



August 12, 2011

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

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

To Whom It May Concern,

I am writing to ask your actuaries to review what I believe are excessive rate increases in my health insurance with Emblem Health. As you can see from the enclosed documentation, I have paid:

- \$747.39 from October 1, 2009 to September 30, 2010 (Attachment A),
- \$1,076.65 from October 1, 2010 until September 30, 2011 (Attachment B),
- and now, \$1,269.32 from October 1, 2011 until September 30, 2012 (Attachment C).

The rates went up 44% between 2010 and 2011, then another 17.9% between 2011 and 2012, for a combined increase of 70% in two years! As you can imagine, I am already concerned about the rate increase for 2013, and want to take steps necessary to prevent further undue rate hikes.

Please review the attached and get back to me at the above address.

Sincerely



RECEIVED  
AUG 16 2011  
HEALTH BUREAU  
N.Y.C. OFFICE

[REDACTED]

August 12, 2011

[REDACTED]

Dear Sir or Madame,

As per the attached letter regarding the proposed increase to my current premium rate I protest the increase. I am a non working senior citizen [REDACTED] my daily work. I am [REDACTED] and I am not paid.

Please have some heart. Your rates increased as follows:

2008 - \$809.51 per month

2009 - \$967.37 per month

2011 - \$1172.18 per month

2012 - \$1287.05 proposed per month

I am a [REDACTED]

[REDACTED] Our income is fixed and this increase is unaffordable due to high maintenance fees for medical care and products for my companion on Medicare with GHI Supplemental. All the [REDACTED] costs due to [REDACTED] are draining us to the point of needing to go on Medicaid.

Please be kind and consider that I am elderly and no income. I depend upon my [REDACTED] others to pay my premium. When I was young and on GHI thru my [REDACTED] job, I rarely became ill and hardly used the GHI plan though I continued to pay the premium. We paid for almost [REDACTED] or so. Please have mercy.

I appreciate your concern and help. Thank you very much.

Sincerely,

[REDACTED]

RECEIVED

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

August 19, 2011

Dear [REDACTED]

I write in response to a recent letter received stating that yet another annual increase in my current premium rate will be in effect as of January, 2012.

In the past five years my premium rate has doubled to the \$1,750.00 I currently pay for my [REDACTED]. In 2011 my premium rate was increased by over \$300.00 a month without any notice beforehand.

I am outraged at these persistent and considerable increases incurred every year for basic health insurance and object to any further increases for the 2012 calendar year.

Respectfully yours,

cc: Health Bureau—Premium Rate Adjustments  
New York State Insurance Department  
25 Beaver Street  
New York, New York 10004

Aug 1, 2011

NY State Insurance Dept  
Health Bureau Premium Rate Adjustment

NY State Insurance Dept

25 Beaver St  
NY NY 10004

RECEIVED  
AUG 22 2011  
HEALTH BUREAU  
NYC OFFICE

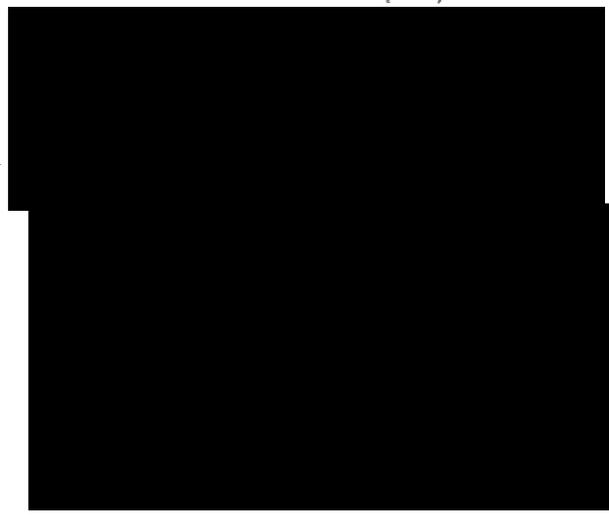
Dear Sir,

Please do not raise to HI  
insurance rates. It's too high  
already

Thank - you

Sincerely,

Note:- Cannot confirm the address



[REDACTED]

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: [REDACTED]

RECEIVED  
AUG 22 2011  
HEALTH BUREAU  
REG. OFFICE

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.

[REDACTED]

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

August 10, 2011

To Whom It May Concern: GHI Medical Insurance

My name is [REDACTED] and I am a current subscriber of GHI health insurance under the Healthy New York program since 2008. My GHI policy number is [REDACTED]

As previously stated, I qualify for GHI health care coverage under the Healthy New York program and have to reapply annually according to my income. Recently I received documentation that stated that GHI would be seeking a potential significant increase in health insurance premiums of up to 20%. I disagree with this increase and had just undergone one last December bringing my monthly premium to \$350 [REDACTED] and the only income I receive is SSI, in a fixed amount that unfortunately had not increased with the cost of living in two years.

I am with great hope that you do not raise my premium, as I cannot afford to pay for an additional increase with the cost of rent, food, car insurance, phone bills, etc on such a small fixed income while living in New York. Please reconsider this increase.

Respectfully Submitted,



NY SERVICES

August 3, 2001

RECEIVED  
AUG 15 2001  
HEALTH BUREAU  
N.Y.C. OFFICE

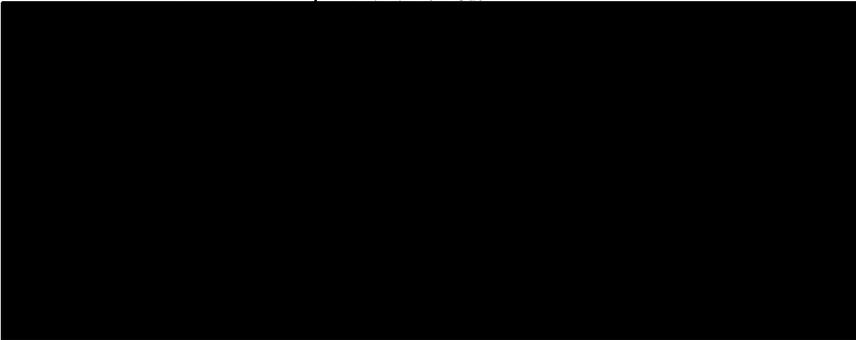
New York State Insurance Department  
Health Bureau-Premium Rate Adjustments  
New York State Insurance Department  
25 Beaver St.  
New York, NY 10004

To Whom It May Concern:

I am writing to you to encourage you to deny a rate increase regarding the EmblemHealth Plan and the enclosed form. This company increased its rate more than 30% last year and a proposed rate increase of nearly 24% is outrageous in this era of insurance and healthcare reform.

For the past two years we have not received a penny in payouts from this company as all has been under the deductible. It is unconscionable that they would even request a rate increase. Their reliance upon state authorities to grant them carte blanche to grow extreme profits without justification is obvious.

I hope steps will be made by the State Insurance Department to roll back prices to a more fair and equitable level.



RECEIVED

AUG 15 2011

HEALTH B.  
N.Y.C. OFFICE



Dear NYSID,

Aug. 12, 2011

I am writing to express my anger and dismay over GHI's application to NYSID for a 9.8% increase in my GHI DIRECT PAY CORE PLAN. I am one of the working poor, and have had to dig into my limited savings to pay my CURRENT MONTHLY Premium of \$1,172.18. Please understand: to approve the proposed rate hike will cause me to become yet one more uninsured citizen.

Sincerely,





RECEIVED

AUG 15 2011

HEALTH BUREAU  
N.Y.C. OFFICE

RE: Proposed GHI HMO rate increase

Dear sirs,

I am writing to strongly protest the outrageous proposed 19.8% rate increase for 2012. This adds over \$700 more for an individual plan and may make this policy unaffordable to our group members. No additional services are offered for large rate hike. We do not even have ambulance service covered. Health insurance in NY state is quickly becoming attainable for only the wealthy when it should be reasonably available to everyone, which is the point of Healthy NY. Please do not pass this unfair 20% increase!!

Sincerely



RECEIVED

AUG 17 2011

HEALTH BUREAU  
N.Y.C. OFFICE

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

Dear Sir and/or Madam:

I am writing to you in response to the letter that I received which served as an advance notice about the rate increase of 9.8% to my Group Health Insurance Premium Rates for my GHI Individual PPO policy Direct Pay Value Plan effective beginning January 1, 2012.

Calendar Year	Monthly Premium	Percentage Increase
2006	\$365.50	
2007	\$415.62	14%
2008	\$469.65	13%
2009	\$469.65	0%
2010	\$561.23	20%
2011	\$695.33	24%
<b>2012</b>	<b>\$763.47</b>	<b>9.8%</b>
<b>2006-2012</b>	<b>\$365.50-\$763.47</b>	<b>109%</b>

There has been a 109% increase in this value plan in seven years since I was accepted to this policy. I paid for one monthly premium at the rate of \$369.50 for the 2006 year that got transferred to 2007. On January 1, 2012, I will have monthly premiums that will cost more than double the original premium that I paid in 2006.

How do you call this value? Why are GHI and Emblem Health's costs constantly going up? How could this insurance policy still be considered affordable health coverage and a value plan for the New York State consumer? Please reconsider. Thank you.