

New York Dept. of Financial Services  
25 Beaver St.  
New York, N.Y. 10004

To whomsoever it may concern,

I have recently been notified by my health insurance company - Empire Blue Cross Blue Shield of their requests for a rate change for my Healthy New York plan.

I respectfully request that you deny Empire these exorbitant rate increases. As a small business owner, living on [REDACTED] in this financial climate, it is difficult as is to pay premiums for health insurance. We cannot pass on these % increases to our customers. Many small businesses may lose their health insurance if they are forced to pay these large premium increases each month. Please deny Empire this huge premium increase. Thank you for your consideration. [REDACTED]

RECEIVED  
NOV 14 2011  
HEALTH BUREAU  
OFFICE

November 8, 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'm a Healthy New York Plan Member and I've just received news from Empire Blue Cross Blue Shield that they've recently submitted a rate change request to the NYDFS. I understand that we are undergoing challenging times and that costs are increasing—but their request for a 16% to 21% increase is simply outrageous.

I joined Healthy New York in 2004 after losing my job and never imagined I would have to rely on it for so many years. At the time, I found the monthly rate of \$174.24 per month a very affordable alternative to COBRA, which was around three times that amount.

After years of modest and understandable increases, last year the monthly rate skyrocketed to \$310.73! The 4.5%-9.5% increase they had asked for that year seemed ludicrous, but the current request seems downright criminal. Especially when they pay the doctors I visit barely more than my co-pay! Personally, I think it's keeping investors happy that has led to the greedy profit demands for these insurance companies. If not, and their costs have increased 16%-21% in one year, that seems to be an internal issue that shouldn't be passed onto customers.

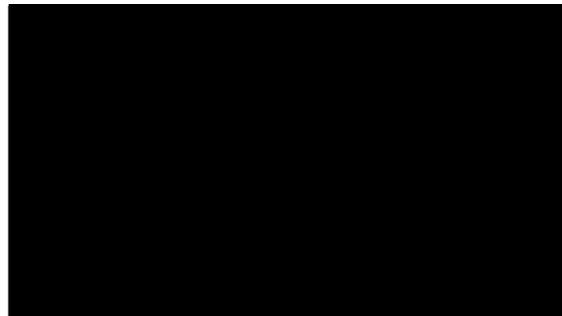
A 16% to 21% increase would raise my monthly premiums to between \$360.45 and \$375.98 or a total of \$4,325 to \$4511 a year in just health insurance premiums. And that's without prescription benefits which I can't afford. Add in those costs plus co-pays and other medical payments that Healthy NY doesn't cover (I had to spend over \$500 last year for a [REDACTED]) and that's around \$6,000 a year—without any major health issues! And this is deemed feasible for someone who makes a maximum of \$27,000 a year?

Since 2004, salaries have not significantly increased, yet the \$376 monthly premium represents a whopping 46% increase from the rates back then. All while insurance companies are rolling in profits.

Most incredibly of all, the Healthy NY plan demands that an individual not make more than \$2,269 a month (gross) to be eligible for these benefits. That's about \$1700 per month after taxes. Subtracting this new rate alone leaves about \$1320 for living expenses—in New York City! The choice many of us have to make is food, clothing, shelter, or health insurance. The truth is, the very people you are trying to protect cannot afford \$376 per month for health insurance. Is that the actual plan? To get more people dropped from the program since the state is broke? Then those people wind up in hospitals with no insurance costing the state even more. Brilliant.

All this selfish and short-range thinking is what has got us into this mess to begin with. I hope you will come to your senses and deny Empire the outrageous rate increase they ask. Let them receive the same pay increase most New Yorkers have had in the past few years—close to nothing...or less.

Thank you for your consideration.



Re. "Healthy New York" Ins. 11/11/11

To Whom it May Concern,

I am writing in response to your letter regarding a premium increase. As far as I am concerned, there is no justification to this increase.

In these times when many are struggling, myself included, this request should be denied. Along with every premium increase, there are never any additional coverage benefits, and the benefits it does provide are limited.

I am a [REDACTED] with [REDACTED] I am self-employed and work a second job, working seven days a week with no benefits. I must also pay health insurance for my [REDACTED] [REDACTED]

It is time that you and other big companies realize that the people paying your premiums can no longer keep up and something's got to give. Give us a break and do not raise premiums.

RECEIVED  
NOV 17 2011  
HEALTH BUREAU  
N.Y.C. OFFICE

You will force people like  
myself to drop health  
insurance and add to the  
population of uninsured,

Very truly yours,