



11/07/2011 12:39 PM

To premiumrateincreases@dfs.ny.gov  
cc  
Subject RE: Empire Rate increase Q2 2012

To whom this may concern,

I'm e-mailing regarding the notice for the "Rate Increase" that was mailed to me on October 27th 2011. I don't understand about and (as per the letter) i'm e-mailing to request further information.

A rate increase would really put a dent into my monthly income and i need to know what can be done about it.

Thanking you in advance,



11/07/2011 02:45 PM

To <PremiumRateIncreases@dfs.ny.gov>  
cc <PremiumRateChange@empireblue.com>  
Subject Proposed Rate Increase

November 7, 2011

Premium Rate Increases

Health Bureau

NY Department of Financial Services

25 Beaver Street

NY, NY 10004

Dear Friends,

I have just received notification from Empire Blue Cross Blue Shield that there is a proposed increase of 16-21% on my premiums as a self-insured individual, EFFECTIVE APRIL 2012.

When I signed up in the summer of 2006 after losing my job and after the failure of my employer to advise me of COBRA, my premium was \$198/month on a plan that runs August 1 through July 31.

THIS MEANS THAT I HAVE SEEN A 78% INCREASE IN THE PAST FIVE YEARS.

Thankfully I have been healthy, so EMPIRE HAS SEEN A HEALTHY PROFIT FROM ME EVERY SINGLE YEAR, but in the meantime I have decimated my savings. I have tried many times to convert my plan to a high deductible equivalent to a catastrophic plan (a term NO ONE in Customer Service seems to be familiar with), but THEY DISCOURAGE THIS BY SAYING THAT I CANNOT MAKE CHANGES TO MY PLAN MID-YEAR. I would have to wait until August 1, which means that I would have to effectively “zero out” the deductibles and co-pays from seven months and begin all over again.

Yet, oddly enough, EMPIRE IS ENTITLED TO MAKE MULTIPLE PREMIUM CHANGES IN ANY GIVEN YEAR.

I am opposed to ANY INCREASES at this time, and believe THE STATE NEEDS TO CONSIDER LEGISLATION THAT WOULD PREVENT INCREASES IN PREMIUMS MID-STREAM. We commit to a plan, and they commit to cover us. Period. If they want an increase, it should have to wait until we re-sign.

I am politically aware enough that I know they are making increases before 2014 so that they will have the funds to cover any uninsured who signs up with or without pre-existing conditions.

THEY SHOULD NOT BE ALLOWED TO DO THAT ON THE BACKS OF THOSE WHO HAVE BEEN GOOD LONG-TERM CUSTOMERS. Let them make increases to new customers. Not us.

I am at the end of my rope.

Regards,



11/08/2011 11:08 AM

To PremiumRateIncreases@dfs.ny.gov

cc

Subject EMPIRE.....

The requests that Empire Blue Cross/Blue Shield has submitted to DFS is totally unacceptable. We are a small company with less than [REDACTED] employees. It has been difficult enough trying to keep up paying 1912.00 per month for insurance, a figure you would imagine Empire is making quite a profit from, now we are faced with them wanting to exclude small companies all together because a rate increase was not approved.....are there any principals left to speak of whereby major companies still have the "best" interest of their clients in the forefront of their minds?!? It goes beyond unacceptable, it is dehumanizing and disheartening. I am asking that the DFS stand up on our behalf to represent the small business owner. I may seem naive in making this point, but it needs to be made nonetheless..... preserve our humanity and reassure our hearts that it isn't all about the \$\$\$\$ being made. We are trying hard, very hard - please do the same.



11/08/2011 11:09 PM

To premiumrateincreases@dfs.ny.gov

cc

Subject Please dont allow empire to

Please dont allow empire to raise their rates [REDACTED] year for healthyny, it's expensive & tough to pay as is already. Thanks, [REDACTED]



To



11/14/2011 04:21 PM

cc

Subject BC/BS Rate Changes Filing Q2 2012

Re: Empire Blue Cross Blue Shield  
Rate Changes Filing Q2 2012

To whom it may concern,

I just started my family plan with BC/BS in January and then just 3 months later they increased the rate by 7% and now they want to increase it again possibly by as much as 21%. WOW When is it going to stop. I think that that is ridiculous and it will force me not to cancel my coverage and go uninsured.

I would like to thank you for your time and consideration regarding this matter and any help that you could extend would be well appreciated.

Sincerely,



11/15/2011 11:16 AM

To <premiumrateincreases@dfs.ny.gov>

cc

Subject Empire BCBS

To Whom it May Concern:

I am outraged at the proposed rate change request by Empire BCBS. I am a small business owner who offers an HMO plan to my employees. Apparently, the plan will either be withdrawn from the market by Empire BCBS by April 1, 2012. Or we will incur a 19% premium increase.

I implore the NYDFS not to allow this egregious rate increase.

Regards,