

I have recently been informed that my premiums are going to be increased.... again. I've had a policy for 7 years. If you check my records, you will see that I don't use the insurance too often. If you have to raise premiums, why not raise them for the insured that very often make claims, rather than people that don't.

If you say that's not how it works, well, maybe it should be...





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NOV 17 2011
HEALTH BUREAU
N.Y.C OFFICE

November 11, 2011

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

re: Empire BC/BS proposed rate increase

To Whom It May Concern:

I am furious about the proposed rate change for our premiums at Empire Blue Cross Blue Shield. I am [REDACTED] for a small start-up company. We shopped to find an "affordable" plan through Healthy New York. We will now shop again for a more affordable plan. This is ridiculous.

I do not see ANY way a 16-20% increase in premiums for working class, middle class, and small business subscribers is justifiable. It makes me sick that Angela Braly receives a \$13 MILLION+ compensation package. I see that poor Mark Wagar is only getting half a million in salary plus 60% of that in bonus. Please explain to me how this is ethically justifiable while their "customers" are scraping along just trying to cover our families in case of illness or injury – and trying to make a living or launch a new small business. I really do not get it.

By the way, we need a Single Payer national health care system, and we need it now. I have no idea who is reading this letter, but in case you don't know it, we are the only developed nation that does not have a national universal healthcare system. And in case you don't know it, there are 45 MILLION people in this country that do not have health insurance, and MILLIONS MORE who are UNDERINSURED. And in case you think we have the best health care in the world, think again: according to the World Health Organization, the US ranks 37th in overall health outcomes. Single Payer means publicly funded, privately provided healthcare for all. It is like expanded and improved Medicare for All. And it is affordable [REDACTED] Thank you.

Sincerely,
[REDACTED]

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

November 13, 2011

Greetings:

Once again, the richly paid management of the WellPoint / Empire combine has presented its grotesque rate increase plans. In our case, the proposed unconscionable rate increase has a range of 20% – 25%. Please note that the author of the informing letter, signed by the valiant Mark Wagar, cowardly employs the phrase *rate change*, without exception, rather than the straightforward *rate increase*. Why banal deception rather than earnestness?

The proposed rate increases reflect neither the rate of inflation found in the real world nor in the medical realm. Pursuit of a fair return on investment leads to good business and a comforting wallet. The management of the combine, however, pursues loads of lucre. From WellPoint's October 26 press release on third quarter results: "Our ability to add new customers while controlling costs demonstrates our execution and emphasis on creating a more affordable operating model for our customers," said Angela F. Braly, chair, president and chief executive officer." I sense appalling contradiction. Call it 25%.

Sincerely yours





Nov. 14, 2011

Premium Rate Increases
Health Bureau
New York Department of Financial services
25 Beaver Street
New York, N.Y. 10004

RECEIVED
NOV 18 2011
HEALTH BUREAU
OFFICE

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,

