Dear Sir

Preceived this notice. Why a raise again. I am a senior Citizen & I am paying 583.00. I live on a budget & I think I am paying enough. I don't know if this letter means anything?

[redacted]

5-25-2011

RECEIVED
MAY 26 2011
HEALTH BUREAU
N.Y.C. OFFICE

Dear Mr. Lonefay:

I am writing to you in behalf of my [redacted] I received a letter today regarding the increase in premium in 2012. I am the Trustee for my [redacted] and I am concern about the increase

She gets $1528.00 Social a month. Out of that I pay her bills. I am having a problem with the new premium $583.38. It lapsed the other day and Blue Cross was good enough to reinstate her. It is a struggle for me. I was able to pay it by not paying another bill.

In January it will be over $600 and I don't know how I will manage. At her age she needs the insurance.

If you have any suggestions on how I can handle this I would appreciate your response

Thank you

[redacted]

OFFICE

Dear Sir.

Re. "Empire" Proposed Rate Change Notice.

This is in response to the notice dated May 2011 addressed to me regarding the above, a copy of which is enclosed herewith.

Here they go again making their annual pilgrimage to the deity (excuse the sarcasm) that apparently rantinely approves their requests for rate increases. I get the uneasy feeling that "Empire" regards their premium increases as an entitlement rather than a bona fide cost based necessity!

In view of the above sentiment I would ask you if your department has ever audited the books of "Empire" to determine if their requests for premium increases are justified. Also, under present difficult economic conditions what steps has "Empire" taken to control and mitigate its alleged increased overhead costs? For example, what pay increases and bonuses have been paid to its executives and senior staff? Have the directors fees also been increased? What has been done to rein in other costs such as travel, entertainment, car allowances etc? With respect to travel do the directors, executives and senior staff fly first, executive or economy class? Are private jets ever used? How about country club dues and other perks?

I would also contend that substantiated costs should be apportioned seperately to the various categories of insurance and not lumped together.

For example, my [redacted] have Supplement Plans. Claims paid and expenses incurred with such insurance must be considerably less than the costs incurred in those instances where Empire is the primary carrier.

Finally, I would point out that for the last two years people like us have not received an increase in our social security which means that by necessity we have had to lighten our belts. "Empire" should learn to do the same!

I have faith that you will not rubber stamp "Empires" request for an increase.

[redacted]

PREMIUM RATE INCREASES

RECEIVED
MAY 26 2011
HEALTH BUREAU
N.Y.C. OFFICE

[redacted]

MR. LOVEJOY
HEALTH BUREAU
NY STATE I. D.
25 BEAVER STREET NY. 1004 NY

DEAR SIR

I RECENTLY RECIEVED A LETTER FROM EMPIRE BLUE CROSS, INDICATING THAT MY MEDICARE SUPPLEMENT INSURANCE PREMIUM WOULD BE RAISED AGAIN.

I AM [redacted] OLD, MY INCOME HAS BEEN BARELY ADEQUATE FOR MY EXPENSES.

WITH CONTINUING RISING COSTS INCLUDING THIS INSURANCE PREMIUM, IT IS BECOMING ~~INADUATE~~ INADEQUATE. THIS WILL REQUIRE THE ELIMINATION OF SOME SERVICES, AND THE CHOICES OF LESSER AMOUNTS OF FOOD, AND LESS HEALTHY CHOICES. FOR ME.

I HOPE THAT WHEN YOU CONSIDER THE AMOUNT OF RATE INCREASE, THAT YOU WILL CONSIDER THESE FACTORS.

I AM SURE THAT MANY OTHER SENIORS ARE IN SIMILAR CIRCUMSTANCES.

VERY TRULY

[redacted]

MR. CHARLES LOVEJOY
N.Y.I.D
25 BEAVER ST.
NEW YORK, N.Y. 10004

MAY 23 2011
RECEIVED
MAY 25 2011
HEALTH BUREAU
N.Y.C. OFFICE

Dear Sir:

[redacted]

It was a tremendous shock to receive a notice from Blue Cross advising of a rate increase of $14.59 request which would skyrocket my premium to 209.05 month

I beg you to reconsider this request as it would be a tremendous financial hardship on me as a senior citizen.

Your kind consideration in this matter would be greatly appreciated and wish to thank you in advance for your efforts.

Sincerely

[redacted]

[redacted]

Charles Lovejoy
Health Bureau
N.Y. State Insurance Dept.
25 Beaver St.
N.Y., N.Y. 10004

RECEIVED
MAY 25 2011
HEALTH BUREAU
N.Y.C. OFFICE

I received a proposed rate increase filed for approval by NYID, yesterday by Empire HealthChoice Assurance for my Medicare Supplement plan. My current premium is $194.46 per month - now they want to raise it to 209.05 per month. They have been raising this every year. How do you expect people to survive. Especially a senior citizen like myself. My premium every three months is almost half of my social security check. (Right now its $583.38 every 3 month.) I hope and pray that you do not approve this increase. Enough is enough — Thank you —

[redacted]

P.S. Plus I have to pay for my own dental and

RECEIVED
MAY 25 2011
HEALTH BUREAU
N.Y.C. OFFICE

[redacted]

Mr. Charles Lovejoy
Health Bureau
N.Y. State Insurance Dept.
25 Beaver St.
N.Y., N.Y. 10004

Dear Sir:
I just received a notice from Empire Blue Cross Blue Shield regarding an increase in premium. As a [redacted] I've not received an [redacted] increase in Social Security - our Cola has not been given to us for 2 years. There should be a cap on premiums as well as on increases in Social Security. Please advise. Thank you.

Sincerely

[redacted]

(1)

RECEIVED
MAY 25 2011
HEALTH BUREAU
N.Y.C. OFFICE

[redacted]

Charles Louis Joy
Health Bureau
New York State Insur Dept
25 Beaver St
New York, N.Y 10004

To whome it may concern

I just received a proposed rate change notice from Empire Health Choice Assurance Inc, informing me that my premium plan B is going to increase from $194.46 a month to $209.05 every month starting Jan 1 2012.

Every year we seniors have been given severe rises in our health insurance yet my social security does not go up anymore with the cost of living and our deductible continues to rise as well and yet I do not get any improvements from Empire Blue Cross Blue Shield and I just got a letter informing me that my premiums is going to increase $14.59 more every month starting Jan 1, 2012 on my plan B. It is so unfair to pick on the elderly and it will also be a hard ship for me for I can no longer pay for health insurance!

Something has to be done to stop this outrageous increases. I am drowning. There has to be a way to put a cap on these rising increases and it is impossible for me to pay for these outrageous premiums.

I beg of you to please do not approve of all these community rates. Please do not change these proposed rates. Besides we are not getting good health care anymore as well. I do not know what to do about getting

(2)

HEALTH CARE IF THE RATES INCREASE.
I BEG OF YOU TO PLEASE DO NOT CHANGE
THE PROPOSED RATES CHANGE IT IS TO
EXPENSE AN INCREASE.

[redacted]