

RECEIVED

AUG 15 2011

HEALTH BUREAU
N.Y.C. OFFICE



August 09, 2011

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

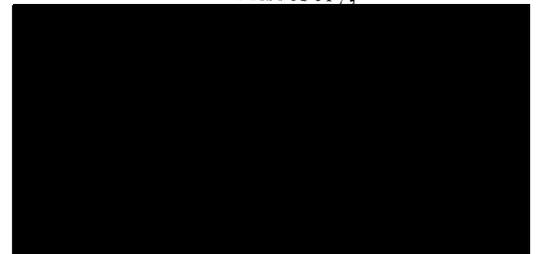
To Whom It May Concern:

My name is [REDACTED] and for the past several years, I have paid for and received individual plan health insurance coverage from Oxford Health Plans, a UnitedHealthcare company, through the state sponsored plan Healthy New York. I recently received a letter from UnitedHealthcare notifying me that on July 19, 2011 the company filled a rate application with the New York State Insurance Department (NYSID) seeking an increase to their Healthy New York rates for sole proprietors and individuals renewing in calendar year 2012. Enclosed is a copy of said letter. If approved, the proposed rate increase would be an estimated 32.6% above the 2011 premium.

For me and I imagine for the many other low income/self employed New York State residents for whom this is the only "affordable" means of having health insurance coverage, a rate increase by approximately one third of the present premium is excessively high and unaffordable. How is the program Healthy New York supposed to promote "access to quality health care" and provide "comprehensive health insurance to those citizens who need it most" when their premiums are cost prohibitive? If this rate increase goes through, I will no longer be able to afford my current health insurance plan. In this event, are there any other comparable health insurance programs available to me for quality healthcare?

Please make sure that this rate increase doesn't go through, nor does any such exorbitant increase get approved. A price inflation of this magnitude is unreasonable and unaffordable. Please help policyholders such as myself remain insured by ensuring that we are able to pay our premiums.

Sincerely,



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

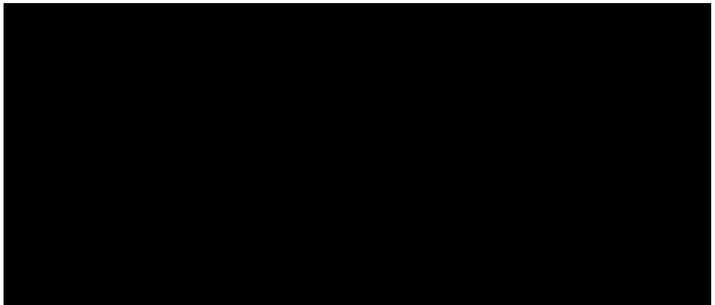


RECEIVED
AUG 22 2011
HEALTH BUREAU
N.Y.C. OFFICE

To whom it may concern,

I am submitting a comment protesting the proposed rate increase for the Aetna Healthy New York Plan offered by Aetna Health Inc. I chose a Healthy NY Plan because it was more affordable than others but I soon will not be able to afford this plan. My monthly rate is now \$368 and according to the literature sent me, it will jump to \$525 in 2012. Help!

Sincerely,



August 13, 2011

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

RECEIVED
AUG 18 2011
HEALTH BUREAU
N.Y.C. OFFICE

Re: Aetna Healthy New York
Notice of proposed rate increase

Dear Mr. Lovejoy:

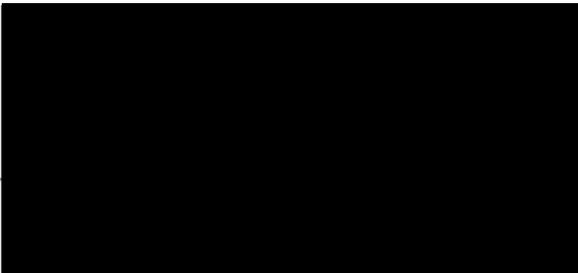
I am writing to protest the 27.1% proposed rate increase for Aetna Healthy New York. I think this is outrageous and unconscionable in light of the fact that my 2010 and 2009 premiums increased by 12.23% and 15.00% respectively.

As a single payer my premium has gone up from \$320.00 per month in 2009 to \$368.00 in 2010 to \$413.00 in 2011. If the proposed 27.1% rate increase goes through, I will have to pay \$524.92 per month, a \$204.92 or 64.04% increase over 3 years.

Healthy New York is for New Yorkers who are doing their best to pay for their own insurance with a limited income. To qualify for Healthy New York this year my monthly income had to be "at or below \$2,269.00." As it is, I struggle and often have to go into savings to help cover my present \$413.00 per month premium. If my premium goes up to \$524.92 per month, or 23% of what I can make per month to qualify for this program, I will have to choose NOT to have insurance because I will no longer be able to afford it.

I write to you in desperation. I do not want to be another American who must go to the local hospital emergency room for healthcare because I cannot afford to go to a doctor without insurance coverage. Please, I beg you, help me and many, many others remain able to pay for our own insurance and not be a further drain on our local hospitals. Please do not allow this proposed rate increase.

Thank you.



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HEALTH BUREAU
N.Y.C. OFFICE



August 18, 2011

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

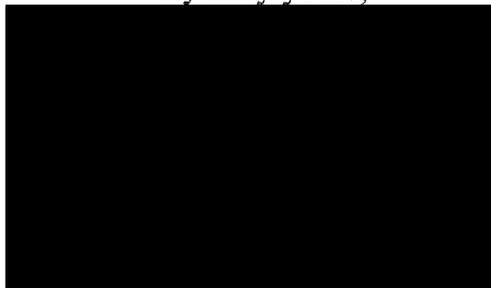
Re: Proposed Premium Rate Increase for Aetna Healthy New York
offered by Aetna Health, Inc

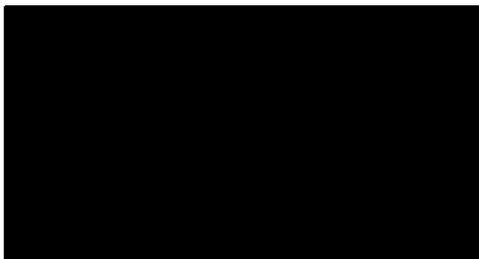
I am an individual policy holder in Group  and I have had this policy must two months. I am **strongly opposed** to the request for the premium rate increase.

It had been years since I was covered by comprehensive health insurance because I was unable to afford anything more than basic hospitalization. Since I was able to qualify for Healthy New York comprehensive coverage I have just barely been able to keep my premium payments up to date. Although it is a burden, I do it because it is so important. I will not be able to afford it if the premiums go up 27.1%. Only in the past few months have I been able to see doctors for regular visits and I am catching up on routine healthcare as well as following up on a few matters.

Please do not make it impossible for me to have coverage for doctor visits. Please disapprove the request for this rate increase.

Very truly yours,





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HEALTH BUREAU
N.Y.C. OFFICE

16 August 2011

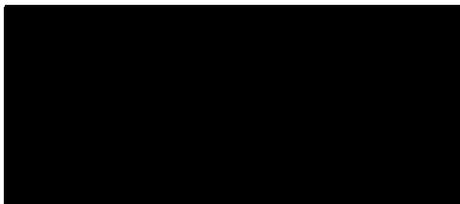
Health Bureau-Premium Rate Adjustments
New York State Insurance Department
25 Beaver Street
New York, NY 10004

To whom it may concern:

Regarding the proposed rate increase, I hereby protest the exorbitant amount and question the lawmakers for even considering such a proposal.

Most of us can barely afford the rates as they are and still have to pay fees and costs for our medical services. How can Aetna Healthy New York justify such a large increase? We need an increase in efficiency and reform in the entire medical cost field. Nothing is done to help the average people. Everything is done to keep those in power and wealth exactly where they are.

I am looking for other insurance as is my employer. Perhaps we shall simply join the millions of uninsured or underinsured Americans who are slowly but surely becoming slaves to the system which is greedily soaking up profits for itself and leaving good, hard working people to suffer and fall by the wayside.



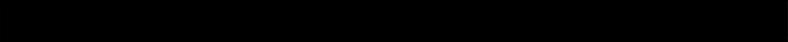
'August 17, 2011

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

RECEIVED
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HEALTH BUREAU
N.Y.C OFFICE

To Whom It May Concern,

I am writing to voice my **opposition** to the proposed premium increase as set forth in your letter of July 22, 2011.

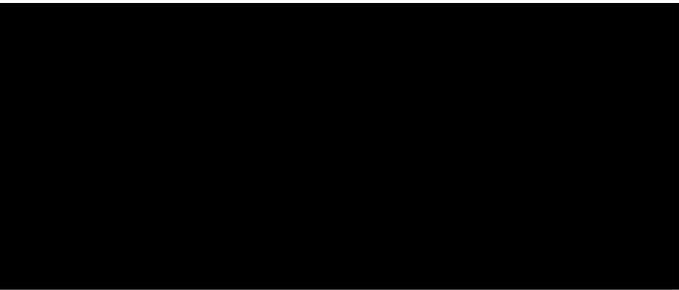
 I receive enough money every month from  to pay for my expenses..which are my car insurance and my monthly medical insurance premium.

When I assumed this role, I searched for the cheapest but best quality health insurance program I could afford. Healthy New York was the way for me to go and the monthly premium at that time was only \$368. Since then it has been increased to \$419 and this new proposal raises it to \$525. This program was intended to be for those less fortunate like myself who do not have a lot of money but need health insurance in order to survive. This new increase prices me out of the market and would force me to search elsewhere for cheaper, less quality insurance.

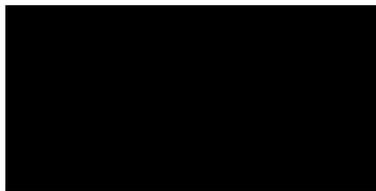
I strongly urge you to vote against this raise in my monthly premium. Not only would you be hurting me but my parents as well.

If you have any questions, please do not hesitate to contact me.

Thank you for your attention to this matter.



Charles Lovejoy
Supervising Examiner
Health Bureau – Premium Rate Adjustments
New York State Insurance Department
25 Beaver Street
New York, NY 10004



RECEIVED
AUG 23 2011
HEALTH BUREAU
OFFICE

sent via email, regular mail, hand delivery

Dear Mr. Lovejoy:

I received a letter from my Healthy New York provider, Aetna, telling me that they were legally required to inform me that they are seeking a modest, one-time, 27.1% increase in Healthy New York premiums.

The increase would raise the rate from \$413 to \$525 a month. It would render Healthy New York unaffordable to most who have a low enough income to qualify for it.

It has been extremely hard to calm myself enough to exercise my right to comment within the 30 day comment period the letter also set out. I will make an effort to be brief and to the point.

In my first year of Healthy New York coverage, 2006, my premium was \$224/month or slightly more than 10% of my monthly income. Since that time my premium has increased by more than 10% every year (with the exception of 2008-2009 when it increased by 4%). In 2011 my premium rose by another 12% (after a 15% raise the previous year) to \$413/month.

Thus, in the course of five years, the cost of my health insurance almost doubled, increasing from about 10% of my income to more than 20% of my income. During those same years the eligibility income has crept up, but at nowhere near the almost 100% rate Healthy New York premiums did. I believe the maximum income was around \$1,900/month in 2006 and it is \$2,269 for 2011.

I appreciate that the C.E.O. of Aetna, who made the Forbes list of highest paid CEOs with an income of over \$26,000,000 a few years ago, has a series of reasons why the 27.1% increase he and his colleagues seek is fair. He cites increased reimbursement rates paid to network providers, higher pharmacy costs paid to drug companies, increased utilization of services by members and availability and increased use of more expensive high tech medical technologies.

I ask you to weigh those costs of doing business as a large and highly profitable corporation against the massive suffering the shockingly large increase sought by these corporations will cause to the working poor.

Forcing individuals who make under \$2,269 a month to pay \$525 monthly for health care will render Healthy New York unaffordable, cause many to give up insurance during these hard times and swell the already swollen Medicaid rolls and lines at Emergency Rooms. Many additional New Yorkers will die preventable deaths from diseases that could have been cured had they been diagnosed and treated earlier.

The precarious safety net supporting the working poor of New York must not be priced out of existence. It is a human tragedy worth preventing, and well within the discretion of your department. Human lives hang in the balance.

I was encouraged, just before my [REDACTED] when I found that New York State had a program to offer reasonably priced health insurance and health care to its low-income and self-employed working poor. My family and friends were also very relieved that I now had health insurance. I have already had three minor [REDACTED] The thought of living without health insurance is a fearful one.

To be eligible for Healthy New York an individual must have an income less than \$2,269 a month. If you do the math you will find that \$413 a month is already an extremely large chunk of even the maximum allowable income to pay for what is supposed to be "reduced-cost health insurance".

If the Health Insurance Industry is allowed the 27.1% increase it seeks, the cost of Healthy New York insurance will have gone up by 130% in the six years I have been paying premiums. At \$525 a month the premium will be about 25% of the maximum eligible income of every purchaser of Healthy New York health insurance, up from about 10% just a few years ago.

The premium will have increased from \$320 (\$3,840 annually) in 2009 to a proposed \$525 (\$6,300 annually) in 2012, a staggering 64% leap. Has the cost of anything else increased by anything resembling that margin in the same time frame, ever?

It is particularly grotesque that this rapacious request to raise premiums by 130% in the course of six years is made, in the case of Aetna, by a corporation that compensated its CEO \$26,000,000 in 2009 and recently gave a "golden parachute" worth \$71,000,000 to a departing CEO.

Reducing premiums, or freezing insurance rates at the 2008 levels, would be a more appropriate step for your committee to take than approving this unconscionable

grab for even greater corporate profits, especially during this time of great economic stress.

The industry's request for this gigantic increase should shock the conscience of the stewards of Healthy New York, especially during a time of massive economic suffering for the working poor. Especially since the request is being made by highly profitable private corporations paying millions in executive compensation every year. And sparing no expense, one suspects, to lobby and influence your closed-door deliberations. It would surprise nobody to learn that the health insurance industry spends millions to influence the outcomes of things like requests for premium rate increases for the working poor.

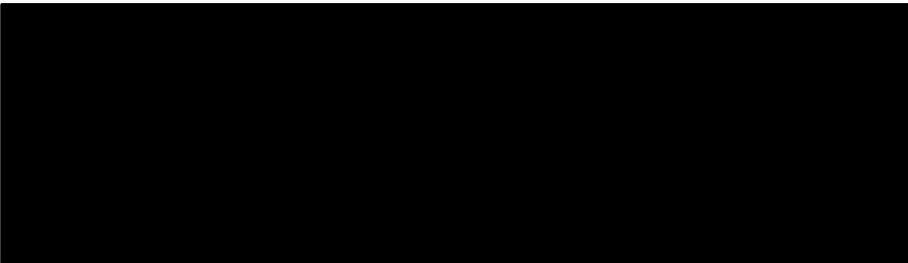
I am not optimistic that my words will have much effect on your deliberations. The concerns of the working poor and the vanishing middle class are not very high on anybody's list of priorities these days. They should be high priorities for the stewards of Healthy New York. I hope that, in spite everything, I will be pleasantly surprised and that the increase for 2012 will be set at far less than the already steep 12% it was for 2011. And that in future these deliberations will take place publicly, under the scrutiny of all citizens.

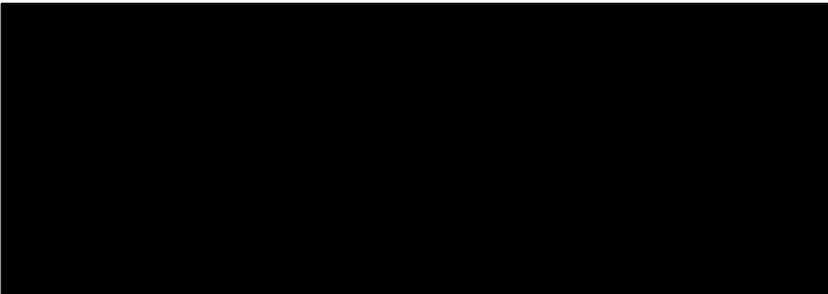
I hesitate to compare health insurance, which is a way of trying to help oneself live a long and healthy life, to any other service we buy. But, think about it, what other commodity goes up in price at even a fraction of this rate?

American health care, run for profit and obedient only to the bottom line, is broken and needs to be fixed. Healthy New York must not be fixed by making it unaffordable to the people who buy it and whose lives depend on it.



P.S. I direct the reader to www.ins.state.ny.us where the letter I received from Aetna states "All submitted comments will be posted on the NYSID website and with personal identifying information removed." The provided link does not take you directly to the comments, perseverance is required to find them. Aetna also provided this email address: PremiumRateIncreases@ins.state.ny.us and 1-800-342-3736.





RECEIVED
AUG 15 2011
HEALTH BUREAU
NYC OFFICE

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

Re: Proposed rate increase for the Aetna Healthy New York Plan

Dear People:

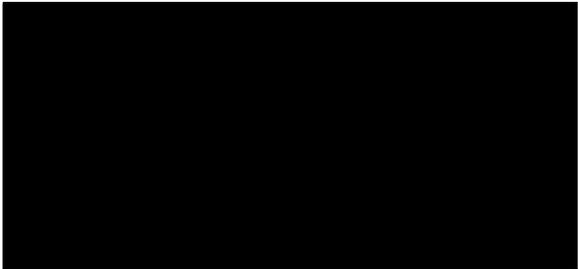
Aetna Health Inc. has notified me that they have requested a monumental rate increase for 2012. The increase for my coverage – Parent / Child with dependent up to age 26 - is a mind boggling and budget busting 33.8%, \$220 per month in real dollars.

In the immortal words of tennis great John McEnroe, "You cannot be serious." This request is so far out of line with cost of living increases that it makes me wonder if they are even trying to contain expenses or operate more efficiently.

Further, they say that "because we did not bill your plan for the 2011 rates your increase is higher..." In other words, because they did not do their job last year, I have to pay more next year. One can only wonder how well they manage their business when they had a rate increase approved and did not bill at the higher rate.

I urge you to take a very close and skeptical look at this request. It seems likely they want their profits guaranteed even while their business practices are wasteful and inefficient.

Furthermore, the hardship posed to their customers, myself included, from such an outrageous increase needs to be given utmost consideration.





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HEALTH BUREAU
N.Y.C. OFFICE

August 15, 2011

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

Re: Proposed rate increase for Aetna Healthy New York Plan offered by Aetna Health, Inc.

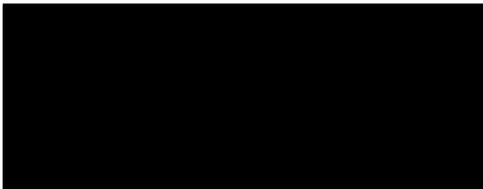
Dear Health Bureau:

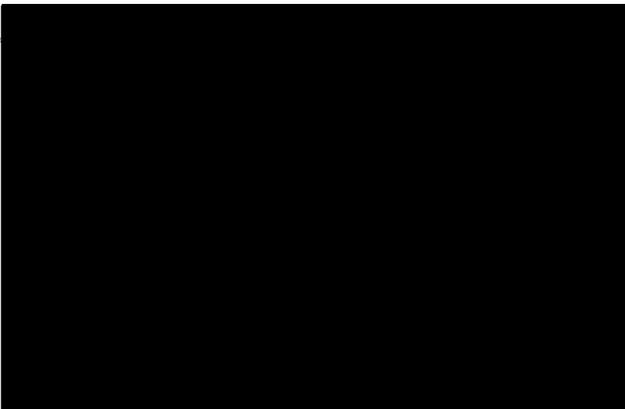
I am writing in response to the proposed rate increase for the Aetna Healthy New York Plan. I am against such an excessive rate increase. The 53.6% increase proposed for the Family Plan on the High Deductible Health Plan will cause a hardship for our company. Our company uses the HDHP as the premiums are lower than the traditional coverage. Using the HDHP made health care more affordable for us. If Aetna charges their proposed increases, we may be forced to drop our coverage. Dropping our coverage is an extreme step but our finances are limited.

Even though the premiums are lower with the HDHP, there are increased out of pocket expenses due to the required deductibles in the plan, \$2400 for families. Our plan does not have prescription coverage. Therefore we pay the full cost of prescriptions ourselves. Please consider all the costs an average family pays for health care which are not covered by their plan. Even healthy families are paying a tremendous amount for basic health insurance coverage.

Again, our finances are not increasing, our finances are limited. We cannot afford Aetna's proposed increase. Please do not approve the increases.

Sincerely,





August 14, 2011

Mr. Charles Lovejoy
Health Bureau
New York State Insurance Department
25 Beaver Street
New York, NY 10004

RECEIVED
AUG 17 2011
HEALTH BUREAU
N.Y.C. OFFICE

Dear Mr. Lovejoy:

I am a small business owner paying for my family's health insurance out of my own pocket. I've been notified that my current company, Aetna, is pursuing a 27.8% annual rate increase on my policy (see attached document from Aetna).

This is not acceptable. I can't tell you how angry this makes me feel.

Over the last three years I've jumped from one health insurance company to another because of similar increases (all in excess of 20%). Regardless, each time I've ended up paying more money for less coverage.

My family is healthy and we do not incur excessive medical costs but every year a larger percentage of my income goes to pay for reduced coverage.

Aetna is doing quite well. Their 2010 Net Income is up 38.4% over 2009's (see attached page from Aetna's annual report). This translates to \$528.9 million. On top of that, this growth took place during the biggest economic recession in 80 years.

At best, my income is flat and when adjusted for inflation I am behind. I am tightening my belt and expect Aetna to do the same.

I am asking you to stand up to the insurance companies and tell them no.



Y

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AUG 17 2011

HEALTH BUREAU
OFFICE

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

Re: Notice of proposed rate increase for the Aetna Healthy New York Plan
offered by Aetna Health Inc.

COMPLAIN

To Whom It May Concern:

Please, be advised that I am replying on your letter dated July 22, 2011 regarding the unfair rate increasing for client like me who has the High Deductible Health Plan (HDHP) without pharmacy. I choose the Plan because I am concern inpatient treatment. In reality, I just pay premium, but using a plan is very expensive. Thirty-two percentage increase creates extra profit for insurance company only without any additional help for client. Explanation stated: "Increased reimbursement rates paid to our network providers" is not trustful. I have nothing any reimbursement being a provider. We need to finish unfair practice an insurance company when the highest cost of the premium of the client will be used for salary, other benefits and etc. of the working member of the insurance company. Do you feel shame charging self-employed people for service that probably never ever will be provided? I completely disagree with company determination regarding rate increase because of "increased utilization of services by members". Explanation of the insurance company stated: "Higher pharmacy costs paid to drug companies". It doesn't relate to me because I don't have medical insurance coverage for this service.

I will very appreciate your efforts and time, if you put my letter on Aetna website and/or send to the other Aetna members.

[Redacted signature block]

Re: Rate Filing for Oxford Healthy New York Sole Proprietor and Individual Plans
Health Bureau-Premium Rate Adjustments

I am writing this response and protest to a letter I received dated July 19, 2011 (letter attached) from my insurer, UnitedHealthcareOxford, requesting a rate increase for Oxford Healthy New York Sole Proprietor and Individual plans in the amount of 32.6%. I respectfully request that you consider the fact that over a two year period, this would represent an approximate 52% increase to my health insurance premium, an extraordinary burdensome and significant escalation to the cost of a health plan specifically designed for those with a limited yearly income. In light of the current administration's efforts to ensure adequate health coverage for low income individuals and families, I am amazed that my insurer has filed for close to a 33% increase which would represent over \$100 additional monthly payment to my insurance premium, when just last year my premium rose an additional \$56. I thank you in advance for keeping in mind the impact such an increase will have on those struggling to make a living when making your decision on this request.



When I first enrolled in the Healthy NY program as a healthy [REDACTED] my premiums were 187 dollars a month which totalled 2245 dollars a year. While it was a large addition to my cost of living, I had been uninsured throughout much of my [REDACTED] and relied on youth and good health to sustain me. As I got into [REDACTED] I realized the absolute need for healthcare and thankfully New York state had a program to provide me with somewhat affordable coverage. During that time my premiums have increased twice. First with Cigna until they were 291 dollars a month before Cigna thankfully ceased participation in the program. Currently my premiums are 258 a month and that is difficult enough to manage. I suspect I would have had a difficult time staying with Cigna had they stayed in HealthyNY. I am now with Oxford Heath Care and have been informed that they are looking to increase my premiums by a SHOCKING 32.8 %. By my calculations I will be paying over \$4,000 in premiums next year, almost double what I started out with a mere six years ago. Real Estate is down, Stocks are down, yet prices of consumer necessities such as gasoline food and health insurance continue to be unbearably high. I have to confess as a self-employed person, the costs may begin to outweigh the benefits, since I continue to be healthy and practice largely preventive health measures. Should I prove unable to afford the rate increase I would be in the position of having to drop coverage and rely on emergency care. This would only increase the vicious cycle of spiraling costs, but it is the option that the insurance companies leave the citizens with. Healthcare may be a business and businesses do run for profits, but that cannot be the primary consideration here. We are talking about people's health and denying them the best of care for financial considerations. Is this really what the world has come to? I for one will have a difficult time keeping my coverage should you allow Oxford to increase my premiums at all, let alone 32%. Please take into account the current economic factors before you sign off on yet another large corporation act in self-interest over the interests of those they are supposed to be serving..



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HEALTH BUREAU
N.Y.C. OFFICE



August 16, 2011

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

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AUG 17 2011
HEALTH BUREAU
N.Y.C. OFFICE

To Whom It May Concern:

I am writing in regards to the proposed rate increase for 2012 being filed by United HealthCare – Oxford.

While they may think 27.5% to 32.6% is no big deal or may think this is a bargain for people like me, I cannot agree. I presently pay \$350 a month and if you add an additional \$114 (32.6% increases for a total of \$464) I will be working a week and a half just to pay for health insurance.

Also the maximum salary a person can make to keep this insurance never seems to increase along with the yearly increases. I have not received a raise in almost 3 years because if I do that will put me over the maximum I can make to keep this insurance. This being the case, where's the bargain? I am a single person and have other expenses of which I am solely responsible for.

I do not abuse my coverage and while I am sure Oxford started this program to help people like me, I believe that is now being overlooked and is unrealistic. Increases such as these have to stop somewhere or have a proportionate balance.

I am sure I am not the only person out there with this similar situation. Please consider these facts when making your decision on rate increases of any kind. Should this keep up the only option would be to have no insurance.

Thank you for your consideration.

[REDACTED]

[REDACTED]