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AUG 02 2011

HEALTH BUREAU  
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Mr. Lovejoy,  
I was told to inform you  
concerning my Empire Blue Cross  
Blue Shield policy increase.

My policy number is [REDACTED]

I send payments of \$884.19  
every three months to Empire Health  
Choice which amounts to \$294.73  
monthly. Now they want to raise  
the premium \$16.50 monthly.

I live on Social Security, after  
medicare is taken out I have  
\$1188 monthly to live on and pay  
Blue Cross. The extra \$16.50 is  
making it harder.

Memorial Sloan Kettering accepts  
your policy, that's why I would  
like to keep the policy. Can  
you help me. Thank you

[REDACTED]

[REDACTED]

[REDACTED]

July 22, 2011

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

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JUL 28 2011

HEALTH BU.  
N.Y.C. OFFICE

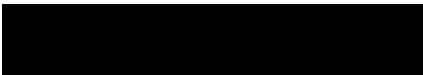
Dear Mr. Charles Lovejoy:

It is already a hardship paying the present monthly premium to Empire Blue Cross Blue Shield for the HMO plan. It will be more of a tremendous hardship for an unemployed member to afford to pay the premium with the 17.9% proposed increase. The continual annual premium increases will force direct paying members to seek other affordable health care insurance or simply apply for Public Health Insurance such as Health Plus.

What is driving rising medical costs higher is an 8-minute office visit to a specialist charging an exorbitant amount for a visit that did not offer much help to its patient. Some Physical Medicine and Rehabilitation places provide substandard services; for example, a so-called 20-minute massage pressing up and down on a person's low back atop a towel or pressing down on a person's back with the back of the arm atop a T-shirt are not professional massage techniques. Lastly, going to one's primary care physician is a cattle call where one waits an hour plus to be called in to finally see the doctor and to hurriedly ask one's questions within the 5- 10 minutes visit and out exam room #2.

On behalf of all direct paying members, we are willing to pay for our health insurance if it is affordable. Do not penalize us by robbing the quality, our money, and our health insurance.

Sincerely,



What Empire does want is for me to just hand over all my money to them for my health insurance.

Perhaps the New York State Insurance Dept should do some investigation into these "rising health costs" to see if doctors, hospitals and the government are doing what they should be doing instead of having the taxpayers always filling in for all the budget deficits.

I will be patient and see what happens with this. But, hopefully, the New York State Insurance Dept will have some mercy on me and not grant Empire this huge increase they're asking for. I can see now why there are so many people walking around who simply cannot afford to have health insurance.

Sincerely



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JUL 27 2011  
HEALTH BUREAU  
N.Y.C. OFFICE

July 26, 2011  
Dear Mr. Carroll, Mr. Lovejoy, & Mr. Lee

I am a member of Empire Blue Cross / Blue Shield with a grandfathered HMO policy. I have been enrolled since September 2006. Last week I received a letter from Empire telling me of the proposed rate increase if the New York State Insurance Dept. approves it.

Since being an Empire member, I have faithfully paid my insurance premium while watching the price skyrocket over double the cost. It started at approximately \$660 back in 2006. It is now over \$1280! This has happened only in the course of 5 years. Little by little, these prices have eaten away more than half of my monthly allowance without even counting the costs of doctors visits and prescriptions. But this 17.4% proposed increase is OUTRAGEOUS! it will take away all the money I have to live on.

Empire keeps thanking me for choosing them and telling me I am a valuable member. Right now, I don't feel very thankful or valuable to them. Obviously they don't want me to pay my house expenses such as rising heating oil, gas and electricity prices as well as food; I guess they don't want me to eat either.

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