



11/15/2011 06:51 PM

To premiumrateincreases@dfs.ny.gov

cc

Subject Empire Blue Cross Blue Shield (Healthy New York) rate increase

Dear NYDFS,

I have received a letter from Empire Blue Cross Blue Shield (Healthy New York) regarding a rate change increase request submitted to NYDFS for approval. The raise would be from 16% to 21 % effective in April 2012.

Back in May 2011, the premium was raised 7%, this not including raises in 2008,2009 and 2010.

According to Empire they are "making this rate change to offset higher health care costs caused by increases both in medical costs and in the demand for medical care"

Are these increases due to the Health Care Reform?. Can Those medical costs possibly go up to 28% in just one year?

I hope that NYFDS , before approving their request take into account that Healthy New York is a plan for people with limited income and i am afraid that if this coming increase is approved i am going to end up uninsured.

Thank you for your attention,



11/16/2011 08:24 AM

To premiumrateincreases@dfs.ny.gov

cc

Subject Empire Rate Increase Objection

To Whom It May Concern:

I recently received notification from Empire Blue Cross Blue Shield advising me that they have requested a rate increase t

could increase my premium by 21-26%. I am writing to state my objection to their request, and to state how devastating an  
I am sure this is true not just for my husband and myself, but for most members enrolled in Empire's Healthy New York plan  
members are already struggling in low income households, and this type of a rate increase is, for lack of a better word, ridiculous.  
My husband and I switched to Empire Healthy New York earlier this year because we were drowning with COBRA payments  
we did not want to have to rely on heavily subsidized plans such as Medicaid. We want to be self sufficient, and Healthy New York  
I respectfully request that Empire is not granted approval for these planned rate hikes for the Healthy New York Plan.  
Thank you for your consideration,



**PremiumRateIncreases@dfs.  
ny.gov**

11/16/2011 01:55 PM

To

cc

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

Dear Mr. Lovejoy,

I am currently on a Healthy NY plan through my husband's business where we are responsible for the entire cost. While I expect rates to go up each year an increase of up to 21% is very worrisome. We have a family plan with [REDACTED] and the \$1100+ we are currently paying is already difficult. Adding another \$200+ to that is really going to hurt us.

The Healthy NY plan is meant for lower income families so I can't understand how such a significant increase could be considered. My husband and I would still be able to carry the insurance with difficulty but I expect many families won't have that luxury.

If it is approved this increase will cause a lot of hardship on many already struggling families. I strongly urge a drastic decrease in the proposed in the rate change.

Thank you,



11/16/2011 03:58 PM

To premiumrateincreases@dfs.ny.gov

cc

Subject Regarding rate-change possibility for Empire Healthy NY

To Whom It May Concern:

Even the possibility of a rate increase on a plan I already pay nearly \$300 for a month for is

outrageous. I have been on the plan for just over a year and already I've had to endure a rate hike. Considering the cost of living and the unemployment rate (and the dismal amount of employers who actually do offer health insurance even when you do get a job), factored into the frustration of being a graduate of a master's program at an ivy league and still having so much difficulty finding work and paying my bills, this rate increase of at least 16% that Empire is seeking would be crippling. I am a healthy person who puts a lot of effort into sustaining my physical and mental well-being—into preventative medicine. Paying this much money with so little benefit is already hard to comprehend; should the rate increase indeed go into effect, it truly would be unbelievable.

Please do not allow Empire to increase its rates.

Thank you for your attention.

Kindest regards,



11/17/2011 12:44 PM

To "premiumrateincreases@dfs.ny.gov"  
<premiumrateincreases@dfs.ny.gov>

cc

Subject Rate increases on Blue Cross/Blue Shield (Healthy New York)

To Whom it May Concern,

The proposed rate increase requested by Empire Blue Cross/Blue Shield looks so out of place as it is asking for a 21-26% increase on couples. This does not correspond with any cost of living increases or consumer price index. For New York residents to pay this over the increase just recently approved seem very far out of line and is a real burden on residents whom are not making salaries as they use to and no end in site. Please keep the rates changes down to a minimum.

Sincerely,



11/18/2011 12:08 AM

To premiumrateincreases@dfs.ny.gov

cc

Subject rate changes for Empire Healthy NY

To whom it may concern,

I implore you, please, do not approve the rate changes for Empire Healthy NY. It is a struggle for middle class New Yorkers to make ends meet. With staggering mortgages, prpoerty tax increases, gas price increases and everything in between, I feel that \$1087 is an absurd amount to be paying each month AFTER taxes as it is. Increasing the rate will just drive New Yorkers out

of town and make the bill paying process unbearable. The worst case scenario of course, if what breaks my heart. **How many New Yorkers will be forced to drop insurance coverage because they simply can't afford the *reduced* rate of Healthy New York?**

Please consider the struggling middle class New Yorkers and make life easier!

Thank you,



11/18/2011 06:40 PM

[Redacted]

To "premiumrateincreases@dfs.ny.gov"  
<premiumrateincreases@dfs.ny.gov>

cc

Subject RATE INCREASE-OUTRAGED

I received a letter from Empire Blue Cross (Healthy NY ) advising me they have requested a rate increase to NYDFS effective 4/1/2012 if approved.

I am sending this email to strongly voice my objection to the increase. Healthy NY is a plan whose premium is based on the member's income . I am on Unemployment since 1/20/2010. My unemployment ends on 2/5/2012

I can barely afford the \$370 per month single premium. If they approve the increase of 16-21% I will have to drop my coverage & be uninsured. At the age [Redacted] that is very scary.

Please, please do not approve this request. It will cause much grief & financial hardship to many people!!!!

Thank you



PremiumRateIncreases@dfs.  
ny.gov

11/18/2011 06:53 PM

To

cc

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

Due to economic conditdions my income will not support Empire's proposed rate increase of 16-21%. Let the CEO take a wage cut and perhaps decrease payments to hospitals. Maybe set up payments on a sliding scale based on income. Anything to avoid such an increase.

Why can I purchase a 90 supply of generic medication for \$10 at the supermarket and Blue Cross charges \$30. Something is wrong!

Maybe Blue Cross should have an evaluation process with the individule before going to the Doctor. Anything to reduce costs.

All in all I have no complaints about Empire Blue Cross service. Just cannot

afford another increase. Thinking the public has a bottomless pocket is unjustified. It has to stop somewhere.

Regards



11/20/2011 01:54 PM

To premiumrateincreases@dfs.ny.gov

cc

Subject Empire rate increases- Healthy New York

New York Dept of Financial Services  
Premium Rate Increases  
Health Bureau

Dear Sirs:

We have recently received notice from Healthy New York Empire Blue Cross of proposed 21-26% increase in our already extremely expensive monthly policy. We were grateful for the Healthy New York option as small business owners with few other alternatives. Now this increase once again will put insurance beyond our reach. It is unconscionable, and sure just an industry response to the upcoming health care regulations and not a legitimate fiscal need. While their top executives continue to make 6 and 7 figure salaries, it is not right for them to force such unreasonable increases on consumers.

We seriously hope as our representatives you will review and restrain this rate increase. I am writing to my state representatives as well and urging them to do what they can to control this terrible situation.

Thanks you for your help and attention. We sincerely hope to hear that you have been able to take the necessary action to restrain this injustice.

Yours sincerely,



**PremiumRateIncreases@dfs.  
ny.gov**

11/23/2011 10:24 PM

To

cc

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

I am submitting this comment to express how deeply disturbed I am that Empire HealthChoice HMO, Inc. (a.k.a., Empire BlueCross BlueShield) is proposing a rate increase of 16-21%, with a so-called "focal renewal" of 20.3%, for its Healthy New York members. For me specifically, that would be an increase of about \$655.44 per year. Unless I am misreading it, their proposed rate filing also indicates that they intend to increase my primary care physician co-pay to \$30 (from \$20), my specialist co-pay to \$50 (from \$20), my ER co-pay to \$150 (from \$50), and my outpatient surgery co-pay to \$150 (from the lesser of \$200 or 20% of your annual income). For information, I am a [REDACTED] who has been underemployed for several years due to a [REDACTED] recession of [REDACTED].

Empire reports that from April 2010 to March 2011, it received \$166,684,642 in earned premiums, or \$184,405,529 in standardized earned premiums. It states that it paid \$141,608,374 on medical claims and \$15,501,672 on administrative expenses, a total of \$157,110,046. That is a profit of \$9,574,596, or \$27,295,483 if you use the standardized figure. Perhaps you don't think that's a very big profit? Well, CNN lists Empire's parent company, WellPoint, as #42 on the Fortune 500 roster with a 2011 profit of \$2,887,000. Yet Empire claims that this is not "sufficient, sustainable revenue"!

Let me state this plainly: Empire is making a profit. They are not in the red. And, if CNN's Fortune 500 list is any indication, it represents quite a substantial profit. Nevertheless, Empire asks for an incredible double-digit premium increase of 20.3%! To top it off, they ask for this inconceivable increase during the worst recession since the Great Depression and from the very people least able to afford it, New York's working poor.

Empire then proceeds to throw around a lot of medical inflation statistics. However, the reality is that, as Empire admits, "Costs per member for medical professionals have experienced only moderate increases over the past year and are projected to trend at a moderate rate of 4-5% over the coming years." This is despite the fact that Empire would like to scare us by quoting a study that identifies New York state medical inflation as 118.8% of the national average. According to the United States Bureau of Labor Statistics, the national average is 3.1%, so that would represent a New York state inflation rate of around 6.7%. However, Empire customers apparently underutilize medical services since Empire does not anticipate even a 6.7% increase in costs per member.

Again I ask you: How does a 4-5% increase (or even a 6.7% increase, for that matter) justify a 20.3% increase? This is blatant price gouging!

Healthy New York is supposed to be low-cost insurance for the working poor. I have to think that your end goal is actually to make it so unaffordable that most of the eligible population drops out. If you raise my premium by the amount Empire is requesting, it will be over 15% of the maximum pre-tax income limit for Healthy New York members, which is \$27,228. Over 15%! And that's just the percentage of income paid by those on the upper end of the scale. What about the person who makes \$20,000 a year? That person pays over 20%! And what about the person who can only work part-time and makes \$10,000? That person would have to pay almost 50% of his or her income! Who among the working poor can possibly afford these rates?

When I wrote to you about last year's proposed increase (my premium has increased by almost 40% since I joined Healthy New York in 2007), I told you that if you [REDACTED] it would push me over the edge financially. And it did. I am a [REDACTED] who has been underemployed for several years due to a [REDACTED] recession of [REDACTED].

combination of bad economic times and chronic health problems. This past year, I had to ask my parents to take over my health insurance costs. They did this despite the fact that it represented a financial hardship to them as seniors living on a fixed income. But I know they don't have the resources to match these double-digit increases forever. Then what will I do? Make emergency rooms my primary source of care? We all know how cost-effective that is for taxpayers!

Insurance companies have to legally clear rate increases with the Department of Finance specifically because the department, as a government agency, is supposed to protect us, the people. We have no one else to advocate for us. Yet year after year, you kowtow to big insurance and grant their outrageous requests to shake down struggling Americans for more money they don't have. How can you sleep at night?

This is exactly why the Occupy Wall Street movement has gained so much traction. What is wrong with you that you think it's okay for some Empire executive to give himself a fat, cushy raise while low-income Americans can't afford to see a doctor? Enough is enough! Please, please, please stop selling us out to big insurance! Do your job and stand up for the people of this state, who desperately need you to do the right thing, and say NO to Empire's never-ending avaricious demands. For every New Yorker who dies because they couldn't afford these premiums, their blood is on your hands.



**PremiumRateIncreases@dfs.  
ny.gov**

11/24/2011 04:53 PM

To

cc

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

I feel that the rate increases proposed for April 2012 are too high. I do understand that health costs are increasing, but this increase will make it difficult to keep up my insurance.

It should be a more reasonable increase.



11/22/2011 11:59 AM

To [premiumrateincreases@dfs.ny.gov](mailto:premiumrateincreases@dfs.ny.gov)

cc

**Subject Rate Changes Filing Q2 2012**

To whom it may concern:

I am in receipt of Empire's letter regarding the 16-21% rate increase and am writing to protest this ridiculous request. Healthy New York is meant to be an affordable health insurance package for people like myself and my husband, who have lost our jobs in the last year. Last

year Empire implemented a rate increase as well, bringing my monthly premium to over \$1000. These constant rate increases are making providing health care for my three children impossible. Empire states that they are requesting this rate increase to "offset higher health care costs caused by increases both in medical costs and the demand for health care." How is it fair for them to offset their higher costs by increasing their customers' rates when I can't go and demand a raise from my employer, or lower interest rates from my credit card company or my bank so that I can pay my mortgage? It is impossible that Empire does not realize that we are going through the same "higher costs and demands" from every facet of our lives and we have to find a way to make do with what we have, so why shouldn't they? Why would they choose to increase a program meant to be affordable to the unemployed or low wage earning families? How do they expect my family and many others like us to afford this in such serious economic times? I am typically an optimist, but if this increase gets approved, it will be one more instance when greedy corporate America wins. Please do NOT grant approval for this increase!



11/22/2011 08:15 PM

To premiumrateincreases@dfs.ny.gov

cc

Subject rate increase empire health plan

Re: Q2 rate increase Are you kidding me? Enough already! Doesn't empire have enough money already. Their request for a 16-21% is ridiculous, does my salary ever go up that much. I was under the impression that Healthy New York Insurance was supposed to be affordable. Let them do more with less like the rest of us. How about looking out for us for a change. It is ridiculous how often Empire has already increased increased my rates. Thank You



11/23/2011 10:31 AM

To premiumrateincreases@dfs.ny.gov

cc

Subject Comment on proposed Empire Blue Cross/Blue Shield rate increase

Via Email

To Whom It May Concern:

I am writing in regards to a notice I recently received from Empire Blue Cross/Blue Shield concerning a proposed 16-21 percent rate increase to my Healthy New York medical and prescription drug insurance plan effective April 1, 2012, if approved.

Please note that the Healthy New York plan as it exists is designed to provided affordable health

insurance to people with limited incomes, yet the current premiums are, in fact, unaffordable, based upon the existing income limits. Income for a [REDACTED] is capped at approximately \$33,000-\$34,000 year, while monthly premiums are over \$1,100 for that same family.

It is already impossible to pay the current premiums with the existing income caps without dipping into savings accounts, etc. The proposed rate increase will only stretch those of us who are already struggling to keep afloat during these difficult economic times even further, and will make the insurance more unaffordable than it already is.

Please do not approve the proposed rate increase.

Thank you,



**PremiumRateIncreases@dfs**  
**.ny.gov**

11/24/2011 04:53 PM

To

cc

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

I feel that the rate increases proposed for April 2012 are too high. I do understand that health costs are increasing, but this increase will make it difficult to keep up my insurance.

It should be a more reasonable increase.



11/24/2011 06:52 PM

To premiumrateincreases@dfs.ny.gov

cc

Subject EBCBS Healthy NY HMO Proposed Rate Hike for 2012

Dear NYS Insurance Commission:

Recently notice of NYS Healthy NY HMO Empire Blue Cross Blue Shield 2011 proposed rate hike and request for commentary was distributed to those people who will be affected by the raise in rates. The rate hike is approximately going up any where from 16% to 26% for next year. This monthly payment is a sincere hardship for individuals, sole proprietors and small businesses.

Each rate request for a Healthy NY HMO is announced to the public as a separate proposal, therefore not conveying the most comprehensive current information to the NY Consumer,

ther.eby limiting choices

In addition, since many subscribers are individuals, families and sole proprietors, there is no way to gather other people together in a group, who are also in this situation. Group pressure therefore is not applicable. This asks people to individually raise their voice to be counted.

Healthy NY began as a great program for myself and my husband who are free-lancers and individual business people. We were fortunate to qualify for the program a few years ago. It has until recently, been affordable. We are both in the age gap of bordering on retirement and not yet old enough for medicare or sick enough for disability.

Yet [REDACTED] we need health care in order to sustain our current vigor. This includes working and affording our own health care. Our jobs require physical robustness and need the support of a good health plan. The proposed rate hike is onerous in our view. We need to ask ourselves: can we afford this?

Fortunately, for the coming year, we will be able to continue coverage as we have recently switched HMO's (to EBCBS) ) and chosen less coverage and less expensive plans.

Healthy NY was established to fill a gap in those that were not covered in regular situations or able to benefit from employer health plans.

Let's keep it that way. We adhere to the plan by doing everything we can to stay healthy and hardy.

Keeping costs down is for the greater good.

I therefore urge you to consider keeping rates at current levels.

Sincerely,