

June 1, 2011

RECEIVED

JUN 03 2011

HEALTH BUREAU
N.Y.C. OFFICE

Mr. Charles Lovejoy

I have just received a notice from Empire that my premium is going to increase on January 1, 2012 by 14.59 from 194.46 making my coverage 209.05 Since

I live on social security and haven't received any increase in over two years I ask you as a member of the NYSD to reject the increase that Empire is asking.

I know that medical costs and services drive costs higher over

But the increase is too high.
If you do not agree with
me I ask you to approve half
the increase so it will be only
seven dollar increase

Sincerely

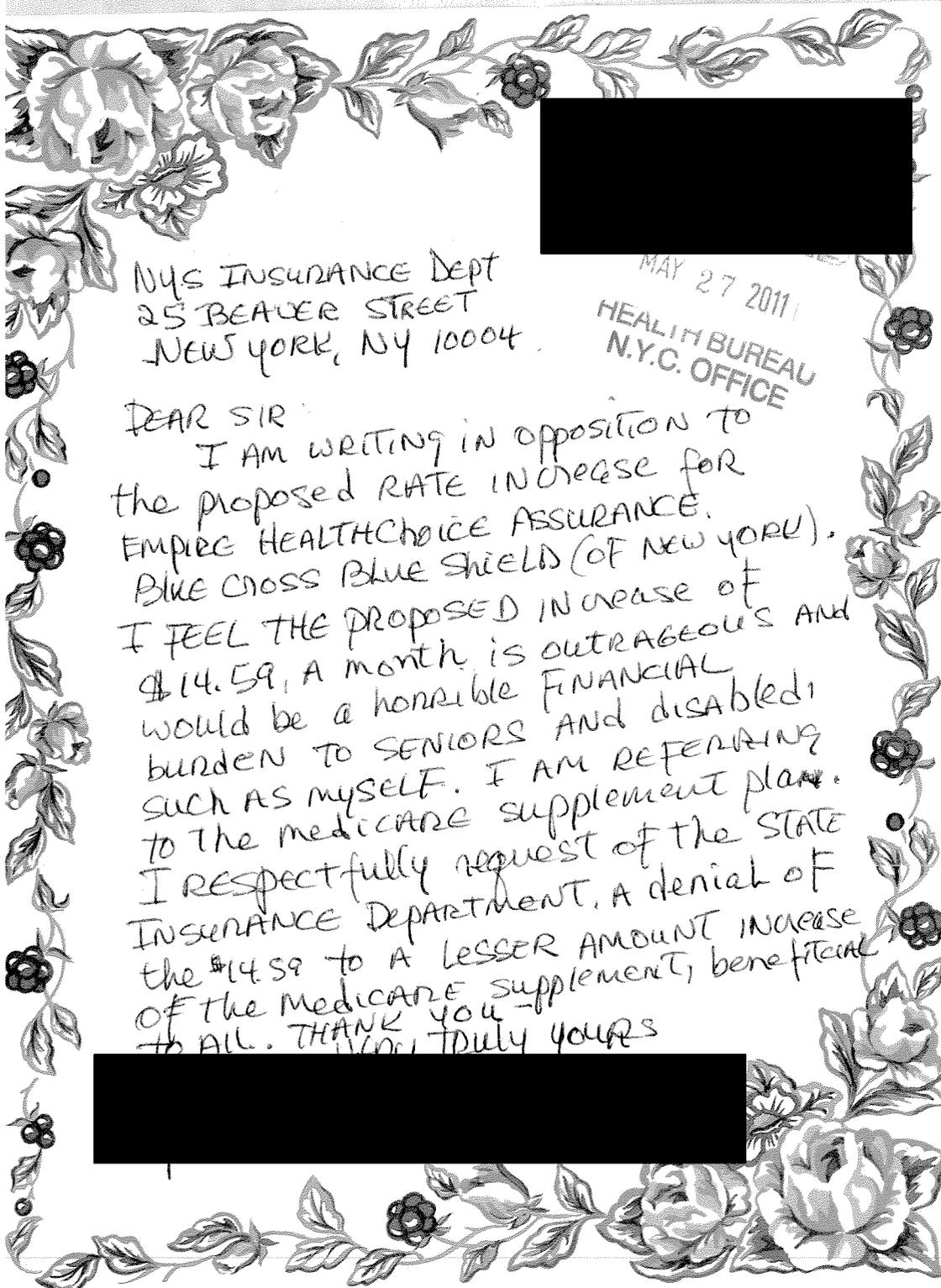


RE- Rate Increase PLANE Empire
Blue Cross Shield NY CO-INS.
The rate increase 1/1/2012 -
Guest is to excessive! Is there
going to be a public hearing on
this matter. If so the date
of the hearing. P D



RE- J/26/11 Thurs.
Empire Health Choice Assurance IN
PLANE present quarterly \$293.32
ON 1/1/2012 \$322.26 increase 28.94
The premium increase is to
excessive! Are they losing monies
which require a increase?





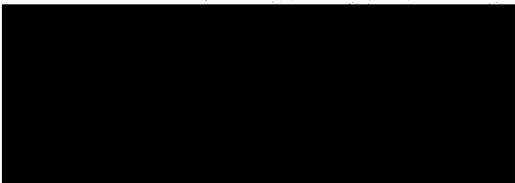
NYS INSURANCE DEPT
25 BEAVER STREET
NEW YORK, NY 10004

MAY 27 2011
HEALTH BUREAU
N.Y.C. OFFICE

DEAR SIR

I AM WRITING IN OPPOSITION TO
THE PROPOSED RATE INCREASE FOR
EMPIRE HEALTHCHOICE ASSURANCE,
BLUE CROSS BLUE SHIELD (OF NEW YORK).
I FEEL THE PROPOSED INCREASE OF
\$14.59, A MONTH, IS OUTRAGEOUS AND
WOULD BE A HORRIBLE FINANCIAL
BURDEN TO SENIORS AND DISABLED,
SUCH AS MYSELF. I AM REFERRING
TO THE MEDICARE SUPPLEMENT PLAN.
I RESPECTFULLY REQUEST OF THE STATE
INSURANCE DEPARTMENT, A DENIAL OF
THE \$14.59 TO A LESSER AMOUNT INCREASE
OF THE MEDICARE SUPPLEMENT, BENEFICIAL
TO ALL. THANK YOU
Truly yours





Charles Loney Health Bureau
 N.Y. State Insurance Dept.
 25 Beaver Street NY 10004

Dear Sir,
 I received your letter about increasing
 the Premium on Plan B.
 I am going to be [redacted] in November
 not well, this will be
 hard ship for me Dont you have
 Senior Citizen Discounts



RECEIVED
 MAY 27 2011
 HEALTH BUREAU
 N.Y.C. OFFICE

5/26/2011

Dear Mr Lovejoy

I strongly object to an increase in the Be/BS supplemental premium.

We pay \$583.33 each per quarter plus \$44.40 a month each for drug coverage plus \$7.00 for each Rx. There is also the Medicare premium part A + B.

We have not received a social security cost of living increase in two years.

As you know the cost of living has gone up daily.

The interest on our bank account is .50% or less -

The insurance companies are doing well as I read in the papers & TV.

Please consider the above -

Thank you



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MAY 11 2011
HEALTH BUREAU
N.Y.C. OFFICE

Charles Lovejoy
Health Bureau
New York State Insurance Department
25 Beaver Street
New York, NY 12257
May 9, 2011

Dear Mr. Lovejoy,

I am writing this letter in reference to the premium increase proposed by Empire Blue Cross Blue Shield. I believe I offer a unique insight as I am not only an insured but also a provider.

Like many other insured, I feel that the proposed rate increases are out of line with the growing expenses of operating a business today. It would seem to me that Blue Cross is irresponsible in controlling their expenses. You, as the Insurance Department have the opportunity to require responsibility from companies like Empire and in turn, helping to control the spiraling out of control economy. I hope you will see fit to do so.

As a provider, I am privy to the "other side" of the workings of Empire Blue Cross. I find it difficult to understand how Empire can request a rate hike of this size when the reimbursement to providers does not increase. In fact, in my profession, [REDACTED] their fiscal responsibility may have actually decreased. Patients who come to [REDACTED] are responsible to make a "specialist" co pay. This is often \$35-50. The entire reimbursement for a visit is \$60, meaning that Empire is only responsible for paying \$10-15 per visit. As the co pays increase, as they do yearly, and the reimbursement stays the same, Empire's exposure decreases. I see this is as a net gain for Empire. They, however, will claim an equal or greater exposure because they offer the same benefit in physical therapy in regards to numbers of potential visits.

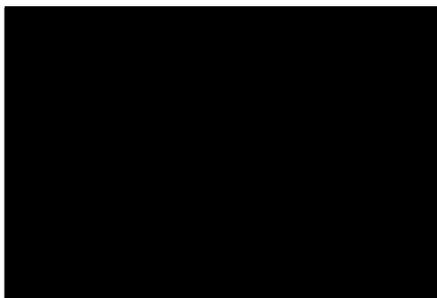
I hope I have shared some insight about Empire Blue Cross Blue Shield. Please do not hesitate to contact me if I may be of more assistance.

Respectfully,

[REDACTED]

MAY 30 2011

CHARLES LOVATOY
HEALTH BUREAU
NYS INSURANCE DEPT.
25 BEAVER STREET
NEW YORK, N.Y. 10004



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JUN 01 2011
HEALTH BUREAU
N.Y.C. OFFICE

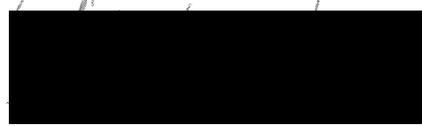
Dear Mr. Lovatoy,

HAVING RECEIVED MY NOTICE FROM EMPIRE HEALTH CHOICE ASSURANCE, INC REGARDING A PROPOSED INCREASE IN MY MEDI-GAP INSURANCE, ON MAY 16, I SUBMIT MY COMMENTS:

• RECENTLY THE NEW YORK TIMES REPORTED THAT THE INSURANCE COMPANIES ARE CURRENTLY REAPING SUBSTANTIAL PROFITS.

• THIS IS EVEN IN THIS RECESSION WHEN MANY CONSUMERS ARE FOREGOING MEDICAL ATTENTION, DUE TO LOSS OF JOBS AND OTHER REASONS FOR LOSS OF INCOME.

• I THEREBY HEARTILY ENCOURAGE THE NYS INSURANCE DEPARTMENT TO REFUSE EMPIRE'S APPLICATION FOR A RATE INCREASE, ANYTHING LESS IS SOON UNCONSCIONABLE. THAT YOU



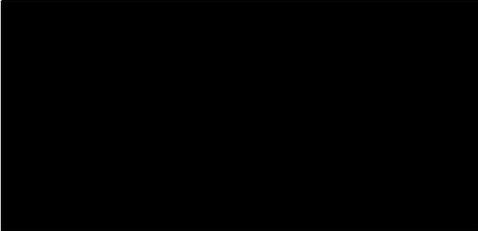


RECEIVED

JUN 01 2011

HEALTH BUREAU
N.Y.C. OFFICE

31 May 11



Re: Proposed Rate Increase

Dear Mr. Wagar:

I received your recent letter describing a proposed premium increase in my health care insurance, that if approved, will take effect in January 2012. I was shocked, appalled and totally disappointed to learn of your intended action; particularly at a time when one of the main national topics of discussion is centered on *reducing* medical costs, and specifically, medicare expenses.

I'm going to be  have been in business much of my life, and in that business environment, have had to produce budgets for subsequent 1 year, 3-year and 5-year periods, with minor adjustments required along the way. In producing those budgets our main efforts were targeted to reduce costs and focus on areas where we could become more efficient in our operation. We spent hundreds of hours each year trying to accomplish this. As a result, unlike Empire, we seldom, if ever, increased fees to our clients. I, somehow, don't see or hear about that effort being made by your company.

I live on a fixed income. Social security increases reflecting rises in cost of living have been waived over the last two years. Interest rates are down, as well as the stock market. I'm not faulting you for those things,  for they are out of your control. I am, however, asking you to appreciate the fact that your members, particularly older ones, are having a tough time. An organization such as yours, which has the power and clout of a large membership, should be negotiating with providers and suppliers in maintaining (better still, reducing) costs for those that have signed on to Empire. I don't see that happening, and in that regard, I am *very* disappointed.

I appreciate the opportunity offered to respond to your letter and hope that you focus all of your energies into, at the very least, maintaining current premium rates. It's unconscionable that you seem not to have accomplished this.

Sincerely,

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JUN 01 2011

HEALTH BUREAU
N.Y.C OFFICE



May 30, 2011

Mr. Charles Lovejoy
Health Bureau
New York State Insurance Dept.
25 Beaver Street
New York, N. Y. 10004

Dear Mr. Lovejoy:

I feel that I need to express my comments regarding the health premium increase contemplated by Empire Health Choice Assurance Inc. in January 2012.

My Plan B current premium is \$194.46 monthly, to ^{be increased to} \$209.05. An increase of \$14.59 monthly which I feel is a little too high. Food prices are skyrocketing, no COLA increases for two years, utilities increasing and now Empire wants to increase the premium. It's taking quite a bite out of my social security check.

I am writing this letter so that you are aware that it is very upsetting as a  senior to see my retirement savings dwindling so fast. Please reconsider that much of an increase.

With appreciation,



RECEIVED
MAY 31 2011
HEALTH BUREAU
N.Y.C. OFFICE

[REDACTED]

Dear Sir,

I am appalled that Empire is looking for another rate increase. In Sept.2010 my rate was increased from \$139.70/month to \$147.10/month. They are now asking for \$156.22/month, an increase of \$9.12 on top of \$7.40 from last year.

I live on a fixed income. My social security has not increased in 2 years. My other investments have not increased at all. Now that I need my benefits, my rates are going up and I truly think I will no longer be able to afford the added expense of a supplemental medicare insurance.

I have worked as a [REDACTED] taking care of others. Now that I am retired I may have to just rely on Medicare for my health needs. That is assuming the Republicans do not abolish it!

I implore you not to allow Empire this rate increase and to look for other ways of reducing the cost of medical care.

Sincerely,
[REDACTED]

RECEIVED

MAY 31 2011

HEALTH BUREAU
N.Y.C OFFICE

Charles Lovejoy
HEALTH BUREAU
New York State insurance dept

Dear Sir,

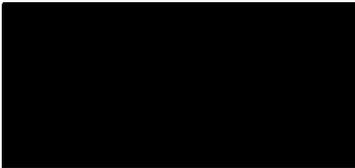
What we are already paying is
DIFFICULT FOR US. A change
in premium to \$1459 would be
a hardship

Sincerely

Dear Mrs Charles Lovejoy, May 24/11

I've had Empire Blue Cross, Blue Shield, as far as 1989. I have been using this insurance company, right after my [redacted] passed away & I continued this company since then. I find this very convient for me, I know it has gone up many a times, but now it has gone up quite a bit. I understood from the new notice, that it will be increased monthly not every 3 month, as I always pay. I will appreciate if you can do something, more reasonable, for I do not want to change my health insurance. I am a Elderly Senior on a fixed income and it will be difficult with other expenses. Their new change in premium of \$14.59. Please try to remedy something for your dedicated seniors.

Sincerely,



May 31, 2011

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

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JUN 03 2011
HEALTH BUREAU
N.Y.C. OFFICE

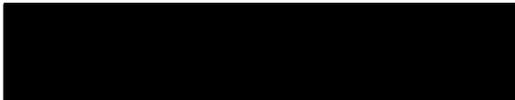
Dear Mr. Lovejoy:

As a senior citizen (retiree) I strongly protest the exhorbitant increase that Blue Cross Blue Shield is planning for 2012.

Since I live on a fixed income it will be a tremendous hardship to continue to have the additional medical coverage which is usually necessary at my age.

It is incumbent upon those who administer the insurance industry to maintain the current rates of insurance since any increase will cause indelible harm.

Thank you for your courtesy.



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JUN 02 2011

HEALTH BUREAU
N.Y.C. OFFICE

Charles Lovejoy
Health Bureau
N.Y. State Insurance Dept.
25 Beaver Street
New York, N.Y. 10004

Re: PROPOSED BLUE CROSS/BLUE SHIELD INCREASE

I PROTEST THIS PROPOSAL!!!

If any further increase in premium is granted to Empire Blue Cross/
Blue Shield, this will be the last straw for thousands of
elderly citizens and for others in New York. We simply will
be compelled to drop out and swell the numbers of uninsured in
New York State. The choice has become medical coverage or paying
for the other basics in life ... rent, food, clothing.

Why aren't you looking to curb the thousands of dollars being
wasted in medical frauds? Why aren't you making Blue Cross/Blue
Shield take an active role in trying to reduce their overhead
expenses (CEO salaries, etc.)? Why aren't you working to help
New York State get a State Health Plan like Oregon, Hawaii, etc.?

*I am a senior citizen, a [redacted] on a
limited income. I had to freeze my rent because
I could not pay the increases.*

ACT NOW OR IT WILL BE TOO LATE.

*The proposed increase will devastate me. I urge you
to reconsider the premium increase for next year
or hook any increases to income!!*

Name

Address

Thank you,

June 1st 2011

Dear Sir,
I am [redacted] years old my SS
is only \$816 a mo. I can't afford this
bill as it is. I don't know what
I'm going to do if it goes up. it
said to write so I am doing so.
I called & it did no good. they said
to write! it should go by ~~some~~ some
over income how much they pay.
I don't have a computer I don't
type.

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N.Y.C. OFFICE