



01/28/2012 03:33 PM

To PremiumRateIncreases@dfs.ny.gov
cc
Subject Aetna's Request for a rate increase

Dear Commissioner:

I would suggest that the NYS Dept/Financial Services analyze what percentage increase did the company spend on all forms of marketing including paid advertising, press relations and lobbying.

In addition, I would suggest that no raises be given to anyone on staff beyond approximately 3%, which is higher than the cost of living, and in line with other enterprises.

Aetna's letter merely followed legal process, but made no attempt to explain why they need the increase. I am skeptical.

Thanks you.



01/28/2012 03:53 PM

To <premiumrateincreases@dfs.ny.gov>
cc
Subject Proposed Aetna Rate Increase for large group HMO plans

I am an [REDACTED] and I am writing to state that the 10.9 percent rate increase request by Aetna for large group HMO plans is just too high. This is considering the large increase granted two years ago and the modest increase from last year.

While premiums continue to rise, benefits continue to decline. Prescription drug costs have skyrocketed, and drugs are excluded from formulary lists for no reason I can discern except to ensure continued corporate earnings.

Also - there is no "Employee Plus One" plan available. So, I have to pay the "Family" rate for just my wife and I even though we have never had and do not plan to have children. This rate is almost three times the single rate. This is my top concern as the extra money I am forced to pay for additional family members I don't have is unfair and very a very costly loss for me and my wife.

Thank you.



01/29/2012 11:20 AM

To premiumrateincreases@dfs.ny.gov
cc
Subject Aetna Health Inc. proposed rate increase for large group HMO

To whom it may concern

After a very substantial rate increase in 2011, Aetna wishes to raise health insurance premiums by another 10.9%. I believe in the business world this is called a 'bait and switch". Clients like me will be forced to pay the increase with no recourse or choice of another provider at mid-year. We entered into an agreement for services at a set price, I do not have the option to lower my premium at will, why should Aetna be allowed to raise its premiums in this way? This is unconscionable and I strongly suggest that Aetna's request be denied until such time as their clients may choose to stay with their company or not.

Thank you.



01/30/2012 08:31 AM

To
cc
Subject RE: Proposed Aetna Rate Increase for large group HMO plans

Since I sent the e-mail below, it occurred to me that if I am paying lots of money for a product I do not need, then the city must also be contributing towards this product. If the State and City want to save money on Health Care Expenses, they should both introduce an "Employee Plus One" option for employees with spouses and no children. Thanks.



PremiumRateIncreases@dfs.ny.gov
01/31/2012 04:55 AM

To
cc
Subject Re: Comments on Aetna Health Ins (NY) Health Insurance Rates Filings

Right now I lose an entire week's pay just to cover health insurance. Two

more week's pay go to rent. This leaves me with one week's pay to cover all other bills. Today I received another letter from Aetna that rates are going up again. They tell me [REDACTED] like "to provide the best health care possible". What kind of life is this where I work to pay for insurance that I never even use? My company requires for me to have insurance. There is no way out of this mess. I see homeless people and the unemployed/illegal aliens routinely receive free health care in New York's emergency rooms. Basically, I am working to pay for their health care. I think we all know what's going on here.



02/01/2012 12:20 PM

To PremiumRateIncreases@dfs.ny.gov

cc

Subject Aetna's 10.9% rate increase for community large group HMO's

[REDACTED] a (retired) aetna family plan policy holder do not agree with this large increase to my plan. I hope the Dept. of Financial Services does not approve the increase. The rate I pay per month (\$ 559.61) is one of the most expensive plans already.



02/01/2012 02:05 PM

To PremiumRateIncreases@dfs.ny.gov

cc

Subject AETNA Rate Increase

To Whom It May Concern:

As an Aetna insured, I received a letter notifying me of a possible rate increase. I feel the need to take time out of my very busy schedule to write you a note on my feelings about this potential rate increase.

I am not only a purchaser of Aetna services, I am a PROVIDER of occupational therapy services for Aetna participants.

I recently spoke to my Provider Rep to ask about renegotiating a new contract to reflect an increase in my reimbursement which, by the way, has not changed except to decrease in the last 10 years.

The first, and only thing the provider rep said was "NO! ABSOLUTELY NOT --We are now following the concept started by Ronald Reagan -- JUST SAY NO!" She was unmoved by my arguments that all my costs have risen but reimbursement remains the same. She essentially said that I should be happy with what I get and that I should consider myself lucky that I don't get a decrease in my reimbursement rate.

So, I ask you, if Aetna has no intention of increasing reimbursement to the practitioners who provide the services to their insured, then WHY DO THEY NEED A RATE INCREASE? I am not being naive, I KNOW the cost of business increases but Aetna does not seem to understand that my costs increase too but I have no other recourse to improve my bottom line except a rate increase from insurance carriers.

Sincerely,