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HEALTH BUREAU
N.Y.C. OFFICE

Aug.26, 2011

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

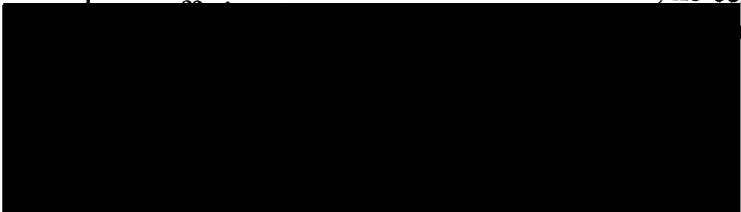
Dear NY State Insurance Dept.

Regarding the proposed rate adjustments, every year my health insurance has gone up. My income has not. I do not know what the future of this country's health care will be and I do not know if I will be forced to move to another type of service (Medicaid), but I do know that each year I am burdened to pay more and more.

I saw an interesting program on PBS which I will recount and hope that I remember the facts....the story was about a physician who identified *Hot Spots*. These are areas where chronically ill low income patients are treated over and over in emergency rooms. One of these patients was treated over 30 times in one year in the emergency room, mainly because the outside care and home monitoring was not done. The home visits cost far less then all the emergency visits. The cost of the emergency room care was reduced to 3 visits a year when a home care nurse made monthly visits. This made a significant impact on the dollars spent.

There are better solutions to health care costs, then just continuing throwing money at bad practices. There is a better way. It would be a feather in Independent Health's hat if you lead that way.

I would like to see the cost of my coverage stay the same. This is not the best time to burden people like me. I live without a lot of frills, no cable TV, no cell phone, my car is 13 years old.....this is not to say I will suffer surgery I will suffer.



Copy sent to,
Independent Health Servicing Dept
Attn: Proposed Rates
Independent Health

