



07/27/2011 03:42 PM

To

cc

Subject Comments on Excellus Health Plan Health Insurance Rates Filings

I am writing as a concerned consumer regarding the proposed rate hikes that Excellus is proposing for next year. I have my own health insurance (Blue Cross of New York Blue). I am also a health care provider (in central New York), and, as such, I am gravely concerned about the rate increases for my clients. Excellus is asking for a rate hike, but the providers of medical services do not see any of that increase. As a matter of fact, many of my patients have increasingly higher co-pays, and Excellus ends up paying nothing for their physical therapy services. This money is going directly into the coffers of Excellus. It is unfair for the medical providers, and it is unfair for the consumer. Especially in this economic climate, it creates a real hardship for both. Our patients cannot attend physical therapy the recommended number of times per week due to high co-pays. Their rehab is compromised.

I am all for businesses making a profit, but this is excessive, and will only lead to more consumers being unable to afford basic health care. Please do not allow this proposal to go into effect. Thank you.



07/27/2011 06:27 PM

To

cc

Subject Comments on Excellus Health Plan Health Insurance Rates Filings

[REDACTED] has been fortunate enough to keep his job however [REDACTED] has had to take less work and no raises for the past 5 years due to the economy. Unfortunately, Excellus has had a rate increase for every year. With the increasing cost of everything (food, gas, power) considered necessary for survival, we are no longer able to absorb these rate increases. His yearly income is 35,000 dollars gross. Excellus increase would make the yearly cost 7,200 dollars for 2 people! Not an entire family. Please take the economic consequences of the little guy into account when considering this request. Thank you for this forum.



07/28/2011 01:25 PM

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

Subject Excellus Rate Increase

Dear Sirs,

We have changed our Medical insurance to a high deductible plan to keep our insurance payment from sky rocketing. We pay for our doctors' visits and medications out of pocket. As a result the insurance company pays almost no money towards our medical expenses. I am very disappointed that Excellus has chosen to increase the high deductible plan the highest percentage of all their plans, which they pay out the least amount. This plan was to be an affordable plan to save healthy families money, not to increase profits for the insurance companies. What do they want next, high premiums with high deductible and less or No coverage.

I am opposed to Excellus increasing any of the High Deductible Health Plans. Don't let them make us insurance poor. The Government needs to say no.



07/28/2011 01:12 PM

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

Subject 2012 Requested Rate Change. . .

To whom it may concern:

I am currently enrolled in the Excellus BlueCross BlueShield Simply Blue insurance plan and I am writing to voice my concern about the 2012 Requested Rate Change. It is my understanding that the proposed rate increase for my plan is between 7% and 11%. I find this to be absolutely ridiculous! The company I work for is a not-for-profit and only pays 72% of my insurance premium. I am already paying \$56.00 out of every bi-weekly paycheck! If it increases this much, I may not be able to stay enrolled. If I even get a raise this year (we have been on wage freeze in the past) it will certainly not be enough to cover the rate increase!!! I believe that this rate increase is greedy and unnecessary! I strongly urge the State Insurance Department not to approve the requested rate change. Thank you for your consideration!

Respectfully,



08/02/2011 01:32 PM



To "PremiumRateIncreases@Ins.State.NY.US"  
<PremiumRateIncreases@Ins.State.NY.US>  
cc

Subject Excellus rate changes 2012...

As directed by my Health Insurance company, I am forwarding my letter requesting additional information and voicing concerns about Excellus BSBC's proposed rate changes to your offices. I do not feel the proposed increases are either fair or equitable.



08/02/2011 02:42 PM

To  
cc

Subject Comments on Excellus Health Plan Health Insurance Rates Filings



Your rate increases are unnecessary and ridiculous. You are proprotting to save millions of dollars on generic drugs yet never pass that savings on to the consumer. You also mail out way too much paperwork. Cut down on the paperwork mailings to save yourselves some money. Healthcare reform needs to start with the insurance companies who continually put your hand out for more money. When is it going to stop?



08/03/2011 09:42 PM

[Redacted]

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

cc

Subject Insurance Rate Increase

To whom it my concern,

My name is [Redacted] and I am writing this letter in opposition to the proposed Syracuse Region 2012 premium insurance rate increase.

I work for [Redacted] My employer provides it's employees with Excellus HealthyBlue insurance. The cost of insurance to our small company is one of the largest expenditures the company has to deal with. Every year, it seems like the rate increases. The increase in the insurance rate far exceeds any increase in our company's rate for services provided, the cost of living, or the cost of anything else. One really has to wonder why? Will insurance companies be any better off if small businesses switch to Obama-Care or not provide health insurance for their employees because they can not afford it? I do not know of any other business that raises their rates so dramatically.

So please, give businesses a break, especially during these hard economic times. Don't raise our insurance premiums.

Regards,



08/04/2011 10:51 AM

To

cc

Subject Comments on Excellus Health Plan Health Insurance Rates Filings

To Whom it may concern,

We are a small business [Redacted]. These rate increases are killing us. Last year We received an increase of 12%; now we are looking at an increase of 10% - 15%. I just can't understand how we are going to keep up at this rate of increase when the economy is still so low and business is down. The cost of living is up 15%. Someone needs to say no. It is really hard to

take when Excellus boast of the high paid executives but are rates are out of control. Maybe they need to be made to be more cost effective. So as you make the decision please think of how this effects everyone and maybe a compromise of an increase could benefit all.

Thanks for listening,  
Sincerely,



08/05/2011 12:17 PM

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

cc

Subject No to rate increase

To Whom It May Concern:

I am contacting you to express my objection to any rate increase for Excellus. Excellus has increased rates in gross excess of cost of living every year. They have also shifted much of the financial burden on to their consumers, including increasing copays for physical therapy and other specialists to \$40.00. they also have capped their payments to their providers and will NOT negotiate contracts with providers. Excellus is wildly profitable and sitting on a huge reserve.

Please do not allow any increase in their premiums.

Thank you,



08/09/2011 09:07 PM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject Univera Premium Rate Increase

To \_\_\_\_\_ oncern,

I \_\_\_\_\_ currently have Active Univera High Deductible plan. I intensely dislike this plan. I was not given a choice by my employer. I was forced to take this plan and I have had nothing but trouble with this plan. I now have close to a \$1000 dollars in medical bills to pay due to a \$1300 deductible. I find it absolutely rediculus and absurd to think that these insurance companies think they have a right to first comes up with these plans

and then they think they have the right to increase rates every single year and not increase or offer better benefits or coverage. These plans cover just about nothing. I now have to seriously think about and consider looking for a new job with better health insurance coverage so I don't end up owing hundreds or thousands of dollars in medical bills. I implore you to please not allow any further increases in rates. Maybe some of these high paid CEO's should take a pay cut instead of filling their pockets and banks accounts with all my hard earned cash. Something needs to be done about the cost of not only health care but also health insurance coverage.



08/09/2011 10:12 PM

To

cc

Subject Comments on Excellus Health Plan Health Insurance Rates Filings

I have a high deductible health plan through Excellus. I have this plan because I, and the other people that I work with can no longer afford the previous plan offered at work that included co-pays.

Due to the high cost of the previous plan, we all switched. None of us went to the doctor excessively, and now we go even less because of the cost.

Now Excellus wants to raise our premium 18 to 20 per cent. I do not of anyone who will be getting an 18 to 20 per cent raise in their salary. The cost of gas and everything else has gone up, but not by that much.

Common sense tells you that a request for an increase of this magnitude, in this economy is extremely unrealistic and unaffordable to people.



08/09/2011 11:09 PM

To "PremiumRateIncreases@ins.state.ny.us"

<PremiumRateIncreases@ins.state.ny.us>

cc

Subject Health Premium Rate Changes

We presently have the Excellus BCBS High Deductible HSA plan. We are responsible for our health expenses up to \$5500 per person annually before our insurance starts to pay. We contribute to our health savings account to pay our own medical expenses as well as for eyeglasses and dental care. We are being responsible for our own health care.

It seems very unfair that the high deductible health plan is requesting a rate change of 17.9 - 19.9% - the HIGHEST CHANGE REQUESTED for all groups. Why not be fair and increase it a flat amount for all groups. Don't penalize those of us who are paying all our expenses out of pocket now.



08/11/2011 05:12 PM

To  
cc

Subject Comments on Excellus Health Plan Health Insurance Rates Filings

I am writing to urge your immediate review and denial of the excessive rate increase proposed by Excellus. The cost shifting of any medical costs from the government plans to private sector plans in NYS is sure to cause private sector employers to drop coverage completely or be forced to pass along excessive rate increases to employees causing employees to be forced to drop enrollment in private sector plans. is it really the intent to have MORE NY state residents uninsured thereby increasing the total state budget required to cover uninsured new Yorkers. How can Excellus even consider requesting such an increase when:

Executive level salaries are significantly above the nation average for similarly sized plans; AND  
The Company took in 110Million dollars in excess premiums for NYS residents and consumer just in 2010 AND  
Excellus employees receive FREE employer provider family health insurance while these costs are forcing other employers to drop coverage AND  
The Company currently has a cash reserve of OVER 1 billion dollars which is significantly above the required reserve minimum for a plan of their size.

Please help NY state consumers and employers to defeat this proposal and ensure continued affordable coverage for all new Yorkers.

Thank you.



08/15/2011 02:53 PM

To  
cc

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

I'm commenting for myself and my employer. I'm appalled at the audacity of Excellus BC/BS of Rochester, to once again fleece the public of every red cent we earn. i haven't had a raise in 5 yrs, and our pay here was cut 10% in 2009 and hasn't come back yet. i don't complain because i'm thrilled to still have a job.

Last year Excellus got a raise 18%. I DIDN'T. i can't afford another increase. My employer can't afford ano truggling to keep the doors opened, i know this because [REDACTED]. there have been weeks he didn't take a paycheck so we would get pd. The rates go up and the services go down. PLEASE Say NO to this

increase.

I want to see how much of this increase is greasing the palms of those on the top floor.

Where is the accountability and transparency.

Thank you

