



08/17/2011 05:33 PM

To

cc

Subject Re: Comments on Excellus Health Plan Health Insurance Rates Filings

Dear Sirs,

I have a Major Medical, Traditional Blue, Individual (Direct Pay) policy with Blue Cross Blue Shield of Western New York.

I have received a Rate Filing Notification dated July 21, 2011 from BCBS of Western New York.

As you are aware BCBS of WNY is planning on increasing their rates for my plan for up to 19.5%. In the last 20 months my rate per month has already increased from \$978.31 to \$1124.23.

I have paid \$18,297.38 in the last 20 months in premiums. Only 3% of which went toward my medical bills. BCBS has profited 97%. (BCBS paid for 46% of my medical bills. My out of pocket expense was 54%.)

I am asking you, The Department of Insurance, to please keep these increases as low as possible or even not allowing an increase at all.

Thank you for your time.

Sincerely,



08/18/2011 04:05 PM

To

cc

Subject Re: Comments on Excellus Health Plan Health Insurance Rates Filings

I have been insured by Excellus with the High Deductible Health Plan. I live a

healthy lifestyle, pay for my prescription medications, and have only had healthy annual visits to my internist paid by the insurance company. Why is Excellus asking for a 17.9-19.9% rate increase for my plan-the highest request!Are so many people with the High Deductible Plans UTILIZING more insurance benefit dollars than other categories of plans! I suspect a lot less dollars since our deductibles are over \$5000. [REDACTED]