

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

November 3, 2011

RECEIVED

NOV 07 2011

HEALTH BUREAU  
N.Y.C. OFFICE

To Whom It May Concern:

I cannot afford these yearly increases for my medical premiums. I am just making due with the current increase. The company is forcing me to do without medical insurance, which is very important.

With the current recession, that seems to be slowly going away, I don't know how you can expect people to pay out this kind of money monthly. You keep telling us it is for the same reasons. After awhile, you just don't believe it anymore.

I am fortunate to have a job, but it is only part time. My salary is stretched to the limit paying the current monthly premiums. If you raise it again, you are forcing me to look somewhere else for health insurance or to do without. We all know that to do without can be life threatening.

I am not getting any more services for the increases. When I started this program, I was told that it is affordable insurance. It is not anymore. If I go to the eye doctor, I have to pay over that. I am not getting any more services for my money and the company wants and expects more from the people.

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NOV 08 2011

HEALTH BUREAU  
N.Y.C. OFFICE

10/5/11

To [REDACTED] President or  
To whom it may concern:

I've received another letter from Blue Cross Blue Shield advising me of a potential rate increase. My husband and I have a husband/wife policy which will increase anywhere from 21% - 26%. This is extremely unfair in this economic crisis. We are a family [REDACTED] Our children have child health plans and we have healthy NY. Up to last year I had a \$3000 cap on my policy. FYI [REDACTED] meds cost about \$6000 a year. Now 1/2 of my meds are not covered under the formula. I've tried many [REDACTED] and these keep me symptom free but unfortunately for me, I have to pay out of pocket [REDACTED]



2011  
FEDERAL BUREAU  
OF INVESTIGATION  
N.Y.C. OFFICE  
11/2/11

Att: NYDFS



Please be advised that we have recently received the letter from Empire BCBS in reference to a rate increase. Since NYDFS approves all community rates, it is needed for me to say, please consider during these times I barely make payroll my 2 part staff hasn't been paid in 2 weeks due to the decrease in gov's open insurance companies. I need to help patients

ACT: NYDFS

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survival health care in these  
hard times. My insurance  
plan has already decreased  
services in the past few years  
and the rates keep going up. There  
is no physical therapy, psych. etc  
coverage. More and more people  
will be forced to go on Medicaid if  
they can't afford private insurance.  
Someone needs to hear us - please  
listen to the small groups. Hospitals  
understaffed, gas for services cut.  
How do we exist and continue to  
help our community. The office of  
Bernard Blyden



November 4, 2011

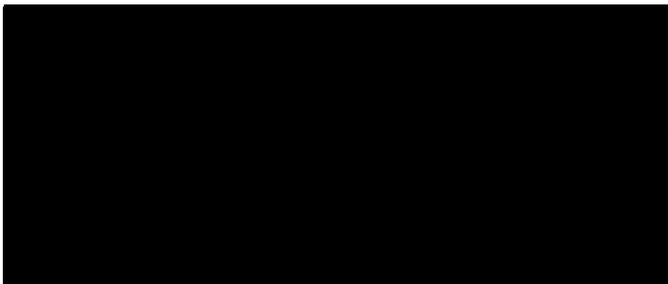
Premium Rate Increases  
Health Bureau  
New York Department of Financial Services  
25 Beaver Street  
New York, NY 10004

To Whom It May Concern:

I am writing to express my great concern regarding the rate-change that Empire is proposing to the New York Department of Financial Services. I received a letter from Empire BlueCross BlueShield stating that on April 1, 2012, my medical and prescription drug costs would increase between 16-21% if the rate-change were approved by the NYDFS. As a hard-working [REDACTED] [REDACTED] I selected the Empire BlueCross BlueShield health insurance plan as a more cost-effective option than most other health insurance plans. I have to be very thoughtful about how I spend my monthly income, but choose to make [REDACTED] health a priority and pay for the insurance. In addition, I just began with this plan in September, 2011 and do not feel that it is appropriate for Empire to increase the plan so drastically for customers who just began with the company.

If the NYDFS approves this rate-change that Empire is requesting, I may not be able to afford to provide myself or my daughter with health insurance but would not qualify for Medicaid or other services available to lower-income individuals. I implore you to consider how implementing the proposed rate-change will affect hard-working individuals such as myself who already struggle to pay for health insurance. It does not seem right that I should have to choose between paying for health insurance and paying for other basic necessities for myself and my daughter.

I truly appreciate your consideration and hope that you enable me to maintain my health insurance plan.



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If the NYDFS approves this rate-change that Empire is requesting, I likely will not be able to afford to provide myself with health insurance and will be forced to be uninsured, as I would not qualify for Medicaid or other services available to lower-income individuals. I implore you to consider how implementing the proposed rate-change will affect hard-working individuals such as myself who already struggle to pay for health insurance. It does not seem right that I should have to choose between paying for health insurance and paying for other basic necessities such as food and board.

I truly appreciate your consideration and hope that you enable me to maintain my health insurance plan.

Sincerely,

[REDACTED]