

RECEIVED
2011
SEAL

August 18, 2011

EmblemHealth
Attn: Premium Rate Filings
PO Box 2890
New York, New York 10117 – 2087

Health Bureau – Premium Rate Adjustments
New York State Insurance Dept.
25 Beaver Street
New York, New York 10004

Re: **GHI Health Insurance Rates Filings**
Consumer Direct PPO Individual Plan

To whom it may concern:

I am writing this letter to express my concern regarding a letter in which I received stating that EmblemHealth is applying for a rate increase for the 2012 year with the NYSID. If the rates are approved, the increase will be added to the 2011 premium rate along with my renewal which is on March 1, 2012.

I am outraged that there is an almost 70% to 80% increase of what we are currently paying. How can this be possible? How do you expect a small business to survive in this economy with these increases? What can a small business do to survive? Is it fair to say that sometimes small businesses have a difficult decision of reducing or eliminating group health insurance benefits to our employees. This is not fair. Over the past several years small businesses are the ones who are suffering the most with the increase in the group health insurance premiums of at least 20% or more. Because of this, certain small businesses have to either cut their benefits or ask their employees to dig into their pockets to help share in the burden of the increase and that some employees remain uninsured because the prices are so high.

In the letter from Emblemhealth dated July 15, 2011 it states that the new increase in medical costs would increase every quarter totaling to more than 50% of what is currently being paid. How do you find this just? If EmblemHealth or any other insurance carrier were to increase it every year by said amount how can one really expect small businesses to survive?

I ask that you take into consideration that small business can not thrive with such high rate increases and that it is not fair that small businesses can pay as much as double that what a large business pays.

Thank you for your attention to this matter. It is greatly appreciated.

Should you have any questions, please feel free to contact us.

Sincerely,

[Redacted Signature]