

RECEIVED

JUN 21 2011

HEALTH BUREAU  
N.Y.C. OFFICE

JUNE 15, 2011

ATTN: MARC WAGAR, PRES, CHARLE LONENJOY,  
JAMES CARROLL, ROBERT EGGLESTON

DEAR ANYONE,

MY FIRST QUESTION IS WHY, FOR ONE MONTH,  
SINCE I RECEIVED YOUR LETTER RE  $\$10 + \$19$  RATE  
INCREASE, HAVNT I BEEN ABLE TO GET ANYONE ON  
YOUR TELEPHONE NUMBERS !!!???

MY SECOND QUESTION IS SIMPLY, ARE YOU  
TOO BUSY WORKING FOR THE INSURANCE COMPANY,  
THAT YOU TAKE YOUR N.Y.S. TELEPHONE OFF THE HOOK !!!

TO HAVE ALLOWED  $\$10 + \$19$  TO BILL  
4,667.04 PER YEAR, TO PAY FOR 20% OF MEDICAID  
DEDUCTIBLE PAYMENTS (THEY DO NOT PAY ANYTHING AGAIN.  
MEDICAID YEARLY DEDUCT AMOUNT OF 162 PER PER.

TO APPRECIATE THESE FIGURES EVERYBODY  
WOULD HAVE TO HAVE MEDICAL EXPENSE OF OVER  
23,333 PER EACH AND EVERY YEAR, BEFORE  $\$10 + \$19$   
WOULD NEED AN INCREASE.

IN SHORT THE CHARGES (PREMIUM'S) YOU HAVE  
ALLOWED TO DATE ARE CRIMINAL !!! THEY SHOULD BE  
INVESTIGATED !!! HOW IS IT YOU DID NOT INCLUDE,  $\$10 + \$19$   
TOTAL INCOME, TOTAL PAYROLLS, AND PROFITS, IN CASE YOU  
DONT READ THE PAPERS - INSURANCE CO.'S ARE  
THE SHOWING THE BIGGEST PROFITS IN THIS COUNTRY.

IF THEY CANT MAKE A PROFIT, TAKE THEM  
EVERY LINE (MASS) LET THEM GO OUT OF BUSINESS !!!

Sincerely  
[REDACTED]



Mr. Charles Lovejoy  
Health Bureau  
NYS Insurance Department  
25 Beaver Street  
New York, NY 10004

**RECEIVED**  
JUL 20 2011  
HEALTH BUREAU  
N.Y.C. OFFICE

Dear Mr. Lovejoy:

I have been notified that the above has applied for a rate increase of 17% in Westchester County. I currently pay \$1,611.27 monthly for my personal coverage. Please note that this is for me alone and is paid by me alone.

I find the requested rate increase to be egregious, greedy and unjustified, particularly in the current economic climate. [REDACTED] is laying off 7,000 employees. Unions are fighting to maintain current salaries and benefits. I believe the current average wage increase to be in the low single digits, if one is lucky enough to have a job. And with that Empire requests 17%. On what planet do they wish they did business?

I would suggest that they take a closer look at the real world and at their own administrative costs. I would also suggest that their cash reserves are such that this increase is not warranted. And I wonder how much of that rate increase would be earmarked for medical service for their subscribers.



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**RECEIVED**

JUL 22 2011

HEALTH BUREAU  
N.Y.C. OFFICE



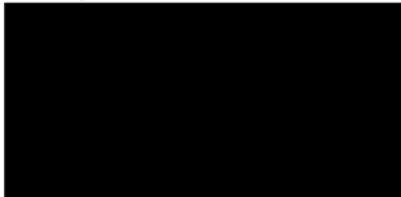
Charles Lovejoy  
Health Bureau  
New York State Insurance Dept.  
25 Beaver St.  
NY, NY 10004

Dear Mr. Lovejoy,

I am a customer of Empire BlueCross BlueShield HMO and have individual health care coverage through that plan. I received a letter from Empire dated July 2011 informing me that they have applied for a 17.9% premium increase, which will raise individual coverage monthly health care premiums from \$1,289.61 to \$1,520.45. I am barely able to pay the current monthly premium and am wondering if Empire is shooting to become the health care company only for the wealthy.

I have also heard that I can abandon paying health care insurance coverage altogether and get free health care by going to any New York City emergency room whenever I have a problem. If you allow Empire to charge a 17.9% increase, would you be able to send me some more information about that emergency room health care program as I am afraid that I will be priced out of maintaining individual health insurance coverage?

Sincerely,



To Whom It May Concern:

7/18/11

I am responding to my notification of a rate increase request by HIP for my PPO health plan effective on my 2012 renewal.

I urge you as a consumer to decline or severely reduce this outrageous request by this and all health insurance companies. I worked in the insurance field for 35 years and I am now retired. In this economy where so many people are out of work and having difficulty just paying their everyday bills which include health insurance, car insurance, and homeowner's insurance, there must be a limit and a time when the insurance companies are finally told, "No, enough is enough, No rate increase."

HIP is requesting a 17.1 to 22.1 rate increase. Tell me, who is getting a 17.1-22.1 wage increase? In addition, the car insurance & home owner carriers will be seeking exorbitant increases as well, but not 17-22.1%. At least that was my experience when I did the actual filing for a major insurance company in the mid 1980's.

Let me tell you a little about myself. [REDACTED] Last year my premium for health care was \$517.92. This year my premium went up to \$591.43 or **14.19%**. Now, that is not all I had to pay. I also had to pay co-pays for my doctor visits and an **additional \$2600 hospital bill for tests which were covered, but under my deductible**. I understand deductibles, however, \$2,600 divided by 12 months is another \$216.66 that I pay per month for health insurance. **Thus, my real premium payment is \$808.09! (\$591.43 plus \$216.66)**. This does not even count my co-pays when I see my doctor or have a scan.

Now, this company wants a 17.1-22.1 % increase. Using their low number (17.1%) that would bring **my renewal rate to \$692.56! THAT'S A 33% INCREASE IN JUST 2 YEARS.** Who receives that kind of raise in today's economy? I haven't even included my \$2,600 scan fee which will again fall under my deductible for next year. [REDACTED]

[REDACTED] That will add another \$216.66 (using 2011 prices) to my actual monthly payment which will then be **\$909.22 for a single individual!**

I am writing to you not only on behalf of my self, but the public who just can't continue to see the insurance companies continuously get their way with any rate increase approval they want. It's time to say no, or to approve an increase which is tied to the cost of living. We have to live within our budgets. The government is learning that lesson the hard way. Its time the state do the right thing and help rein in the high cost of health insurance.

Thank you for your attention to this matter.

Sincerely,

[REDACTED]

**RECEIVED**  
JUL 21 2011  
HEALTH BUREAU  
N.Y.C. OFFICE



**RECEIVED**  
JUL 20 2011  
HEALTH BUREAU  
N.Y.C. OFFICE

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

July 19, 2011

Re: Health Insurance Premium Rate Increase

This is the first time we citizens have been afforded the opportunity to inquire and comment about an abominable premium rate increase.

 Since I'm unemployed, the increases each year have almost wiped me out financially. In 2002, my premium was \$386.84 per month. In September, 2011, it will be \$1,289.61 per month. If you approve the second premium raise requested by Empire HealthChoice HMO, Inc., I will be forced to pay \$1,520.45 per month.

The other day I phoned Empire's customer service to receive more information about this increase. Two days later I received a call from a survey company that was hired by Empire to ask customers about the satisfaction of their calls to Empire's customer service. It seems I'm paying thousands of dollars a year for things like finding out if I'm satisfied with their vague answers to my questions. If that doesn't convince you that they don't need the money, I don't know what will. They obviously have millions of dollars to waste on this nonsense. I don't believe their claim of "medical inflation" --- it's more like "public relations inflation."

I hope that you take into consideration the exorbitant salaries and bonuses of their executive officers and staff. I'm sure they are living very well in their mansions while they sit and plan how they're going to spend the money that I would have used to buy vegetables or fruit. How ironic and sad that a "health" insurance company is allowed to slowly starve people.

Therefore, I sincerely request that you deny any more excessive increases (or any increases at all) of such extortionate health insurance premiums.

Thank you for the opportunity to communicate with you.

Sincerely,



July 18, 2011

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

RECEIVED  
JUL 20 2011  
HEALTH BUREAU  
N.Y.C. OFFICE

Dear Mr. Lovejoy:  
Empire Blue Cross Blue Shield has directed its policyholders to submit comments to you regarding its request to the NYS Insurance Dept. for approval of its proposed 17.9% premium rate increase.

Please reject this proposal in consideration of the rate increases which have preceded it. Below I have documented the premiums that I have paid in my 7 years as an Empire HMO policyholder. As you can see, if the proposed increase is accepted, rates will have **MORE THAN TRIPLED** in the last 7 years. This is unsustainable.

	Monthly Premium	Annual Increase
Oct 2004 to Sept 2005	\$ 483.05	
Oct 2005 to Sept 2006	\$ 581.41	20.4%
Oct 2006 to Sept 2007	\$ 695.04	19.5%
Oct 2007 to Sept 2008	\$ 812.50	16.9%
Oct 2008 to Sept 2009	\$ 887.85	9.3%
Oct 2009 to Sept 2010	\$ 1,143.41	28.8%
Oct 2010 to Present	\$ 1,289.61	12.8%
Oct 2011 Proposed Increase	\$ 1,520.45	17.9%

Each of Empire's annual rate increases far exceeds the increase in health care costs studied and reported by the Kaiser Family Foundation. Please consider these comments in your evaluation.

Thank you.

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



**RECEIVED**  
JUL 20 2011  
HEALTH BUREAU  
N.Y.C. OFFICE

Re: Empire Blue Cross Blue Shield HMO Rate Increase Request

Dear Mr. Lovejoy:

The 17.9% rate increase requested by Empire Blue Cross Blue Shield for their Direct Pay HMO plan (see attached) is excessive and should not be approved.

- Over the past 5 years my premiums have increased 121.81%. The table below shows the premium history for my account.

Premium Start Date	Premium Amount	Percent Increase	Increase Since 2005
November 1, 2005	\$581.41		
November 1, 2006	\$695.04	19.54%	
November 1, 2007	\$812.50	16.90%	
November 1, 2008	\$887.85	9.27%	
November 1, 2009	\$1,143.41	28.78%	
November 1, 2010	\$1,289.61	12.79%	121.81%

- In 2009 the premium was increased 28.78% in anticipation of the new health care law. This huge premium increase already factored in many of the increased expenses for 2010, 2011, and 2012 so the 2012 increase should be far smaller than 17.9%.
- The increased expenses that are being passed on to the consumer include expenses incurred by the fraudulent provider practices that Empire refuses to investigate. I tried to report the [REDACTED] to the Empire fraud department for their practice of padding their insurance bills by requiring unnecessary doctor visits for referrals such as [REDACTED] where the PCP has no expertise or for refills of maintenance prescriptions where the PCP has informed the patient that it is only necessary to review the prescription once a year at the annual checkup. Empire refused to take the complaint.

Sincerely,



**RECEIVED**  
JUL 20 2011  
HEALTH BUREAU  
N.Y.C. OFFICE

July 18, 2011



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

Dear Sir,

I am writing about my health insurance. Presently Empire Bluecross Blueshield is my insurance company for 25 years. They increased 5% on May this year to \$\$1,289.-per month, and sent another increase notice 17% request.

I can not stop this program because [REDACTED] 10 years ,needs some [REDACTED]

I reported \$32,988.- tax last year-attached.

Is there any idea escape from this periodic disaster?

I want hear some good government program for me or reduce the insurance premium.

Thank you very Much.

Sincerely yours





**RECEIVED**  
JUL 19 2011  
HEALTH BUREAU  
N.Y.C OFFICE

July 18, 2011

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

Dear Mr. Lovejoy:

I am writing to comment on the premium rate increase that has been proposed by Empire Blue Cross Blue Shield for members of its Individual HMO Health Insurance Plan.

I have reviewed the summary of the company's request for a premium rate increase (as posted on [www.empireblue.com/ratefiling](http://www.empireblue.com/ratefiling)), and I'm certain that the economic analysis submitted to your office will justify the need for an increase of this magnitude. I'm equally certain that skilled accountants will have been able to frame the numbers in a manner that will fully legitimize the company's proposal.

At a time when the generalized rate of inflation, by any measure, is below 5%, a proposal to increase premium rates by 17.9% would seem to be excessive. Some critics of the Patient Protection and Affordable Care Act have suggested that for-profit insurance companies would enact steep premium rate increases prior to full implementation of the legislation in 2014, on the assumption that policyholders (like myself) will make whatever sacrifices necessary in order to maintain health insurance coverage until more affordable options become available.

I now suspect that these critics are correct.

Thank you for your consideration of this matter.

Sincerely,



Charels Lovejoy,

I just received a notice from Empire BlueCross BlueShield that they propose a health insurance policy increase of 17.9%

I am already paying \$1,611.27 per month. (\$19,335.24 per year) with the proposed 17.9% rate hike EBCBS is proposing that I now pay \$22,796.24. year (this is for one person) This is outrageous and unwarranted.

My insurance premiums have risen hundreds of dollars over the last few years.

[REDACTED] I am not offered a group policy rate. I am offered a retail level policy rate as if it was a luxury item that I could live without.

Please consider the impact this has on every self employed or privately insured person. Especially for those who have the misfortune of compromised health and need ongoing health care to survive.

In a time where the economy is struggling to stay afloat, unemployment at an all time high and small businesses struggling to survive, please prevent this disproportionately high increase take place.

Sincerely

[REDACTED]

**RECEIVED**  
JUL 19 2011  
HEALTH BUREAU  
N.Y.C. OFFICE

RE: Empire BlueCross BlueShield  
Direct Pay (Individual) HMO Plan  
Proposed Premium Increase: as per Empire's letter to me: 17.9%

Dear Mr. Carroll and Mr. Lovejoy:

On Friday, July 15, 2011, I received a disturbing letter dated "July 2011" from my health insurer, Empire BlueCross BlueShield, a copy of which is enclosed for your convenience. According to the letter, on or about July 8, 2011, Empire applied to increase my current premium of \$1,289.61 by 17.9%, or \$230.84 per month, to \$1,520.45. This is excessive and unacceptable, especially in this economy. As an individual, I have no bargaining power. I feel I am being robbed!

The letter from Empire indicates that I have 30 days from the date of filing for the increase to respond. However, looking at the NYS Insurance Department website, it appears Empire may have already received their increase. I am not sure, but I believe my right to respond has been violated as well.

I urge you to kindly reject Empire's request. I am already paying almost \$1,300 a month for an HMO plan. . It would be very difficult for me to pay an additional \$230 per month. I am not eligible for Medicaid or Healthy New York type plans.

My choices are very limited. I chose Empire when my previous insurer, HealthNet, discontinued its operations in New York. I like my new plan with Empire, but I'm afraid I won't be able to afford it anymore.

Thank you very much for your consideration of this issue.

Very truly yours,

**RECEIVED**  
JUL 20 2011  
HEALTH BUREAU  
N.Y.C OFFICE



July 16,2011

James Carroll  
Health Bureau  
New York State Insurance Dept.  
One Commerce Plaza  
Albany, NY 12257

Dear Mr. Carroll:

I was very upset to receive a letter from Empire Blue Cross notifying me that they have applied for an additional 17.9% increase. Enclosed you will find a letter from Empire notifying me of premium change effective September 1,2011 of 5% increase.

I feel as an individual of am being punished since I am not on a group plan. My automobile insurance premium is not predicated on my having a fleet on cars.

Please consider denying this second increase.

Thank you

Sincerely,





Mr. Charles Lovejoy  
Health Bureau  
NYS Insurance Department  
25 Beaver Street  
New York, NY 10004

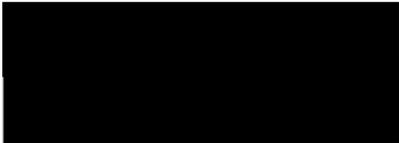
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I find the requested rate increase to be egregious, greedy and unjustified, particularly in the current economic climate. [REDACTED] is laying off 7,000 employees. Unions are fighting to maintain current salaries and benefits. I believe the current average wage increase to be in the low single digits, if one is lucky enough to have a job. And with that Empire requests 17%. On what planet do they wish they did business?

I would suggest that they take a closer look at the real world and at their own administrative costs. I would also suggest that their cash reserves are such that this increase is not warranted. And I wonder how much of that rate increase would be earmarked for medical service for their subscribers.





July 20, 2011

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

**RECEIVED**  
JUL 25 2011  
HEALTH BUREAU  
N.Y.C. OFFICE

Dear Sir,

Empire Health Choice HMO me has applied for a 17.9% rate increase. It seems to me that this is an excessive amount to increase the rate, considering the unemployment rate and the economic slowdown. It is alot much higher than the rate of inflation.

Instead of just asking for an increase they do some belt tightening so there is no need for asking for such large rate increases.

Perhaps someone can tell me how I can increase my income by 17.9% so I can pay the increased premium.

Please do not approve this increase.



July 23, 2011

Charles Lovejoy  
Health Bureau  
New York State Insurance Department  
25 Beaver Street  
New York, New York 10004

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

Dear Mr. Lovejoy:

I am writing to seek your help in preventing Empire BlueCross BlueShield's proposed increase of 17.9% in the premium for my Empire HealthChoice HMO policy. Each year for the past five years, my health insurance premiums have increased over \$100 a month. I am now paying \$813 each month for an individual HMO policy. The proposed increase of 17.9% would raise my monthly premium \$146 a month to \$959 to continue healthcare benefits that supplement my Medicare coverage that is primary.

As a [REDACTED] a 17.9% increase in my monthly healthcare premiums represents an extreme hardship. I am completely dependent upon my Empire HealthChoice HMO policy to cover the cost of my many medications and to supplement my Medicare coverage.

I have faithfully paid the premiums for my Blue Cross Blue Shield policies for over 15 years. During this time, I have endured the enormous yearly increases in the cost of my monthly premiums. In 2008, I was forced to drop the Point of Service component of my Empire HealthChoice policy as I was stunned by the notice I received that my HMO/POS monthly premiums would rise to \$934.68.

By downsizing to the HMO component of this policy it was my hope that I would perhaps be able to cope with what I thought might be more modest yearly increases in my monthly premiums. Unfortunately, this is not going to be the case. Empire HealthChoice has made unchecked increases in policy premiums without regard for the clients whom they purport to serve. And as it stands now there seems to be nothing a consumer can do to prevent it.

It is difficult enough to cope with my illness without having to fear yearly exorbitant increases in my health insurance premiums. What barriers exist to stop healthcare insurers from charging their clients huge yearly increases in premiums? I don't know what I will do next year or the year after. My premiums expand unchecked. Your help would be greatly appreciated.

Sincerely,

[REDACTED]

7/21/11

**RECEIVED**  
JUL 25 2011  
HEALTH BUREAU  
N.Y.C. OFFICE

Charles Lovejoy  
Health Bureau  
NY State Ins. Dept.  
25 Beaver St.  
NY, NY 10004

To Mr. Lovejoy,

Attached is a letter from Empire BCBS  
stating an increase in rate to 17.9%  
I am already paying \$902.73 monthly  
for secondary coverage after medicare.

I would ask that you ~~re~~grant them  
0% increase.

Please contact me regarding this matter.

Thank you,

