



07/29/2011 03:07 PM

To

cc

Subject Comments on HealthNow New York, Inc. Health Insurance Rates Filings

Received the rate filing notification from BlueCross BlueShield for the policies we offer at our small business. It looks to be a considerable increase yet I can not find anywhere what the increase is for. There was a large increase in 2011 due to the new laws so to have another large increase in 2012 I think there should be an explanation of the increase requested and published for the public.

Thank you.



08/02/2011 11:06 AM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject HealthNow NY, Inc. Premium Rate Increase

Dear Sirs:

I just received a letter from Health Now NY, Inc. stating that they filed a request for a rate increase. Their last rate increase only went into effect on June 01 of this year.

I feel another increase at this time would be inappropriate and ask that you decline their request. The seniors are not getting an increase in their income and this would be outrageous at this time.

Sincerely,



08/03/2011 03:21 PM

To PremiumRateIncreases@ins.state.ny.us  
cc  
Subject Blue Shield NENY Premium rate Increase Request

To Whom it May Concern:

We own a small [REDACTED] We have received a rate increase letter from our Insurance carrier Blue Shield of NENY.

We are opposed to this rate increase, Blue Shield has received approval from NYS for DOUBLE digit rate increases for at least the past 3 years.

We cannot afford to maintain this pace.

If our [REDACTED] increased rates to our customers by 15% a year we would have no customers left. The size of that increase is ridiculous in any business forum, and would not be sustainable, except in the healthcare industry, for some reason it has become the norm.

Our business has been down for 5 years now, I wish we could give ourselves and our employees double digit wage increases but that is not possible.

I know for a fact that Blue Shield has given their physicians an increase in reimbursement across the board, I suspect that increase has been passed on to it's members once again !!

Please do not allow Blue Shield to raise it's premiums again, it really is just NOT fair to do this year after year, we are out of money !!!!!

Thank you for your time-



08/07/2011 01:15 PM

To <PremiumRateIncreases@ins.state.ny.us>  
cc  
Subject BlueCross BlueShield Of Western New York

Rate Increase

I strongly urge you not to allow this rate increase to take effect. We are all cutting back and I do not see where these insurance companies are doing so in their high paying CEO and executive positions. They are cutting our services and our premiums just keep going up faster than the rate of inflation. They keep

getting salary increases and benefits that come from these increases and profits we do not benefit at all. We only get our benefits cut as our monthly payouts go up.

Where is the balance. Insurance reform is needed at the top.

Please consider rate change and ask them to take salary freezes and apply that to the increases.

Thank you for the consideration.



08/08/2011 05:45 PM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject Re: BSNENY rate increase



Re: Rate Increase for BSNENY

This letter in response to a Rate filing Notification letter we received on July 21,2011. I recall responding to a rate increase perhaps not even a year ago. I called the week of July 21 and spoke to [REDACTED], who put me on hold to transfer for approximately 15 minutes and then disconnected. I would greatly appreciate a response to this email.

As I stated in my previous letter:

We beseech the Department of Insurance to refrain from approving a rate increase for BSoF NENY at this time. There was a rate increase already just this year I believe(or perhaps end of last year?) .

We are [REDACTED] and have not had a rate increase in our income in over 4 years! We are working more hours for less pay and still paying exorbitant prices for food, gas, utilities, health insurance, etc.

We will most likely have to drop health insurance all together if the rates increase yet again.

Sincerely,



08/09/2011 03:58 PM

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

cc

Subject Blue Shield increases

I recently received a letter from Blue Shield of Northeastern New York stating that they are requesting an increase in the rates charged to our small business and that we had a legal right to comment. First of all, the letter is dated July 21, 2011 and yet there is no info posted on your website in regards to Blue Shield.

More importantly, I want to oppose the increase. We are a very small business ( [REDACTED] employees) and we are not required to provide health insurance to our employees but we do so because it is the right thing to do. However, we cannot continue to afford the large increases we have seen year after year. Although the insurance companies say they need the increases to keep up with escalating costs, the reality is that they are making record profits. I can assure you that as a small business we ARE NOT making record profits and we cannot increase our prices to cover the increase in our costs. Do not give in to the insurance companies, you are letting them write their own ticket and we know that some of their record profits go to the lobbying that allows these increases and I find that disgusting. Please do what is right for the people in your state who are working so hard and barely hanging on when a medical emergency can take everything away from them. We can do better as a State, it is time to start.



08/10/2011 08:53 AM

To

cc

Subject Comments on HealthNow New York, Inc. Health Insurance Rates Filings

We offer our employees BlueShield of Northeastern New York coverage as a benefit for working at NYSBA REF asking them to contribute a portion of the premium to offset expenses (POP). We are a not-for-profit organization that operates on funding from agency contracts. We have been told that one of our contracts will not be renewed this year and are facing layoffs. Employees have not had a pay increase in over three years and will now be asked to increase their POP to cover the cost of the medical plan increase which is changing from 3.0% to 9.0%; this is outrageous and will become a burden to our employees.





08/10/2011 10:48 AM

To  
cc  
Subject Comments on HealthNow New York, Inc. Health Insurance Rates Filings

Please keep insurance rates the same. Any increase will cause more strain on small businesses. Insurance is so needed but the constant increase in rates is causing it to be a dream instead of reality. Please consider my comments.

Thank you.



08/12/2011 10:14 AM

To  
cc  
Subject Comments on HealthNow New York, Inc. Health Insurance Rates Filings

The proposed rate increase for Blue Cross field of WNY (Health Now) plans 104 and Aqua is unacceptable. As a [REDACTED] of health care services, we receive less than a 2.0% increase in reimbursement. However, our rates have doubled over the past five years, including a 17.0% rate increase on the 104 plan last year and an 8% increase in the Aqua plan.

Health insurance coverage for our employees is one of the major drivers of our profitability and is simply outstripping our capacity to buy insurance for our staff. The proposed increase is greater than our 3.0% cost of living raise for staff and our own ability to increase revenues by 2.0% per year.



08/12/2011 10:26 AM

To  
cc  
Subject Comments on HealthNow New York, Inc. Health Insurance Rates Filings

Clarifying my prior comments:

Rate increases for HMO104 plan were: 15.5% (single) to 16.5% (family) from 2010 to 2011, not 17.0% as previously stated.

Rate increases for Aqua were: 12.3% (single) to 14.0% (family) from 2010 to 2011, not 8.0% as previously stated.



08/15/2011 11:21 AM

To

cc

Subject Comments on HealthNow New York, Inc. Health Insurance Rates Filings

I am writing to express my concern over the rate increase requested by Blue Shield of Northeastern NY(BSNENY), a division of HealthNow New York, Inc., for the 2012 plan years.

We are a small business which has been located in New York State since 1895. As we struggle to survive in this difficult business environment, I find it appalling that BSNENY has requested rate increases ranging from 6-16% for the plans we currently offer our employees.

As a struggling small business, we found it necessary, several years ago, to freeze the company contribution to the employees' health insurance coverage; therefore, any premium increases are carried by our employees who have not had a raise since July 2008. Additionally, we have been forced to furlough several of our employees for 8-24 hours per week at numerous times over the past 3 years to allow us to continue in business yet maintain a trained work force.

As we have incurred premium increases ranging from 13-17% over the past 4 years, we have been forced to change the types of programs offered. Both we as the employer and our employees cannot afford yet another insurance premium

increase of the magnitude being requested.

I request that the proposed increase be denied.



08/15/2011 12:04 PM

To

cc

Subject Comments on HealthNow New York, Inc. Health Insurance Rates Filings

I feel the proposed rate increase is too high; small businesses like ours without a large number of employees lack the negotiating power to obtain reasonable rates, and are often at the mercy of our insurance providers.

As a manufacturing company we have seen less work and lower wages during the current recession. A rate of increase that is twice the rate of inflation seems excessive, and may have the opposite effect - influencing us to drop health insurance all together, and rely on emergency-based medical services as our only health remedy.

If the rate increase goes through, that extra money will be pulled out of the economy somewhere else in the form of reduced consumer spending.



08/15/2011 01:22 PM

To

cc

Subject Comments on HealthNow New York, Inc. Health Insurance Rates Filings

RE: Proposed rate increases for 2012

Please do not allow ANY rate increases for 2012. The current rates and current deductible/co-pay are already so high that we cannot afford office visits, lab tests, etc.

As you know, only the basic annual visit is covered without out of pocket expenses from the individual. The plan that we currently have has a \$1500 annual deductible! This high deductible basically eliminates the ability/affordability for office visits and preventative care. Although this plan is eligible for a health savings account so pre-taxed dollars can be set aside, the \$1500 is SO high that the pre-tax savings does not offset the out-of-pocket expenses.

Our economy is NOT experiencing the rate of inflation that justifies the proposed rate hikes.

My experience, talking with freinds and family who work in offices and clinics, tells me that people are simply not going to the doctor, they cannot afford the co-pays, fees, and deductables. Clearly, the health care system is not being overloaded with people requesting services. So where is the expense?

I'm sorry, but this simply looks like greed on the part of the health insurance system.

Please do not approve any increases.

Thanks you for your time.



08/15/2011 02:40 PM

To

cc

Subject Re: Comments on HealthNow New York, Inc. Health Insurance Rates Filings

A rate increase of 14.5% - 19.5% is impossible for a small business to manage. Every year the increase is 18% - 19%. We have less and less coverage for higher premiums. We try to control the costs by using generics, but this doesn't seem to make a difference. Something must be done to control the cost of health care.



08/15/2011 05:31 PM

To

cc

Subject Re: Comments on HealthNow New York, Inc. Health Insurance Rates Filings

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

I am writing in response to Blue Shield of Northeastern New York's projected increase of 12.0%-17.0% increase for the POS 7000 series base medical plan. First of all the range is too large, the company should be better able to refine its request to a narrower range. Secondly any increase beyond 1% or 2% which is the current inflation rate is unacceptable. As a small employer my revenues are decreased in the current economy, as are nearly all other small employers. Where do they (and the regulators) expect these increased premiums to come from? We cannot print money, and this level of increase is going to cause me to lay off people, or just stop offering insurance to my employees. I have suspended pension contributions, now it appears more people will be going uninsured. People are leaving New York in droves, this is just one more reason. The health plans in NY are loaded up with benefits no one wants or

needs and the consumer is forced to pay. Enough is enough, stop these out of line increases now.



08/15/2011 07:15 PM

To

cc

Subject Re: Comments on HealthNow New York, Inc. Health Insurance Rates Filings

I can not believe that Blue Shield of NENY is filing for yet another big rate increase.

Every year the rates go up, as do the co-payments. With the current economic climate,

this is truly unacceptable. Seems to me, rate increase requests are never denied. It

appears that the rate filings are just a formality, and that the insurance companies have

carte blanche.



08/16/2011 09:15 AM

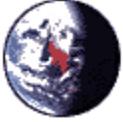
To

cc

Subject Re: Comments on HealthNow New York, Inc. Health Insurance Rates Filings

Yet again, Blue Cross/Shield of WNY is looking for a rate increase. They are the only industry in this country that can increase their rates in upwards of 20% and get it. Those of us working in the private sector don't get that luxury to charge our customers that type of an increase, we would price ourselves right out of business. What bothers me more is the fact that we pay more each year and our benefits get cut. I personally have been denied chiropractic care when needed, being told I have to pay the full rate. One of our employee's have been denied medically needed back shots. Other employees have continually been told at the pharmacy that their normal prescriptions are no longer covered or without notice have been moved from 1st tier to 3rd tier. It is time to stop. It is time for the insurance companies to come down to our level. Live within their means. The people at the top don't need to be making \$200,000 - \$300,000.00 a year because we all know, it is the people under them doing all the work. They are just figure heads. Don't give them another rate hike. It is killing the rest of us. Every time there is a premium rate hike, employees have more taken out of their paychecks to pay the higher premium, or companies have to increase deductibles or take services away in order for it to be affordable. Every time there is a rate hike, we take a pay cut. Please - think of the rest of us, we need to feed our families and put gas in our cars to get to work to afford the insurance we have now.





08/16/2011 10:40 AM

To <premiumrateincreases@ins.state.ny.us>  
cc  
Subject BCBS rate increase

New York State Insurance Department

RE/ Rate Increases In Health Insurance

I feel as if I write this without a chance of making a difference, but I will attempt to express my concern. Another rate increase in our BlueCross/BlueShield insurance policy is putting many employees at risk of not being able to afford health insurance at all. As a small business, our employees pay their own premiums through the plan we offer them. The current plan we carry is requesting a 4-9% increase. I don't believe anyone in this company will receive a 4-9% increase in pay. We are all just staying afloat due to the recession and the poor economy. We will honestly face the rate increase by having those who desperately need health coverage not being able to afford it. Personally, I am working just to pay for my health care. [REDACTED] [REDACTED] is just affording her premiums. Please take into consideration the thousands of young and old alike that are not able to afford ANY increase. Please think about the many who will be forced to drop their coverage if a rate increase is approved during these trying times. I may likely be one of them.

Sincerely,



08/16/2011 10:57 AM  
[REDACTED]

To premiumrateincreases@ins.state.ny.us  
cc  
Subject Rate increase-BCBS of WNY

I am writing this in opposition to the Rate Filing request I received from BlueCross BlueShield of WNY.

The rates have consistently gone up over over the past 10 years +.

Because of these increases we can only offer our employees single coverage instead of family and pay 50% of the cost instead of 100%, leaving the employee to pay the other 50%.

That means their family goes without coverage in some cases or the employee chooses to go without health insurance all together due to the cost.

We try to find the best plan that is affordable for our employees but each year it is increasingly difficult.

I am strongly suggesting you deny the increase requested and ask BlueCross BlueShield to reduce their overhead so they don't have to increase our

rates.

Thank you for your attention in this matter.



08/16/2011 04:34 PM

To

cc

Subject Re: Comments on HealthNow New York, Inc. Health Insurance Rates Filings

Thank you for giving us (consumer) the option to comment.

We are purchasing a product we have no control over, but is a necessity to our employees.

Health Now has just erected a new headquarters, which Western New York's economy surely needed, but at what cost.

Health Now's top administrator has a salary of well over \$1,000,000 per year (it's needed to attract the best administrator). We do not know what his assistants salaries are or how many assistants he employs.

We have seen our health insurance costs grow 10%-15%, years in a row.

We have reduced our coverage and gone with a high-deductible insurance in order for catastrophic insurance to be affordable. This has stabilized our costs for the last three years, now Health Now is asking for double-digit increases in this POS Series Insurance.

We have surely worked to control our costs. The government is the only watchdog for the insurance companies. Please make them control their costs.



08/17/2011 10:11 AM

To

cc

Subject Re: Comments on HealthNow New York, Inc. Health Insurance Rates Filings

Running our business is very difficult when the costs of everything are rising rapidly, but we can not raise our prices. The consumers are looking for the best deal so to stay competitive in the market our pricing has to remain the same or even lowered to keep business coming through the doors. Please do not raise the cost of the insurance.

