



07/25/2011 09:45 AM

To PremiumRateIncreases@ins.state.ny.us
cc
Subject Independent Health Proposed Rate Adjustments for 2012

[REDACTED] received the letter increasing our health insurance rates by almost \$60.00.

We feel this increase is quite high and will find it extremely difficult to pay this much more for our health insurance. We use the minimal amount of our health care benefits each year as we are both quite healthy and fit.

This increase may force us to give up our health insurance as we are stretched to the limits right now.

Thank you for your consideration.



07/25/2011 10:09 AM

To <PremiumRateIncreases@ins.state.ny.us>
cc
Subject Please stop the outrageous increases in Ins rates!

I am writing to strongly oppose **Independent Health's** request for an increase in our health insurance premiums for 2012.

I run a small business in New York State, and the constant exorbitant increases in health insurance premiums are hurting our business and other small businesses like ours.

On July 1st of this year, **Independent Health** raised the premiums for our high deductible health plan (HDHP) by 20%!!

Now, only three weeks later, we receive another letter from **Independent Health** notifying us that they will be applying for an additional 12% increase in premiums. If the NYS INS Dept grants Independent Health's request, that will make a 32% increase in premium costs over the past two years!!

Our **Independent Health** HDHP premiums have increased a whopping 81% !!! since 2006!!

I specifically chose a high deductible health plan because I believed that having a health savings account (HSA) paired with a high deductible health plan (HSHP) would keep our health insurance premiums under control. By accepting personal responsibility for our medical care costs by paying from our own funds from the health savings account, the risk accepted by the insurer was correspondingly much less. However, **Independent Health** has undermined the HSA/HDHP concept by pooling HDHP plans in with their traditional HMO plans, individuals covered under the latter having little or no personal responsibility for their medical costs. This is akin to pooling the bar tab of teetotalers with drunken sailors. **The New York State Insurance Dept needs to put an end to this inappropriate pooling used by Independent Health in setting premium rates.**

Individuals with like plans (similar out of pocket risk) should be pooled with other like plans.

The New York State Insurance Dept should also put an end to the clever ploy used by Independent Health whereby Independent Health accepts less risk and yet charges a higher premium.

Independent Health recently doubled our out-of-pocket maximum for out-of-network services!!! Thus, Independent Health cut its risk in half, while simultaneously increasing premiums by 20%.

The New York State Insurance Department needs to wake up and pay attention to these manipulations by **Independent Health** which short-change the consumer in terms of coverage while drastically increasing the cost of their inferior product.

See <http://www.jpands.org/vol16no2/huntoon.pdf>

We also note that ObamaCare has had the opposite effect of what was promised - lower health insurance costs.

If the NYS Insurance Department approves this recent request for increased premiums by **Independent Health**, our premiums will have increased by 32% since ObamaCare was passed!



07/26/2011 02:22 PM

To PremiumRateIncreases@ins.state.ny.us
cc premiumrates@independenthealth.com
Subject rate increase



[REDACTED] and do not have access to health insurance through a group, therefore, I must purchase my insurance privately. I am presently paying \$1,275.58 PER MONTH for my single policy and buy health insurance for [REDACTED]. The proposed rate increase (\$28.36) per month may not sound like a great deal of money, but i am already paying over 15,000.00 per year for insurance and, as of this time, my insurance company has probably not been billed even a tenth of this premium for services for me. i cannot understand the need for this rate hike and feel the price is already exorbitant. Perhaps you should consider making the insurance companies refund (to it's customers) a percentage of their unused premium every year when they (the insurance company) seem to be making a killing on the premiums and giving CEO's million dollar bonuses. I believe it is time for the New York State Insurance Board to think more about the consumer and less about the corporate bottom line. If my insurance company cannot afford to insure their customers at a price tag of over \$15,000.00 per year perhaps they need to be in another line of business, loansharking comes to mind.

Sincerely,



07/27/2011 11:32 AM

To premiumrates@independenthealth.com
cc premiumrateincreases@ins.state.ny.us
Subject Independent Health Rate Increase for 2012

Hello,

In response to the proposed rate increase.
I completely disagree with the rate increase.

This is entirely in part by the incompetence of Independent Health.
The company does not have automated system to ensure lower costs for certain types of benefits. For example FSA benefits. The system that is currently in place is antiquated. If they spent funds to automate themselves better they can provide lower costs to members.
They choose to invest in a vitamin company instead.

Another aspect of problems is the customer service department.
Again another completely antiquated use of systems and training.
The agents have no clue of what procedures are.
When a change is requested they provide you their initials and that days date as confirmation.
An example of this...
An agent made a change in the PCP.
The agent did not listen and screwed up royally.

It took a supervisor over 4 hours to figure it out and straighten out the mess.
Why is so much money being wasted on this incompetence?

Unless Independent Health improves its daily operations and streamlines the process I think they should not be approved any rate increase. Why should the members pay higher premiums because of this company's incompetence?

Thank You,

[REDACTED]

 [REDACTED]
07/28/2011 12:21 PM

To [REDACTED]
cc
Subject Insurance Department Consumer Services Inquiry

I am writing to object to Independent Health's proposed rate adjustments for 2012 (to Independent Health's FlexFit Select), the cost of which will be passed from my employer on to me.

 08/01/2011 04:09 PM

To <premiumrateincreases@ins.state.ny.us>
cc
Subject independent health insurance rate increase request

I just received a notice from Independent Health that they are asking for another premium rate increase for Healthy NY .

I am completely against any further rate increases and find this and past increases to be way out of line. In 2007 the monthly premium was \$187.03 and increased in 2008 to \$229.23 for the same policy. An increase of \$42.20 per month or about a 22% rate increase, this was way too much.

In 2009 I changed my healthy NY coverage so I am unable to see exactly what that rate increase was but there was another increase that year that made me change my coverage due to the financial hardship it was causing me.

In 2010 the monthly premium was up to \$243.14 and increased in 2011 to \$257.16 for the same policy. An increase of \$14.02 per month or about a 5% rate increase, this was way too much.

Now they want yet another raise from \$257.16 to \$295.75 for the same policy. An increase of \$38.59 per month or about a 15% rate increase, this was way too much.

So the rate increases from 2007 to 2012 will be from \$187.03 to \$295.75 for a total increase of \$108.72 per month or \$1,304.64 per year or an average rate increase of \$21.75 per month, or \$261 per year.

You must stop these outrageous rate increases. They do not have to be in the newest most expensive office buildings, they can stop paying insured customers for health club and ski club memberships and dues and other assorted things that they pay for that are not medical necessities but marketing gimmicks for enrollment. They must start cutting their costs and stop increasing ours. These rate increases are just way above the cost of living expenses and are totally out of line. Do not approve this or any other rate increase for health insurance.



08/05/2011 04:23 PM

To

cc

Subject Comments on [REDACTED] Inc. Health Insurance Rates Filings

Please DENY Independent Health's proposed rate increase. Independent Health was not in your selections, however, we received notice of their intent to increase rates yet again this year. At a rate of 12-16% increase per year, as an employer we will not be able to offer subsidized health insurance to our employees. It is simply too expensive. This will in turn force employees to turn to government plans for their health insurance coverage. We want to provide this benefit to our loyal employees. Please DENY this rate increase.



08/08/2011 12:38 PM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject Rate increases

To Whom It May Concern:

I am vehemently opposed to any rate increase request by Independent Health. This insurance company has not increased rates to providers commensurate to their rate increases. In fact, they have increased the burden to the consumer by increasing co-payment on Seniors and commercial products for physical therapy that exceed the contractual amount of their own reimbursement schedule. They have also increased deductibles thereby already causing a relative increase to premium rates to the already burdened consumer. Also, upon reaching the deductible limits, consumers are again required in many instances to pay the entire amount or services provided due to excessively high co-pay or co-payments that in fact exceed the fee schedule. This essentially is a "no-pay", not a co-pay as the insurance company does not contribute one penny towards the reimbursement of service to the provider. I would be willing to discuss this in detail and can be contacted below. Again, I am strongly recommending disapproval of the proposed premium entirely.

Professionally,



08/08/2011 12:54 PM

To PremiumRateIncreases@ins.state.ny.us
cc
Subject IHA RATE INCREASE

To Whom It May Concern:

I am strongly opposed to any rate increase request by Independent Health. This insurance company has not increased rates to providers commensurate to their rate increases. In fact, they have increased the burden to the consumer by increasing co-payment on Seniors and commercial products for physical therapy that exceed the contractual amount of their own reimbursement schedule. They have also increased deductibles thereby already causing a relative increase to premium rates to the already burdened consumer. Also, upon reaching the deductible limits, consumers are again required in many instances to pay the entire amount or services provided due to excessively high co-pay or co-payments that in fact exceed the fee schedule. This essentially is a "no-pay", not a co-pay as the insurance company does not contribute one penny towards the reimbursement of service to the provider. I would be willing to discuss this in detail and can be contacted below. Again, I am strongly recommending disapproval of the proposed premium entirely.



08/08/2011 01:10 PM



To <PremiumRateIncreases@ins.state.ny.us>
cc
Subject Independent Health 2012 Proposed Rate Adjustments

Dear Sir / Madame:

I disagree with the proposed rate increases for 2012 for Independent Health. I am on a fixed income and the present rates are already out of control. To raise rates another 10% + in this economy is utterly ridiculous.

Signed,



08/08/2011 11:03 AM

To PremiumRateIncreases@ins.state.ny.us
cc premiumrates@independenthealth.com
Subject Independent Health Rate Increases

To Whom It May Concern:

I am vehemently opposed to any rate increase request by Independent Health. This insurance company has not increased rates to providers commensurate to their rate increases. In fact, they have increased the burden to the consumer by increasing co-payment on Seniors and commercial products for physical therapy that exceed the contractual amount of their own reimbursement schedule. They have also increased deductibles thereby already causing a relative increase to premium rates to the already burdened consumer. Also, upon reaching the deductible limits, consumers are again required in many instances to pay the entire amount or services provided due to excessively high co-pay or co-payments that in fact exceed the fee schedule. This essentially is a "no-pay", not a co-pay as the insurance company does not contribute one penny towards the reimbursement of service to the provider. I would be willing to discuss this in detail and can be contacted below. Again, I am strongly recommending disapproval of the proposed premium entirely.

Professionally,



08/08/2011 02:55 PM

To

cc

Subject Comments on Independent Health Association Health Insurance Rates Filings

I received a letter dated July 22, 2011 from IHA indicating their proposal for a monthly rate increase from \$508.94 to \$593.69. I am adamantly opposed to this rate increase of almost 17%. Based on published salaries and bonuses of the employees of IHA this increase is way out of line. As a professional state employee, I will likely not see a salary increase that will accomodate even a small increase in my premium, let alone an \$85 per month increase. I am aware that hopefully, I will not bear the brunt of this entire increase personally, but with the governor pushing for reform and fiscal responsibility, the state should not tolerate this bold step by a for profit organization. We keep hearing that healthcare costs are going up, but when I see IHA renting out expensive retail space to market for more members, paying for a suite at HSBC Arena and Rich Stadium, and giving out large bonuses to employees who are already over compensated, I am hard pressed to believe that those costs are totally attributable to paying for healthcare. I recently received a bill for an uncommon blood test that my doctor ordered. It indicated that the IHA reimbursement rate for the test was about 10% of what was billed. Granted, maybe Quest Diagnostics could charge a little less for the test, but to reimburse only 10% of the cost is absurd. Interestingly, since the reimbursement rate was less than my \$10 co-pay, I had to pay the entire \$9.63 so IHA didn't have to pay anything. Please get a handle on these outrageous increases and force these for profits to tighten their belts like the rest of us. Thank you.





08/10/2011 04:48 PM

To
cc
Subject Comments on Independent Health Association Health Insurance Rates Filings

I object to the proposed 8.97% monthly increase for Independent Health's Flex Fit program. This is excessive and oppressive. Especially in this environment of low inflation (per gov't figures), corporate cutbacks (in the insurance industry too) for higher productivity-reduced costs and record profits and cash on hand. Over the next 2 yrs major savings to the plan will be from many costly prescription drugs coming off patent and generics available. This will increase profits even more with the policy holder picking up an even larger percentage of the drug cost on a generic than on a current patented brand. Past yrs increases of 7 to 8% were in line with inflation and increased health costs for those years, now is not the time for a 8.9 %+ increase. For me it's \$50.37/month for a single person on part time hours or 2.43% more out of my gross pay. I'll be paying 29.56% of my gross pay for just this plan, not including dental and eye care or any co-pays. National healthcare is looking better all the time. It's time to look at capping increases in premiums, based on the proposed profit of each plan and not basing the proposed profit on the % of premium increase. Thank You for letting me submit my and I'm sure many others feelings about this.



08/10/2011 06:09 PM

[Redacted]

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

Hello I am an Independent health insurance carrier and i would like to say that an increase in our insurance should not occur. at the moment its hard for me to pay 257 a month also independent health has'nt covered much of my hospital expenses.



08/11/2011 08:14 AM

To PremiumRateIncreases@ins.state.ny.us
cc
Subject

To Whom It May Concern:

I am vehemently opposed to any rate increase request by Independent Health. This insurance company has not increased rates to providers commensurate to their rate increases. In fact, they have increased the burden to the consumer by increasing co-payment on Seniors and commercial products for physical therapy that exceed the contractual amount of their own reimbursement schedule. They have also increased deductibles thereby already causing a relative increase to premium rates to the already burdened consumer. Also, upon reaching the deductible limits, consumers are again required in many instances to pay the entire amount or services provided due to excessively high co-pay or co-payments that in fact exceed the fee schedule. This essentially is a "no-pay", not a co-pay as the insurance company does not contribute one penny towards the reimbursement of service to the provider. I would be willing to discuss this in detail and can be contacted below. Again, I am strongly recommending disapproval of the proposed premium entirely.

Professionally,



08/11/2011 09:13 AM

To PremiumRateIncreases@ins.state.ny.us,
premiumrates@independenthealth.com
cc

Subject Premium Rate Increases

To Whom It May Concern:

I am vehemently opposed to any rate increase request by Independent Health. This insurance company has not increased rates to providers commensurate to their rate increases. In fact, they have increased the burden to the consumer by increasing co-payment on Seniors and commercial products for physical therapy that exceed the contractual amount of their own reimbursement schedule. They have also increased deductibles thereby already causing a relative increase to premium rates to the already burdened consumer. Also, upon reaching the deductible limits, consumers are again required in many instances to pay the entire amount or services provided due to excessively high co-pay or co-payments that in fact exceed the fee schedule. This essentially is a "no-pay", not a co-pay as the insurance company does not contribute one penny towards the reimbursement of service to the provider. Again, I am strongly recommending disapproval of the proposed premium entirely.

Professionally,



08/11/2011 10:12 AM

To PremiumRateIncreases@ins.state.ny.us
cc

Subject



Independent Health Rate Increases

To Whom It May Concern:

I am vehemently opposed to any rate increase request by Independent Health. Over the last several years since I have had Independent Health as my insurance carrier, I have seen a rate increase each year, yet my co-payments have continued to increase for services. The insurance company has not increased rates to providers commensurate to their rate increases. In fact, they have increased the burden to the consumer by increasing co-payment on Seniors and commercial products for physical therapy that on many occasions exceed the contractual amount of their own reimbursement schedule. They have also increased deductibles thereby already causing a relative increase to premium rates to the already burdened consumer. Also, upon reaching the deductible limits, consumers are again required in many instances to pay the entire amount or services provided due to excessively high co-pay or co-payments that in fact exceed the fee schedule. This essentially is a "no-pay", not a co-pay as the insurance company does not contribute one penny towards the reimbursement of service to the provider. I would be willing to discuss this in detail and can be contacted below. Again, I am strongly recommending disapproval of the proposed premium entirely.

Professionally,



08/11/2011 10:12 AM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject Independent Health Rate Increases

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Professionally,

