

Referring to your 7/21 letter about the 2012 rate increases I would like to comment that I am covered under Aetna QPOS Individual Advantage Plan covered by Aetna Health Inc. I have had my insurance since May 1996 when I was paying \$ 223 per month. Now I am paying \$ 1932 per month. I am 61 years old, I do not have a job other than temp work which I might make \$ 100 per month. In all the years I worked I pinched every penny to save for retirement since I did not have a pension. Now I am using all my money to pay for my insurance and therefore will have nothing for retirement & I worry every day how I will keep a roof over my head in the future. My teeth are all broken & I cannot afford to get them fixed because all my \$\$ is going to Aetna. So actually you could say that I am neglecting my health in order to be able to pay for my insurance. Something must be done for people who are unemployed & are not yet old enough for Medicare. We worked our whole lives only to have to give away ALL of our retirement money , Thank you for your attention.



RECEIVED
JUL 29 2011
HEALTH BUREAU
N.Y.C. OFFICE

July 27, 2011

Health Bureau-Premium Rate Adjustments
New York State Insurance Department
25 Beaver Street
New York, NY 10004

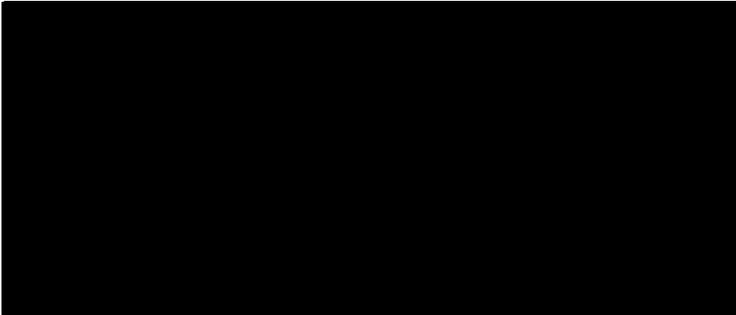
To Whom It May Concern:

I am writing in response to a letter I received from Aetna dated July 21, 2011. The letter informs me that they have asked the New York State Insurance Dept to approve a rate increase for 2012 for their QPOS Individual Advantage Plan. I am writing to request that you not approve this substantial rate increase as the premiums with Aetna have gotten completely out of hand.

I have been a member of the Aetna Health Insurance since June 2002. I pay my premiums in a timely fashion each month. I started with a monthly premium for the QPOS Individual Advantage Plan offered by Aetna Health Inc. at a little over \$700. I now pay a monthly payment of \$1,932.00 and according to their letter can expect a 2012 rate increase of 15.6% to 16.2% if you approve their request.

I implore you to not approve this rate increase. Let me remind you that we are in a recession, millions of people out of work and while I understand that businesses need to make a profit, I do not understand that rates need to increase to this extent. I fully understand the importance of health insurance and know that I must have health insurance. However, these yearly rate increases are extremely difficult and we are in difficult economic times. Just like many of us have had to cut back over the years, I am sure top management in these companies can do the same.

I have watched my premiums rise at an incredible rate each year, but I can no longer be quiet. Please do not approve this high increase. Thank you.



To whom it may concern,

RECEIVED
AUG 01 2011
HEALTH BUREAU
N.Y.C. OFFICE

July 28, 2011

To whom it may concern

I just received Aetna's proposed rate increase. I think it is ludicrous and unfair. They have taken increases each year for several years and as I am an individual, HMO Advantage Plan member, I must shout out ENOUGH! At present, I am paying \$1260 per month for in network coverage. Where does it stop? \$1260 for one individual per month? This is a terrible joke. I implore you to keep their charges as is and not approve their request for an increase that they ill deserve. Should you approve, it will become a burden on subscribers who have with stood all the increases up to this date. I implore you, please recognize the individual who is struggling to pay exorbitant rates at present and leave them as they are.

