



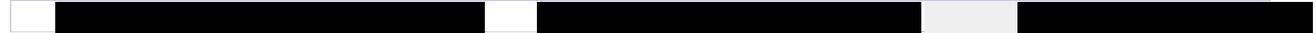
11/08/2011 11:07 AM

To

cc

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

I am writing in regards to the premium rate increase submitted by Empire on my Healthy NY plan. While I understand increases are necessary, I feel the increase submitted by Empire is ridiculously high. We are on Healthy NY because I lost my job and my husband owns his own business which is barely profitable in this market. Health insurance is so hard to afford and we would NEVER be able to afford it if Empire keeps submitting these kinds of rate increases. I urge you to please consider a more reasonable increase or no increase at all. Thank you.



11/09/2011 08:56 AM

To

cc

Subject NYS Department of Financial Services Consumer Assistance Unit Inquiry

Good Morning,

I am insured with Empire Blue Cross Blue Shield Healthy NY Husband and Wife policy. I received a letter from Empire letting me know that they are requesting a premium rate increase of +21% - 26%. I called them and they explained the request and that they would not know until January if the increase or how much if approved the new rate will be. They also said I can contact the NYDFS to get more info. I can not understand how this rate increase is even being entertained. Our premiums have gone up every year and are absolutely not affordable. Yet the service goes down and the fees go up. I would like to know how it will be determined as to if they are allowed to raise our premiums. Also who else or what other actions can I take to let my voice be heard that these rate increases should be out of the question.



11/09/2011 11:08 AM

To premiumrateincreases@dfs.ny.gov



cc

Subject Rate Changes Filing by Empire Blue Cross-Q2 2012

To Whom It May Concern,

I selected this company under Healthy NY and applications were confirmed as received in Jan/11. The rate I was quoted at the time was \$327.27. The whole reason why I selected this particular company. Then in March of this year I was notified that the rates will be increased to \$350.18.

Recently I received yet another notification of their intent to increase the rates by 16-21% requesting to begin April 1, 2012.

This is outrageous. I [REDACTED] just barely making ends meet and this is why so many people don't want to pay for health insurance.

I do so hope that this rate increase does not go through. If there any additional steps I need to take, please let me know and I will take them to prevent any additional increases.

Regards,



11/09/2011 02:47 PM

To

cc

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

Please stop the increase of the premium rates. I cannot afford to fully insure my employees anymore. Where is all their money going?



11/09/2011 03:39 PM

To premiumrateincreases@dfs.ny.gov

cc

Subject Contesting Healthy NY 2012 rate increase

Hello,

I recently received a letter from my health care provider, Empire Blue Cross/Blue Shield, in regards to their requested rate increase for the Healthy NY plan, of which I am a subscriber. I wish to lodge my complaint against their proposed rate increase. They are asking for a +21% - 26% increase for the Husband/Wife plan. This is an astounding increase and I fail to see the merit in it. By their own documents the rate of inflation for medical costs for 2009/2010 was

7.9%, so their ask for a maximum of a 26% increase is over 3 times larger.

It is my understanding that Healthy NY was to be an affordable health care plan for individuals and small business owners such as myself. My current monthly medical bill is \$630. A 26% increase on that would be an additional \$168.80 for a total of \$793.8 per month. I don't see how this is affordable, especially in a time of stagnating wages.

I respect Empire's need to increase rates year-over-year to cover increasing medical costs. I just ask that the increase be more in line with actual inflation and the goals of the Healthy NY program. At this rate of increase, in as few as 3 years, my bill would be \$1500/month. In a few more years it could be above \$2,500 or more than I spend on rent every month.

I implore you to consider denying this MASSIVE rate increat for something more sensible.

Thanks for your time.



11/10/2011 10:25 AM

To premiumrateincreases@dfs.ny.gov

cc

Subject Empire Health Plan Rate Increase

I am currently a member of the Empire Healthy NY plan. When the rate increases every year, the burden of insurance becomes a hardship too much to bear. My physical health and the health of every individual is an extremely important matter. Having access to good health care when you need it can make the difference between a productive, happy life and one of pain, suffering, and stress. The monthly rate is expensive, yet this does not even include dental, vision, physical therapy, mental health services, or ambulatory services. The cost of glasses, contact lenses, physical therapy, dental cleanings, root canals, periodontal surgery, etc, can make good health prohibitive - a nagging problem left untreated is just the start of a downward spiral of deteriorating health. In addition, if a person is taking prescription medications, this could add \$60 per month, or more, to health expenses - and many medications are not covered by the Healthy NY plan at all.

I hope you demonstrate a sense of reasonableness and fairness in coming to your decision about the proposed rate increase. Make health insurance less stressful - make it affordable.

Thank you.



11/10/2011 10:42 AM

To premiumrateincreases@dfs.ny.gov

cc

Subject Concerns re: Filing Q2 2012 Empire Blue Cross Blue Shield

Dear NYDFS,

I am a low income new yorker. I was appalled to receive a letter from my insurance company stating my health insurance rates may go up by 16-21%. I ask you to limit the increase to much lower than the requested amount. Wages are not growing at the same rate as the proposed increase. Please keep rates affordable for the little guy.

Thanks for considering my comments.



11/10/2011 12:17 PM

To premiumrateincreases@dfs.ny.gov

cc

Subject 2nd Quarter 2012 Proposed Rate Changes of Empire
BlueCross BlueShield

To Whom It May Concern:

I am a policyholder together with my wife under the Healthy New York Plan. We are in receipt of a notice from Empire dated October 27, 2011 concerning its proposed rate-change request to the New York Department of Financial Services to raise the premium on our plan. We respectfully request that the Department denies this request.

The proposed request seeks an increase in the premium in the range of 21% - 26%, and the notice indicates that the rate may be even higher than this range.

Not only is the proposed increase far above inflation rates (if any during 2nd Quarter 2012) and cost of living adjustments, but it will harm those, like my wife and me, who are reliant upon receiving medical care at reasonable prices. In addition, the timing of Empire's request is unfortunate given the current state of our economy. If the request is granted, it will force my wife and me, and I can only assume many others like us in the State of New York, to strongly reconsider whether it is financially viable to continue carrying health insurance.

Empire states that the reason for the rate change is to offset higher health care costs caused by increases both in medical costs and in the demand for medical care. We have requested from Empire that they provide evidence of such increases.

We also suggested to Empire that, instead of charging premiums at such cost-prohibitive rates, Empire should look into ways to better streamline and modernize its operations. For example, among other things, Empire may want to consider the savings involved with having paperless bills and allowing for payments to be made online.

If the Department determines that a rate increase remains inevitable, then we respectfully request a more modest increase than the one Empire is currently seeking.

Thank you for your attention to this matter.

Yours truly,



[Redacted]

11/11/2011 01:01 PM

To [Redacted]
cc

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

Received notice on Nov. 5, 2011 that Empire Blue Cross/Blue Shield has submitted a request for rate increase between 16% to 21% for its Healthy New York plan, of which I am an individual subscriber.

This increase range is unconscionable and irresponsible at a time where those of us who are hurting financially, will be further victimized by such an outlandish increase. I've got the HNY w/Prescription Drug at \$350 monthly - with a minimum 16% increase that brings my monthly to \$406! I'm underemployed, my house is on the market, it has lost 50% of its value, and now I'm not being able to afford health insurance when I most need it. [Redacted] and I'm imploring you to do the responsible thing and protect me from this exorbitant increase request.

Thank you.



11/12/2011 08:38 AM

To <premiumrateincreases@dfs.ny.gov>
cc

Subject They don't call it Empire for nothing

Dear Sir or Madam,

I am writing to request that the Department of Financial Services oppose the plan by Empire Blue Cross / Blue Shield to raise insurance premiums in April of 2012.

I am unemployed and have been for at least 3 years. I have survived by [Redacted] I have had to cut my rates in order to obtain and maintain business. If I don't work, there is no employer to take care of me or my family — I am out there, on my own.

I carry "Healthy NY" insurance for my family and myself. I pay nearly \$1200 in premiums every month, *out of pocket*. When I started with BC/BS in 2008, the premium was \$750. If they get their requested increase of up to 21% (for families — husband / wife is up to 25%), the rate will be well over \$1400. So, in a period of 5 years, they will have increased premiums by a total of almost 100%!

Is their business that bad? It doesn't look so: their latest 10Q filing states:

Operating revenue for the nine months ended September 30, 2011 was \$44,689.7, an **increase** of \$1,339.5, or 3.1%, from the nine months ended September 30, 2010, reflecting premium rate increases in our Commercial and Consumer segments designed to cover cost trends, as well as increased membership in our Senior business within our Consumer segment.

<http://biz.yahoo.com/e/111026/wlp10-q.html>

Increasing operating revenue at a time when most American companies are struggling to survive. Hmmm. "Increasing costs," they must say. Perhaps, but where is evidence of measures they have taken to reduce their own costs? Has their CEO Mark Wagar taken a reduction in what, I am certain, is his generous compensation? Have they shut down offices? Reduced lobbying expenses?

Oh, and wasn't Empire the leader of the pack in recent concession on overages charged to consumers? (announced by Governor Cuomo and your office on November 8 -- Empire has to refund \$61 million)?

I and every other American is tired of being raped and used as fodder by insurance companies and banks. This must stop. They provide very little value to society as a whole (they *create* nothing, *manufacture* nothing, *invent* nothing, *produce* nothing and teach no one), yet are the highest compensated institutions in American society. This is the sector that watered down "Obamacare" into ineffectualness, and now is paying to have it repealed. Surely, their success is the manifestation of a country in decline.

I would copy Empire on this note, but I am quite sure of retribution.

Thank you,