

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

July 31, 2012

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

Re: Notice of Premium Rate Change Filing  
Insurer: MVP Health Insurance Company  
Coverage: HDHP EPO NEHD16S 1250/Ded+25/40 (EPOc)

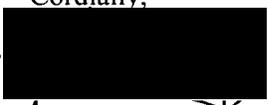
Gentlemen:

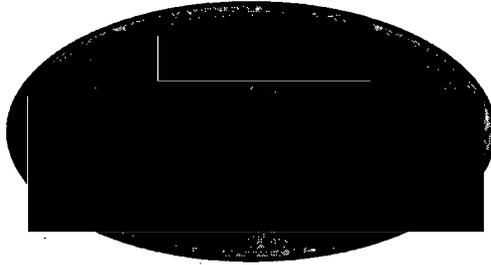
Our most recent increases have been 11.4% and 18.7% for 2011 and 2010 respectively. If the current premium change of 18.7% is approved, our premiums will have increased 48.8% in three years. More than the soaring premiums, the concern has to be the cost of health care.

About a year and a half ago my doctor (GP) told me my gallbladder needs to come out after an ultra sound screening. From there the surgeon ordered a CT scan, a MRI and then another consult. What happened next was they took my gallbladder out, which is what my internist told me a month earlier. Somehow this additional procedures need to be scrutinized. I hear these types of stories all the time.

As long as these higher premiums are approved; the insurance companies will spend the money. I ask that the request for a premium rate increase be denied. Thank you.

Cordially,

  
  
Controller



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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 MVP. 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 MVP. 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,



Date August 02, 2012



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HEALTH BUREAU  
N.Y.C. OFFICE

To Department of Financial Services Health Bureau – Premium Rate Adjustments  
25 Beaver Street, New York New York 10004 Email: [PremiumRateIncreases@dfs.ny.gov](mailto:PremiumRateIncreases@dfs.ny.gov)

Sent certified mail receipt # [REDACTED]

CC: MVP Health Care Customer Care Center  
625 State Street, P.O. Box 2207 Schenectady, NY 12301-2207

Sent Certified Mail receipt # [REDACTED]

RE: Notice of Rate Filing MVP Health care Group # [REDACTED] subgroup [REDACTED] Contract type [REDACTED]  
HNY [REDACTED]

To Whom it may Concern

I am in receipt of your letter dated July 6, 2012. I am appalled that MVP could even ask for a 15% increase and get away with it. That is an additional \$35.00 per Month. It does not sound like much but added to my current premium in the amount of \$345.72 would bring my monthly total to 380.72 per month.

The program guidelines to income qualify for this special rate is less than \$ 1,200.00 per month before taxes. That is about 32% of the monthly income before income tax. That would leave me with 719.00 for housing food and transportation to and from work. How could anyone logically think that a human being in this country could live like this! Of course no one that works for MVP or the Department of financial services could even understand this because they make far more than that and just increase our rates to increase their bottom line, and keep with their pay raises to pace with inflation. While everyone else ( The subscribers) takes a pay cut.

All this while the big corporations like MVP that are self-regulated, set up institutions like the Department of Financial Services Health Bureau whom side for big Business like MVP and not the Consumer average People of the United States.

When I started this program about 3 years ago my monthly payment to MVP was less than 200.00 per month. So that would be about 100% increase in 3 years. Good for MVP. What Happened to the Obama care legislation that would lower our rates. I guess that is another scam too.

In closing I strongly disagree with this rate increase. Maybe MVP could tighten their belt and institute pay rise freezes for upper management and maybe give back some of their gross profits to pay the proposed pay increase for the subscribers.

Respectfully,