To: James Carroll
Health Bureau
NY State Insurance Dept.
25 Beaver Street
NYC, NY 10004

RECE
JUL 25
HEALTH BUREAU
N.Y.C. OFFICE

7/22/11

Dear Mr. Carroll.

I am currently enrolled w/ MVP Healthy, NY. I switch from a private HMO about 3 yrs ago because I couldn't sustain the rate hikes each yr.

Healthy NY has been granted a 13.90% increase this year which will put my premium up to $300.00 a month. My self-employed income has seen a decrease since the economy went down.

This is an unworkable rate increase for people like me. To qualify I have to make $21,500 or less. [redacted] $300.00 a month will take from food or gas and I don't qualify for really poor plans such as Medicaid or Medicare.

I will be forced to drop my coverage + I do not want this to happen.

Your rate increases are unrealistic for a self-employed person of $21,500 or less.

[redacted]

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

[redacted]

Below is the e mail I sent to the NYS Dept. of Insurance and am mailing to you as well. k

[redacted]

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. [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 the [redacted] I respectfully submit it is not the doctors nor the institutions who are getting these increases passed along to them.
Sincerely,

[redacted]

[redacted]