



07/23/2011 11:23 AM

To PremiumRateIncreases@ins.state.ny.us
cc
Subject [REDACTED]

Your message

I want to the State Ins. Commissioner to be aware that I am against the 19.8% proposed rate in premium increase that Emblem Health wants. As a small business owner I chose this plan as a way to continue to provide insurance for my employee. I have been with Emblem Health for 7 months. I have a \$2400.00 deductible and pay for almost all of my health care as it is. These are difficult times and its going to be very difficult to pay such high premiums. I pay \$817.00 a month now and 19.8% increase would increase it to \$978.00 per month.



07/23/2011 05:19 PM

To PremiumRateIncreases@ins.state.ny.us
cc
Subject Emblem Health Rate Increase Application

I am writing regarding recent notification I received from my health insurance carrier Emblem Health. They have advised me that they are seeking NYSID approval for a rate increase of almost 24% for the individual health care coverage I provide for my one employee and myself. This is outrageous! In March 2010, my premium went from \$441.91 per month, per individual to 542.07, an increase of approximately 25%. And benefits were diminished. This past March they were again increased, this time to \$622.26, an additional 15% increase. This is a **total increase of over 40%** in the past two years!!! And still they want more!!!

If this increase is approved, I can expect a premium of approximately \$770 per individual, per month. This would be a **64% increase over 3 years!!** I am clearly a small operation and this just strikes terror in my heart. And it is just insane!!!

I would like to register my unequivocal opposition to Emblem Health's request.

With thanks for your attention,



07/24/2011 05:49 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject Emblem rate hike is uncalled for

Hi,

Apparently my Emblem rate is set to go up 20% next year.

This is rate hike is uncalled for. Emblems say they will cover an annual checkup every 2 years, but they won't even let the doctor do regular blood work that is a standard part of an annual checkup. They actually raise healthcares costs for everyone by not paying for blood tests of cholesterol levels. Emblem should only be permitted to raise rates 20% if they increase the quality of care for most patients by 20%.



07/25/2011 12:53 PM

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

cc

Subject Proposed GHI subscriber rate increases

To Whom It May Concern:

My name is [REDACTED] and I am a [REDACTED]. I have the unique opportunity of dealing with GHI/ Emblem Health from the perspective of a subscribing member and as a provider doing business with Emblem Health/ GHI. I have been a GHI member through [REDACTED] since [REDACTED] and have seen my premiums increase each year. To insure my family, I am currently paying \$792 per month. This is up at least 20% since [REDACTED] when I first contracted with GHI through [REDACTED]. We are a small business with [REDACTED] employees and are required to provide some form of health insurance benefits to our employees. Unfortunately, we have had to shift more of the cost onto our employees as we seen premiums rise on an annual basis.

As a provider, my business, [REDACTED] has been contracted with Emblem Health/ GHI since our incorporation in 2005. We are currently in the process of re-credentialing as in-network physical therapy providers and extending our contract with EmblemHealth. We have not received an increase in our rate of reimbursement since we originally contracted with GHI in 2005. We currently receive \$40 for an initial visit and \$27 for follow up visits from GHI members. Of these amounts,

\$15 generally comes from the patients' co-payments. Emblem members generally have \$27-40 co-payments and we receive \$0 from EmblemHealth directly.

As we have gone through the re-credentialing process with EmblemHealth/ GHI, we have reached out to our provider services representatives regarding renegotiating our current fee schedule with EmblemHealth/ GHI. We have attempted to contact them via phone calls and emails no less than 10 times over the last 30 days and have not received a single return call or email.

Additionally, HIP of NY, the other insurance group under the EmblemHealth umbrella, has decreased our reimbursement by \$5/visit from \$50/visit to \$45 per visit for their commercial and Medicare policies.

I would like to add that over the last six (6) years, we have seen our operating expenses increase by 100% and our current cost-per-visit to provide our services is \$72/ visit. Therefore, ***we are losing an average of \$40/ visit by treating GHI members*** . We continue to accept GHI members out of a sense of responsibility to provide the highest quality of care possible to small business owners and New York City employees. However, I find it baffling that EmblemHealth is petitioning for a 20% rate increase when they will not even return our phone calls to discuss their incredibly low reimbursement rates to their contracted providers. Emblem/ GHI/ HIP are universally know to be the worst paying insurance companies in the medical/ health services professions.

Please consider these facts when making a decision regarding EmblemHealth's petition to increase their current premiums to their members. Thank you and please contact me directly with any questions regarding this information.

Sincerely,



07/26/2011 08:55 AM

To PREMIUMRATEFILINGS@EMBLEMHEALTH.COM

cc PREMIUMRATEINCREASES@INS.STATE.NY.US

Subject Proposed rate increases by Emblem

To Whom It May Concern,

I strongly protest the 23.8% increase requested by Emblem Health commencing in January 2012.

What are the reasons for this ridiculous increase? What is EMBLEM'S profit margin under the current rates and what will it be when they are raised?

Very truly yours,



07/26/2011 01:55 PM

To PremiumRateIncreases@ins.state.ny.us

cc PremiumRateFilings@emblemhealth.com

Subject GHI proposed rate increase in 2012

Dear Sirs,

I am a policy holder of GHI Direct Pay Value Plan for the last 5 years. Every year, it seems I have been hit with a hefty rate increase. I lost my job [REDACTED] and am paying for the premiums from my own

pocket. In fact without office visits, this plan is already costing me thousands of dollars a year. Now GHI informs me that as of Jan 2012 my premiums will rise another 9.8% which is simply too much for me to bear. No reason has been given for such an increase to me.

Please do not approve such an increase, as it will cause me to simply stop buying health insurance. Your reply would be appreciated at the earliest.



07/27/2011 11:55 AM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject another 23% increase on myhealth insurance,

Hello ,

I just got another rate increase request(23.8%) for my Emblem Health insurance premium 2012. last few years my premium has already skyrocketed, to the point where I do not believe I can afford to pay it going forward.

Isnt there any restrictions , on the amount they can increase the rates?

Please let me know if I have any recourse.

thank you



07/27/2011 12:26 PM

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

cc

Subject Emblem Health rate increases

I really would like to know the criteria you use to approve rate increases of the magnitude of Emblem Health's requests. Last year they increased employee/spouse coverage 60% year over year. This year they are claiming it will go up another 23.8% but do not specify tiers. I mention that because last year all 4 tiers increased substantially but not equally.

We pay 50% of employees premium regardless of tier, our employees have been under a wage freeze for 3 1/2 years due to economic conditions neither they nor our company can bear these types of rate increases. Additionally even though we are community rated and have HMO or high deductible plans we will most likely be charged the [REDACTED] should the health care law actually become law, as NYS rates are so outrageous. It is time that CEO's of the health insurance companies receive a reasonable compensation package and not multimillion dollar salaries before benefits. Something must be done to stop these runaway increases year after year!

The healthcare providers are receiving little compensation for the services they provide and the insurance companies have been allowed to change from not for profit to for profit stock companies. We should not be putting New Yorkers in the position of eating, paying bills late or providing health insurance for their families!



07/27/2011 01:03 PM

To
cc
Subject Comments on Group Health Incorporated Health Insurance Rates Filings

Every year, we are witnessing double-digit premium hikes by this company - GHI. These rate increases are hurting small business owners like myself. We cannot continue to provide health coverage to our employee(s). When are we going to get some relief? Please roll-back these excessive rate hikes.



07/27/2011 01:13 PM

To premiumratefilings@emblemhealth.com
cc premiumrateincreases@ins.state.ny.us
Subject Proposed rate increase -Emblem Health

Dear Sirs:

Your proposed increase of 23.8% is an unbelievable and devastating proposal concerning our small business. How could a rate as high as this be even submitted in good faith let alone be approved. As a small business owner if I raised my rates that much I would easily loose every last one of my customers virtually putting me out of business.

I was forced into a lesser plan last year with more risk on my part just to be able to keep health benefits at all. Last year we still were increased and now have even less coverage with more risk on our part. The increase proposed last year was about the same and it was approved. So in 2 years health coverage could potentially increase by almost 50% How is this even allowed. This kind of action only hurts businesses and their families

When will this stop??

I am pleading to Emblem and to NYS to put a cap on this kind of practice and stop blaming it on the health care bill and it's contents. (Scape goating)

It is just plain appalling and needs to be fixed.

July 27, 2011

To: New York State Insurance Department

Re: Letter from EmblemHealth dated July 15, 2011
'Advance Notice About Changes To Your
Group Health Incorporated (GHI)
Premium Rates'

To Whom it May Concern:

I am writing to protest ANOTHER outrageous increase to my health insurance premiums by my insurance company, GHI/EmblemHealth.

Last year at this time, GHI applied for and was granted, a 23.9% increase to my premium rate. My insurance premiums went from \$561.23/month to an even more exorbitant \$695.33/month.

Now GHI is again asking for approval to increase my insurance premiums by another 9.8%.

This is simply criminal.

I have experienced NO increase in services or medical coverage even though GHI continues to raise its rates.

You have got to stop the Insurance Companies from raping the public.
The Insurance companies are ruining our country even more than the deficit.

What happened to Health Care Reform?

I am [REDACTED] in excellent health. I am fit, slender, I exercise regularly, I have no existing medical conditions nor do I take any prescription drugs. I should be getting a reduction in rates!

I am being penalized with ridiculously high insurance premium costs because lawmakers cannot rein in the out-of-control costs of the Insurance industry.

The Health Care Reform Law is useless unless those of you in regulatory positions at the state and local level act to halt the gross inflation of premium rates in New York by the health insurance companies, and stop the stranglehold on state budgets by these companies.

You have got to stop the Insurance companies from committing financial murder on the public.

Please act now to STOP these criminal increases in health insurance premium rates.

Thank you for your attention.



07/27/2011 02:37 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject GHI Requested Premium Increase

We are a very small business with only [REDACTED] employees. I have recently received notification from Emblem

Health Care regarding their requested premium increases for 2012. These increases are outrageous. After increasing our premium by 100 percent in 2011, and then dropping our coverage and offering us only a high deductible plan, we were left with no option but to select an even higher deductible plan in order to bring the premium back down to a number we could manage. Now, this requested increase (if granted) would increase our premium for the very high deductible plan again 100 percent by the end of 2012. This will leave us with no option but to cancel our health insurance completely and have no coverage. This is the opposite of what the Health Care Reform law was intended to deliver.

Please do not grant this outrageous request for a premium increase.

Thank you.



07/27/2011 03:04 PM

To PremiumRateIncreases@ins.state.ny.us
cc
Subject Emblem Health's rate increase application

Hello,

I am probably one of many whom are funding their health care premiums with great difficulty. In July 2010 my premium was \$626.00 This was increased to \$759.00 starting Dec2010 and remaining so thru today. This increase was 21% outrageous because my level of care has not increased so where is the fairness in this?
Now Emblem has the nerve to ask for another 20% (19.8) increase?
Are you serious? I came to the realization that I am subsidizing those that are not paying anything
Please limit them to 5% or less to align with the inflation rate



07/28/2011 10:13 AM

To 'NYS INSURANCE DEPARTMENT'
<PremiumRateIncreases@ins.state.ny.us>
cc
Subject RATE INCREASE

TO WHOM IT CONCERNS AND CARES TO LISTEN

I HAVE A VERY SMALL BUSINESS IN NY

I AM ENROLLED IN EMBLEM HEALTH'S HIGH DEDUCTIBLE CONSUMER DIRECT EPO FAMILY PLAN

MY DEDUCTIBLE EACH YEAR IS \$5800 / I CAN ESTABLISH AN HSA WITH THIS POLICY

I SWITCHED TO THIS TYPE OF POLICY 2-1/2 YEARS AGO IN AN ATTEMPT TO REDUCE MY MEDICAL INSURANCE COSTS

I DO NOT USE MEDICAL SERVICES VERY OFTEN

I WOULD LIKE THE COMPANY TO PROVIDE A BREAKDOWN OF REVENUE / COSTS FOR JUST THESE TYPE OF POLICIES

LAST YEAR THIS COMPANY APPLIED FOR AND OBTAINED A 40% INCREASE IN THE HEALTHCARE PREMIUM - SOME OF THE INCREASE THEY CLAIMED WAS OUT OF YOUR JURISDICTION

THIS YEAR THEY ARE APPLYING FOR ANOTHER 23% INCREASE

LAST YEAR THEY CLAIMED THE INCREASE WAS DUE TO THE FEDERAL HEALTHCARE AFFORDABILITY ACT, CHANGES IN MEGANS LAW AND MEDICAL COST INCREASES

THIS YEAR THEY CLAIM INCREASES IN MEDICAL COSTS

THEY CLAIM THEIR ADMINISTRATIVE COSTS ARE LOW BUT GIVE NO BREAKDOWN

ONE METRIC THAT I CAN JUDGE THE EFFICIENCY OF THIS COMPANY IS THEIR BILLING PROCEDURES: THEY STILL DO NOT HAVE AN ELECTRONIC PAYMENT SYSTEM IN PLACE (SOME COMPANIES, UTILITIES FOR EXAMPLE HAVE HAD THESE IN PLACE FOR 20 OR MORE YEARS) – EACH MONTH I RECEIVE THE SAME INVOICE IN TRIPLE UNNEEDED COPIES ALWAYS WITHIN DAYS OF THE DATE DUE

THIS IS AN INDICATION OF THE INEFFICIENCY, LEGACY AND RESISTANCE TO CHANGE OF THIS COMPANY

PLEASE DO YOUR BEST TO KEEP ANY INCREASE TO THE COST OF INFLATION – THIS COMPANY NEEDS TO BE FORCED TO ADAPT TO A MORE EFFICIENT OPERATION



07/28/2011 02:58 PM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject Rate Increase Request of EmblemHealth

Dear Sir/Madam:

I am writing this letter to object to the rate increase that EmblemHealth is requesting.

The increase of 23.8%, which is when my policy will fall into their renewal schedule, is absolutely outrageous and egregious. It is hard enough trying to keep a small business afloat with my clients slashing my rates every single day. To give EmblemHealth this increase will probably put my company on the "no-insurance roster." While I am understanding that costs increase each year, to ask for an increase of 23.8% is absurd. Like mine and all companies, they will have to make cuts in certain areas so as to avoid an increase of this magnitude.

I implore you not to approve this increase.

Sincerely,



07/28/2011 09:35 PM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject proposed rate increases 2012

To Whom It May Concern:

I am very alarmed by a letter that I have recently received from Emblem Health regarding proposed rate increases for 2012. I currently pay approximately \$900 per month and have an \$11,600 deductible (Consumer direct Direct EPO Individual plan). The requested increase is 23.8% for this plan. In researching this letter, I stumbled across other proposed increases as high as 30% or more on Emblem Health's website. The "Health Reform Act" is going to required all individuals to have health insurance or pay a penalty or "fee." I feel this is a complete abuse of power by this insurance company as they are attempting to raise their prices in excess to make huge profits, while the country turns into ruins because of astronomical health care costs. This "requested increase" is by far more than I or anyone can possibly afford. My entire life I have had medical insurance coverage. It is now, a point in my life that I feel I may actually need my insurance for more than just a cold or cough, that I may not be able to afford it. PLEASE DO NOT ALLOW THIS INCREASE.



07/29/2011 01:10 PM

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

cc

Subject Emblem Health

To Whom It May Concern:

I recently received a letter from Emblem Health regarding a proposed rate increase for the fiscal year 2012.

To say my jaw dropped would be an understatement! Based on my renewal date Emblem is asking for a 23.8% increase over my 2011 rates (which by the way increased over 18% from 2010). 42% in 24 months, how can Emblem possibly justify that level of increase?

Lets broaden out their rate increase picture: Taking into account my prior years' increases my rates have increased well over 100% from 5 years ago. Calculating in additional co pays and deductibles that percentage would actually grow by another 25%.

Should their request be granted that would translates in dollars to an annual premium of \$25,136 for my family plan. That's a lot of money for any New Yorker!

Beyond the incomprehension as to how my premium to Emblem is allocated - that is medical professions, Emblem executives' salaries, etc, approval of any increase will have a real and significant impact on the

fragile economy of New York State.

The economy continues to grow very slowly, the housing market continues to lag in the recovery and won't show improvement for several years and oil prices remain high impacting food, gas, etc. Now is not the time to approve this rate increase, especially given the increase they received last year.

4 million New Yorkers, primarily state government and New York City employees are covered by Emblem Health. Both GHI and HIP collectively cover upwards of 90% of New York City workers and retirees. Emblem's request will have a devastating impact. Of course the question that begs to be asked - is this and past years rate increases the core driver for Emblem to convert to a for-profit, publicly traded company?

If you have any regard for 4 million New Yorkers as well as rebuilding the economy I strongly urge you to reject this request.

Sincerely,



07/29/2011 04:37 PM

To PremiumRateIncreases@ins.state.ny.us
cc
Subject EmblemHealth Rate Plan Increase

Sir/Madam:

I received a notification from my health care provider, Emblem, that they are attempting to get you to grant them a **15.9% increase** in my plan rate for next year (2012). This was after they increased my plan **25%** for this year, and I had to downgrade to a worse plan because my small business simply couldn't afford such huge increases. Now they are looking to increase my downgraded plan by nearly 16%. This is outrageous, as they have not provided a single reason why these repeated huge increases are necessary, and haven't provided me a single additional benefit for these increases.

Please explain to me why you would ever consider such repeated high increases, without a corresponding increase in benefits, and also please let me know whether you intend to allow this.

Thanks,



07/30/2011 05:54 PM

To <premiumrateincreases@ins.state.ny.us>
cc
Subject We object to requested rate increases

To: NYS Insurance Department

Dear Sir or Madam:

Emblem Health has notified us of its intent to increase my company's premiums by almost 24%. Last year Emblem raised my company's premiums by 40%. As a result, Orion has to change to lesser coverage that was only 10% more expensive. This coverage pays doctors so poorly that some are refusing to accept my daughters as new patients.

Now Emblem wants 24% more for this inferior coverage?!? We strongly oppose the rate increase, especially in these difficult economic times. We are struggling to stay in business and continue to offer benefits to our employees.



07/30/2011 09:48 PM

To premiumrateincreases@ins.state.ny.us
cc premiumratefilings@emblemhealth.com
Subject Emblem Health InBalance EPO Rate increase request

We have been notified of a request of a rate increase of 23.8% on the plan we are currently in. Last year, when the rate increase went through we were forced to increase our deductible/copayment in order to be able to continue to afford health insurance. If this large of a rate increase gets approved, quite frankly, we do not know what we will do. We are a small business and no one pays for our insurance but ourselves and we simply cannot afford it. We were sickened to see the potential of such a rate increase. We can't afford to have health insurance and we can't afford to not have it. As it is, if a member of our family (or heaven forbid more than one member of the family) requires significant medical care, we will acquire debt due to the high deductible we are now required to pay. Please, please, please consider how this is affecting businesses and families and their ability to survive these costs. Just because we are a business does not mean that we are any more able to afford this kind of increase than an individual would. Please seriously consider the need for such an exorbitant rate increase. Thank you.



08/01/2011 11:49 AM

To premiumrateincreases@ins.state.ny.us
cc
Subject Emblem Health Proposed 9.8% Increase (GHIDirect Pay Value Plan--Single Woman)

To Whom It May Concern:

Just received a letter from Emblem Healthcare with their proposed rate increase of 9.8%: This is OUTRAGEOUS! You must do something to protect the NY consumer from being ripped off!--Please!!

They're asking for a 9.8% increase AFTER ALREADY GETTING MORE THEN THAT FOR 2010!!! HOW COULD ANYONE BE GRANTED A 20+% INCREASE WITHIN TWO YEARS.

Once again they are using "Obamacare" as part of the excuse for the proposed rate hike!!!

Let me put this in practical terms:

Under the GHI Direct Pay Value Plan ("Value"--what a joke--this plan doesn't even cover GP visits--and they have fought [REDACTED] on so many things!!!!)

**2010 Premium [REDACTED] \$550-600 per month (approximate)

**2011 " " " \$699.33 per month ([REDACTED])

NOW THEY WANT A 9.8% INCREASE FOR 2012!!!!!!!!!!!!

PLEASE-YOU MUST STOP THIS HORRIBLE GREED AND UNFAIRNESS!!

Can you please respond with your position and status of your review on the proposed 9.8% rate hike.

Thank you,



08/01/2011 02:31 PM

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

cc

Subject health insurance increase

[REDACTED]. For the past 8 years we have provided our employees with excellent health benefits. We are currently with Emblem Health. Unfortunately, due to the 23% proposed rate increase, we are forced to consider no longer offering our employees health coverage. What do you suggest we do?



08/01/2011 10:35 PM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject Emblem Health GHI insurance hikes

Please DO NOT allow an increase of premiums to any and all insurance companies. I am a small Business and paying now after a 20% raise last year 1583.00 a month for myself and my family, with 40\$ copays, 1000\$ deductables in ER and Generic medications Its Time that the Fat Cats in the insurance companies take a hit. Government sponsored health care is not the answer, but insurance companies are only interested in profits not in people's health. Respectfully. .



08/02/2011 11:55 AM

To premiumratefilings@emblemhealthny.com,
premiumrateincreases@ins.state.ny.us

cc

Subject rate increases



To whom it may concern,

The proposed rate increases of up to 23.8% are prohibitive. If such a rate increased were to be approved, I would have no choice but to drop coverage with Emblem Health for myself and my employees.

Please reconsider this increase.



08/02/2011 07:00 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject Proposed Changes to Premium Rates

To Whom It May Concern,

I am in receipt of a letter dated July 15, 2011 from Emblem Health outlining the increase in their policy premium that they are requesting from the New York State Insurance Department for 2012.

As a small business owner who has to carry this insurance, a 23.8% increase that Emblem Health has requested is exhorbitant and will put me out of business.

I am requesting the attention and cooperation of the New York State Insurance Department to seriously consider the amount of this increase in premium. Small businesses want to be able to provide this important coverage to their employees but will not be able to do so when the premiums are so extraordinarily high.

Thank you for your considerations.



08/03/2011 03:11 PM

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

cc

Subject

Our insurance carrier, Emblem Health [GHI] has requested rate increases for the coming 12 months, and advised us to send our comments to you.

We feel this request is out of line & the increasing costs are pushing people under the poverty line which will only increase the people needing help from the state, which in turn affects everyone.



08/03/2011 04:23 PM

To



cc

Subject Comments on GHI HMO Select Health Insurance Rates Filings

I recently received a notice that GHI EPO Healthy NY group plan is requesting a 19.8% premium increase. This seems to me to be grossly unreasonable and unwarranted. If you would examine their financial statement you will discover that their net income is growing based upon going operations. They are however losing considerable amounts of money on their investments. This should not be a factor in granting a premium increase. Policy holders should not be punished for corporate incompetence. In this time of economic turbulence an undeserved increase would be shameful.



08/03/2011 04:39 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject GHI Value Plan Rate Increase

These huge percentage increases every year are astounding. How is a middle class person supposed to afford these premiums, let alone the co-pays etc.? This stripped down basic plan will cost more than the full plan that I had just a few years ago. Most of my friends have simply decided to do without health insurance...which is probably the only sensible option.



08/04/2011 09:41 AM

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

cc

Subject EMBLEM HEALTH RATE INCREASE

I was just informed, again, that my health insurance company, GHI, is requesting another rate increase. Since my retirement, I have been with this company three years and the rates have increased \$100 per month each year. This new rate will put me at \$700 per month. I cannot afford it so I have to drop my insurance until I am eligible for Medicare [REDACTED]

Is this a fair increase year after year. It always gets approved, so writing is probably a moot point, but how can this go on? I do not think I should have to drop insurance in order to live. I get a good retirement, but \$700 a month for health insurance does not fit in to my way of life. My last Dr visit cost me \$269 since the insurance DOES NOT COVER OFFICE VISITS. I seldom use the insurance, I cannot afford to.

Please look into this and put thought before raising insurance rates on

the fact that I can never get a person that can answer a question for me unless I call, ask where the person is working and then hang up and keep calling until I reach someone in Syracuse. I don't understand why you cannot get a direct phone number for the local office to answer questions for that state or region but it makes me think twice before contacting them (maybe that is their plan). We have cut down on the number of doctor visits per year for my son's diabetes because of the cost factor.

after my contract started, I tried to add [REDACTED] to my policy and I was told I had to wait until January 1st. On January 1st, I was told I had to wait until my contract was renewed. I thought the law was that she could be covered, not she could be covered when the insurance company decided it was okay.

I have to say that if there was another option for me I would change insurance carriers but in New York State we have no choices. I don't understand why the ads on TV for health insurance only applied to other states.

I know I have rambled but in short I don't believe that a rate increase is warranted especially since they got one last year as well and they don't cover doctor visits, which is the best way to keep people healthy before a condition escalates into something really serious or costly.

Thanks for your time



08/04/2011 04:01 PM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject [REDACTED] GHI proposed rate increase

Hello,

I am writing [REDACTED] about the proposed rate increase by Emblem Health to [REDACTED] GHI EPO plan. I received a letter informing me that they are requesting a 19.8% increase for 2012 rates.

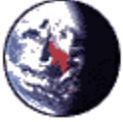
The letter states that more information can be found at their website, but all that the website tells you is that the rates reflect the rising costs of health care. This is a circular and generic argument. Every year insurance companies seem to justify mammoth rate increases with this logic. A rate hike of 20%, far outpacing inflation, simply does not strike me as justified, especially considering the current economic environment.

To put this into human terms, this rate increase would add over \$1600 to my personal premium i [REDACTED] n will be shared by every worker covered under the [REDACTED] policy.

I ask that you deny Emblem this inordinate rate hike and institute something far more reasonable.

Thank you for your time and consideration.

—



08/07/2011 05:37 PM

To

cc

Subject Comments on Group Health Incorporated Health Insurance Rates Filings

I would greatly appreciate on behalf of my family for the NY State Insurance Dept. to [REDACTED] VAL TO EMBLEM HEALTH's request for a 23.8% increase to my family's [REDACTED] EPO health plan. According to EmblemHealth's 2010 Annual report, growth in the company is strong, assets have increased. Emblem's Net Income went from \$15.5 million in 2009 to \$229 million in 2010, an increase of 150% in income. As an Emblem Health customer who's been with GH [REDACTED] y years, we have seen our premiums skyrocket. Last year our GHI [REDACTED] PPO plan was dropped as Emblem failed to get an almost 30% rate increase. Our plan was replaced with a lesser one, higher deductibles and no in network coverage, a benefit which we have had for our entire history with the company, that is until now. As a consumer we have seen very little cost to Emblem for services provided to us for doctor visits. Almost all expenses incurred were paid by us not Emblem. We have seen reimbursement rates to doctors unchanged for years on end, we have seen doctors drop their participation in GHI because of this. Emblem states that they have incurred unexpected higher costs: "claim costs in 2010 emerged at higher levels than expected, with members requiring more expensive medical care than GHI's prior experience anticipated. This, combined with rising health care costs, resulted in significantly higher claim costs and losses on many of GHI's products." (Emblem Annual 2010 report) Emblem does not state what % of increased burden they have incurred. Emblem does not state what products have incurred "these higher levels". I believe Emblem is trying to hike it's rates on small business owners who are a relatively small % of their business (~13% of its members. I believe Emblem Haealth is price gouging as a direct response to the Health Care Reform Act, which will take full effect in 2014. This is unfair. I believe that Emblem is targeting its smaller % group plans because they will not increase their larger member plans (teachers, hospital workers) which have more power collectively behind them. This is totally unfair to us and to those working families that are trying to get by. We do not have unions, we are not afforded an opportunity to collectively bargain. If they raise rates on the larger groups it would be much less painful for all. I respectfully urge you to do the right thing during this very difficult economic time. Do not hurt small business owners, do not hurt those families that are trying to get by and have subsidized NY state health plans because they cannot afford any other way of having insurance. Do what's right and fair for all. Thank you.



08/09/2011 12:19 PM

To

cc

Subject Comments on Group Health Incorporated Health Insurance Rates Filings

