



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

July 25, 2011

Health Bureau – Premium Rate Adjustments
NYS Insurance Dept.
25 Beaver Street
New York, NY 10004

Re: Independent Health Rate Increase for 2012

Gentlemen:

I am not a participant in any plan by Independent Health (IH) presently, but I used to be insured by IH and may well be changing my enrollment under Medicare this coming Fall, 2011, and IH is one of the potential “suitors” [REDACTED] [REDACTED] As such, I am motivated to comment on the proposed Rate Increase sought by IH for 2012 as it is a matter open to public comment. I don’t know if the proposed rate increase will even affect me, but someone has to speak up for all the suffering working people trying to make ends meet.

All I expect from oligarchical companies like IH is to tell the truth. There is no doubt in my mind that IH is already making more than enough profit at the expense of its enrollees. The health insurance companies in the USA are nothing more than parasites that take advantage of the average American.

The proposed rate increase is, in part, predicated upon the history set forth in the rate increase notice attachment labeled “Premium Rate Comparison”. They seem to suggest that the proposed increase should be granted because they have gone two (2) years without any increase by claiming that the rate was \$257.16 for 2010 and 2011. The **truth** is that in 2010, the rate was \$243.14, not \$257.16, so in 2011, IH reaped extra revenue of \$13.02 per person, per month already.

Given the state of the collapsing US economy and the pervasive influence of corporations like IH that has overwhelmingly co-opted, if not corrupted, politicians at every level of government, the average Americans have nobody to fall back on except for honest, hard-working bureaucrats like the NYS Insurance Dept. for fair treatment. In this day and age, the proposed rate increase in excess of 15% is outrageous. At a time when average Americans are losing their jobs, homes and retirement funds in record numbers, this is no time to saddle them with exorbitant rate increases for health insurance. Bad enough that our nation is misguided enough to allow "for profit corporations" to control our healthcare, but their conduct and rates must be monitored and regulated in the best interests of the nation as a whole. We, as a people, cannot be held hostage by companies which have bottom-line profit as their sole goal.

This is your chance to demonstrate that your agency, as a servant of the people of New York State, is guided by principles and some innate goodness, and not beholden to the health insurance conglomerates. Your agency does not exist to serve the health insurance companies, so stand up and be counted. Strike a blow for the hard-working New Yorkers and deny the proposed rate increase. There is no crisis of inflation or decreasing profits; companies all over the USA have higher profits than ever, and they are sitting on piles of cash greater than ever.

I put my faith in your good conscience and hope that you act in a way designed to facilitate you sleeping well at night.





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Health Bureau-Premium Rate Adjustments
NYS Insurance Department
25 Beaver Street
New York City, NY 10004

Re: Premium Rate Increase

Ladies and Gentlemen:

I write to object, in the most strenuous terms, to a proposed increase by Independent Health of its health care premiums.

 trying to get by during uncertain economic times, will greatly feel the negative impact of a 16.5% rate plan increase. Such a proposal by Independent Health is unwarranted and unethical.

Please give serious consideration to a counter-offer or outright rejection of the rate increase proposal.

