

July 18, 2011

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

RECEIVED
JUL 19 2011
HEALTH BUREAU
N.Y.C. OFFICE

Re: Emblem Health

Dear Sir/Madame:

I recently received notice from Emblem Health that they are applying for a rate increase for 2012, see attached.

I am writing to state my strong opposition to this rate increase. [REDACTED] who is struggling to survive the current financial crises I can no longer afford the rising cost of health costs for my employees. Any further increase will result in my having to let people go.

I strongly urge you to decline this request.

Very truly yours,



EmblemHealth

GHI and HIP are EmblemHealth companies

55 Water Street, New York, New York 10041-8191

Advance Notice About Changes to Your Group Health Incorporated Premium Rates

July 15, 2011

[Redacted]

[Redacted]

Essentially, as I saw from the last time to write, this letter is worthless!

am o. You (EMBLEM) just got a whopping increase last year!!

State law requires us to notify you when we apply for a rate increase with the New York State Insurance Department (NYSID). Listed below are the increases for 2012 we are requesting for your **ConsumerDirect PPO Individual** plan, by quarter. The increase for the quarter in which your plan renews applies to your group. Your plan's renewal date is shown in the paragraph below.

Renewal Date
January – March 2012
April – June 2012
July – September 2012
October – December 2012

Requested Increase
23.8%
17.0%
15.9%
14.7%

This is a ridiculous line with way out of cost of living

If approved by NYSID, the increase will be added to your group's NYSID-approved 2011 premium rate. Your group's final renewal rate may be different from the proposed increases shown above; NYSID may approve, modify or deny them. We will notify you of your final, approved rates about 60 days before your **March 1, 2012** renewal date. You will have an opportunity to discuss with your broker a variety of EmblemHealth plan options that might enable you to reduce your premiums.

Please note that you must notify your covered employees of the proposed changes, and of any potential changes to their premium contribution, as soon after receiving this letter as possible.

To find information about the reasons for the proposed rate change, please visit www.emblemhealth.com/2012rates. You can also submit written comments to us or NYSID within 30 days of the date of this letter.

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

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

RECEIVED
JUL 20 2011
HEALTH BUREAU
N.Y.C. OFFICE

*increase!
middle class
I've crashed again!*

If you prefer, you may send an e-mail to:

PremiumRateFilings@emblemhealth.com

PremiumRateIncreases@ins.state.ny.us

We greatly value our relationship with you and look forward to continuing to meet your health coverage needs.

Sincerely,

Jill Serin
Vice President, Commercial Account Management

And this is for a very high deductible plan which I haven't had for years so all the money is coming out of my pocket!

RECEIVED

JUL 21 2011

HEALTH BUREAU
N.Y.C OFFICE



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.



New York State insurance Department.

To Whom It May Concern

RECEIVED
JUL 21 2011
HEALTH BUREAU
N.Y.C. OFFICE

Tuesday, July 19, 2011
2:46 PM

I am writing this letter in reference to my health insurance . At the current time my health provider is GHI I believe they call it mno. When I first received this health plan I was paying \$150 a month I thanked the state for helping me get insurance after my hardtack. Every year the rate goes up 10% now I was just informed that the rates for 2012 are going up to 19%. I am living on a fixed income of 16,000 a year and I have to pay for my medical plan and my prescription plan . I hope that this time you do not grant the increase to GH I. If you grant this increase I could not afford to pay for my medical. I read in the papers and online about how much profit these companies are making. But now I feel they are truly getting greedy. Even if I had the money I would still protest increase. So I hope I am not writing this letter in vain please help me and others. Anything you can do would be appreciated.my current rate as of now is 309 .62 a month and for the year total cost is a 3715.44 and with an increase of 19% it will cost me 368.62 a month and for the year 4423.44 money that I don't have thank you for your time in reading this letter.



RECEIVED
JUL 21 2011
HEALTH BUREAU
N.Y.C. OFFICE



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

July 19, 2011

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.

[REDACTED] 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 government subsidized portion of the bill came to an end. [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,



RECEIVED

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

7-19-11

To Whom It May Concern:

This will be my second time writing my concerns about the rate increase for GHI. I have had GHI EPO for a number of years now and again, I am noticing a rate increase on my plan. My plan has never changed since I started. Another concern I have is I notice I ~~not~~ receive new insurance cards every year with different letters in the top right corner of the card, why ~~is~~ am I receiving this when I do not change my plan. GHI doesn't seem to have an answer as it changes from different representatives I speak with, so I'm left clueless.

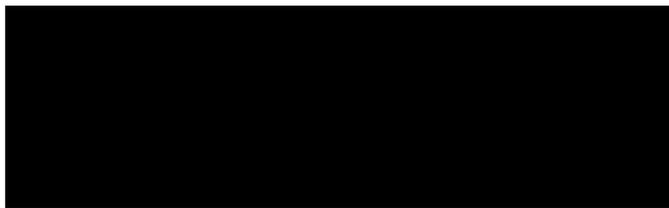
Could this be a reason for an increase? If there is a possibility, why would GHI change my plan automatically when I'm not changing anything on my plan. I cannot afford any other healthcare that health.ny has to offer and I do not qualify for medicaid. This

08/13/2011

HE 20 101

leaves me with no other choice than to not have health insur. which I cannot afford to lose. This is supposed to be affordable healthcare for those who qualify. I do not make enough money and am struggling as it is I havent had a raise in 3 yrs and I can't keep up with premium rate increases. Every year I see my plan increase, why? Again, I desperately cannot afford paying my current rate ~~any more~~ as it is. Please do not increase my rates anymore. I really cannot afford it and cannot afford to lose it either. Please do not increase my rate.

Thank you,



RECEIVED

JUL 22 2011

HEALTH BUREAU
N.Y.C. OFFICE

July 19, 2011

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

Gentlemen:

Subject: GHI Premium Rate increase of 9.8%

This week I received a notice of a proposed 9.8% rate increase by Emblem Health Care which issued my health insurance policy. My coverage is GHI's "Value Plan" which can best be described as a plan to provide coverage in case of catastrophic illnesses. The plan DOES NOT cover routine office visits or consultation office visits. Those charges are paid out of pocket by me.

I first signed on to the plan in December of 2004 when it was advertised at \$724.14 a quarter and then once I was accepted, the plan sent me a rate adjustment bringing my first quarterly payment to \$808.48. Since I had just [REDACTED], the premium was one I could afford, and I was willing to assume the risk of paying for physician's office visits should I need them. Fortunately, I am healthy and GHI has benefited financially from my non-use of benefits covered by this plan. Since 2004, I've paid more out-of-pocket expenses for my own health care than has GHI under the terms of this contract.

As outlined by the attached schedule, since 2004, the GHI premiums have increased 125.7%. Let me repeat that, GHI PREMIUMS HAVE INCREASED 125.7% SINCE DECEMBER 2004. And now they propose an additional 9.8% increase in premium. Have health care costs increased 125.7% since 2004?

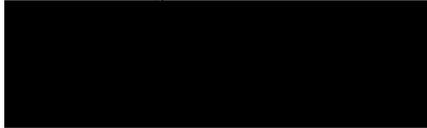
I am a [REDACTED] and over the past 4 years I have helped too many [REDACTED] prepare their final tax returns. The jobs are no longer there for them to survive. I've seen income drop for small, self-employed contractors, service people, and even professional people by 25% to 30% and in some cases 60% of what it was before the "recession." I've sat with them as we looked at every expense to try to determine what they could live without so that they could meet payroll or have enough to pay their own taxes and put food on the table. In my world, and those of my self-employed clients, income hasn't increased, it has decreased.

How can EmblemHealth possibly justify an additional rate increase? Not to mention one of almost 10%? If I raised my rates by 125.7% since 2004, I would be unemployed. If this company can tell me that it has sat down and gone through its budget line by line to cut the waste built into its system, then perhaps I might understand an increase. However, until they can tell me that in this economy their CFOs didn't receive bonus payments or their executives aren't receiving 6 figure salaries and perks beyond those received by either the state's governor or representatives, then I can't believe they should receive this type of a rate increase.

I would like to strongly urge your office to not approve this premium increase proposed by EmblemHealth.

Should you have any questions about my comments, please feel free to contact me.

Very truly yours,

A large black rectangular redaction box covering the signature area.

Tm:da
Attachment: Rate increase summary GHI Insurance

GHI PREMIUM INCREASES					
Year	Premium due date	quarterly premium	premium per month	% increase over prior year	% of increase over 1st year of coverage
2004	12/1/2004	808.46	269.49	(first period of coverage)	
2005	12/005	850.62	283.54	5.21485293	5.21485293
2006	9/1/2006	933.48	311.16	9.741129999	15.46396853
2007	6/1/2007	1090.86	363.62	16.85949351	34.93060881
2008	12/1/2007	1185.4	395.1333	8.666556662	46.62444648
2009	9/1/2009	1232.67	410.89	3.987683482	52.47136531
2010	6/1/2010	1473.06	491.02	19.50156976	82.20567499
2011	6/1/2011	1824.75	608.25	23.87479125	125.7069
Attachment to Letter Dated July 19, 2011					

July 18, 2011

Health Bureau-Premium Adjustments

NY State Insurance Department
25 Beaver St.
NY NY 10004

RECEIVED

JUL 20 2011

HEALTH BUREAU
N.Y.C. OFFICE

To whom it may concern:

[REDACTED]

I currently pay \$699.09 for a single medical insurance policy through Emblem Health-GHI. And this policy does not pay for doctors visits. I pay out of pocket anywhere between \$150 to \$200 to see the doctor.

Today I receive a notice informing me that there is a good chance my insurance will increase 9.8% as of January 2012.

How are people suppose to live? It is apparent insurance companies don't care, more and more people I hear about today are not caring any insurance and praying the don't get sick or say they will go to the emergency rooms and hope they will get treated.

How do the companies get away with this continues gouging of individuals and their families.

PLEASE DO NOT ALLOW EMBLEM TO RAISE THEIR RATES



HEALTH BUREAU
N.Y.C. OFFICE

