



11/11/2011 12:45 PM

To <PremiumRateIncreases@ins.state.ny.us>
cc
Subject Rate increases

[REDACTED]

Starting in early 2000 I became insured with an "F" supplemental policy by [REDACTED] for \$149. Per month. Subsequently, Transamerica took over the policy. My monthly premium is now in excess of \$357. I am appalled that I can expect another increase shortly. If I would change companies at this time my monthly rate would drop to \$149.



11/17/2011 02:50 PM

To <premiumrateincreases@ins.state.ny.us>
cc
Subject Proposed Premium Rate Increases in Medicare Supplement Plans

Dear Sir or Madam,

I am [REDACTED] on Medicare carrying a Medicare Supplement policy from Transamerica Financial Life Insurance Company. I have recently received notification of a proposed rate increase for this policy, and am contacting this office to comment. My concerns are twofold, as follows.

The Federal Government has not permitted an increase in Social Security benefits in several years due, they claim, to the lack of an increase in inflation. It is difficult to believe, on this basis, that an increase in premiums for these plans are justified. In addition, any increase represents an undue hardship on those forced to avail themselves of these policies.

Further, the State of New York fails to permit those on Social Security Disability, but under the age of 55, to use more affordable plans like AARP for Medicare Supplement insurance. This inequitable policy succeeds only in punishing those who are already disadvantaged. The Medicare Supplement Policy Plan F that I carry with Transamerica is \$391.00 per month and represents an egregious percentage of my \$1122.00 monthly income. The same policy with AARP is nearly HALF the cost. Further, while New York State curtails our choices in this regard, the Federal Government does not, in that my Medicare Part D (prescription policy) is provided by AARP.

I thank you for the opportunity to provide comments on this issue. If you require anything further, please do not hesitate to contact me.