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8/11

AUG 25 2011

HEALTH BUREAU
N.Y.C. OFFICE

TO: JAMES CARROLL
CHARLES LOUJOY

RE: Empire BC/BS proposed 17.9%
INCREASE for INDIV. HEALTH CARE
COVERAGE

I CURRENTLY HAVE INSURANCE (DIRECT-PAY)
WITH EMPIRE BC/BS DIRECT PAY FROM [REDACTED]
[REDACTED] I COULDN'T BELIEVE THE
AUDACITY BC/BS HAD TO REQUEST A 17.9%
RATE INCREASE. WITH TODAY'S ECONOMY
WHAT NAIVE!! I HAVEN'T HAD A PAY
INCREASE IN 6 YRS - PEOPLE ARE LUCKY
TO ^{JUST} HAVE A JOB. IN THE PAST 10 YRS I
HAVE HAD COVERAGE WITH BC/BS, I
HAVE SEEN MY POLICY MORE THAN
DOUBLE, I WAS FORCED TO GO WITH A
HMO, & DROP MY [REDACTED] COVERAGE DUE
TO THE EXUBERANT COST OF INSURANCE.
MY SON IS NOW COVERED THRU HIS
SCHOOL (NOT GREAT INSURANCE) BUT
THE COST FOR A SINGLE PARENT W/ A
CHILD WENT UP RIDICULOUSLY 3 YEARS

Ago, + so I turned to school/college
health insurance. I am on my own
plan, and how + I'm still paying
close to \$1300 a month... and that's
without a 17.9% increase. No wonder
so many people who don't get
health insurance thru their job
have NO INSURANCE. Pretty
soon I will have to do
that unless the government
steps in to stop these
obscene rate increases!! It's
a tough choice to choose between
food + shelter OR health
insurance

STOP these insurance
companies from their
outrageous rate increases
A concerned individual



[REDACTED]

August 10, 2011

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

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AUG 25 2011
HEALTH BUREAU
N.Y.C. OFFICE

RE: EMPIRE BLUE CROSS/BLUE SHIELD PREMIUM RATE INCREASE FOR INDIVIDUAL RATEPAYERS

Dear Mr. Lovejoy:

This letter is in response to a letter dated July 2011 which I received from Empire Blue Cross/Blue Shield ("Empire"), informing me of a proposed rate increase of 17.9%.

I have been a long-time subscriber to Empire, and in that time I have seen—and paid for—premium increases far exceeding the rate of inflation. Moreover, as you are no doubt aware, the cost of individual health insurance far exceeds the rates charged even to small groups of one or two.

My records show that, for example, in February 2003, my monthly premium was \$404.04. My current premium is \$1289.61. With the requested increase of 17.9%, the premium will increase by \$236.84 *per month*, to \$1526.45 per month, or \$18,317.40 per year. Over that time, that constitutes a rise of almost 300%.

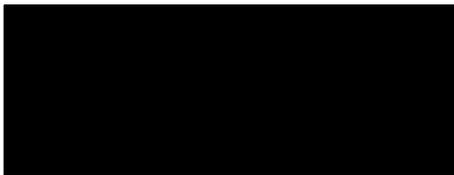
This is not for a luxury policy, either, but for a bare-bones HMO policy. I have found that many many doctors refuse to accept this particular policy because the payments are too little for them to bother, despite the very large premiums I pay. Some hospitals do not accept this plan either, substantially limiting my choice of providers.

Since 1996, the insurers have been able to raise their premiums by 10% a year without going before the legislature or health department. This has caused a 276% increase in premiums without any examination of whether the raises were justified. They have had fifteen years of relentlessly raising premiums, and they still claim it is not enough.

I would like to know why they now need a 17.9% increase on top of all the increases they have had over the years.

I do believe that these raises come primarily out of the pockets of individual policy holders because the insurers cannot get them out of the group plans paid for by businesses.

[REDACTED]



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HEALTH BUREAU
N.Y.C. OFFICE

August 30, 2011

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

Dear Mr. Lovejoy:

I am providing comment about the proposed 18% increase in the premium for my Empire Blue Cross/Shield HMO direct pay medical insurance policy for 2012.

After retiring and after my COBRA ran out, I enrolled in Empire Blue Cross/Shield HMO effective January 1, 2007, under their direct pay program. I think this is common for many retirees, those who have lost their jobs, and those who are not old enough for Medicare.

My monthly premiums over the past five years for Empire's direct pay HMO have been:

2007	\$536		\$ 6,432/year
2008	628	17% increase	7,536/year
2009	748	19% increase	8,976/year
2010	877	17% increase	10,524/year
2011	967	10% increase	11,604/year
2012 proposed	1140	18% increase	13,680/year

Empire notified me in a letter dated July, 2011 of the proposed increase for which they are asking NYS Insurance Department approval. Their application was made on July 8, 2011.

This is the cheapest program I have been able to find as a resident of [redacted]. As you can see, the premiums have become outrageous, and this is not even a PPO program (about 50% higher).

I would appreciate your looking into this matter to find out why these premium increases are so extraordinarily high. I hope that you can be instrumental in negotiating a more reasonable increase--more in line with last year's 10% or even less.

Thank you for your assistance. Please feel free to contact me about this matter.

Very truly yours,



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HEALTH BUREAU
N.Y.C. OFFICE



New York State Insurance Dept.
Health Bureau
25 Beaver St.
New York, N.Y. 10004

September 6, 2011

ATTN: Mr. Charles Lovejoy

Dear Mr. Lovejoy:

I am currently a policyholder of Empire Health Choice Assurance Co. Prior to this year, my health insurance premiums had been increasing 20% a year; during that time I have not been sick or injured. I have had and continue to have [REDACTED] from a clinic as an out-patient. These costs are not covered by my insurance policy; I pay the total cost out of my own pocket.

It is my understanding that health insurance companies in New York State, including Empire, are asking for increases in premiums from 16 to 54%. Property taxes on my one-family house have increased significantly despite falling home values and, of course, heating oil costs have spiked up considerably.

Any increase in my health insurance premiums may force me to drop my policy and I will be left without coverage.

Thank you for considering these comments at the time of this ongoing health insurance crisis.

Sincerely yours,

