nursing and PT, pre-op testing, and follow-up visits to surgeon and Infectious Disease MD) would be covered and to what extent. Their failure to do this, and then to insist my NY PCP should have authorized all OP services (rather than the MI surgeon), led to months of haggling and wasted clerical time, when they ultimately wound up paying all my bills anyway!

11/29/2012 10:39 AM

To: PremiumRateIncreases

I am in receipt of a letter stating that Empire HealthChoice HMO is requesting another absurd rate increase. Last year you granted a 23.5% increase and this year we are in jeopardy of another increase of 24.9% on top last years usury rates. Are you people out of your minds? This is Healthy New York created to help people on LOW income to pay for Health Insurance. At present, we are limited to an income of \$3152.00 monthly and are paying \$911.44

monthly for HMO insurance. That's almost 29% of the GROSS income.... and NOW they are requesting an additional 24.9% on top of that. Translated that equals \$1138.39 or 36% of the gross income. How do you people live with yourselves????? You deny annual well check-ups... I have been advised that this well check-up is offered ONCE every THREE years. RIDICULOUS!!! It costs MORE to insure two people (a family) than two individual policies. Presently on the rate sheet, an individual policy costs \$430.75 and for two people it costs \$904.57... MORE THAN DOUBLE the single rate by \$43.07.... WHY????????????? As a concerned NYS citizen I am PLEADING with you to understand that these increases can NOT be sustained.... PLEASE DENY ANY INCREASE!



To: PremiumRateIncreases

On November 8, 2012 I received notice that my health insurance premiums could be increased 24.9 % effective April 2013 should the DFS approve this rate change. My health insurance plan is through HEALTHY NEW YORK. To qualify for Healthy New York a person can not exceed a monthly income of \$2327.00 (\$27,924.00 per year). Should the DFS approve this rate increase that would mean a single person would be paying \$4824.00 per year in health insurance which computes to almost 18% of their qualifying Healthy New York income. This is OUTRAGEOUS AND IS UNCONSCIONABLE.



To: PremiumRateIncreases

12/01/2012 05:06 PM

The requested 24.9% increase is outrageous! This increase would likely cause me to have no health insurance. How can this be affordable insurance for the Healthy New York policy holders?



Prior Approval Submission

NYS Department of Financial Services

12/02/2012 01:20 PM

To: PremiumRateIncreases

I received a notice from Empire that they are requesting a 25% Rate Increase for HealthyNY members ON TOP of the 25% on last year! I submitted a comment previously about their lack of initiative, seeking cost-saving measures that Don't Comprise patient care, and received confirmation of the comment

being received on 11/21 at 12:38PM. I would like to ADD to those comments. 40% of doctors are MBA's, I'm told. I was dismissed from jury duty for a malpractice case when I asked whether the doctor had been to more seminars for business or medicine. I understand that medical practices ARE a business. Unfortunately, many of the schemes that Business Consultants seem to promote--I only speak as an astute observer--are insidious, if not quite illegal, like not giving patients prescriptions for simple problems, but referring them to specialists, whose card just happens to be on the doctor's counter, as the primary care doctor's most assuredly are on those specialists', or will be recommended by them. I hate to think we're ALL paying for doctors' networking, but it seems the case. The PSA test box wasn't checked off on the testing of my blood work last year, so it had to be redone. I didn't pay an additional copayment, BUT ... I'm guessing that the doctor AND lab got another fee from Empire. I got a bill for an additional copayment for the chest X-Ray I received last year from a radiologist, whom Empire told me billed them for TWO separate visits at separate locations, not one visit at one location. How many people even BOTHER to contest a bill, let

alone take the TIME and EFFORT to go back and forth from Empire to the radiologist's billing department three times, as I had to do, OR have the skill and tenacity to catch them at their ruse? I needn't tell you that there are an infinite number of such gimmicks and schemes that health insurance related practices and businesses can drum up to turn a buck. NO ONE is minding the store; MUCH easier to just ask for MORE premium to make up for it. I might add that I am also an insurance broker, whom Empire owes \$100K+ and United Healthcare owes \$500K+, both of whom terminated me under false auspices, which I can PROVE, to avoid paying me, and was Never Reported to the insurance department, as required. [REDACTED]

your department have the details, and THEY first kept telling me it wasn't YOUR problem, but a contractual matter between me and the companies. FAILING to FOLLOW YOUR Rules & Regulations is NOT just a contractual matter between the companies and me, but between the companies and YOU. I reported the matter here five years ago, suggesting that companies that cheat their own people will cheat the public, as well. No one was interested. I can only HOPE that it isn't a Trickle-Down matter of Campaign

Contributions discouraging the department from taking Empire and United Healthcare to task. I DO know that a lot of people have been looking the other way for a LONG time.

12/03/2012 11:15 AM

To: PremiumRateIncreases

As someone who has limited health insurance options - due to income, job opportunity, and health history - I am incredibly thankful for Healthy NY. Without a program like this, it would be near impossible for me to remain insured. However, it only takes a glance at the income limits participants meet to see that we are currently being charged over 10% of our gross pay, for a HIGH DEDUCTIBLE policy (our only option). People making less than \$30K a year already pay \$3500 a year in premiums - without seeing a single doctor. It is hard to understand how Empire would need a 24.9% premium increase on its poorest members, when it is already spared from paying the first \$1500 a year of our healthcare costs. I would urge DFS to deny or limit a rate increase unless there is substantial proof that members will see increased benefits for their money.

12/04/2012 02:07 PM

To: PremiumRateIncreases

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This program is for those with limited income. A 25% rate increase would be a real hardship for subscribers who are already finding it difficult to make ends meet. With all other expenses increasing but incomes NOT increasing, how are consumers to afford the health care that we need? Please consider the hardships the consumers are facing as opposed to the profits the insurance company is making.

12/05/2012 09:48 AM

To: PremiumRateIncreases

My insurance company is requesting a 24.9 %increase effective 4/1/13 which would raise my premiums to about \$450.00 per month. When I started with them in april 2011, I paid 290.00 per month. Last April, they increased their premiums about 18% and now they want an additional 24.9%. I urge you to not

approve such a large increase and allow people with limited wages to afford this insurance. Thank you!



12/05/2012 06:39 PM

To: PremiumRateIncreases

My insurance company is Empire HealthChoice HMO. I am a member of the Healthy New York plan, and I am writing to express my deep concern and stern opposition to Empire's proposed rate increase request of 24.9%. The first sentence on the Healthy New York website states: "Healthy New York Provides affordable health coverage to eligible individuals and sole proprietors."
http://www.empireblue.com/wps/portal/ehpmember?content_path=member/noapplication/f3/s2/t4/pw_ad067434.htm&label=Healthy%20New%20York A 24.9% rate hike is NOT "affordable" by anyone's definition. The United States is still trying to drag itself out of the worst recession in many generations. The unemployment rate remains high. The economy remains fragile. As the sole proprietor of a small business, I rely on Healthy New York for my personal health care coverage. My business has been struggling since 2008 and I have spent the last four years simply trying to survive. My Healthy New York premium rates jumped by a staggering \$60/month, or \$720/year, in 2012. Now, Healthy New York is seeking yet another rate increase, this time in the amount of 24.9% -- which, if passed, will mean an additional \$100 a month (\$1200/year) added to my premium in 2013! In only two years, my Health Care premium costs will have jumped by more than 50%! How can Healthy New York ask for this kind of increase when individuals such as myself are still crippled financially? Salaries are NOT rising commensurately -- in fact, in most cases salaries are not rising at all. People don't even get cost of living increases from large companies anymore. I struggle to pay my Healthy New York premiums every month -- but I manage to do it. If the requested increase is granted, I have serious doubts about whether I will be able to maintain my health care coverage. The irony is, I rarely seek medical attention. My annual health care costs have never exceeded what I pay in premiums. They don't even come close. Yet Empire is still asking me to pay almost 25% more every month. I direct you again to the word "affordable" so prominently featured in the first sentence of Empire's Healthy New York website. When I joined Healthy New York many years ago, it was indeed an affordable plan. Now, though, it seems that Healthy New York has abandoned its concern for sole proprietors and other hard-working people. How else to explain a 24.9% rate increase request in this national climate of financial instability and uncertainty? Please do not grant this unconscionable rate increase request. I can't afford to pay so much more, and I know many if not most other members of the plan cannot afford it. We all want to be responsible members of society by having health care coverage, but at the same time we are trying desperately to keep our businesses and families afloat. We do not have an extra 24.9% to spend on health insurance. I can't think of any other company I deal with ever proposing

such a dramatic rate increase -- let alone asking for it only one year after having received a previous sizeable increase. Please deny Empire's rate increase request. Instead, encourage the company to honor its stated commitment to providing "affordable health coverage to eligible individuals and sole proprietors." Thank you.

12/05/2012 11:03 PM

To: PremiumRateIncreases

I would like to comment on the proposed 24.9% increase on my medical insurance premium. I feel this increase is way too much and between last years increase and now this proposed increase, health insurance is not going to be affordable anymore. I thought the Healthy New York Plan was supposed to be affordable insurance for people in a lower income bracket. Unfortunately we make too much money to qualify for the Family Health Plus Plan and with this increase, if it goes through, my monthly premium will be over \$1,075.00 per month which is over one third of our monthly income. I would have to choose between having medical insurance or my home. How is that fair? I just don't get how in this economy where everyone is struggling financially, medical insurance can increase that much per month and still be considered affordable. Please do not approve this increase. We need to have medical insurance coverage and do not want to have to choose between medical or our home. Thank you for your time and consideration.

12/07/2012 12:32 AM

To: PremiumRateIncreases

12/7/2012 I am writing about the request by Empire HealthChoice HMO, Inc for approval of a rate increase effective 4/1/2013; request #AWLP-128691341. In 2008, my husband and I were paying \$527.72 monthly, for medical insurance thru Empire HealthChoice HMO (Healthy NY) for the two of us. By 2011, the cost had risen to \$704.96 monthly; an increase of \$177.24 per month. At that point, we had to switch to the family plan, as our oldest child aged out of Child Health Plus?. The total monthly Empire HealthChoice HMO (Healthy NY) cost for the Family Plan was \$1,057.44. This monthly amount was difficult for us as my husband's salary had only increased once by 3% since 2008; while the fee for Empire HealthChoice HMO (Healthy NY) had effectively risen by more than 95%! Last year in 2012, DFS approved a Rate Change for Empire HealthChoice HMO (Healthy NY) which brought up the monthly premium for the Family Plan to \$1,240.55. This increase meant that I could not buy my children the clothes they needed, and many times I had to choose between the health insurance premium and the grocery bill. While I am sure that healthcare costs have gone up since 2008, it is impossible for it to have risen by the percentages of the approved rate changes over the years. My family and I can not afford to pay any more for health insurance or medical expenses than we are already paying. If the premium goes up, I am afraid that I will be forced to leave my family uninsured. Currently, Empire HealthChoice HMO (Healthy NY) is requesting another Rate Change. Please do not approve it.

12/07/2012 01:58 AM

To: PremiumRateIncreases

Hi, We are a small business trying to help our employees by contributing towards their healthcare premiums. This year our premium was raised 25.43 percent, and we had two employees that couldn't afford the insurance due to the increase. These employees must resort to emergency rooms or go without any medical care. We were notified that our rates are going to be increased by 24.9 percent. We can no longer afford these increases and neither can our staff. If this increase goes through, it will cause more hardship for our employees and cause them to drop their insurance and stress our business even further. These rates will consume more than 25% of their pay. PLEASE do not let this increase go through. Thank you

12/07/2012 03:45 PM

To: PremiumRateIncreases

The rate increase proposal by Empire Blue Cross Blue Shield is very high. I am a practicing dentist and if costs keep rising, I will have to shut down my practice. Already there are dozens of dental practices that are being put up for sale because they are losing money. We all know private Medical Doctors are already selling their practices to hospitals. Pretty soon quality healthcare in the United States won't exist. There is no such thing

as keep anything of high quality for a low price. Business does not work that way. Look at Apple Inc., BMW, Luis Vitton, Grand Hyatt, all these businesses are high quality products but at a premium price. I am not sure why people think Healthcare is different. If you think the economy is bad now, wait until all of the health care providers go bankrupt.



12/08/2012 04:33 PM

To: PremiumRateIncreases

This serves to oppose the egregious, approximately 25% premium hike sought by Empire Blue Cross for its Healthy New York plans. Such a rate hike request is clearly not in the public interest, contradicts the premise of the Affordable Care Act and is steeped in fraud and deceit ? all while offering absolutely no improvement in benefits or services, or closing gaping loopholes that deny plan members coverage for basic healthcare needs. Absolutely NO legitimate rate hike request can be considered unless it distinguishes between ?high-deductible? plan members versus those considered grandfathered ? as the detriments to plan usage are exponential for ?high-deductible? members. The premium hike request is highly deceptive, because it fails to distinguish between ?grandfathered? Healthy NY members who pay only a \$20 copay to see doctors, and \$10 or \$20 for prescription medication, versus those who came on the Empire Blue Cross plan this year ? or switched providers selling the plan, as I did ? and are thus not considered ?grandfathered,? but rather, are forced to accept what is referred to as the ?high-deductible? plan. On the ?high deductible? plan, members must first pay \$1,200 out of pocket, plus high monthly premiums, BEFORE they can have the benefit of the aforementioned \$20 copay for doctor visits and \$10 or \$20 copay for

prescription medicine. The net result: Blue Cross and the other companies marketing the "high-deductible" plan have been allowed to create a severe economic barrier that makes it difficult to impossible for many plan members - most struggling economically with incomes of \$25,000 or well less per year - to either see doctors or obtain medication! Since this "high-deductible" version of Healthy NY was the only option given plan members joining (or switching carriers within) the plan this year, members certainly can't be faulted for needing health insurance and thereby signing up for the only plan to which many had access. But, in real terms, since a doctor visit costing those on the grandfathered plan \$20 could easily cost those on the "high-deductible" plan upwards of \$200-\$300 up front at a minimum, even at the insurer's so-called "discounted rate," many "high-deductible" members will not be able to afford seeing a doctor...thus preventing them from obtaining necessary healthcare. The same economic barrier exists for "high-deductible" plan members with respect to obtaining necessary medication. For example, the monthly Nexium I need will cost over \$300 up front this month on the "high-deductible" plan, but only \$20 if I had the grandfathered plan. While the base premium may be a little higher for grandfathered customers, it is spread out over the entire year, and again, allows immediate access to in-network doctors and approved medications for only the nominal co-pays, removing any economic deterrent from plan usage. Hence, it is unconscionable - and outright fraudulent - for Empire Blue Cross, Oxford-United Healthcare, or any of the other companies selling Healthy NY insurance to make any case for raising member premiums based on an alleged profit/loss statement without differentiating between plan member usage - and resultant profit/loss for the insurers - of members in the two groups. When I requested such profit/loss statements from my Empire Blue Cross representative, she indicated that Blue Cross had conveniently never bothered to delineate its profit/loss accounting for New York State regulators on the basis of the (2) disparate plan groups - which is unacceptable. There's no question that grandfathered Healthy NY members with instant access to doctor visits and Rx medicines each month for only a co-pay are costing Blue Cross (and the other insurance players) a lot more money than the "high-deductible" customers who have a gargantuan economic barrier of \$1200 to shell out before any "treatment for only a co-pay" can be obtained. Thus, Blue Cross cannot make any legitimate case to raise premiums on its "high-deductible" customers until and unless it can show - in real dollars - what we are costing the company in terms of plan usage, versus the profits being realized by the company for members in our category. As a matter of record, Blue Cross has outrageously and deceptively asked for its nearly 25% premium rate hike without delineating between "high-deductible" plan members, and grandfathered/instant access to "treatment for copay" members. New York State's DFS has already allowed Blue Cross and the other Healthy NY sellers to force "high-deductible" plan members to accept a prohibitive economic barrier to obtaining healthcare treatment, as noted. If the DFS is to do its job protecting consumers, then it must refuse to consider any request by Blue Cross to hike premiums on "high-deductible" customers, unless and until Blue Cross places sunshine upon - and releases detailed P&L statement showing - its specific plan usage costs (for doctor and medication expenses) for, and premium payments received from, "high-deductible" plan members. In real dollars, punishing the "high-deductible" customers with such an unwarranted premium hike would not only keep the gargantuan \$1200 barrier to HMO healthcare intact-but also jack premiums approximately \$95 per month, to a charge approximating \$471 a month...all without any scrutiny of this particular plan's usage costs to and profits enjoyed by the insurer. The fact Empire Blue Cross has not shown its balance sheet on the "high-deductible" customers does not pass the smell test, and necessitates an immediate nixing of the insurer's request to raise any premiums on such plan members! Empire Blue Cross and the other Healthy NY sellers must also be forced to close gaping loopholes to basic healthcare before any premium hike can be considered. In the undersigned's previous seeking of help with the DFS and its predecessor, the NYS Insurance Department, in the wake of non-payment by Empire Blue Cross and/or the even more miserable Oxford United Healthcare for basic healthcare services on Healthy NY plans, the response has always been the same: to turn a blind eye and protect the insurance companies. As a consumer calling or writing for assistance, I was routinely told, "Call your state legislators; they control what the benefits are." Then, upon calling state legislators, such as State Sen. David Carlucci in Rockland County, who have their top-notch health insurance policies fully paid by the public, I've received a similar brick wall, with absolutely no concern about the gaping, non-coverage loopholes allowed the underwriters of this plan. Unless remediation is applied such that these coverage loopholes no longer exist, it is unconscionable for there to be any consideration of a premium hike. Reviewing a brief list of only those loopholes that the undersigned has encountered: ---At the eye doctor, only eye injury or disease is covered-absolutely no yearly check-up, glaucoma test, vision test or anything considered routine. That's absurd in itself. But there's another catch: even eye disease and injury treatment is barely covered, because eye doctors must - in treating eye problems - check vision, check for glaucoma, check eye pressure, etc. Hence, the regulator has allowed Blue Cross and the other Healthy NY insurers a loophole that allows them to not pay ophthalmologist MD's - even in-network and with referral - for the work they do. My eye doctor, seeing me for eye disease treatment, was paid less than \$40 by Empire, and less than

\$30 by Oxford. The previous two eye doctors I had gone to dumped me as a patient as a result! This loophole must be corrected immediately. Annual eye care check-ups, including glaucoma, eye pressure and vision testing must be covered. And these same functions, in the context of treating eye disease (which is supposedly covered), are services for which the insurer must pay its in-network providers. ---At the orthopedic surgeon, a "Cam" boot must be covered, as is this is the basic therapy for healing given to adults who sustain a fractured or broken lower leg or ankle during an office visit. The present loophole that allows Empire and the other Healthy NY sellers not to cover this basic treatment must be immediately corrected before any premium hike can be considered. In my case, the in-network orthopedic surgeon absorbed part of the charge when I broke my ankle, and the balance was sent to a collection agency by the product seller for healthcare that was supposed to be fully covered! ---At the gastroenterologist, in-network providers who perform a colonoscopy and endoscopy on the same day must not be stiffed for payment of the second procedure?another loophole I learned of when the two procedures were performed in one afternoon. The in-network doctor and hospital, deeming both necessary for a serious preexisting condition, could not absorb the cost for the stiffed payment, prompting a collection procedure against me ? and the dropping of me as a patient by a practice I'd gone to for over a decade! This loophole must immediately be rectified before any rate increase request can be considered. ---At the primary care doctor, "annual" check-ups by the patient's in-network primary care doctor must be fully covered. When the undersigned had Oxford-United Healthcare earlier this year for Healthy NY, despite Oxford's marketing department's promise that I was fully covered for an annual check-up, they stiffed my primary care doctor, saying they had a loophole to only cover "annual" check-ups every 3 years! Unless the doctor was willing to put in writing that I was there for sickness or an emergent problem that day, the visit, they said, would not be covered! The doctor, despite spending nearly 2 hours with me, was paid only for taking the blood test by Oxford! When I reported the matter to the DFS, they excused Oxford, although admitted that Oxford should have paid for the colorectal/prostate exam. Switching back to Empire Blue Cross, I notice that Empire implores members to "Get your annual check-up" on the back of their billing invoice envelopes. The suggestion is clearly that such basic healthcare is covered. But the DFS itself, through representative/investigator Carolyn Linen, told me that Healthy NY does not cover "annual" check-ups, if specified as such, but once every 3 years! This amounts to not only deceitful marketing by the insurers selling Healthy NY, but also to a denial of basic healthcare the insurance companies themselves tell members is ESSENTIAL to their health! Any request for a Healthy NY rate hike must find this loophole closed immediately before consideration is given, as all members must have annual physicals included in their plan. I hope the above information is helpful. Healthy NY is New York State's version of so-called "affordable" healthcare, and the plan for those who have no access to an employer group plan. However, it must not be a license for the insurers marketing the plan to take advantage of the consumers who have no other option for health insurance ? by charging exorbitant rates, while providing substandard benefits mired with loopholes that deny coverage of very basic care. In light of the foregoing, Empire Blue Cross must be prohibited from raising its Healthy NY premiums in April on any Healthy NY customers until the above loopholes to coverage cease to exist, and must be denied any consideration for a rate hike to "high-deductible" customers/plan members until and unless it provides its balance sheet of costs/expenses versus premium receipts specific to such plan members. Very truly yours, Healthy NY "High-Deductible" Plan Member

12/10/2012 01:34 PM

To: PremiumRateIncreases

I am commenting in protest on the Empire BCBS Healthy NY application for a rate change increase. Over the past several years my husband and I have been Healthy NY customers and it has become unaffordable from when it was once affordable about 5 years ago. The coverage continues to be cut and declined and the premiums have increased steadily- skyrocketed. Any further rate increase will leave us uninsured, it is already too costly and coverage is scant.



11/20/2012 10:56 AM

To
cc
Subject

Addressed to: Governor

Incoming Correspondence:

MY HealthFirst (for low income)of NY Empire BC/BS went up \$50.00 per month for providing contraceptions. What is the actual cost to the ins. co.? How many members paying vs the #using free contraceptions?. I now received a notice that my policy will be going up AGAIN by May 2013. Is someone doing a forensic accounting on Healthy NY policies? Do they use the the amount charged on the bills and NOT the amount paid by Healthy NY to the doctors, to configure costs? I know that I will be [REDACTED] in March and I will be dropping all health insurance due to the fact the I cannot afford to pay Premiums, copays, and prescriptions approx. \$5,000 to \$6,000 a year which is at least 33% of my annual income. I take care of two disabled people in my home. One is on SSdisablility with no Medicaid or Medicare. Paying over %500.00 a month for private Health Policy [REDACTED]) the other is on full ssdi with Medicaid and gets a whopping \$782 a month to live on. WE are all in our [REDACTED] Is there a light at the end of this Health Cost Crises?



11/20/2012 10:25 AM

To
cc
Subject



Addressed to: Governor

Incoming Correspondence:

My wife and I are participants in Empire BC/BS healthy NY. I Just received a letter from Empire informing me that they are requesting a 24% increase which will put my monthly premium at about \$1066.00, thereby pushing us into the ranks of the uninsured. There is no possible way we could absorb an increase of that magnitude, since they got the same 24% increase last year, we are just barely holding on. The insurance companies are making record profits in the BILLIONS, while claiming poverty because of Health Care reform. (Which doesn't even go into full effect until 2014.) They have gotten every single increase they have requested over the last three years while covering less and less. Isn't it time that they were told NO for a change? Please, help those struggling to hold onto health insurance.



11/19/2012 04:04 PM

To

cc

Subject Correspondence [REDACTED]

Addressed to: Governor

Incoming Correspondence:

Yesterday we rec'd a letter from Empire Blue Cross that they are looking for a rate increase of 24.9% effective 4/1/13. Health care costs have double in the last 6 years. We can not afford another increase like this. Gov. Cuomo needs to take a stand and say NO to the increase and tell Empire to figure out how to reduce costs and other ways to make to up the difference. The answer can not always be to raise the rates. People need to work and find innovative ways in bringing down costs. After all isn't that part of their job description. When I had a job I would have been fired for not containing costs. This needs to be a priority along side of the Hurricane relief effort.



11/19/2012 11:47 AM

To
cc
Subject

Addressed to: Governor

Incoming Correspondence:

Dear Governor Cuomo,

I'm writing to you for help in understanding the health care increases which were getting constantly. We have Empire Blue Cross and today received a letter of a potential increase of 24.9 %. These rate increases are constant and are for large amounts of money monthly. The last one from Jan 2012 was protested highly with letters and emails sent to the insurance board. They do NO good the increases are given just as the company requests. I'm writing you to try to get some help with this. We can barely pay monthly bills now. Health care now is our largest bill. Can you help getting this under control. Maybe actually denning there increases or just increasing people who get health care through their employer. We aren't getting salary increases because of the bad economy how can we afford %25-30% increases in health care every year?? We have a reduced payment health plan because we don't have large salaries to begin with. How can they keep raising premiums on people who are getting a reduced rate because they can't afford to pay premiums to begin with?? Doesn't make any sense to me! Please help. Sincerely



11/19/2012 11:44 AM

To
cc
Subject

Addressed to: Governor

Incoming Correspondence:

Gov. Cuomo, I just received a letter from NY'S Empire Healthchoice medical insurance, for which I have group coverage. I was told in this letter that my health premium will be going up 24.9%, effective 4/1/13. This is absolutely outrageous! If this occurs, I will no longer be able to live in NY, and will be forced to relocate. I'm barely making it as it is. The ridiculous nature of healthcare costs has reached a ridiculous, untenable level. We need to put an end to this outlandish spending and healthcare corporation profits.



11/19/2012 11:11 AM

To
cc
Subject

Addressed to: Governor

Incoming Correspondence:

I received a letter from my Healthy NY (Empire BC/BS) insurance plan dated Nov. 8, 2012, stating that they are asking for a 24.9% increase in premiums as of April 1, 2013. Last years increase was 17%. Either way, the cost of living is under 2%, so why aren't these types of increases considered PRICE GAUGING? surely the price of an aspirin or a band aid did not increase that much! I am quiet sure my PCP's fees have not increased that much as well. (I will be sure to ask him when i see him next).

May i remind you that in order for me to be eligible for a Healthy NY plan, my income has to be under (approximately) \$29K/ year. I am self employed, and live alone with no other means of income. My rent is \$900/month, which is CHEAP for this area. If i have to pay \$111 more a month starting in April, it will be disastrous! PLEASE DO NOT ALLOW THIS RATE HIKE!

THANK YOU for your attention to this matter.





11/16/2012 04:01 PM

To
cc
Subject

Addressed to: Governor

Incoming Correspondence:

Just received a letter from my Healty NY health care provider Empire health Choice. They want another increase 24.90% They were just approved for an increase in April2011. I thought this program was supposed to be affordable If you must make 3000 or less a month to qualify How can they expect us to pay more than the 859.00 a month we are now paying! If If this increase is approved we will be unable to afford. Insurance . What are our alternatives. HELP!!!



11/16/2012 10:31 AM

To
cc
Subject

Addressed to: Governor

Incoming Correspondence:

Just received a notice from my Healthy NY Insurance carrier (Empire Blue Cross/Blue Shield) dated Nov. 8, 2012. It appears that come April 1, 2013, my premiums will increase by 24.9%. That means I will go from \$409 to \$511 if my math is correct. HOW CAN THIS BE? The cost of living only increases something like 2 or 3% a year, yet my insurance premiums continually go up and up and up, 17% or more.

I am self employed with a small business and I live alone. I have no one to help me pay the bills. I have not gotten an increase in my

pay for over 5 years. I have been diagnosed with [REDACTED], and at [REDACTED] years old, i can NOT go without health insurance. HOW CAN AN ALMOST 25% INCREASE BE LEGAL? i thought "Obamacare" was going to stabilize costs, and make it more affordable. Can't the government put a freeze on health care increases? PLEASE HELP!
With Sincere Thanks,



11/26/2012 12:14 PM

To
cc
Subject

Addressed to: Governor

Incoming Correspondence:

I am a small business owner. I have Helthy NY hold by Empire BlueCross Co. The premium has been increased more than 80% in the past few years. They are planning increase 24.9% in year 2013 which is waiting for approval by State DFS. If This plan approve, will be killing the struggle small business in the most difficult Economy time. Would you please take care this issue for small business?
Thank you very much for your time and consideration.



11/26/2012 03:00 PM

To
cc
Subject

Addressed to: Governor

Incoming Correspondence:

Again as every year I rec'd notice about a 24.9 percent rate increase waiting approval - PLEASE is there something you can do to prevent this from happening. I am unemployed and paying for my insurance if this continues I will no longer be able to afford it. PLEASE HELP - STOP THIS NONSENSE - the insurance companies are really hurting the people who are trying to avoid applying for medicaid.



11/27/2012 01:03 PM

To
cc
Subject

Addressed to: Governor

Incoming Correspondence:

Dear Governor Cuomo,

I am absolutely appalled that my Blue Cross Blue Shield (BC/BS) health insurance for my sole proprietor business (family of five) is going up December 1st by 21%. This follows an 18% last year. And while BC/BS say they have alternative plans to meet insurer's budgets, well I am already at the cliff, meaning my deductible is \$11,000 for the family and \$5,500 for single. BC/BS does not offer a higher deductible. So, I am left with paying the increase. Going without insurance is not a viable option for reasons I can explain.

I have check AARP - they don't offer health insurance in NY state for members.

From where I sit the system is broken. The state is approving rate increases which is a solution but have not taking the time to understand the root cause of the problem. So we keep approving the same solution. I want to help fix the problem.

I can't be alone with this issue, but I have the knowledge base and resources to fix it with your help. I look forward in hearing from you.



11/29/2012 05:22 PM

To

cc

Subject Fw: Rate increase

William J. Doyle
New York State Senate
Office of Senator Lee M. Zeldin
District Office:
4155 Veterans Highway, Suite 5
Ronkonkoma, New York 11779
United States
Phone: 631-585-0608
Fax: 631-585-0858
Albany Office:
Legislative Office Building Room 802
Albany, NY 12247
United States
Phone: 518-455-3570
Fax: 518-426-6741

-----Forwarded by William Doyle/senate on 11/29/2012 05:19PM -----

Francine Hinton
Senior Constituent Service Representative
Senator Lee M. Zeldin
4155 Veterans Memorial Highway
Suite 5

Ronkonkoma, New York 11779
(631)585-0608 (o)
(631)585-0858 (f)

----- Forwarded by Lee Zeldin/senate on 11/26/2012 11:22 AM -----

From:
To: PremiumRateChange <PremiumRateChange@empireblue.com>

Date: 11/16/2012 12:57 PM
Subject: RE: Rate increase

Forgive me, but your response hasn't provided any incremental value in relation to my question. Again, coming from the Cost Reduction industry, we look at medical costs and review categories like Prescription Drugs, Medical Supplies, etc. and none of those costs are rising to justify such huge premium increase (25%). We've had no unusual claims among our policy holders and I find the increase to be unjustifiable.

While NYDFS may review and approve it, it still doesn't make it fair or equitable. Obviously, given a 25% increase, I hope they do not accept your application.

Please review my rate increase and reply back with a reduced proposed premium increase OR please outline, in specific detail, what costs (with percent increase) you have that are driving such phenomenally high premium increases. I don't need general statements saying "rising healthcare or medical costs", I would appreciate specific line item detail.

[REDACTED], I have placed you on copy because I know you work with my U.S. Congressman Tim Bishop and U.S. Senator Kirsten Gillibrand. Senator Zelden, I was able to find your direct e-mail address. If businesses on Long Island are to prosper and thrive we cannot afford these types of increases to go unchecked. I need your help.

Regards,

From:

Sent: Thursday, November 15, 2012 9:47 AM

To: PremiumRateChange
[REDACTED]

Subject: Rate increase

Dear Empire Blue Cross Blue Shield:

Coming from the cost containment industry, I hope you can understand my confusion and frustration when I see an annual rate increase of nearly 25% as no other industry in the country has increasing costs that come close. In order for your average net costs to increase by 25% that would require you to have some costs increasing at a much higher rate than 25% in order to offset the 1%-4% increases in other areas. Typically, wages are among the top 2 overhead costs and we know that annual salaries are not increasing annually by 25%.

So, as a small business owner, please help me understand and help my U.S. Representatives on copy understand, why this rate increase is justified. In the end, the Healthcare Insurance industry is crippling small businesses, which is supposed to be our nation's way to economic recovery.

Sincerely,



12/04/2012 09:22 AM

To
cc
Subject

Addressed to: Governor

Incoming Correspondence:

I help both of my adult children with the Healthy NY Premium currently \$409/month. When it was started by Gov. Pataki in 2006, it was only \$246/month. We just received a notice that it will be increased 25% in 2014. This is a SUBSIDIZED plan for those who cannot afford health insurance but chose not to go on welfare/medicaid. SOMETHING has to be done about this premium increase. Both are Graduate Students



12/04/2012 02:54 PM

To
cc
Subject

Addressed to: Governor

Incoming Correspondence:

I am in receipt of a letter stating that Empire HealthChoice HMO is requesting another absurd rate increase. Last year you granted a 23.5% increase and this year we are in jeopardy of another increase of 24.9% on top last years usury rates.

Are you people out of your minds?

This is Healthy New York created to help people on LOW income to pay for Health Insurance. At present, we are limited to an income of \$3152.00 monthly and are paying \$911.44 monthly for HMO insurance. That's almost 29% of the GROSS income.... and NOW they are requesting an additional 24.9% on top of that. Translated that equals \$1138.39 or 36% of the gross income.

How do you people live with yourselves?????

You deny annual well check-ups... I have been advised that this well check-up is offered ONCE every THREE years.

RIDICULOUS!!!

It costs MORE to insure two people (a family) than two individual policies. Presently on the rate sheet, an individual policy costs \$430.75 and for two people it costs \$904.57... MORE THAN DOUBLE the single rate by \$43.07.... WHY?????????????

As a concerned NYS citizen I am PLEADING with you to understand that these increases can NOT be sustained....

PLEASE DENY ANY INCREASE!



11/18/2012 07:11 PM

To

cc

Subject Write the Superintendent e-Form Submission

Just received notice of a pending 24 something percent increase in our healthy ny ins. We had an increase last year of \$300 per month. Another 300 something a month is mind boggling along with financial super hardship. We are barely getting by with what we make now. I sincerely hope that you will not give them the ok on this increase. I understand that everything goes up in cost but they are going to price us out of any affordable health care. There has to be a way to cap our prices so we can continue to be able to pay our own way as far as healthcare.



11/14/2012 12:06 PM

To

cc

Subject Write the Superintendent e-Form Submission

To whom it may Concern,

I have just received a letter from Empire Blue Cross Blue shield informing me that they have submitted a request for premium rate

increase of 24.9 percent. Throughout this year they have raised our premium a few times. We went from paying under \$600 in 2007 to close \$900 a month for health insurance through healthy NY. I thought this was to help us with keeping our cost for health insurance low and when Empire keeps increasing their rates and times here on [REDACTED] are getting tougher this doing more harm than good. I do not want to be without health insurance. So PLEASE consider NOT allowing Empire to increase our premium.

Thank you

November 12, 2012

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

RECEIVED
NOV 28 2012

HEALTH BUREAU
OFFICE

To Whom It May Concern:

I am writing to voice my strenuous objection to the proposed rate change filing by Empire HealthChoice HMO (SERFF file AWLP-128570954).

The NY Department of Financial Services website says that the weighted average increase requested is 17.3%, but the letter I received from Empire informs me that requested increase for my “product” (“Healthy NY”) is 24.9%.

This comes on the heels of a granted weighted average request of 17.8% for 2012. So, if granted, the total for my premiums will have gone up **42% in 2 years!!** The *effective* increase for this year alone (taking into account the compounding on last year’s increase) would be nearly 30%.

In Empire’s narrative, they cite a variety of factors supporting the requested increase: increases in medical care costs, adverse selection (drop-outs by younger, healthier members), claim volatility and the tough NY market.

Nowhere does Empire cite any data supporting its claims. It makes assertions that claim costs are rising at 17%, for example, but does not provide independent sources of data for these assertions. I would hope that the Health Bureau would do its homework in seeking substantiation for these claims. Have healthcare costs generally really increased by 30% in NY over the past couple of years? (Lay aside claims experience, which is addressed below.) Really? Ten times the rate of inflation? My doctors have not increased their rates at all in the past 2 years. What is the experience generally? Where are the data?

More important is the perverse logic that Empire uses to support its requests. Empire repeatedly cites “adverse selection,” in its experience and in the market in general, as justification for its claims. As the cost of insurance rises, young, healthy people drop out because they cannot afford it, leaving a sicker, older population to insure. **In other words, Empire has to raise its rates because it raised its rates.**

In what world but the insurance industry would pretzel logic like this be sustainable? **Why would not a proper response be to require Empire and others to lower their rates,** thereby broadening the risk pool and reducing costs for all? One suspects that there is also an effort to profiteer before the Affordable Care Act becomes fully operational in 2014 – once again ‘polluting’ the risk pool.

Empire says that its medical loss ratio for this product is 90% -- well over the 82% minimum required by law. But, since different administrative divisions are not required for each product, why must each product be measured on its own MLR? Why is not MLR factored over the entirety of Empire's business?¹

Empire says that all these requests are necessary to ensure the 'financial integrity' and 'future viability' of the product lines. Yet, its parent - Wellpoint, Inc. - is hardly on the ropes; it earns about \$3.5 billion in profit every quarter.

Were Empire to be granted this request, my premiums will rise to nearly \$19,000 a year. (they were less than \$12,000 / year just two years ago). I am struggling to keep my small business afloat and to get my daughter through school. Something will have to give. Who knows? Maybe we'll have to drop insurance altogether - she and I combined claimed less than \$1,000 on healthcare last year. When we leave, Empire's next request for an increase will be further bolstered, having driven us out.

Really, folks, I find ANY request for an increase unconscionable and unsupported.

Sincerely,



¹ What are these administrative costs for? In my son's experience, attempting to elude payment on claims. His \$30K surgical expense was denied by Empire altogether. After 6 months of disputation and letter writing - finally bringing in the NY State Insurance Commission - Empire capitulated and paid the claim.

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

Reference: Empire Health Choice HMO, Inc. Rate Changes Increase Q2 2013 - AWLP128691341

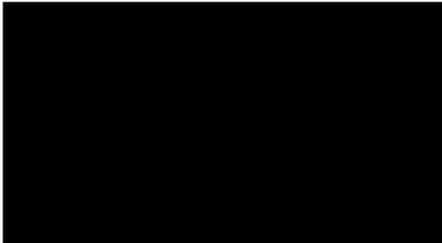
I am writing to contest the 24,90% increase proposed by Empire Health Choice HMO on November 8 2012.

I am currently enrolled in Healthy New York Plan and I am an unemployed professional. This increase is simply too much to bear for the thousands of people like myself who are struggling in this difficult economic time.

A 24,90 % increase is completely out of line.

I implore the Department of Financial Services to reject this outrageous proposed increase.

Thank you,
Best Regards



RECEIVED

NOV 28 2012

NOVEMBER
MYS OFFICE

No

To whom it may concern,

I am writing in response to your latest letter regarding a rate increase for 2013.

I am absolutely beside myself at the prospect of an increase of my description never mind almost 25%.

The idea of a subsidized plan is to help those of us who do not have traditional jobs where our employers supply health insurance as part of the package, and as you can see my earnings do not reflect being able to pay an extra proposed \$50.00 a month. I cannot do it, which means that I will be forced to cancel my insurance. That is a preposterous thought.

My wages have not increased by 5% since starting my Health insurance never

To whom it may concern:

The suggested rate increase of my Healthy New York Empire Blue Cross health insurance policy of 24.9 % is outrageous. It leaves me speechless. My salary has not increased by a single % in 4 years. Where do you think the kind of money you are talking about is coming from?

There has to be a control of health care costs. Just because expensive procedures and drugs are available, does not mean we can afford them. And as a society we cannot afford it. I work in a social service setting and don't make much money. An increase of 24.9% is stressing my budget and the ability to keep health insurance in the first place.

So we are spending billions so 85-year-olds can have triple bypass operations and go bankrupt as a society. Something is awfully wrong. Where do you draw the line??



Dear Empire,

Please don't increase our rates. We are a family of five and pay a lot of money already for basic services. I am going to have to look elsewhere for health coverage. Sincerely,

[REDACTED]

November 26, 2012

[REDACTED]

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

Sent on 12/4/12

Dear Department of Financial Services,

I am writing to you in response to a letter I received on 11/10/12 from Empire HealthChoice HMO, my healthcare carrier.

I was appalled and shocked that Empire is proposing a monthly premium rate increase of 24.9%.

24.9%!

It is as if Empire waited to see who won the election and with the president's reelection, they decided to request such an outrageous increase.

This HMO was created to assist those who are unemployed or who are not financially able to obtain healthcare due to their salary or work status.

This would increase my premium by \$90 each month! And, this coverage does not include prescription drug benefits or dental or vision.

How can I possibly afford this?

And, how is that you would allow such an outrageous rate increase to take effect?

I urge you to not approve this increase. My health and well-being are very important to me but I just cannot afford such an increase.

I look forward to hearing back from you within seven to ten business days.

[REDACTED]

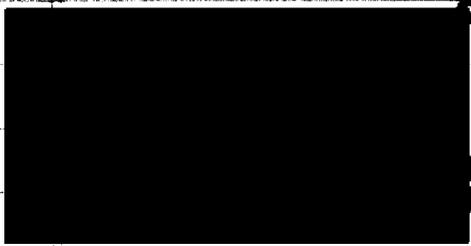
Cc: The Honorable Andrew M. Cuomo
Governor of New York State
NYS State Capital Building
Albany, NY 12224

Federal Trade Commission
Sixth Street and Pennsylvania Avenue, NW
Washington, DC 20580

Better Business Bureau of Metro. NY
257 Park Avenue South
New York, NY 10010-7384

December-6.2012

Premium Rate Increases, Adjustments



RECEIVED
DEC 12 2012
HEALTH BUREAU
N.Y.S. OFFICE

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

→ To Whom it may concern: - c/o Empire Health Choice HMO
I am writing in response to the letter I received by Empire Blue Cross
dated November 8th 2012.

This pertaining letter indicates that you are requesting a rate change
consisting of approx +24.90% on existing premiums of my current Healthy NY
insurance plan (including rate increases on drug premiums as well). effective on: 4/1/2013.

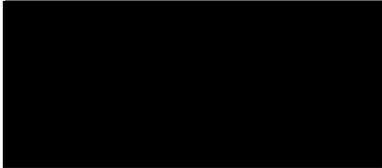
Unfortunately, due to extremely dire circumstances going on with our
current economy, people such as myself are affected the most. As
situations like these premium increases you describe in your letter become
more of a hardship and major inconvenience as I continue to remain unemployed.

Therefore, any additional increase in funds that would be expected out of pocket
on my end, could force me to discontinue my insurance plan all together.

With that said - unfortunately I am a person that relies on this specific
health insurance plan in order to see the Drs. as well obtain the medications
I need to take on a daily basis in the (at the time being) most affordable way.

As a result.. I am afraid I will not be able to afford the co-pays
for both, my Dr's office visits & prescriptions at the pharmacy - if I am
burdened with the additional premium increases you are asking.

At this time I kindly ask from the bottom of my heart, that
you can be so kind yourself, as to re-evaluating any further rate increases.
Again due to the economical challenges our country as a whole currently faces
my 'unfortunate' monetary situation has not improved!... Thank you for your time
in reading my letter and I hope to hear back from you in a timely manner...



December 3, 2012

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

RECEIVED
DEC 10 2012
HEALTH BUREAU
OFFICE

RE: Empire HealthChoice HMO, Inc. Rate Changes Filing Q2 2013

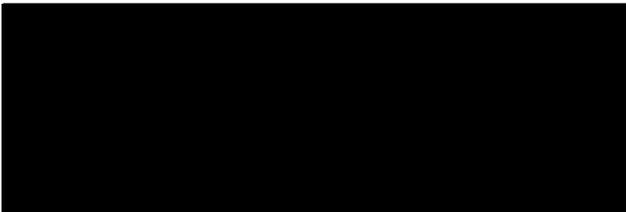
To Whom It May Concern:

I have received your letter stating that a rate increase of 24.9% will be applied to my base and drug premiums if approved.

If this increase is approved I will be forced to drop my coverage. I am currently single and although I work full time my employer does not provide health care coverage. It is already a struggle to pay my current premium of \$409.42 when my income for 2011 was only \$11,400.00.

All working American citizens deserve to have affordable health care. Today's insurance companies almost make that impossible. I can not afford this plan but my income is considered to high to apply for other New York State programs.

Please consider not increasing my premium so that I may continue to have adequate health care coverage.



From:
To: premiumrateincreases@dfs.ny.gov
Date: 11/19/2012 09:51 AM
Subject: Empire Healthy NY Requested Rate Increase

To Whom it may concern,

I am writing to strongly oppose the rate increase requested by Empire Blue Cross Blue Shield Healthy NY health insurance.

This health insurance rate has increased every year and now Empire has requested a 24.9% rate increase!! This is positively obscene.

I lost my job and health insurance in 2004. Since then I have been self employed as a consultant making far less than I had in my previous position and began purchasing into the Healthy NY program. At that time I paid \$135/month for health insurance and drug coverage. Now I pay \$383 for health insurance only; I can't afford the drug coverage.

A 24.9% increase is an absurd rate increase and unnecessary.

From:
To: premiumrateincreases@dfs.ny.gov
Date: 11/19/2012 09:51 AM
Subject: Empire BC/BS list incorrect comment email on website

Greetings!

I have already expressed my dismay and disgust at the proposed rate increase of 24.9% for the Healthy NY "reduced income" health care plan in an email on Nov 13, 2012.

Furthermore, they have listed their comment email incorrectly on their website. Screen shot attached. It should not have an 'm' in front. Mail to the address as listed comes back as undeliverable.

When I wrote to them on the matter of the rate increase, they replied with a form letter that had no new information, and I had to specifically request the dates of the window for comment on this proposal.

Please, Mr. Superintendent, on behalf of many New Yorkers who have been struggling with the recession, and have received only pay cuts and loss of work in the past few years, I ask you to deny this proposal outright.

Empire is trying to profit in this period of transition and line their pockets. There is no reason why they should profit from the neediest, especially when the charge is affordable health care.

Thanks you for your time and consideration in this matter

To: <askhealthyny@dfs.ny.gov>
Cc: <premiumrateincreases@dfs.ny.gov>
Date: 11/19/2012 09:51 AM
Subject: Healthy NY BC/BS increase

To Whom it Concerns,

I received a letter dated Nov. 8, 2012 from my Healthy NY insurance carrier, Empire BC/BS, asking for a 24.9% increase.

Last year they hit me up for a 17% increase.

This is madness! A 24.9% increase is \$111 extra! Isn't that considered "price gauging?" Surely the price of band-aids and aspirin has not increased as much. And I am pretty sure my PCP's fees have not increased that much either.

I am a [REDACTED] year old self employed woman living alone. I make under the \$27,924 annual income making me eligible for a Healthy NY plan. On my income, I have to work 2 weeks to pay my rent (which, BTW, is cheap for the area I live) and if this increase goes thru, another week to just pay fro my insurance coverage! That leaves me one weeks pay to pay for all other expenses like food, clothes, car expenses, utilities, entertainment, etc.

24.9% increase? PLEASE DON'T LET THEM DO IT!

To: PremiumRateIncreases@dfs.ny.gov
Date: 11/19/2012 09:51 AM
Subject: 2013 rates

is the a 2013 rate sheet for healthyNY Iam applying for the first time for a small business 1 to 50 employees

From:
To: "premiumrateincreases@ins.state.ny.us" <premiumrateincreases@ins.state.ny.us>
Date: 11/19/2012 09:51 AM
Subject: Empire Health Choice HMO Rate Increase Request

I am a self employed individual struggling to control both my business and personal expenses. The rate increase requested by Empire Health Choice HMO, with whom I have health insurance for myself and my wife, would personally impose a financial hardship for me should their requested 24.9% be approved. I adamantly oppose the approval for such a substantial increase in rates and hope you can understand the hardship this rate increase would mean for me as well as I am sure the multiples of others who have their health insurance with this company.

To: premiumrateincreases@dfs.ny.gov
Date: 11/19/2012 09:51 AM
Subject: HNY Rate Increase Comment

To Whom It May Concern:

I am the Groups Benefit Administrator for a small business here in New York. We have Healthy New York with Empire. Recently, we received a letter stating Empire Blue Cross Blue Shield has applied for a rate change of an increase of 24.9%. Please do not grant them this rate increase. We are a small business here in New York and I understand rising costs, but 24.9% is ridiculous. Our company does not share the costs with our employees, rather we pay the entire cost and this will in the end affect our plan to hire more employees and hurt our bottom line. We struggle every month to conduct business in this state and we chose the Healthy New York option because it was an affordable option for a very small company like this one. (There are not many affordable options). This would really hurt our business and other small businesses around this state.

You would think that the services or the options that Empire Healthy New York would get better, but I haven't and won't. At this point, Empire doesn't cover the following and it will not be covered even with a 24.9% increase.

- Mental health services and prescription drugs relating to mental health conditions, including but not limited to treatment and medication for ADHD, depression and anxiety
- Alcohol and substance abuse treatment
- Chiropractic coverage
- Hospice care
- Ambulance
- Dental, vision and hearing aids
- Durable medical equipment, prosthetics, orthotics and supplies

This is not fair.

From:
To: premiumrateincreases@dfs.ny.gov

Date: 11/19/2012 09:51 AM
Subject: RE: Empire HealthChoice HMO rate increase

To whom it may concern:

I went on the dfs.ny.gov/insurance website to add my comment about the proposed 24.9% increase Empire BC/BS Healthy New York is proposing and could not even see them listed as an option under insurer.

So my comment is this: Last year my rates went up at least 24% or more, and this year again, there is another proposed increase. The reason Healthy New York is offered is so that folks with low incomes could be insured, and the reason I chose Empire was that the rates were reasonable. Now, they are not! I'm very unhappy with the huge yearly increases and am hoping that you do not approve this increase.

Thank you.

To: premiumrateincreases@dfs.ny.gov
Date: 11/19/2012 09:51 AM
Subject: EmpireHealthChoiceHMO - Rates up, service down

To Whom This May Concern,

Please do not approve the Empire HealthChoice HMO rate increase. They just increased our rates a few months ago and are asking again, yet they have denied my claims until I spend the time to contest the denials, and continue to cut services. Many doctors that I call will no longer accept Empire HealthChoice insurance, although they once did.

Healthy NY was designed to help all New Yorkers be able to have health insurance, but with yet another rate increase, it is becoming further out of reach for the very people that need affordable health insurance. New Yorkers have been through enough recently. Please do not allow Empire HealthChoice to make our lives even harder, and so soon after their last rate increase.

To: premiumrateincreases@dfs.ny.gov
Date: 11/19/2012 09:51 AM
Subject: Empire Healthy NewYork

To whom it may concern;

I am writing to express my concern at the proposed premium rate increase for Empire Healthy New York. This is a program developed for people with limited income and resources (ie the working poor). No one enrolled in EHNY has received anywhere near a 25% increase in salary. The feeling of the "masses" is that this is simply a way to kick us off of insurance. Please do not approve this rate increase during a time of financial challenge for many. People should not have to choose between health care and housing or food. Allow Healthy New York to remain true to

its goal of providing affordable insurance for working Americans.
Thank you for your consideration,

To: "premiumrateincreases@dfs.ny.gov" <premiumrateincreases@dfs.ny.gov>
Date: 11/19/2012 09:51 AM
Subject: Re:

I received notification that my premium is increasing by 24.9% which really means a \$101 per month increase, making my new premium \$511.37. This is an outrageous jump, is it even legal.
I am on a fixed income. Where am I expected to get this money from just like that? or is this the way people are forced out of decent health care?

From:
To: <premiumrateincreases@dfs.ny.gov>
Date: 11/19/2012 09:51 AM
Subject: Empire BC/BS rate increase

To Whom It Concerns,

I received a letter from my Healthy NY plan--Empire BC/BS--dated Nov. 8, 2012, which states they are asking for a 24.9% rate increase in premiums, effective April 1, 2013.

This is almost 23% OVER the cost of living increase, and should be considered PRICE GAUGING.

As a single, self employed person, may I remind you that in order for me to be eligible for a Healthy NY plan, my income has to be under \$27,924. If BC/BS gets the increase they are asking for, I will have to work a whole week each month to pay my premium, (my income is under \$24K). It takes almost 2 weeks to pay my rent, leaving me a whole week's take home to cover all my other expenses--from keeping my 6 year old car getting me to and from work, to food, clothes, utilities, entertainment (what's that?), etc.

In other words, it is almost impossible for me to keep myself above water.

PLEASE HELP! DO NOT ALLOW A 24.9% INCREASE. Last year's increase was 17%, which is STILL TOO HIGH. Why do they even need an increase? Maybe the CEO should not get a raise this year (I haven't had a raise in over 6 years), and maybe he should even forfeit his annual bonus.

Thank you for your attention to this matter.

From:
To: premiumratechange@empireblue.com
Cc: premiumrateincreases@dfs.ny.gov
Date: 11/19/2012 09:51 AM
Subject: RATE INCREASE

To Whom It May Concern,

My name is [REDACTED] and I am a member of Empire Blue Cross and Blue Shield Healthy NY. I am in complete protest of you enormous rate increase and also of the fact that I am forced to pay for an oral contraceptive plan when there is no way that I will ever use and more importantly need oral contraceptives. The reasons are as follows:

First - I am a [REDACTED] year old widow and grandmother. There is no way I am ever giving birth to another child.

Second - The furthest thing from my mind is doing anything that would cause me to get pregnant

Third and perhaps the most important - I had a [REDACTED] 9 years ago. So, in case you do not know what that means is it is a complete impossibility of me ever getting pregnant even if I ever entertained the thought of having sexual intercourse.

Now for my reasons for my protest of your rate increase. I understand that costs rise and that you need to increase our rates but almost 25% is ludicrous. Those of us on Healthy NY or plans like it, are on fixed incomes and according to your guidelines can only make a certain amount each month or we are no longer eligible for insurance. Because of the economic and unemployment situation in this country our salaries have not gone up. But with the rate increases I have had in the year and a half I have had your insurance and the rate increase you are proposing, my premium will rise by almost \$140 per month over a 2 year period. How do you expect me and those like me, to keep a roof over our families heads, put food on the table and basically live, if you do this.

Please help me and people like me. Place yourselves in our positions, because you never know when your lives may change. Trust me it can happen.

I thank you for taking the time to read this email and giving it some thought.

From:
To: premiumrateincreases@dfs.ny.gov
Date: 11/19/2012 09:51 AM
Subject: Empire HealthChoice HMO, Inc. Rate Changes Filing Q2 2013

Dear New York State Department of Financial Services,
I just received a notice from Empire Blue Cross that they are requesting yet another increase of their monthly premium. This time it's 24.9%.

Last year it was 37%. When will this end!! At this rate the monthly premium will double in two year!! I'm [REDACTED] years old and self employed. If these rate increases continue it will bankrupt me, and then New York State will end up paying all my medical bills through medicaid. It's imperative that you deny Empire this rate increase.

From:
To: premiumrateincreases@dfs.ny.gov
Date: 11/19/2012 10:30 AM
Subject: Empire Healt Choice HMO, Inc. Rate Changes Filing Q2 2013 - AWLP128691341

Department of Financial Services

Health Bureau-Premium Rate Adjustments

25 Beaver Street

New York, NY 10004

Reference: Empire Health Choice HMO, Inc. Rate Changes Increase Q2 2013 - AWLP128691341

I am writing to contest the 24,90% increase proposed by Empire Health Choice HMO on November 8 2012.

I am currently enrolled in Healthy New York Plan and I am an unemployed professional.

This increase is simply too much to bear for the thousands of people like myself who are struggling in this difficult economic time.

A 24,90 % increase is completely out of line.

I implore the Department of Financial Services to reject this outrageous proposed increase.

Thank you,

Best Regards

To: premiumrateincreases@dfs.ny.gov
Cc:
Date: 11/20/2012 08:18 AM
Subject: Empire BC / BS proposed 24.9% increase

Attn: Superintendent of Department of Financial Services - Healthcare Bureau:

I recently received yet another annual notification from my healthcare provider, Empire Blue Cross Blue Shield, indicating that they are requesting a rate change of 24.9% effective 4/1/2013.

As an individual payer (who happens to be a single mother, sole proprietor/small business owner), I beg that you do not allow such an astronomical increase. For the last few years, I have had to endure increases of 16% to 20% each year and my current premium is approximately \$410 a month, or an annual cost of close to \$5,000. If this 25% rate hike is approved, it will leave me no other choice but to go without insurance because I, and many others, simply cannot afford to pay these prices any longer...ESPECIALLY IN THIS ECONOMY! Our incomes are not even keeping up with inflation - how are we expected to be able to afford a 25% increase????

I vehemently urge you to not approve this rate hike. I think the insurance companies are trying desperately to get as much money as they can out of the individual payers before the government-run healthplan (i.e., Obamacare) comes to fruition. If this rate hike becomes a reality, I will have no choice but to go without coverage in order to put food on my table for my family and gas in my car.

I thank you in advance for your consideration.

Sincerely yours,

From:
To: premiumrateincreases@dfs.ny.gov
Date: 11/20/2012 08:18 AM
Subject: proposed premium increase for health insurance

Dear DFS:

Thank you for your letter and the opportunity to comment on this proposed rate increase of 24.9%.

This impacts my husband and I directly and will mean great hardship to pay for insurance. Such an increase for us means paying \$820/month instead of our current \$656/month for couple insurance with no drug coverage..

It is already difficult to pay the \$656 monthly for two people on artists' low income. Our income does not magically go up 24.9% overnight.

It means we will pay over \$10,000 per year out of pocket (no help from employers, because we are self-employed) PLUS all the copays, prescription drugs or other services as needed, all other health needs, etc.

As well, we already had a rate increase from Empire one year ago of more than 25% (from \$270 to \$328/single or now \$656/couple).

SO in two years, my husband and I will be forced to pay 50 percent more for our insurance than we originally signed on for. And our income

has not risen at all. IN fact it is less than two years ago. As artists - art workers -- we are working hard with very uneven returns in this stagnant economy.

Right now we are not guaranteed of even making \$820 every month, the amount you will ask us to pay for health insurance. It is already a stretch to pay \$656. We simply cannot afford this kind of increase.

To me, this kind of increase can only be seen as price gouging on the part of the insurance companies, in the face of the Affordable Care Act's mandate for everyone to buy insurance. I have been supportive of the intent of the law, achieved in some areas, to deliver health care to more/all citizens. However, if it is legal and expected to have such a high increase - or any increase at all (why?) - then this is a serious

flaw in the plan. With citizens held captive and required to BUY from insurance companies, we are at the mercy of their policies on premiums.

I do not believe that such high increases are the intent of the law which I supported.

I object strongly and I can only cry out: GIVE US MEDICARE FOR ALL! SOCIALIZED HEALTHCARE! STOP THE GOUGING! Please and soon.

Instead of raising premiums, the insurance companies should be forced to reduce their administrative costs. I hope that now that the shrillness of the election period has calmed, we will be able to reform and adjust our health care system to be able to deliver the desired services to people without price gouging such as this increase suggests. Personally I hope we can reduce or eliminate the insurance companies and their hold on the system.

There are better ways, I am sure.

PLEASE do not raise premiums at this awful economic time.

Sincerely,

From:
To: premiumrateincreases@dfs.ny.gov
Date: 11/20/2012 02:25 PM
Subject: Do NOT Approve 24.9% Rate Change

I just received a letter from my Healthy NY health insurance provider, Empire Blue Cross, that they have submitted to you a request to have my insurance premium increase by 24.9%.

As my current monthly premium for a family plan is \$1240.55, this would mean that my new monthly premium is slated to be \$1549.45.

This is completely unconscionable, and to even solicit such an exorbitant increase in light of today's economy is an outrage and offensive.

I hope I am able to convey to you in this email the rage I feel. Forced to retire early several years ago, [REDACTED] I am on a fixed income and this will no doubt cause extreme hardship on me and my family.

Please do NOT approve this rate changes.

Thank you for your consideration in this matter.

From:
To: premiumrateincreases@dfs.ny.gov
Cc: premiumratechange@empireblue.com
Date: 11/27/2012 11:50 AM
Subject: rate increase for Healthy NY (Empire HealthChoice HMO) plans

Greetings --

I've just received a letter informing me that my premium is scheduled to go up 24.9% April 1, 2013. I don't see how that can be considering you raised it by approximately 25% just last year. How do you expect people to be able to shoulder these increases? This is supposed to be a state-subsidized health insurance place for low-income earners. What low-income earners do you know who can handle two 25% increases to the premium two years in a row? The non-subsidized plans on the open market, while more expensive to begin with, almost never increase by more than the cost of inflation (3%). And your plan, unlike theirs, offers no vision, no dental, no mental health coverage, and you've just done away with mental-health prescription coverage, too. What kind of a service is this? This is shameful and unconscionable. I will be contacting all my political representatives in the state and Congress to file complaints about this boondoggle.

Yours,

From:
To: premiumrateincreases@dfs.ny.gov
Date: 12/02/2012 01:37 PM
Subject: Fwd: Challenge to premium rate increase

To: premiumrateincreases <premiumrateincreases@dfs.ny.gov.com>
Sent: Sun, Dec 2, 2012 1:15 pm
Subject: Challenge to premium rate increase

Dear NYS Department of Financial Services Officer,

RE: Empire HealthChoice HMO, Inc. Rate Changes Filing Q2 2013

We currently have Empire Blue Cross Blue Shield health insurance through Healthy New York and ask that you **not** approve their requested increase of 24.9%.

Last year the rate increase was approved at between 21 to 26% and if this new increase is approved, then within two years the price of our coverage would have doubled! What else in this economy has doubled in two years? Not my salary - not my husband's - not the cost of living - not even the price of gas!

This program was designed to help NYS small businesses afford health insurance, but with the proposed increase it will no longer be affordable or small-business friendly.

Please do not approve the premium rate increase that Empire is requesting.

Thank you for your time and consideration given to this request.
Please confirm receipt of this correspondence.

Sincerely,

From:
To: premiumrateincreases@dfs.ny.gov
Date: 12/03/2012 02:16 PM
Subject: NO RATE INCREASES FOR HEALTHY NY

To Whom it May Concern:

I have received a letter from my Healthy NY provider Empire Blue Cross Blue Shield stating that they would like to raise the premium on my plan. A rate increase of 24.9% will make keeping my Healthy NY plan difficult. This will be the 4th rate increase in 2 years. Last year they rased the cost almost 20% and raised it a few more dollars in August of the same year. With all of these rate increases this past year how is it possible that another almost 25% increase is necessary. I find it impossible to beleive that medical costs have risen so much in such a short amount of time. It is clear that these rate increases can not be justified. I am on this health plan

because of my small income and would not be able to keep the health insurance with an increase in the rate. The plans rate was also already increased in 2011 from \$347 to \$370. Now it costs \$434 to be on the plan. That is almost \$100 increase a month since 2011. Another increase will put this plan out of my price range and make it impossible for me to keep my health insurance. I'm sure that other members would have difficulty as well since Healthy NY is for individuals with incomes under \$2269 a month and is supposed to be an affordable health insurance option. A rate increase will make the cost of the health insurance a quarter of my monthly income. This is astronomical. Please take this into consideration and do not approve Empire Blue Cross Blue Shields request for a 24.9% rate increase.

Sincerely,

From:
To: premiumrateincreases@dfs.ny.gov
Date: 12/05/2012 06:10 PM
Subject: Fwd: unfair to allow increase for Empire Blue Cross Healthy New York

To: premiumrateincrease <premiumrateincrease@dfs.ny.gov>
Sent: Wed, Dec 5, 2012 3:29 pm
Subject: unfair to allow increase for Empire Blue Cross Healthy New York

Hello to whom this may concern, I am [REDACTED] years old and I have been on Healthy New York with Empire Blue Cross Blue Shield for many years. I have always paid my bills. I cannot believe that my state government would allow big insurance companies to get such approval of their requested increases for their premiums. They are asking for an unbelievable amount of 24.9% . How can one person keep up with such demands, when jobs are limited and pay is stagnant. I hear many dropping their health insurance and then abusing the health care system such as ER's for minor problems. I do not want to be one of these many. I am asking for New York states help in not allowing such an unfair price increase. Think of all the young and less fortunate people, who have Healthy New York for a reason, limited money.

From:
To: premiumrateincreases@dfs.ny.gov
Date: 12/05/2012 06:32 PM
Subject: Rate Changes Filing Q2 2013, Empire HealthChoice HMO

Dear Department of Financial Services/Health Bureau:

My insurance company is Empire HealthChoice HMO. I am a member of the Healthy New York plan, and I am writing to express my deep concern and stern opposition to Empire's proposed rate increase request of 24.9%.

The first sentence on the Healthy New York website states:

"Healthy New York Provides affordable health coverage to eligible individuals and sole proprietors."
http://www.empireblue.com/wps/portal/ehpmember?content_path=member/noapplication/f3/s2/t4/pw_ad067434.htm&label=Healthy%20New%20York

A 24.9% rate hike is NOT "affordable" by anyone's definition. The United States is still trying to drag itself out of the worst recession in many generations. The unemployment rate remains high. The economy remains fragile.

As the sole proprietor of a small business, I rely on Healthy New York for my personal health care coverage. My business has been struggling since 2008 and I have spent the last four years simply trying to survive.

My Healthy New York premium rates jumped by a staggering \$60/month, or \$720/year, in 2012. Now, Healthy New York is seeking yet another rate increase, this time in the amount of 24.9% -- which, if passed, will mean an additional \$100 a month (\$1200/year) added to my premium in 2013! In only two years, my Health Care premium costs will have jumped by more than 50%!

How can Healthy New York ask for this kind of increase when individuals such as myself are still crippled financially? Salaries are NOT rising commensurately -- in fact, in most cases salaries are not rising at all. People don't even get cost of living increases from large companies anymore.

I struggle to pay my Healthy New York premiums every month -- but I manage to do it. If the requested increase is granted, I have serious doubts about whether I will be able to maintain my health care coverage.

The irony is, I rarely seek medical attention. My annual health care costs have never exceeded what I pay in premiums. They don't even come close. Yet Empire is still asking me to pay almost 25% more every month.

I direct you again to the word "affordable" so prominently featured in the first sentence of Empire's Healthy New York website. When I joined Healthy New York many years ago, it was indeed an affordable plan. Now, though, it seems that Healthy New York has abandoned its concern for sole proprietors and other hard-working people. How else to explain a 24.9% rate increase request in this national climate of financial instability and uncertainty?

Please do not grant this unconscionable rate increase request. I can't afford to pay so much more, and I know many if not most other members of the plan cannot afford it. We all want to be responsible members of society by having health care coverage, but at the same time we are trying desperately to keep our businesses and families afloat. We do not have an extra 24.9% to spend on health insurance. I can't think of any other company I deal with ever proposing such a dramatic rate increase -- let alone asking for it only one year after having received a previous sizeable increase.

Please deny Empire's rate increase request. Instead, encourage the company to honor its stated commitment to providing "affordable health coverage to eligible individuals and sole proprietors."

Date: 12/09/2012 01:50 PM
Subject: Prior Approval Rate Changes - For Empire Blue Cross Healthy NY

December 8, 2012
Premium Rate Increases
Health Bureau
New York Department of Financial Services
25 Beaver Street
New York, NY 10004

To Whom It May Concern:

I am a self employed, (and often under employed) [REDACTED] based in NYC. Due to the expense of health insurance in NY, for many years, I could only afford had a catastrophic health insurance policy through BlueCrossBlueShield (which came to me via an old Cobra policy via my old employer). I had a pre-existing health condition and was terrified to be without insurance, even if I could only afford catastrophic coverage.

In spring 2010, I was diagnosed with [REDACTED] (the mother of all pre-existing conditions) and thankfully, I was not only able to upgrade my policy to HMO coverage but it was a somewhat affordable option, called Empire Blue Cross Blue Shield Healthy NY. Healthy NY isn't perfect but I am grateful for it.

As you already know, by spring 2011, my policy cost had increased by approximate 7.5%, though, Blue Cross had asked for substantially more. I considered this to be an gross level of increase.

As you already know, by spring 2012, my policy cost had increased by approximately 18%, though, Blue Cross had asked for substantially more. I considered this to be an astronomical level of increase.

As you already know, Blue Cross Healthy NY has recently requested yet ANOTHER increase in my policy – to take effect in spring 2013, of approximately 25%.

This is simply price gouging. How is it possible that Blue Cross could be allowed what amounts to an almost 50% increase in premiums in less than 3 years?

DO NOT ALLOW these price increases to go through. They are in effect highway robbery.

It was explained to me in an email in January 2012 [REDACTED] at DFS that:

"The funding provided by the State is used for reinsurance, which reimburses health plans 90% of claims paid on behalf of a member that total between \$5,000 and \$75,000 in a calendar year. For the current year, funding for the Healthy NY program has remained flat, while the cost of claims has continued to increase. Therefore, the reimbursement to the health plans for reinsurance has not fully covered reinsured claims. The Healthy NY statute (sections 4326 and 4327 of the Insurance Law) requires the health plans to account for the availability of this funding when determining premiums. The Department of Financial Services is proposing steps to stabilize the program and they will be announced soon.

Many factors are considered before approving, disapproving, or modifying a rate adjustment request. Among these factors are the insurer's recent and future costs of medical care and prescription drugs, the company's history of rate changes, and its financial strength, premiums, administrative costs, and other sources of revenue. The New York Insurance Law empowers the Superintendent to reject or modify any requested increase that he deems to be unreasonable, excessive or unfairly discriminatory.

The Department's goal is to approve the lowest rates possible that preserve the financial solvency of the health insurer. Approving rates that are inadequate would ultimately imperil the insurer's ability to pay claims as they come due."

So I have a few questions:

1) Will the Superintendent reject requested increases that he deems excessive?

How could a 50% increase in a health insurance premium in 3 years not be considered excessive?

2) What has happened to the funding for the current Healthy NY program in the April 2012 NY state budget?

3) What steps has DFS taken to stabilize Healthy NY as it claimed it was announcing almost a year ago?

Empire HealthChoice HMO, Inc. individual healthy [REDACTED] To Whom It
May Concern: I am writing with my objection to Empire's request to increase their premium by 24.9%.
As you are aware, they were approved last year for a similar increase which took effect 4/1/12.
Particularly for those consumers, like myself, who have an individual plan, this is an unacceptable
increase. This is a far greater increase than the cost of living, a far greater increase than fee
reimbursements to health care providers, and a far greater increase than Empire is planning to extend to
their employees in the way of salary. Rather than be granted another increase in premium to the
consumers, maybe they should be required to review internal policies and procedures, and become a
more efficient entity. Perhaps we need to examine what, if any, surplus they have (like the BCBS plans
is Washington state). Or perhaps they should not reward out of network doctors by paying such a high
percentage of out of network claims. Priority should be given to in network providers who are adhering
to an agreed fee schedule and thus controlling the cost of healthcare, rather than paying 85%-100% of an
out of network claim, which is submitted for a cost at the discretion of the doctor providing the service.
It would just seem to me that there has to be a way for Empire and other health insurance companies to
do more with what they already have, as most of us have been forced to do already. These increases will
force many to have to rely on Medicaid, instead of programs like Healthy NY, putting a greater burden
and stress on our state budget, which has already had to cut so many programs on which people rely.
Thank you for your consideration, [REDACTED]

Empire HealthChoice HMO, Inc. [REDACTED].com I have a very hard time feeling Empire's pain; they obviously don't feel mine. They are asking for an increase of more than 25%, after being granted an increase of over 15% last year. This so far outstrips the rate of inflation as to be ridiculous. I'm eligible for Healthy NY because the amount of money I earn as a [REDACTED] brings me to less than 300% of the poverty line, yet I already have to pay 19% of my income on my health insurance premiums. Never mind the additional out-of-pocket expenses. And Healthy NY informed me this summer that they would no longer cover some of my most crucial medications, as part of their mission as 'streamlined' healthcare coverage. If this increase is approved, my premiums will rise by over \$100 per month. It's money I just don't have. All my 'disposable' income goes to paying off my credit card debt, which is purely medical: dental and eyecare (I'm not sure how, but for some inexplicable reason health insurance companies have managed to get away with defining the health of your teeth and eyes as not part of basic healthcare.) So am I supposed to rejoin the ranks of the uncovered? Help me, please, Governor Cuomo.

Empire HealthChoice HMO, Inc. group hmo [REDACTED] The reason I have the Healthy New York Policy is because I can not afford a more expensive policy. I have been severely affected by the recession and my business has been struggling for years now. Empire has already given me an increase after only 3 months and now they are asking for another 24.9 percent. It is outrageous, I cannot afford this increase and I will be without health insurance if they have their way. Being 58 years old without health insurance is not a good thing. I have paid for health insurance all my life and rarely used it, the minute I need to use it, the insurance company wants to make it unaffordable so that I will have to drop it. Can I protest this increase? thank you, [REDACTED]

Dear Sirs:

I am writing to ask that the application of Empire Healthchoice HMO, Inc. for a nearly 25% increase in premiums be denied in its entirety and that serious consideration be given for instead LOWERING the existing premium by a similar amount. The coverage currently offered by this entity has been significantly diminished each year since I have had coverage through them for my small farm business, of which my daughter and I are the only eligible parties. I am no longer able to afford to provide my daughter with coverage due to her inability to contribute from her meager off-farm income. Having gone for my first annual check up with my physician in over two years, I was shocked that the customary tests ordered for blood work, etc. were denied coverage. I had gone over a year without making a single claim, despite paying over \$400 per month in premiums. The impacts of seriously damaging storms and drought, as well as the current slow economy, have been extremely detrimental to our farm income. Should this rate increase be approved, I will be forced to eliminate my own coverage and instead will become yet another person seeking Medicaid or charitable support in this state for my medical care. For profit insurance companies have their eyes more on what they are able to supply as dividends to their investors than on those people to whom they are providing services. Despite market competition for the Healthy New York plan, those companies offering this state sponsored plan are still charging a rate that can hardly be deemed affordable. We need affordable health care in this state. Those of us who pose a low risk by not smoking, maintaining a healthy weight and lifestyle and, as in my case, working hard to provide healthy food for others as a farmer, should not be forced to underwrite those people who require more health services due to their own choices to smoke and consume excessive alcohol, drugs and unhealthy processed foods. If auto insurers are able to offer "good driver discounts", why shouldn't health care insurers discount rates for people like me? People with bad driving records pay higher premiums. Those who are obese or smoke should be required to pay higher rates for their

health



Prior Approval Submission
NYS Department of Financial Services
01/15/2013 10:55 AM
To:
PremiumRateIncreases
Show Details

Empire HealthChoice HMO, Inc.individualhmoMaryLemingleming2001@yahoo.comThe rate increases are too much. I am widowed and unemployed. I picked Healthy NY because it was affordable. It no longer is. The gvt has made a lot of noise about improving healthcare but all I have seen is higher costs at no benefit to me. I don't nd birth control, I don't nd a family policy, I just nd affordable basic insurance for any problems that may arrise. Please consider the needs of your consumers when you raise rates. Thanks.