



08/23/2011 04:22 PM

To PremiumRateIncreases@ins.state.ny.us
cc
Subject Proposed rate increases by BlueShield of Northeastern New York

Ladies and Gentlemen:

We have been with BlueShield for many years and it seems that there hasn't been a year in which there hasn't been a rate increase. [REDACTED] is self employed and we are getting to the point that we won't be able to afford health insurance any longer. Between 2009 and 2010, the rates increased a total of \$300 per month and of course it went up this year too. We are now paying close to \$10,000 per year for two people. In order for us to be able to afford to keep our insurance, we are now paying a much larger deductible on everything. That kept our premium almost the same as last year but guess what? It still costs us more because we're paying out more whenever we see a doctor, get a test or get prescriptions.

Please, enough, we can't afford it.

Respectfully,



08/24/2011 04:45 PM

To <PremiumRateIncreases@ins.state.ny.us>
cc
Subject Blue Cross/Blue Shield of WNY Rate Request

To Whom it may concern:

We are a small Western New York business [REDACTED] who would be seriously affected financially by a rate increase at this time of economic woes. We currently pay almost \$5,000 per month (\$60,000 PER YEAR) in health insurance costs for our employees. When I renewed our policy on April 1, 2011,

we incurred an 8 percent increase at that time. Now Blue Cross/Blue Shield is requesting another 11 to 16 percent increase for our single, two-person and employee/children contracts and a 2 percent to 9 percent increase for all family contracts. This would add up to an approximate 17 percent increase in insurance for one year.

How can the New York State Dept. of Insurance justify another large increase in premium rates when the current inflation rate for 2011 is at 3.6 percent? Also, these health insurance companies are registered as "not-for-profit" companies. Seems like they are making huge profits with huge bonuses to their senior level staff at the end of the year. Bonuses that are unsustainable in the private sector.

Premium rates continue to increase while the average person is paying higher co-pays, deductibles and co-insurance. In short, no one (small businesses or individuals) can continue to pay these ridiculous rates along with the other costs they must personally pay. There is a breaking point and that point has been reached!



08/23/2011 08:45 AM

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

Subject Rate Increase

Just wanted to comment on the rate increase for the Aqua base medical plan. Please keep it to a minimum, as I pay it all out of my own pocket and my pay has not gone up in the past few years. Your suggested increase is 3 – 17 %, 17% are you kidding me, this is a ridiculous amount to increase it by. I will virtually go broke.



08/29/2011 03:09 PM

To "premiumrateincreases@ins.state.ny.us"
<premiumrateincreases@ins.state.ny.us>
cc

Subject BC/BS rate increases

I went on the web-site to put my 2 cents in but there was no option to select BC/BS of WNY to comment. It is getting way out of hand with these double digit increases every year for health insurance and find that those of us who have to manage our own health plans because of higher deductibles and less coverage find it difficult in doing so as every little thing that is done has to be coded and you as a consumer have no clue what these doctors are coding when they are billing the health care providers. I have found twice since myself who investigates every bill , mistakes made on their behalf and I now ask before every procedure if it is necessary and what the cost is?? They never know and tell me it depends on how the insurance company codes it. I wonder now why all the insurance companies are always asking for rate increases. I find it unfair and irresponsible for this continuing trend in this state, let alone the country that all who are getting rich off this are the politicians, health care providers and doctors. I

do not mind paying my share but enough is enough !!!!!!!



08/31/2011 11:02 AM

To premiumrateincreases@ins.state.ny.us

cc

Subject Increase

To Whom it May Concern:

I have been notified of a proposed rate increase that has been filed by my insurance company, Blue Shield of Northeastern New York. As a business owner in today's economy is not easy and it is extremely costly to carry medical insurance for employees as well as myself, is why do these premium rates need to increase yearly and where does it stop?

Sincerely,

Frustrated NY State Resident



09/01/2011 01:43 PM

To

cc

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

Really-again?! Last year you raised the rate 4-29%. And again this year you think you are entitled to another rate hike. The cost of living increase is like 3%. And now you want another increase of up to 15%. Where do you think the little guy is going to continue to get all this extra money and then fight with the insurance to get them to even pay for a service? Ridiculous!!!!



09/01/2011 02:37 PM

To

cc

Subject Re: Comments on United Healthcare Ins Co of NY Health Insurance Rates Filings



I am living on Social Security. As you know that has not increased in two years. My yearly income is under \$16,000. My insurance has been steadily going up, as is everything else. Where do we get the money for all these increases? I get this insurance from AARP. I thought that was suppose to be about us seniors. As you know the fuel to heat our houses are a tremendous burden. Do we make a decision, not to heat ourselves in winter, or forego all medical care?



09/01/2011 03:10 PM

To

cc

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

We do not support a rate increase for any health insurance company! The rates we currently pay for coverage are outrageous and now they want to increase them even more? Each year our coverage goes down and our premiums go up. More and more of our employees elect to go without insurance because the premiums are so high. Even with our contribution, they still cannot afford it. We are a small business and because we did the right thing and provided health insurance for our employees we do not qualify to offer any discounted Health Insurance p ns unless we go 2 years with no insurance and yet because we have less than [redacted] employees, we pay the highest rates in the state? Please...do not support further rate increases! Investigate what is driving these rates up and do something to help get them back to where they should be.



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09/05/2011 02:02 PM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject health insurance rate increases

I am currently enrolled in a small business plan with Blue Shield of Northeastern New York. Every year the increase in rate takes my breath away. It is, to them, "It's only 20%" or 25% or 30%.... The increase cannot be easily absorbed as an increase in the cost of living. My salary does not go up like that, as well as anyone elses. I end up having to change to a lesser plan. I see their beautiful new buildings, beautiful hospital additions, everything top notch in design and decor but we end up paying more for their excesses in premiums. As a subscriber, one gets no credit or reduced rate if you are fortunate enough not to have to use the policy for anything other than checkups or "preventative maintenance". They need to keep the premiums from skyrocketing every year. I see increases from 18-45%....that is outrageous. So if you want to have a plan, you have no choice....other than a worse plan or none at all.



To



09/07/2011 08:12 AM

cc

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

As health care costs continue to rise, and the Obamacare will add to the burden of the small/medium size business owners, how come we don't make health insurance more expensive for smokers, overweight (and any other self-imposed bad health condition) - they don't take care of themselves, but I am suppose to pay for that? Why does the state spend so much of my tax dollars on anti-smoking campaigns - make them pay for it - another surcharge on cigarettes - and soda.

These rates cannot continue to increase 15-20% per year - this will bankrupt too many companies.



09/10/2011 12:15 PM

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

cc

Subject Rate increase notification

Last year our company paid \$645.11 for a family coverage plan under BlueCross and BlueShield of WNY. This year we paid \$724.45 for a family coverage plan but had to go to a high deductible plan to absorb the increase. What will we be paying next year?

One has to wonder why we have to continually see rate increases in the double digits for our health care. Inflation is low, the economy is poor, wages aren't increasing and yet we are hit time and time again with increases in rates and decreases in coverage. Why can't the insurers do what we in our businesses and families have had to do: tighten our belt, cut out unnecessary expenses and go without. Or maybe the state can impose a cap on management salaries of these so called "not-for-profit" companies

Finally, why is it that the NYS insurance department can't say NO for once to theses increases?