



07/18/2011 10:55 PM

To

cc

Subject Comments on HIP Insurance Company Health Insurance Rates Filings

[REDACTED] and I have Healthy NY because we could not afford insurance on our own [REDACTED]. Now our Healthy NY insurance is becoming too expensive we may not be able to keep it. Put a cap on it, as it is getting absolutely ridiculous.



07/19/2011 11:51 AM

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

cc

Subject PremiumRateIncreases

Dear Superintendent of Insurance,

I just received a letter from Emblem Health saying they are applying to the NY State Insurance Department for a rate change to our HIP healthy New York plan. If the change is approved, our current premium rate will increase by 19.8% and will be effective on our 2012 policy renewal date. [REDACTED] and have struggled every month to pay for health care. We're lucky that so far, we're healthy and try to stay that way. With this type of increase, our payments of \$670.00 a month will increase to over \$800.00 and at that time, we won't be able to afford our health insurance. Please take this email into consideration and deny the proposed rate change. I'm sure we're not the only ones who will have to let their insurance go if the rate change increases.



07/21/2011 11:28 AM

To

cc

Subject Comments on HIP Insurance Company Health Insurance Rates Filings

Hello , I have health coverage through healthy New York. The rate went up from \$967.00 to 1140.00. this july. Now I receive a letter saying they are asking for 19.8 % increase . How much is enough for these companies. I can't afford the coverage now.

Please do not give them this proposed increase.



07/26/2011 10:17 AM

To "PremiumRateFilings@emblemhealth.com"
<PremiumRateFilings@emblemhealth.com>,
"PremiumRateIncreases@ins.state.ny.us"
<PremiumRateIncreases@ins.state.ny.us>

cc

Subject Proposed HIP Healthy New York Rate Change of 19.8% will run me out of health care

Hi--

Just a quick note to inform you that if EmblemHealth is allowed to raise my already high NY Healthy NY family rate from close to \$1,100 per month 19.8% to over \$1,300 a month I will have to take my family -- [REDACTED] -- out of health care all together.

We are going into debt to pay for health care as it is. A 20% increase is just outlandish and EmblemHealth should be ASHAMED.



07/26/2011 12:51 PM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject Rates increase for 2012 HIP

Hello,

I received a letter this week from Emblem Health concerning a premium rate increase of up to 19.8% for the coming year.

As a person who has bought an individual health plan for the past [REDACTED] years I can attest that my health insurance has never been worth less, or cost more. There is no possible explanation other than profit motive that can explain this increase.

My HIP coverage, currently at \$334/month, does not cover any prescription medications, and HIP has started to deny basic tests that my doctors have called for. My doctor spent hours this spring communicating with them; fighting for my right to a basic diagnostic test. They waste a tremendous amount of money on denials, rather than spend it on medical attention.

Please see the ridiculousness of Emblem Health's increase request. It is pure greed.

Thank you for your help,



07/26/2011 12:57 PM

To

cc

Subject Comments on Health Insurance Plan of Greater NY Health Insurance Rates Filings

So much for Obama care. So far there has already been an increase this year. For some one on a fixed income I can't afford another increase.



08/03/2011 09:35 AM

To premiumrateincreases@ins.state.ny.us

cc

Subject rate increase

HIP PROPOSED INCREASE OF OVER 19% FROM OCT 2011-DEC 2012 SHOULD BE DENIED. RATES HAVE CONSISTENTLY GONE UP MORE THAN I BELIEVE IS WARRANTED UNDER THE PRESENT ECONOMIC CONDITIONS, OR UNDER GENERAL PROFIT PERCENTAGES. THANK YOU



08/09/2011 03:29 PM

To premiumrateincreases@ins.state.ny.us,
premiumratefilings@emblemhealth.com

cc

Subject

hi

I'm writing in response to the letter that i received from our insurance company "Emblem Health", copy of which is attached with this email. We've been with this insurance under Healthy NY for atleast 15 years or longer. It seems like every year the premium has increased. Especially in last two years our premium has gone up over \$100.00 per member. In the current economic condition its already an overwhelming burden on us. Instead of decreasing the cost, i get this letter with a potential increase of 19.8 % in the premium for the next year 2012.

At this point its almost like forcing us to have no coverage at all because of such high premium(s). We are a small family owned business in dire need of help. We started out with monthly premium of about \$225.00 per member and now we are up to over \$400/memeber. Could you please look into it and come up with lower premiums than what we

are currently paying for 2011.

Aside from the current group [REDACTED], we also have one more member namely [REDACTED] on HIP Direct Pay whose premium started with \$750 and now is about \$865.00. Altogether the total cost for [REDACTED] member is around \$ 3234.40/month.

I'd gratefully appreciate your help in lowering our health insurance cost(s).

thanks in anticipation