

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

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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]

MEMBER

N. VALLEY STREAM, NY 11580-1001

August 6, 2012

Senator Dean G Skelos
55 Front Street
Rockville Centre NY 11570

EmblemHealth
Attn: Premium Rate Filings
PO Box 2890
New York NY 10117-2087

Charles Lovejoy
Health Bureau
NYS Insurance Dept.
25 Beaver Street
New York NY 10004

James Carroll
Health Bureau
NYS Insurance Dept.
One Commerce Plaza
Albany NY 12257

Attn: Jeffrey Borowick
Conference Associates, Inc.
180 E. Main Street
Patchogue NY 11772

RECEIVED
HEALTH BUREAU

AUG 15 2012

ALBANY, NEW YORK

RECEIVED
AUG 17 2012
HEALTH BUREAU
NYC OFFICE

Re: Policy Holder: [REDACTED]
Firm #: [REDACTED]
Group #: [REDACTED]

To All:

EmblemHealth's requested 19.4% monthly increase for a family policy is unconscionable, ludicrous and beyond belief. All their proposed increases are extremely unreasonable. Most average workers in NYS (not including government or union employees) have not received a salary increase in recent years (they are happy to have employment) or as recently reported some may receive a salary increase effective next year of a possible maximum 3%. The premium request change is an insult to the hardworking people of New York State. The premium rate increase should be denied.

Very truly yours,

[REDACTED]
[REDACTED]
Briarwood, NY 11435

Tel: [REDACTED]
Fax: [REDACTED]
[REDACTED]

August 1, 2012

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

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

Re: EmblemHealth (GHI) Premium Rate Increase Request

As a small business owner, health insurance premiums are a large expense of my employee benefits.

We have received a letter from Emblem Health (GHI) informing us that they are requesting a Premium Rate increase of 20.2%. This is an astronomical amount to charge to small businesses and is extremely out of line. Local small businesses serve an important function to their neighborhood and their neighbors. We will be put out of business with such a large increase. Insurance coverage should be affordable, and this increase will make this important coverage very unaffordable.

We are requesting your consideration in lowering the percentage of the increase to our premium. We know you consider the fact that the insurance companies must stay liquid, but what about the small neighborhood business? Please consider this important fact. Thank you.

Sincerely,

[REDACTED]
[REDACTED]
President