

**From:** [REDACTED]  
**To:** <PremiumRateIncreases@ins.state.ny.us>  
**Sent:** Thursday, August 18, 2011 8:54 PM  
**Subject:** 2012 Premium Rate Increases

As a member of EmblemHealth HIP HMO DIRECT individual pay plan, I urge you to reject any premium increase and am including along with this email and letter being sent the email and letter I sent last year for your reference. The proposed 12.6 % increase for 2012 would bring the plan's monthly cost from \$864.03 to \$967.71! These yearly increases are far above the official inflation rate. Health care/insurance is consistently one of the more profitable economic sectors. For a supposed non-profit, HIP Ceo's compensation is in the multiple millions of dollars. What else lies hidden in the company's corporate structure/charter? In the EmblemHealth website it consistently claims those increases are to offset administrative and medical care costs. However, the NY Times article dated May 14, 2011(link included directly below) states otherwise-their costs have decreased and profits continue to increase regardless.

In addition; please explain how any state or govt can oversee and regulate an industry in which it is a major investor and not have it be a conflict of interest? I am referring to the local, state ( and federal for that matter) Comprehensive Annual Financial Reports(CAFR) and various Government Investment Pools (GIPs).

<http://www.nytimes.com/2011/05/14/business/14health.html>

Thank you,  
 [REDACTED]

**To:** PremiumRateIncreases@ins.state.ny.us  
**Sent:** Friday, September 24, 2010 6:27 PM  
**Subject:** health insurance rate increases

September 24, 2010

Charles Lovejoy  
 Health Bureau NYSID  
 25 Beaver Street  
 New York, NY 10004

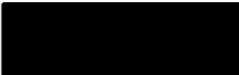
As a member of HIP HMO direct pay plan, I urge you to reject any proposed premium rate increases as well as for-profit status conversion. In the previous five years my premium/rate increases were as follows: 2006- \$475 per month; 2007 - \$501 p/mo; 2008- \$602 p/mo; 2009- \$752 p/mo; 2010- \$752 p/mo. In 2011, the intended rate increase is to \$882 p/mo, a 17.3% increase. Although the rates did not increase last year, it was due more to the uncertain political climate surrounding the health care debate combined with the economy than to any restraint or increased efficiency by the insurance companies.

In the past few years, HIP's parent company Emblem Health has sought approval from state insurance regulators to convert from non-profit to for-profit status while its CEO, Anthony Watson as well as other health insurance company executives salaries and compensations are valued in the many multiple millions of dollars even for a NON-PROFIT(see attached link below). As has been clearly experienced in other fields of human endeavor, when something is securitized it often leads to complex and questionably criminal financial instruments such as derivatives, credit default swaps, hedge funds etc.. all of which are

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designed to profit the very few at the expense of the many. I believe the profit motive should not apply to health / medicine because by default it applies to sickness. The new health insurance laws will also worsen the plight of individual plan purchasers as the premiums and rate increases will become even less sustainable or affordable.

Thank you,



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Thomas J. Sullivan, L.L.M.

Search Mail

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Today on AOL

From: Add Your Name [Redacted]

Draft autosaved at 8:25pm

**Inbox** 4

To: premiumrateincreases.ins.state.ny.us@aol.com,

Cc: Bob

**Drafts** 2

Subject: medical insurance rate increase

Sent

Stationery

IMs

Dear New York State Insurance Dept.,

**Spam** 12

We received a letter from [Redacted] HIP Healthplan of NY informing us that they are requesting rate increases for 2012 of somewhere between 17.1 percent and 39.1 percent.

Trash

Contacts

Since inflation as reported by our government is running between 1 and 2 percent, it's more appropriate to approve rate increases of between 1 and 2 percent. Thank you for your attention to this matter.

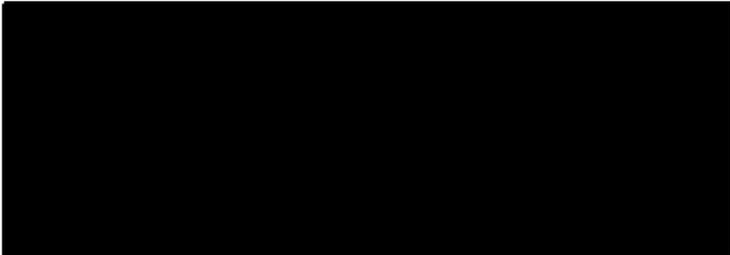
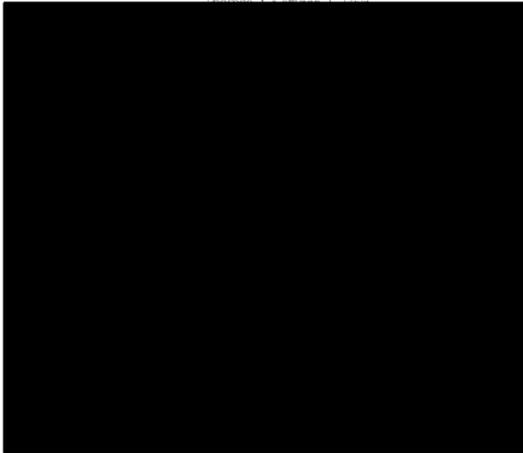
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**AOL\_Mail** 3



8/11/11

Dear Marilyn DeGroat,

If you truly wish to continue meeting my health care coverage needs, you will not raise the monthly rates. I survive on \$1600 a month & am presently paying \$864 a month for coverage. [REDACTED] who helped me, passed away 8/2/11. I do not know how I will make it at the present rate. I also note that you are covering less than previously - my annual echocardiogram was denied. Fine, but don't raise the rates & provide less services.

I would be interested in seeing other plans you may have. I have trouble with your website & would like to see them on paper. I, too, would like to continue with Emblem & hope you can make this possible

Sincerely,

[REDACTED]

cc: NYS Insurance Dept.



RECEIVED  
AUG 15 2011  
HEALTH BUREAU  
N.Y.C. OFFICE

Tel: 914/666-3376 || 914/420-6826(c)

August 12, 2011

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

Dear Sir/Madam:

I am deeply concerned about the application of HIP Health Plan of New York to raise its health insurance premium rates in 2012.

We are a family of [redacted] and currently paying over \$2,000.00 a month for health insurance coverage. The rate was raised earlier in 2011, and I cannot imagine how we will be able to afford another rate hike of 19%.

You are well aware of the incredibly difficult financial conditions facing our entire country, and for HIP to request yet another increase in premium rates is unconscionable. I urge this Department to deny HIP's request for rate increases in 2012.

