



08/12/2011 03:45 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject Increases in Health Care

To Whom it May Concern,

We are writing to let you know that we feel yet another increase in our health care plan with Emblem Health is unwarranted and unfair. In fact, if the rate increases again we may have to drop the insurance all together because we can barely pay the high cost that it is now. The price has gone up each year and we are not getting better coverage, just larger bills. In this economy it is getting harder and harder to be able to pay this bill each month.

An increase of 19.8% is simply too high for the average person to pay. We are writing to protest this increase and ask that there would be no increase whatsoever. In fact, we feel the price should be lowered.

Please confirm that you recieved this.

Thank you,



08/12/2011 05:04 PM

To PremiumRateIncreases@ins.state.ny.us

cc [REDACTED]

Subject EmblemHealth Proposed rate increases for 2012

08/12/11

New York State Insurance Department
Premium Rate Increases

Dear New York State Insurance Department,

Re: EmblemHealth proposed rate increase for Group no: [REDACTED]

Why is EmblemHealth requesting any increase at all? The news media has reported health insurers are making record profits. How does Emblemhealth justify this increase? They haven't

explained it to me--presumably they have to you. Why don't they and you share this information?

Facts to consider:

EmblemHealth reimbursement scale to providers is low. For example:

Followup appointments with my eye doctor/\$35

Physical therapy I needed earlier this year/\$27 per visit.

EmblemHealth is inefficient and wasteful. They need to address these issues and not pass these unnecessary costs on to their gaffeplan holders. For example:

Perhaps nothing illustrates this better than the letter they sent out concerning this proposed rate increase. They made an error in your e-mail address. Consequently they had to mail out their proposal again. Additionally, I have two different group numbers assigned to my company. Because they mail separate notices to each group number it was quadruple the paper, quadruple the envelopes, quadruple the postage. Multiply this by the number of their contract holders. They also did not mail out this correction until July 25th. The 30 day deadline for comments should have been extended to compensate for their gaffe.

Emblemhealth had a "system glitch" at the start of the year. Pharmacey benefits were not reset to \$0 for subscribers like me whose calendar year starts January 1st (and the opposite for subscribers whose benefits reset on their renewal date). Consequently my prescriptions were not being applied to my deductible and conversely, a generic prescription that I should have had to pay for was processed as if I already had reached my deductible. EmblemHealth did not bill me for this even though I offered to pay for it. Perhaps nice of them, but how much money did they spend paying for prescriptions they shouldn't have been paying for? It took approximately 20 phone calls and until the end of January to for them to figure out what was wrong and how to fix it. This was costly and time consuming for me, but how much did this drive up their customer service costs? Multiply this by the number of subscribers for whom this was also a problem.

Did EmblemHealth underprice their premiums when first trying to attract subscribers?

I ask this because when they wanted to entice me to switch from PerfectHealth, a company they owned, to one of their policies they touted how it was better coverage for less money. HA! They phased out PerfectHealth last year. My initial premium was \$252.23. My renewal (my policy renews on September 1st) last year jumped up to \$391.62. This is more than a 55% increase. I guess now that I had no more choice, better coverage for less money is no longer relevant. This September my rates will increase to \$465.87. As you know, they asked for a larger increase last year than you permitted--26 to 28%; you allowed them a 13.4% increase and now the 15.9% they're seeking will equal the 26 to 28% they wanted last year. Is this a coincidence?

Health and Human Services Secretary Kathleen Sebelius proposed regulations for 2011 insurance rate increases of 10% or higher to be publicly disclosed and thoroughly reviewed to determine if the rate increase is unreasonable. This rate increase IS NOT reasonable--I hope you will take these regulations into account when you make your decision.

Sincerely,



08/16/2011 10:11 AM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject



We live in a time when most of can barely make ends meet. We are struggling to stay in business. Many are defaulting on their payments.

IT IS UNFAIR from a company like **Emblem Health** to be greedy and to ask for increases year after year for products that are necessary to the average American in order to survive in today's environment.

We strongly oppose this rate increase at this time!

Sincerely,



08/24/2011 08:17 AM

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

cc

Subject No Rate Increases.

Dear Sir or Madam,

As an independent contractor I am responsible for my own health insurance, that is why I chose a low cost catastrophic plan. When I started 2 years ago my monthly rate was \$200, currently it is \$284 and now they want to raise it again. This is getting unaffordable and quite unfair. Do not let Emblem Health raise the premium on these policies.

Thank you.



09/05/2011 07:31 PM

[Redacted]

To premiumrateincreases@ins.state.ny.us

cc premiumfatefilings@emblemhealth.com

Subject ins reate increase

I am very much opposed to this rate increase. I am also opposed to paying for a whole bunch of services I will never use as a [Redacted] like pregnancy (hardly and insurable risk) or birth control (also hardly and insurable risk) as well as having every medical interest group get their services covered.

I had to drop my Oxford plan because in a few short years in shot up from under \$300/mo to nearly \$600/mo.

Emblem was affordable-now you want to put and end to this as well? If I drop my insurance the tax payers of NY can take care of me.. then I will go out have lots of sex and get pregnant....and have the baby in an emergency room. I can then get my back adjusted while I am soothed by a music therapist.



09/11/2011 05:32 PM

To premiumrateincreases@ins.state.ny.us
cc
Subject rate increases

I am writing to complain about the rate increase the Emblem Health is asking. Every year they increase the premium and every year they take away services: for example I was due for a colonoscopy after 5 year waiting to be told by my doctor [REDACTED] that now I have to wait to 10 year. I had pain and discomfort in my breast the doctor told me to wait for my annual check up in 3 months. I don't want the increase in the insurance premium. I cannot pay additional increases.



09/18/2011 06:01 PM

To
cc
Subject Re: Comments on Aetna Health Inc. (HMO) Health Insurance Rates Filings

I was unable to contact New York State Insurance Department after I received a letter

Emblem Health in the latter part of July,2011, as the number given [REDACTED] [REDACTED] failed to get through to comment on this large rate change, and I must travel for my business. However, I must comment on the large 12.6% increase Emblem Health is planning for this HMO. Currently, I am paying \$864.03 per month for this individual HMO plan, but with the 12.6% increase planned in 2012,, I will be paying nearly \$1,000.00 a month for premiums alone! This charge, for a HMO is truly exorbitant. Premiums have increased nearly five-fold from their initial supposedly lower cost-saving rates. How many individuals, or their families, in NYS, who are self-employed can afford thousands of dollars a year for healthcare? Soon the self employed will have to go without insurance - like the millions and millions of others who are unfortunately without health insurance across the US, and NYS, in this recessionary (on the verge of depressionary times!) [REDACTED] YOU DID NOT LIST EMBLEM HEALTH IN YOUR LIST AND IT WOULD NOT ENTER DUE TO THAT. EMBLEM HEALTH COMBINES GHI AND HIP, INSURANCE COMPANIES A LONG TIME ASSOCIATED WITH NYS, AND SHOULD BE ON YOUR LIST. WHAT EXPLAINS THAT?????