



11/02/2011 10:36 AM

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

Subject Empire Blue Cross Blue Shield

To Whom it May Concern:

I am a [REDACTED] I am writing to express great concern about the recent events surrounding Empire Blue Cross Blue Shield and their filing with the NYSDFS for huge premium rate increases as well as their intent to discontinuation of many of their small group insurance products. If they are allowed to pull many of those products from the market it will completely destabilize health insurance for many of our small business clients since there will not be much competition from the remaining insurance carriers.

Thank You.



11/02/2011 12:37 PM

To premiumrateincreases@dfs.ny.gov
cc

Subject premium outrage

I received a notice today that my premiums that I pay for my employee and his wife will be going up 26% and my premium will be going up 16 %, that is beyond comprehension. I am a small business, my employee could no longer afford to pay his premium, the additional rates shall potentially force us to drop our insurance coverage. My premiums went up last year two times, this rate increase is beyond even consideration. I would like to get a written explanation of how a rate increase can be permitted on a half yearly basis, annually...shame on you all, way to kill another small business.. I would like a detailed explanation. Your link as to the proposed rate change does not work empireblue.com/priorapproval



11/02/2011 03:58 PM

To <premiumrateincreases@dfs.ny.gov>
cc



Subject Rate increases

Hello,

I received a letter from Blue Cross that they applying for a Rate Change of 16 to 26%. Who can people who are having trouble making ends meet absorb such an increase? Inflation is a -0- how do they charge 25% more?

We are on the verge of going under and these insurance costs will put us out of business.

What can be done to reduce the costs



11/02/2011 06:21 PM

To premiumrateincreases@dfs.ny.gov

cc

Subject Upcoming insurance rate increase filing

Dear Sir/Miss,

Writing to say how disheartening it was to see yet another potential double digit rate increase for our business coming from Empire Bluecross/Blueshield. As a small business we have reached the breaking point of what we can afford to provide to our employees regarding healthcare, and I believe with reasonable assurance that if this current increase goes through we will no longer be able to provide such coverage. I have spoken with countless other businesses who also provide Empire Blue for their employees and they have voiced the same concern, which has now turned to justifiable outrage amongst almost all.

Our own business does not fall under the upcoming healthcare overhaul which stipulates mandatory coverage for all employees because of our company size, so these employees will in turn have to go without coverage or find other places of employment, which as we all know is extremely difficult at this time. So this will not only hurt those employees but also the small businesses that will lose them. The same small businesses that makeup the bedrock of this country's economic system. Which I can only imagine will lead to further erosion of the stability of this country, and thus of companies like Empire Blue.

I, along with countless others hanging by a thread today, truly hope this increase does not go through. Or it could be the end for many.

Sincerely,



11/02/2011 07:10 PM

To premiumrateincreases@dfs.ny.gov
cc
Subject Empire rate Increase

To Whom It May Concern:

I am generally not one to complain or least of all write a letter but I have found it necessary to voice my opinion in this matter. I got a letter from Empire Blue Cross today telling me that they have asked to increase my rates once again. I am a small business owner and pay my employees health insurance. I understand that times are tough and the economy is not greta but I BEG you , please do not increase the rates. I am very much for everyone being covered, I think this was a good plan but not under the auspices that rate will continue and continue to increase where I may not be able to cover my employees even though I will be required to do so.....

I know I am a small voice but I hope someone pays attention and just doesn't let the Lobbyists plow through a bill or rate change without consideration on how it will effect the small businesses such as mine.

Thank you in advance



11/03/2011 01:40 PM

To premiumrateincreases@dfs.ny.gov
cc
Subject Rate change from Empire Health

How is it possible when people are struggling for Empire Blue Cross Blue Shield to request a 25+% rate increase ? and for that matter, for it to get approved.

NO ONEs salary is going up and if folks do get a raise it is no where near 25%.

The price of food, gas, home heating oil... all of the basics are increasing and the average person can do nothing.

Where are the people we put in office? Why aren't they doing anything?

This is an outrage. Rape.. You people should be ashamed of yourselves if you approve this increase.

Most people who purchase this insurance cant afford to pay the premium and now it is going to go up 25%.

Shame on you if you approve this request.



11/03/2011 02:52 PM

To premiumratechange@empireblue.com
cc premiumrateincreases@dfs.ny.gov
Subject Rate Hike

I just received a letter indicating that my premium will be expected to go next April 2012 by 21-26%. This proposed rate change is out of control. How are working people, which is what I am, supposed to pay this type of increase? You already increased my rate this year by 50.00. I am totally against this. Totally outraged. I expect that your request be denied and that, hopefully, many more individuals will also protest this absurd rate hike.



11/03/2011 03:05 PM

To "premiumrateincreases@dfs.ny.gov"
<premiumrateincreases@dfs.ny.gov>
cc
Subject Empire Blue Cross rate filing

I just heard from our insurance broker that Empire has filed an aggregious rate increase request that will raise rates for small businesses in NY over 25% and pull coverage for over 95% of their small business portfolio. They clearly want to pull out of the state and hurt small businesses during a recession.

This is non-sense and an affront to all state small businesses...we have few options to provide health care coverage and this makes it nearly impossible to find a suitable plan if approved...This case must be rejected by your office and Empire must stay in the market. Do not let them hold small business hostage...or the state for that matter.



11/03/2011 06:29 PM

To premiumrateincreases@dfs.ny.gov
cc
Subject RE: Empire Blue Cross Blue Shield - Please do not allow!!!

To whom this may concern,

My name is [REDACTED], I am the owner of [REDACTED], a small business based out of NYC. It's tough to own a business in this trying economy but I love what I do and I treasure all my

employees. Their well-being, as well as mine, are very important to me. To provide that point, I offer full medical coverage that my company pay for 100% through Empire Blue Cross Blue Shield (EBCBS) for years.

I have always paid my bills on time and my coverage is up for renewal in Dec. and I have been trying to renew along with my agents since beginning of last month. And just this week, I have received a very troubling news that EBCBS has asked New York State Department of Financial Services not only to raise the rate which they have been raising double digits every year, but to drop 95% of all the coverage of their small group product portfolio. That means any company with less than 50 companies will loose the coverage.

This will be detrimental to our well being and it will be very difficult for us to find the insurance coverage that are comparable. Already, as a small business, we were always faced with very few options.

This must not be granted or at least fought with a zeal. We hear over and over by politicians how small business is a foundation of our economy and basis for our recovery from this tough economy. I, as an owner of the business, is trying to create jobs and make the business grow. I had already accepted the premium increase from EBCBS and signed the acceptance just last month. But for them to then turn around and ask for permission from NY State to drop the coverage to 95% of it's small business customers is not only unjust but inhumane. How do you expect us to then find the coverage for our employees even if we wanted to? As a business owner with employees totally only I don't have to offer the medical insurance. But I believe it's my civic duty to offer my employees medical insurance so their health is taken care of. Please do not allow EBCBS to drop their coverage to small business.

I am attaching the email content from my insurance agent along with the letters from EBCBS. Please feel free to contact me.



11/03/2011 06:47 PM

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

cc

Subject Rate

Dear Mr.

I received your notice of premium rate increases. I'm sure your company has increases in expenses, just like the rest of the country.....HOWEVER, I have been UNEMPLOYED FOR A FULL YEAR NOW. I've completely depleted my savings account making my premiums up-to-date, and I don't even have prescription coverage. Is any consideration being made for those of us without income?



11/03/2011 08:07 PM

To premiumrateincreases@dfs.ny.gov

cc



Subject Rate-change request by Empire

To Whom It May Concern:

As a customer of Empire Blue Cross Blue Shield, I am writing to urge you to refuse the rate increase recently requested by Empire. In these difficult economic times, self-employed people such as myself already find it difficult enough to cover health insurance costs out of pocket. A 16 to 21 percent increase such as Empire is requesting will create real hardship for thousands of New York State families.

I urge you to consider the physical and economic well-being of individuals and families rather than the bottom line for health care corporations as you make this decision.



11/04/2011 07:24 AM

To premiumrateincreases@dfs.ny.gov

cc

Subject Empire BCBS Rate increase

Dear Administrator;

In view of the recent notice regarding proposed rate increases I am formally disclosing my opposition to any rate increases in the above referenced proposal.

As a profitable institution companies such as BCBS must engage in effective processes to reduce operating costs and develop innovative systems to promote at least 40% organic growth improvements within its structure.

Relying on recurring rate increases each year and passing on operating inefficiencies to the consumer base to ensure profitability is not a viable proposal alternative.

I shall be more than obliged to assist in any way to help with programs and processes to effect reduction in operating costs to ensure that rate increases can be suppressed while operating profits are not hampered.

Sincerely,



11/04/2011 02:04 PM

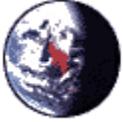
To premiumrateincreases@dfs.ny.gov

cc



Subject

PLEASE NO MORE RATE INCREASES. I WILL HAVE TO DROP MY HEALTH INSURANCE IF IT BECOMES ANY MORE EXPENSIVE THAN WHAT IT IS NOW. THANK YOU



11/05/2011 01:40 PM

To premiumrateincreases@dfs.ny.gov

cc premiumratechange@empireblue.com

Subject No Empire BlueCross BlueShield Premium increase

To Whom This May Concern at the NYDFS,

Please deny Empire BlueCross/BlueShield the premium increase they are requesting. They do not serve the health needs of their members. They are deliberately confusing, have mislead me to use services they then refuse to cover, have incomplete information on their membership cards that confuses the doctors and pharmacists, and are slow in communicating with both doctors and members. Between the fees for services they steered me to and then didn't cover and the premiums I already pay, I will not be able to afford medical coverage as it is.

Navigating customer service is the worst with them, and the website provides confusing information.

And these issues did not improve with their last rate increase, so I doubt any of this new revenue will go to help provide more efficient services to their members. I will switch to a new carrier at the soonest opportunity; none of my doctors or medical professionals have a good word to say about Empire BlueCross/BlueShield.

Thank you,



PremiumRateIncreases@dfs.ny.gov

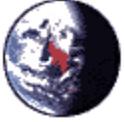
11/05/2011 04:23 PM

To mpdnp@hotmail.com

cc

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

this insurance company has increased rates every single year without explanation. at renewal in aug 2011 i paid an increase for the annual policy period. how can it be acceptable to increase the payments before the end of the policy. with each annual increase i decrease the benifits and pay more out of pocket. this is unacceptable.



11/06/2011 11:24 AM

To premiumrateincreases@dfs.ny.gov
cc
Subject BCBS

Thanks for supporting Obamacare, this is the result. If they want to do business in NY state then the rates for all employers should be the same.

You should enforce same rates for all employers not just large groups. What is the difference if employer has less than 50 or more than 50 employees?

The non-employed will be on welfare anyway so this will not concern them.