



07/18/2011 05:15 PM

To

cc

Subject Comments on HIP Insurance Company Health Insurance Rates Filings

I have just received the notice that EmblemHealth has applied for a 12.6% premium increase for my HIP Direct Pay plan for 2012. I first joined HIP as a direct payer in 2008. At that time my monthly premium was \$602.10 and this proposed increase would bring it to \$972.89 for 2012. The increases over the years have been substantial and far beyond the rate of inflation. This latest increase would mean that my monthly premiums would have increased by approximately 61.5% from 2008 to 2012. This is totally unreasonable and unjustified. I urge you to deny EmblemHealth the rate increase they have requested. I do not believe any increase that is over the rate of inflation is justifiable.



07/18/2011 05:33 PM

To Devika Crowell <sfordpi@aol.com>

cc

Subject Comments on HIP Insurance Company Health Insurance Rates Filings

I am writing to oppose the Health Insurance Premium increase. At present I am paying \$864.03 monthly. Emblem Health (HIP) has requested an increase of 12.6%. In essence my monthly premium would increase to \$972.90. My health insurance would have increased almost 30%. I am a [REDACTED] on a fixed income. Increasing my health care cost for no apparent reason borders on criminal behavior. The increase request is without merit and unfair. Please deny this request.



07/19/2011 11:05 AM

To

cc

Subject Comments on HIP Insurance Company Health Insurance Rates Filings



I RECEIVED A LETTER YESTERDAY THAT STATED HIP IS PROPOSING AN INCREASE OF 12.6% TO MY CURRENT DIRECT PAY PREMIUM OF \$864. AT THIS TIME OF HIGH UNEMPLOYMENT, (I HAVE BEEN UNEMPLOYED FOR SOME TIME) I FIND THAT THIS INCREASE WOULD BE NOT BE AFFORDABLE AND I WOULD HAVE TO DROP MY HEATH INSURANCE COVERAGE IF THE INCREASE WOULD BE APPROVED.HOW CAN RETIREES WHO HAVE BEEN FORCED OUT OF THEIR JOBS DUE TO THE ECONOMY POSSIBLY AFFORD TO PAY FOR THIS INCREASE AND MAINTAIN THE COVERAGE WE ALL NEED ESPECIALLY AS WE GROW OLDER AND ARE NOT YET ELIGIBLE FOR MEDICARE. THIS GROUP OF PRE-MEDICARE ELIGIBLES ARE BEING FORCED INTO A POSITION WHERE MEDICAL COVERAGE HAS BECOME A LUXURY THAT CAN NO LONGER BE AFFORDED. THIS IS WHY I, AND I'M SURE MANY OTHER PARTICIPANTS ARE REQUESTING THAT THIS INCREASE BE DENIED.



07/19/2011 11:06 AM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject Emblem Health care rate increase application

Dear sirs.

I received a letter yesterday stating that my health care provider is applying for a 12.6% increase that would begin on Jan 2012.

I have been with HIP since 1988 and they were always a fair company back then.

Since Emblem bought them & turned them into a "for profit" company instead of the not for profit company they were i have seen nothing but higher costs & less service.

In June of 2010 Emblem bought HIP.

At that time my insurance premium was \$1,482.25 for [REDACTED] no prescription coverage.

In Jan 2011 this increased 15% so this year I have been paying \$1,706.65 with no prescription coverage.

Now they are applying yet again for a 12.6% increase due to start in Jan 2012.

This would bring my monthly payment up to \$1,921.68 with no prescription coverage.

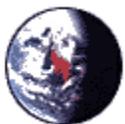
I am self employed and run a small business with no employees but myself.

How can they do this year after year it's beyond me.

Please deny this application for an increase this year.

It's killing me.

Thank you



07/19/2011 02:35 PM

To

cc

Subject Comments on HIP Insurance Company Health Insurance Rates Filings



Dear Mr. Lovejoy,

I am writing you this letter in the matter of my Emblem Health Hip HMO rate increase from 864.03 to 968 on my health plan. [redacted] in the tight spot between retiring and medicare...I hope you consider the economy is very bad and this isn't the time for a raise. I am just able to afford the 864.03 a month to cover my health insurance. If this goes through, I will not be able to afford this plan anymore. I am already cutting back to keep my head above water.

The middle class is the buffer, the cash cow that's dying. We are all asked to tighten our belts. The taxpayers are the ones who kept insurance companies from going bankrupted in this crisis. AIG is an example. Now lets strap the ones who helped keep this economy alive. Well for me I am at my limit. I have higher school taxes, income taxes, sales taxes, village taxes, county taxes, home insurance, car insurance, heating oil at 98 dollars a barrel electric bills that have surcharges from the state. That leaves me with canned tuna for 4 days a week. I make just over the limit for help.

So I plead with you to consider the public on this one and not the insurance companies. Let them tighten their belts a little. Hip Emblem just got a 12% raise last year. And the years before that..My lord now 6 months later another 12%...What's going on here...i'm going to have to write all my government legislators on this sujet...please consider my plea.thank you  
I am glad that the companies have to at least get review from you first before hammering the public. Thank you taking a minute to get the other side of the story, from hip members who are not happy. Thanks again.

Sincerely yours



07/19/2011 03:19 PM

To [redacted]

cc

Subject RE: THE 12.6% INCREASE ON MY HEALTH CARE POLICY...

Dear EmblemHealth, NYSID, [redacted]

I just received your letter today (Tues. July 19th) stating that you are planning on raising my rate again.

This time by 12.6%! Please reconsider! Right now, as one person, I'm paying close to \$900.00. In the last two increases, it was over \$300.00.

It's getting to the point; I don't know if I can afford your Health Care anymore! It's like I'm "paying" for two homes, without the benefits!

You're making things very difficult, where people have to make very hard decisions. The cost of everything has gone up. I have always had Health Insurance.

I have always done the right thing. NOW, I don't know! AND, I believe, everyone who still has your Health Care Policy, probably feels exactly the way I feel, even if you don't hear from them!

Once again, please reconsider raising our yearly rates!

Thank you for your time & efforts!

Sincerely



07/19/2011 03:55 PM

To premiumrateincreases@ins.state.ny.us  
cc  
Subject a note

To Whom it May Concern:

My name is [REDACTED] and i am a member of hip hmo. (Emblem-health).I just received in the mail their new rate increase for Jan 2012. They want to raise it 12.6 percent. Every year they have raised the premiums which have become outrageous.(one year it was over 20%)  
[REDACTED] and lost my job [REDACTED] I have not been able to find a new one and am paying approx. 864.00 a month for my healthcare. it is getting harder and harder to afford the premiums and i hope you will take this(the consumers) into account and reject this hike.  
These are difficult times and i hope you will tell them to lower their premiums or next year i along with a lot of other people will paying over 973.00 a month. it's down right scary!  
Thank you



07/20/2011 12:05 PM

To premiumrateincreases@ins.state.ny.us  
cc  
Subject HIP-Compr Health- Emblem health rate increase

July 20, 2011

Re: Rate filing for CompreHealth  
Emblem Health

To whom it may concern,

I am contacting you regarding the notice I received from GHI and HIP which are Emblem Health products in which I am a current member. Last year they received a rate increase and this year they are asking for a 20.4 % rate increase. I think it's outrageous that insurance companies are granted large increases every year in premiums when the cost of living is only 2%. The insurance companies claim they need large increases because of the monies spent on health. What I see is the upper management and CEOs making excessive salaries and benefit packages when we the consumers are paying more for fewer services.

My employee, which is a small business, cannot continue to absorb the increase in the premiums and has required me to contribute more into the plan. The copayment for specialists, like physical therapy, is higher than the actual payment they receive so therefore there really is no benefit. Yet I would still be required to get a referral from my primary care and my number of visits is limited through the management company. It just doesn't make any sense.

I strongly request you start putting a hold on the premium increases and don't allow them to get an increase higher than the cost of living. Wouldn't that be fair for everyone? We need to stop the madness!



07/20/2011 05:25 PM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject Fwd: rate increase

Please read the following I sent to my plan of HIP regarding a request with you for a 12.6% increase. If you have any advise or other insurance options for me, please let me know. Many people who do not hide their money and get cheap or free benefits get away with it. People who have not paid continual coverage are not eligable for healthy NY or other programs yet those who saved the \$10000/ yr are. Please DO NOT APPROVE this or any increase. They got a increase last year. I am sincerely scared of paying what I pay now and don't know what to do, am more scared of not having insurance, and cannot picture what would havppen with an increase..... Please help me and other honest people,

I strongly protest this huge increase or any increase. I have been a long time member and am a single person who has been job hunting in a terrible economy without much success to date. What I'm paying now is far beyond what I can afford yet I would be terrified not to have insurance so I pay and sacrifice greatly. You got an increase last year. I know in the past rates increased and benefits covered went the other way.

Please I urge you to reconsider this based upon my story and those of other loyal members who can ill afford this or to be without it. We

who have paid you all along are being hurt so badly and are not eligible for healthy NY or other programs that I know about since had continual coverage yet those without having paid about \$10,000/ year may be eligable for. This cannot be fair. We who are job hunting find jobs that offer no benefits but offer relatively low salaries and for jobs of stress and responsibility are stuck paying these huge amounts of insurance or interview with some jobs offering a plan paying even less in salary so it's impossible to make ends meet.

I think each day about the high amount paying now and am so scared to write your check but more scared not to yet I don't know how much more I can do this and now you want a huge increase.



07/27/2011 05:03 PM

To

cc

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

Mr. Charles Lovejoy,

I received notice that my HIP coverage is going to be increased by 12.6% for 2012; this is an increase of \$109 per month. I have been a member for over [REDACTED] years. I do understand that rates have to go up but I just don't know how I am going to afford \$973 a month? We just had a rate increase last year of \$112 per mo. (2006 it increased by \$66 per mo.; 2007 by \$27 per mo.; 2008 by \$100 per mo.; 2009 by \$151 per mo.).

I am hoping that when you review their request and vote on the increase, you can somehow lower that percentage.

According to HIP, they have 3,750 people on direct pay. I don't know if they have individual plans or group plans but the proposed increase would be \$43,785,000 in paid premiums (calculated at the individual plan rate). That's ALOT of money isn't it? I do know that health costs are extremely high, I understand that but not only is the rate increasing, there are copayments for the visit, blood work, tests, sonograms, xrays, etc... Where does it end?

I thank you for listening. I hope that you can reconsider the proposed increase and only approve a slight increase.

Regards,



07/28/2011 12:28 AM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject H.I.P.'s proposed rate increase for 2012

To the director of the New York State Insurance Dept.:

I am writing to protest the outrageously high rate increase of nearly 20% that Emblem Health (a for-profit company) has requested for next year. My insurance plan from Emblem Health is H.I.P. Prime HMO, which I get through a group.

Emblem Health, in its "Information about 2012 Small Group Rates" for its group of companies, posted online, states that "Health Insurance Plan of Greater New York (HIP) is part of the EmblemHealth group of companies" and is "a not-for-profit health service corporation organized under Article 43 of the New York Insurance Law and certified to operate a Health Maintenance Organization (HMO) under Article 44 of the New York Public Health Law." The 20% rate increase that Emblem Health is requesting from you is definitely "for-profit."

Here are the stated reasons that Emblem Health gives for this rate increase:

" HIP is requesting premium rate increases for its small group business, effective for the first, second, third and fourth

quarters of 2012. The reason for the requested rate increase is that health care costs have risen dramatically during

the past year. The major factors driving rising 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."

These are vague and unsubstantiated claims, and should not be certified as sufficient for NYSID to grant the proposed rate increase.

Between 2006 and 2010, the rates I have paid for my H.I.P. Prime HMO insurance have risen as follows:

From 2006 to 2007: \$ 5,036 to \$ 5,574 annually, + 10.7%

From 2007 to 2008: to \$ 6,348.60 annually, + 13.9%

From 2008 to 2009: to \$ 5,901 annually, - 7%

From 2009 to 2010: to \$ 6,997.68 annually, + 18.6%

(The 18.6% increase in 2010 more than made up for the 7% decrease in 2009.)

As you can see, the annual rate has risen **\$1,961 between 2005 and 2010, an increase of 39%.**

If the new 19.425% annual rate increase is approved, the rate will rise to **\$8,846 (an increase of \$120 per month!)**, which is an increase of **\$3,810 since 2005 -- which is an increase of 75% in six years.**

Please refuse the current request for this rate hike by Emblem Health.



08/03/2011 10:31 AM

To

cc

Subject Comments on HIP Insurance Company Health Insurance Rates Filings

Due to our present economy, high property and other taxes and the rising cost of living, the HIP request for a 12.6% increase in health insurance premiums would create a financial hardship. We ask for your help to reduce the health insurance premiums and not approve any increases now or in the future.



08/05/2011 11:20 AM

To  
cc  
Subject Comments on HIP Insurance Company Health Insurance Rates Filings

Since joining HIP(emblem) approx. [REDACTED] my monthly premium was \$216.75 . At present, my monthly premium is \$864.03 and now HIP is requesting a rate increase of +12.6% or my new premium will be \$972.90 per month that's a 349% increase or 4.5 times my original prem. Is there any justice in this world.



08/05/2011 03:21 PM

To  
cc  
Subject Comments on HIP Insurance Company Health Insurance Rates Filings

[REDACTED] and like many people today, trying to manage with less income and higher expenses. While I am working to improve my situation, I find it really troubling that this company is asking for such a large rate hike. Reform is desperately needed so that everyone can afford basic health care in this country in this day and age. Profit is one thing, but this seems like capitalism at it's worst. Here's to capitalism with a conscience and commitment to serve not harm people.



08/08/2011 10:27 AM

To  
cc  
Subject Comments on HIP Insurance Company Health Insurance Rates Filings

It is extremely disheartening that it is permissible for HIP to be allowed to increase its yearly premium [REDACTED] at is an increase of approximately \$109.00 per month. Since [REDACTED] are covered by HIP, that is an increase of \$218.00 per month. It is a hardship for families that must pay the total cost of their healthcare. Unfortunately, the average person or family does not get a yearly salary increase that can keep up with this outrageous monthly increase. I personally have not received a pay increase in over five years, and there are a countless number of people out there that can

attest to the same. Most people today are lucky if they are even employed. Last year, HIP also received an extremely high premium increase. This should not be allowed. When insurance companies get such lucrative increases, it forces more and more people to live without health insurance. This in turn, is dangerous and creates more of a hardship on our countries finances. I would appreciate it very much if you would kindly take this into consideration when you are making your final decision. I premium change of this size is in no way a modest increase. It creates a further burden on my daily quality of life, as well as, the lives of other individuals that can not afford to pay these high premiums.

Sincerely,