



RECEIVED
JUL 27 2011
HEALTH BUREAU
N.Y.C. OFFICE

July 25, 2011

Superintendent of Insurance
Health Bureau – Premium Rate Adjustments
NY State Insurance Department
25 Beaver Street
New York, NY10004

RE: Proposed Rate Change – GHI EPO Healthy New York

Dear Superintendent:

Yesterday I received an Advance Notice About Changes to your GHI Premium Rate in the mail, notifying us that Emblem Health has applied to your office for a rate increase of our premium rate by..19.8%!!! 19.8%!!! This is a preposterous request that I hope your office will NOT grant. Banks and insurance companies are the ONLY ones making MONEY since this Great Recession, thanks to the taxpayers' bailout money. And now, taxpayers like us are being priced out of a decent health care by outrageous monthly premiums for plans that do not cover anything, even when you're at death's door.



I don't know how much insurance companies are REQUIRED by their stockholders to generate in profit every year, but if their executives are promising their stockholders the HEAVENS for each year's return, it is a crime that these promises are based on breaking the backs (and HEALTH) of Americans to deliver these profits. This has to stop somewhere. A nation of unhealthy people does not make a healthy nation! A 20% increase in our premium would definitely break our backs. We are small private entrepreneurs who have paid our fair share of insurance premiums when our business was o.k. But now we're not o.k., still trying to climb out of a deep hole from the recession, and rely on our own wit and creativity to restart our business. We are not big company executives who receive huge bonuses at the end of the year, deserved or undeserved, like those who work for banks and insurance companies.

I am begging your good office to act for the people in this matter, and hold the insurance companies from raising their premium rates UNTIL the economy has been repaired. No one needs to make more money than they ever have before—recession or no recession—especially when the majority of Americans are still suffering economically and financially. I hope your office will be able to withstand the pressure of insurance lobbyists and other external forces that do not care about the average American.

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

July 18, 2011

Re: 2012 Rate Change -- 19.8 0/0 Increase -



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AUG 01 2011
HEALTH BUREAU
N.Y.C. OFFICE

Dear Sir:

I am writing to you in regard to a letter I received today from Emblem Health Insurance. Emblem has advised me that they are applying to the NY State Insurance Department for a rate change to my GHI EPO Healthy New York Plan. If approved my current premium rate will increase by 19.80/0 and would go into effect on my 2012 policy renewal date.

 self-supportive, and barely able to afford my current monthly health insurance premium in the amount of \$316.57. 
 and am unable to obtain health insurance through my employer. Health insurance, as we all know, is of the utmost importance.

This rate increase, if approved, will probably force me to join the ranks of all the other Americans unable to afford health insurance. Very sad, indeed!!

I am reaching out to you for help. I am hoping that you will in someway be able to assist me in finding a solution to my problem.



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AUG 02 2011

HEALTH BUREAU
N.Y.C. OFFICE

[REDACTED]
Senior Vice President
Customer Service Division
Emblem Health
Attn: Premium Rate Filings
PO Box 2890
New York, NY 10117

[REDACTED]
I just started my enrollment in the HealthyNY health care plan with GHI EPO also associated with Emblem Health (it appears), on July 1st. On July 15th I received a letter from you, Emblem Health, stating that you are applying for a rate increase in 2012 of 19.8%. I am with healthy NY because health care had become un-affordable to me but this increase of 19.8% (lets just call it 20%- really!) is totally unfair and to receive this notice within weeks of finally getting affordable health care is downright offensive. I do realize it is required by law, but lets face it my wages are not going to increase by 19.8% in the next year so why should your revenue.

Please deny Emblem Health this increase or any increase. It is the mismanagement of the health industry that has driven up the costs of health care. Mismanagement by both the insurance companies and the medical professionals. The people of NY and the U.S. should not be held hostage by their poor practices.

As you state in your letter to me, if you do "value our relationship and look forward to continuing to meet" me health benefits, then, please deny this increase and don't allow Emblem Health/GHI to water down the benefits either . Let them all work to fix the real problems inherent in the system.

Sincerely

[REDACTED]