



PremiumRateIncreases@dfs.
ny.gov

11/28/2011 01:22 PM

To

cc

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

I have recently received information that my rates with the Healthy NY Plan under Empire will be increasing. This is supposed to be the most affordable plan for people with lower incomes, and yet it continues to increase each month. It is now at the point that it is 1/3 of my rent. It is atrocious that Empire will be increasing my rate, especially consid ed to inquire the reason why my premium was going up, the [REDACTED] Customer Support agent I spoke with couldn't even answer my questions. Healthy NY through Empire has been the worst plan I have ever been on, from their increasing costs, to fighting my prescriptions, to impossible to deal with customer service agents. I hope this complaint goes somewhere in stopping them from increasing their monthly cost.



11/28/2011 01:35 PM

[REDACTED]

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

cc

Subject Empire HealthChoice HMO proposed rate increase

Dear NYDFS,

I have an Empire HealthChoice individual plan with prescription drug benefits. The requested rate increase of 16-21% for 2012 will represent 18-19% of my monthly income. The increase in payment of \$56-74/month would be like paying two Con Ed bills every month.

I understand that health care costs are rising, but incomes, especially for those of us in the Healthy NY program, cannot in any way keep up with rate increases of 16% or more. As you know, Healthy NY's income limits have not risen enough in the past to keep up with rate increases of 7-14%.

I ask you to consider a more modest increase of 10% or less for 2012. We all appreciate your efforts to keep insurance affordable, and we hope you can achieve a reasonable rate increase for 2012.

Sincerely,



11/29/2011 01:36 PM

To PremiumRateIncreases@dfs.ny.gov

cc

Subject Re: Rate changes filing Q2 2012

PLEASE DO NOT ALLOW THIS RATE INCREASE - I AM UNEMPLOYED AND PAY FOR MY OWN INSURANCE (HEALTHY NY THROUGH EMPIRE) WITH THE LITTLE MONEY I SAVED. I CAN NO LONGER AFFORD TO PAY THESE HIGH RATES IT WILL FORCE ME LOSE MY INSURANCE.



12/01/2011 10:28 AM

To

cc

Subject Prior Approval Rate Changes

November 24, 2011

Premium Rate Increases
Health Bureau
New York Department of Financial Services
25 Beaver Street
New York, NY 10004

To Whom It May Concern:

I am a self employed, [REDACTED] Due to the expense of health insurance in NY, for many years, I had a catastrophic health insurance policy through BlueCrossBlueShield (which came to me via an old Cobra policy via my old employer). I had a pre-existing health condition and was terrified to be without insurance, even if I could only afford catastrophic coverage.

In spring 2010, I was diagnosed with [REDACTED] and thankfully, I was not only able to upgrade my policy to HMO coverage but it was a somewhat affordable option, called Empire Blue Cross Blue Shield Healthy NY. Healthy NY isn't perfect but I am grateful for it.

As you already know, by spring 2011, my policy cost had increased by approximate 7.5%, though, Blue Cross had asked for substantially more. I considered this to be an astronomical level of increase.

As you already know, Blue Cross Healthy NY has recently requested yet ANOTHER increase in my policy – to take effect in spring 2012, of up to 21%.

This is simply price gouging. They received a rate increase last year of 7.5% on my policy.

I know Blue Cross was recently awarded somewhere between an 7- 8 % increase for the first quarter of 2012. How can they possibly need ANOTHER increase? Let alone an increase of 21%? After they just got a 7-8% increase?

DO NOT ALLOW these price increases to go through. They are in effect highway robbery.

Thank you.



11/30/2011 02:56 PM

To premiumrateincreases@dfs.ny.gov
cc

Subject Healthy NY increase

Dear NYDFS:

I receive my health insurance through Blue Cross/Blue Shield Healthy NY. As a small business owner, I am struggling with making ends meet in this horrible economy. My income has dropped drastically as I try to stay afloat and bring on and keep business. When I received notice that BC/BS wanted to raise my monthly rate up to 21% Q2, 2012, I was appalled. So much talk about helping the consumer and the government looking for a fair plan for all.....this makes me feel like it's a bunch of nonsense. People out of work, losing their homes...and insurance companies making multi-millions. In addition, the Healthy NY plan does not cover mental health (and I thought the NYS Mental Health Parity law insured that), they don't cover physical therapy, vision, nutrition (unless already diagnosed as a diabetic) and a whole host of care covered by other plans. I appreciate that this assistance is available, but if they are allowed to raise the prices beyond just because they can, then there is no way those of us of lower income can manage it. Please take this into consideration when deciding the allowance of a rate increase for BC/BS. Thank you.



12/02/2011 08:14 AM

To premiumratechange@empireblue.com,
premiumrateincreases@dfs.ny.gov
cc

Subject PLEASE DON'T RAISE RATES

To Whom it May Concern:

I am writing to you today to ask you to please not increase Empire Blue Cross Blue Shield's Healthy NY premium. This program allows my husband and I to receive affordable health care. If the rates increase, we will be unable to afford health insurance. We're both [REDACTED] unable to receive health care benefits through our jobs. [REDACTED] do not make much money, as it is more than 1/2 of our monthly income goes towards Health insurance. Please, we are struggling as it is to make ends meet. Don't increase rates. Thank you.