

June 6, 2011

NY State Insurance Dept.  
H.P. 1004  
Dear Sirs:

In the fall of 2007 my quarterly premium was \$584. Today it is \$582, an increase of 15.4%. At the same time Empire Health Choice Assurance, Inc. was receiving this high increase over 3 yrs, the overall C.R.I. compiled by the ~~gov~~ federal govt, was 0 or less in 2008 + 2009, + 3.2% over the last 12 mos ending in April 2011. Last half of 2007 was estimated at about 2%. In conclusion, the C.R.I. was up about 5.2% since July 2007, but Blue Cross/Blue Shield received an increase of 15.4%.

Asking for another increase of 7.5% is bordering on the unreasonable. The trailing C.R.I. for the 12 mos ending in April 2011 was 3.2% for all factors.

~~As for~~ I am on a fixed income, & have seen increases of 30%, 15%, 40, etc. in other services.

A [REDACTED]

~~It~~ It was a fire alarm. Medicare paid the bill to the hospital chain that owns the local hospital. The fault lies with the fact that Medicare & the hospital chains in this country are working together to rip-off the public by ~~bankrupting~~ ~~bankrupting~~ ~~bankrupting~~ Medicare, the Fed. govt. is a corporate extension of ~~the~~ <sup>medicine</sup> ~~the~~ in this country.

What we need is a one-payer federal govt. system that is run by ethical leaders not politicians paid by lobbyists of the corporate world.

[REDACTED]

RECEIVED

JUN 10 2011

HEALTH BUREAU  
N.Y.C. OFFICE

6-7-11  
TO WHOM IT MAY CONCERN

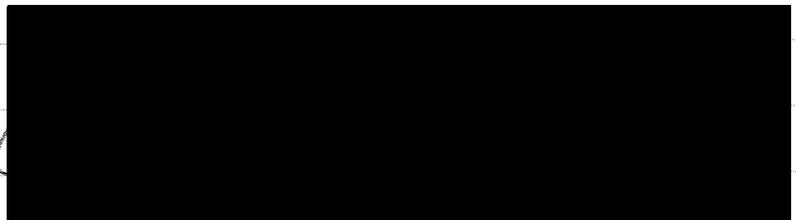
I AM WRITING THIS LETTER FOR THE INCREASE PROPOSED ON MY HEALTH INS. THIS IS NOT FAIR, I AM ON A FIXED INCOME AND DID NOT GET AN INCREASE IN 2 YEARS FROM SOCIAL SECURITY YET EVERYTHING GOES UP. HOW IS ONE SUPPOSE TO SURVIVE.

I AM WITH EMPIRE BLUE CROSS BLUE SHIELD AS A 2<sup>ND</sup> PLAN ALONG WITH MEDICARE. I HAVE BEEN RAISED WITH MY PREMIUM FOR SEVERAL YEARS, NOW ANOTHER \$14.59 INCREASE? WHICH WILL COME TO \$209.05 MONTHLY. CAN'T AFFORD THAT ALONG WITH OTHER BILLS INCLUDING RENT! PLEASE HELP, WE NEED MEDICAL COVERAGE, SOMETHING HAS TO BE DONE, SO THAT EVERYONE CAN AFFORD TO HAVE HEALTH INSURANCE.

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JUN 08 2011

HEALTH BUREAU  
N.Y.C OFFICE



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

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JUN 07 2011

HEALTH BUREAU  
N.Y.C. OFFICE

Re: PROPOSED BLUE CROSS/BLEU 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.?

ACT NOW OR IT WILL BE TOO LATE.

Re: Your Letter of 6/6/11

Just a quick note to thank you for your quick response and detailed explanation of my query regarding Empires Healthchoice Assurance application for an increase in membership premium rates. Your description was *sincerely* appreciated.

I understand that today's medical costs are driving up premium rates. I guess my question to Empire was why they weren't making a concerted effort to reduce waste, become more efficient, and thus lessen overall costs (perhaps they're doing this but I have no knowledge of it) and why your department isn't pressing insurance companies to do this.

I had occasion to visit two doctors this past year and the amount of paperwork that I had to fill out was incredible (almost the same 5-8 page questionnaire was presented by each doctor), and in turn, the number of people in each doctor's office (4-6) just to process the application and then file proper claims to appropriate places was unbelievable. All contribute to rising costs.

Your department should be making an effort in having insurance companies achieve maximum efficiencies. For example, with all the technology available, wouldn't it be more economical for me to fill out my medical history just once and have it on a computer where authorized medical personnel can tap into it? Once computerized, information concerning office visits and subsequent claims can be processed via the computer, thus reducing the cost of personnel. I realize that effort would result in overall miniscule cost reductions but wonder why an attempt isn't even being made.

Additionally, with Empire's large membership, I find it difficult to believe that "volume" cost reductions couldn't be applied (to services and drug prescriptions) and achieved.

Sorry, I didn't mean to voice additional concerns. I just don't want to accept the current situation without trying to influence those in charge toward making every effort in controlling rising costs.

Thank you again for your input.

Sincerely,