

From: NYS Department of Financial Services <portal@dfs.ny.gov>
To: PremiumRateIncreases@dfs.ny.gov
Date: 11/19/2012 09:51 AM
Subject: Prior Approval Submission

The above drop down does not allow selection of empirs blue cross blue sheild, which is the company I'm calling about... I am writing to protest the proposed health insurance increase!

From: NYS Department of Financial Services <portal@dfs.ny.gov>
To: PremiumRateIncreases@dfs.ny.gov
Date: 11/19/2012 11:31 PM
Subject: Prior Approval Submission

The proposed rate hike is outrageous at best, it's well above the rate of inflation, and hard to believe that it is justifiable. Rates have not increased for health care providers (my wife is a provider) and if they have, it was minimal. Despite all this they're forcing a population who are an exception if they haven't had pay decrease over the last few years, yet alone a pay increase, to pay a premium increase of 25%, an increase causing health care premiums to double almost every 3 years. We the vulnerable people are hoping that the Department of Financial Services with it's new regulatory control will stop the abuse from the insurance carriers, and not allow such excessive rate hikes.

From: NYS Department of Financial Services <portal@dfs.ny.gov>
To: PremiumRateIncreases@dfs.ny.gov
Date: 11/20/2012 09:03 AM
Subject: Prior Approval Submission

I can not afford a premium
increase.

From: NYS Department of Financial Services <portal@dfs.ny.gov>
To: PremiumRateIncreases@dfs.ny.gov
Date: 11/21/2012 12:37 PM
Subject: Prior Approval Submission

A letter from Empire dated Nov. 8th with a 30-day deadline to submit comments DOESN'T mention when the rate increase was requested, which I think ANY reasonable person would consider underhanded, at best, which further puts the whole process in a surreptitious light. At a website called Innocentive.com, which posts Challenging Problems posed by institutions of all kinds, I recently submitted a Solution to "The Future of Healthcare," which included several ways to reduce the cost of healthcare that Empire has not made, in lieu of merely accepting rising costs and passing them on to consumers. As but one example, suppose I saved a doctor \$2400 of tutoring costs for a child in a fifteen minute session. Might I not reasonably request a \$1200 fee, saving the doctor HALF of what the tutoring would HAVE cost, even though \$1200 SOUNDS like an outlandish fee for a single tutoring session? Is there any reason that doctors and other providers cannot be similarly incentivized, saving TWICE the cost that was prevented? I submit that companies like IDEO, which specialize in Innovating large companies' management and operations, can SAVE Empire far more than the rate increase. I have no affiliation with them; I just happened to have learned about Innocentive.com in a book called "Change by Design" by its CEO, Tim Brown. In case no one considering the rate increase has noticed, we are ALL in the midst of an economic crisis. I'm guessing that the rate increase I recied just a year ago was in the neighborhood of the same 25% being requested now. That's 50% in two years! Has ANYTHING ELSE gone up that much? Average incomes have DECLINED, and a historic number of people ae LOSING their income altogether. How about just DIMINISHING what Empire pays providers and employees, and let THEM make due, as the rest of us have, particularly those in the healthyny program, to begin with, who are the hardest hit segment of the economy. In short, kindly tell them, "Fawget about it!"

From: NYS Department of Financial Services <portal@dfs.ny.gov>
To: PremiumRateIncreases@dfs.ny.gov
Date: 11/21/2012 07:17 PM
Subject: Prior Approval Submission

This rate increase of 27% is outrageous. Please deny their request. Virtually every year we are

paying double digit rate increases. We are trapped. We've had to cut back on benefits and switch plans in a vain attempt to keep costs down. This year, we had to change because Empire decided they were ending our plan. Health insurance is something that every hard working person needs, or risk losing everything. The competition between the various companies is a joke. It's no wonder that health insurance companies are so profitable, because it's not a competitive free market and we are hostages. I can not just put my clients over a barrel and pass these costs along to them. The economy has been so bad that I am glad just to have work.

From: NYS Department of Financial Services <portal@dfs.ny.gov>
To: PremiumRateIncreases@dfs.ny.gov
Date: 11/23/2012 11:38 AM
Subject: Prior Approval Submission

The reason why I have this insurance is because, in comparison to other ones, this is the cheapest! The pending 24.5% increase is absurdly counter productive of what the low cost insurance offers to subscribers. Please please adjust this increase so that myself and others may afford food, shelter, gas and clothing! Thank you!

From: NYS Department of Financial Services <portal@dfs.ny.gov>
To: PremiumRateIncreases@dfs.ny.gov
Date: 11/26/2012 12:25 PM
Subject: Prior Approval Submission

I received a letter informing us of a request for an almost 25% rate hike for Healthy NY!! All I can say is... NOOOOOOOO! Please say NO! HNY is supposed to be affordable and it is certainly not any more! We just had 2 huge increases this year. We cannot afford another! Please please say no!

From: NYS Department of Financial Services <portal@dfs.ny.gov>
To: PremiumRateIncreases@dfs.ny.gov
Date: 11/29/2012 10:37 AM
Subject: Prior Approval Submission

If approved the rate for our HMO would increase by 14.4%---we pay over \$40,000.00 a month now!!! We would be forced to drastically cut the benefits---or eliminate our medical coverage completely! PLEASE do not approve any rate increase. We are located on Long Island and are trying hard to keep our business going in these very difficult times---this rate increase would be a blow we couldn't withstand---our

employees would be devastated. PLEASE HELP US!!!!!!

From: NYS Department of Financial Services <portal@dfs.ny.gov>
To: PremiumRateIncreases@dfs.ny.gov
Date: 12/03/2012 10:38 AM
Subject: Prior Approval Submission

Requested rate increase is extremely high. Small business cannot continue their business with this change. Economy is not booming. 30% increase of insurance cost will kill not only us but also many other small businesses. Please do not approve this outrageous rate increase request.

From: NYS Department of Financial Services <portal@dfs.ny.gov>
To: PremiumRateIncreases@dfs.ny.gov
Date: 12/06/2012 04:17 PM
Subject: Prior Approval Submission

The 25% increase is way too much to ask unemployed and temporary workers to pay. There was a 16% increase last year. Then Obama

Care added to that along with the policy that eliminated the \$3,000 cap I had on medications. It added up to an extra \$85 dollars a month. I cannot even afford to buy food now. It is much to large of an increase on individuals who gross \$25,000/year. My rate of pay has been the same since 2003. I never receive an increase. While I understand that everything costs more now -- rent, utilites, food, clothing, health insurance. However, the 25% increase is too much.

From: NYS Department of Financial Services <portal@dfs.ny.gov>
To: PremiumRateIncreases@dfs.ny.gov
Date: 12/07/2012 11:59 PM
Subject: Prior Approval Submission

The place I work had great health insurance, it was affordable and covered 80% up to 3000.00 the covered 100%. Last year they switched to a policy with a 5000.00 deductable and cover nothing till we have paid 5000.00. We never hit the 3000.00, This means all health costs will now come out of pocket Why another way to keep the middle class struggeling? does the health reform have anything to do with this. I need to know of course this will rationhealth care.

Sent: Sunday, November 18, 2012 10:55 AM

To: PremiumRateChange

Cc: premiumrateincreases@dfs.ny.gov

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: "Empire Admin" <admin@empireswimming.com>
To: <premiumrateincreases@dfs.ny.gov>
Date: 11/19/2012 09:51 AM
Subject: Empire HealthChoice HMO, Inc. Proposed Rate Change Filing Q2 2013

Dear Dept. of Financial Services,

We received a notice yesterday from Empire HealthChoice HMO, Inc. that they have submitted a rate-change request to the NY Department of Financial Services to raise the premium on our plan.

According to the rate change grid they sent us (see attached) the rate increases requested range anywhere from 26.1% to 38.3%.

We are a very small business, and our health insurance premiums have increased roughly 17-18% every year for the five years we have been in business.

Initially we had Oxford, but too many specialist physicians would not accept the plan. Even though we were paying high premiums, evidently Oxford was not paying enough to the physicians.

We then switched to Blue Cross, but last year Blue Cross dropped the small group plan we had with them. We moved into the Blue Cross HMO because it was all they offered for a business as small as ours.

If Blue Cross is allowed to raise their rates 30%, I don't see how we can afford to keep the policy. We may just have to hope we all stay healthy until there is a single payer national plan.

I keep hearing politicians talking about taxes and helping small business. If the government really wants to help small business, they will do something about our rising health care costs.

Please do not allow Empire HealthChoice to raise their rates this high.

Thank you for your attention,

To: <premiumrateincreases@dfs.ny.gov>
Date: 11/26/2012 05:45 PM
Subject: Empire Blue Cross Blue Shield rate increase request

I am writing to strongly protest the recent rate increase request submitted by Empire. Last year they received a 16 percent increase and then in August, they received an additional 2 percent increase totalling an **18 percent increase** in 2011.

Now they want an additional **25 percent increase**, which if granted, means that they will have received a **43 percent increase** in their premium rate in the past 12 months.

With high unemployment, 0 percent interest on savings, and according to the government, no inflation, how can Empire justify this extortionate increase in rates? It seems that they receive rate increases regardless of how well they manage their business, so what incentive is there to actually try to hold down costs and become more efficient?

With Obamacare approaching, health insurers are rushing to push through huge premium hikes before the law prohibits them from price gouging. I am appalled at the greed and waste of the medical insurance industry and it seems that the governing bodies that oversee them contribute to it by granting them these unjustified increases, which only encourages further waste and mismanagement.

Sincerely,

ov
Date: 12/06/2012 04:24 PM
Subject: Re: medical insurance rate increase request by empire

Dear Mr. Lawsky:

I am writing to you regarding the recent request by Empire Blue Cross Blue Shield for a premium rate increase. If approved as requested, my medical insurance premium will be increased by 28%.

As a small business owner and a personal consumer of this insurance, I attest that this increase will cause a financial hardship for me and my business and is unconscionable in this era of recession. Empire states that the reason for the requested increase is the increase in medical costs and the demand for medical care.

However, there are other ways to increase profits by cutting costs and better management of services without passing these costs along to the consumer. In addition, the greatest increase in medical costs to the consumer is the cost of the insurance itself. The cost of my current plan was increased more than 30% last year.

An increase of an additional 28% will make continued coverage for many people cost prohibitive. I am asking you and the Department of Financial Services to deny Empire's request for a rate increase at this time.

Thank you for your consideration in this matter.

Very Truly Yours,



Fw: Empire BC / BS proposed 24.9% increase

11/29/2012 01:09 PM

To: [REDACTED] premiumrateincreases@dfs.ny.gov
Date: 11/20/2012 12:06 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,

[REDACTED]
cc: President Obama (via email through White House website)

11/15/12

Dear Dean Skelos

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

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

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

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

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

Thank You

[Redacted]

[Redacted]

