



08/09/2011 12:49 PM

To  
cc

Subject Comments on MVP Health Insurance Company Health Insurance Rates Filings

medical plans with MVP. I have coverage for my [REDACTED] and I also have whats called MVP gold for myself because im 100% disabled on SSDI and have medicare. I writing because I received a letter from MVP requesting an 8% rate increase for 2012.

Since having MVP I have had nothing but increases in office visit deductibles, emergency room deductibles and some of my medications that were considered non for [REDACTED] e 30\$ were doubled to 60\$.

My [REDACTED] s had for years was one of the last in his speciality in the [REDACTED], finally dropped MVP because of their ever increaseing lower premium payments to physicians. Because of [REDACTED] m cal condition, MVP stated that the closet physici [REDACTED] uld treat [REDACTED] and would take MVP was located in New York City. [REDACTED] physician before he left MVP appealed to the Medical Directors, board etc. His appeal was also denied. MVP expects [REDACTED] to drive to NYC to see a specialist who accepts low MVP payments every time to deal with her medical ailment. The cost [REDACTED] out P coverage would be astronomical. We are not sure what to do about [REDACTED]

[REDACTED] medical problems at this point, no thanks to MVP.

I would like to finish by saying that being on a fixed income and disabled only makes it more and more difficult to make ends meet. I cannot afford anymore increases in health insurance premiums. MVP is raising everything else they can without the State Insurance Fund approval.

Please, seriously consider my financial plight and so many others with MVP health insurance in todays economy and DENY any Premium Rate Increases for MVP.

Thank You



08/10/2011 10:11 AM  
[REDACTED]

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

Subject MVP 2012 Proposed Premium Increase for the Mid-Hudson Region

Re: Product Schedule Number NDH25/40L

I would encourage you to consider NOT approving the request by MVP Health Plan, Inc. to increase premiums by 8% for 2012. At a time when citizens in our state are having financial difficulties and the Governor has called for all to come together in mutual support, at a time of high unemployment and underemployment, and at a time when people with jobs do not get salary increases, it seems hardly appropriate for MVP to receive a raise in their rates in New York. Considering that inflation is currently somewhere between 3% and 4%, their request of 8% seems even more unjustified. Thank you for your consideration.



08/10/2011 06:01 PM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject MVP Health Plan, Inc. Rate Increase (8%)

I am a plan member and a PEF member. Please consider the expected rise in contributions when considering approval of this rate, or any other. I estimate the 6% share shift in the proposed contract to actually create a 24% increase in my costs not counting the co-pay increases. An 8% increase in the base rate would compound that. All this with a 2-10% decrease in pay+benefits next year. And I'm not convinced private sector will fair much better.

Thank you for your time and consideration.



08/11/2011 01:24 PM

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

cc

Subject

To Whom It May Concern,

As a customer covered by MVP insurance through Bene-Care in Rochester, NY I am deeply concerned by a notice I received from MVP Health Care. This notice was to inform customers that they will be asking for a rate increase in the amount of 18.70% for January 2012, As an employee of the [REDACTED] I have been covered by Health Insurance at the expense of the [REDACTED]. Over the years I have done all that is possible every year to keep the cost down for the [REDACTED]. At this sad economic time I think it is very brazen of MVP to ask for 18% more when it is hard enough for employees and employers to make ends meet with the costs as they are now. Every person in New York

State has been hit with more and more expenses and this is one that should be capped for a few years to help people get a handle on the current economy. If NYS awards MVP this absorbent increase there will be many companies and employees that will decide to opt out of having insurance at all. It is not fair to people who are trying to cope with the rising expenses of groceries, gas, and other living expenses to thrust one more increase upon them. Please take the time to consider this proposed increase very carefully. Our coverage is less and less and the costs keep rising. It needs to end somewhere.

Thank you for your consideration in this matter.



08/13/2011 08:10 PM

To  
cc

Subject Comments on MVP Health Plan, Inc. Health Insurance Rates Filings

The proposed rate increase for MVP's EAST region is 8%. This is outrageous and should not be approved. Inflation is under 2% and they have the gall to ask for an 8% raise?

Please send me the main reason for the increase (is it the recently enacted Federal Health Care mandates?) and then a detailed explanation of the reason they need 8%.

Do not approve this request - make them do what I do - more with less.

Thank you,



08/15/2011 09:34 AM

To  
cc

Subject Comments on MVP Health Insurance Company Health Insurance Rates Filings

I am concerned about the 10.9% rate hike that MVP Health Insurance Company is proposing for 2012. I feel that this increase is unreasonable. I am [REDACTED] retired and [REDACTED]. This increase would present a hardship for my family. There has been an increase in rates every year and I see no improvement in MVP services. My salary has not increased in 5 years, all I get each year is a measly \$400 bonus, hardly enough to keep up with the sky-rocketing cost of everything else. I am asking you to deny MVP this increase. Thank you.



08/11/2011 04:16 PM

To <premiumrateincreases@ins.state.ny.us>  
cc  
Subject MVP Premium Rate Change

Hello,

I just received my annual notice from MVP that they are requesting their annual rate increases. They are requesting 18.80% on my plan, [REDACTED]

PLEASE do not allow this to happen. I realize that they ask for 18.8 in hopes of getting 10% most likely. They'd gladly take the 18.80..... but never ask for what you really need at the start of a negotiation correct?

As a sales rep in the healthcare field, if I attempted to increase my customers prices by these percentages, I'd be out of business. Without a doubt. If I raised my customers prices by 5% I'd still be out of business.

Please do the general public a favor and say no to MVP and other insurance providers.



08/11/2011 01:09 PM

To health@ins.state.ny.us  
cc  
Subject Insurance Company Request for Rate Increase

Good Afternoon,

I am writing this email because of a letter that [REDACTED] received in the mail yesterday from MVP Healthcare. [REDACTED] is a small business owner. [REDACTED] insures [REDACTED] through the business. [REDACTED] has seen his rates more than double in the last three years. This year he is paying \$558.62 per month for health insurance which sees a \$15 copay to [REDACTED] and \$40 to any other physician [REDACTED] had to pay a \$100 copay for a sleep study. When [REDACTED] was in the hospital, he had to pay a copay for every test they did in the hospital along with a copay for being in the hospital. [REDACTED] we have no choice but to cover [REDACTED] with insurance. Please understand this is not the best plan (by far) that they offer. And, because of the increase in these premiums, I had to give up coverage on myself last year.

Now [REDACTED] received a letter stating they are requesting an 18.8% increase in the premiums. This means [REDACTED] will pay \$664.09 per month. Now I understand that all the insurance companies are trying to get the prices up before the Obama plan goes into effect and they can no longer request ridiculous increase. Having said that, I have a hard time understanding how they can justify such a request. They have been profitable.

In this day and age, with money so tight and jobs tenuous at best, I would hope that New York State would be an advocate for the residents of the state. At \$664.09 per month for one person, does it make sense to even have health insurance? I am guessing that a lot of people will either go without or will apply for medicaid.

I would like the New York State Insurance Department to look into this. I would like this matter also forwarded to our governor. Governor Cuomo said he would look into things like this. I want him to understand what is happening as increases like this will affect many peoples' views on his government.

I am looking forward to a reply as soon as you know what the outcome of this request is.

Sincerely,



08/12/2011 10:44 AM

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

cc

Subject propose increase for MVP insurance

I work at [REDACTED] and this rate increase that MVP has proposed is unjustified and without total disregard for the people that are holding on to there hospitalization by a thread. I am working two part time jobs and working with the [REDACTED] where I have my hospitalization through, to try and keep down the rates.

Every year we go through different plans to keep our rates down to a minimum amount, and every year it keeps going up. What does it take to be heard for you to take action. When everyone is without coverage? That is what it is going to come down to. People can barely afford these rates now. I know that if I have to start paying for even partial payment for my hospitalization that eventually I will have no choice but to drop it.

Employers and employees are in a know win situation. If you approve this rate or any other for that matter, how will you justify it?

Thank you for your time.



08/13/2011 08:10 PM

To

cc

Subject Comments on MVP Health Plan, Inc. Health Insurance Rates Filings

The proposed rate increase for MVP's EAST region is 8%. This is outrageous and should not be approved. Inflation is under 2% and they have the gall to ask for an 8% raise?

Please send me the main reason for the increase (is it the recently enacted

Federal Health Care mandates?) and then a detailed explanation of the reason they need 8%.

Do not approve this request - make them do what I do - more with less.

Thank you,



08/17/2011 01:07 PM

To <premiumrateincreases@ins.state.ny.us>  
cc  
Subject MVP Proposed rate increases for 2012

To whom it may concern

We are writing to express our displeasure with MVPs proposed 13.2% rate increase for individual and family coverages.

We consider this an unreasonable request and respectfully request that New York State deny this increase.

The cost of conducting business in New York State is already too high.

Thank you



08/17/2011 01:21 PM

To <health@ins.state.ny.us>  
cc  
Subject USI Affinity/MVP proposed premium increase

This email should be forwarded to Charles Lovejoy and James Carroll. I received a letter from [REDACTED] informing me of a proposed 15.5% increase to my individual health insurance premium for 2012. I find this alarming and yet expected. I pay about \$14,000 annually in premiums and during the course of a year maybe \$1,000 is paid by [REDACTED]/MVP for our claims. We do not have any prescriptions other than the occasional anti-biotic and hope our good fortune continues but, why do I have to pay more? Why don't I get a rebate for overpaying instead of being told to pay more? I must say [REDACTED]/MVP is much better than our last provider, GHI, who tried not to pay for well child visits. GHI is an organized crime outfit in my books.

I hope you guys do the right thing and start to put your foot down on these outrageous proposed increases.



08/21/2011 03:25 PM

To PremiumRateIncreases@ins.state.ny.us

cc

Subject MVP Health Insurance Company proposed 2012 health insurance rate increase

Messrs. Charles Lovejoy and James Carroll  
Health Bureau  
New York State Insurance Department

Gentlemen:

As a member of the [REDACTED] and resident of New York City, I obtain health insurance coverage from MVP through [REDACTED]. I recently received notice that MVP has filed a proposal to increase premiums for individual coverage in NYC by 35.80% in 2012.

The notice contained no explanation whatsoever for such an extraordinarily large increase, and my opinion there could be no possible justification for granting such a request. Inflation in the overall economy is practically nil; indeed, with unemployment so high and so much unused capacity, the prospects are for deflation rather than inflation. While containing health care costs is a growing concern for the country, actual medical inflation hasn't been running anywhere near 35.80%; indeed, individuals like myself look to their insurers to use their bargaining power with doctors, hospitals, pharmaceutical companies and other suppliers to lower costs in a way that we can't do for ourselves.

All in all, the fact that MVP floated such an outsized request at a time of economic distress suggests either greed, mismanagement--or both.

I ask that you use your statutory approval power to rein in MVP's attempt at overreach.

Very truly yours,



08/23/2011 10:43 PM

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

<premiumrateincreases@ins.state.ny.us>

cc

Subject MVP Health Insurance Company Premium Rate Change Filing Request 8-11-2011

Dear Sir/Madam:

Please accept this email as my formal comments regarding this request. Please DENY the rate increases! 21-25 percent increases are outrageous, unsustainable, and against any common sense or decency in light of the current economic situation in our state and our nation.

The New York State Insurance Department must decide whether it is going to allow changes that will result in more citizens being uninsured or send a message to Health insurance companies that business as usual is no longer economically sustainable. Who can afford annual increases like these?

If the Department approves these changes, I know I may no longer be able to afford health insurance under my current circumstances.

Please deny these rate increase requests.

Respectfully,



08/23/2011 06:26 PM

To PremiumRateIncreases@Ins.state.ny.us

cc

Subject Objection to Attached Proposed Rate Increase

I strenuously object to the attached proposed rate increase of 19.8%. How am I or anyone else supposed to pay that? My income has gone down 30% since the recession started in November 2007. Yet like the sun rising every morning, each year my insurance company gets a substantial increase. And just as certainly, each year I must reduce my coverage, increase my deductible and hope that my family doesn't get sick. Asking for an increase of this magnitude is an insult to ratepayers.

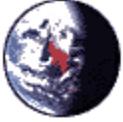
This notice should clarify what to which plan it applies. This particular insurance company has at least 20 plans open to individuals like myself. How is the average person to know if this increase applies to me when the only plan description is "product schedule [REDACTED]". I don't know the schedule number of my health plan. Do you know the "product schedule number" of your insurance? To be meaningful, notices must be clear. This notice fails that test. Don't reward this company by giving it an increase in rates.

Thank you.



08/28/2011 07:54 AM

To premiumrateincreases@ins.state.ny.us



cc

Subject Request to Deny MVP Health Ins. a 2012 Rate Increase

To: Health Bureau  
NYS Insurance Department

Please do not approve the MVP Health Insurance Company  
2012 proposed premium increase for individual  
or two adult coverage.

In 2010 my individual plan monthly premium payment was \$ 561.40  
in 2011 my individual plan monthly premium payment spiked to \$686.99.  
Now MVP is proposing a 14.40% increase. I am having trouble making  
the last increase premium payments since my income over the years has come  
down due to the recession. [REDACTED] and may end up dropping all health  
insurance coverage. The recession is a problem affecting all insured.  
Please consider the economic circumstances  
of all MVP NYC health insureds before you consider any rate changes.  
Thank you for your consideration.