



PremiumRateIncreases@dfs.
ny.gov

11/18/2011 03:45 PM

To

cc

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

I am a NYS resident [REDACTED] participating in the Empire plan. I understand that Empire has submitted an insurance rate application in proceeding No. AWLP-127621762. I respectfully submit that before any action is taken on the Empire application, that the following proposal for more efficient and cost-savings option for the delivery of health care services be carefully considered.

Many of the patients I see forgo appropriate preventive health screening and treatment measures due to work-related time constraints. I propose that work-place delivery of approved preventive measures under the supervision of a physician become standard of care and provide reduction in healthcare premiums to employees/employers, when insured contract and pay for private wellness exams and preventive screenings. The cost of this optional care should be deductible from premiums otherwise paid.

Preventive measures such as adult influenza immunizations, counseling regarding aspirin use, alcohol screening and counseling, tobacco screening and prevention are cost-saving. Countless other measures are cost effective. Implementing approved measures in the work-place creates greater penetration of preventive measures and hence decreases employee absenteeism, improves productivity and employer output. Most importantly, communities would improve overall healthcare with a cost per Quality Adjusted Life Year well within the acceptable range (<\$50,000).

Additionally, the appropriate implementation of preventive measures in the work-place will decrease the inappropriate screening and testing often originating in the physician's office, including costs of screening/testing procedures and follow-up of false positive results.

Options of implementation include:

Option 1) Cost saving measures only. A well documented cost savings is accrued to the insurer.

Option 2) Cost saving and cost effective measures. Provides the cost savings of Option 1 above along with providing and educating the population about other appropriate measures.

Employers should realize a decrease in premiums for adopting in-office wellness and prevention programs. Such programs should be administered and supervised by local, licensed, board certified physician(s) who are accessible to employees in the community for questions and follow-up. The programs should

conform to nationally recognized prevention guidelines.



11/20/2011 11:38 AM

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

Subject Empire Blue request

Dear sirs,

It is time to refuse Empire Blue request for an additional premium increase.

You have given them increases for the last 2 to 3 years in the same 20 to 25% levels. It is now time to tell them to figure out how to run their businesses effectively.

I am a small business and unable to continue to finance these increasing health costs for our employees.

It is time for you to act in the interest of the people that you work for. It is time for you to refuse these increases.

Sincerely angry.



11/21/2011 08:34 PM

To <premiumrateincreases@dfs.ny.gov>
cc

Subject Please Do Not Raise Premiums

To Whom This May Concern,

I am contacting you regarding a letter I received from Empire BlueCross Blue Shield stating they have submitted a rate change request. Q2 2012. I am a middle class working [redacted] and I work very hard to cover all my expenses. It is already a big strain the monthly premium I pay. \$373/month. Please understand the position we mothers are in. We are trying to provide for our children and families and by raising the premiums by 16-21% it is going to make it very difficult for us.
Thank You.



11/24/2011 05:15 PM

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

Subject EmpireBlue Health Plan



Dear Sir/Madam,

We are a small [REDACTED] We pay 50% of our employee health care costs to make it affordable for them to have health care. We have employees that can't afford it as it is and don't qualify for Medicare/Medicaid – they fall through the cracks. We already received a rate hike less than one year ago from Empire, just one month after we started on the plan.

We are struggling as a small business with increased taxes such as MTA and unemployment, and have not let anyone go. The proposed increase of 16% to 21% will not only cause some of our employees to possibly give up their health care, but it will cause our business undue hardship. We are not in a position to help them any further.

It is truly distressing that despite trying to do all the right things for our employees we are confronted with such an excessive increase. We couldn't dream of raising our prices 16% – 21% on our clientele as it would cause owners to forego the necessary medical care their pets and cause suffering. It is unfortunate that a health insurance company can't see the consequences to human beings.

We understand a cost increase may be necessary, but please keep it to no more than 5%.

Thank you,