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HEALTH BUREAU
N.Y.C. OFFICE

November 25, 2011

New York Dept. of Financial Services
25 Beaver Street
New York, NY 10004
Premium Rate Increases
Health Bureau

RE: [REDACTED]
Healthy NY BCBS PLAN MEMBER

To Whom It May Concern:

I am writing in reference to the recent letter I received about the rate increase Blue Cross Blue Shield is inflicting on the Healthy NY plans. I as well as numerous others will be negatively impacted by this increase and I am requesting a reconsideration of the increase. Times are extremely tough for the majority of us in this economy, jobs are not giving raises people are not spending more and therefore I am directly affected. I am [REDACTED] and rely mostly on [REDACTED] and in the past few years it has been increasingly harder for me to pay my bills due to the fact less and less people are [REDACTED] less. It is very difficult for me every month to keep up with these premiums, they have increased EVERY year since I have had the plan. Please understand that I am grateful for the price considering I am getting a break, however the recent increase will just be too costly for me and I am sure others as well.

As per letter from Blue Cross Blue Shield, they instructed clients to write to the NY Dept. of Financial Services with any issues in reference to the rate change. As I have previously stated, I rely mostly [REDACTED] and only get a small weekly wage these raises in premiums will only make me reconsider having health insurance. This would mainly be due to the fact that I will not be able to keep food on my table or a roof over my head just in order to keep health benefits. PLEASE I implore your department and any agency directly in charge of making these considerations to reconsider increasing these fees based on the fact that it is going to negatively affect the community you are all trying to help.

I would like to thank you for your consideration in reading my letter and allowing us to have an opinion or a voice in the matter. The fact we can request a reconsideration of fees is greatly appreciated and I hope you can take my letter and overturn your decision to increase the rates. If you should need to contact me for anything further please don't hesitate to call, all of my contact information is listed above. I thank you again for taking the time to read my letter and listen to my concerns.

[REDACTED]

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11-28-11

Dear Mark Wagaz,

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HEALTH BUREAU
N.Y.C. OFFICE

I am writing in reference to the notification of Empire Health plan rate increases. I would like information on the up+coming rate increases. I honestly can't understand why each year the payments are increased. The plan has so many members, how can you rationalize rate increases when individuals are struggling to maintain health insurance. The economic times are difficult for everyone so why can't Healthy NY, NY State fight for lower rates. Unfortunately, I need health insurance on my own since many employers don't offer a reasonable rate. It seems to me that hardworking people are feeling the effects of rate increases and will be forced to have no insurance coverage. I want to know where can I get help in finding affordable health insurance rates and keep the plan I already have.

I hope that the current rates can stay the same and allow

December 2, 2011

RE: proposed premium increases to
Empire BC/BS under Healthy NY

Dear NYDFS,

My name is [REDACTED] and I am a member of Empire Blue Cross Blue Shield through the healthy NY plan. I am writing to ask that you carefully consider the proposed rate increase to my individual health insurance plan through this program.

I am very thankful to live in the state of New York where there is Healthy NY that enables lower income workers like myself to afford quality health insurance. I am only [REDACTED] but have depended on my past health insurance plan when I was diagnosed, and treated for, [REDACTED]. Since then I have realized that having a quality health insurance plan is a priority. But with the proposed increase of my premium slated at 16-21% it is becoming one that I can not afford.

As I understand it Healthy NY was set up to help those with low income afford quality health insurance. I work quite a bit, but my profession does not pay as much as a lot of others. My insurance premium with Empire BC/BS is now \$310 per month. This is about 22% of my monthly income. The proposed increase would make this too much to bear and, more importantly, I don't see how this fits into the ethos of the Healthy NY plan. With this increase you will have a lot of people with lower income forced out of the very plan that was created to help them.

I urge you to reconsider this premium increase and keep the rate where it is now, it is already a lot for us to pay.

Thank you for your time and consideration,

[REDACTED]

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