

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.