



11/25/2011 05:17 PM

To <PremiumRateIncreases@dfs.ny.gov>

cc

Subject Re: Legal notice

I thought the attached message was going to Empire BCBS. I strongly urge you to DENY the rate increase request. It is an outrage that they would try to increase the rates AGAIN. Our rates have gone from \$900 when we started our plan to almost \$1,500 a month now, only 2 years later.

They are RICH ENOUGH. Please, we are begging you do not enable their fraudulent GAUGING of the American people. Please do not act as an accomplice to this fraud on the working people of New York State. It would be irresponsible for you to allow their requested rate increase. YOU SHOULD BE REQUIRING THEM TO LOWER THEIR RATES.

They need to LOWER their rates NOT increase their rates. Please write me back and let me know that you do not intend to allow them to perpetrate insurance fraud by illegally raising the rates.

You know people like us have no where else to turn, they have us backed into a corner with this insurance scam and OUR LIVES DEPEND ON GOOD HEALTH COVERAGE.

If you do allow the rate increase I would like to invite your commissioner to appear on NBC Nightly News with me as a customer to explain to me why our business will be paying almost \$20,000 a year for health insurance. I think the people of NY State and the rest of America would like to hear a sound justification for this scam that is being attempted on the working people of this state.

Sincerely,

To Whom it May Concern,

I hereby give you legal notice that your letter of Nov. 18, 2011 entitled: IMPORTANT: Notice of Rate Changes Filed for April 1, 2102, is fully incomprehensible and potentially fraudulent. What does +3.0%-8.0% mean? You are real [REDACTED] up the rates. But, I guess you want to stay snugly in your top 1% status, milking the life out of the rest of us no matter what the cost. Do you have children? Do you have a trace of a conscience? It appears to me the answer on both counts must decidedly be know.

We are a small business trying to succeed in a crappy economy and you insurance companies just make that prospect more and more inn attainable every year with your pure, unadulterated greed. You have a lot of nerve trying to charge us more for the plan. We will be shopping

around for better prices and coverage.

Secondly, the letter you sent regarding the rider to the CERTIFICATE OF COVERAGE, MAXIMUM ALLOWED AMOUNT REIMBURSEMENT FOR COVERED SERVICES, is also totally incomprehensible.

My understanding of the insurance law is that the burden of making such notices easily understandable to your customers is on YOU. Empire has failed to provide a clear explanation. We request that you RESCIND your request to the state for a rate increase, and that you begin issuing CLEAR communications about your attempts to change our contract.

Sincerely,



11/27/2011 03:29 PM

To premiumrateincreases@dfs.ny.gov

cc

Subject Fwd: questions about proposed rate increase to insurance

To the NYDFS,

I have read that the industry-requested rate increases, if granted, would generate a great profit for the insurance companies, and are not, therefore, an effort to maintain the status quo in terms of profit, but an attempt to gouge customers.

I politely asked [PremiumRateChange@empireblue.com](mailto:PremiumRateChange@empireblue.com) about this, and it refused to answer. (At first it evaded the questions, and provided irrelevant information; then it ignored my response.)

I hope you will find out whether the insurance industry is using this rate increase as a means of increasing profits, and, if so, deny the increase.

Also, please let me know if you can extract answers to my questions from the insurance company.

Thank you in advance for your help.

Sincerely,



11/28/2011 12:10 PM

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

cc

Subject health insurance

To whom it concerns;

As a new subscriber to Empire HealthChoice HMO I find it unfathomable that after less than 3 months we are looking at a 16-21% increase in rates. I can say that after 3 months of working with this organization and other previous Health insurance providers that there is a great deal of inefficiency and unnecessary paper generation. I question if it is easier to raise rates then reevaluate internal systems and processes. I know health costs continue to rise and expect some increase but 16-21% seems excessive and unaffordable. Sincerely,



11/28/2011 02:15 PM

To [premiumratechange@empireblue.com](mailto:premiumratechange@empireblue.com)  
cc [premiumrateincreases@dfs.ny.gov](mailto:premiumrateincreases@dfs.ny.gov)  
Subject rate increases

As a small business owner in the state of New York I am finding harder each year to pay my health insurance premiums. The past three years the monthly premium has gone up over \$100. That is an annual increase of more than \$1,200.00 per year. Paying for a two person plan is more than most other plans. Increasing our policy to help cover young adults in a family policy until they are 26 is not right or ethical. As we get closer to 2014 and the Obama health care changes I really do not know how I can afford all this. Something has to be done, but I don not believe that Obama Health Care is the answer - it is already raising the cost of insurance to extreme levels!