



July 26, 2012

RECEIVED  
HEALTH BUREAU

AUG 07 2012

ALBANY, NEW YORK

Insurance Department  
State of New York  
25 Beaver Street  
New York, NY 10004

Dear Sir or Madam:

For the last few years I have had an individual health insurance policy with Group Health Incorporated (GHI).

Emblem Health, the parent company, has notified me that they are asking for a 2013 rate increase of 12%.

Something seems to be wrong between doctors, hospitals and insurers. Please check into this rate increase carefully.

This is a huge increase for people just hanging onto health care insurance.

Thank you for your time.

Sincerely,



[Redacted]

August 3, 2012

**VIA EMAIL: PremiumRateIncreases@dfs.ny.gov**

**AND REGULAR MAIL:**

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

RECEIVED  
AUG 09 2012  
NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES

**Re: Notice about Changes Group Health Incorporated(GHI) premium rate**

[Redacted]  
GHI acc. No: [Redacted]  
Category Code: [Redacted]

I am writing this letter in response to a letter from Group Health Incorporation (GHI), an EmblemHealth company dated July 16, 2012. I have received about stating the following:

"We are writing to let you know that on July 16, 2012, Group Health Incorporation (GHI), an EmblemHealth company will be submitting a request to the New York State Department of Financial Service (NYSDFS) for a change to the premium rate that will be effective on your 2013 policy renewal date. If approved, a proposed 12% increase will be applied to the approved 2012 renewal rate. You new rate would go into effect on January 1, 2013."

I am very concerned about increasing my premium by 12%. My premium was increased in January of 2011, in January 2012, and now another 12% increase. For today my premium is \$2,320.56 per quarter and my plan does not cover doctors office visits. Why GHI has applied for increase my premium? Was wondering why my plan includes benefits such as childcare and things having to do with giving birth, when I am 60 years old widow and I do not need these benefits. Why should I pay for benefits that I do not need and I do not use?

Thank you for your attention.

Sincerely,

[Redacted Signature]

[Faint footer text]

RECEIVED

AUG 09 2012

HEALTH BUREAU  
N.Y.C. OFFICE

[REDACTED]  
NYC, NY 10019

July 31, 2012

Health Bureau Premium Rate Adjustment  
New York State Dept. of Financial Services  
25 Beaver St.

New York, NY 10004

Re Gatti Rate Increase  
as per attached

Dear Sir or Madam,

A 12% Increase in Health  
Coverage Premium is too high after  
last year's increase. I protest!  
Please clarify. Thank you

[REDACTED]

EMBLEM HEALTH, (GHEI)

AUG 10, 2012

THERE IS NO WAY I CAN AFFORD A RATE INCREASE IN MY HEALTH INSURANCE. I AM ALREADY STRUGGLING TO PAY THE CURRENT AMOUNT OF \$383.33. I WORK AS A BARTENDER/WAITRESS AND ANY INCREASE WILL NOT BE IN MY BUDGET. SO I WILL HAVE TO STOP AROUND FOR SOMETHING I CAN AFFORD, OR I MIGHT HAVE TO APPLY FOR MEDICAID. IF THERE IS ANYWAY YOU CAN HELP ME OUT I WOULD APPRECIATE IT.

~~MSA~~

SINCERELY,

[REDACTED]

[REDACTED]

FREEPORT, N.Y. [REDACTED]

RECEIVED  
AUG 14 2012  
HEALTH BUREAU  
N.Y.C. OFFICE

RECEIVED

AUG 14 2012

HEALTH BUREAU  
NYC OFFICE



Long Beach, NY

HEALTH BUREAU - PREMIUM RATE  
ADJUSTMENTS

N.Y.S. Dept. of Financial Services  
25 BEAVER ST.  
NY NY 10004

FAX (917) 724-1111

8/9/12

# [REDACTED]  
GHI LAF P10  
(EMBLEM)

Dear Sirs:

I'm writing in reference to GHI Value Plan's  
request for a 12% increase.

This is not acceptable. As an individual policy  
holder I am outraged. GHI's PPO LAF has the  
nerve to ask for any increase. Other parts of the  
county are reducing premiums.

GHI makes more profits every year. They decrease  
benefits, and charge more. I pay more CO-PAYS  
than ever. Outpatient visits are not covered.

If the NYS exchanges are not set up in 2014, I'll  
be forced to leave this county for a  
civilized democracy where health insurance  
is not for profit.

Yours truly,

[REDACTED SIGNATURE]