

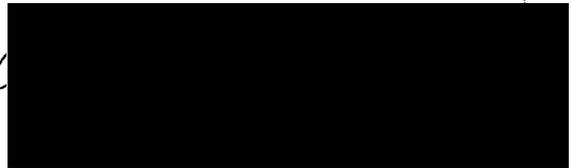
July 10, 2012

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

Dear Sirs:

I am writing in response to a letter I received from Excellus Blue Cross Blue Shield in which they have informed me that they would like to increase my rates 15.1% on January 1, 2013. I strongly urge the New York State Insurance Department to review this proposed rate increase from "Excellus Health Plan Inc. and its dba, Excellus BlueCross and Blue Shield, and give the public a thorough explanation as to why these rates are justified in a time when we are fortunate to have a job, but any wage increases are lost to the health insurance companies rate increases each year. Any increase in my rates may be enough for us to drop our insurance coverage on January 1st. Please help us.

Sincerely,



RECEIVED
AUG 31 2012
HEALTH BUREAU
NYC OFFICE

July 19, 2012

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

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AUG 31 2012
HEALTH BUREAU
N.Y.C. OFFICE

Re: Premium Rate Increases

I would like to register my objections to the requested rate increase for health insurance by Excellus Blue Cross. I believe that these rate increases are extremely dramatic and create a further drag on the New York economy. As a small business our employer struggles with the ever increasing costs associated with providing employer based health insurance. Nonetheless, the one thing that small business cannot continue to shoulder the ever increasing rate increase requests from insurance providers.

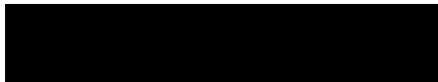
The insurance industry is one of the most profitable industries in the United States. Their profits continue to rise while many American businesses, especially in the housing and construction industry, struggle to survive. If these rate increases are approved it would further push an unnecessary weight onto the shoulders of small businesses, possibly forcing employers to drop coverage for employees. Businesses understand the importance of health insurance but with increases such as this a decision might have to be made between dropping coverage and reducing workforce.

Therefore, I strongly urge you to reject the rate increase requests by Excellus Blue Cross. Acceptance of these rate increases will not help the people of New York; it will only increase the profits of the insurance industry.

Thank you for your time and consideration.

Sincerely,





August 28, 2012

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

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SEP 04 2012
HEALTH BUREAU
N.Y.C. OFFICE

Re: Excellus Rate Increase – Package # [REDACTED]

Dear Sir or Madam:

As an officer of [REDACTED], I was not adequately notified of this proposed rate increase. This increase was sent to our group administrator and filed. Excellus should be obligated to send a notice of any rate increase to an officer of the Corporation and not a “generic group administrator”.

As a small business with 11 employees, we strive to offer health insurance as a benefit. In the last ten years, our insurance premiums have doubled. Last year, Excellus increased our rates 13%. In addition, we have made considerable changes to the plan offered our employees in 2009, 2010, and 2011. Our deductibles were increased, our co-insurance increased, our prescription drug benefits were decreased, and our premiums continue to climb. Each year Excellus raises premiums over 10% with no end in sight. At one time TES paid the entire premium for our employees. We recently increased the employee portion of the premium to 15%.

For illustrative purposes please see a comparison of our monthly insurance premium from 2002 to 2012.

	Single	Spouse	Family
2002	\$253.43	\$532.21	\$633.59
2012	\$513.73	\$991.54	\$1,372.94

TES feels the community rating plan used by Excellus is arbitrary and capricious. Excellus should combine all the subscribers in the community rating plan into one region. If our office were in the Rochester region (where the Excellus headquarters is located), our premiums would be considerably lower. Despite our being a suburb of Syracuse, we are rated with the much smaller communities of Watertown and Utica and pay much higher rates than either Syracuse or Rochester.

The rating structure used by Excellus should be revamped, as there is not a competitive market place for small businesses such as [REDACTED]

Sincerely,

[REDACTED]

[REDACTED]

[REDACTED]

Vice President

BPC/dmm



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AUG 27 2012

HEALTH BUREAU
NYC OFFICE

Village of 


WHEREAS, the Village's health insurer is Excellus; and

WHEREAS, Excellus has proposed raising the health insurance premium for the Village 10.4%;
and

WHEREAS, Excellus is a nonprofit corporation, purportedly operated for the benefit of it's
members; and

WHEREAS in 2011, Excellus' CEO compensation was up 174 percent, to \$5.2 million and

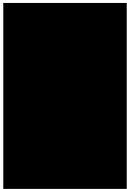
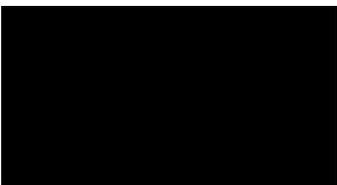
WHEREAS in 2011, the chief financial officer was paid \$1.6 million and chief operating officer
was paid \$1.2 million and sixty-six lower-level executives earned \$200,000 or more; and

WHEREAS compensation for civilian workers grew by just 2 percent last year, according to the
Bureau of Labor Statistics,

NOW THEREFORE BE IT RESOLVED:

That the New York State Department of Financial Services is hereby urged to deny the
application for a rate increase so long as senior executives are paid more than \$600,000 per year.

Adopted by the Board on August 21, 2012



Village Clerk/Treasurer



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AUG 31 2012

HEALTH BUREAU
N.Y.C. OFFICE

North Syracuse, NY
August 28, 2012

Via online to

http://www.dfs.ny.gov/insurance/health/prior_app/prior_app_comment.htm#online

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

Re: Excellus requested rate increases

To Whom It May Concern:

We, the undersigned employees of [REDACTED] strenuously object to Excellus Blue Cross Blue Shield's requested rate increase on our health insurance plan (package 181700 Healthy Blue High Deductible). This year, Excellus is requesting more than a 15% increase. The increase is in addition to last year's double-digit increase of 13.75%.

It is unconscionable that Excellus asks for this exorbitant increase in light of the five-fold increase in profit Excellus reported last year, the CEO's multi-million dollar compensation, and its huge statutory reserves.

Any increase in Excellus' premiums is cash straight out of our pockets in the form of the ever-higher co-pays and deductibles we will incur, which will place undue financial burden on we employees and our families. And because our company underwrites a portion of the cost of the health insurance premiums as well as reimburses participating employees for a significant portion of our deductibles, ever-higher Excellus premiums prevent Air Innovations from investing in capital spending programs that would make it more competitive in the global market and seriously impact [REDACTED] ability to retain manufacturing jobs in Central New York.

Continued

Page Two

Health Bureau, Premium Rate Adjustments

We urge you to prevent any rate hikes from taking place, especially given the state of today's economy compared to Excellus' extraordinary profitability. We respectfully request you do not approve Excellus's requested rate increase. Instead, we suggest that you require that Excellus reduce its premiums and return a portion of its profits to the communities it serves.

Thank you.

Sincerely,

NAME (Signature)

NAME (Print)

HOME ADDRESS