

August 11, 2012

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

[REDACTED]	Prompt Professional Service
[REDACTED]	
[REDACTED]	
[REDACTED]	P.O. Box [REDACTED]
Owner	Clarksville, New York [REDACTED]

Re: Rating Filing Notification  
From BlueShield of  
Northeastern New York-HMO [REDACTED]

PROPOSED RATE CHANGE 15.2 %

Dear Sir:

I am a Sole Proprietor and have been in business for 30 years. High overhead, health insurance, has been causing me to lose job bids. I need to be competitive with other businesses and it is getting harder and harder to stay ahead. I will lose my business.

Health insurance cost have been going up steadily for several years now. My plans have been discontinued and the replacement plans are more expensive. My co-payments keep going up and my benefits keep decreasing every year. For several years I have had to use my retirement funds to cover my health insurance cost. I can not continue this practice or I will be in trouble if and when I retire soon.

I can not shop around, if I leave BlueShied I can not go back. Nobody will take a **SOLE PROPRIETOR**, except as an individual. I can not afford that and will soon have to drop my health insurance. The fine will cost a lot less than the health insurance! Health insurance, for me, is out of control! **This is not fair!**

Sincerely,

[REDACTED SIGNATURE]  
[REDACTED]  
Owner

RECEIVED  
AUG 15 2012  
HEALTH BUREAU  
NYC OFFICE



August 9, 2012

Health Bureau  
New York State Insurance Department  
25 Beaver Street  
New York, NY 10004

**RECEIVED**

AUG 20 2012

HEALTH BUREAU  
N.Y.C. OFFICE

To Whom It May Concern,

I am writing you this letter to protest the increase the rates of BlueShield of Northeastern New York's health insurance coverage. An increase of 19% is unfair, unjust and unsupported. If the increase were covering more of my rising health care costs, perhaps the hike would be justified. Less than 2 years ago the rate was increased 10%. To say that BlueShield would like to increase the cost of my insurance and provide me no additional coverage or services is what is typically referred to as theft. Notification or not, to take more and give less it simply not the way to retain clients, do business or operate a company. Again and again I find myself questioning the value of this particular healthcare plan, as I am constantly disappointed in its services.

Please regard this letter as my firm disapproval of any increase in my healthcare rates. Should you have any questions regarding this correspondence, please contact me directly.

Regards,

[Redacted signature]

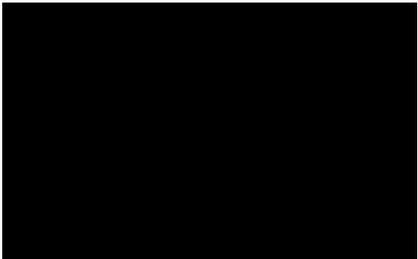
Blue Shield of Northeastern New York – Healthy New York Customer

[Redacted address line]

Clifton Park Ny 12065

[Redacted address line]

[Redacted area at the bottom of the page]



August 9, 2012

Health Bureau  
New York State Insurance Department  
25 Beaver Street  
New York, NY 10004

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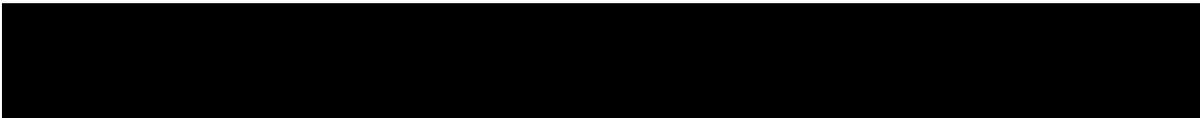
Blue Shield of Northeastern New York – Healthy New York Customer



*ALL*



*Schenectady N.Y 12306*





August 9, 2012

Health Bureau  
New York State Insurance Department  
25 Beaver Street  
New York, NY 10004

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Blue Shield of Northeastern New York – Healthy New York Customer



Chatham NY 12037





August 9, 2012

Health Bureau  
New York State Insurance Department  
25 Beaver Street  
New York, NY 10004

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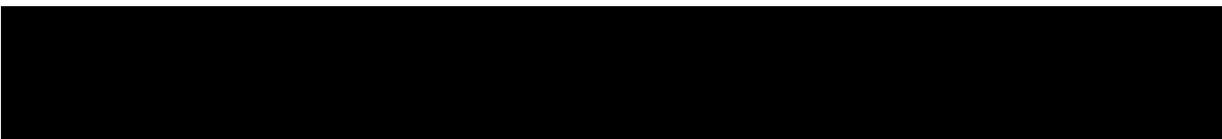
Regards,



Blue Shield of Northeastern New York – Healthy New York Customer



Schenectady NY 12304





August 9, 2012

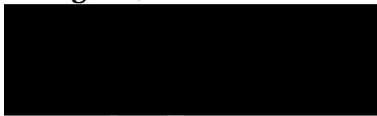
Health Bureau  
New York State Insurance Department  
25 Beaver Street  
New York, NY 10004

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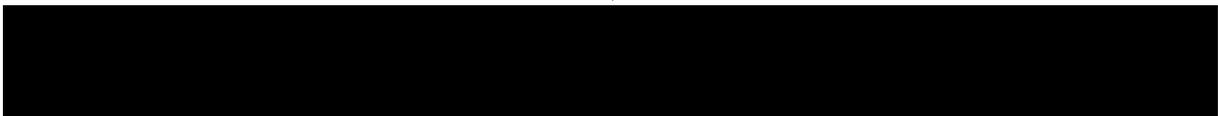
Regards,

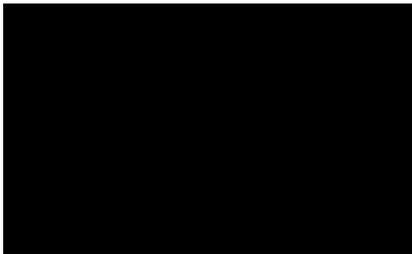


Blue Shield of Northeastern New York – Healthy New York Customer



Ballston Lake NY 12019





August 9, 2012

Health Bureau  
New York State Insurance Department  
25 Beaver Street  
New York, NY 10004

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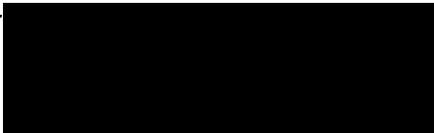
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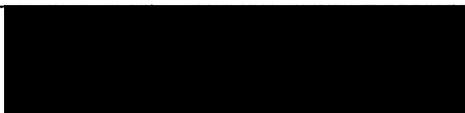
Regards,



Blue Shield of Northeastern New York – Healthy New York Customer



Schenectady Ny 12304



Schenectady, NY 12304



# TOWN OF [REDACTED]

Telephone: [REDACTED]

Fax: [REDACTED]

Aug. 13, 2012

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

RE: NAIC 55204 ✓  
HMO [REDACTED]

RECEIVED  
AUG 17 2012  
HEALTH BUREAU  
NYC OFFICE

To Whom It May Concern:

We represent the small town government of [REDACTED] with [REDACTED] insured employees. We are a small group community-rated customer and we wish to go on record that these rate increases present a hardship to our community and our taxpayers.

The premium cost of insuring our workers can be between \$35,000 and \$50,000 in the coming year. Our 2012 budget is about \$570,000.

Three of our workers are covered by Blue Cross Blue Shield HMO 102 medical plan, set to phase out, with the 100 plans seeking a proposed rate change of 9.8 percent. The plan offered to us as an alternative could increase 15.8 percent. We have been scrambling for other options since this came to our attention about August 1. Carriers are reluctant to make presentations to our small town. We have few choices available to us on short notice and not much expertise to go shopping. Other small towns are facing similar problems and there is little, if any communication between them.

Apparently, there are no plans that will serve town governments under one umbrella group and we are told this is not allowed by law, even though alliance groups are formed to serve larger governmental entities. We believe the small towns are falling through the cracks and must pay more than their share.

We are considering the options suggested by the NYS Comptroller's office, however, there is not enough time to put these in place before our policy renewal date of Sept. 1.

We did not receive advance notice that a rate filing had occurred July 17 and that our plan was being phased out. We believe that we are not alone in experiencing this problem and would like to make the Department of Financial Services aware of our predicament.

[REDACTED] NY [REDACTED]

Sincerely,

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

Cc: Senator Cathy Young  
Assemblyman Joseph Giglio