



11/02/2011 01:01 PM

To

cc

Subject Re: Comments on Empire Healthchoice HMO Health Insurance Rates Filings

I am writing to you to request that you do not approve the rate-change request made by Empire BlueCross BlueShield. I can barely afford the insurance as it is. The anticipated 16 - 20% increase in cost would make it much harder for me to survive in this economy. Thank you for your time.



11/02/2011 03:14 PM

To

cc

Subject rate increase

I just received the notice of the possible increase. I find the percentage of increase to be enormous. It almost feels like the insurance company wants people to actually drop their health insurance. This is going to cause me to consider this alternative. I can understand a moderate increase but not the one that is proposed for the healthy New York plan. Please reconsider the rate of increase.



11/02/2011 03:35 PM

To

cc

Subject Rate Change

To Whom It May Concern,  
I am extremely disappointed that a 16 - 26% increase on HealthyNY may be approved. This amount greatly surpasses any raises distributed this year, which were also undercut by inflation.

This amount is costing US a lot. There is a lack of equilibrium between salaries and costs that are continuing to grow, this is one area that should be free from this gap. I would like my complaint forwarded to the appropriate persons.

Thank you for your time.



11/02/2011 04:17 PM

To

cc

Subject Empire Blue cross increases

To Whom This May Concern,

I am a small business owner with Healthy New York coverage (Empire Healthchoice HMO) and just received notice for the request by Empire Blue Cross Blue shield for the Rate Change filings. I urge you NOT to approve the outrageous increase of 16-21% for families and 21-26% for husband/wife plans. I have continually had to downgrade my plan benefits and have had to switch to a high deductibility plan to be able to afford coverage. If the premiums continue to increase at such a rate, I will no longer be able to afford coverage for my employees, their families and myself. During these difficult economic times, my profits are not increasing yet the insurance companies increase their premiums every single year. When asking the average American, including thousands of small business owners, to make sacrifices, insurance companies should be subject to the same standards and not be given free reign to trample our fundamental right of proper access to health services.



11/02/2011 04:29 PM

To premiumrateincreases@dfs.ny.gov

cc

Subject Proposed Rate Increase for Empire's Healthy New York Plan

To Whom it May Concern:

I am writing to protest the proposed--and I might add---outrageous rate increase requested by Empire for its Healthy New York plan holders. My [REDACTED] recently qualified for Healthy New York, after our COBRA ran out. Both of us are hardworking, New York-based [REDACTED] (both of us lost our jobs due to the economic downturn), and are not in a position to pay for health care out-of-pocket. We are older -- but not old enough for Medicare; and we do NOT qualify for Medicaid. We considered ourselves VERY lucky to have gotten this plan, which while an HMO, at least covers doctor and specialist visits; testing; hospitalization, etc.

Considering the income limits for Healthy New York requires that two people (husband/wife) make *no* more than \$3065.00 per month in order to qualify, I have no idea where that extra \$200 per month is going to come from. We live in a [REDACTED], [REDACTED] our current premium of \$741.60 eats up pretty much the rest of our collective income. Unfortunately, we need the plan with prescription drugs.

This plan was designed to help New York State residents such as [REDACTED] -the new "working poor". To raise our current rate at this time would give into the greed of the health insurance industry, where companies are not interested in helping New Yorkers -- only in their bottom line profits.

If something isn't done to reign in all health insurance company profit expectations, the broken and horrible health care system in this country will only get worse. There are already millions of people without health insurance. I, for one, prefer not to live on a wing and a prayer. But [REDACTED] [REDACTED] also do not have the money to pay for skyrocketing costs that are always passed down to the consumer. We aren't going to get any richer in this economy; and we are not against paying our fair share to keep this plan, but we already are doing that.

Someone has to say "NO" to rate requests from all health insurers. I hope it will be New York State this time.



11/02/2011 04:44 PM

To <premiumrateincreases@dfs.ny.gov>

cc

Subject rate increase for empire health insurance

To Whom It May Concern:

I am writing because we just received a letter from empire for my healthy New York health insurance. Since I have been in this plan they have increased the premium every year and I really think this is a disgrace if you allow it again. When is someone going to start worrying about the small contractors. My husband has this insurance and I am on medicare because [REDACTED], we really don't have any extra money to pay an increase in the premium. In this economy the people should not be expected to pay anymore, since the wages are not going up. PLEASE, PLEASE, PLEASE DO NOT ALLOW THIS RATE INCREASE.

Thank you,



11/02/2011 07:19 PM

To

cc

Subject premium rate increases



I just received a rate change notice from Empire Blue Cross Blue Shield regarding an increase for the cost of my Healthy New York Plan. **This is outrageous.** There have already been several rate hikes every few months. My current payment is already over \$300 per month.

Freelancers and small independent business owners are really struggling in this economy. Healthy New York was originally set up to assist us - not milk us. We can't afford another increase and I may be forced to go off this plan and go on Medicaid eventually if this continues. Please do not approve this rate change. In fact a rollback to a lower rate would be more appropriate. Please instead increase funding and subsidies for Healthy New York so that people such as myself, who are struggling to be working, productive members of society can survive.

Sincerely,



11/02/2011 08:56 PM

To

cc

Subject Re: Comments on Empire Healthchoice HMO Health Insurance Rates Filings

Dear Sir/Madam:

The proposed rate increase of 16%-21% by Empire Healthchoice HMO for individual health insurance coverage is considerably steep. I will be unable to afford such an increase and would have no choice but to give up coverage, and rely on the emergency room. I've had coverage since May 2011, and have only had one routine medical visit with my doctor. I don't know how such a huge increase is justified.

I assumed that the Healthy NY plan would make health care accessible to more people and serve to reduce unnecessary visits to the ER. I hope that you consider any increase carefully and put the needs of low income individuals before those of greedy health insurance companies. People are having a hard time in the current economic climate, and it's no wonder we're seeing the Occupy Wall Street protest. Your organization needs to protect us from exorbitant health insurance increases.

I'd like to thank you for addressing this issue.



11/02/2011 09:26 PM

To

cc

Subject please don't raise my rates (from independent musician)

Hi

I received a notice that Empire is requesting permission to raise my health insurance rates anywhere from 16% to 21%!!! I am certainly NOT receiving a 16%-21% raise this year but I do plan on needing 100% of the healthcare!

Please help keep Healthy NY affordable for people like [REDACTED], [REDACTED] --to keep doing their important work in NYC and still enjoy the health benefits they need.

Please don't hesitate to contact me for any additional information.

[REDACTED] .. 11/03/2011 12:34:25 AM



11/03/2011 12:34 AM

To

cc

Subject NYS Department of Financial Services Consumer Assistance Unit Inquiry

Dear Sir or Madam, I am writing to ask you not to approve the HUGE rate change that Empire health is requesting. I am a Healthy New York plan member and as such qualify because our income is very low. The 16-21% they are asking for will leave me without health insurance. I would prefer to have certain services taken from me rather than lose it all. Please do not allow them to keep getting raises- they seem to rely on that; rather have them find ways to effectively work with the money they get. Thank you.



11/03/2011 09:36 AM

To

cc

Subject

Thought this insurance was for lower income people in a group that don't have the income for insurance policies not provided by a employer or people that are now unemployed. It's disgusting every year increasing premiums, this request 16% to 21%. Wow.



11/03/2011 11:35 AM

To <premiumrateincreases@dfs.ny.gov>

cc

Subject



To Whom It May Concern,

I am writing concerning the possible rate increase of my Healthy NY Empire Blue Cross Blue Shield rate increase. This is a low-middle income rate and although it states that medical costs are rising, the economy is not. How are members supposed to make the financial adjustment of a 16-21% increase per month. I find it extremely unfair and opportunistic and wish to contest it. Please let me know how I can do that, in addition to contacting your agency and my insurance provider.

Thank you.  
Best Regards,



11/03/2011 11:39 AM

To premiumrateincreases@dfs.ny.gov  
cc

Subject Empire Blue Cross Blue Shield rate increase for Q2 2012

To Whom it May Concern,

I'm writing to ask that NY Dept. of Financial deny Empire Blue Cross Blue Shield's request for a rate increase for Q2 2012 for Healthy New York plans.

Empire Blue is requesting an increase of +16% - 21.0%, which is an extreme rate increase and paying for insurance is already a great hardship to many people.

The current rate for an individual is \$370.85/month, a 16% increase is \$430.19 and a 21% increase is \$448.72. If you earn the maximum allowable salary of \$2,269 a month than an increase of 16% is 18% of your salary and 21% increase is 20%. Many people don't earn the maximum, I earn \$1,100/month \$430.19 is 39% of my income and \$448.72 is 41%. The proposed increase is going to be extremely difficult to pay.

Please side with the people who have to pay for the insurance instead of the insurance company, please deny Empire Blue their requested increase.



11/03/2011 11:40 AM

To premiumrateincreases@dfs.ny.gov,  
premiumratechange@empireblue.com  
cc

Subject Rate Change Comment

Dear NYDFS and [REDACTED]

I am receipt of the EBCBS Letter from [REDACTED] indicating a request for increased Health Insurance Rates.

As a Health Care Provider and as a Healthy NY policy holder through EBCBS, I am disappointed that EBCBS has filed a rate change request with the New York Department of Financial Services.

Our household cannot take another increase in our health insurance cost. We run a small family business and our insurance is paid by our company - which has been struggling since 2008. For a family of [REDACTED] we pay \$1,036 per month for Health Insurance, we experience rate increases yearly. In addition we pay visit co-pays and prescription costs as well as additional costs for any doctor services that are above "usual and customary" costs as determined by insurance companies.

While I understand EBCBS is "...making this rate change to offset higher health care costs caused by increases both in medical costs and in the demand for medical care" - a rate increase to the consumer is not the answer.

Healthcare Reform is on the back burner right now but it is an integral part to our over all economic and physical health as a nation. We must change our system. No one is winning the way it is.

As a health care provider I have experienced a distinct shift from patients who pay out of pocket to patients who are willing to come only if I accept their insurance, ie patients do not have expendable cash to pay me out of pocket - [REDACTED] For each insurance patient I see I loose between 21.95 and 61.95 per patient. The "usual and customary" for [REDACTED] services barely covers my rent and supplies. For some co-insurance plans I am paid a \$15 co-pay by the patient and \$25 by the insurance company - my rent is \$27 hour, my "profit" \$13 an patient/hour (the length of an appointment), when I subtract supplies net is closer to \$9 per patient. Not to mention the time it takes to process insurance claims for my patients.

I am stating my support for Healthcare Reform - I need to understand the Obama administrations offerings better then I do in order to support it - but I am absolutely clear we need to change our system so that it will work for all of us.

Thank you for your time.



11/03/2011 11:17 AM

To  
cc  
Subject NYS Department of Financial Services Consumer Assistance  
Unit Inquiry

There is a terrible bait-and-switch going on! My husband and I purchased our health insurance from Empire Blue Cross Blue Shield Healthy New York, through his small business, just this year. We have just been notified that the company is seeking a rate increase of 26% or more on our plan! The economy has NOT recovered sufficiently to warrant such a HUGE increase. This is supposed to be an affordable plan. Please do not grant this unconscionable request.



11/03/2011 01:24 PM

To <premiumrateincreases@dfs.ny.gov>  
cc  
Subject Halt rate increases please

I have recently switched to Healthy New York, Blue Cross, since my wife's COBRA expired, after being laid off. Please don't raise our expensive health insurance. Please let me know what is being proposed and how it may affect my insurance premiums. [REDACTED]



11/03/2011 02:35 PM

To premiumrateincreases@dfs.ny.gov  
cc  
Subject HEALTHY NEW YORK

I am writing in response to a letter I received today regarding a proposed rate increase for my health insurance. The letter states that Empire is requesting a 17-24% rate increase from the NYSID. This is an incredibly excessive request considering the current economic condition in New York. Healthy NY is supposed to be a discounted plan which provides affordable health insurance for families on limited incomes. I, like many New Yorkers that don't work the government or a union, have been on salary freezes for the past few years. [REDACTED]

As you know, no one [REDACTED] has received a cost of living increase in the last two

years. I understand that this year [REDACTED] will be receiving a 3% cost of living increase which will amount to approx \$40 per month. This proposed rate increase will cost my family over \$125 per month. I'm not quite sure how NYS can justify this increase or how New Yorkers will be able to afford to pay an increase of this magnitude when people that have lost their jobs are losing their homes and are unable to find employment that can support their families. If people cannot pay this increase in premium, they will go without insurance and go to emergency rooms for treatment which will drive healthcare costs through the roof. The Medicare system that is overloaded now will not be able to withstand the huge influx they will experience if these astronomical rates are implemented. In my opinion, if these rate increases are approved, NYS can no longer offer a program for low income families.....because it won't exist. There is no way they will be able to afford it. I work for a small company with under [REDACTED] employees that cannot afford to absorb this increase either. I work for a [REDACTED] [REDACTED] I currently [REDACTED] that have suddenly found themselves facing homelessness due to the current economy. I fear that the people in the NYSID that will be making this decision are not in touch with the reality of the economic condition, especially on [REDACTED] A Newsday article last week chronicled how [REDACTED] has still not begun to rebound from the recession. I'd be curious to know the details of the health insurance plan of the NYS employees that will be making this decision. I'm pretty sure their cost as well as their salary is substantially more than the families that depend on Health NY to provide affordable health insurance premiums. New Yorkers are being pushed to their financial limits and it's time the state does what is right for New Yorkers and not the insurance companies.

Thank you for your attention.



11/03/2011 04:09 PM

[REDACTED]

To

cc

Subject comment against the proposed 21-26% rate increase for the Health New York

I wish to comment against the proposed 21-26% rate increase for the Health New York medical and prescription drug plan. My wife and I are on Healthy New York because it is the only health insurance plan that we can afford. If the extraordinary rate increase goes into effect, we simply may not be able to continue on this plan, leaving us without health insurance and at the mercy of emergency rooms and possibly, medicaid. My wife and I -- both master's level social workers -- have struggled to find steady permanent employment for over two years. Healthy New York is my family's safety net against chronic illness and financially devastating emergency care. I am certain that we are not alone in finding the current monthly cost a strain....to increase it would put it out of reach, and truly make us a burden on society. Please do not increase our Health New York rate.



11/04/2011 11:27 AM

[REDACTED]

To

cc

Subject Empire Rate increase

Good Morning!

I received the letter in the mail informing of the proposed rate increase. I am writing this letter to beg that this increase does not take place. This is because the majority of people on healthy NY are on this because they are unemployed. In NY, the unemployment rate is \$405.00 a week. Because my company was shut down by the Fed's because the owner of the company I worked for not only stole money from borrowers, he also stole the money taken out of paychecks that were to go to insurance premiums so [REDACTED] I had no insurance and then came home from the hospital to find out I had no job. Because my [REDACTED] enough work I am now balancing three people on \$405.00 a week and 741.00 goes to insurance for my husband and myself. Luckily, child health plus [REDACTED] So with an income of \$405.00 and numerous interviews that lead nowhere and no job so far no matter how hard I try, I cannot afford a 21-26% increase. If that goes through I will not be able to have any insurance for myself and my husband as NY state decides that I make too much on unemployment to get Medicaid, I now have over [REDACTED] in medical bills from the [REDACTED] and this additional increase will make it so that people on unemployment as myself will not have any insurance as it will just not be affordable. I was under the impression that the Healthy NY was to assist people in need and not make it so they would have to decide between formula for an infant and health insurance. I suffer from [REDACTED] and now if it increases, I will have no medications and nothing to make it possible for me to have health care. I am already struggling with the \$100.00 prescription co pay I have, I don't know how to pay for that, so I am BEGGING you to reconsider this as there is no way I can afford that on unemployment and do not want to live with no medications and no insurance until I find another job (and when I do get a new job, I will most likely have to wait for 6 months for coverage which will render me sick without my medications.) Please Please Please consider all this when you decide to make an increase that is so large, that there are so many people who I would believe are in that same situation and with the economy today has no means to pay for this. Thank you for taking the time to read this and feel free to contact me on my cell phone should you have any further questions.

In sadness I may lose my insurance,



11/04/2011 11:29 AM

To <premiumrateincreases@dfs.ny.gov>

cc

Subject Empire BCBS

We have just received noticed that our health insurance company wants to increase our rates once again! They have raised our rates 5 times in the last 4 years significantly. We can simply not afford this! We got into the Healthy NY program simply because it is affordable. We beg that you do not allow empire Blue Cross Blue Shield to raise our rates once again!



11/04/2011 11:37 AM

To premiumrateincreases@dfs.ny.gov

cc

Subject Rate Increase

Hello,

I am writing to you as an Health NY member to please **not** approve the rate increase. It is way too much to increase from anywhere to 16% or from 16% or more as indicated in the proposal. Healthy NY is meant to be an affordable healthy insurance and over the years it is becoming an expensive health insurance. Please counter to a rate **reduction** of 20% from our current premium. That will make all Healthy NY members happy and living.

Regards,

Healthy NY member



11/04/2011 01:48 PM

To premiumrateincreases@dfs.ny.gov

cc

Subject Empire Bluecross Blueshield rate increase

To Whom This May Concern,

As someone who has Healthy NY with Empire insurance, I ask that you NOT approve their request for rate increases, or at least approve a rate increase that is much lower than their proposed 16% - 26% (for families and husband/wife). They have already increased the rate in May 2011 and another increase, especially a significant one, will be very hard on the couples/families who are members of their plans.

Thanks in advance,



11/04/2011 01:49 PM

To premiumrateincreases@dfs.ny.gov

cc

Subject



Dear Sirs, I will find it impossible to pay if Healthy NY imposes another rate hike. When I first started my policy \$199 a month and now it has gone up to \$310 (and that is without the proposed hike). I have an individual plan that any more increases become effective. What will I do then? I have already contacted my local representatives and office a call. Thank-you for your consideration.



11/04/2011 01:58 PM

To <premiumrateincreases@dfs.ny.gov>

cc

Subject Healthy New York premium increase comments

To Whom It May Concern,

I recently received a notice in the mail that my Empire Blue Cross Blue Shield Healthy NY premium may be increased by 16-21%. I am writing to strongly protest this increase. Healthy New York is for low income individuals. If this increase is approved, my monthly premium could go up to \$292. When I first got Healthy New York, the premium was \$181 per month. That's over \$100 increase in 5 short years. I simply won't be able to afford health insurance any longer if the rates increase. Please do not raise the premium. Health insurance should not cost a person 20% of their monthly income, especially when the insurance is for low income individuals.



11/05/2011 09:36 AM

To premiumrateincreases@dfs.ny.gov

cc

Subject Empire proposed health insurance rates

16-26% increases are asked by Empire for Healthy NY where we must earn less than \$30,000. a year have put this program at the same level as regular EOS Hmo programs for small groups by Empire. Not right--6 years ago the monthly premium was for \$178.00 for one person now it is almost up to \$400. or more a month. No illnessess or on going conditions--in fact only wellness based visits.

The state should not allow any increase to go through--since they raised it by 16% last year. If Gov. Cuomo has made the service unions hold their raises and i as a social security person have had no increases in 2 years--Empire must hold the line.

Best Regards,





=  
11/06/2011 03:31 PM

To premiumrateincreases@dfs.ny.gov  
cc  
Subject Empire BC/BS Rate Increase

Please see the letter pasted below and attached.

Premium Rate Increases

Health Bureau

New York Department of Financial Services

25 Beaver Street

New York, NY 10004

Dear NY Health Bureau:

RE: Empire Health Plan Rate Increase

I just received notice from Empire Blue Cross Blue Shield that my rates will increase April 2012 by 16 to 21 percent. My rates JUST increased this past on May 1, 2011 from \$274.23 to \$294.43. A 16 to 21 percent rate hike will increase this low income insurance plan by \$47 to \$62; from \$294 to \$341 or \$356 per month.

**This rate hike will make this Healthy New York insurance option completely unaffordable.**

Empire Health Choice intended to be the best affordable insurance for people of New York State who earn under \$2,400 a month. How can we afford to pay an additional 16-21% for insurance? If this request to increase our health insurance rates is approved, thousands of people will be forced to live without insurance.

I ask you, please deny this request. Please ensure people can still afford low income health insurance.

Thank you,



11/06/2011 04:50 PM

To premiumrateincreases@dfs.ny.gov  
cc  
Subject Proposed Empire rates increases April 1, 2012

It is hard to believe that an insurance program for people of low income can have a chance of garnering a 16-21% or 21-26% increase through the NYDFS but I'm sure protests such as this one will do no good. This is a Healthy New York insurance plan, which already requires a major portion of qualified individuals salaries. Any increase will cause borderline insureds to drop coverage - most people have to put a roof over their head, and food on their table before they can consider health coverage.



11/06/2011 10:04 PM

To <premiumrateincreases@dfs.ny.gov>  
cc  
Subject NO RATE INCREASES for HEALTHY NY

To Whom it May Concern:

I have received a letter from my Healthy NY provider Empire Blue Cross Blue Shield stating that they would like to raise the premium on my plan. I would not be in favor of this change as an almost 20% increase is proposed and would make this health plan unaffordable for me. I am on this health plan because of my small income and would not be able to keep the health

insurance with an increase in the rate. The plans rate was also already increased in 2011 from \$347 to \$370. Another increase with put this plan out of my price range and make it impossible for me to keep my health insurance. I'm sure that other members would have difficulty as well since Healthy NY is for individuals with incomes under \$2269 a month and is supposed to be an affordable health insurance option. A rate increase will make the cost of the health insurance a quarter of my monthly income. This is astronomical. Please take this into consideration and do not approve Empire Blue Cross Blue Shields request.



11/07/2011 06:14 AM

To premiumrateincreases@dfs.ny.gov

cc

Subject Proposed Healthy NY insurance increase

Dear NY Dept. of Financial Services:

I have been advised by my Healthy New York provider, Empire Blue Cross Blue Shield, that they have requested an increase for 2012 between 16% - 21%.

I am long-term unemployed, and my 99 weeks of Unemployment Insurance were up in November 2010. Because I still have unable to secure full-time work -- after over 40 interviews! -- I've been working as a temp for almost the past year.

I am having a very difficult time paying the current premium, \$352.48, which is for a single person/no dependants, with prescription coverage. An increase of 16% - 21% would raise my current, already-too-high monthly premium to \$408.88 (16% increase) - \$426.48 (21%).

I don't understand why Healthy NY is lumped together with "small groups" -- it's subsidized by the state like myself whose employer -- in my case, [REDACTED] -- doesn't offer group medical insurance. The 16%-21% rate increase Empire is asking for is unconscionable for New Yorkers like myself. And one of the reasons Empire states in their letter for justifying this increase is absurd:

"We're making this rate change to offset higher health care costs caused by increases both in medical care costs and in the demand for medical care."

The demand for medical care??? We're living longer because we ARE going to the doctor and getting treatment!

Even though [REDACTED] isn't full time, I'm still earning more than the \$707 maximum monthly income allowed a single person/no dependants to [REDACTED] for Medicaid. So what am I supposed to do? I'm only [REDACTED] -- too young to retire and go on

Medicare.

I'm begging you to please DENY the rate increase that Empire Blue Cross Blue Shield is requesting, and also deny any increase other Healthy New York providers are requesting. If there's such a significant increase it will be impossible for me to keep Healthy NY. Thank you.

Sincerely,



11/07/2011 07:02 AM

To premiumrateincreases@dfs.ny.gov

cc

Subject

I am a member of the above captioned insurance, which I applied for through HEALTHY NEW YORK. When I applied for this coverage, my income had to be below \$2,257.00 per month, or under \$27,084 per year. I was well under that amount and since then, my income has DECREASED. Healthy New York was a program for low income individuals who were not covered by medical insurance as a means for them to be covered. When I became eligible at the end of 2010, my rate was \$329.42 per month, then it increased to \$346.59 a month and again increased and I am now paying \$370.85 a month. On my current salary, [REDACTED] I can not pay another increase. As it is now, [REDACTED] years old and each month, have to borrow money from my parents to pay for my insurance.

This increase is not fair to me or any other member who applied through HEALTHY NEW YORK as a means to be able to be insured. This started out as a program to help those of us who were uninsured and now those same individuals I am sure can not support this proposed increase. An requested increase of 16% or more should not be granted to these insurance companies - not in today's economy.

If members of HEALTHY NEW YORK can not afford their insurance, many of them will have to turn to Medicaid for support, which in turn, increases the Medicaid rolls. When Medicaid increases, this effects all taxpayers who must bear the load - taxpayers who are already struggling in this economy.

This is not fair to me and all taxpayers. PLEASE RELAY THIS LETTER TO THE GOVERNOR CUOMO AND ASK HIM TO PLEASE **NOT APPROVE THIS INCREASE**. BY DOING SO, IT WILL JUST ADD THOUSANDS OF PEOPLE TO THE MEDICAID ROLLS.



11/07/2011 07:15 AM

To premiumrateincreases@dfs.ny.gov

cc

Subject

I am a member of the above captioned insurance, which I applied for through HEALTHY NEW YORK as

a sole proprietor. When I applied for this coverage, my income had to be below \$2,257.00 per month, or under \$27,084 per year. I was well under that amount and since then, my income has DECREASED due to the economy. Healthy New York was a program for low income individuals who were not covered by medical insurance as a means for them to be covered. When I became eligible at the end of 2010, my rate was \$329.42 per month, then it increased to \$346.59 a month and again increased and I am now paying \$370.85 a month. On my current salary, I can not pay another increase. As it is now, [REDACTED] years old and each month, have to borrow money from my parents to pay for my insurance. AS A NOTE, [REDACTED] IS A NYS EMPLOYEE AND JUST HAD TO ACCEPT A BUDGET WHICH INCLUDES A FURLOUGH WITH LOSS OF INCOME EACH PAY PERIOD. MY PARENTS WERE HELPING [REDACTED] WITH OUR HEALTH INSURANCE, WHICH THEY CAN NO LONGER DO BECAUSE OF [REDACTED] FURLOUGH.

You got a similar letter to this one from my [REDACTED]

This increase is not fair to me or any other member who applied through HEALTHY NEW YORK as a means to be able to be insured. This started out as a program to help those of us who were uninsured and now those same individuals I am sure can not support this proposed increase. A requested increase of 16% or more should not be granted to these insurance companies - not in today's economy.

If members of HEALTHY NEW YORK can not afford their insurance, many of them will have to turn to Medicaid for support, which in turn, increases the Medicaid rolls. When Medicaid increases, this effects all taxpayers who must bear the load - taxpayers who are already struggling in this economy and a taxpayer like my father who accepted a furlough in order to save NYS jobs. Now Empire Blue Cross is asking for another pay increase. Please to not approve this requested increase! It will serve no purpose other than put more citizens on the Medicaid rolls.

This is not fair to me and all taxpayers. PLEASE RELAY THIS LETTER TO THE GOVERNOR CUOMO AND ASK HIM TO PLEASE **NOT APPROVE THIS INCREASE**. BY DOING SO, IT WILL JUST ADD THOUSANDS OF PEOPLE TO THE MEDICAID ROLLS.