

Reason the State put us in a family coverage. Especially now. Kids stay on until 26 years old. The State now allow people to live together without marriage, insuring their kids, now same sex. We, my husband & I, don't even smoke to further make these premiums we pay now disgusting family is close to [redacted] the cost of individual coverage. Why? Especially for a husband & a wife to be paying?

Well, we may no longer be able to carry insurance - will have to check? Especially retired people. Charge us what's FAIR!





RECEIVED
AUG 25 2011
HEALTH BUREAU
N.Y.C. OFFICE

August 20, 2011

Mr. James Carroll
Health Bureau
New York State Insurance Department
25 Beaver Street
New York NY 10004

Re: Proposed Premium Increase
MVP Health Insurance

Dear Mr. Carroll:

I opened my mail the other day to learn that MVP Health Insurance Company (MVP) is filing for a rate increase for 2012 that will increase the premiums I am required to pay for my wife, myself and I by 31.20%.

That number is remarkable and difficult to fathom, and I am strongly urging that the New York State Insurance Department reject it outright.

Inflation is virtually negligible in the United States. The Fed has already confirmed that they will essentially hold interest rates to zero for the next two years, and the audacity of an insurance company seeking what is essentially a 1/3 increase in its medical premium is unconscionable.

I understand medical costs tend to rise, and would accept a reasonable increase...in the realm of 3-5% . But 31% is completely beyond the realm of reason, and there can be absolutely no rationale for such an increase. It is far worse than what a gold-plated military might demand for an annual increase.

My wife recently lost her job that provided health insurance for our family, and we have been members of MVP for approximately 6 months at this juncture. Our premium is approximately 1800 per month, extremely high as it is. Yet a 31.2% increase will jump our monthly premiums to approximately \$2360...a \$560 increase per month! On an annual scale, the increase represents more than \$6700 in medical premiums. Outrageous. Why? Have they cured cancer?

I urge the state to stand absolutely firm and reject outright the premium request by MVP and further require that they institute controls so that participants in the plan are not forced to pay such immense premium increases.

Thank you for your understanding and strong support.



August 30, 2011

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

HEALTH BUREAU
N.Y.C. OFFICE
02 2011

Dear Mr. Carroll:

[REDACTED] I am a [REDACTED] working for a small firm which does not provide healthcare coverage. As a result, I obtain health insurance through the [REDACTED] [REDACTED] which uses [REDACTED] and offers MVP Health Care plans. I purchased, and pay monthly premiums of \$669, for the MVP Preferred PPO. I require "good" health insurance because although I am healthy, I have a [REDACTED]

I recently received a letter from USI Affinity stating that MVP had submitted a premium rate change notice to the New York State Insurance Department. According to the letter, MVP is asking for a 20.20% premium rate increase for 2012. The letter also provided your name and address to contact with questions or comments.

My questions are: Is this legal? I've never heard of anything, especially something as important as health insurance, increasing 20.20%. Will the New York State Insurance Department approve such an increase? How can this be acceptable? How can this be acceptable considering the economy? Is there an appeal? What will / is the New York State Insurance Department doing to protect its citizens from such outlandish premium rate increases? 20.20% is nearly 7 times the standard rate of inflation!!

I barely make enough to cover my bills as it is. Please do not permit this premium increase. Please let me know if there is anything else I can do to fight or help prevent this insane increase. The information regarding my plan is below.

MVP Health Care
Plan Type: MVP Preferred PPO
New York
[REDACTED]

Thank you for your time, and please help me and the many others from this horrible hardship.

Sincerely, [REDACTED]