

**RECEIVED**  
JUL 20 2011  
HEALTH BUREAU  
N.Y.C. OFFICE

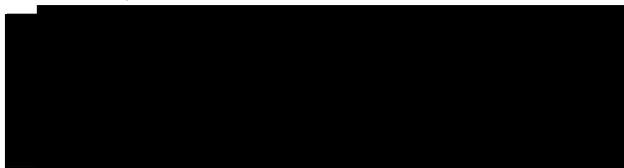
July 25, 2011

Health Bureau - Premium Rate Adjustments  
New York State Insurance Department  
25 Beaver Street  
New York, NY 10004

Dear Sirs:

I am writing in response to a letter I received from Excellus Blue Cross Blue Shield in which they have informed me that they would like to increase my rates 12.5% - 16.5% on January 1, 2012. How can a company that made over \$100,000,000 in profit last year ask for such a large rate increase at a time when people are struggling? Many plans are going to be adjusted downward in price according to the letter, why can't Excellus hold all their rates where they are? Thank you for requiring Excellus to get approval for any change, as we have been getting hit with double digit increases for many years, and we cannot afford another rate increase.

Sincerely,

A large black rectangular redaction box covering the signature area of the letter.

July 27, 2011

HEALTH BUREAU – PREMIUM RATE ADJUSTMENTS  
NEW YORK STATE INSURANCE DEPARTMENT  
25 BEAVER ST  
NEW YORK NY 10004

**RECEIVED**  
JUL 29 2011  
HEALTH BUREAU  
N.Y.C. OFFICE

Good morning,

I write to formally protest the rate change recently requested by Excellus B/C-B/S.

Frustrated by years of high-single or double-digit premium increases, many employers have been forced to alter their health insurance plans to provide coverage for employees at a reasonable cost. Like thousands of other employers, Options for Independence this past year elected to switch to a High Deductible Health Plan to lower the overall premium costs for both the agency and our employees.

The trade-off for lower premiums was an exceptionally large increase in deductible limits for employees and their families. Employees accepted these increased deductibles as the only alternative to excessive premium costs.

Now, after luring employers and employees to High Deductible Health Plans, and using what I perceive to be a classic bait-and-switch tactic, Excellus B/C-B/S has requested a huge premium increase (Syracuse Region .... 12.5% - 16.5% for our \$1800/10% HDHP) for 2012. This is simply unacceptable.

I respectfully urge the NYS Insurance Department to deny, or at the very least reduce significantly the increases requested by Excellus B/C-B/S. Failure to do so will only result in fewer employees that can afford health insurance and more brazen attempts by our insurer to fleece New York employers and employees in the future.

Sincerely,

[REDACTED]

July 25, 2011

Health Bureau-Premium Rate Adjustments  
New York State Insurance Department  
25 Beaver Street  
New York, New York 10004

[REDACTED]

**RECEIVED**  
JUL 28 2011  
HEALTH BUREAU  
N.Y.C. OFFICE

Dear Sir/Madam:

I am deeply frustrated with the constant rate increases from the Health Insurance Industry and especially the carrier for our employees, Excellus.

[REDACTED] continues to grow and add employees during these difficult economic times. Health Insurance is a key benefit for our employees and the company pays 80% of the single premium. With the recent announced fee increases, Excellus has raised premiums over 370% since January, 2000. I can assure you that my company's service fees pale in comparison.

[REDACTED] the plans that my employees can access are potentially being increased 6.9% to 19.5%. yet the plans that Excellus manages for New York State Employees, (Healthy NY, ValuMed Plus, and the Direct Pay HMO & POS) have proposed changes of only (-10%) to 2.5%. That is Not Right!

Lastly, Excellus has been encouraging employees and employers to purchase High Deductible Health Plans for several years and we have supported this recommendation. Now they are proposing rate increases for those plans of 12.5% to 19.5%. Since the employee is paying far higher deductibles, how is this warranted?

I ask that you carefully scrutinize the Excellus Rate Proposals as well as their Balance Sheet, Officer Compensation and Reserves. New York State employees are facing severe budget cuts and lay-offs. It is time that the Health Insurance Industry and Excellus in particular face reality and reduce their operating costs and stop gouging its policyholders.

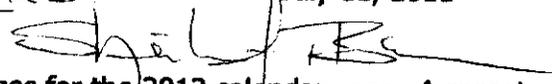
Thank you,

Sincerely,  
[REDACTED]

7-26-11

to whom it may concern,  
I feel that a rate increase for  
commercial high deductible plans  
is not justified as none of  
us draw on the benefits.  
Healthcare given are paid from  
the ASA. the plan is never  
utilized.

July 11, 2011



**RECEIVED**

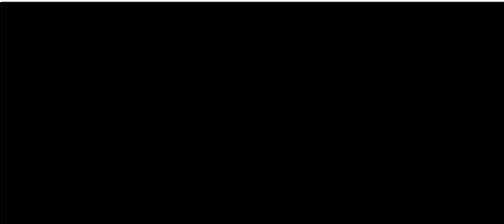
JUL 28 2011

HEALTH BUREAU  
N.Y.C OFFICE

This letter serves as initial notice explaining our requested rate changes for the 2012 calendar year. A recent state law requires that health insurers seek premium rate approval from the New York State Insurance Department prior to issuance of premium rates, and we are taking the first step in doing so for 2012.

Below is a grid that shows the range of rate changes requested for products that we offer in your service region. Community rated products missing from this list may not be offered after December 31, 2011, and those impacted will be notified of the changes. Our request for approval of the rate changes will be submitted to the New York State Insurance Department on or about July 13, 2011, for use beginning on your annual renewal date.

<b>Syracuse Region - Quarter 1 / 2012 Requested Rate Change</b>	
<b>Product Type</b>	<b>% Change Requested</b>
Medicare Supplemental, Plan A	5% to 10%
Medicare Supplemental, Plan N	-5% to 0%
Medicare Supplemental, all other plans	0% to 5%
Medicare Complementary	0% to 5%
Healthy New York	-2.5% to 2.5%
ValuMed Plus	-10% to -5%
Direct Pay HMO & POS	-10% to -5%
Commercial PPO Copay	7% to 11%
Commercial PPO Hybrid \$250 and \$500 deductibles	6.9% to 9.9%
Commercial PPO Hybrid \$1000 deductible	9% to 13%
Commercial PPO Hybrid \$2000 deductible	10% to 15%
Commercial PPO Hybrid \$2500 and \$3000 deductibles	14% to 19%
Commercial High Deductible Health Plans \$1300 20%, \$1800 10% and \$2600 0%	12.5% to 16.5%
Commercial High Deductible Health Plans \$2600 20% and \$5500 0%	16.5% to 19.5%
Commercial Indemnity	6.9% to 9.9%
Commercial HMOBlue	6.9% to 9.9%



**RECEIVED**  
JUL 27 2011  
HEALTH BUREAU  
N.Y.C OFFICE

July 22, 2011

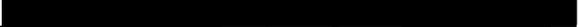
James Wrynn, Superintendent  
New York State Insurance Dept.  
Health Bureau  
25 Beaver St.  
New York, NY 10004

Dear Sir:



Our region is served by two large not-for-profit health insurance companies, Excellus BC/BS and MVP Preferred Care. These two companies control 99 ½ % of the private health insurance market here. In 2010, the legislature passed and the governor signed into law a requirement that your department review and possibly approve the premium rate increases requested by these regulated not-for-profit agencies. The purpose of my letter is to express hope that, in the coming months, your office will look very closely at the premium rate increases which will be requested by these two agencies.

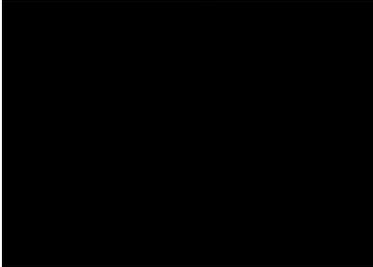
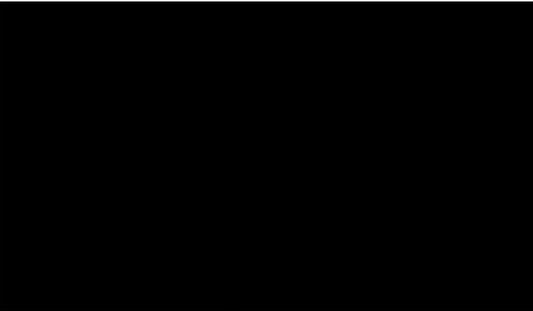
As you know, it is required that each company spend a minimum ratio of their income on the actual provision of health services. It has been my recent experience that the health insurance companies explain that they have to pay out more and more every year for covered health services. This may be so, but it is my observation that these two companies spend a large amount of money on advertising (billboards, TV, radio, newspaper, mailings) to compete with each other for the most attractive customers. They spend a lot of money on executive salaries, bonuses, staff and computer systems to deny physicians who try to order prescriptions and radiology studies and make referrals. They hire for-profit outside companies to add to this work. When it comes to reimbursement to physicians and to hospitals, there is no improvement in these payments.

 are on the verge of going out of business due to denial of payment for services to patients by Excellus and MVP. Patients face growing pressure from constantly rising co-payments. They think twice about going to the doctor, the pharmacy or the hospital. Health insurance premiums are relentlessly more expensive. Employers can no longer afford to provide insurance to their workers. Every small hospital in upstate New York has had to join a larger system or face extinction. It is more and more impossible to recruit high quality physicians to live in a rural community and provide good care for patients under these conditions.



I hope the state insurance department this year will do a thorough audit of these agencies to make sure that any premium increases are justified. There is no dialogue between physicians with these two companies regarding reimbursement, formulary rules, diagnostic testing denials, referral denials and the outcome of our efforts to provide care. We turn to you on behalf of physicians, patients and hospitals.





RECEIVED  
AUG 01 2011  
HEALTH BUREAU  
NYC OFFICE

July 27, 2011

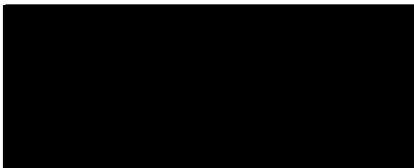
Health Bureau-Premium Rate Adjustments  
New York State Insurance Dept.  
25 Beaver Street  
New York, NY 10004

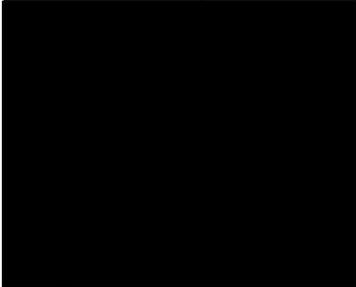
This letter is in regard to the requested rate increases submitted by Excellus BlueCross BlueShield for the 2012 calendar year.

In the past,  paid 100% premium coverage for employee AND family. As health insurance began to spiral out of control, we hired consultants to find us the best insurance coverage for employees and a coverage that as the employer, we could afford.

The newest trend was the Health Savings Account High Deductible Plan. With this plan employees would be more responsible as to how they managed their health care. Employees would also now be required to pay part of their insurance premium which they had not done in the past. The Company however, continues to pay the major portion of the premium, approximately 84%, and also contributes to their individual health savings accounts on a monthly basis which after 12 months covers the yearly deductible amount. Costs would be manageable to both.

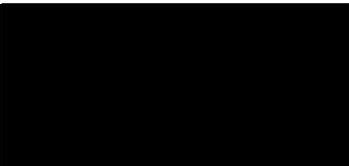
We also continue to offer the Commercial PPO Copay plan for employees who already had ongoing high medical expenses. The Company pays an equal amount toward this plan as the High Deductible Plan. Due to the extremely high cost of this plan, the Company pays approximately 63% of the insurance premium. Both plans we offer are still currently for employee AND family.





Excellus is asking for an 8.9% to 12.9% increase for the Commercial PPO Copay and 17.9% to 19.9% for the High Deductible Plan. The majority of this premium increase will be passed on directly to each employee at a time when the economy is challenged, prices everywhere are soaring and families are struggling to make ends meet. This is unacceptable.

Sincerely,



**RECEIVED**  
AUG 01 2011  
HEALTH BUREAU  
N.Y.C OFFICE

July 25, 2011

Health Bureau - Premium Rate Adjustments  
New York State Insurance Department  
25 Beaver Street  
New York, NY 10004

Dear Sirs:

I am writing in response to a letter I received from Excellus Blue Cross Blue Shield in which they have informed me that they would like to increase my rates 12.5% - 16.5% on January 1, 2012. How can a company that made over \$100,000,000 in profit last year ask for such a large rate increase at a time when people are struggling? Many plans are going to be adjusted downward in price according to the letter, why can't Excellus hold all their rates where they are? Thank you for requiring Excellus to get approval for any change, as we have been getting hit with double digit increases for many years, and we cannot afford another rate increase.

Sincerely,

[Redacted Signature]

[REDACTED]

July 27, 2011

Health Bureau – Premium Rate Adjustments  
New York State Insurance Department  
25 Beaver Street  
New York, NY 10004

RECEIVED  
AUG 01 2011  
HEALTH INSURANCE  
N.Y.C. OFFICE

Dear Sirs,

I am writing in response to a letter I received from Excellus Blue Cross Blue Shield informing me that they are applying for an increase in my Commercial High Deductable Health Plan insurance rates of between 12.5% to 16.5% effective January 1, 2012. This is totally out of line by any cost of living or price increase justification, especially on top of the last several years of double digit increases. Since 2000, the CPI has increased approx. 30% while the average cost of medical care has increased 371%.

[REDACTED] I can tell you this will seriously jeopardize [REDACTED] At a time when our state and nation are going thru very difficult economic times, how can we absorb such an increase? Our customers will not pay it as they will simply go someplace else. If we pass it on to our employees, it will impact their purchasing power, which is the last thing we need to get us out of the current economic slump. And laying off a couple of employees will just add to the unemployment rolls which are already at all time highs.

How can a company which made over \$100 million dollars in profit last year and has over \$1 billion dollars in its reserve fund justify such an increase, especially at a time when people are struggling? I encourage you to review the Excellus BCBS and it's parent company, The Lifetime Healthcare Companies, financial reports to see where all this money is going. For example, is the \$240 million in pension and retirement benefit funds appropriate for the number and age of employees or are they overfunded? Are the salaries and benefits, especially of the top executives, appropriate for a Not-for-Profit organization? Is their overhead of almost \$600 million appropriate for the company?

I do wish to thank you for requiring Excellus to get approval for any change and trust you will scrutinize their requests diligently. If these double digit increases continue, our only other option besides just dropping health insurance for [REDACTED] is to move out of New York State.

Respectfully submitted  
[REDACTED]

[REDACTED]

James R. Reed  
Senior Vice President  
Health Bureau-Premium Rate Adjustments  
New York State Insurance Department  
25 Beaver Street  
New York, NY 10004

RECEIVED  
AUG 01 2011  
FRED  
N...

Dear Mr. Reed,

We recently received the rate change request notice of a 10% to 15% increase in premiums. Currently [REDACTED] are paying \$16,800.00 per year each for health coverage as part of SSA/Excellus Blue Cross-Blue Shield. On the high side the increase would raise my annual premiums to around \$19,500. A figure, in our mind, that is hard to justify. (Although, I've heard and read the rhetoric.)

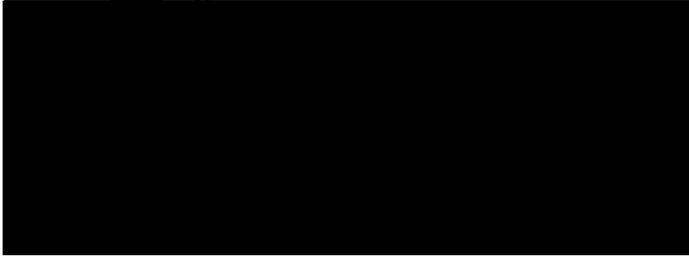
Within recent weeks I have had the experience of having a physician prescribe a medication that is designed to moderate a condition that then results in an improved quality of daily life. When attempting to fill the prescription the pharmacist indicated that insurance company approval was necessary. Reason: cost. (Keep in mind, now, that I am paying \$16,800 a year in premiums.) What was prescribed for me by a respected physician was denied. Therefore the insurance company was dictating which medications I am allowed to take. Is my health and well being a factor in this decision? Answer: No! Are there medical experts on your staff (payroll) that evaluate and make the decision to deny? Answer: Yes! Do they know me, my health needs? Answer: No! Do they actually care? Answer: No!

I purchase insurance (in this case health) as a proactive way of dealing with a "rainy day" event. It is disheartening to learn that my care is subject to the approval of the insurance company and not my specialist who I spend time with, who evaluate my condition and who makes decisions in my best interest. All of this, now, is in the light of the insurance company's request for a 10-15% increase in premiums.

As one nurse/receptionist stated: "It's the American way".

Will this letter make a difference? Answer? No! Will the insurance carrier expect me to pay my increased monthly premiums if your request is approved? Answer: Yes! However, this letter is my personal obligation to feedback my experience, and my views.

Sincerely,



RECEIVED  
AUG 01 2011  
HEALTH BUREAU  
NYC OFFICE

July 25, 2011

Health Bureau - Premium Rate Adjustments  
New York State Insurance Department  
25 Beaver Street  
New York, NY 10004

Dear Sirs:

I am writing in response to a letter I received from Excellus Blue Cross Blue Shield in which they have informed me that they would like to increase my rates 12.5% - 16.5% on January 1, 2012. How can a company that made over \$100,000,000 in profit last year ask for such a large rate increase at a time when people are struggling? Many plans are going to be adjusted downward in price according to the letter, why can't Excellus hold all their rates where they are? Thank you for requiring Excellus to get approval for any change, as we have been getting hit with double digit increases for many years, and we cannot afford another rate increase.

Sincerely,



**RECEIVED**  
AUG 01 2011  
HEALTH BUREAU  
N.Y.C. OFFICE



Health bureau-Premium Rate Adjustments  
New York State Insurance Department  
25 Beaver Street  
New York, NY 10004

Re: Proposed Increases in Medical Insurance rates

Dear Sir:

I received a proposal from Excellus, Blue Cross Association, for significant increases in their rates. I write to **object!** Someone, here your service, must actually act to restrain the cost of medical insurance. Citizens can only pay so much in income taxes, fees, property taxes, government mandates, and health insurance. 

 Also, even repeatedly raising the co-pays only makes expenses to the patient worse.

My suggestion is to examine and control who actually needs treatment, restrict doctors from unnecessary treatment, and actively pursue fraud. Honest people deserve proper treatment at a reasonable price.

Sincerely,



RECEIVED  
AUG 01 2011  
HEALTH BUREAU  
N.Y.C. OFFICE

July 29, 2011

Health Bureau - Premium Rate Adjustments  
New York State Insurance Department  
25 Beaver Street  
New York, NY 10004

Dear Sirs:

I am writing in response to a letter I received from Excellus Blue Cross Blue Shield in which they have informed me that they would like to increase my rates 12.5% - 16.5% on January 1, 2012. I strongly urge the New York State Insurance Department to review this proposed rate increase and give the public a thorough explanation as to why these rates are justified in a time when we are fortunate to have a job, but any wage increases are lost to the health insurance companies rate increases each year. Any increase in my rates may be enough for us to drop our insurance coverage on January 1<sup>st</sup>. Please help us.

Sincerely,

A large black rectangular redaction box covering the signature and name of the sender.