RECEIVED
AUG 07 2012
HEALTH BUREAU
N.Y.C. OFFICE

[redacted]

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

To Whom it may concern,

I wish to stay Healthy and I have done my best to do so.

I am written you about the Excellus Blue Cross Blue Shild Rate Proposed 13.30% change.

I can't afford anymore Rate Changes.

Up to 3 years ago I have good health Insurance. We pay our premium and our Copay.

Now are premium rate is higher, our copay in higher and now we have a $1.000.00 per person deductible. It is now august and we still have not met that deductible. In Just Five months from Now Blue cross wha~~nt~~to up it To $3,000.00 per person per year.

If this Proposed 13.30% change go into affect Jan 2013, well We may as well go without Health Insurance and medical care until we die. We should Just save what are premium is now and use that money to have our funeral Paid for.

Why should we let Blue cross sit on

$1.26 billion dollars or more of our money.

Sincerely

[redacted]

RECEIVED
AUG 01 2012
HEALTH BUREAU
N.Y.C. OFFICE

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 10.4% 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,

[redacted]

RECEIVED
AUG 0 2 2012
HEALTH BUREAU
N.Y.C. OFFICE

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 11.2% 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

[redacted]

RECEIVED

AUG 0 2 2012

HEALTH BUREAU
N.Y.C. OFFICE

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

July 27, 2012

To Whom It May Concern,

The intent of this letter is to address the proposed 10.4% increase for the Excellus Health Plan insurance coverage by Excellus BlueCross BlueShield for Food Bank of Central New York.

As an employee of the food bank, I would like to express my concerns over this increase, as it would create a hardship for me and my family, as well as the organization overall. As new parents, my wife and I already struggle with many costs, including daycare. Also, my wife is only able to work part-time due to our inability to afford full-time daycare. I disapprove of this proposal as this rate increase will be passed on to the employees and would add additional financial pressures in these already difficult times.

I appreciate your time in considering a reversal on these proposed changes.

Sincerely,

July 30, 2012

RECEIVED
AUG 02 2012
HEALTH BUREAU
NYC OFFICE

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

RE: Premium Rate Increases

I would like to register my objections to the requested rate increase for health insurance by Excellus Blue Cross Blue Shield. I believe that these rate increases are extremely dramatic and create a further drag on the New York economy. As a small business provider, we struggle with the ever increasing costs associated with providing employer based health insurance. We are additionally assessing how the Affordable Care Act will alter the health insurance landscape and our requirements as employers. Nonetheless, the one thing that small businesses like ours cannot continue to shoulder is 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, forcing many of us to drop coverage for our employees, something we loathe. Our businesses understand the importance of health insurance and cares about our employees, but with increases such as this we can easily be forced to decide between dropping coverage and reducing our workforce.

Therefore, I strongly urge you to reject the rate increase requests by Excellus Blue Cross Blue Shield. 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,

[redacted]

July 30, 2012

RECEIVED
AUG 02 2012
HEALTH BUREAU
N.Y.C. OFFICE

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

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Thank you for your time and consideration.

[redacted]

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AUG 02 2012
HEALTH BUREAU
N.Y.C. OFFICE

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.

RECEIVED
AUG 03 2012
HEALTH BUREAU
N.Y.C. OFFICE

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 10.4% 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,

[redacted]

July 30, 2012

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

RECEIVED
AUG 03 2012
HEALTH BUREAU
NYC OFFICE

To Whom It May Concern:

The employees covered by Excellus BC/BS would like to take this opportunity to dispute the rate increase being requested.

We are quite upset that while everyone is having to struggle week to week to make ends meet, you are proposing such a large increase in our health care premiums. We feel that Excellus is taking advantage of the fact that they have little to no competition in the field and can get away with whatever they choose. Our company has cut costs at every level, including payroll and we are still fighting through some hard times. Our health care cost is one of our largest expenses and has increased sizably over the past few years already.

In January of 2010, our desired plan had such a huge rate increase it was impossible for us to continue to offer it. We found it necessary to change to a plan with fewer benefits even though it was still more costly.

So, now due to the failing economy and companies like Excellus BC/BS, our employees have already had to accept fewer benefits, higher co-pays and higher premiums while they have also sacrificed many of their "company perks" in order to be team players. If this requested rate increase is passed, we feel it will be very difficult for us to afford, both individually and as a company. Please deny the increase.

Excellus
165 Court Street
Rochester, NY 14647
A nonprofit independent licensee of the BlueCross BlueShield Association

June 28, 2012

ARE YOU KIDDING?

[redacted]

RECEIVED
AUG 03 2012
MEDICAL BUREAU
N.Y.C. OFFICE

Dear [redacted]

State law requires health insurers to notify employer groups and subscribers when they apply to the New York State Department of Financial Services for premium rate changes. This notice is sent to inform you that we are proposing rate changes for products offered by your employer when they are renewed between January 1, 2013 and December 1, 2013.

Please note that community rated products missing from this list may not be offered after December 31, 2012, and those impacted will be notified of the changes. Our request for approval of the rate changes will be submitted to the New York State Department of Financial Services on or about June 29, 2012, for use beginning on your annual renewal date in **2013.**

Region: Rochester **Renewal Quarter:** Quarter 1

Class: A003 - Salaried

Package: 147766 - HealthyBlue High Deductible Health Plan Proposed % Change: 16.50%

HB, D 1300/2600, 20%/40%, OOP 3000/6000

Because the Department must approve all community rates, the actual changes will not be available until approval is received. Please note that the Superintendent may approve the proposed rate adjustment as requested, modify the proposed rate adjustment, or disapprove the proposed rate adjustment in its entirety. In addition to this mailing, another notice with the actual rate changes will be sent to you 60 days prior to the rate change effective date advising you of the rate change approved by the Department.

The law also provides the opportunity for you to submit written comments regarding the proposed rate changes within 30 days from the date we submit our rate filing application. Note that any written comments submitted will be posted to the Department's website, with personal identifying information removed. Please be sure to identify "Excellus Health Plan, Inc." and its dba, "Excellus BlueCross BlueShield" as your insurer in the comments.

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

July 30, 2012

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

RECEIVED
AUG 09 2012
HEALTH BUREAU
N.Y.C. OFFICE

HealthyBlue High Deductible Health Paln
Proposed Rate Change - 2013

Dear Sirs/Ladies:

In response to the recent notice from Excellus regarding its proposed rate change for the plan we currently carry, allow me to say that 19.60% increase is STAGGERING.

The current monthly / annual rate for our plan is: $ 468 / $ 5616

To say this will go to: $ 560 / $ 6720 is a huge jump.

This is an unfair burden to small business owners across the board.

I strongly urge you to consider a much lower percentage increase for 2013.

Thank you for your consideration.

Sincerely,

[redacted]

A WELCOME HOME

RECEIVED
AUG 09 2012
HEALTH BUREAU
N.Y.C. OFFICE

July 20, 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 12% 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,

[redacted] Superintendent

village [redacted]

[redacted]

A WELCOME HOME

July 20, 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 12% 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,

[redacted]

[redacted]

[redacted]

[redacted]

A WELCOME HOME

July 20, 2012

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

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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 12% 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, [redacted]

[redacted]

[redacted]

[redacted]

A WELCOME HOME

July 20, 2012

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

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Sincerely,

[redacted]

[redacted]

[redacted]

[redacted]

August 1, 2012

RECEIVED
AUG 10 [redacted]
HEALTH BUREAU
N.Y.C. OFFICE

Mr. Benjamin Lawsky
Superintendent of Financial Services
One State Street
New York, New York 10004-1511

Dear Mr. Lawsky:

I am writing you in regards to a recent letter I received from Excellus informing me that they had applied for a 16.6% premium increase for 2013.

As a single mother, self employed in the financial services field, I find this increase to be offensive and oppressive. Rates were raised over 27% in 2012, so in two years that would raise my premium over 50%. I assure you that my income has NOT increased 50% in the last two years.

While I appreciate the increasing cost of providing health care, I switch to a high deductible plan to provide the best care for my children and myself at a price I could handle. A second large increase in premium would make this unaffordable for my family.

I ask you to please deny this second increase.

Best Regards,

[redacted]

[redacted]
FAIRPORT NY [redacted]

[redacted]