



07/18/2011 10:13 AM

To PremiumRateincreases@ins.state.ny.us
cc
Subject MVP Rate Increase

Hi,

I'm self-employed and have MVP as my health insurer. They are asking for a 13.90% proposed increase in 2012. Based on the state of the economy and cost of living index, I think this increase is excessive.
I recommend that you deny their request.



07/18/2011 07:46 PM

To
cc
Subject Comments on MVP Health Insurance Company Health Insurance Rates Filings

ease of 18.9% by MVP appears to be out of line. I am a
 in private practice and my MVP reimbursement, for patient treatment, has not increased in over 10 years, yet they want me to pay 18.9% more in premiums to cover my employees.



07/19/2011 10:11 AM

To <PremiumRateIncreases@ins.state.ny.us>
cc
Subject Proposed MVP Rate Increase

To Whom it May Concern,

We just received the attached notice of proposed rate increase (18.5%!!) in the mail today. I would like more information regarding why MVP is proposing such an enormous rate increase. I am the owner of a small business with [REDACTED] employees [REDACTED] of whom are covered under our MVP high deductible group plan. We are already on a plan that covers none of our health care costs unless we meet the deductible (which is \$2500 per individual and \$5000 per family). This proposed rate increase will add another \$4000 to our annual insurance costs and we are already struggling to pay the current premium and to help our employees cover part of the cost of the deductible.

I would like more information on the justification for this rate increase as I find it outrageous and it will only contribute further to economic problems for small businesses who are stuck with the "community rated plans" as we are.

I tried to call the phone number that was on the letter I received but was unable to connect directly with a person to discuss this matter. I would appreciate a return email with a contact name and phone number so that I can get more information regarding this matter.

Thanks very much –



07/19/2011 11:55 AM

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

cc

Subject MVP's 20.30% proposed rate increase.

As an employer in New York State for the last 29 years I only ask myself, why did I open a practice in New York State.

Between the taxes and the foolishness that this rate increase exemplifies I can only conclude that I am not very smart.

The economy is flat in New York State and my employees and I are rained in about as close as you can get.

A 20.30 % increase is Robbery! If you allow this to take place you are just helping the speeding train of New York State toward the cliff.

I opine that the Medical Profession has become a joke.

The sad part is I could not sell my house and practice period, let alone what is was worth in 2000.

Don't give these thieves this increase.



07/19/2011 11:58 AM

To PremiumRateIncreases@ins.state.ny.us

cc



Subject MVP Rate increases

To Whom It May Concern:

I have just received a notice of a proposed rate increase from MVP insurance and wanted to comment on it and give you my two cents.

I know you didn't request this but I believe it is important that you hear all sides

██████████ and I am also a ██████████ of other doctors so I do see this from two sides. I have been a ██████████ continuously in private practice since ██████████. Prior to about ██████████ give or take, insurance paid a doc about 80% of his bill and the patient paid a co-payment of about 20%. People barked about the ever-increasing premiums so along came "managed care" which is nothing but a euphemism for "doctors working for 50% of their fee".

It really benefits no one but the insurance company because premiums have steadily increased anyway.

██████████ you can't see the patient if you're "not in the plan" because he won't call if you if you're NOT in his little book of providers. The only test if you're worthy to be in the plan is IF you're willing to work for 50%.

It has nothing what-so-ever to do with your ██████████ or - more importantly... ██████████ - It only involves one issue or piece of information: WILL you work for 50% or less in many instances.

In most cases, the patient's co-payment now exceeds the allowable charge for the service which is set by the insurance.

ie: the insurance has no skin in the game, so to speak - By joining, the doc is committed to charging a lower rate (which is less than I was receiving in 1995 - 15 years ago) and the insurance pays little or nothing.

If the insurance is expected to pay anything at all - that gets whittled down further by an endless list of obscure exclusions or non-covered items

For services I render in my office I see an automatic 25 % reduction in the bill because of the limiting charge and then I receive a check every couple of weeks for about \$10 - no hyperbole intended - I mean I get a check for \$10.

Who on earth can operate a business receiving fees like that????

██████████ the bill was a little over \$4000 for the two studies. My policy with MVP paid exactly \$284 or about 6.6% a far cry from the 80% of 1995

My premiums with MVP are three times what they were in 1995 - I would not call that a reduction due to going to managed care's cost cutting maneuvers

Last year I paid \$13,000 in health care insurance for the three of us....on \$10 payments for my own services I rendered

In short they're raising what they charge and simultaneously reducing what they're paying out.

So, when I see this notice of intent to file for a rate increase I had to ask why and was told that they have increased expenses.

Really! What, exactly are those increased expenses? They certainly aren't paying the docs anything to write home about

I recently read an article in The New York Times that went on about how insurance companies are boasting huge profits this year because they aren't having to be paying out huge sums for claims - this was a quote from one insurance big wig.

They aren't paying out huge sums in claims for two reasons -

1) People can't afford to go the doctor because of the increased co-payments make it impossible it afford to go.

2) They deny the claim and their responsibility for any part of it on some technicality or exclusion issue.

I am not referring to one or two isolated issues but to a regular on-going pattern of behaviour or way of doing business that is typical and common practice for managed care in general - MVP and Blue Cross / BS are just the most typical and biggest offenders.

I think someone needs to take close look at this proposed rate increase and say enough is enough - it is not warranted or deserved.

If this rate increase is allowed a reasonable person would have to ask "exactly who's side is the insurance department on"? A huge corporation with astonishingly high profits or the people who are struggling to get by.

I think the guy on the street needs a break already. MVP has been soaking us all for a very long time.

Upon request, I would be happy to forward additional examples of what I am referring to here in this letter.

Thank you for your time and I hope you will consider this information when you review this rate increase request from MVP

Yours truly,



07/19/2011 03:17 PM

To premiumrateincreases@ins.state.ny.us
cc

Subject addendum to previous letter

To Whom It May Concern:

A substantially significant point I neglected to make in my letter sent earlier today is that [REDACTED] (the mafia like clearing house that processes all of [REDACTED] claims), has not increased the fees allowed for [REDACTED] EVER - not at all in the past 15 years I have been associated with them. It has remained all of this time at \$30.33 for an office visit regardless of what and how many services I may provide and how long I spend with the pateint. Those fees were 25% below the usual and customary fee schedules in 1995.

In speaking to the provider relations people there at [REDACTED] I was informed that they have no intention and therre is no discussion in the works for increasing the fee - It's not on the table
So whatever they're raising their fees for I think we are all due a good explanation beyond the usual



07/20/2011 02:01 PM

To PremiumRateIncreases@ins.state.ny.us
cc
Subject Insurance rate increase

To whom it may concern,

I am writing to you due to a notice I received from MVP Health Plan, concerning a rate increase of 18.30%!! I already pay way too much for health insurance. I pay all my own RX, have copays on top of a huge premium payment at the beginning of each month. Right now it would be cheaper for me NOT to have this health insurance. Many people in this state are out of work, losing their homes, on food stamps and just struggling to make ends meet.

When I figure what I pay and what gets paid by the insurance company, the insurance company is making out very well. If this rate increase happens, I know I will not renew my contract with MVP. I am already [REDACTED] ing them, si [REDACTED] am very healthy. I will probably just get [REDACTED] through [REDACTED] New York State is becoming a very expensive place to live.



07/21/2011 12:33 PM

To <PremiumRateIncreases@ins.state.ny.us>
cc
Subject Proposed Increase to MVP High Deductible Plan

Dear Mr. Lovejoy,

We stand in strong opposition to another double digit increase in the cost of health care insurance as proposed by MVP Health Care, more specifically [REDACTED]

We have been notified of their request for an increase of 19.10% for individuals and two-adult coverage as well as an increase of 15.8% for family coverage.

These increases in excess of 10 times the cost of living index is not acceptable to the working man or woman trying to provide their families with a quality life.

Just as in the past when Health care providers PUSHED employers and their employees in to the MPO form of coverage by overpricing the traditional type of coverage, we again see the push to high-deductible plans. These maneuvers were suggested and taken by employers in an effort to provide their employees with affordable health care although placing a higher burden of costs on the very same employees we are trying to protect.

The health care system and Health Care Insurance Providers are taking advantage of their customers and placing the blame on "Obama Care".

In a system of free enterprise and open competition, any other business would have surely failed by now by pricing themselves out of the market.

Our company and our employees cannot continue to absorb 15-20% increases to our health insurance premiums and remain viable.

We respectfully request that the State deny MVPs request.

We thank you for your time and consideration of this matter.



07/21/2011 01:06 PM

[REDACTED]

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

Subject MVP rate increases

To whom it may concern,

I urge you to challenge the MVP rate increases for 2012 . I was advised by MVP that they are requesting an 8.4% premium increase which I find to be an outrageous request. It is not the rate of inflation nor CPI nor any other financial index. I retired in [REDACTED] and when I ran out of COBRA, I explored all my options (including Healthy NY and others to find I was not eligible) and found I had to purchase private insurance at an individual rate. That currently costs me \$977 per month (a very dubious amount based on the coverage) but I felt I had no choice unless I simply went uncovered (which I did consider). At any rate, an 8.4% increase brings me to \$1059 per month which is 25% of my annuity and s.s. dollars, and more then my morgage and taxes and car lease combined!!! That's not even reasonable and I feel the health insurance industry has gotten away with these increases unchecked for way too long. I will have to weigh if I think I can make it to Medicare as one of the

millions of uninsured (now you know why they're uninsured) or sacrifice food and gas to pay for health insurance. These increases not only are a detriment to folks like myself but to the industries that try to offer at least partial benefits to their employees. No wonder folks are leaving NY. Having worked in [REDACTED] I respectfully submit it is not the doctors nor the institutions who are getting these increases passed along to them.
Sincerely,



07/25/2011 12:09 PM

To PremiumRateIncreases@ins.state.ny.us
cc
Subject MVP Health Ins. rate hikes for the 2nd time!

To Whom It May Concern:

Just a couple of months ago, our company was informed by MVP Health Care that our insurance was to be terminated and that they would send us other plans to pick from. Of course, the plans were more costly and the benefits were fewer. Now, two months later, MVP is, again looking to hike our insurance rates up for 2012. When is this going to stop? This is a small company trying to survive these economic times. Why can't these insurance companies be held up to the same expectations? They are killing middle America. Outrageous.



07/25/2011 04:41 PM

To <premiumrateincreases@ins.state.ny.us>
cc
Subject MVP Health Insurance Rate Increase requested for year 2012

To Whomever This May Concern,

As a small business person, [REDACTED] I am shocked and disappointed with yet another rate increase requested by MVP. Please note their increases over the past year:

April 2010 Rates: Single - \$332.16, Family - \$871.34

April 2011 Rates (assuming you renewed as is): Single - \$399.90 (20.3% inc.), Family - \$1009.71 (15.88% inc.)

Actual April 2011 rates (due to renewing as is but adding the preventive Rx rider): Single - \$402.06 (21.04% inc), Family - \$1015.11 (16.49% inc)

Increase requested for 2012 is another 13.20% increase.

Now I have checked with my medical providers and they have not raised their billing amounts to me over the past two years by 15%-20% year 2010 and 13.2% in year 2011. I can assure you that I and many small business people in NY have not seen their net business incomes this year increase by 13.20% - and in most cases haven't seen any increases (many a reduction in profits). So how can MVP with a straight face expect us to pay these unsustainable premiums?

I believe that this is just a ploy on their part to get rates up as high as possible before 2014, and also due to the greed of their executives who don't provide me, my employees, or any other business employees with any type of health care or benefits.

PLEASE **SAY NO** TO ANY MORE RATE INCREASES> IT'S GOTTA START SOME WHERE, SO TIME TO DRAW A LINE IN THE SAND.

Thanks for your consideration.



07/26/2011 10:53 AM

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

cc

Subject Proposed rate increase for MVP

Recently I received a communication that indicated MVP has filed for a 24% increase on produced
[REDACTED]

I object most strenuously. This year, MVP has demonstrated a high level on ineptness regarding covering provided to my company, [REDACTED]

For the first three months of the year, they failed to bill me, despite repeated phone calls asking for an invoice. After that, not once so far this year have they gotten the invoice correct!

MVP's communications have been vague and hard to decipher, resulting in more phone calls and wasted time on my part and theirs. I took the time to call their communication relations department to suggest that if they improved their communications, they would spend less time and money trying to resolve their customers' hassles, but they did not even return the phone call.

In my view, a rate increase would be only rewarding incompetence and ineptitude. Tell them to clean up their act and improve their efficiency before they saddle the ratepayers of this state with the cost of their incompetence.

Sincerely,



08/01/2011 01:27 PM

To <PremiumRateincreases@ins.state.ny.us>



cc
Subject MVP Rate increase

Dear New York State Insurance Dept.,

Re: MVP 2012 Rate increase for P0255S - PPO - Midhudson

If there is any way you can keep the health care extortionists (and by that term, I include not just insurance companies but the entire health care business) from increasing the huge sums of money they extract from us (as individuals and taxpayers) under threat of disability or death it would be greatly appreciated.

Health care (which is actually a euphemism for illness care) should not be a business at all, but a public or closely regulated private service.



08/02/2011 08:50 AM

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

cc

Subject MVP Health Care

Received letter from MVP listing out their plan to raise their rates by 12.6%. This is on top of the rate increase granted last fall and the CSEA negotiated contract increase that we are going to have to start paying additionally.

These increases seem extremely high to me and are coming all at once.

How does MVP justify ALL these increases? Are all the HMO's increasing their rates also as much?



08/02/2011 11:12 AM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject contest to proposed medical insurance rate increase

Charles Lovejoy

Health Bureau

New York State Insurance Department

25 Beaver Street

New York, NY 10004

Dear Mr. Lovejoy,

I am writing to contest the proposed rate increase requested by MVP [Product Schedule Number [REDACTED]]. They have proposed a rate increase of 15.30% for 2012, which will be a monthly increase of \$96.31.

Last year, I was unable to renew my MVP PPO insurance plan as it was being discontinued. They offered a “similar” plan for only a slight increase, but which had increased co-pays (e.g., from \$25 to \$40 for a doctor’s visit). This increase has already resulted in additional out-of-pocket expenses of \$200 since June 2011, or an effective monthly increase of \$100.

At a time when the local economy is near stagnation and the insurance industry is making record profits, I find it unconscionable that MVP asks for an increase that is more than *triple* the consumer price index increase for medical care.

Please deny this rate increase request.

Respectfully,



08/04/2011 06:32 PM

[REDACTED]

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



Subject MVP increase filings

Dear Sir,

I have a policy with MVP, that I have had for over [REDACTED] The rates have increased all along, which is expected, but since 2002 [REDACTED] they have increased tremendously. To the point of being unaffordable!!!!!!!

In April MVP changed it's policy type, Causing re-applying and adding \$100 a month increase for exactly the same coverage. Now they are asking for another 9.80 percent increase in December. As far as it's members are concerned they have already increased their rates for this year. To be allowed to add more to the policy would make this completely unaffordable to me and most everyone who has a MVP policy.

I already pay 1499.98 per month for a family of [REDACTED] In 2002 I paid \$614. for a family of [REDACTED] When is this going to stop!!!! The average American wants to take care of it's own family without having to rely on government help but at the rates that health insurance is escalating this is becoming impossible.

Please consider this from a human standpoint instead of a financial one.

Thank you,



08/07/2011 04:03 PM

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

cc

Subject Deny MVP's Request for an eight percent increase !!!!

Dear Sir:

I received a letter from MVP Health Care regarding a Notice of Rate Filing for an **eight percent increase** of premiums for 2012.

I am writing to ask that you **deny** this request.

Did they not receive the word from the Governor that we all have to sacrifice and tighten our belts. **Any request for an increase at this time is outrageous.**

When my costs of living, food, clothing, shelter, gas and oil have all gone up, and my **pension check has not increased**, how can they have the gall to ask for an increase.

When the unions are told to take zeros and give back what little we have, we are cutting back and still barely getting by. **These requests from the insurance and**

health carriers have to be denied.

Has the over a million dollar salary and perks of MVP Health Care CEO David Oliker been reduced? **Another Not for Profit with big salaries for the CEO's and officers of the company!!!**

Governor Andrew M. Cuomo last week announced an investigation into Not for Profits, MVP Health Care should be on the top of the list and an excellent place to start the investigation.

How about the rest of the compensation for MVP's 10 highest-paid officers have they requested a pay cut? How about cutting perks and staff?

Instead of a rate increase, how would it be if all these high paid do nothings took a pay cut and gave back some of their fat salaries?

If they all took an eight percent decrease, we could hold the line or even give the subscribers a break on premiums for a couple of years.

I again request that you **deny this request** in all fairness to the citizens of New York.



08/07/2011 05:55 PM

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

cc

Subject MVP Rate Increase Should be Denied

Dear NY State Insurance Board:

I recently received MVP's proposed premium increase for 2012. It's a staggering 15.30%. What have they done to earn an increase like this?

I implore you to deny any increase that they request. Each year our premium increases way beyond the rate of inflation while they pay out less and less on our behalf. Last year we paid almost \$12,000 in premiums with their high deductible plan and they paid out about \$400 on our behalf. Medical Insurance companies should not be a for profit business. It is unfair that while consumers keep paying more and more the insurances companies pay out less and less and simply make more money.

When I first started using MVP in 2001, my family had fantastic coverage for \$671 per month. Now we pay \$1039 per month for a high deductible plan with a \$1500 deductible per person / \$2500 deductible per family. A high deductible policy like this should be no more than the \$671 per month. The policy that was \$671 per month in 2001 is now over \$1800 per month. Who could possibly afford to pay that?

Again, I strongly request that you deny any increase that MVP requests.

Thank you for your time.