



07/15/2011 10:17 PM

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

cc

Subject

If the rate will increase again I will not be able to keep and pay my premium. This is not good for thousands of woters. Think about it!!!



Sent by:

07/18/2011 04:25 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject Rate Increases?

To Whom It May Concern:

I just received notice that as usual, a monster 19.8% increase may happen next year on our health insurance. As a self-employed [REDACTED] in a recession, rate increases of this magnitude really hurt my already struggling business and my family. I urge NY State to examine Massachusetts health care reforms and see if there is a way out of this mess. 20% a year increase means eventually, NO ONE can afford it.

Respectfully,

To Whom It May Concern:

I just received notice that as usual, a monster 19.8% increase may happen next year on our health insurance. As a self-employed general contractor in a recession, rate increases of this magnitude really hurt my already struggling business and my family.

I urge NY State to examine Massachusetts health care reforms and see if there is a way out of this mess. 20% a year increase means eventually, NO ONE can afford it.

Respectfully,



07/18/2011 06:22 PM

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

cc

Subject Emblem Health's prooosed rate increase for Healthy NY

Mr. James J. Wrynn
Superintendent of Insurance
New York State Insurance Department
25 Beaver Street
New York, New York 10004

Dear Mr. Wrynn:

I received a letter today informing me that Emblem Health is requesting a 19.8% rate increase to the Healthy NY program;. This request is totally unconscionable because the program aims to enable low income New Yorkers to purchase health insurance. With the proposed rate increase, even the cheapest policy would become a substantial burden to pay for people in this income bracket and would result in current policy holders dropping health insurance coverage.

I urge The Superintendent of Insurance to reject the proposed rate increase so that low income New Yorkers can continue having health insurance.

Sincerely yours,



07/18/2011 07:40 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject healthy ny

I am writing to urge you not to allow ANY increase in premiums for the Healthy NY GHI plan. When I first got this insurance it was \$177/month. Now it is \$200/month. I will most likely have to cancel my health insurance all together if it is increased again. Please do not allow this. Thank you.

--





07/18/2011 11:08 PM

To premiumrateincreases@ins.state.ny.us
cc
Subject Proposed 19.8% rate increase for 2012

I received a letter from Emblem Health dated July 15th, 2011 regarding the application to NYSID for a proposed 2012 rate change, increasing the premium 19.8%. As a small business owner struggling in this economy, I am opposed to the increase.

Thank you for your attention,

[REDACTED]



07/19/2011 11:29 AM

To PremiumRateIncreases@ins.state.ny.us
cc
Subject insurance rate increase

To Whom It May concern:

As a low income resident living on [REDACTED] I am appalled at the 19.8% increase Emblem Health Plan is requesting for 2012. The insurance I receive through NY Healthy Plus is at a reduced rate for low income residents and my present rate of \$380.12 would increase by \$75.26. As the income guidelines for qualifying for subsidized health insurance are under \$28,000.00 for a single person, I can't help but wonder how anyone in downstate New York could afford housing, food and insurance at these prices.

Insurance companies have no interest in the people they serve. NYS has an obligation to it's citizens to keep them from making a choice to forgo food for insurance.

I have to wonder what this country stands for...

[REDACTED], NY



07/19/2011 12:54 PM

To premiumrateincreases@ins.state.ny.us
cc
Subject Insurance premium Increases for 2010

New York State Insurance Department

Att: Superintendent of Insurance

Health Bureau - Premium Rate Adjustments

New York State Insurance Department

25 Beaver Street

New York, NY 10004

Dear Sir or Madam,

Our small [REDACTED] business has received an advance notice about changes to our GHI premium rates to our group plan Brooklyn Healthworks ([REDACTED] Healthy NY).

If the is change is approved, the increase would be 19.8% for 2012. This is an unacceptable plan of action for the tax-paying employees of this city. Our business, our employees cannot sustain this level of increase. The past years have each seen insurance increases of 15%, 6 % and 4% and now another 19.8% - when does this stop? Our benefits have not seen any greater additions; where does all this money go?

It is time for the government to protect the health and stability of the average worker in this state. I must insist that no increase be proposed for 2012. When the economy settles and the working public is once again secure that they will have jobs and homes, will be the time to begin to think about asking for more.

Sincerely,



To premiumrateincreases@ins.state.ny.us

cc

Subject rate increase

New York State Insurance Department

To Whom It May Concern,

I am writing in response to the letter I received regarding the rate increase request for my GHI EPO Healthy New York Plan.

When my [REDACTED] got laid off, Cobra enabled us to keep our current health insurance for about \$600.00 per month. After 15 months, the rate increased to over \$1700.00 per month because the go [REDACTED] sidized portion of the bill came to an end. \$1700.00 was for my [REDACTED] I only have one child because I realized long ago that I couldn't [REDACTED] y more children. Yet if I had 5 children I would pay the same rate as I do with 1 child.

Now, \$600.00 was hard enou [REDACTED] every month. \$1700.00 was impossible. I found GHI and had to take [REDACTED] of the policy in or [REDACTED] f [REDACTED] \$700.00 per month rate. M [REDACTED] gets insurance from [REDACTED] [REDACTED] [REDACTED]

The reason I am writing to you is to urge you not to let them increase the insurance premiums. The letter stated that they want to increase it by 19.8%. That's 20%! That would make my insurance payments nearly \$850.00 per month.for 2 people. Although any increase will be a hardship.

If my policy goes any higher, I won't be able to afford health insurance. I have been cutting back and cutting back, only to have all my bills continue to increase.

Please don't let this increase be granted.

Thank you for your time and consideration.

Sincerely,



07/19/2011 04:27 PM

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

Dear Sir/Madam,

The rate increase EmblemHealth is proposing for 2012 is unacceptable. It will kill our business. I was hoping Obama's plan would help us in this matter. Therefore I request you to deny the increase.

Regards



"

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

To whom it may concern:

I am alarmed by the proposed 2012 rate increases for the Brooklyn HealthWorks (██████████ Healthy NY) program. I have been so pleased with this program, its affordability and the amazing personalized service we small businesses get from the ██████████. I am planning to double my staff in the next year and was so excited to be offering health care to these low-wage employees. This rate increase would jeopardize all my plans. We can not afford this.

Sincerely,

██████████



07/21/2011 12:31 PM

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



Subject Please Deny Emblem Health Care Increases!

Dear New York State Insurance Department:

My name is [REDACTED] and I have been a member of Brooklyn HealthWorks ([REDACTED] Healthy NY) for five years. This year's proposed 19.7% increase will be very unaffordable for me as I live on a very fixed income. I am 50 years old and earn \$11.20 per hour. Expenses are rising all around me and my salary cannot keep up. The benefits offered are also not increasing, so we are paying much more now for the same services we have been receiving for the past five years. If this drastic increase goes through I will be forced to use Medicaid or another low cost health plan. Please deny Emblem Health's request for a huge increase that will affect thousands of low income New Yorkers. Thank you

Sincerely,



To premiumrateincreases@ins.state.ny.us
cc

Subject GHI Healthy NY Increase Proposal

Dear Sir,

I have just been sent a letter from my Healthy NY health insurance provider GHI that they are going to be requesting a 20% rate increase. I generally do not take action but this is becoming unmanageable. The reason we apply for Healthy NY is so that we can get "AFFORDABLE" health insurance on a limited income. If this increase goes through I will have to drop my health insurance and take my chances. I can understand a cost of living type of increase - maybe 2%. I cannot understand a request for 20%. They cannot be looking internally for ways to cut spending. It seems they are just looking for an easy way out and hitting up the consumer. I am actually becoming frightened at what is happening with the affordability of health care. What was once a Godsend of a program is becoming unmanageable. Where will it end?

Thank you kindly for your consideration.

Best Regards,



To "PremiumRateIncreases@ins.state.ny.us"
<PremiumRateIncreases@ins.state.ny.us>
cc "premiumratefilings@emblemhealth.com"
<premiumratefilings@emblemhealth.com>
Subject Emblem Health rate increase

To Whom it May Concern:

This week I received notice from EmblemHealth that my GHI EPO Healthy New York insurance premium is slated to increase by 19.8%. As you know, this plan is especially designed for people who may not otherwise be able to secure health coverage through a job or spouse. People such as myself who have little

income need this plan especially for catastrophic reasons and as a result, are already paying high co-pay, out-of-pocket, and deductibles for our health care. In my case, the premium will go up nearly \$45 per month. That is a lot of money.

I read the reasons on EmblemHealth's www.emblemhealth.com/2012ratesweb page, but I don't feel that it completely or adequately explains why such a huge hike is needed. GHI was recently incorporated with EmblemHealth. Does that have part to do with the increase? Is enough being done to ensure that fraud is being prevented and that insureds' are not being asked to cover for it? Are there adequate facts and figures about the health care itself to justify the increase? To quote from the site: "The reason for the requested rate increase is that health care costs have risen dramatically during the past year. The major factors driving health care costs are: the increased use of health care services; the growing needs of an aging population that is to a larger extent living with chronic conditions; and the development of costly new medical technologies and prescription drugs."

I am not fully understanding the blanket statements without statistics to back them up.

I urge the New York State Insurance Department to examine this hike carefully to determine if such a large increase is necessary, especially for those who are already paying a high deductible.

Thank you for your careful review of this matter.

[REDACTED]



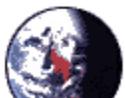
07/22/2011 11:24 AM

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

Subject Please Deny Emblem Health Care Increases!

Dear New York State Insurance Department:

I have been a member of [REDACTED] ([REDACTED] Healthy NY) for five years. [REDACTED] a [REDACTED] and my premiums rose over \$200 per month. 20% on top of that is very unaffordable to me and my new family. I will be forced to drop this coverage and go on a state sponsored plan if this rate increase is allowed. Please deny emblem health their request as it is completely unreasonable. They say on their website that the only explanation for this huge increase is due to their increased costs, but as there is no possible way their costs have risen 15-20% in one year. As a working class New Yorker, there is no way [REDACTED] and I could afford this huge increase. Thank you.



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



Subject Rate Increases

Dear New York State Insurance Department,

I am the [REDACTED] of a small [REDACTED] non-profit. We offer our staff health insurance through [REDACTED] ([REDACTED] NY). Their request for an increase, if granted, will cause an enormous hardship to my hardworking staff. Neither they, nor the agency can afford this increase. According to their web site, the increase is due to their increased costs. I seriously doubt if their increases have been that high.

Please do not grant them this increase.



07/22/2011 01:06 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject Complaint about potential 19.8 % Emblem Health rate increase

I got a letter from my Healthy NY ins. company Emblem Health saying that rates if approved but the Superintendent of Ins. would GO UP B [REDACTED] t year! PLEASE DO NOT APPROVE THIS RATE HIKE. Im a 60 years old [REDACTED] supporting elderly ill parents, on unemployment and can barely afford my \$207 premium which pays for almost nothing the deductible is so high \$2000 a year. If this rate goes up to \$247 a month , I WILL HAVE NO INSURANCE AT ALL AS I CANNOT AFFORD THIS!

Please think about the NY consumers most of whom are struggling financially now and DO NOT APPROVE THIS RATE INCREASE!

Please reply to the email if possible.

Thank you for listening to my side of this important issue.

[REDACTED]



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

cc

Subject United Healthcare: Oxford Healthy NY Small Group Plan -NO TO INCREASE

Dear All:

I am a small group Insurance holder with United Healthcare: Oxford healthy NY Small Group Plan.

They have informed me that they have requested a rate increase of 32.6%.

I respectfully request they have no rate increase or the least increase possible. The reason small groups subscribe to Healthy NY is because they are making under a certain amount. Due to this terrible economy, my business has taken a nose dive and we are making a lot less money and cannot afford 32.6 % rate increases, in fact we can barely afford the rate now and I'm sure most people on Healthy NY, feel exactly the same.

The Insurance companies are charging way too much for premiums, especially on Healthy NY, where the point is to be affordable.

Kindly take this into serious consideration as I cannot afford a rate hike of 32.6% and I am a very hard worker, professional and contributor to whats good in NY.

Just a suggestion:

Further, the Insurance situation does not work in NY. Firstly, its way too expensive-the people who do pay in like myself are effectively paying for/getting increases because of people who dont work, and show up in ER's for a sore throat, making hard working people with emergencies wait 3 hours to be seen-on top of it all. People who do work and are trying to survive in this terrible economy, should not have to cover insurance/drs/hospitals for the people that dont.

Perhaps clinics are a better way to go here with the state subsidizing those Drs. who work in the clinics and those hospitals that have special clinic sections. What we have now is just not working.

Thank you,



To premiumrateincreases@ins.state.ny.us
cc
Subject GHI EPO Healthy New York application for rate increase

to whom it may concern,

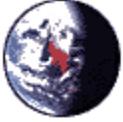
my monthly premium was increased \$55 already this year. Now, ghi is requesting another 19.8% increase. That is approx another \$70 a month. Healthy NY is supposed to help people afford health insurance. At this rate, I will soon not be able to afford health insurance. For these reasons, please deny the rate increase.

thank you



07/26/2011 06:03 PM

To premiumrateincreases@ins.state.ny.us



cc

Subject 2012 GHI EPO Rate Increase proposal

Dear Sir/Madam,

IGHI Healthy NY medical increased my premium/rx from \$310.78 to \$348.48 a/o 9/1/11. I just received another letter from Emblemhealth stating they are applying to the ins dept for a **19.8% increase** in 2012. I have single coverage and this is a hardship on those who can not afford coverage. I am currently out of work. HealthNY are for those who have LOW INCOME. This is unacceptable and outrageous. I received money back two years in a row because the amount of claims \$ reserved were higher than claims submitted. There are no other medical insurance for single people out of work. Please help- this is **bare coverage** to start with.

Sincerely,



07/26/2011 08:58 PM

To Premiumrateincreases@ins.state.ny.us

cc

Subject Premium increase

I was very disappointed to receive the notice regarding a possible upcoming premium increase. 19.8% of the current premium, per month, is a lot of extra money. I signed up for Helathy New York because this is the only affordable plan for me. Additionally, dental isn't covered, and I'm paying a lot of co-pays. It all adds up to a lot of money, and an increase in the current premium will really hurt my budget.

Thank you for taking the time to read this and I hope you will take this matter into consideration..

A GHI Healthy New York member,