



07/19/2011 02:32 AM

To <PremiumRateIncreases@ins.state.ny.us>

cc

Subject Thoughts on Univera requested rate increases

Hi!

I recently received notification from Univera Health Care that they have submitted requests for rate increases for the upcoming renewal periods. While I understand that operating costs do increase with cost-of-living increases, with the economy as it is, I do not believe this is a significant factor.

As a current subscriber who is *very thankful* for the New York State "Healthy NY" program, I pay extra attention to *all* my expenses. I'm a start-up self-employed businessman who is trying to grow his business while making ends meet; like many who surely take advantage of this program, we're doing our best to care for ourselves and our families, and any rate increase would affect our demographic in a proportionally more significant way than those who are currently in a higher income bracket.

When making approval decisions, please consider the impact that increases will have on lower-income individuals; if there were a way to avoid increases in the Healthy NY program this year, I personally would be very very thankful for that consideration.

All my best, and thank you for any energy you put towards this topic...



07/26/2011 02:17 PM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject Rate Increases

██████████ have been paying our own healthcare premiums for a number of years through Healthy New York(BlueCross/BlueShield). We are **TOTALLY** against an increase in premiums. The insurance premiums have increased twice already this year. This makes it difficult when one-third of your total monthly income is used to pay healthcare premiums!! Like everyone else, we have other expenses. This is making it more and more difficult to meet those expenses. Please do **NOT** raise healthcare premiums and make some people choose between healthcare and food!!

We are trying to manage our own healthcare and living expenses. Why are we expected to pay towards healthcare for someone's ADULT child(26 years++)!! Shouldn't these adults be responsible for paying their own expenses? We pay our own expenses.

Thank you for your time and consideration in this matter.



07/28/2011 09:38 AM

To
cc

Subject Comments on Excellus Health Plan Health Insurance Rates Filings

Health insurance rates keep rising every year at several times the inflation rate. It also seems that with every rate increase there is a reduction in coverage. It is no longer your doctor who decides if you need treatment, but an insurance company panel that decides whether it is in the company's best interest for their bottom line. Every time a drug seems to work well and is prescribed for more patients they raise the co-pay. Most times if you do not follow their complicated procedures and get their permission for treatment or notify them in a matter of hours in an emergency, they will deny your claim. Also, I think it is ridiculous that if a person with severe chest pains, who follows your guidelines and calls an ambulance thinking they are having a heart attack, but has another problem, for which they do not have to be admitted to the hospital is not covered for the ambulance call or the emergency room charges. (If I read my policy right, tests etc. are covered, but not the actual emergency room charges, unless you are admitted)



07/29/2011 04:22 PM

To premiumrateincreases@ins.state.ny.us
cc

Subject Healthy NY Rate changes

To whom it may concern,

I am emailing my concerns about any justification of increase in insurance rates as I have every 6 months for the past year. We are a small [REDACTED] tax rate is 8.75%, our liability insurance bill for the year is upwards of \$7000, our workmans comp bill is approx \$15,000 for the year, monthly fuel bill around \$2000, not even to mention the payroll liabilities we pay, and Healthy Ny was supposed to be a saving grace for small businesses struggling to provide health ins. for their employees. We have been trying to stay in business through these hard economic times, as well as provide our employees with raises to meet the cost of living increases, and benefits that we can afford. Any increase in anything right now should be considered a crime, insurance companies continue to prosper despite the economic downturn, and you are supposed to be helping control their rates. We recieved a letter which is attached stating the proposed Healthy Ny change range -2.5%-2.5%, what are the rules? Can the ins company be so deceptive as to propose a rate change range? We must sit back and watch as once again we get raped, and supposedly there are controls in place? The tax payers have

had to cut in many ways as well as continue to pay higher prices for gas, groceries, travel, and taxes, why don't the insurance companies have to make cuts? Shouldn't they also be fiscally responsible. If New York is concerned at all about small business staying alive and providing jobs(which we are proud to say we only laid 1 employee off for a period of 2 weeks since we started the business [REDACTED]) they will deny any further increases in insurance. A -2.5% rate change should be encouraged and would be appreciated. Thank you for your attention to this matter [REDACTED]