

[REDACTED]  
[REDACTED]  
07/18/2011 02:08 PM

To <premiumrateincreases@ins.state.ny.us>  
cc  
Subject Remium Rate increase from Emblem Health

Dear Sir or Madam,

I received today the application letter for a rate increase from Emblem Health.

To give you an appreciation of my situation [REDACTED].

In 2010 I used to pay \$198.00 for my High deductible GHI insurance ( GHI a Emblem Health company).

In 2011 I am paing \$278 for the same high deductible insurance from Emblem Health ( note that I switched from GHI to Emblem health following my brokers recommendation to avoid an even bigger rate hike at GHI)

Now this letter mentions another 23.8% hike! This is not managable for small businesses like mine. I was planning to hire an assistant but now I am hesitating: not only my own insurance is creeping up the cost of hiring as well.

In advance I thank you for giving serious consideration to this letter.  
America is built on small business, let's not stifle them.

[REDACTED]  
07/18/2011 03:40 PM

To "ghi" <premiumrateincreases@ins.state.ny.us>  
cc  
Subject rate increase request

To whom it may concern:

I received a letter today from EmblemHealth about their seeking a rate increase for next year. I ask in the strongest terms to DENY their request. Last year the NYSID approved an obscene increase in a horrible economy. This company has a fee schedule for doctor payments that has not gone up many years.

The only cost increases for them are administrative, not doctor fees. As we are expected to tighten our belts, so can they.

As a matter of fact, modify their request to a DECREASE of 20%.

 07/18/2011 04:04 PM

To PremiumRateIncreases@ins.state.ny.us  
cc PremiumRateFilings@emblemhealth.com  
Subject Emblem Health / GHI Complaint

NY State Insurance Dept:

I received today a notice that Emblem has applied for approval to raise my rate by 23.8%. This is astonishing and highly aggressive.

I entered into a high deductible plan contract with them for family health insurance on 1/1/11 as a sole proprietor. I have filed ~\$3,000 of covered claims, and they paid \$144. They basically pay nothing until I reach my \$11,800 deductible. My premium is \$832 per month.

How can GHI possibly think that a rate increase is justified? I have paid \$5,824 in premiums year to date 2011, received a \$144 benefit, and nothing else is covered until I hit my deductible which is \$6,000 away.

Their proposed premium increase is without justification and places an additional and onerous financial burden on policyholders, well beyond their actual cost/claims experience. I recommend that you reject their proposal.

 07/18/2011 04:20 PM

To PremiumRateIncreases@ins.state.ny.us  
cc PremiumRateFilings@emblemhealth.com  
Subject Changes to Group Health Incorporated Rates

I just received your letter regarding a request for a 23.8% increase in my premium as of Jan-March 2012.

Clearly, Obamacare has been a disaster.

Last year I was forced to change from a PPO Plan with a \$5,000 deductible (and Health Savings Account) to an EPO Plan with a \$5,800 deductible (and Health Savings Account) because you were increasing my rate \$100 per month.

So, unlike Obama's promise, I was not able to keep my existing plan.

Now, you are proposing to raise my rates again, this time 23.8%.

I will be faxing your notice off to the Republicans in Congress. I am being forced to pay for features I don't need or want, I am being forced to buy insurance in New York instead of having the freedom to buy my insurance from whom I please --

and by the way, I'm a small business owner, the "job engine" of the U.S. Economy.

This is a disgrace.



07/18/2011 04:26 PM

To premiumrateincreases@ins.state.ny.us  
cc

Subject EMBLEM 23.8% hike request

Dear Health Bureau Premium Rate Adjustment Department,

EMBLEM health has just informed me that they are requesting permission to raise my premium by a whopping, and mind-bending 23.8% per month.

What else in this entire world goes up 23.8% and is thought to be "acceptable".

Can you imagine Rent, Electricity, Food going up that high overnight?

I certainly haven't gotten a 23.8% raise in salary.

Bear in mind this policy has a \$5000 deductible!

A hike this high would add me to the ranks of the uninsured. Yearly hikes of this sort will soon price MOST people and MOST businesses out of the insurance market.

And with a congressional threat to repeal the recent Health Care legislation, this is simply an unacceptable result.

I strongly urge you to REJECT this proposal from Emblem health outright or approve a more reasonable 8-12%

The madness of this industry simply must end.



07/18/2011 04:55 PM

To PremiumRateIncreases@ins.state.ny.us  
cc PremiumRateFilings@emblemhealth.com  
Subject

NY State Insurance Dept:

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07/18/2011 04:58 PM

To <premiumrateincreases@ins.state.ny.us>  
cc <PremiumRateFilings@emblemhealth.com>  
Subject Emblem Health application to NYSID for premium rate increase.

To whom it may concern,

Once again I feel compelled to write to you concerning a letter I received from EmblemHealth, my health insurance carrier. Just like last year, they have written to inform me that they have applied to the New York State Insurance Department for a rate increase. This year, that requested increase is 23.8%. If this increase is approved, our health insurance premium will increase from \$893.02/month to \$1098.41/month. It is impossible for me to understand how this exorbitant amount can in any way be justified. As I indicated last year, [REDACTED] employees [REDACTED] small business. Every year, because of the every increasing costs of health insurance we must go through the process of finding a more affordable carrier or reducing our coverage. In this financial climate, it is possible that if this increase is granted, we will find ourselves among the ranks of the uninsured.

Last year I was gratified that the 34-39% increase EmblemHealth requested did not come to pass, and we were able to keep our coverage with them. I don't know if my letter had any impact on your decision, but I hope that it did. [REDACTED] Assemblywoman, and I know that she was in touch with your office as well. I will surely be contacting her again.

The letter from EmblemHealth is attached. Please note that the email address they provided for you, PremiumRateIncreases@ins.state.ny.us is incorrect. Also, the web address they provided to find

information about the reasons for the proposed rate change, [www.emblemhealth.com/2012rates](http://www.emblemhealth.com/2012rates) does not exist.

Last year I closed my letter with the following:

**YOU HAVE THE POWER TO VOTE NO ON THIS INCREASE, PLEASE USE IT!!**

It is as true now as it was then.

Thank you for your consideration.

Very truly yours,



07/19/2011 12:38 AM

To [premiumratefillings@emblemhealth.com](mailto:premiumratefillings@emblemhealth.com),  
[premiumrateincreases@ins.state.ny.us](mailto:premiumrateincreases@ins.state.ny.us)  
cc

Subject May your company rot in hell---- You should be ashamed of these rate increases.

Dear Emblem Health,

With the bottom of my heart I want to thank your company for being so kind to the American working public.

Another 14.7% to 23.8% increase that your company should be ashamed of.

When you meet your maker in heaven or hell some day your company CEO's will pay for this greed.

God will send them to hell when he sees them. If he sees them.

There is nothing I can do except complain to you. And I will be the first person to march on Washington soon because the American public cannot afford these ridiculous increases each year.

At a time when American families are suffering and tightening their belts with little or no pay increases, in fact most people got pay decreases- like myself, your company wants share holders to feel good about your successful company making lots of money.

Well, you are not successful, you are part of the problem here in the USA.

Get the bloody doctors to charge less, put caps on law suits and just list inferior doctors on the website so no one will go to the poor quality doctors. It's that simple.

There will be no middle class left soon.

Everyone will be on welfare and public assistance. Or no one will have health insurance except those people working for very large companies.

And you know what, maybe Canada is right. We do need a national health care plan and we need it soon.

Even if we have to wait for some services.

I can't afford to stay in business anymore with your rate increases.

[REDACTED], please tell your CEO that the American public is getting ready to fight back.

This is an outrage. Your increases should at least stay in line with the rate of inflation.

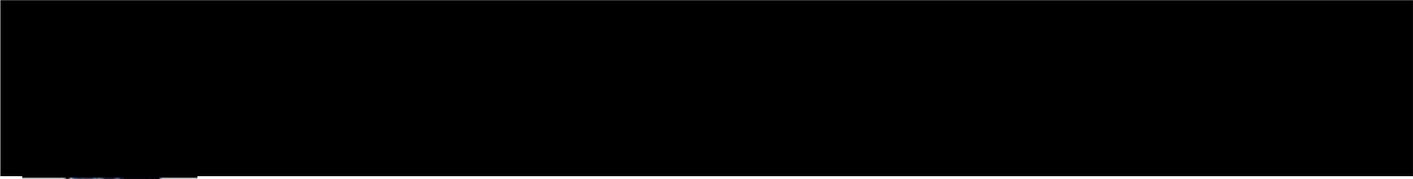
Your increases are causing inflation and suffering of millions of Americans.

I cannot believe you can sleep at night sending these notices out to people. Shame on you.

And the New York State Insurance department should refuse your rate increases. I will write them too.

Make the doctors work within the system for a change.

Plainly put- Your company is a disgrace.



Subject Insurance Department Consumer Services Inquiry

I do not understand why you keep granting massive increases to GHI that then increases deductibles, lowers payments for drugs, etc. I just went up 30% this year -- \$49,500 as I understand it - - the same increase the year before, before that, and it's applying for another average 27% increase for next year. I cannot pay for medical insurance and living in the city after working sixteen hour da

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]. I was born after [REDACTED] diseases; GHI would love to shed me. [REDACTED]; I am in the hospital in- and out-patient a couple of times a year. So many unsuccessful operations. But I pay deductibles and doctors and drugs and know I'll go up to what? \$67,000/year with higher deductibles and no drugs? And I cannot get the best doctors because GHI pays a couple of dollars per visit, surgery, out-patient work. No psychiatrists; they make more giving drugs. [REDACTED]

[REDACTED]  
[REDACTED] I cannot afford these increases for nothing. I am dying; but all I think about  
Why do you do this annually? I will die. [REDACTED]. You have it wrong: the insurer gets rewarded for getting great doctors and service. But please lower costs of insurance now.



To PremiumRateFilings@emblemhealth.com,

07/19/2011 10:24 AM

PremiumRateIncreases@ins.state.ny.us

cc

Subject

Ladies/Gentlemen

I am an insured with Emblem Health and have been with them and/or their predecessors for many years and just received notification of ANOTHER APPLICATION FOR RATE INCREASES. It is ridiculous -- firstly, a 23.8% increase is unnecessary. Especially in light of the fact that if my renewal date was between October and December, 2010, the proposed increase would be half as much (14.7%). I feel as though the company is attempting to bleed their insureds dry. My monthly premium is now \$879 and a proposed increase will put me at almost \$12K per year in insurance premiums alone -- THIS HAS GOT TO STOP! I don't mind a reasonable cost-of-living increase, but over the last few years, my rates have skyrocketed -- is it because the administrative expenses for repetitive billing, etc. have increased? Send one bill a month, cut back on paper, postage and clerical help and give the middle class, who are trying to keep up a BIG BREAK. It almost makes it attractive to shoot craps with one's health and say who needs insurance -- we pay more and get a whole lot less/

PLEASE HELP US!

07/19/2011 10:45 AM

To premiumrateincreases@ins.state.ny.us

cc

Subject (no subject)

I just received a notice of increase request from my insurance carrier- emblem health for the small business advantage plan-

please provide all details about the application immediately

also what is the logic behind a 23% increase in premium request? please provide this information to me as soon as possible and advise as to who one should write to to express their dismay and ask for this to be rejected. please do not give this any consideration of approving this increase in this economy!

07/19/2011 11:20 AM

To premiumrateincreases@ins.state.ny.us

cc

Subject emblem health rate increase request

hello

i chose this health plan as a sole proprietor on limited income.  
i have only used services from my doctor 1x over the past 3 years i have had this plan. yet ever year i receive a letter that they request a rate hike.  
this most recent rate hike request is 23.8%. i find this to be absolutely outlandish and excessive. we feel completely taken advantage of by this health company and the service they provide.  
i hope and expect the NY State Insurance Dept will use good judgement and NOT approve this rate hike.  
Insurance will be more than i can pay and i will be out of health insuarnace due to this company gauging its cusomers for a much needed service.  
please respond to this email or call me. i really hope my concerns dont fall on deaf ears.  
thank you

 07/19/2011 03:48 PM

To PremiumRateIncreases@ins.state.ny.us  
cc  
Subject EmblemHealth 2012 Requested Rate Increases

Good Afternoon,

I manage the employee benefits for a group of not-for-profit organizations who received the attached notice from EmblemHealth and are truly upset and concerned by the requested 2012 rate increases by the carrier.

Due to the rising cost of healthcare and reduced funding, many of my social service clients were forced to reduce or eliminate coverages as well as pass on additional premium to the employees this year. Many of these companies are worried if they can keep their doors open even after implementing furloughs and/or extensive layoffs coupled with the consistent high renewals each year.

If anything can be done, please **do not** approve EmblemHealth's 2012 rate increases.

 07/19/2011 09:53 PM

To PremiumRateIncreases@ins.state.ny.us  
cc PremiumRateFilings@emblemhealth.com  
Subject 

To whom it may concern,

I have received a letter today from Emblem Health regarding a rate increase for my group. They are looking for a 23.8% increase fro 2012 1st quarter and 17%, 15.9% and 14.7% the remaining quarters. I am so discourage at this notice and hope that this increase is denied by NYSID. My workers and I continue to work harder and harder every day to make ends meet. We are making less money than ever but working twice as hard in this economy. I have had an increase last year that made us cancel our coverage, now we switch to this plan which we can barely afford and we will end up canceling again if increase happens. Sometimes as a hardworking business man I wonder why don't I stop working and collect unemployment which will eventually lead to welfare. Maybe than I can spend time with my family and live for free. Any help in the matter will be appreciated.

07/21/2011 12:01 PM

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

cc

Subject insurance increase

I'm not sure who I should write to, to protest the increase... I can barely afford to pay my current monthly premium and now I hear GHI/Emblem Health is going for an increase for 2012???

And why such a high increase??? Can't they do 5% increases??

I just want my voice heard that I am against an increase this high.

Thanks.

07/22/2011 08:55 AM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject Rate Increase

To whom it may concern,

I am writing to protest the proposed rate increases to my high deductible HSA group policy [REDACTED]

Emblem health is proposing yet another 23.8% increase that will force me to cancel my company's policy. This is a 100% increase over the last five years which is ridiculous.

I do not care what their excuse is there is no way to justify paying over \$350 per month for a policy with a \$6000 deductable. This is outrageous.

They can claim their costs have risen but how is that possible when the individual has to pay the first \$6000??

Please stop them from stealing from the poor folks out there that are trying to provide coverage for ordinary working Americans.

Thanks.