



07/15/2011 03:10 PM

To PremiumRateIncreases@ins.state.ny.us,
Premiumratechange@empireblue.com
cc

Subject Empire Blue Cross proposed rate change for HMO individual health coverage

[REDACTED]

For individual coverage we presently pay \$1289.61 a month. This premium is the new one when it was recently raised after President Obama's health care bill passed

NOW Blue Cross is asking for a 17.9 percent increase!

Here are our questions/requests:

Does the NYSID and Blue Cross think that ALMOST 1500 DOLLARS A MONTH is reasonable for an individual?

Does the NYSID and Blue Cross think that this is affordable?

Are the executives' salaries at Blue Cross public record?

If so, what are these salaries? Do their salaries include health care?

WHY DOESN'T NYSID HAVE THE COURAGE TO "JUST SAY NO" TO BLUE CROSS?

PLEASE SAY NO TO THIS OUTRAGEOUS REQUEST! LET THEM LEAVE THE STATE IF THEY DO NOT LIKE IT!

Thank you very much,



07/16/2011 08:41 AM

To Premiumrateincreases@ins.state.ny.us
cc

Subject Outrageous Empire Blue proposed increase 17.9%

Dear Sirs,

Please don't allow empire blue this rate increase. My son, [REDACTED] old will be expected to pay \$1521/monthly each.

My [REDACTED] will no longer be able to do so in NY. He must leave and go to a state where young people are not charged with paying for the less well off. Empire blue will lose his support and perhaps more of our more well to do children who now find medical insurance more costly than rent.

Empire blue will lose my support also. I am about to apply for medicare starting in November. We will be voting against these increases with our feet.....leaving. Really, [REDACTED]



07/17/2011 03:01 PM

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

cc

Subject OBJECTION TO RATE INCREASE

I would like to say I extremely object to the 17.9% increase being proposed by my provider Empire Blue Cross....I am sinking in debt from the raising rates EVERY YEAR! I have to have individual insurance I live on a fixed income of 39,600 per year [REDACTED] which does not go up. My Taxes and insurance in this state are killing me. I pay over \$13000 a year for my health insurance... If you let them raise it' I will be paying over \$15000. I fit in a bracket that won't let me get Healthy NY or any of the services for lower income.

I cannot afford any more raises to my bills.

SINCERELY SINKING IN NY



07/18/2011 11:00 AM

To premiumrateincreases@ins.state.ny.us

cc

Subject Rate increase for empire Blue Cross Blue Shield

Insurance Plan- Empire Individual HMO

I have just received notice that Empire is asking for an increase of 17.9%. I feel this rate increase is totally excessive.

I am currently paying \$1289.61 per month for insurance. With my co-pays, last year, my medical bills were approximately \$16,000, out of pocket. Last year my monthly rate was \$1228.20. In May, 2011, I received a letter informing me that my new rate was the \$1289.61. That was an increase of \$61.41. Empire is requesting an addition increase of approximately \$230.(17.9%)

When considering a basic factor of economics, consumers will be forced to change insurance companies and therefore Empire will need additional increases of extremely high amounts.

My personal income is approximately \$20,000 a year plus [REDACTED] I can barely afford my current payment. I have been unable to secure a job with medical benefits.

I do not believe Empire needs this extreme rate increase. I am sure their profits are extremely high.

Thanks for your attention to this matter.

I am requesting that you deny Empire such an excessive rate increase.



07/18/2011 12:33 PM

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

cc

Subject Empire Blue Cross Blue Shield HMO Rate Increase Request

The 17.9% rate increase requested by Empire Blue Cross Blue Shield for their Direct Pay HMO plan (see attached) is excessive and should not be approved.

- Over the past 5 years my premiums have increased 121.81%. The table below shows the premium history for my account.

Premium Start Date	Premium Amount	Percent Increase	Increase Since 2005
November 1, 2005	\$581.41		
November 1, 2006	\$695.04	19.54%	
November 1, 2007	\$812.50	16.90%	
November 1, 2008	\$887.85	9.27%	
November 1, 2009	\$1,143.41	28.78%	
November 1, 2010	\$1,289.61	12.79%	121.81%

- In 2009 the premium was increased 28.78% in anticipation of the new health care law. This huge premium increase already factored in many of the increased expenses for 2010, 2011, and 2012 so the 2012 increase should be far smaller than 17.9%.

- The increased expenses that are being passed on to the consumer include expenses incurred by the fraudulent provider practices that Empire refuses to investigate. I tried to report [REDACTED] [REDACTED] fraud department for their practice of padding their insurance bills by requiring unnecessary doctor visits for referrals such as [REDACTED] has no expertise or for refills of maintenance prescriptions where the PCP has informed the patient that it is only necessary to review the prescription once a year at the annual checkup. Empire refused to take the complaint.



07/19/2011 12:30 PM

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

cc

Subject Empire BC/BS in Westchester County, NY

Dear Sir/Madam,

I have been notified that the above has applied for a rate increase of 17%. I currently pay \$1,611.27 monthly for my personal coverage. Please note that this is for me alone and is paid by me alone.

I find the requested rate increase to be egregious, greedy and unjustified, particularly in the current economic climate. [REDACTED]. Unions are fighting to maintain current salaries and benefits. I believe the current average wage increase to be in the low single digits, if one is lucky enough to have a job. And with that Empire requests 17%. On what planet do they wish they did business?

I would suggest that they take a closer look at the real world and at their own administrative costs. I would also suggest that their cash reserves are such that this increase is not warranted.



07/19/2011 01:24 PM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject Rate increase on Empire Blue Cross

To whom it may concern:

I, [REDACTED], have been a member of Empire Blue Cross for going on 4 years. I [REDACTED], and do not work. I have a Direct Pay HMO through this company which they are - applying for a rate increase of 17.9 %.

Sirs, this will put my premium over \$1000.00 a month. I currently am paying \$967.20 per month - and this amount was due to an increase just last year from \$800.00 something.

I'm at a loss as to why there is a need for 3 years in a row of increases. I've been shopping for other insurances, and to no avail.....I think my problem is I live in NY State. This, I just do not understand !!!

I am asking that The NYSID really look at the amounts, and reasons why this Insurance Company is asking for another raise.

I do so hope that you ALL take into consideration this comment letter - Thank you in advance for your time and consideration.

Sincerely,



07/19/2011 03:02 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject Rate Increase - BCBS

[REDACTED] is insured with Empire BlueCross BlueShield (HMO, [REDACTED] has an individual health care coverage). I am responsible for paying the insurance.

[REDACTED] a letter dated (only July 2011) from Empire BCBS (signed by Jimmy Lee, President Individual Business) stating that an increase of 17.9% will be applied to her monthly premiums once this increase has been approved by NYSID.

I appeal to you to review carefully review this increase request as Empire has been raising my mother's monthly premium religiously EVERY year by as much as 20% or perhaps more. Enough! Consumers are already suffering and with this increase it will become not merely burdensome but unfordable [REDACTED] needs coverage.

Please help!

Sincerely



07/19/2011 03:00 PM

To

cc

Subject Insurance Department Consumer Services Inquiry

[REDACTED] is insured with Empire BlueCross BlueShield (HMO, [REDACTED] an individual health care coverage). I am responsible for paying the insurance.

██████████ a letter dated (only July 2011) from Empire BCBS (signed by Jimmy Lee, President Individual Business) stating that an increase of 17.9% will be applied to her monthly premiums once this increase has been approved by NYSID.

I hope that you will carefully review this increase request as Empire has been raising my mother's monthly premium religiously EVERY year by as much as 20% or perhaps more.

I appeal to you to review every past yearly increases by Empire BCBS before a decision is made. Enough is Enough! Consumers are already suffering and with this increase, I will seriously have to decide what to do with my mother's health insurance because it is now becoming unaffordable, and ██████████ needs coverage.

Please help!

Sincerely



07/20/2011 09:46 AM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject Comments to NYSID Re: Health Prem Rate Increases by Empire Health Choice HMO

Dear Sir/Madam:

I am enrolled in an Empire Blue Cross/Blue Shield Direct Pay HMO Plan since 12/01/2008. My initial premium rate was at a monthly rate of \$887.85.

I just received a notice from Empire notifying that a proposed rate increase of 17.9% has been submitted to the NYS Insurance Department. If this increase is approved by you, my premium monthly rate as of 12/01/2011 will be \$1,520.45 (it is presently at a monthly rate of \$1,289.61). This translates to a 71.25% increase over the three (3) year period or an average increase of 23.75% per year or almost seven (7) times the standard increase of living percentage of 3.5%! Recently, as you well know, we all have been experiencing sharp cost increases in our everyday basic needs of food, housing, utilities and fuel. There are individuals, as myself, who have also experienced significant decreases in income due to unemployment and job availabilities. Under these difficult financial times this proposed rate change is extremely harsh and unreasonable.

During this 30 day rate filing evaluation period I am kindly requesting that you please consider the "individual" and the "families" who are struggling to stay afloat by either declining this rate increase or at least minimizing the rate increase to help the people who are struggling with their finances.

Thank you for your consideration.

Sincerely,



07/21/2011 03:25 PM

To PremiumRateIncreases@ins.state.ny.us
cc
Subject Empire Blue Cross Blue Shield Proposed Rate Increase
(HMO POS)

Dear Sirs:

I have recently received a notice from Empire BlueCross BlueShield ("EBCBS") notifying me, as an EBCBS policy holder under the HMO POS plan, that EBCBS is applying to the New York State Insurance Department ("NYSID") for a rate increase of **17.9%**. I am writing to protest, as vehemently as I possibly can, their proposal of such an extreme rate hike.

[REDACTED] and took advantage of COBRA for the 18 months following the date of my retirement. Therefore in July of 2008, I had to buy health insurance on my own. At that time, I began paying \$1,440 a month (**\$17,280 a year**) for the EBCBS HMO POS coverage. Today (almost exactly three years later), due to unobtrusive but irritating rate hikes made by EBCBS along the way, I am paying \$1,611 per month (**\$19,335 a year**). Were this proposed rate increase of 17.9% be approved, I will be paying **\$288.40 more every month**. My \$1,611 per month payment will go up to **\$1900 each month**, which sounds more like a rent or mortgage payment than a health insurance payment (in fact, this amount is double my current monthly rent), and I will be paying **\$22,800 a year** for the policy.

I hope you will deny this request by EBCBS, or at a minimum, reduce the percentage approved to something on the order of 5%. Thank God for the new NYS law that requires these money gouging insurance companies to get approval from you before raising rates.



07/22/2011 02:38 PM

To "premiumrateincreases@ins.state.ny.us"
<premiumrateincreases@ins.state.ny.us>
cc
Subject Blue Cross proposed health rate increase

Hello,

I recently received notice of Empire Blue Cross's proposed 17.9% rate increase for its health insurance HMO. This should not be allowed.

First, I already received a 5.1% increase from them 2 months ago.

Second, they should first look to better contain costs. For example, an anesthesiologist

charged and received \$1100 from Empire according to my claim info on their website. However, prior to the test, this anesthesiologist told me if he was not reimbursed at all by the insurance company, I would have to pay him \$300. Blue Cross should first stop doctors from doing this before receiving 17% rate increases.

NY State Insurance Dept. and legislators should stop this death spiral in health insurance rates before no one will be able to afford them. We need more formats of plans offered like NJ has (which I believe still has guaranteed issue and community rating).

Sincerely,



07/26/2011 11:07 AM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject Proposed Empire BC/BS Premiums Increase

To: NY State Insurance Department

Re: Proposed Empire BC/BS Individual Premium Increases

I was recently notified by Empire BC/BS in writing that they have applied for a 17.9% increase for individual coverage policies. Their letter states that "each year rising medical costs, and the growing use of medical goods and services combine to drive health care costs higher. To cover these costs, we must modify premium rates." (Note "modify" rather than "jack up" : top marks for linguistic gymnastics.)

According to the Bureau of Labor Statistics nationwide CPI inflation data for June, released July 15, 2011, medical costs increased by 2.9% in the year to June 2011, comprising 2.9% year-on-year inflation in the categories of medical care commodities and services, and 2.3% in professional services. The BLS report for the same period for the New York/Northern New Jersey/Long Island area shows a year-on-year rise in medical cost of 3%.*

Let's take that 3% as a baseline, a figure, incidentally, not substantially different from what the BLS has been reporting month in, month out for the past few years. Unless the 3% BLS figure is totally bogus, it is difficult to see any justification for the increases Empire (and, I presume, their fellow oligopolists) are seeking. Insofar as Empire's costs are the product of medical inflation and use of medical goods and services, is there any evidence that the volume of their goods and services is (and has been) increasing at 1.179/1.03, i.e. approx. 14.5% p.a.?

According to publicly available data (WellPoint's 2010 Form 10-K), Empire parent WellPoint's Benefit Expense to Premiums ratio has **decreased** from 84.5% in 2008 to 83.6% in 2009 to

83.2% in 2010. The report estimates care-cost increases for the group at 6-6.5% in 2010 (i.e., again the product of medical inflation and volume of goods and services provided). **

Their enrollment over the years has been rising at a very slow rate (1.1% yr/yr at 3/31/11) and declining substantially in some categories, e.g. Individual, due, one would imagine, to the rapacious price increases being implemented with depressing regularity. ***

Based on the numbers in their reports, therefore, there are no grounds for the increase Empire is applying for. Since we obviously do not have a truly competitive, free market in health insurance, arguments against regulation and price controls fall by the wayside. I therefore suggest that you either make a public and very vociferous statement to the effect that the government inflation data are spurious or, if that is not the case, in your view, I suggest that you cap the proposed increase at 3%, in line with what you by implication regard as the going rate of medical inflation.

Alternatively, should you feel especially generous to them ("regulatory capture" ala the disastrous oversight of the financial services industry resulting in the 2008 meltdown?), it is still difficult to see how anything in excess of a 6.5% increase can be justified, which is more than 10 percentage points below what they are asking for.

Last but not least, note that WellPoint is enjoying a return on equity in excess of 10%, which, in an era of virtually zero interest rates, and low single-digit long-term bond yields, is more than ample.



07/31/2011 04:35 PM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject Proposed rate increase

To Whom it may concern:

I have been notified by Empire BlueCross BlueShield that they have applied for a rate increase of 17.9% for my health plan!

I accept that health care costs have risen this past year, but 17.9% seems to be out of line with inflation.

In January of 2009, I switched my insurance plan to a HMO to reduce the cost I was paying. I paid \$887.85 per month in 2009. With the new rate Empire is requesting I'll be paying \$1520.45 per month. A 71% increase in 3 years. That seems insane!

Thank you for considering my comments.



08/01/2011 10:07 AM

To "Elaine Chu" <PremiumRateIncreases@ins.state.ny.us>

cc

Subject Proposed Premium Increase by Empire HealthChoice HMO, Inc.

New York State Insurance Department

Dear Sir or Madam:

I have been a customer of Empire Blue Cross/Blue Shield HealthChoice HMO, Inc. ("Empire") [REDACTED] when I was paying \$759.49 per month for their individual HMO plan. After annual increases of 16.9%, 25%, and 10.6%, I was paying \$1228.20 per month. In May, I received a letter saying that there would be a 5% increase as of August 1, my contract anniversary date. I just paid the new rate of \$1289.6. Then on July 15, 2011 I received a letter from Empire announcing that they have applied for an additional increase of 17.9% !!! These are the rates that everyone in Richmond county must pay for this plan, as it is community rated.

As you know, the New York State Standard Individual plans (offered by various companies) are community rated plans (premiums are not based on age, sex, or condition, but apply equally to everyone in the county) with rates published by county, and choice of companies is also limited by county. As you also know, the rate-paying pools in these plans is very small, and getting smaller. [See the charts in this NYS Insurance Department report: <http://www.ins.state.ny.us/acrobat/File&Use090608.pdf> . New York stopped being a "file and use" state this year, and due to a new law is "[prior approval](#)," but the economics remain the same].

I am a person who, because of various reasons, is only eligible for the New York Standard Individual Plans (Direct Pay plans) offered by various companies. The only reason I keep paying health insurance is to protect my assets. They are sending me to the poorhouse, and at the same time assuring that I won't have appropriate funds to pay for medical needs not covered.

If the proposed premium increase by Empire of 17.9% increase goes through, I will be asked by Empire to pay over \$18,000 per year for health insurance , which doesn't even cover medically

related dental issues!

If this increase goes through, my Empire health insurance cost will have increased almost exactly 100%, since 2007, while the CPI inflation rate has been 9%. I am sure you have also seen similar increases in the small group market. The small group and individual plans are both in the same economic death spiral.

The concepts of small limited size pools of individual direct payers only, or small group payers only, and county-by-county or regional community rating is ridiculous. The concept of "guaranteed issue" when there is no mandated insurance requirement and no state-wide pool is just absurd, and results in the opposite of what insurance should be about - spreading the risk at a reasonable cost.

I object most strenuously to the rates I must pay as an individual as opposed to the much, much lower premiums paid per member for group coverage. This is grossly unfair.

I am opposed to this proposed premium increase by Empire, and want real insurance reform by New York State now. The Insurance Department must reject this increase. The State of New York needs to take immediate, independent action to dismantle the current system for individuals and small groups completely, and construct a system that is fair, that works for rate-payers, and is built on sound economic concepts.



08/01/2011 07:43 PM

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

cc

Subject Objections to a 17.9% proposed increase to my Empire Bluecross Blueshield HMO



08/01/2011 07:59 PM

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

cc

Subject Objections to a 17.9% rate increase proposed for my Empire Bluecross Blueshield HMO

To Whom It May Concern:

I am writing per the instructions of someone I spoke to in your office today, August 1, 2011, regarding my fierce objections to the proposed 17.9% premium increase to my Empire Bluecross Blueshield HMO. [REDACTED] a year in a part time job, which does not offer health insurance. [REDACTED] which I had a [REDACTED] plan for, and lost half of it in the 2008/2009 recession. I have gone through all my savings and my monthly premium right now for my policy is \$2398.67!!!! This is not even a family plan. It is a Parent/Child [REDACTED] I fully expected that after the Obamacare discussions, I would be receiving

notice that my premiums had gone down. But to be told they are going up - AGAIN - is ludicrous. I will now have to sell my home just to pay my health care premiums, and it is very difficult to sell houses right now. This will put me in a very difficult situation and propose a serious hardship for me and my family.

I would like to know why my monthly premium is so expensive just because I am not part of a group. Why is my policy so expensive, when someone else with the same policy pays about 1/3 that amount if they're part of a group, or even less? And according to BlueCross, [REDACTED] and I cannot join Healthy NY, which sounds like a decent plan, and would only be about \$300 a month each, because of the fact that we've had insurance in the past year. I would have to have hospital-only plans for each of us for a year in order to get that. I cannot take the chance that one of us, who are extremely healthy right now, would suddenly get sick or have an accident or something and need medical care.

I urge you to turn down this increase, and please try to convince Empire BlueCross Blueshield to come up with less expensive plans for those of us who are not in groups. And if you have any suggestions for me, please let me know.

Thank you very much.



08/07/2011 07:20 AM

To premiumrateincreases@ins.state.ny.us

cc

Subject Fwd: Rate increase blue Cross/blue shield

Begin forwarded message:

From:

Date: August 6, 2011 5:51:32 PM EDT

To: premiumrateincreases@ons.state.ny.us

Subject: Rate increase blue Cross/blue shield

I am writing to ask that you reject the proposed rate increase of 17.9% that Empire Blue Cross Blue Shield is asking you to approve.

Those of us who are retired are facing rising costs in all areas, while the Executives at this and other companies increase their compensation at our expense.

Please protect the consumers like me who are being squeezed by these outrageous increases.

Thank you,



08/08/2011 11:26 AM

To

cc

Subject Comments on Empire HealthChoice HMO Health Insurance Rates Filings

[REDACTED] e BC/BS since the early 2000s. [REDACTED]
[REDACTED], our policy is straight HMO and, as
[REDACTED], we pay our premiums entirely out of pocket. Every year, without
fail, the premium has risen at the time of our "anniversary" month to the
point that we now pay \$2579.22 a month. If the requested rate increase is
approved, our monthly premium, starting this November, will be \$3040.90.

In past years, we received increase notices from BC/BS stating that, despite
their best efforts to keep costs down, they need to increase premiums. I've
written to ask them what sort of efforts they've made, but have never
received any reply. The fact that the rate increases automatically every year
leaves me suspecting that BC/BS raises premiums simply because they can.
We have seen no increases or improvements in services to go along with our
ever-increasing premiums, and I've noticed that BC/BS attempts to deny
payments whenever possible.

[REDACTED] S
[REDACTED]. When his
[REDACTED] we tried to find another qualified in-network doctor
[REDACTED] hospital. Rather than assist in this search, BC/BS attempted to steer my
[REDACTED] to a more invasive and more expensive procedure, simply because it
is what they usually saw for this condition. Let me be clear: the 3 physicians
we consulted all agreed that the less-invasive treatment was completely
appropriate (and in my husband's case possibly even more appropriate than
the other option), and it is on the list of approved treatments for the
condition. Eventually, we were able to find an in-network doctor and hospital,
but not with any help from BC/BS, which, again attempted to steer us to a
more expensive, invasive, and dangerous procedure.

Please do not app [REDACTED] rate increase. Please consider the burden
individuals like [REDACTED] are forced to bear when rates go up.

Thank you for your consideration.



08/08/2011 11:57 AM

To

cc

Subject Comments on Empire Healthchoice Assurance Health
Insurance Rates Filings

Proposed Rate increase must be denied.

Rate increase 17.9%

Last year monthly rate increased from \$1,169.71 to \$ 1,289.61. New proposed
rate will
be \$1,520.45 or an annual payment of \$18,245.40.

We pay this premium for our [REDACTED] worker for a small
employer who provides no benefits. We believe he must have health insurance.

[REDACTED]. How can we manage this continual upward spiral?

THIS RATE MUST NOT BE APPROVED!

Very truly yours,