



07/18/2011 06:32 PM

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

cc

Subject Rate Increases effective 2012

To Whom it May Concern,

In today's mail, (Monday, 7/18), I received a letter from Emblem Health stating that effective on my 2012 policy renewal date, my rates are going up by 19.8% if the NYSID approves Emblem Health's request for a rate increase!!!

First of all, what is going on??!! My rate has just been increased almost \$200 more per month since last year! And now, you ALREADY sent out a new letter for rate increases again for 2012, an extremely HUGE increase at that! My family is a middle class, hard working family. Always pay our bills on time, never late. Unfortunately, the middle class will soon be no more because of the rotten, no good, dishonest, NO class people who live on welfare and get FREE medical care because if they are denied care, they would sue everybody for "discrimination"!!

Hard working honest people such as myself can barely keep our heads above water because we are drowning in health insurance rate increases!

I beg of the NYSID to PLEASE DENY any rate increases!



07/27/2011 01:09 PM

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

cc

Subject proposed increase in insurance premiums

Dear Sir or Madam

We write to express our rejection of the proposed rate increase for HIP insurance. The proposed increase, 19% - 27% for premiums 2011, is excessive beyond reason. It does not reflect the cost of living increase.

Two items are particularly ironic to us as [REDACTED] and employers

1. We are potential providers for HIP patients but cannot treat HIP patients because the reimbursement for [REDACTED] is so low, about \$25 – markedly below the cost of doing service and less than other insurance companies. HIP has not raised the reimbursement for physical therapy several years.
2. The letter that informed employers of the proposed increase in insurance premium contained the wrong email address which will surely decrease written complaints.

We will not be able to pay for our employees' health insurance if this increase is implemented. We are a small business and our profit margin is small. Our employees count on us for providing health insurance. They are administrative workers who have no other recourse for health insurance.

We urge the State Insurance Department to reject this proposed rate increase.

Sincerely yours,



07/28/2011 08:41 AM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject

I have just received a letter from [REDACTED] informing me that they are requesting 19% plus increases to my insurance(on top of the 18%) increase I just received in April. There is absolutely no competition in this market. You are not protecting your citizens from price gouging.

I have been self employed for [REDACTED] and have received double digit increases every year. My insurance gets more expensive, my deductible gets higher and higher, and the billing gets more impossible to discern. I am barely surviving in large part due to the very large percentage of my total income that goes to premiums. Is anyone in your agency paying any attention????

I recently contacted my insurer as well as NY State agencies to report "up -coding " scams at [REDACTED] that raised a simple diagnostic procedure(Cystoscope) to " Ambulatory Surgery", with fees rising from \$300 to more than \$2000 over a 3 month period.

Nothing was done, no one ever contacted me.

[REDACTED] The blizzard of bills and EOBs is so confusing it is impossible to know what I am being billed for. I am paying a large majority of costs because my insurer is basing my portion(deductible) not on what they approve as charges but rather on the total amount charged, even though most of those charges are disallowed.

My feeling is that the insurers are giving you the same false numbers regarding what they are charged, rather than what they are actually paying. How can they be in trouble enough to warrant these increases while also reporting record profits?

Your agency is not part of the solution but rather seems to be a very complicit , or incompetent part of the problem.

I have stacks of bills and EOBs that I challenge you to decipher, or even review, but I suspect I will never hear from anyone in your office.

The Secretary of Health in Washington is requesting review challenge for rate increases over 10%. What

are you doing?

I welcome contact from your agency to discuss this.



07/29/2011 05:06 PM

To premiumrateincreases@ins.state.ny.us

cc

Subject HIP/Proposed Rate Increase

Dear Sir/Madam,

I feel another insurance rate increase is unfair and unwarranted. The provider in question, HIP, continually raises the rates, however; they provide no additional services to the insured, and pay very little to the physicians. The last increase was simply because they were "Grand Fathered" in. I feel they are seeking this latest increase only for the simple reason than they can ask. Thank you for your consideration.



08/03/2011 11:40 AM

To premiumrateincreases@ins.state.ny.us

cc

Subject HIP rate increase

I recently received a letter indicating that HIP is applying for another rate increase. Last year, a policy for 2 went from \$900 +/- to over \$1200 per month. Now they want an additional 20%?? Please explain this to me. \$1500 per month for a [REDACTED] in my opinion, defies logic. This doesn't even include **Our overall Health Ins costs for family of [REDACTED] will be \$24,000 a year, not including the co-pays!!** How could any average people afford this? If this goes through, we will have to consider self insuring, and should there be a catastrophe, what will we do?

Is our government going to protect us from this profiteering in a time of downturn and unemployment?

Thank you.



08/07/2011 11:25 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 it's

premium 12.6%. That is an increase of approximately \$109.00 per month. It is a hardship for individuals that must pay such outrageous yearly premiums. Unfortunately, the average person does not get a yearly salary increase that can keep up with the cost of healthcare. 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, creates more of a hardship on our country. I would appreciate it very much if you would kindly take this into consideration when you are making your final decision. An increase of this size is in no way a modest increase, and it creates a further burden on my daily quality of life as well as the lives of other individuals paying these premiums.

Sincerely,



08/07/2011 09:31 PM

[Redacted]

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

Subject Premium rate increase

To whom it may concern:

I am writing in response to a letter from Emblem Health (HIP Direct Pay plan) regarding application to the New York State Insurance Department for a rate increase of 12.6% next year. This increase would be a great strain on my finances and I hope you will deny their proposed rate change. With the economy in its current state, a rate increase of this size is unreasonable. Our pensions and social security increases cannot keep up with these major changes and I think that you should consider no increase at all for next year. Many of us who have to purchase our own insurance have difficulty paying the current rate so an increase would provide an even greater hardship.

Please consider denying Emblem Health's request to increase rates next year by 12.6%

Thank you.



08/08/2011 11:10 AM

To PremiumRateIncreases@ins.state.ny.us
cc

Subject Re:HIP Health Plan Increase

To who it may concern:

I received a notice of a proposed rate increase to my Emblem Health HIP insurance plan of 12.6 percent for 2012. This is on top of the increase for this year of 18 percent, a 30 percent increase in two years. My insurance has increased more than 100 percent over the last five years. Meanwhile according to an editorial in Newsday, health care costs have been increasing at the rate of 5,8 percent a year. That means my cost should only have risen about 30 percent in five years. This is unconscionable. My income is very limited, I have 3 1/2 years to go to reach Medicare and I cannot afford the huge increase. I also cannot afford to shift to a policy that has high deductibles and co-pays since that amounts to the same cost problem if I ever have any slight medical issue. I thought under the new federal health care legislation insurers must show that they spend at least 80 percent of their premium costs on actual health care costs. If this is so can someone please tell me whether in NY state, they are allowed to include management compensation, dividends, the cost of denying claims and marketing costs. Again, with the huge increases we have been paying since the company was taken from not-for profit to for profit, it really is time to take a look at what is being done to the customers. I believe that there should be a rollback in rates, not another increase. Or are we being charged higher rates as people can't afford the premiums and drop out to protect the management salaries and dividends? Last year, I tried to shop around for a better rate but found that every insurer charges basically the same rates. The notion that the federal legislation would promote competition is absurd. We need help, not huge rate increases. Thank you for your time.