

11/7/11

Premium Rate Increases
Health Bureau
New York Department of Financial Services
25 Beaver Street
New York, NY 10004

RECEIVED
NOV 08 2011
HEALTH BUREAU
N.Y.C. OFFICE

Dear Health Bureaucrat:

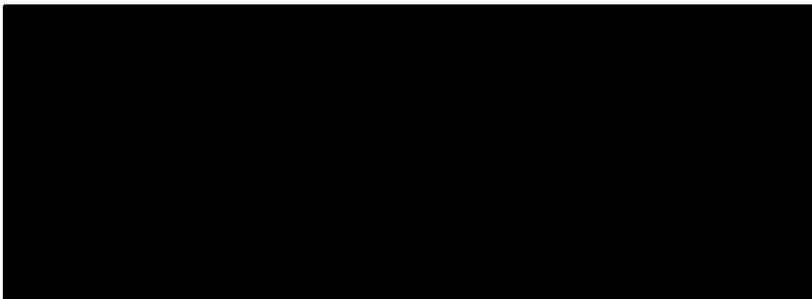
I wrote the last time increases were made "proactively" two years in advance of "Obamacare." I was paid lip service with a form letter reply, so I know I am wasting my breath yet again. But here goes:

I am on the Healthy NY Individual insurance plan for POOR PEOPLE. My income is *less* than POVERTY level (thank you to those who royally screwed up the economy). It is not where I wish to be but where I find myself. As per your regulations, I *have* to be POOR in order to qualify for the plan, and yet each year you raise the premiums! What part of POOR do you not understand? If I could bleed money, I'd be rich. I cannot. Nor can I consistently afford your annual, some-reason-or-other rate increases that put your premiums beyond my income level. If I could afford them, I wouldn't *qualify* for the plan!!!!

Healthy NY subscribers with POOR and POVERTY incomes should be EXEMPT from such rate hikes, yet once again you target US to support this state and this country, while insurance companies and pharmaceutical companies join in to rake us over the coals. I have been honorable in trying to pay my way as best I can; I am not on Medicaid, nor do I scam the system, but you see fit that I am the targeted one to pay for it all.

But never mind the proposed increase; I'm struggling enough to pay the *last* rate increase! This month I will make the choice between buying food and paying my premium. Know what that means? I'll be canceling my so-called-affordable policy (as I have no future affording it anyway)—which, I might add, is the bottom-of-the-barrel and does not include prescription coverage—and will become one of the multitudes of Americans without insurance. YOU ARE THE REASON. How's that for irony? Instead, I will save my money and pay out-of-pocket on payment plans for whatever medical assistance I may need. It will be *far cheaper* than paying your monthly premiums!

SHAME ON YOU for unconscionably and unfairly targeting the poorest New York subscribers to pay your way. I am a healthy person but being so treated by your bureaucracy truly makes me sick. You are in the right industry as you are nothing better than bloodsuckers.



November 4,2011

RECEIVED
NOV 07 2011
HEALTH BUREAU
N.Y.C OFFICE

To whom this may concern,

I am writing to you today because I have received a letter from Empire BlueCross (HNY), telling me that as of April 1,2012 there will be a rate increase of 21 to 26 percent of my Healthy Insurance premium.

I am asking that NYDFS reject Empire's request for a rate increase. I am paying \$741.00 every month for Health Insurance for me and my husband. He was diagnosed

[REDACTED] I can afford the \$741.00 I am paying now but if Empire gets their raise in rates I will have to \$900.00 to as \$1000.00 per month which I can not afford.

We are a small business(very small) just me and him so we have no employer that is paying any protion of our insurance monthly.

Please I would like to know how the Government and States expect us to pay an increase when it is hard now just to keep our heads above water. We are both in our [REDACTED] and our business has slowed down since the economy went bad.

We just can not afford to get this increase in insurance permium. It is our health and my husband really needs this insurance. Please for the sake of all of us who have to pay out of pocket for Health Insurance DO NOT approve this increase for Empire BlueCross.

Thank you for your time,



RECEIVED
NOV 07 2011
HEALTH BUREAU
N.Y.C. OFFICE

November 3, 2011

Premium Rate Increase
Health Bureau
New York Department of Financial Services
25 Beaver Street
New York, NY 10004

Re: Rate Changes Filing Q2 2012

To whom it may concern,

We are writing in regards to the notice we received from Empire Blue Cross concerning a submittal for a rate increase to Healthy New York health plan. As we do understand the cost is increasing, as a small business owner, we do not see the ability to offset the amount they are purposing in our employees' income. The economy is in a very bad state at this time and with increases as purposed it will just make it tougher for our employees and their families to make ends meet.

The program is a wonderful and most needed for our area. We do greatly appreciate the effort the state is putting into the health care program and request that you consider the rate increase submitted in the troubled times of our nation's economy. A 16 to 21% increase is substantial and will affect many families in a negative way.

Thank you in advance for your consideration.





RECEIVED
NOV 07 2011
HEALTH BUREAU
N.Y.C OFFICE

Premium Rate Increases
Health Bureau
N Y Dept. of Financial services
25 Beaver St.
New York, NY 10004

Dear Sirs:

I am writing in response to the recent rate filing from Empire Blue Cross for the healthy New York program. I do not believe they are entitled to any rate increase at this time. I think they should actually reduce the rates they are charging as they have done nothing but cut the benefits they provide. The prescription drug program is nothing but a sham as most of the drugs on the approved list can be purchased cheaper at Walmart under their drug programs. They do not even cover the only medication that I take so I am forced to go it alone on top of the premiums that have to be paid each month. The fact that they have filed for a 16%-21% premium increase is nothing but greed. I have found that most of the doctors we are seeing are charging an additional fee, above the co-pay, due to the low reimbursement from Empire BlueCross. My premiums have increase by 50% over the past 5 years but the benefits have decreased every year.



November 4, 2011

Premium Rate Increases
Health Bureau
New York Department of Financial Services
25 Beaver Street
New York, NY 10004

RECEIVED
NOV 08 2011
HEALTH BUREAU
N.Y.C OFFICE

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 [REDACTED] 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 to help people like myself whose employer -- in my case, a temporary agency -- 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 my temp work isn't full time, I'm still earning more than the \$707 maximum monthly income allowed a single person/no dependants to be eligible 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.