



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.



08/13/2011 10:28 AM

To PremiumRateFilings@emblemhealth.com

cc PremiumRateIncreases@ins.state.ny.us

Subject Emblem Health Rate Increase Application for 4/2012

To Whom It May Concern,

I strongly urge you NOT to ask for nor for NYSID to grant Emblem health this egregious rate increase that is being proposed for April 2012: 17.1% to 22.1% is totally outrageous!

I certainly don't get double-digit yearly raises, if I get them at all.

Emblem Health, formerly HIP, customers are paying very high monthly premiums already in addition to which we have now been hit with a very high deductible for the first time. I never hear about executive salary cuts or other cost-cutting measures being taken by Emblem or any other health insurance company.

We as consumers have to live within our means, Emblem should as well.

Health insurance is the biggest single expense, I as a self-employed individual, must now bear. The health care legislation recently passed by Congress did not benefit self-employed at all. In fact, it has made our burden even higher and limited our options even further. We are really being backed into a corner.

Again, I strongly urge NOT to ask for these increases nor for NYSID to grant your request should you proceed as planned.

Sincerely,



08/14/2011 06:33 PM

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

cc

Subject health insurance increase

Recently, I received a letter from Emblem Health in regards to a 12.6% rate increase in my insurance premium. Being [REDACTED] with health problems, a limited ability to work part-time, and also [REDACTED] makes this an extremely difficult burden to bear. My insurance premium is currently \$864.03. I have been a member of HIP since 2002. At that time, my insurance premium was roughly \$269 a month. Since then, I have consistently been asked to pay more for my insurance, with innumerable increases in my premium. I can no longer afford to pay for this health insurance. I am seeking your help and consideration in this matter. I understand that the cost of health care is high, but I feel that I am being treated unfairly since my premium has skyrocketed and has gone up every year. Your assistance in this matter is greatly appreciated.

Sincerely,



08/17/2011 08:42 AM

To premiumrateincreases@ins.state.ny.us,  
cc  
Subject HIP INSURANCE CO - RATE INCREASES

To Whom It May Concern:

I am appalled at the amount of rate increases the past (2) years. Who has income increasing at a rate of 17 to 39% per year??? We have been in a recession the past (2-3) years and we continue to suffer. I am a self employed business owner struggling ever since the 2008 financial fallout and here we have NYS medical insurance companies raising rates 15%/annually. This just indicates the total lack of getting costs under control. we had tighten our belt and cut our profit margins just to stay alive. I have nothing else to do but drop my medical insurance because it feels like legalized extortion. Perhaps people who do NOT abuse their medical insurance and who keep healthy should be given a better option for health insurance.



08/17/2011 12:08 AM

To NYS INSURANCE DEPARTMENT <health@ins.state.ny.us>  
cc  
Subject health insurance premiums

To whom it may concern at the NYS Insurance Dept, Health Bureau

I am writing this in frustration. Frustration that no one in gov't is listening or paying attention to what is really happening to the economy on the family level. Most drastically, my budget is being decimated by health insurance premiums.

I currently pay \$620 per month for a total of \$7440 per year. [REDACTED] pays more, around \$8000 per year. [REDACTED] insurance costs about \$2000 per year. That brings us to \$17440 per year. This is our largest household expense accounting for 21% of our family income! OUTRAGEOUS!!! And guess what? I was just informed by Emblem Health that they have applied for another 19.1% increase starting January 2012!!!!!!!!!! Who in their right mind thinks that is fair or economically justified. This increase is on top of a similar increase just a year ago. In addition to the premium increase Emblem increased my co-pays and instituted a deductible for my drug coverage. These add another \$500-600 to the policy cost.

There is no justification for these increases. The insurance company is making profits at the premium levels of 5 years ago! There is nothing else in this economy that is increasing at 20% per year. And there shouldn't be! We are in a recession, damn it! Plain and simple, this is usury! **The insurance company is increasing the cost of medical care.** It would be unconscionable for the NYS Insurance Department to allow these increases to continue. Where are the controls on this industry that helped to bring us financial ruin in 2008?

Oh, that is your job and I wish you would keep these profiteers under control so my family doesn't have to worry about our health care.

**WHY ARE INSURANCE COMPANIES BEING ALLOWED TO CONTROL THE HEALTHCARE IN THIS COUNTRY???? SAY NO TO THE PREMIUM INCREASES AND THE COVERAGE REDUCTIONS!!!**