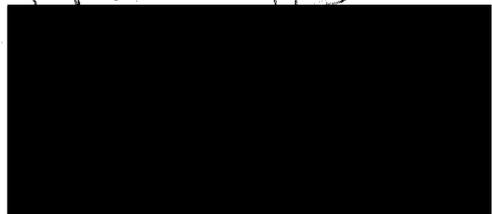


8/12/11

MR Carroll

I am a MVP member - retired.  
You know retired - just retired.  
Prices do not get raises. Neither  
state workers, so - we  
are all in the same boat thanks  
to the governor. Why should the  
insurance companies get more?  
I guess health will be on  
that list soon. Should I buy  
food, give up my med<sup>s</sup>, I buy  
for heat, don't pay mortgage,  
etc. which one of these on  
the list will I have to give up.  
I guess dental (Cobra) have  
to go - wear the same  
glasses forever. Every year  
insurance companies get  
away with rate increases  
on every end - premiums. All of  
co-pays increased. When is  
these going to stop? The governor  
has stopped pay increase  
Family is too much. It's only two  
list



August 9, 2011

Charles Lovejoy  
Health Bureau  
NYS Insurance Department  
One Commerce Plaza  
Albany, NY 12257

James Carroll  
Health Bureau  
NYS Insurance Department  
25 Beaver Street  
New York, NY 10004

RECEIVED  
AUG 22 2011  
HEALTH BUREAU  
N.Y.C. OFFICE

Dear Mr. Lovejoy & Mr. Carroll:

This letter is in response to the July 25<sup>th</sup> letter from Christopher Henhey of MVP Health Plan in which he states that there will be a purposed 8% premium increase in 2012 for Family coverage. Given the poor economic environment; the fact that people are struggling to meet daily living expenses; the high unemployment rate; lack of any time of salary increases for most employees, I am not sure how MVP can justify considering an 8% increase.

While I realize that MVP has mounting costs each year, why would such a large increase be considered? How do you expect people like myself (and I would consider myself among the majority and not the minority) to be able to absorb this type of rate hike while there is no salary increase on the horizon?

While I have been a member of MVP for approximately 15 years, the services that your company provides is certainly not stellar – as a matter of fact, I could consider it basic health coverage.

I would appreciate a response (not a form letter), regarding this issue.

Sincerely,

