



07/02/2012 05:29 PM

To <PremiumRateIncreases@dfs.ny.gov>

cc

Subject Excellus

Dear Sir or Madam:

I received notification that my insurer, Excellus Health Plan, Inc. and its dba, Excellus BlueCross BlueShield, have submitted a request application for a 12.3% premium increase in 2013 to the New York State Department of Financial Services.

Please scrutinize this request carefully. In this tight economy, many other companies are finding ways to reduce costs in order to retain customers and help them stay afloat.

This increase seems outrageous when you look at the executive bonuses that are being paid to those in charge of these health insurers.

Your help is appreciated in suggesting a lower increase or no increase at all, on behalf of all New Yorkers. Who gets a 12% raise?

Maybe it is time for health insurance companies to make the hard choices like everyone else.

Thank you for being a team player.

Best regards,





07/01/2012 07:10 PM

To <premiumrateincreases@dfs.ny.gov>

cc

Subject our view

My wife and I are insured with Excellus BC BS Healthy New York. We are healthy, a fact which I attribute to our state of mind. We are not hypochondriacs. We have feet, bikes and a car with a standard transmission and no air conditioning. We don't have it in the house either. I am a firm believer in the benefits of not spending your time suffering. Also we eat well. The doctor still wants to see us twice a year. So with all our good health, my wife's born in '49 and I was born in '34, we pay about \$650 a month. That makes about \$7,800 a year. I think that's enough and I object to your 3.6% premium hike.



**NYS Department of Financial Services**

07/22/2012 10:41 AM

To PremiumRateIncreases@dfs.ny.gov

cc

Subject Prior Approval Submission

We do not feel the rate increase is justified!! Each year you raise the rates! We are limited to the dr's we can use with the "Plan B" because we DON'T have a Rx plan. Does that make any sense?? We only use this insurance for annual visits and mostly preventative health. Keep the premiums the same or reduce our rates for a change!!



07/02/2012 01:02 PM

To PremiumRateIncreases@dfs.ny.gov  
cc  
Subject Health Bureau-Premium Rate Adjustment Comment

Health Bureau,

I hope this message finds you well.

I am admittedly against the increase of Healthy New York, Rochester Region health care.

I am currently a graduate student on a very tight budget and cannot afford the additional 3.6% increase.

Regards,



**NYS Department of Financial Services**

07/03/2012 02:33 PM

To PremiumRateIncreases@dfs.ny.gov  
cc  
Subject Prior Approval Submission

I was notified today that my health insurance is asking for a 10.5% raise in my premiums. I am single and pay enough now. My plan includes riders I will never use being male but I pay for them. The insurance company needs to streamline. I am working below poverty level now. Please

dont raise my rates again. I am opposed to it. I didnt get a raise last Jan. because my company couldnt afford one.



07/10/2012 01:56 PM

To PremiumRateIncreases@dfs.ny.gov  
cc  
Subject Premium Rate Increases

Dear Premium Rate Increase Officials,

I have written my comments in a letter that is attached to this email. Please see attachment.



07/08/2012 09:34 AM

To <PremiumRateIncreases@dfs.ny.gov>  
cc  
Subject Rate Increase/Healthy NY

Dear Health Bureau-Premium Rate Adjustments,

I am writing in regards to the requested rate increase by my health insurance carrier Univera for the 2013 first quarter. I purchase Healthy NY coverage from them for my small business.

Univera is requesting an increase of 3.6% !!! This is the second increase within a year. Please understand that the rate increase would be a extreme hardship.

I have a very small business, a small dental office with 3 employees. I am the only dentist, I own the building. I pay all the expenses

for the property, the business, the employees, etc.  
I am finding it extremely difficult to keep up.

I am grateful there is Healthy NY health insurance plan that I can offer my employees. Small business is the heart of the economy. There is no other way I could compete with traditional health insurance rates. I would NOT be able to attract good employees.

I may lose employees to larger more “production oriented” group practice dental offices. Without employees I would have no business.

Please Please understand the extreme hardships of us small businesses out here working hard each day.

Please do not approve Univera increase of 3.6% on my Healthy NY health Ins policy. , the list does not end.

That would increase my payments to the point of having to make decisions such as eliminating the insurance, requesting employee contributions, hiring employees willing to work with no health insurance.....

**Please request Univera find ways to reduce costs on their end.** The small businesses are maxed out we cannot handle THE INCREASES. PLEASE DO NOT APPROVE THE RATE INCREASE.



**NYS Department of Financial Services**

07/11/2012 02:00 PM

To PremiumRateIncreases@dfs.ny.gov

cc

Subject Prior Approval Submission

This is outrageous.. This will be at least ten years running that we are experiencing double digit increases.. Although I agree that there are many more problems with health care delivery - reading headlines about multi-million dollar salaries for Excellus execs, million dollar penalties for denial of benefits and million dollar overcharges tells me that mismanagement is playing a huge roll.. No 990 filing requirement (like most Non-Profits) - only a filing with the state - because it is a necessary service - that is almost impossible to find on the web.. Where is the state to protect the people? - an auditor needs to look a bit closer at board compensation, admin expenses and make some 'trimming' recommendations.. Along with capping liturgical awards, do away with 'no fee' attorney compensation and limit pharmaceutical ad budgets and I bet we might even be able to decrease premiums..



**NYS Department of Financial Services**

07/19/2012 08:14 AM

To PremiumRateIncreases@dfs.ny.gov

cc

Subject Prior Approval Submission

I think there should be an increase due to the raising costs but I totally disagree with what the ip executive is making. While there are many people who go without insurance because they cannot afford. This is not fair. What right does these top executives have the right to make such an income.



**NYS Department of Financial Services**



07/27/2012 04:54 PM

To PremiumRateIncreases@dfs.ny.gov  
cc  
Subject Prior Approval Submission

July 27, 2012 Health Bureau - Premium Rate Adjustments New York State Department of Financial Services 25 Beaver Street New York, NY 10004 Re: Premium Rate Changes for Excellus Health Insurance Products To Whom It May Concern, This letter is in response to the premium rate increases that have been submitted to your department for review by Excellus BlueCross BlueShield. As an Excellus subscriber, (name of company) is opposed to these changes. We are concerned these excessive rate increases will pose a significant challenge to our small business and greatly impairs our ability to continue providing the same level of health insurance to our subscribers. We are especially concerned with the proposal to increase Healthy Blue High Deductible plans by as much as 18.10 percent. For many small employers, the cost of providing health insurance is among the single largest expenditures of the business. In these challenging economic times, most businesses have struggled to maintain single-digit profit growth ? yet are being asked to absorb double-digit increases in expenses such as health insurance. If these changes are approved, (business name) will be forced to make drastic cuts, including potential cuts to our workforce. Less jobs and insured workers will continue to perpetuate this viscous cycle and result in more expensive health care products for all. We encourage you to thoroughly review the request from Excellus and reject these dramatic increases. Furthermore, any potential rate changes that are approved should be based on maintaining or lowering the current payment schedule. Thank you for your consideration of this request.



**NYS Department of Financial Services**

08/29/2012 11:54 AM

To PremiumRateIncreases@dfs.ny.gov  
cc  
Subject Prior Approval Submission



"Excellus" is proposing rates that take more from the "low income people" and reduce rates from HMO's. How does this strike a balance? Making low income worse off and draining resources is not an American trait. Since joining "Healthy NY" my rates have already gone "UP" nearly 100%. Sorry but my income has "NOT" gone up. please take a good look because this is not a reasonable course of action. Thank You!

August 28, 2012

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

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 [REDACTED] 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.

	<b>Single</b>	<b>Spouse</b>	<b>Family</b>
2002	\$253.43	\$532.21	\$633.59
2012	\$513.73	\$991.54	\$1,372.94

[REDACTED] 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].