



07/25/2011 04:40 PM

To
cc
Subject Comments on Aetna Life Insurance Company Health
Insurance Rates Filings

I just received a letter from Aetna stating they have requested another increase in premium. We have Healthy NY for the reason that that is all we can afford. We are a small business struggling in this economy and its utterly ridiculous that we have pay so much for health insurance. Last year our premium was raised by over 16% and now they want another increase of almost 28%? Do they want small businesses out of business? That's where we will end up if the State Insurance Department agrees to this! We can barely make monthly premium now out of necessity, but come next year I don't know what will happen. I urge you to please re-consider giving in to such a ridiculous increase.



07/28/2011 06:53 PM

To <premiumrateincreases@ins.state.ny.us>
cc
Subject Comment on Proposed Rate Increases for Aetna HMO
Individual Advantage Plan offered by Aetna Health, Inc.

To Whom It May Concern,

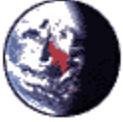
I request that you disallow the rate increases proposed my health insurance company. I am covered under the Aetna HMO Individual Advantage Plan offered by Aetna Health, Inc. Aetna is requesting rate increases ranging from 12.5% to 23.6%. My premium is already very expensive; I currently pay \$2,320 per month to cover myself [REDACTED]

Thank you for your consideration.



07/30/2011 09:24 AM

To



cc

Subject Comments on Aetna Life Insurance Company Health Insurance Rates Filings

Aetna has just advised of another rate increase...2012
 I'm now paying a monthly charge of 1325.00 for Individ. HMO Coverage, without any alternatives to bring down the Premium, based on my Health or Services I'd like to pay for....For Ex: Deductibles, for both Dr's and Services etc..
 I cannot except this increase for 2012, and will have to do without the Insurance....
 Is this the way NY wants to go...It won't be long before NY loses the people who can pay something or anything, and this Agency would have failed at it's responsibility...

The only alternative for people who are expected to pay \$1550. each month, is for the people to have no Insurance at all...
 The Burden will be astronomical on the Health Care System, if the people opt out, but Health Care still must be provided...
 I'm sure Emergency rooms will still have to take care, or Law Suits will be pending...Is this the Direction NY wants to take?

I hope not.....Open the State Borders,let companies compete for Insurers, or the above is inevitable... [REDACTED]



08/02/2011 03:25 PM

[REDACTED]

To "PremiumRateIncreases@ins.state.ny.us"
 <PremiumRateIncreases@ins.state.ny.us>
 cc

Subject Aetna HMO Proposed Rate Increase

Dear Sir or Madam:

A few years ago, I switched to the Aetna HMO Individual Advantage Plan offered by Aetna Health Inc. I enrolled with Aetna when United Healthcare abandoned that market in the State of New York in 2006. Prior to that, I had been a United HealthCare customer for over a decade.

The Aetna coverage is average, paperwork is overwhelming, and petitioning for coverage exceptions, such as a "dispense as written" prescription instead of a generic, is fruitless. The one consistency is increasing premium cost. In September of 2007, my monthly premium was \$789.40. Three years later, the premium was \$1261, an increase of 60%. While many insurers are hiding under the mantra of "we have to raise costs due to ObamaCare," the claim is disingenuous at best. Now Aetna is requesting another premium increase of 20% for 2012, which would reflect an increase of 92% since 2007. Putting aside the fact that few individuals can afford to pay over \$18,000/year for individual health insurance, a 92% increase is unconscionable.

The CBO recently announced that health care costs have increased at the slowest rate since the

1960's. In 2010, health care cost increased by less than 4%. It is projected to increase only 5.8% per year through 2020. How can NY State or Aetna rationalize annual increases of 20%, four times the actual cost basis? I understand the need to make a profit, but this begs further scrutiny. Please reject the proposed rate increase.
Thank you.



08/04/2011 01:16 PM

To
cc
Subject Comments on Aetna Life Insurance Company Health Insurance Rates Filings

I am against another rate increase! I received a \$296.00 increase per month on 10/10, which amounts to \$3552.00 per year. We think ourselves the greatest Country in the world, however we are flawed and this is just one of the big flaws in

[REDACTED]
[REDACTED] not yet eligible for Medicare! [REDACTED]
[REDACTED] This just leaves me to pay for coverage and paying \$13,620.00 per year for one individual is outrageous. There are so many Americans who cannot afford this type of payment. I cannot even imagine what a family would have to pay. I really hope I do not see another increase for the upcoming year. I worked in the large Corporate arena and I know that sometimes these letters work and sometimes they don't.

Covered under Aetna HMO Individual Advantage Plan offered by Aetna Health Inc, .



08/09/2011 03:11 PM

To
cc
Subject Comments on Aetna Life Insurance Company Health Insurance Rates Filings

██████████ have an HMO policy, ██████████ a QPOS policy both from Aetna. Our rates have gone up every year since we took out the policies in fall, 2006. The HMO started at \$1326 per month and is now \$2462 per month; the QPOS started at \$789 per month and is now \$1932. Shameful! Unfortunately, there were and still are, no alternatives in NYS for affordable insurance for individual policy holders.

I was somewhat hopeful upon learning of NYS's new statutes requiring approval for insurance rate increases. That hope was short-lived upon receiving letters from Aetna informing me of their proposed 2012 rate increases, ranging from 12.5% to 23.6%, depending on renewal dates. Once again, shameful! Although the letters are notifications of "proposed" rate increases, do I dare to be naive and optimistic to think the NYSID would not approve Aetna's request?

Rather, most likely I will be very disappointed with the outcome and (continue to be) disgusted with the insurance industry's influence and control over government decisions.

In making your decision, please take into consideration not only the (overinflated) proposed increases for 2012, but also the ridiculously high rates that have been charged for at least the past five years.



08/09/2011 04:52 PM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject Comments on Aetna Rate Increase

To Whom It May Concern,

I currently have a health insurance plan administered by Aetna. It's the Aetna HMO Individual Advantage Plan and it covers myself ██████████. Recently I received a letter indicating that Aetna had applied to the NYSID for its 2012 rates. Needless to say, I am very concerned about what I read.

As you obviously know, health insurance rates for NY state residents who try to self-insure and/or don't qualify for any of the state subsidies is astronomically high. With the system being what it is, if you are not part of a large company or some sort of trade group, for whatever reason, you are deemed as more of a risk than if you were. I understand that the insurance companies feel that within any large group there will be some people who need to file numerous claims and others who don't, so I guess it all evens out. That in-and-of-itself is an issue, but that's not my main concern here.

What I am vitally concerned about is that my healthy family ██████████ is forced to pay such exorbitant rates just because we're not part of a larger group. To illustrate, in the 18 months prior to my COBRA ending at the end of February of 2011, we were paying roughly \$1500 per month for a POS plan through Aetna (it was much less than that before my COBRA kicked in). When I inquired about continuing that same exact plan with Aetna by buying it directly from them (not affiliated with a company or trade group) I was told that the plan would now cost **\$6200 per**

month!! Other than not being part of a larger group, what had changed? Was my family now all of a sudden going to get sick and file all sorts of claims? Through the company in which I previously worked, we had been with Aetna for roughly 5 years before all of this and other than putting in for the occasional minor illness, we had never needed to file claims for anything more serious. Yes, that makes us luckier than others, but that still does not justify such an enormous increase with the only difference being the fact that we're now not affiliated with a larger group. We settled on their HMO individual plan but that's still costing us **\$3600 per month!** (that's \$43,000 per year!).

And now they're looking for an increase for 2012 of anywhere from 12.1 to 23.6% depending on when one's renewal date is. Are they kidding? They cite various factors such as "increased reimbursement rates to their network providers" (my physician laughed at that one...his reimbursement rates have been dropping steadily for years now), "increased utilization of services by members" (why shouldn't people use the services available to them?) and "increased use of complicated high-technology and expensive health care equipment and procedures" (so technology exists to more efficiently diagnose and treat patients but we shouldn't take advantage of that?....doesn't Aetna have to pay more in the long run if things don't get diagnosed and treated and then we get seriously sick?).

I think it's unconscionable for them to be asking for this kind of increase especially when their rates are so ridiculously high to begin with (as I mentioned earlier: \$43,000 annually for a basic HMO!).

I also think that NYSID needs to do a better job of looking after all of its citizens. For one thing, while I applaud the fact that NY is a guaranteed-issue state, that shouldn't give the insurance companies the right to charge exorbitant rates for that privilege. I understand the pitfalls that occur in other states where people have to qualify for health insurance and can then be turned down, but the rates in those states are remarkably lower for the same types of coverage. There has to be some middle ground.

Secondly, I think the state does a reasonable job of looking after the truly economically disadvantaged, but what about the middle class person who doesn't qualify for the state subsidies as they are currently outlined, yet can't afford the unrealistically high rates they are forced to pay if they are out on their own and trying to protect their families? Not having health insurance is a very dangerous place to be and yet I get the sense that's what many families are forced to do these days. I think that NYSID needs to do a better job in helping as many people as possible in this regard and quite frankly, they have come up a bit short to date.

I am hoping that NYSID will do their best to limit or even eliminate Aetna's request for an increase in their rates. There seems to be no true justification for their request and I would hope that NYSID will help protect so many residents who are doing the best they can to protect their families.

Thank you,



08/10/2011 12:16 AM

To

cc

Subject Comments on Aetna Life Insurance Company Health Insurance Rates Filings



I am currently covered under the Aetna HMO Individual Advantage Plan offered by Aetna Health Inc. I've just received notice from them indicating the percentage rate increases they are requesting from NYS Insurance Dept. over the individual quarters for 2012. They range from 12.5% the First Quarter, 15.9% the second Quarter, 19.3% the Third Quarter and 22.9% the Fourth Quarter. Obviously these percentages will be compounded upon each other. These rates are prohibitive - how can any individual afford these exorbitant increases. I ask you to please deny these increases. They are, at best, unreal demands and should be recognized as such. Please deny these increases - where does this stop. Last year they asked for a 13% increase for the year and it ended up , in reality, being a 16% increase. Thank you for your time and consideration. I ask your cooperation - thank you.



08/10/2011 04:08 PM

To

cc

Subject Comments on Aetna Life Insurance Company Health Insurance Rates Filings

Each year my medical insurance... Aetna HMO Individual Advantage Plan...has gone up considerably. I have just received notice that they are requesting a premium increase that c 4th quarter of 2012. As an independent contractor [REDACTED] I have had difficulty finding an insurance company even though I am in great health and have never abused the system. My current premium now costs over \$1200.00 per month, and this is only coverage for myself and does not include the rest of my family. I beg NYS to re-evaluate this increase, with regard to myself and others who are not part of a large group plan. Individuals as myself are being unfairly hit by the severe increases proposed by Aetna and other medical plans.

Thank you for taking the time to read my comments....and hopefully deny such rate increases.



08/18/2011 08:38 PM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject Aetna's request for a rate increase

Re: Aetna's request for a rate increase

To Whom it May Concern:

I am presently covered under the Aetna HMO Individual Advantage Plan offered by Aetna Health Inc. I have been on this plan since 2004. Let me lay this out simply:

(Without earlier records available) Since 2008 Aetna has increased my rates by an average of between 10% and 15% each year.

In January of 2008 I was paying a monthly fee of \$804.80.

As of August, 2011 my rates have gone up to \$1,261.00.

Annually, this means I paid \$9,657.60 in 1/08;

And by 8/11 my annual health insurance costs come to \$15,132.

This means that In just 3 1/2 years Aetna has increased my monthly premium by a full 30%.

I am a [REDACTED] who is financially completely self-reliant. I have a [REDACTED] which must pay out any benefits I receive, including health insurance. Due to the overall American economic decline, along with shifts and changes in the market place for my types of products, revenues to my business during that same period, 2008 through 2011, have declined by a full %30. This year my business will be lucky to bring in \$70,000.

Last summer I was diagnosed with Stage [REDACTED]

Due to my inability to put in the amount of work necessary to keep my business flourishing, as well working on new revenue streams to try and replace lost income due to market shifts, I have suffered a significant decline in income. I own my home in New York State which carries a nearly [REDACTED] monthly mortgage.

At this time, it has become necessary for me to rely more and more on credit in order to cover my monthly overhead.

I am grateful for my health insurance coverage, and it is crucial that I continue to receive it should my illness return, not to mention the regular check-ups needed to monitor my



I don't know anyone who receives a 10 to 15% increase in their income every year, but I know a lot of people who, like me, are watching their income go down by nearly as much if not more in recent years. Add on top of that those of us who have managed to save at least some amount of retirement money, only to now watch the stock market play yoyo with the value our savings.

I am working overtime now to try and get my company back to where it was, even in the face of market shifts that show no signs of returning to what it once was. I think Aetna's request for a significant increase year after year, even in the face of such difficult economic times, is cruel, callous and abusive. I would be very curious to know what kind of annual raises and bonuses their top executives take as they squeeze hard-working middle class small business owners like myself for greater and greater chunks of what ever money we are managing to earn during these hard times. I honestly don't know how I'm going to hold out until I'm able to apply for Medicare.

What are people like myself supposed to do, those of us who are stuck between the truly poor who receive medicaid and other assistance, and the wealthy who can continue to pay the soaring rates for decent health coverage? It's a disaster and a disgrace. I urge you to deny this redundant and heartless rate increase.

Thank you for giving me the opportunity to express my thoughts on this issue.

Most Sincerely,



08/23/2011 11:40 AM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject Aetna increase should not be granted

To whom it may concern-

I received notice from Aetna regarding it's proposed rate increase for 2011. I currently pay out of pocket \$1261 a month for the Aetna HMO Individual Advantage Plan. This is already an outrageous amount to pay as an individual. I have been a member since 1998 (I was with US Healthcare which was then bought by Aetna a few years later) so I have seen how the increases have not been regulated in the past decade.. In the past 8 years the rate had been increased over 20% annually for 5 years in a row, with a break in 2009, and then 33% (!) in 2010. Last year the increase was lower (went from \$1204 to \$1261 a month) but that was after the unbelievably high 33% increase from the previous year. I feel that we individuals are being taken advantage of and I can't see that many can afford another large increase (Aetna is proposing 15.%-16.5% for the quarter when my plan is renewed). I don't know if Aetna is trying to make the premiums so high that individuals will just drop out and they can just have the corporate plans. With the economy as it is, this is grossly unfair to allow this to happen to NY citizens. I plead with you to not grant this increase- \$1261 a month for an individual to pay out of pocket is already high enough!

Thank you for your consideration-

Sincerely,