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AUG 18 2011

HEALTH BUREAU  
N.Y.C OFFICE

August 15, 2011

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

Dear Health Bureau,

I am a subscriber to Excellus Blue Cross/Blue Shield for mine and my [REDACTED] health insurance. We are both self-employed and, therefore, must purchase our own health insurance to have coverage.

I, recently, received notice of the proposed rate increases for 2012 and am flabbergasted. The plan we have is a Commercial High Deductible Health Plan. That plan is proposed to have a 15.9–18.9% rate increase in 2012. This is **TOTALLY ABSURD AND UNACCEPTABLE TO US** and we are, respectfully, requesting that you do not approve it.

For your information, our current plan costs us almost \$700.00 a month and we have a total deductible of \$2600.00 annually. Other than our annual physical exam and a few preventative screenings, everything is applicable to the deductible. We are paying for everything out of pocket, including prescriptions. We have chosen this because we cannot afford other plans that offer more coverage. It is very unlikely that we will even meet our deductible so Excellus is likely to pay nothing out for our healthcare.

So, why the rate hike and why so much?????? No, we are not willing to pay just anything for the sense of security. In this day and age of poor economy and rising costs on everything, we, the middle class, are getting squeezed. Please, do not approve this increase and allow this kind of abuse by corporate America!!!

Sincerely,

[REDACTED]

[REDACTED]

August 10, 2011

New York State Ins. Dept.  
25 Beaver Street  
New York, N.Y. 10004

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HEALTH BUREAU  
N.Y.C. OFFICE

Mr. Charles T. Lovejoy, AFE:

Thank you for the response to my previous letter concerning Excellus's proposed rate increase. I appreciate all your information.

There is one thing that really bothered me. You said that our insurer may be able to offer more affordable options to our current coverage. This was the whole point behind my letter. They offer us options every year that cost more and provide less coverage.

This year I offered the employees three plans. The first was similar, but not as good as their old plan. That increased by \$94.51 per month for a single and \$199.83 for a family. The second option has high deductibles. The single rate increased by \$88.21 and \$187.04 for a family. Our third choice actually decreased by \$4.64 a single and \$35.51 per family. It is a terrible plan. It doesn't pay for anything routine until you surpass your deductible.

I finally see that this is where we are all going, unless you are on insurance paid for by tax payer's dollars. I strongly believe that we will all have very high deductible plans. I already know people doing this. It will eliminate people running to the doctor's for very minor things. At the same time, they will avoid routine care and let serious things go. This will eventually catch up and cost more.

Again, I really appreciate hearing back from you. I wanted you to understand that small business has been making drastic changes to the coverage that we used to have, and paying much more for it. The problem is, we have now hit the wall on what we can pay.

Sincerely,

