RECEIVED
JUL 21 2011
HEALTH BUREAU
N.Y.C. OFFICE

[redacted]

July 19, 2011

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

To Whom It May Concern,

This is in response to the notice I received yesterday from Emblem Health (copy attached) concerning another of their all too familiar requests for premium rate increases

They continue to base their requests on "increased costs". Fact or fancy? I'm not sure!

Here again we, the consumer, pay for the dictates of the insurance industry and outlandish malpractice court settlements. This vicious and unending spiral or circle of despair which significantly proliferates our messed up economy seems to work like this:

- Courts award outlandish malpractice cash settlements.
- Insurance companies pay out.
- Insurance Companies charge exorbitant premiums to the medical profession for malpractice insurance to recoup their losses.
- The legal eagles of the medical profession advise members of the profession to protect their hind sides.
- The medical profession follows the legal eagle advisories and recommends a medical specialist and test(s) under the sun for whatever might be the cause of the patients pain or ache (justifiable or not).
- The health insurer pays out as little as little as he possibly can.

In each of the aforementioned chain of events (regardless of how oversimplified), someone passes his "cost increase" to the next poor victim along the way. Finally at the bottom of the heap is poor [redacted] Bottom line, he pays for all of the above.

I'm sure you can site many cases of hardship imposed on consumers by increased medical insurance premiums. In any event, try this one on for size. [redacted] retirees living on a fixed income. [redacted] He is a college graduate who can not find a permanent job offering benefits. He suffers from [redacted] For him to be without health [redacted]

Needless to say, I would oppose any premium increases proposed by HIP at this time. The cleanup task at hand is complex and multifaceted and must be taken on seriously and comprehensively. To simply raise premiums is just another quick fix that offers no real solution to the problem.

Sincerely yours,

cc. Hon. Carl Marcellino
Hon. Charles D. Lavine

RECEIVED
JUL 21 2011
HEALTH BUREAU
N.Y.C. OFFICE

July 19, 2011
Emblem Health
P.O. BOX 2890
New York, NY

New York State Insurance Department
Health Bureau – Premium Adjustments
25 Beaver Street
New York, NY

To whom it may concern:

Are you people out of your minds how much do you want from me every year you say that costs are going up that may be true to some extent but not to the levels you are trying to sell to the powers that be when you request a rate increase.

I am paying over 2,200 every quarter for One person that is just way too much for one person to have to pay every quarter now you are asking for 12.6 increase over that get real I am a HIP Baby and have paid you people tens of thousands of dollars over the course of my many years with HIP you need to place a cap on how much you charge old timers like me we can't afford these yearly increases as we get older.

Pass these increases on to the big corporations and the young people who can afford them just like you did when I was younger.

Please do NOT allow another rate increase for us old folks stop taking advantage of the system and give us a break we need it more than ever now days.

Thank you for your time on this matter
Sincerely

[redacted]

[redacted]

RECEIVED
JUL 21 2011
HEALTH BUREAU
N.Y.C. OFFICE

Mr. Charles Lovejoy
Health Bureau
New York State Insurance
Department
25 Beaver Street
New York, NY 10004

Dear Mr. Lovejoy,

I'm writing you this letter in the matter of my Emblem Health Hip HMO'S applying for monthly 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'm 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'm 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'm 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 sir charges from the state. That's 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 subject. Please consider my plea. Thank you
I'm glad that the companies have to a 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.

[redacted]

Sincerely yours

[redacted]

RECEIVED
JUL 26 2011
HEALTH BUREAU
N.Y.C. OFFICE

July 23, 2011

[redacted]

Your application for a rate change of 12.6 % to my HIP Direct Pay Plan is unacceptable!
My premium would increase by **$217.73** a month. That's **$1945.73** a month.
**Outrageous!**
It is unfair to penalize individual policy holders.

I intend to write a protest to the NYSID as well complain to my local congressman and senator.

Sincerely

[redacted]

Cc: James J. Wrynn
Superintendant
NYSID

July 21, 2011

NYS Insurance Department
Health Bureau– Premium Rate Adjustment
25 Beaver Street
New York, NY 10004

**RE: Emblem Health Request to Raise Rates**

Dear NYS Insurance Department:

**Please deny Emblem Health's request to raise premiums by 12.6% beginning January 1, 2012.** Approval of this amount would result in a hard dollar amount from a 2011 monthly rate of $864.03 to a rate of $972.90, an increase of $108.87 per month for an annual total of $1,306.41.

The approved premium rate hike from 2010 to 2011 resulted in a 14.8% increase over 2010 levels, from $752.63 monthly premium to $864.03 monthly rate, resulting in a $1,336.80 annual increase.

Coupling 2011 t 2012 would result in the approval of 27.4% rate hike or a hard cost of $2,643.21. This is well above the rate of inflation and does not even come close to wages that have remain stagnant for the past decade.

The letter provided by Emblem Health notifying me of their request to your department does not provide any explanations for their 2012 request (Letter Attached). When Emblem Health raised rates in 2011 at least they blamed the rising costs of health care and federal legislation.

Since I carry an individual health plan with all premiums paid out of my pocket, if the 12.6% is approved or any rate increase is approved, I will be forced out of carrying any health insurance, which is in direct conflict to the federal legislation passed in 2010.

Sincerely,

RECEIVED
JUL 25 2011
HEALTH BUREAU
N.Y.C. OFFICE

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

Dear Sir or Madam:

I recently received a letter dated July 15, 2011 from Emblem Health informing me that Emblem Health, the parent corporation of HIP, is applying to the New York State Insurance Department (NYSID) for a rate change to my HIP Direct Pay plan. The proposed rate increase is 12.6%.

If the requested rate increase is approved the monthly premiums for individual coverage would increase from $864.03 to $972.90 per month. In other words [redacted] would be forced to pay close to $2,000.00 per month ($1945.80) to maintain our individual health insurance coverage.

In January, 2009 HIP increased individual monthly rates from $602.10 to $752.63 and in January, 2011 the monthly rate was increased to $864.03. If the proposed rate increase is approved by NYSID, rates will have increased from $602.10 to $972.90 in only three years; this is more than a 61% increase in just three years.

HIP is supposed to be a not-for-profit corporation yet rates are being allowed to skyrocket. In my opinion even at the current rate of $864.03 per month, HIP individual health insurance is very expensive and the proposed 12.6% increase would be a hardship for me and I would have to believe that the proposed increase would be a hardship for a significant number of HIP subscribers, especially given how much premiums have increased in just a few years. I believe it is important to keep individual health insurance premiums in New York as affordable as possible. If individual health

New York State Insurance Dept
Health Bureau- Premium Rate adjustments
New York State Insurance Dept
25 Beaver Street
NY, NY 10004

July 18, 2011

EmblemHealth
I just received notice that EMBLEM Health/HIP is applying to the NY State Insurance Dept (NYSID) for a 12.6% rate change (increase) to my HIP Direct Pay Plan. In 2010 my monthly bill was $752.62 in 2011 its $864.03 so in 2012 its will be abt $973/month for the most BASIC plan

According to the WEB Site you sent me to for an explanation, this increase is to pay for the changes in Medicare and Medicaid..

On a good week I bring home.. before taxes, $650/week. As of now, it takes almost 2 weeks of pay to cover this years monthly rate of $864.03. If your 12.6% increase goes through for 2012 it will take 2 full weeks of pay. So how will I pay house taxes, oil, Lipa and stay out of debt?

Obama states that we, as Americans, will have a choice.. his proposed Government Health Plan or plans like Emblem. However, as much as I am appalled by the Govt regulating health care (you hate that idea as well), all of us hard working self-employed individuals will soon be unable to pay your premium. In the end, loosing $10,368/yr from hundreds of us is not cost effective for you…

Please consider, that so many of us have not seen a basic cost of living increase in years..(even seniors have been denied a cost of living increase) yet prices continue to rise.. The cost of oil to heat my home, the cost of electricity, my house taxes, food etc.. all have risen.. I can and have lowered my heat, do laundry in cold water, limit shower time to 10 minutes, re-insulated my home, unplugged everything non essential. [redacted]

Would you consider limiting your increase to a 3%

[redacted]

7/19/2011

RECEIVED
JUL 25 2011
HEALTH BUREAU
N.Y.C. OFFICE

Dear Mr. Charles Lovejoy,

Due to my surprise, I received a letter last night, stating that my [redacted] Emblem Health HIP Direct Pay plan, individual HMO health insurance is applying for a 12.6% increase in his premium rate. In Jan.2011 there was an increase from $752.63 to $863.03. [redacted] n which at it current rate is a very big hardship. To pay such an increase is an outrageous impossibility. We would have no choice, but to cancel his insurance, in which would leave him UNINSURANCED. I feel like this is blackmail. [redacted] Not to mention that this insurance is the most incompetent, unprofessional insurance, in which I have a lot of experience with, I have every dealt with.

Thank you,

[redacted]