

**RECEIVED**  
AUG 01 2011  
HEALTH BUREAU  
N.Y.C. OFFICE

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

Dear Mr. Lovejoy,

I am responding to a recent notification I received from Blue Cross Blue Shield of Western New York regarding their submission for rate increases. I am the office manager for a small company in Middleport, NY that utilizes this insurance carrier for our employees.

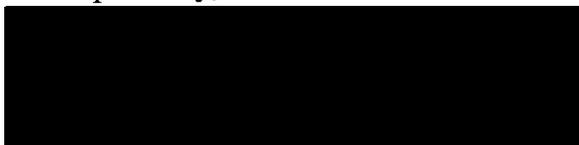
When considering the requested rate increases, please note that many of the expensive drugs will lose their patent shortly, opening the way for less expensive generic drugs to be used. This alone should reduce the insurance company's costs dramatically.

The notification I received [REDACTED] for the plans [REDACTED] stated they requested rate increase for 5.0% to 19.5% for one plan, and -3.0% to 11.5% for the other plan. Surely, with only four months left in the year, the insurance company has a better idea of what they want (usually the highest they can get).

I have confidence that you and your department will carefully review the requested increases and take into account the expected changes in the prescription drugs.

Thank you for your consideration.

Respectively,



[Redacted]

Re: BlueShield N.Y.  
rate Hike

Please say "No" to the  
rate increase. Bad Service  
at a high price. A higher  
rate would not make it better

[Redacted]

POST CARD

29

[Redacted]

Health Bureau  
NYS Ins. Dept

[Redacted]

[Redacted]

**RECEIVED**

JUL 28 2011  
HEALTH BUREAU  
N.Y.C. OFFICE

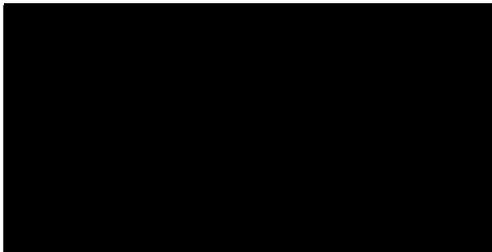
Regarding Blue Cross & Blue  
Shield of WNY - Healthy  
New York 3.4% increased  
rate.

This insurance is for  
people of the lower middle  
class in hard times. I'm  
one of them. Times keep getting  
harder. [REDACTED]

since recession. I don't  
get the \$300 a month now  
and they want more.

Please say no. I and  
others will have to go  
without insurance and  
become social burdens.  
We're trying to do it  
right. Please don't  
make it worse. Say  
no the the correct. ~~educate~~  
Thank you

[REDACTED]



**RECEIVED**  
JUL 27 2011  
HEALTH BUREAU  
N.Y.C. OFFICE

July 23, 2011

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

RE: Premium Rate Increases As Proposed

Dear Sir/Madam:

Please accept this letter of disapproval at the proposed rate increases to health care policies in Western NY area.

 coverage health care, this proposed increase of 14.5% to 19.5% is unacceptable. In our industry we are price takers, not price makers. We can not set our prices for our raw milk product. To accommodate these increases, we will be requiring our staff members to participate in their health care premium should these rates be allowed to be increased as proposed.

 however, we already have a difficult time recruiting and retaining staff that enjoys the demanding physical labor of  We take pride in staff longevity with our business and in our industry. We have been able to provide for family coverage and a much greater than living wage to those who choose to labor with us.

Health care premiums should be tied to a cost of living limit each year. Additionally, incredible stipends paid to administration and leadership of these not for profit health care agencies should be limited. Legislation could reduce the exposure to these increases.

These proposed rates are yet another example of out of control spending in NY, causing small business to pause and reconsider why we are supporting 48% of the population receiving benefits.

Food production in NY should be treated as a public treasure. Safe, local and fresh food available to our NY citizens should be considered in your deliberation of the negative impact to the state's employers. The proposed health rate increases would be a deterrent to any growth in the industry.



To Whom It May Concern, I am presently a member of BlueCross BlueShield of Western New York ( community Blue ). I have a direct pay HMO plan ( Group Number 00313100 ). The proposed rate increase is 19.5%. At the present time, the premium is already \$1,013.28 dollars a month. If the proposed increase is approved, it would mean more than a \$200.00 a month increase.

[REDACTED] I am unable to work and have yet to find a group insurance plan that I can participate in. The proposed increase is extremely substantial. I am aware of the fact that medical cost have increased, but \$200.00 a month is significantly high. I can only hope that the New York State Insurance Health Bureau Department considers everything before appoving such a high increase. With increases occurring in all aspects of life, such as gas, food, utilities, etc. it is extremely difficult to pay such high premiums. Medical care is the single most important necessity, so I ask that you seriously take everything into consideration before approving such a high rate increase.

Thank you.

*Sincerely,*