

July 19, 2011

Health Bureau-Premium Rate Adjustments

New York State Insurance Department

25 Beaver St. New York, N.Y. 10004

Dear Sir or Madam,

Further permission for Excellus BlueCross BlueShield to increase rates is NOT ACCEPTABLE!

A recent newspaper article in The Post Standard (Syracuse, N.Y.) announced that Excellus BlueCross BlueShield is asking the state for permission to increase rates on its health insurance policies in Central New York for 2012. The rate increases affect mainly the commercial high deductible plans and range from 6.9% to 19.5%. Last year the state approved Excellus for rate increases ranging from 5.4% to 12.5%. Enough is enough.

I have been both an Excellus health insurance policy holder and a Health care provider for Excellus as a Physical Therapist in Central New York for over 18 years. As a policy holder I have seen my premiums increase and benefits dwindle. [REDACTED] for Excellus I have seen no increase in reimbursement for [REDACTED] Co -pays for office visits have reached astounding rates, some higher than \$50 per visit. This financial burden not only limits frequency of office visits, but compromises the potential health of the policy holders.

[REDACTED] in all areas of healthcare services, express the same concerns. Will Excellus become too costly for patients to afford? If patients cannot afford health insurance, then fewer patients will be able to get adequate care. The rate increases could potentially effect over 75,000 policy holders in Central New York. Can the Health Care providers in Central New York survive yet another blow in lost business at the hands of an Insurance company?

The Excellus rate increases can have a devastating lasting effect on both the physical and financial health of over 75,000 Central New Yorkers, not including the potential loss in the medical business sector.

PLEASE DO NOT ALLOW THE PROPOSED EXCELLUS RATE INCREASE IN CENTRAL NEW YORK.

Finding solution to the Health Insurance crisis is difficult. However, the answer should not be to continue to allow rate increases to insurance companies.

Thank you for your attention to this matter.



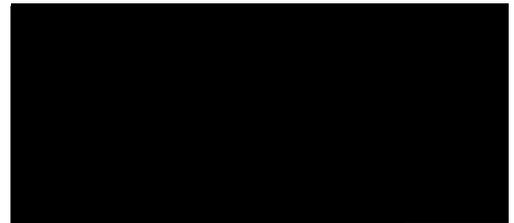
July 19, 2011

New York State Insurance Department,

We are writing to you as health care providers and consumers of health insurance, Excellus Blue Cross/Blue Shield in particular. The proposed rate increases for Excellus Blue Cross/Blue Shield will produce hardship on the average family, including ours. Recognizing that the cost of living is increasing and our wages remain stagnant, the proposed increases will greatly affect the budget of anyone, but especially those who are subject to the economic crisis. We question where this increase is being channeled when consumers are already paying rates with exorbitant co-pays. From two standpoints, the aforementioned increase in health care costs over the past five years has already affected the quality of patient care and forced small medical practices to close. If the proposed increases occur, further damage will be done preventing the American public from receiving the medical care we deserve. We have already seen the effects of high co-pays in our clinic. The medical technology we have worked so hard to achieve becomes moot when access by patients is limited due to the high cost involved. The choice to receive medical care, pay rent or buy groceries will force people to avoid health issues leading to a "sick" society which becomes a weak society. This will affect us both professionally and personally in all respects.

Although a 20% increase may seem insignificant to Excellus Blue Cross/Blue Shield, the microscopic and global effects are many. Small businesses are the foundation of a strong economy. Quality healthcare and financial accessibility to these medical services is vital to every family. We urge you to take a close look at the trickle down effects this increase will have on the consumers and small medical practices.

Sincerely,



July 18, 2011

To whom it may concern,

I am writing this letter in regards to the potential rate increase proposed by Excellus BCBS. I am very disappointed in an insurance carrier that only cares about making money and not about the healthcare of its plan participants. I am a healthy individual. I

Why should I have to pay more for my health insurance benefits?? Why should I have to carry the burden of those unhealthy individuals???

I have seen, over the last year, patients not getting proper coverage for their rehabilitation. Whether it be due to high copays or deductibles, patients cannot afford to come to therapy. This results in longer recovery times, sometimes not full recovery and more risk for reinjury. How is this proper healthcare?? Why do we have health insurance if it does nothing for us in the long run but make those in the insurance business richer and those of us not poorer and in poorer health!

This rate increase is ridiculous and it is wrecking people's lives. Please reconsider and think about the difference you will make by helping someone get better healthcare.

Thank you,)

[Redacted Signature]

RECEIVED

JUL 25 2011
HEALTH BUREAU
N.Y.C. OFFICE

Health Bureau
New York State Insurance Department
25 Beaver Street
New York, NY 10004

To Whom It May Concern:

I am hoping this letter gets to the correct place, since my insurance company said that any comments their policy holders have, were to be sent to your Bureau. Unfortunately, they did not send a specific person's name to send this letter to.

I received a letter from Blue Cross Blue Shield on Friday, July 22nd. This letter stated that they are asking for a rate increase of 19.5 percent for next year. This past year they received at least a 12 percent increase. I expected that increase, since my rates actually went lower, three years ago. I don't expect my rates to ever go lower again. I also expected that there would be another rate increase for this year. What I didn't expect was how large a rate increase it would be.

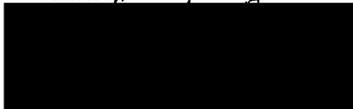
I am hoping your office will be overrun by people complaining about this current rate increase. Since my knowledge of the internet is limited, it's much easier for me to complain by mail. I know that last year you pretty much rubber stamped the rate increase Blue Cross wanted. I am hoping that enough people contact your group to NOT allow this great a rate increase.

I understand that cost go up on everything. To allow Blue Cross to have about a 31 percent increase in two years is outrageous. I know that I will have a hard time trying to keep this insurance, with a rate increase of this much. I wish I could get a raise from where I work as much as Blue Cross wants. This way I know I could afford any increases Blue Cross wants. This won't happen. I'm just wondering how many people will be able to afford an increase like this current one, without dropping their coverage.

I know this letter probably is a waste of time to write, since all increases seem to be rubber stamped through your organization. I am hoping that enough people contact your group and that you try and limit whatever increase you decide to give them, to a minimum amount.

Thank you for your time.

Sincerely,



Mr. Charles Lovejoy
Health Bureau
NYS Insurance Dept.
25 Beaver St.
NY, NY 10004

RECEIVED
JUL 22 2011
HEALTH BUREAU
N.Y.C. OFFICE

Dear Mr. Lovejoy:

As per our conversation this morning regarding Empire Health's request for a 17.9% increase in their rates I am writing to you and any others that are involved in this process as to how Empire's increases impact their customers. I feel that mine is a typical scenario. [REDACTED] it will be 7 years in November 2011. The first 3 years under COBRA I paid approximately \$450/month for a HMO-POS under [REDACTED] In November 2007 I joined Empire Blue Cross as a direct-pay HMO, as you know this means I am not connected to any group getting access to a group coverage rate. My insurance went to a straight HMO at a rate of \$813/month. In November of 2008 my rate went up \$75/month to \$888. In November 2009 my premium went up \$255/month to \$1143. In November it rose \$146 to my present rate of \$1290. This is about 26% of my gross income. I have now received notice from Empire that they will be requesting a 17.9% rate in NY, if they receive this my rate will be \$1520/month or slightly over 30% of my income. My income has not gone up since my divorce yet if this increase is granted my rates will have gone up from the \$450/month COBRA rate 3.4 TIMES in the 4 years I have been with Empire. I do not know how Empire can justify their outlandish request. The only thing more outlandish would be NY granting it. I have had Empire employees tell me that if I belonged to a group my monthly rate for almost an identical Empire program would only cost me approximately \$450/month. I have inquired about other insurance companies' rates and they are similar to Empire's. [REDACTED] I do not think anyone would disagree with me that having to pay my current 26% of income, or the potential of 30% if they get their rate increase is too heavy a burden for anyone to pay for health insurance. Why can't all of those direct-pay HMO people be placed in their own group, have the insurance companies act as 3rd parties (like COBRA) and let them be paid the 3% commission that is mandated by COBRA law in this way group rates would be available for all.

Sincerely,

[REDACTED]

[REDACTED]
July 18, 2011

July 19, 2011

To: Mr. Charles Lovejoy

Re: Empire Blue Cross Blue Shield's proposed premium rate increase

I just received a letter from Empire Blue Cross saying they are applying for a 17.9% rate increase. My health plan is an individual HMO coverage one which I entirely pay for on my own. I have been with Empire Blue Cross since March 2004 when my monthly premium was \$416.24 - now it is \$1,160.67. The rate change will increase it to almost \$1,400.00^{per} month!!! That is \$16,800^{per} year for only an individual plan which isn't even a "top of the line" one!!! I live on a small, fixed income and [REDACTED] She is a [REDACTED] so the household income is above the limit for me to be eligible for any of the cheaper "Healthy New York" plans.

Everyday I hear how all the health insurance companies are making huge profits. The new federal health care law is allowing them to enroll many new members. Why is such a huge increase warranted? Maybe Empire Blue Cross should manage it! costs better! Also maybe some of their profits should be returned to their members. The increase should only parallel the percent rise in inflation. I can't pass my increased costs on to anyone.

I know this letter probably won't accomplish anything. Today, it seems no one looks out for the "little guy" anymore or even cares. Thank you for your time and consideration. It is appreciated!

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JUL 22 2011
HEALTH BUREAU
N.Y.C. OFFICE

Best Regards,
[REDACTED]



RECEIVED
JUL 21 2011
HEALTH BUREAU
N.Y.C. OFFICE

July 20, 2011

Charles Lovejoy
Health Bureau
New York State Insurance Dept.
25 Beaver Street
New York, NY 10004

Dear Mr. Lovejoy:

I am enrolled in an Empire Blue Cross/Blue Shield Direct Pay HMO Plan since 12/01/2008. My initial premium rate was at a monthly rate of \$887.85.

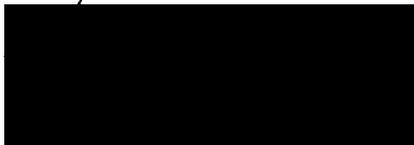
I just received a notice from Empire notifying that a proposed rate increase of 17.9% has been submitted to the NYS Insurance Department. If this increase is approved by you, my premium monthly rate as of 12/01/2011 will be \$1,520.45 (it is presently at a monthly rate of \$1,289.61). This translates to a 71.25% increase over the three (3) year period or an average increase of 23.75% per year or almost seven (7) times the standard increase of living percentage of 3.5%!

Recently, as you well know, we all have been experiencing sharp cost increases in our everyday basic needs of food, housing, utilities and fuel. There are individuals, as myself, who have also experienced significant decreases in income due to unemployment and job availabilities. Under these difficult financial times this proposed rate change is extremely harsh and unreasonable.

During this 30 day rate filing evaluation period I am kindly requesting that you please consider the "individual" and the "families" who are struggling to stay afloat by either declining this rate increase or at least minimizing the rate increase to help the people who are struggling with their finances.

Thank you for your consideration.

Sincerely,





RECEIVED
JUL 21 2011
HEALTH BUREAU
N.Y.C. OFFICE

Mr. James Carroll
Health Bureau
NYS Insurance Dept.
One Commerce Plaza
Albany, NY 12257

✓ Mr. Charles Lovejoy
Health Bureau
NYS Insurance Dept.
25 Beaver Street
New York, NY 10004

July 19, 2011

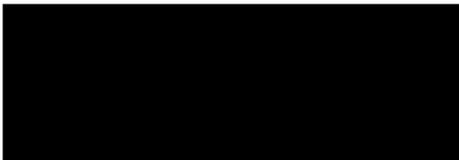
Dear Sirs:

I am writing to object to the premium rate increase requested by BCBS. I have been notified that they hope to receive a 17.9% increase to the premium I pay for my "individual" membership in their HMO, Empire HealthChoice.

This plan is supposed to be economical, but prices have steadily increased. In 2007, for example, I paid \$501.12 monthly, or \$6,013.44 annually. Today, I pay \$902.73 monthly, or \$10,832.76 annually. The requested increase would bring the monthly premium to \$1,064.31 or \$12,771.72 annually – making my participation a very serious financial hardship.

I understand price increases are needed, particularly in light of the new health insurance law, but I cannot understand this draconian rise in premium requirements.

Please give this rate increase your closest attention.



①

July 19 2011
RECEIVED

Health Bureau -

Premium Rate
Adjustments

New York State
Dept. 25 Beaver St.
New York, N.Y. 10004

JUL 21 2011

HEALTH BUREAU
N.Y.C. OFFICE

per
Please

I received a letter from
my Ins. ^{Excelsior} Blue Cross/Blue
*Utica Region Shield
+ other areas Rochester, N.Y.

about rate increased
I called on 7/18/11 &
Spoke to a Rep. She said they'll
Just a note...

2017/1/1/2018
+ Medicare (2)

Advise me when this
know more. I'm a
Senior on a low fixed
income I'm barely making
it. Worked ^{hard} all my life but
not much retirement. Also
your aware anyone 62 & older
has not get an increase in
SOC. Sec. I depend on this to
survive. ³⁴⁰⁰ & others
Also I have Epic

I'd appreciate hearing from you

We had a
meeting last week & need Meds
people come up from
this program maybe cut also.
With food heat Med's gas its a
daily struggle. Any thing you could
do to help keep costs down would
be appreciated. Thanks

July 19, 2011

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

RECEIVED
JUL 22 2011
HEALTH BUREAU
N.Y.C. OFFICE

Dear Sir or Madam:

I am writing to express my strong opposition to the rate increases currently being proposed by Excellus Blue Cross and Blue Shield in their July 11, 2011 Notice of Rate Filing (attached). Excellus' proposed rate increase of up to 19.9% is shameful and may well force this small non-profit agency to discontinue providing healthcare coverage altogether.

Excellus provides no explanation as to why, when the overall economy is flat and the Federal healthcare reform does not fully take effect until 2014, that they should impose an unreasonable rate increase of 16 to 20%. Excellus is out of line when the economy is growing at 1% to 2% and should be fully investigated by the Insurance Department for price gouging in a rural market where we have few choices for health insurance coverage. [REDACTED]

[REDACTED] I can attest to the fact that [REDACTED] or declining over the past 12 months. [REDACTED] predicts healthcare costs nationally to grow at 3% to 5%. [REDACTED] and I can assure you that payments to physicians are not increasing by double digit amounts.

It is clear to me that Excellus is using the passage of much needed healthcare reform to gouge current enrollees to cover expenses that have not yet incurred and may never incur. We urge the NYS Department of Insurance to REJECT the Excellus proposed rate increase of 16% to 20% and mandate that increases shall not exceed 6% to 10%.

Additionally, we urge the NYS Department of Insurance to institute a full investigation of Excellus' justification (which was in no way explained in the rate notice letter) for these unsustainable rate increases.

Thank you for your consideration.

July 18, 2011

Health Bureau-Premium Rate Adjustments,
New York State Ins. Dept.
25 Beaver Street
New York, N.Y. 10004

RECEIVED
JUL 21 2011
HEALTH BUREAU
N.Y.C. OFFICE

To Whom It May Concern:

I am writing to express my concern over the proposed rate increase by Excellus.

 I find it difficult to offer insurance any more. I have increased co-pays, added deductibles, added a high deductible plan, and increased prescription cost. Even so, the cost has risen alarmingly every year. We look at large increases in our premiums with less coverage year after year.

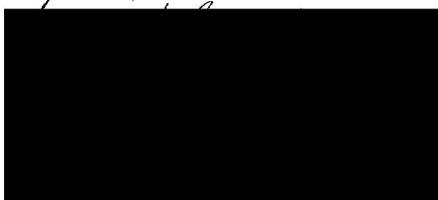
We have raised our cap on what the company pays numerous times. We can only do that so often and stay competitive in our market. I know that employees on the high deductible plan forego basic care to save.

It's my understanding that Excellus is very profitable and has a large reserve. I could understand if they were struggling.

This year's renewal was the worse. Not just because of the increase, but the fact that the premiums are just not affordable anymore.

Before granting another increase, please consider how this will affect people trying to hold onto their coverage.

Sincerely,



[REDACTED]
Insurance Examiner Health Bureau
NY State Insurance Dept
25 Beaver Street
New York, New York 10004

RECEIVED

JUL 22 2011

HEALTH BUREAU
N.Y.C. OFFICE

Mr. James Carroll

[REDACTED] and am very concerned about the proposed premium rate increase on January 1, 2012. Due to the prices of food gone very high and no increase in our cost of living expenses, this increase would be a real hardship for me. I have been with Excellus Blue Cross/ Blue Shield for many years and hopefully for many more.

Sincerely, [REDACTED]

[REDACTED]



7/13/11

Excellus
165 Court St.
Rochester, N.Y. 14647

To Whom it may concern:

It is unfortunate that you feel compelled to raise the already exorbitant cost of health insurance for most of your insured clients. I have a difficult time accepting your statement that you are working to provide "value" to your members. I do believe your cost of doing business has been going up. Whose hasn't? Your answer to this issue is to raise the cost to members who are already struggling to pay the current premiums. Unless you haven't been paying attention to the news, this country is less than a hiccup away from complete economic collapse. We are carrying insurance premiums that our government is forcing us to carry, or there will be consequences to pay. I personally have not had a pay raise in over five years, nor do I expect one in the future. [REDACTED] Besides, any premium increase will not correct the ineptitude your company displays.

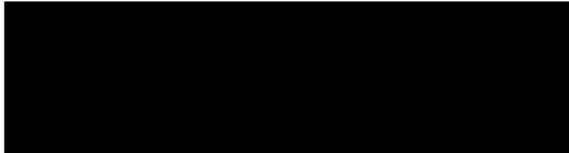
Let me tell you about an experience I had with your company that claims to work to provide "value" health plans. Last fall my business switched to Healthy Blue from another policy due to the rising costs of the original contract. We have always carried coverage for pharmaceutical expenses and had requested a policy that still covered those expenses. Someone in your company miskeyed the information and did not set our policy up for pharmaceutical. It took months to straighten out the mistake and many hours of phone calls by my agent as well as myself to correct the errors made by your company. In addition, I ended up paying close to \$500.00 out of pocket for prescriptions all the while paying the quoted insurance premium. My agent paid most of the costs, which I reimbursed after money was finally returned to me. The rest of the money came from my pocket. I had to fight for the last \$123.00 that I was charged when Excallus didn't give credit on my deductible that was met in January. Then we were required to pay a higher premium than quoted to cover the pharmaceutical that your company did not include in the original quote. Problem here is that I did not budget for the increase, why should I have had to? So I not only ended up paying a higher premium, I had to reimburse you for the balance of policy payments for the previous months that I wasn't billed for. This ordeal generated billing received in the mail almost daily for over a month, one bill canceling out the other. By the time the billing was corrected, I was being billed for a past due account and threats to interrupt insurance coverage.

I reported this incident to the Attorney General's office. That effort was in vain as well as this letter will be that is being written to you.

I believe in free enterprise. However, when I read about the profit margins made by your company and what your executives receive as pay and bonuses, it makes my blood boil. You are supposed to be a non profit organization. We are an oppressed nation and do not have the resources to pay anymore exorbitant premiums. I equate operations like yours to the upper echelon that consists of our sitting governmental officials. Both of your groups are completely out of touch with what is going on with the rest of the country.

Regards,
[REDACTED]

RECEIVED
JUL 18 2011
HEALTH BUREAU
N.Y.C OFFICE



7/13/11

Health Bureau-Premium Rate Adjustments
New York State Insurance Department
25 Beaver St.
New York, N.Y. 10004

To Whom It may concern,

Please find enclosed a copy of a letter I sent to Excellus after receiving a letter from them explaining their request for rate changes. I am imploring you to not grant their request for this increase. I honestly believe that this country is soon to come to an economic halt. We live very close to the dollar as it is. I can't imagine living closer to the almighty dollar, but I think that is inevitable. It is not inconceivable that most of us will have to file for bankruptcy if we are forced to pay even more taxes and higher utility, or insurance premiums, etc. You get the picture.

I hope my letter is posted on your site. Again, I feel this effort is in vain, yet I need to exercise my right to voice my opinion before that right is taken away from me too.



7/14/01

To Whom It May Concern:

My friend got a letter from Executives of Rochester, NY that they are raising his rates again.

This happens every year - How come?

They froze our [redacted] this being the 3rd year & are talking about cutting it again.

Why not freeze the offices of this Company for 5 years or even cut their wages in half?

Maybe they could save money that way instead of bleeding the Senior Citizens some more.

Sincerely,

[redacted]

[redacted]

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JUL 18 2001
HEALTH BUREAU
N.Y.C. OFFICE

July 14, 2011

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

RECEIVED
JUL 18 2011
HEALTH BUREAU
N.Y.C. OFFICE

RE: Excellus Blue Cross Rate Increase Request

Dear Insurance Department Consultant:

It has come to my attention that Excellus Blue Cross Blue Shield has yet again asked for a rate increase for the premium associated with most of its products, including my current policy. This is the second year in a row that an increase of 16-19% has been requested. Last year that request was granted. I take significant exception to the amount of increase that is consistently levied for years by Excellus. The average increase has been 12-20% each year with few exceptions. This has resulted in many of us, including me having to yearly decrease my coverage so that by this year I am at the minimal coverage I can obtain. It is frustrating that in the last ten years I have gone from some of the best coverage to the least coverage and if this rate increase is allowed, I will be paying the same premium amount for the least that I was for the best twelve years ago.

In addition to being a subscriber to the plan, [REDACTED] I can assure you that the reimbursement rates I am given for my services rendered have not changed appreciably in those same twelve years. I am at a loss to understand how the math works out on this. I acknowledge that medical costs are rising year to year and can attest that the cost of running a business increases every year. However, the cost of "living" (running a business) has not increased at nearly the rate that health insurance premiums have. In addition, while medical costs rise yearly, not only does the increase not match the premium increase in terms of percentage, the carriers have significant control over the costs they actually pay out by means of policy caps and fee schedules.

In closing, I strongly protest the increase that Excellus is requesting on these grounds and wish to ask that their request be tempered or denied.

Sincerely,

RECEIVED

JUL 18 2011

HEALTH BUREAU
N.Y.C. OFFICE

July 14, 2011

To Whom It May Concern:

This is in response to the recently received notification letters from Excellus regarding proposed premium increases for the 2012 calendar year. In it, the plans our employer subscribes to are proposed to **INCREASE** up to 19.5%. This increase will most likely be borne by the employee rather than the employer, as the employer has a fixed budget for health insurance premiums. As the practice administrator for my employer, I can tell you that this is what happened last year when premiums increased, and based on decreasing reimbursements and rising costs, our budget for health care dollars will not increase, thus, the increase indeed will be borne 100% by our employees.

Interestingly, just one week prior to receiving the letters I am required to disperse to my employees announcing this news, I received a copy of the Lifetime Healthcare Companies 2010 annual report, indicating that Excellus had net income of over \$44 **MILLION** dollars for 2010. This annual report, done in heavy stock, with extensive printing/graphics, is certainly a beautiful portfolio presentation.

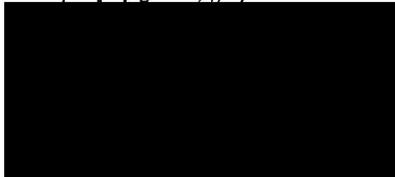
My comments to you, Excellus, are:

ARE YOU KIDDING ME!!!! ARE YOU THAT OUT OF TOUCH WITH REALITY???

How **DARE** you increase premium rates to employers (which ultimately get passed on to the employees), decrease reimbursements to physicians, yet have the gall to send me an annual report that was obviously more expensive to reproduce than a plain white paper copy - with millions in net income to boot! If you are truly interested in saving monies - look at your internal processes and how you are spending **OUR** premiums - send me a plain paper annual report - or better yet, how about an electronic hyperlink so it can be viewed online!

I would implore both Excellus, **AND** the State Insurance Department to **REALLY** look at how health insurance companies are spending their premium dollars, and when there is **NET INCOME** - deny any requests for premium increases - consider keeping premiums flat - or - here's a thought..... **DECREASE THEM FOR ONCE!!!!** How many more small businesses have to choose whether to go out of business, downsize staff, or try to adhere to the new laws regarding providing health care coverage to their employees? How many more employees have to agonize and make the choice to keep or drop their employer sponsored health care plans because of the costs to them??? Enough is enough! Someone needs to get their head out of the sand and put a stop to this excess.... Now.

Sincerely disgusted, 



July 18, 2011

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JUL 21 2011

HEALTH BUREAU
N.Y.C. OFFICE

Health Bureau - Premium Rate Adjustment Dept.
25 BEAVER STREET,
New York 10004

I am writing today to ask that you Do
Not give, Excellus Blue Cross Blue Shield
Permission for a Rate Increase. I am
Now paying \$620.00 Quarterly, I am a

[REDACTED]
[REDACTED] the Apt is total Electric
that means I heat with electricity, Cook,
Heat Hot Water, this is not cheap in
The winter my Heat bills run close to,
\$200.00 Mo. I have just Basic TV, No
Cell Phone & a landline that is \$24.96 per
Mo I have, [REDACTED]
That after Meds more expensive Drugs
& Medicare has made some changes & I
have extra "out-of-Pocket" expenses.
I live on \$983.00 SS, A [REDACTED]
\$226.00.

(over Please) (1-of 2)

Page 2

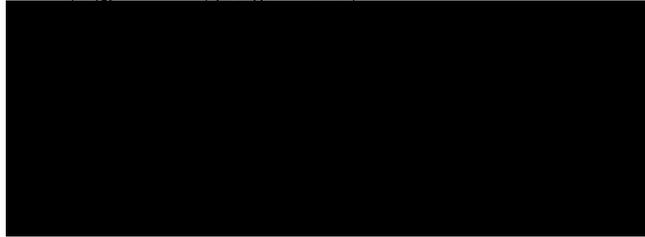
Health Bureau - Premium Rate Adjustment Dept.

Excellus Blue Cross has asked for and received raises in the past.

I appeal to you, please Do Not let them (Excellus) raise their rates or I shall have to cancel, as I just cannot afford anymore. With food prices, gas prices rising almost daily. How is a senior supposed to survive.

Thank you sincerely for your cooperation in this matter.

Very Truly Yours,



RECEIVED

JUL 25 2011

HEALTH BUREAU
N.Y.C. OFFICE

July 19, 2011

New York State Insurance Department,

We are writing to you as [REDACTED] and consumers of health insurance, Excellus Blue Cross/Blue Shield in particular. The proposed rate increases for Excellus Blue Cross/Blue Shield will produce hardship on the average family, including ours. Recognizing that the cost of living is increasing and our wages remain stagnant, the proposed increases will greatly affect the budget of anyone, but especially those who are subject to the economic crisis. We question where this increase is being channeled when consumers are already paying rates with exorbitant co-pays. From two standpoints, the aforementioned increase in health care costs over the past five years has already affected the quality of patient care and forced small medical practices to close. If the proposed increases occur, further damage will be done preventing the American public from receiving the medical care we deserve. We have already seen the effects of high co-pays in our clinic. The medical technology we have worked so hard to achieve becomes moot when access by patients is limited due to the high cost involved. The choice to receive medical care, pay rent or buy groceries will force people to avoid health issues leading to a "sick" society which becomes a weak society. This will affect us both professionally and personally in all respects.

Although a 20% increase may seem insignificant to Excellus Blue Cross/Blue Shield, the microscopic and global effects are many. Small businesses are the foundation of a strong economy. Quality healthcare and financial accessibility to these medical services is vital to every family. We urge you to take a close look at the trickle down effects this increase will have on the consumers and small medical practices.

Sincerely,

[REDACTED]



RECEIVED
7-21-11
copy mailed

July 14, 2011

RECEIVED

JUL 25 2011

HEALTH BUREAU
N.Y.C. OFFICE

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

To Whom It May Concern:

Please find a list of names and signatures of all the employees covered by Excellus BC/BS within PW Laboratories, Inc. who would like to take this opportunity to dispute the rate increase being requested.

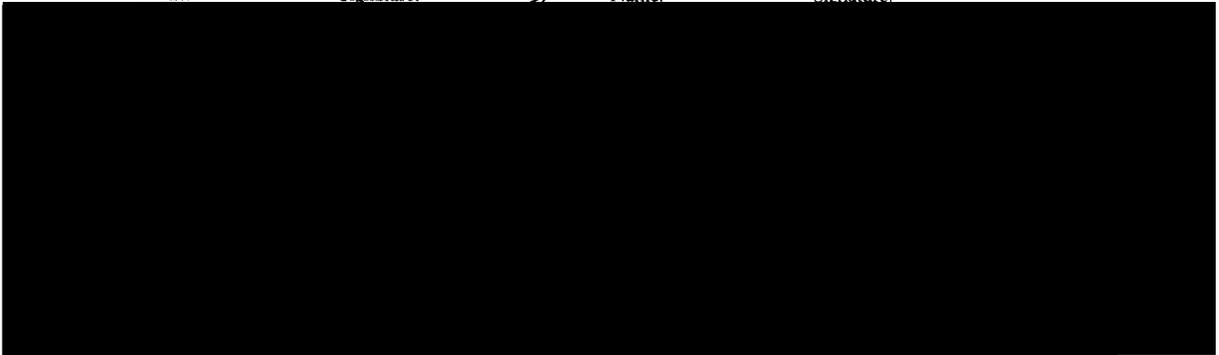
We are quite upset that while everyone is having to struggle week to week to make ends meet, you are proposing such a large increase in our health care premiums. We feel that Excellus is taking advantage of the fact that they have little to no competition in the field and can get away with whatever they choose. Our company has cut costs at every level, including payroll and we are still fighting through some hard times. Our health care cost is one of our largest expenses and has increased sizably over the past few years already.

In January of 2010, our desired plan had such a huge rate increase it was impossible for us to continue to offer it. We found it necessary to change to a plan with fewer benefits even though it was still more costly.

So, now due to the failing economy and companies like Excellus BC/BS, our employees have already had to accept fewer benefits, higher co-pays and higher premiums while they have also sacrificed many of their "company perks" in order to be team players. If this requested rate increase is passed, we feel it will be very difficult for us to afford, both individually and as a company. Please see the petition below.

We feel that ANOTHER RATE INCREASE is **unfair and unaffordable** to everyone signed below:

Name: Signature: Name: Signature:



Cc: Excellus BC/BS Group # 00033321-0001
Falcone Assoc.

July 20, 2011

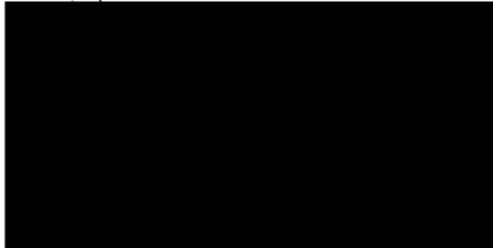
Health Bureau-Premium Rate Adjustments
New York State Insurance Department
25 Beaver Street
New York, NY 10004

RECEIVED
JUL 25 2011
HEALTH BUREAU
N.Y.C OFFICE

Dear Sir/Madam:

As [REDACTED] of a small municipality in Central New York State, I am deeply concerned about the recent announcement that Excellus' insurance rates will be increasing at an alarming rate. These increases are something over which I and our employees in the public sector have little if any control, other than writing to your Department to voice our concerns. Combined with double-digit increases last year, both I and the Village employees find these latest increases to be outrageous. How can the Village possibly plan ahead if insurance rates are raised every year, year in and year out? How can the Village afford to pay these exorbitant rates? How can the Village afford to offer a pay raise to any employee? I don't know what the answer might be but health insurance rates are devastating to the average New Yorker and to the local governments that continue to struggle with their budgets because of the continual rise in health insurance and other rates. Thank you for reading this letter.

Sincerely,



July 20, 2011

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

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Sincerely,

[REDACTED]