

November 7, 2011

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

**RECEIVED**  
NOV 09 2011  
HEALTH BUREAU  
N.Y.C. OFFICE

I am enclosing herein copies of papers I have received from my insurance company in which they describe a proposed rate increase which I totally object to! We are already struggling to make the payments for our medical insurance, and any increase will be a terrible burden to us. Imagine that they are proposing an increase of 21% - 26% - if you allow this to go through, we will no longer be able to afford health insurance.

Please do something to help us, and thank you. Please say NO to Empire Health Choice HMO, Inc. and/or Empire Health Choice Assurance Inc., licensees of the Blue Cross and Blue Shield Association.

Thank you for your help.

Most sincerely,



October 27, 2011

**IMPORTANT: Enclosed Rate Changes Filing Q2 2012**

**Important news about your Empire health plan**

Dear Healthy New York Plan Member,

We want to update you on a change we're planning to make to your Empire health plan. We've submitted a rate-change request to the New York Department of Financial Services (NYDFS) to raise the premium on your plan.

If the request is approved, your rates would go up on April 1, 2012. We're making this rate change to offset higher health care costs caused by increases both in medical costs and in the demand for medical care.

New York State law requires us to tell you when we've asked the NYDFS for a rate change. The law also says that we need to explain the proposed rate change to you. So, we've enclosed a grid showing the requested rate change range for your Healthy New York plan. This rate change request (if approved by the NYDFS) takes place on April 1, 2012. You can read a more detailed explanation of this proposed rate change on [empireblue.com/priorapproval](http://empireblue.com/priorapproval).

The NYDFS must approve rates for all small groups. So, we won't know how much the actual increase will be until it's approved. Your rate increase may be higher or lower than this general rate, depending on the details of your plan (and any riders).

We'll send you a second notice about this rate-change at least 60 days prior to its start date (which is on April 1, 2012). This second notice will have the approved rate changes.

You have 30 days from the date of this letter to contact Empire or the NYDFS to ask for more information about the rate-change filing, or to submit written comments to the NYDFS. You can contact us by sending an email to Empire at [premiumratechange@empireblue.com](mailto:premiumratechange@empireblue.com). Or you can call the customer service number on the back of your member ID card. Send written comments to the NYDFS at:

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

You may also reach the NYDFS at [premiumrateincreases@dfs.ny.gov](mailto:premiumrateincreases@dfs.ny.gov) or (800) 342-3736.

Sincerely,



Mark Wagar  
President

*This is awful!  
Healthy NY Empire BCBS  
purported 16% increase singles  
It has gone up in the last yr 50 months.  
Now another 50% - it is  
unconscionable*

Services provided by Empire HealthChoice HMO, Inc. and/or Empire HealthChoice Assurance, Inc., licensees of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield plans. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.

HEALTHY NY INDIVIDUAL Q2 2012 Notification FINAL

*Healthy NY is for people w low income!  
this reflects the purpose*

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N.Y.C. OFFICE



November 4, 2011

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

To Whom It May Concern:

I am writing to you to tell you of my concerns of the proposed rate increase for Healthy New York. I have been a member for nearly six years and the cost has doubled since I first signed up. I am enrolled as an individual and I feel the proposed increases are just too high. If these rates are approved, my premiums will be over \$400 a month. I thought Healthy New York provided access to quality healthcare at an affordable price. I am not sure how much longer I can afford it. After hearing about the news of a rate increase today, I decided that I am going to have to drop my prescription coverage.

Thank you for your time and attention to this matter.

Sincerely,



November 8, 2011

Health Bureau  
NY Dept. of Financial Services  
25 Beaver Street  
New York, NY 10004

Cc: Empire Blue Cross Blue Shield  
P.O. Box 1407  
Church Street Station  
New York, NY 10008

RE: Proposed Rate Increases  
Empire HealthChoice HMO/Healthy NY

RECEIVED  
NOV 09 2011  
HEALTH BUREAU  
N.Y.C. OFFICE

Sir/Madam:

I am a small business proprietor in Kings County, New York and have been a member of the Empire HealthChoice HMO/Healthy NY plan since February 2007. I have individual, high deductible, non-drug coverage. During my time as a member I have never filed a claim or seen a doctor for so much as a check-up. It is no frills coverage for a catastrophe. Since becoming a member, my premium rate has increased 5 times for a total of 22.5%. Conversely, my business income from 2007 through the present has decreased 47%. This combination has me at the precipice of being able to afford the premium.

Unfortunately, in the precarious retail environment of today, I do not have the luxury of offsetting rising costs with price increases. The only recourse I have is to lower expenses. As you can imagine, I have had to do a lot of lowering to compensate for a 47% drop in income, in addition to increased business and living expenses. I have no doubt that Empire HealthChoice HMO has some higher operating expenses this year over last, but that does not mean a rate increase is necessary. For instance, the notice I received informing me of the request came on three, single-side printed sheets of paper. The irony of being notified that a premium increase is essential, on three times the amount of material needed, is infuriating. While excessive use of paper may seem insignificant, as those in the medical field are well aware, a minor symptom is very often the manifestation of a more severe problem.

The point is, what is Empire HealthChoice HMO doing to *lower* costs, as opposed to glossing over expenses by increasing the rate on people who have proven, by qualifying for Healthy NY, to be the least financially capable of affording an increase? When considering the rate-change proposal, I encourage the Department of Financial Services to thoroughly scrutinize and question all of the expenses associated with operating Empire HealthChoice HMO beyond provider costs. I trust your inquiry will include an analysis of not only what management is doing to cap expenditures, but also how previous rate increases were applied. Any corresponding rise in expenses such as administrative, travel, management salaries, promotional or others which do not have a direct bearing on patient care must be investigated. With all of the deep cuts and tough sacrifices I and others have been forced to make in this economic down-cycle, I am sure Empire HealthChoice HMO can do more to offset rising costs than demand more from those who have the least.

May your decision be well-informed and justifiable.

Sincerely,

[Redacted Signature]