



07/14/2011 07:23 PM

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

cc

Subject Emblem Rate Increases

I would like to voice my opposition against rate increases by EmblemHealth. As you know, these economic times are very difficult for [REDACTED] and we depend on keeping our costs down to survive. Please keep our rates down!
Sincerely,



07/14/2011 09:51 PM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject EmblemHealth's Rate Increases for 2012

Dear Sir or Madam,

I am writing in response to an email I received from my health insurance provider, Emblemhealth, which stated the company's intention to request approval from your agency to raise my premium rates by 15 percent in August 2012.

When I tried to look up the web page that supposedly explain's the company's reasoning for this increase, it the link came up empty--the page can no longer be found. I find this coincidence highly suspect.

It seems as though Insurance companies are masters of bureaucracy. They know that if they simply make mistakes sending you a link or loop you back onto the same voice mail enough times, a certain number of people will simply give up.

I object to Emblem Health's proposed rate increase. My rates were just raised by over 20% last month. How can they assume that thier costs will go up in August 2012 when we haven't even reached the end of 2011?

I do not anticipate gaining any benefit in terms of service from this rate increase. In addition, this insurance is already a high-deductible plan--my deductible is \$10,000 already. As such, it is the least expensive plan available that actually covers catastrophic illness or injury. A fifteen

percent raise will bring it to around \$250 a month. For a high deductible plan that only kicks in after \$10,000, this seems extreme.

The subscribers to this high deductible plan are poor and disadvantaged. That's why we're on this terrible plan that covers almost nothing except catastrophic illness or injury. This is the bottom of the barrel plan. Please do not allow them to take advantage of us.

Thank you,



07/15/2011 09:24 AM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject Keep Cost for Emblem Health DOWN

To the NY State INsurance Department,

Please, please do whatever you can to keep the insurance rates for Emblem Health from rising. I keep switching to cheaper and cheaper plans which give me less and less coverage and put me much more at risk were something terrible to happen to my health. I take very good care of myself and I don't want to gamble on my health! The increasing rates of the health insurance plans forces me to do so. I am currently playing about \$350 a month and I still have to pay bills when I go to the doctor. I am not sure what to do, how to manage this problem. I look to you to help keep the insurance companies in check. Please do all that you can to keep these rates as low as possible.

Thank you very much for your time.



07/20/2011 04:09 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject Emblem Health rate increase

This is outrageous, as was their last increase. They have more customers and they're raising their rates?

Single-payer, Medicare for all, NOW!



07/20/2011 07:35 PM

To <premiumrateincreases@ins.state.ny.us>

cc

Subject Insurance rates

To whom it may concern:

[REDACTED] lost our jobs over a year ago. We lost our medical insurance along with those jobs. We are now insured at a cost of \$799 per month for just the two of us under the Healthy NY program. As it is we have almost depleted our savings which at [REDACTED] us years to save after [REDACTED]

If the rate increase is put into effect, we will have to cancel our medical insurance entirely!

We both need to take medications regularly for [REDACTED]
[REDACTED] We both need regular check ups which without the insurance would cost us \$400 per month without any blood tests.

I hope that this increase will not occur, because it would be devastating for us to have to drop our insurance. As it is now we are in touch with our insurance agent to try to find us another less costly plan.

It is a disgrace in this country that with so many people out of work, that not only have our unemployment benefits been dissolved but to have to give up our health insurance is a travesty!

Please please please hold down the costs of medical insurance and fight off this horrendous increase!

Respectfully,



07/23/2011 02:27 PM

To PremiumRateIncreases@ins.state.ny.us
cc

Subject Emblem Health rate increase

Dear Sirs,

Respectfully, Emblem Health's rate increase request is highway robbery. On top of a rate increase of roughly 15% which just kicked in, they are asking for yet another large increase. They will be asking me, a healthy adult, to pay close to \$400 monthly for a high deductible plan, in which I am already on the hook for \$5,000 per year in unreimbursable health costs. They are extorting money from those who are unwilling to risk total bankruptcy in the event of a catastrophic illness or accident. So I will be paying close to \$5,000 per year in premiums even if I do not incur a cent of medical costs, and god forbid if I do get sick, I could have to pay \$10,000 in a single year. Is this insurance???

I am only a middle-class person, and this is, I repeat, simple extortion. Emblem Health is profiting from other human beings' illness and fear of such, and attempting to squeeze as much profit as they can from New Yorkers before President Obama's health exchanges

kick in.

PLEASE, do not grant their request for another rate increase!



07/27/2011 01:06 PM

To <premiumrateincreases@ins.state.ny.us>
cc
Subject Enough already

Why doesn't your agency, which is part of the "government for the people", stop listening to the lobbyists for a change and listen to the people that you are supposed to serve.

I just received my requested rate increase for 2012 from Emblem Health. It is killing me financially.

**The rich upper class can afford it.
The poor lower class and immigrants are on Medicaid.
The middle class folks that work for big business and/or for government, have their health benefits.**

It's us middle class New Yorkers that barely eek out a living in today's economy, that have to absorb these unjustified annual raises.

PLEASE, ENOUGH ALREADY!!



07/27/2011 05:25 PM

To <premiumrateincreases@ins.state.ny.us>
cc
Subject Proposed Increase

To: New York State Insurance Department



Date: July 27, 2011

Subject: Proposed Increase

To Whom It May Concern:

This letter is in regard to the proposed increased rates by Emblem Health. The rate increases they are requesting are LUDICROUS. In fact, they should ALL BE DENIED. Furthermore, as a government agency (their boss), should advise them that no

increases are going to be passed and decreases will make them look very favorable.

In these economic times, normal businesses are keeping their rates at a maximum inflation rate which is only a few percent and good businesses are in fact lowering their cost and increasing their profits. While you continually give into Emblem and other health insurance companies, you are not helping. You are teaching the wrong philosophy.

It's about time that you STARTED ACTING in a RESPONSIBLE manner and passing the message to them that their increases are no longer acceptable. I would not tolerate it. Send a message to them to make DECREASES.

The government is complaining about entitlement costs going "through the roof." With you permitting increases, they are correct. You are the organization that can correct this by refusing to pass any price increases. If you do, you will be helping clients as well as the overall economy.

DO THE RIGHT THING and turn down the request completely.

Thank you,



07/27/2011 06:30 PM

To PremiumRateFilings@EmblemHealth.com
cc PremiumRateIncreases@ins.state.ny.us
Subject Premium Increase of EMBLEM HEALTH Insurance PLans

I would to know why EMBLEM HEALTH has requested such an increase in their premiums for 2012.



07/28/2011 10:04 AM

To premiumrateincreases@ins.state.ny.us
cc
Subject emblem health increases

To whom it may concern,

I do not understand how the NYSID can grant exorbitant rate increases to the insurance industry in such difficult financial times. I have a [REDACTED] and I have just been informed of a 13.4% increase in my rates. The past several years have seen double digit rate increases. I will no longer offer health insurance to any new employees. I would like to know why such large increases are granted every year. As my practice includes many managed care patients, I cannot raise fees, and in fact the DOH has effectively *reduced* fees paid [REDACTED].

Perhaps this is not in your area of concern, but the new health care policy (Obamacare) does not seem to adequately address this problem at all for small businesses.

Perhaps I am just venting some frustration, but I would really like to know why every year these exorbitant rate increases are permitted.

Thank you



07/28/2011 10:55 AM

To premiumrateincreases@ins.state.ny.us
cc
Subject Emblem

Rates are too high to begin with. The proposed rate increases are ridiculous. People should not have to go into bankruptcy to have "affordable health care."



07/28/2011 07:49 PM

To PremiumRateIncreases@ins.state.ny.us
cc
Subject Emblemhealth's Proposed rate increases

Dear Sir or Madam,

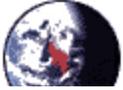
Now that Emblemhealth has finally fixed its website so that the page that explains the reasons for its proposed 2012 rate increase is accessible, I have had a chance to view it. Emblemhealth gives rising medical costs as the main reason for its rate increase. I would argue, however, that medical costs are not rising--the bureaucracy that mismanages our medical care system, insurance companies included, are not paying the costs appropriately and of p paying higher fees than are appropriate for basic medical care. [REDACTED] recently had a shot at a doctor's office that the office charged her insurance \$11,000 for. A shot. Not a complicated procedure. Some procedures are billed differently depending on whether they are performed at a doctor's office or in a doctor's office within a hospital. These fees need to be looked at and addressed with common sense. We are well beyond the land of the pentagon's \$500 toilet seats. Emblemhealth should look to its billing system and the gross peculiarities and inaccuracies of the billing system before it raises its rates on its impoverished members.

Thank You,



07/29/2011 12:05 PM

To PremiumRateIncreases@ins.state.ny.us
cc
Subject Emblem Health's request for 19.8% increase for 2012 policy



renewals

To Whom It May Concern:

I am writing to express my extreme displeasure with Emblem Health's request for a 19.8% premium increase in 2012. After a sizable and similar increase for the 2011 policy renewal, I find this new request absolutely unconscionable. As a business owner I have now been forced to put my company on a high deductible plan, shifting the burden of a \$1,200 yearly deductible on to my employees. It's a decision that was arduous to make, but necessary to keep our small company afloat.

The cost of health insurance and the enormous annual premium increases are the single limiting factors in our ability to hire new employees.

If the federal government is correct in stating that small businesses are the engine of the economic recovery, if we are to continue to grow and to add workers to our payroll, we need your help in limiting the amount that insurance companies can raise our premiums.

I lend my voice and the voice of those I employ to the many demanding you reject Emblem Health's request.

Sincerely yours,



07/30/2011 12:45 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject Emblem Health Rate Increase

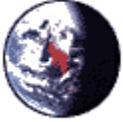
I have received a letter from Emblem Health stating they are asking for another increase in their rates for the 2012 year. They are looking for an increase of 19.8%. This is after having increased the rates for 2011.

At what point does this stop? How about a small increase. It is getting to the point that only those that are wealthy can afford to have health insurance.

At a time when everyone is taking pay freezes or decreases, it is time to freeze the health insurance premiums too. People are without jobs or jobs that do not provide health insurance and those are the people that can least afford it and you are making pay these exhorbatant increases. Too bad the salaries can not increase that much!

Please vote NO on this increase.

Thank you,



08/02/2011 09:48 AM

To PremiumRateIncreases@ins.state.ny.us
cc
Subject Rate Increases [REDACTED]

[REDACTED] with employees, I have the opportunity to not only review my insurance group rates but, also, see my reimbursement rates. Through the years, I have continued to watch as my insurance rates increase. I have multiple employees who are eligible for health insurance benefits and am paying not only for myself but, have [REDACTED] other full-time employees. This is getting ridiculous!! Emblem Health is now talking about continued projected increases if approved by the state. My reimbursement rates for office visits, procedures, etc have gone DOWN!!!! As [REDACTED], I am also NOT privy to the reimbursement rates that the other groups are getting. This is unfair in itself. Please do not allow these rate increases and consider doing something about the disparity in reimbursements that are given to different MD's depending on how many MD's are in a particular group. Sincerely,



08/02/2011 01:51 PM

To <premiumrateincreases@ins.state.ny.us>
cc
Subject Eblem health premium rate increas rewquest

To whom it may concern:

Every year the request for premium increases are submitted to you by the insurance companies and every year you grant it.

The more you permit these increases the less likely the employers will continue to cover a portion of healthcare and the more likely individuals will not be able to afford to pay for coverage.

Many of us have not received salary increases to even be able to afford to pay for an increase in premiums for the last several years! In addition, many are still unemployed. How far will you permit the insurers to go before you say NO!!

Tell the insurance company to reduce the million dollar salaries to their executives to cover the increase in cost.

There is a limit the consumer can be pushed to!!



08/03/2011 11:17 AM

To premiumrateincreases@ins.state.ny.us
cc
Subject emblem health

RE : proposed rate increases from Emblem Health

██████████ and I are covered by these folks. These proposed increases [approximately 20%] are outrageous and should be blocked immediately. If they are implemented we will be joining the ranks of the uninsured.



08/04/2011 02:21 PM

To <premiumrateincreases@ins.state.ny.us>
cc
Subject Emblem Health

Dear New York State Insurance Department:

Emblem Health raised their premium to me this year. They raised it by thirteen percent and I wrote to you about it when I received their letter in 2009 and all I got back from you was a letter saying, Thank you for your comment.

I received a letter of intent from Emblem Health dated July 15, 2011 and they included all your contact information only because it's the law and tried to make sound like they were doing a good thing.

They said that they want thirteen more percent for NEXT year after raising my premiums THIS year by thirteen percent.

You are the regulatory body. That's a thirteen percent tax that's NOT going to the state. That's a tax on ME going into the pocket of who knows who.

I don't get a say on how much I pay or where the money goes EXCEPT by writing to you.

You approved it last year even WITH my input. I said three percent is a moderate increase, NOT thirteen percent. I won't be able to afford the COPAYS if this keeps up.

Emblem Health doesn't represent me. YOU do. And I'm telling you that they're bleeding me dry.

Sincerely,



08/04/2011 07:06 PM

To premiumrateincreases@ins.state.ny.us
cc
Subject Protest of application for 17.1-22.1% increase in health insurance premium



Re: Application by HIP Healthplan of NY to increase my premiums.

I am a member [REDACTED] -- from whom I just received notice that HIP has applied to New York State Insurance Department (NYSID) to raise its premiums for individual coverage for 2012 by 17.1-22.1%.

I have already paid increases of 22% for 2011 and 22% in 2010. It's time for this to stop!

In a year when claims are down and insurance companies are sitting on piles of cash, why is this application even being considered? It's obvious that the health insurance companies are hoarding cash in advance of the new federal healthcare laws going into effect, and it is outrageous. Isn't it, perhaps, illegal even? Today's payers are being billed to cover tomorrow's claimants.

New York State, do your job on behalf of today's consumers: REFUSE THIS INCREASE COMPLETELY.

Sincerely,



08/05/2011 12:51 PM

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

Subject Emblem Health rate increase

I'm concerned and wondering if the NYS Insurance Department has ever denied a rate increase.

My premium is being raised an astounding 14.7% and 2 years ago it was raised over 40%.

How does the insurance provided justify this ? And does the NYS Ins Dept determine the validity of this increase. I don't see any associated increase in the quality of care. I have a consumer-driven policy which forces me to witness the over-charging and padding of invoices submitted by providers. This system needs to be fixed.

Thanking you in advance for your prompt and enlightening response.



08/06/2011 11:04 AM

To premiumrateincreases@ins.state.ny.us
cc

Subject rate increases



08/07/2011 06:58 PM

To PremiumRateIncreases@ins.state.ny.us
cc
Subject Rate increases for Emblem Health

To Whom It May Concern:

I am writing this email in response to a letter from Emblem Health stating that they were going to raise our rates by staggering percentages for the coming year. They are seeking increases of 14-23%. I do realize that the insurance companies request large increases to the Bureau, realizing that they will be granted far less. However, in the economic climate in which we now live it is unthinkable that these kind of increases be requested and considered. The premiums paid by families in New York rival or equal mortgages or rents.

As a family, we pay \$17,000.00 per year. We run a small business and have a reasonably good economic situation, but even for us this is becoming a burden that leads us to wonder if we can insure our family. We feel this is unfortunate and unacceptable. How about they get a 2-3% increase, I can guarantee you that most Americans are not getting raises at this point and yet insurance companies get huge increases in their premium allowances.

Thank you for your consideration.



08/08/2011 01:36 PM

To premiumrateincreases@ins.state.ny.us
cc
Subject Emblem Health - Please do not raise the rates again

Hi,

████████████████████ is a small non-profit agency. Every year for the past 10 years our health insurance has increased between 9% and 35%. Last year, was the biggest increase of about 35%. We cannot afford to provide health insurance for our employees if the rate continue to increase. In fact, we may not be able to pay our health insurance premiums next year because of all the budget cuts. Please deny EmblemHealth's request to increase our health care premiums! Thanks.



08/10/2011 05:22 PM

To premiumrateincreases@ins.state.ny.us
cc
Subject Fwd: advance notice about rate increases

To the Health Bureau - Premium Rate Adjustments
NYState Insurance Dept
NY, NY

Following is my comment re the Emblem Health rate increase request, which I humbly submit, New York State should deny. No rationale is provided for the increase. I can attest that a virtual doubling of my rates since 2007 has not improved health care services by one iota. We are all aware from the national debate on this subject that health care as % of GDP has escalated from 6 to 18% with no health improvement in the country. Yes, the subject is complicated but one way to begin to cap costs is to deny rate increases, forcing the insurance industry to work with doctors and hospitals and government to rationalize costs. I oppose the rate increases and urge NYState to deny them.

Dear Sirs:

Your July 15 notice lists the increases you are requesting of NYState for 2012.

Do I understand that based upon my renewal date of Dec 15th the increase is 14.7% over my current rate? Why would when a member renews determine whether he/she would pay 23.8, 17, 15.9 or 14.7%? Very strange.

In any case, I object strenuously to the increases.

My health insurance costs have increased by the 20% range ANNUALLY since 2007, while the amount of health service and the quality of health service did not improve in any way. I am literally paying twice as much for the same health care as in 2007. That is ridiculous. It is a failure of the health care system.

I do not believe these cost increases are caused by consumers like myself but by the fragmented health delivery system and dysfunctional insurance systems which are also manipulated by predators while healthy families like my own suffer with the consequences and wind up paying for all the waste confusion and corruption. Things are tough in Mainstreet America -- when are we going to see some sacrifice from the insurance, health and medical communities?

I want an explanation of how these increases are in my interest or have anything to do with keeping my family healthy, as opposed to broke. I am truly open to hearing it.

Thank you,



08/11/2011 12:51 PM

[Redacted]

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

Subject proposed rate increase Emblem Healyh

to: NYS Insurance Dept.
Health Bureau - Premium Rate Adjustments

25 Beaver Street
N.Y., N.Y. 10004

DO NOT GRANT ANY RATE INCREASE.

The current premium, for a self employed- sole proprietor, is not affordable.

Prior to any rate increase the the insurance should reduce all internal / operating cost and implement salary & benefit

cuts to all employees (with significant cuts for CEO / executive level staff) as the company's business model is to just raise their rates in a market place with captive customers and no real competition or alternatives.