



RECEIVED
AUG 18 2011
HEALTH BUREAU
N.Y.C OFFICE

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

Dear Mr. Lovejoy:

I live in a [redacted] The reason why I am writing to you is that I was informed recently that my health insurance provider, Blue Cross and Blue Shield of Western New York, has requested that it be granted a 19.5% rate increase on policies held by individual Direct Pay policy holders such as myself for the year 2012. I strongly urge the New York State Insurance Department to deny Blue Cross and Blue Shield of Western New York any rate increase whatsoever on individual Direct Pay health insurance.

I do not carry Major Medical coverage; cannot afford it. I have Basic coverage so that if something catastrophic, such as Cancer for example, were to transpire, I will not be wiped out financially or denied treatment due to inability to pay for it. I take care of my health; I do not smoke or indulge in illegal drug use. I do not use alcohol to excess; I eat a healthy diet and exercise. Blue Cross and Blue Shield of Western New York has not had to pay out one single penny towards any medical treatment of mine since February 1994 [redacted]. I am basically paying for the health care of others who either are not as disciplined as I am in taking care of their health, or who are unfortunately unlucky.

In 2011, Blue Cross and Blue Shield of Western New York was granted, wrongly in my opinion, a 12.5% rate increase on premiums for individual Direct Pay policies. The excuse was, of course, "the mandates of the Obama health care legislation". In 2010 I was paying \$ 2,356.08 per annum; in 2011, I will end up paying \$ 2,651.76 for my Basic health care coverage, an increase of \$ 295.68. In 2012, if the rate increase is permitted, the cost of my Basic coverage will jump alarmingly, to \$ 3,168.84; this figure is \$ 517.08 above the 2011 total and is \$ 812.76 above the 2010 amount. With the increase in fuel and food prices and with the increased costs in purchasing other goods and services, the major increase in the cost of my health insurance will put serious strain on my budget and will be very difficult to swallow.

The American public was obviously misled concerning the so-called financial benefits of the new health care regulations; remember, we were told that "costs would be lowered". Well, those of us who are individual Direct Pay policy holders with Blue Cross and Blue Shield would certainly beg to differ with the "lower costs" statements made by numerous pre-health care legislation politicians. It never ceases to amaze me that the politicians are always able to find voters who believe the fairy tales spun by politicians concerning the costs entailed in major pieces of legislation.

I myself really do not want to become involved with a government health care program such as Healthy NY, for example. I prefer to remain within the realm of private-sector coverage. However, if Blue Cross and Blue Shield of Western New York continues to be granted massive premium increases on an annual basis, I may end up being forced to look into something like Healthy NY. So will many other individual Direct Pay health insurance consumers.

With the serious budget crises in New York State, is it really in New York State's best interest to have tens of thousands of private-sector health insurance customers suddenly jump into State health care? I really don't believe so, nor do I think that you are certain that it is a good idea, either.

[There is one more thought in my mind at this time, and it is this: has anyone at the New York State Insurance Department ever stepped to consider that maybe, just maybe, health insurance providers such as Blue Cross and Blue Shield of Western New York are using the provises of the Obama health care law as an excuse to gouge health insurance consumers???

So, in closing Mr. Lovejoy, I am again asking the New York State Health Insurance Department to deny Blue Cross and Blue Shield of Western New York the 19.5% premium increase it wishes to impose in 2012 on individual Direct Pay policy holders on the grounds that the increase is (1) Excessive and imposes hardship on policy holders and (2) They received a 12.5% increase in 2011. You need to seriously consider the possibility of price gouging due to not really having much competition at this point.

Thank you for your time and consideration.



August 19, 2011

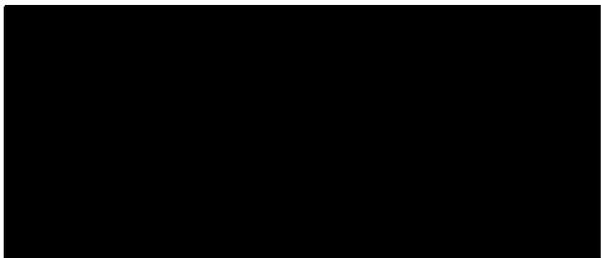
Health Bureau
New York State Insurance Department
25 Beaver Street
New York, NY 10004

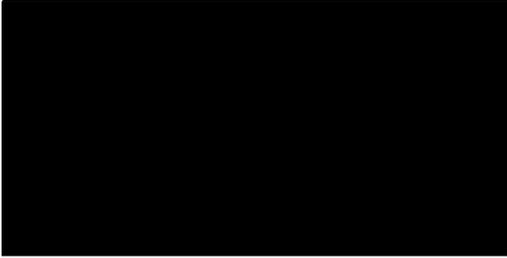
Dear Sir,

I am writing regarding the request for a rate increase by BlueCross BlueShield of Western New York. I strongly oppose any rate increase in Health Insurance costs, especially in light of President Obama's initiative of affordable health care for all. In the current economic climate I believe it would hinder growth in the economy.

Sincerely,

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HEALTH INSURANCE
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Health Bureau
New York State Insurance Company
25 Beaver Street
New York, NY 10004

To Whom It May Concern:

I recently received a Rate Filing Notification from BlueCross BlueShield of Western New York. The letter stated that if I had a comment I could contact your office [REDACTED] I called the number and was informed that comments could not be given by phone.

I have a Direct Pay HMO plan. If the plan is changed up to 19.5% that would mean that my monthly payments could be \$1,977.00. I find that to be a very exorbitant monthly amount. I am more than confused about such an increase being necessary when through the local media we have been informed that BlueCross BlueShield of Western New York has pledged \$1,000,000 to repair and operate a dormant splash pad and surrounding basin in the city of Buffalo.

Sincerely,

