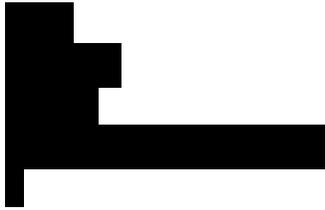




**Prior Approval Submission**  
**NYS Department of Financial Services**  
To: PremiumRateIncreases

07/30/2014 10:24 AM

Aetna Health Inc. (NY)  
individual



July 30, 2014

Superintendent Benjamin  
M. Lawsky Health  
Bureau - Premium Rate  
Adjustments New York  
State Department of  
Financial Services One  
State Street New York,  
NY 10004 Dear

Superintendent Lawsky, I  
write to file an objection  
on the proposed premium  
rate increases by the  
insurance companies of  
New York and recently  
filed by them. The  
National Alliance for  
Medication Assisted  
Recovery (NAMA-R)  
represents individuals  
receiving treatment for  
opiate addiction with  
Medication Assisted  
Treatment (MAT). I am  
writing on behalf of these  
consumers of health care  
who need health  
insurance for substance  
disorder treatment and  
other chronic diseases  
such as HCV, HIV  
infection, diabetes, high  
blood pressure, etc. A

proposed rate increase will be a major hardship for them and their families. Not only do insurance companies profit but also the costs of health care in hospitals is not contained with profits going to administrators and other means and not invested in improving health care. The health care field needs a review of how costs are contained and ways to make health care costs fair to the consumer. I urge you to review the costs relevant to health care and to help keep costs down for many health care consumers that have health care for the first time. NAMA-R supports the Department of Financial Services? efforts to make more insurance more affordable and information about rate increases more accessible. Thank you for your attention to this matter. [REDACTED]

M.A., CMA Executive  
Director National  
Alliance for Medication  
Assisted Recovery [REDACTED]

[REDACTED]

RECEIVED

New York, NY, 10075

NYS Department of Financial Services  
Health Bureau- Premium Rate Adjustments

JUL 07 2014

HEALTH BUREAU  
N.Y.C. OFFICE

July 1, 2014

Dear Sir/Madam,

My Daughter and I have been insured by Aetna since 2000, first under COBRA after the death of my Husband; from 2003 through February 2014, under a Point-of-Service plan; and since March 2014 under the "platinum" level Aetna Pinnacle PD, with "Open Access Managed Choice," sold to me as an out-of-network rider.

I attach here a History of the Premiums I have paid to Aetna from 2000 to 2013, Document A. The history shows that over the eleven year period we had point-of-service coverage, I paid Aetna a total of \$289,643 in premiums. My Daughter and I rarely, if ever, reached our deductible amount.

In early December 2013 I received a letter from Aetna briefly outlining the four new plans that would be offered under the Affordable Care Act. The letter recommended the "platinum" level Aetna Pinnacle PD, with "Open Access Managed Choice" as a rider providing out-of-network coverage. The implication is that this plan would be the equivalent of my QPOS plan. I attach this letter as Document B.

I signed up for the Pinnacle PD with the rider, with coverage effective beginning March 1, 2014. The premium, including the cost of the rider, is \$1374, a far cry from the \$3749 I had been paying in 2013.

In mid-March I went for my annual Mammogram.

In 2013, under my QPOS plan, my out-of-network doctor charged \$440. Aetna allowed the entire amount, which went toward my deductible. See Document C.

Under the new plan, of the same charge of \$440, by the same doctor, Aetna allowed only \$139.73, which was applied to my deductible. See Document D. In addition, Aetna accepted only \$51.36 of a \$520 charge for a bone density screening, see also Document D.

The QPOS plan accepted billed amounts considered "reasonable and customary" for the area in which I live, the Upper East Side of Manhattan. The new plan, in the EOB under "your claim remarks," states that out-of-network rates are based on the location where I received it, and is **"90% of the Medicare Allowable Rate."** This is a far cry from "reasonable and customary," and nowhere in the literature sent to me by Aetna before I signed up was this spelled out. In fact, the EOB is the only indication I have ever received of how Aetna determines the allowable amount.

After I received the EOB, I called Customer Service several times for an elucidation of what appeared to be a huge error in the EOB. None of the representatives could explain it to me, and some of them did not even understand my question.

I then called the Aetna office for insurance plans in New York and New Jersey that I had called when first doing research on Aetna plans in January. I was lucky enough to reach the same very savvy woman who had talked to me about the different options and had walked me through the application process. I asked her if I had asked her in January what the mechanism was for determining "allowable" amounts under this plan, would she have been able to answer me. She could not immediately reply, and said she would call me back. When she did, she told me that nowhere in her information database was this information available. Not even to Aetna "sales" people. She thought it was scandalous.

I had bought a pig in a poke.

In the latter half of March I began calling Aetna to request a print copy of the plan, including a description of the mechanism used to determine "acceptable" amounts. I have called every other Thursday since then, frequently waiting on hold for over an hour to talk to a customer service representative. In early May I was told the plan had been mailed on April 18. It never arrived. I asked for a formulary. That finally arrived in mid-May. In early May, I received a Member Disclosure booklet with no mention of the mechanism, but a cover letter telling me to keep the booklet with my plan materials. Customer service representatives who have said they will look into my request and call me back do not call me back. Several said that there *is* no printed copy of the plan available to send to me.

I kept calling, and on June 12, 2014, having been told I could not have a paper copy of the complete plan, a customer service representative grudgingly emailed me a copy...of the Schedule of Benefits only. This refers to the plan, which I do not have. See Document E, which states "See section (sic) the Policy for a description of how We (sic) calculate the Allowed amount."

The last time I called, on Thursday June 26, a very nasty individual told me I was not entitled to a copy of the plan. I give up. Perhaps the NYS Department of Finance can help.

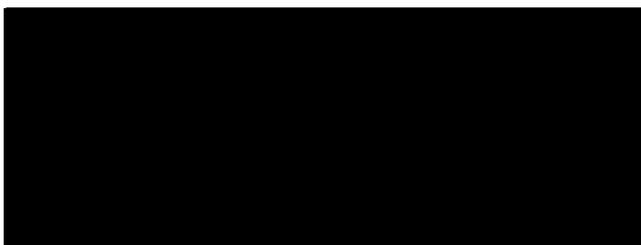
I should also mention that the informational booklets I got for the plan while shopping all stated that the individual out-of-pocket limit is \$1000. Several other items I have received since March 1, including the EOB, Document D, page 2, have a much higher amount listed.

My favorite part of this ordeal arrived in my mail on June 21, 2014. Aetna, true to form, is seeking a rate increase for 2015 of 22.2%. That would increase my premium by \$305, to \$1679. See Document F. Of course, I am getting very little for the current \$1374 premium. Apparently it does not even entitle me to a full copy of the plan, let alone "reasonable and customary" allowances.

The reasons Aetna cites for requesting a rate increase in the June 18<sup>th</sup> letter are the rising cost of health care in New York, and the projected impact of part of the Affordable Care Act. Perhaps another, greater, reason was cited in the New York Times Business Section on Sunday June 8, page 6 (Document G). Mark T. Bertolini, C.E.O of Aetna, is the 20<sup>th</sup> highest-compensated C.E.O of a publicly traded company in a list assembled by Equilar. His total compensation for 2013, including base pay, cash bonus, and stock awards, was \$30,712,565, an increase of 132% over 2012. For Aetna itself, 2013 revenue increased 29%, net income 15%, and total returns 50% over the prior year.

Needless to say, I am adamantly opposed to Aetna receiving the rate increase that they are requesting for 2015.

Very truly yours,



## DOCUMENT A

PREMIUM HISTORY FOR MY COVERAGE WITH AETNA

<u>CAL YEAR</u>	<u>COVERAGE</u>	<u>MONTHLY PREMIUM</u>	<u>ANNUAL*</u>	<u>\$ INCREASE OVER PREVIOUS YEAR</u>	<u>% INCREASE</u>
2000	COBRA	\$391	\$4,709		
2001	COBRA	\$468	\$5,620	\$911	19.34%
2002	COBRA	\$476	\$6,858	\$1,238	22.02%
2003	QPOS	\$809	\$9,708	\$2,845	41.48%
2004	QPOS	\$994	\$11,555	\$1,852	19.08%
2005	QPOS	\$1,193	\$14,117	\$2,562	22.17%
2006	QPOS	\$1,431	\$16,696	\$2,579	18.26%
2007	QPOS	\$1,717	\$20,036	\$3,340	20.00%
2008	QPOS	\$2,104	\$24,473	\$4,437	22.15%
2009	QPOS	\$2,588	\$30,088	\$5,615	22.94%
2010	QPOS	\$3,002	\$35,196	\$5,108	16.98%
2011	QPOS	\$3,558	\$41,584	\$6,388	18.15%
2012	QPOS	\$3,558	\$41,584	\$0	0.00%
2013	QPOS	\$3,749	\$44,606	\$3,022	5.37%

Total paid for 11 years on QPOS plan: \$289,643

Coverage is for a "Point-of-Service" plan, under which we can see any physician without referral. There is no "Network" involved. I must go out of pocket for everything and then put in for reimbursement.

At its start, this coverage was for a 48 year old woman and an 8 year old child with no pre-existing conditions. It has always been for these 2 people alone.

\*For the QPOS plan, because my "anniversary" date is March 1st, monthly payments do not equal 1/12 of the calendar/tax year amount shown.

DOCUMENT B



P.O. Box 730  
Blue Bell, PA 19422-0730

December 5, 2013



0000391



RE: 

Dear 

**We're here to help you with your health insurance**

We value our customers. We want to share information on our new plan options 2014.

Aetna's new plan options comply with the Affordable Care Act (ACA). ACA is changing health insurance. This includes adding new preventive care and essential health benefits requirements.

**Aetna's New York Individual Health Benefits Plans**

Starting January 1, 2014, we are pleased to offer four new Exclusive Provider Organization (EPO) plans in the individual market. We've listed the EPO plan options below. We've enclosed some information on these plans for reference.

These plans limit benefits to network providers with the exception of emergency care. The EPO plans do not require a primary care physician referral for covered specialty care benefits.

NY Aetna AdvantagePlus 3000 PD –Bronze level of coverage

NY Aetna Advantage 2000 PD – Silver level of coverage

NY Aetna Premier 600 PD- Gold level of coverage

NY Aetna Pinnacle PD – Platinum level of coverage

Since you currently have a HMO policy with out of network benefits, the below policy with out of network benefits is also available. As of January 1, 2014, members that want to select our new ACA complaint plan out of network benefits may elect coverage with our new platinum level individual policy together with an out of network rider.

NY Aetna Pinnacle PD – Open Access Managed Care Plan- Platinum level of coverage

**Metal Levels**

These metal levels are based on the average percentage of medical costs the health insurance company is expected to pay, compared to the average percentage you will pay.



0000391

- Platinum (highest level with an average of 90% of the medical costs paid by the insurance company and an average of 10% paid by the member)
- Gold (80%/20%)
- Silver (70%/30%)
- Bronze (60%/40%)

(Please note: this does *not* mean that your insurance company will pay that specific percentage of every bill. It simply means that the insurance company will pay that average percentage for all policyholders over the course of the year.) Also, your premium will be higher or lower depending on the metal level you choose. For instance, a Silver plan will have lower premiums than a Platinum plan because you would be paying more out-of-pocket.

### **New York State of Health Benefit Exchange**

New York's State of Health Benefit Exchange (<http://nystateofhealth.ny.gov/>) can help you shop for and enroll in health insurance if you are interested in comparing plans. You will be able to use the Exchange to compare insurance options and prices offered through the Exchange. You will also be able to calculate costs and enroll in coverage online, in person, over the phone or by mail. You may also qualify to receive federal tax credits to help pay for insurance offered through the Exchange. You can purchase insurance through the Health Benefit Exchange beginning in October 2013 for coverage starting January 1, 2014. You can also buy coverage directly from an insurance company, but tax credits will not be available.

### **How to Enroll**

To change your current plan to one of our new ACA compliant plans for a January 1, 2014 effective date, please complete the enclosed application and return it with the first month's premium by December 31, 2013.

Please note if you change your current plan option, there will not be an opportunity to rejoin this plan in the future.

### **We're here to help**

If you have questions about your policy call us at 1-800-435-8742. Member Services can help you Monday through Friday, 8 a.m. to 10 p.m. ET. (through March 1, 2014).

DOCUMENT C



[Logout](#) [Your Profile](#) [Site Map](#) [Help & Resources](#) [Contact Us](#) [En español](#)

Type your question here



You are logged in as [REDACTED]

[Home](#) \ [Claims](#) \ [Explanation of Benefits](#)

## EOB Detail

[Learn More About Your Explanation of Benefits](#)

Acrobat®Reader® 4.0 or higher is required to read this document [Download now](#)

[Return to EOB list](#)

[<<< Previous EOB](#) [Next EOB >>>](#)



AETNA HEALTH INC  
P.O. BOX 681106  
EL PASO, TX 79898-1107  
NM0170\*MI\*VSUP\*000520\*

### EXPLANATION OF BENEFITS

**THIS IS NOT A BILL**

*Please Retain for Future Reference*

Date Printed: 03/13/2013

PAGE 1 OF 4

**QUESTIONS?** [Contact us](#) at [aetnavigators.com](#)

Aetna Member Services: 1-800-435-8742

Pre-certification: 1-800-624-0756

Or write to the address shown above.

SUBSCRIBER:  
PLAN NAME:

SUBSCRIBER NUMBER: [REDACTED]

*All Notes Appear After Final Claim*

Claim Activity for [REDACTED]

MEMBER NUMBER: [REDACTED]

#### Your Responsibility

Description of Service	Amount Billed	Amount Allowed	Your Deductible	Your Coinsurance	Excluded Expenses	See Notes	Our Payment
	A	B	C	D	E	F	G
CLAIM YEAR : 2013							
<b>MEDICAL IMAGING OF MANHATTAN</b>							
Claim was received on 03/11/2013							
03/06/2013 G0202	440.00	440.00	440.00	0.00		0001	0.00
SCREENING MAMMOGRAM, DIGIT							
<b>TOTALS</b>	<b>440.00</b>	<b>440.00</b>	<b>440.00</b>	<b>0.00</b>	<b>0.00</b>		<b>0.00</b>

**NOTES:**

0001 - This amount was applied to your plan's deductible, and you are responsible for it. D73

0002 - Your provider may have sent diagnosis codes with your claim. You may obtain these codes and their meanings by contacting us at the number listed at the top of the first page. We will also provide your treatment codes and their meanings, if they do not appear on this statement. If you have questions about your diagnosis or your treatment, please contact your provider. [P5Y]

# DOCUMENT D

<b>Deductible:</b>	The amount you pay before your health plan will pay benefits.	<b>\$191.09</b>
<b>Coinsurance:</b>	When you pay part of the bill and we pay part of the bill. This is your out-of-pocket amount.	<b>\$0.00</b>
<b>Copay:</b>	A fixed dollar amount you pay when you visit a doctor or other health care provider.	<b>\$0.00</b>

### A helpful message

You have the power to feel your best. It starts with what you put on your plate. Eating healthy food gives you energy, strengthens your immune system, and helps you maintain a healthy weight for life.

[Return to](#)



Statement date: March 25, 2014

Member: [REDACTED]  
 Member ID: [REDACTED]  
 Group #: [REDACTED]  
 Group name: AETNA ADVANTAGE PLANS OFF EXCHANGE

## Your payment summary

Patient	Provider	Your plan paid			You owe or already paid	
		Amount	Sent to	Date	Amount	
[REDACTED]	[REDACTED]	\$0.00			\$960.00	
<b>Total:</b>		\$0.00			\$960.00	

## Your claims up close

### Claim for Susan (self)

Claim ID: <u>ESPBCV3FJ00</u> Received on 3/17/14	Amount billed	Member rate	Pending or not payable (Remarks) <b>1</b>	Applied to deductible	Your copay	Amount remaining	Plan pays	Your coinsurance	You owe C+D+E+H+I
DUAL-ENERGY X-RAY ABSORPTION on 3/12/14 77080	520.00		488.64 (1)	51.36					520.00
SCREENING MAMMOGRAM, DIGITAL on 3/12/14 G6202	440.00		300.27 (1)	139.73					440.00
Refer to Remarks Section			(2)						
<b>Totals:</b>	960.00		788.91	191.09					\$960.00
	A	B	C	D	E	F	G	H	I

**1** You can find all numbered claim remarks in "Your Claim Remarks" section.

## Your Claim Remarks

### General Remarks:

- (1) You received services from a health care provider who is not part of our network. We pay for this service based on your plan's out-of-network rate for the location where you received it. That rate is 90% of the Medicare Allowable Rate. Your provider may bill you for charges above this rate. [G76]
- (2) Your provider may have sent diagnosis codes with your claim. You may obtain these codes and their meanings by contacting us at the number listed at the top of the first page. We will also provide your treatment codes and their meanings, if they do not appear on this statement. If you have questions about your diagnosis or your treatment, please contact your provider. [H63]

Page 2 of 3

[Return to](#)



Statement date: March 25, 2014

Member:

Member ID:

Group #:

Group name: AETNA ADVANTAGE PLANS OFF EXCHANGE

## Your benefit balances to date for 1/1/14 to 12/31/14

Description	Annual limit	Amount remaining
<b>Individual</b>		
<b>Medical In Network Coinsurance*</b>	\$6,000.00	\$5,980.00
<b>Medical Out of Network Deductible</b>	\$3,000.00	\$2,808.91
<b>Medical Out of Network Coinsurance*</b>	\$6,000.00	\$5,808.91
<b>Family</b>		
<b>Medical In Network Coinsurance*</b>	\$12,000.00	\$11,980.00
<b>Medical Out of Network Deductible</b>	\$6,000.00	\$5,808.91
<b>Medical Out of Network Coinsurance*</b>	\$12,000.00	\$11,808.91

\*Limit includes both Medical and Pharmacy

### A helpful message

Solve it. The brain is not a muscle but the more you use it, the better off you will be. Crossword puzzles, word-find games, jigsaw puzzles and other games (like cards) are great ways to keep your brain active.

Si necesita asistencia lingüística en español, llámenos al número que figura en su tarjeta de identificación (ID) médica.

Pour une aide en français, veuillez nous appeler au numéro figurant sur votre carte d'identité.

若需要中文协助, 请拨打您医疗身分证上的电话联系我们。

DOCUMENT E

Section XIV.  
 Aetna Pinnacle PD  
 Open Access Managed Choice  
 SCHEDULE OF BENEFITS  
 Platinum

*Let's via email  
 attachment TR 6/12*

COST-SHARING	Participating Member Responsibility for Cost-Sharing	Non-Participating Member Responsibility for Cost-Sharing	
<b>Deductible</b> <ul style="list-style-type: none"> <li>• Individual</li> <li>• Family</li> </ul> <b>Out-of-Pocket Limit</b> <ul style="list-style-type: none"> <li>• Individual</li> <li>• Family</li> </ul>	\$0 \$0  \$2,000 \$4,000	\$1,000 \$2,000  \$3,000 \$5,000  See section the Policy for a description of how We calculate the Allowed Amount. Any charges of a Non-Participating Provider that are in excess of the Allowed Amount do not apply towards the Deductible or Out-of-Pocket Limit. You must pay the amount by which the Non-Participating Provider's charge exceeds Our Allowed Amount.	
<b>OFFICE VISITS</b>	<b>Participating Member Responsibility for Cost-Sharing</b>	<b>Non-Participating Member Responsibility for Cost-Sharing</b>	<b>Limits</b>
Primary Care Office Visits (or Home Visits)	\$15 Copayment 0% Coinsurance	20% Coinsurance after Deductible	See Benefit For Description
Specialist Office Visits (or Home Visits)	\$35 Copayment 0% Coinsurance	20% Coinsurance after Deductible	See Benefit For Description

DOCUMENT F

Aetna  
PO Box 730  
Blue Bell, PA 19422

**aetna**<sup>SM</sup>

June 18, 2014

Rec'd 6/21/14

[REDACTED]  
NEW YORK, NY 10075

Re: Notice of Proposed Premium Rate Change  
NY Aetna Pinnacle PD: OAMC and 17210NY0060001  
Member# [REDACTED]

Dear Member:

Aetna Life Insurance Company is filing a request with the New York State Department of Financial Services (DFS) to approve a change to your premium rates for 2015. New York Insurance Law requires that we provide a notice to you when we submit requests for premium rate changes to DFS.

DFS is required by law to review our requested rate change. DFS may approve, modify or disapprove the requested rate change.

**Proposed Premium Rate Change**

If approved, the percentage change to your premium is 22.2%.

If you enrolled through the NY State of Health, the state's health plan marketplace, and you qualified for financial assistance, called an Advanced Premium Tax Credit, your current premium is less than the amount shown above and your 2015 premium will be less than shown above if you qualify for the APTC again next year. NY State of Health will calculate your eligibility for financial assistance each year.

Please note that while we try to provide you with the most accurate information possible, the final rate may differ based on the benefit plan design and other features you select on renewal. Also, the final, approved rate may differ because DFS may modify the proposed rate.

**Why We Are Requesting a Rate Change**

Every year, we spend considerable time evaluating both medical cost history and rates to ensure we account for the current cost trends in the plan premium. The requested increase is directly related to two main drivers: the overall rising cost of health care services in New York, and the projected impact of the federal risk adjustment program that was put in place by the Affordable Care Act.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Health Inc., Aetna Health Insurance Company of New York, Aetna Life Insurance Company, and its affiliates (Aetna).

### 30-day Comment Period

You can contact us or DFS to ask for more information or submit comments to DFS about the proposed rate changes. The comments must be made within 30 days from the date of this notice.

You can contact Aetna for additional information at:

Aetna  
P.O. Box 14463  
LEXINGTON, KY 40512  
1-866-565-1236  
[www.aetna.com](http://www.aetna.com)

Comments or requests for more information on the proposed rate change may be submitted to:

NYS Department of Financial Services  
Health Bureau – Premium Rate Adjustments  
1 State Street  
New York, NY, 10004  
Email: [premiumrateincreases@dfs.ny.gov](mailto:premiumrateincreases@dfs.ny.gov)  
DFS Website: [www.dfs.ny.gov/healthinsurancepremiums](http://www.dfs.ny.gov/healthinsurancepremiums)

If you choose to submit comments to DFS, please include the following information:

1. The name of your insurer, which is Aetna Life Insurance Company
2. The name of your plan, which is NY Aetna Pinnacle PD: OAMC
3. Indicate you have individual coverage
4. Your HIOS identification number, which is 17210NY0060001

Written comments submitted to DFS will be posted on the DFS website with all your personal information removed.

Aetna will also review any comments and answer any questions you may have concerning these proposed rate changes, including the start and conclusion of the 30-day comment period. Please feel free to contact Member Services at the number located on your ID card. Plan representatives are available to assist you from 8 a.m. to 5 p.m. You may also contact us by logging into Aetna Navigator, our secure member website at [www.aetna.com](http://www.aetna.com), or call us at 1-866-565-1236.

### Plain English Summary of Rate Change

We have prepared a plain-English summary that provides a more detailed explanation of the reasons why a premium rate change is being requested. You can find this information at the following websites:

Aetna website: <http://www.aetna.com/individuals-families/member-rights-resources/rights/state-specific-information.html>

DFS website: [www.dfs.ny.gov/healthinsurancepremiums](http://www.dfs.ny.gov/healthinsurancepremiums)

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**Notice of Approved Premium Rate**

After DFS approves the final premium rate, you will receive final rate information at least 60 days before your 2015 renewal date.

Sincerely,

Aetna

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including Aetna Health Inc., Aetna Health Insurance Company of New York, Aetna Life Insurance Company, and its affiliates (Aetna).

**C.E.O. Pay: The Tables**

Equilar Inc. figures show 2013 compensation and accumulated wealth of 200 chief executives for public companies with market capitalization of

COMPANY (TICKER)	CHIEF EXECUTIVE	CHIEF EXECUTIVE'S 2013 COMPENSATION						TOTAL COMPENSATION		2013 PERFORMANCE VS. 2012, FISCAL YEAR		
		BASE SALARY	CASH BONUS	PERKS/ OTHER	CASH PAY	STOCK AWARDS	OPTION AWARDS	AMOUNT	CHANGE FROM 2012	REVENUE	NET INCOME	
Cheniere Energy (LNG)	David S. Sokol	\$800,000	\$ 7,880,000	\$339,280	\$9,819,280	\$132,930,000	0	\$141,949,280	+147%	0	-/-	+2
GAMCO Investors (GBL)	Mario J. Gabelli	0	0	85,049,800	85,049,800	0	0	85,049,800	+23	+15%	+55%	+6
Oracle (ORCL)	Lawrence J. Ellison	1	1,125	1,545,930	1,547,057	0	0	1,547,984	-18	+0	+9	+2
CBS (CBS)	Leslie Moonves	3,513,461	28,500,000	1,230,859	33,244,320	25,499,925	5,845,000	64,589,245	+9	+6	+15	+6
TransDigm Group (TDG)	W. Nicholas Howley	973,375	1,240,000	46,121,781	48,335,156	0	15,879,500	64,214,656	n/a	+13	-7	+2
Zynga (ZNGA)	Don A. Matrock	481,409	5,969,863	371	6,451,643	38,035,712	13,327,036	57,814,391	n/a	-32	-/-	+6
Freeport-McMolan C. and G. (FCX)	Richard C. Adkerson	2,500,000	1,250,000	36,708,323	40,488,323	8,860,215	4,941,000	56,289,538	+294	+16	-13	+1
LinkedIn (LNKD)	Jeffrey W. West	563,750	1,054,531	4,954	1,623,235	18,705,690	26,678,729	48,971,364	n/a	+57	+24	+8
TripAdvisor (TRIP)	Stephen Kaufer	500,000	450,000	10,201	950,201	0	38,054,126	39,004,327	+510	+24	+6	+9
United Therapeutics (UTHR)	Marlene Robinson	992,678	1,102,907	25,344	2,120,929	0	36,097,226	38,218,155	+665	+22	-43	+11
Viacom (VIAB)	Philippe F. Dauman	3,500,000	16,900,000	407,403	20,807,403	10,378,702	5,909,954	37,585,059	+11	-1	+3	+5
Restoration Hardware (RH)	Gary G. Friedman	1,187,500	1,562,500	11,400	2,761,400	0	33,695,159	36,455,059	n/a	+30	-/-	+5
Regeneron Pharmaceuticals (REGN)	Leonard S. Schleier	1,035,000	2,070,000	105,540	3,210,540	0	33,002,325	36,272,665	+21	+53	-43	+61
Walt Disney (DIS)	Robert A. Iger	2,500,000	13,570,000	908,638	17,038,638	8,604,278	8,478,239	34,321,055	-7	+7	+8	+2
Discovery Communications (DISCA)	David M. Zaslav	3,000,000	5,799,000	2,011,953	10,810,953	0	17,818,835	33,349,798	-33	+23	+12	+42
FleetCor Technologies (FLT)	Ronald F. Clarke	879,000	1,500,000	19,894	2,398,894	30,483,485	0	32,882,379	+212	+27	+32	+11
Time Warner (TWX)	Jeffrey L. Bewkes	2,000,000	14,350,000	126,885	16,476,885	8,382,348	7,541,666	32,501,715	+27	+4	+22	+48
Salesforce.com (CRM)	Marc Benoit	1,200,000	1,886,800	784,388	3,871,188	0	27,662,644	31,333,332	+42	+23	-/-	+41
Eagle Leader (EL)	Fabrizio Fradi	1,730,000	4,181,550	277,730	6,189,280	21,024,940	3,993,423	31,689,548	+138	+5	+19	+24
Aetna (AET)	Mark T. Bertolini	995,169	1,380,000	300,365	2,675,534	35,677,652	11,811,120	30,712,565	+132	+29	+15	+50
Starz (STRZA)	Christopher P. Abramo	1,250,000	1,325,000	35,134	2,590,134	0	21,901,852	30,494,966	n/a	+9	-3	+20
Sofira (SLH)	Tony Aquila	780,000	1,247,600	303,250	2,120,850	1,967,318	26,400,045	29,895,611	+290	+5	-12	+34
T-Mobile US (TMUS)	John J. Legere	1,250,000	5,398,833	137,325	6,746,158	32,580,000	0	39,245,795	n/a	+24	-/-	+110
Nuance Communications (NUAN)	Paul A. Pico	800,000	460,000	325,829	1,325,829	27,900,000	0	29,226,829	-21	-13	-/-	-25
Exxon Mobil (XOM)	Rex W. Tillerson	2,717,000	3,670,000	496,704	6,883,704	21,254,828	0	28,138,329	+3	-9	-27	+20
Habro (HAS)	Brian D. Golder	1,348,077	1,800,000	547,327	3,695,404	21,562,343	2,662,043	27,778,792	+188	-0	-15	+57
Zuily (ZU)	Danell Davens	250,000	300,000	0	550,000	0	20,990,986	27,310,886	n/a	+22	n/a	n/a
The Hain Celestial Group (HAIN)	Iwan D. Simon	1,600,000	3,850,000	84,706	5,534,706	20,891,849	0	26,426,555	+184	+26	+27	+18
Comcast (CMCSA)	Brian L. Roberts	2,800,781	9,241,511	3,675,052	15,718,324	5,257,200	5,880,800	26,306,324	+5	+3	-30	+41
Twenty-First Century Fox (FOXA)	K. Rupert Murdoch	8,100,000	12,500,000	299,150	20,899,150	5,164,890	0	26,064,040	+15	+10	+22	+40
Honeywell International (HON)	David M. Cote	1,800,000	14,225,000	535,958	16,560,958	0	4,990,000	25,440,958	+58	-4	+36	+43
Emerson Electric (EMR)	David N. Farr	1,300,000	2,000,000	462,502	3,762,502	21,556,450	0	25,318,952	+264	+1	-2	+27
Chipotle Mexican Grill (CMG)	Steve Ehn	1,400,000	3,196,816	254,305	4,851,121	7,961,250	12,304,500	25,116,871	+27	+18	-38	+39
Yahoo! (YHOO)	Marissa A. Mayer	1,000,000	1,752,250	73,863	2,776,113	8,312,316	12,947,280	24,935,711	n/a	-6	-25	+33
Parker-Hannifin (PH)	Donald E. Wainwright	1,273,400	2,469,824	141,088	3,884,312	4,228,131	15,400,000	24,514,140	+148	-1	-18	+38
Chipotle Mexican Grill (CMG)	Montgomery F. Moran	1,200,000	2,740,128	191,176	4,131,304	7,961,250	12,304,500	24,397,854	+27	+18	+38	+39
Via (V)	Charles W. Schaeff	871,887	3,574,375	709,302	5,154,564	12,999,991	6,380,000	24,154,541	n/a	+23	+32	+40
Mobile Mini (MINI)	Erk Olson	791,781	888,563	5,909	1,686,253	1,500,000	23,895,000	24,073,209	n/a	+7	-27	+28
Roigly (RLGY)	Richard A. Smith	1,000,000	20,328,821	2,000	21,330,821	2,665,288	0	23,996,109	+59	+13	-14	+28
Boeing (BA)	W. James McNamara Jr.	1,630,000	12,920,972	965,553	15,716,525	3,763,534	3,782,000	23,263,562	+10	+6	+37	+54
Ford Motor (F)	Alan R. Mulally	2,000,000	5,880,000	662,050	8,542,050	10,912,488	3,740,000	23,204,534	+11	+15	-28	+23
Sirius XM (SIRI)	James L. Meyer	1,498,590	4,720,000	58,063	6,276,653	3,249,998	12,968,000	23,065,307	n/a	+12	-25	+42
BlackRock (BLK)	Laurence D. Fink	900,000	9,890,000	192,500	10,982,500	12,399,756	0	23,942,256	+13	-9	-25	+30
CVS Caremark (CVS)	Lamy J. Merlo	1,337,500	8,501,412	2,272,691	12,111,603	6,750,048	4,000,000	22,862,651	+26	+3	-15	+30
Tenet Healthcare (THC)	Trevor Fether	1,207,983	1,813,995	212,678	3,734,657	17,500,078	2,420,000	22,734,129	+180	+22	-11	+31
Cheapeake Energy (CHK)	Robert D. Laxer	649,038	3,619,260	155,033	4,423,331	12,700,036	5,250,000	22,423,368	n/a	+42	-/-	+59
Och-Ziff Capital Management Group (OZM)	Daniel S. Och	0	0	1,203,054	1,203,054	35,325,143	0	36,528,197	n/a	+55	-/-	+71
General Growth Properties (GGP)	Sandeep Mathrani	1,200,000	3,000,000	690,000	4,890,000	0	17,322,000	22,212,000	+434	+2	-14	+34
Schlumberger (SLB)	Paul Kingmauld	1,700,000	3,096,800	106,580	4,903,380	11,388,000	5,740,392	22,068,348	+47	+8	+30	+30
American Express (AXP)	Kenneth J. Chenault	2,000,000	6,000,000	1,248,024	9,248,024	11,450,000	2,079,871	22,777,925	-21	+4	+20	+40

Chief executives for public companies with market capitalization of at least \$1 billion that filed proxies for last year by May 30.

RANK	LAST YEAR'S RANK	TOTAL COMPENSATION			2013 PERFORMANCE (VS. 2012, FISCAL YEAR)			C.E.O.'S ACCUMULATED WEALTH				
		STOCK AWARDS	OPTION AWARDS	CHANGE FROM 2012	REVENUE	NET INCOME	TOTAL RETURN	STOCK OPTION GAINS	STOCK AWARD GAINS	TOTAL VALUE OF EQUITY HOLDINGS	LUMP-SUM PENSION	DEFERRED COMP. BALANCE
1	1	\$132,930,000	0	\$141,949,280 +147%	0	-/-	+130%	0	\$129,946,736	\$285,904,788	0	0
2	2	0	0	85,049,800 +23	+15%	+55%	+65	0	0	1,673,999,952	0	0
3	3	\$76,893,600	0	78,440,657 -18	+0	+9	+29	\$151,428,000	0	0	0	\$14,866,191
4	4	26,499,925	5,845,000	65,589,245 +9	+8	+15	+69	45,372,809	19,140,906	557,454,563	\$7,962,490	21,674,155
5	5	0	15,879,500	64,214,656 n/a	+13	-7	+22	30,394,168	0	99,118,900	0	0
6	6	38,035,712	13,327,036	57,814,391 n/a	-32	-/-	+61	0	0	1,839,286	0	0
7	7	9,880,216	4,941,000	55,260,539 +294	+16	-13	+17	0	3,505,226	142,770,018	26,993,724	61,110,026
8	8	18,709,690	28,678,729	49,071,364 n/a	+57	+24	+89	169,781,656	9,461,563	392,976,254	0	0
9	9	0	38,054,126	39,014,227 +510	+24	+6	+98	0	176,327	72,003,869	0	0
10	10	0	36,097,326	38,218,285 +665	+22	-43	+112	4,651,930	0	228,421,031	13,197,318	0
11	11	10,378,702	5,999,994	37,186,099 +11	-1	+3	+58	72,188,250	38,951,638	358,229,416	254,412	684,274
12	12	0	33,695,159	36,456,559 n/a	+30	-/+	+58	0	29,460,336	161,470,396	0	0
13	13	0	33,062,325	36,272,665 +21	+53	-43	+61	70,331,172	0	1,035,771,573	0	0
14	14	8,804,278	8,478,239	34,321,055 -7	+7	+8	+25	55,584,600	16,841,835	167,154,235	16,617,769	3,930,967
15	15	0	22,538,835	33,349,798 -33	+23	+12	+42	58,682,601	26,603,849	208,418,459	0	48,470,360
16	16	30,463,465	0	32,658,319 +212	+27	+32	+118	0	6,906,722	368,611,933	0	0
17	17	8,182,160	7,842,666	32,501,715 +27	+4	+22	+48	6,706,868	23,206,682	188,393,478	2,172,350	5,183,319
18	18	0	27,662,644	31,333,332 +42	+33	-/-	+41	0	0	2,615,000,399	0	0
19	19	21,024,945	3,983,423	31,069,648 +138	+5	+19	+24	0	13,319,081	41,233,979	2,740,732	0
20	20	16,870,691	11,182,320	30,712,565 +132	+29	+15	+50	4,520,957	1,083,976	106,847,110	346,502	586,370
21	21	0	27,903,832	30,494,956 n/a	+9	-3	+20	0	2,688,745	76,740,324	0	0
22	22	1,367,316	26,400,045	29,895,611 +390	+6	-12	+34	2,135,189	1,657,733	31,720,092	0	0
23	23	22,500,051	0	29,245,709 n/a	+24	-/+	+110	0	0	0	0	0
24	24	27,900,000	0	29,226,829 -21	+12	+/-	-25	12,897,329	23,756,375	83,730,573	0	0
25	25	21,254,625	0	28,138,329 +3	-9	-27	+20	0	10,720,125	192,541,096	61,831,569	1,564,527
26	26	21,562,343	2,421,045	27,378,792 +188	-0	-15	+57	17,704,929	0	59,243,576	1,205,824	3,761,624
27	27	0	26,960,896	27,310,886 n/a	+110	n/a	n/a	0	0	993,607,065	0	0
28	28	20,891,849	0	26,426,555 +184	+26	+27	+18	13,945,066	6,597,274	112,362,328	0	0
29	29	5,257,200	5,332,800	26,308,324 +5	+3	+10	+41	19,048,000	15,660,358	1,186,671,943	0	65,848,124
30	30	5,164,890	0	26,064,040 +16	+10	+115	+47	0	4,253,159	10,545,669,355	76,730,000	0
31	31	0	8,880,000	25,440,958 +56	+4	+34	+47	30,310,260	0	444,817,901	49,629,117	98,777,415
32	32	21,556,450	0	25,318,952 +264	+1	+2	+37	1,185,638	21,565,870	125,503,950	15,993,000	6,509,160
33	33	7,961,250	12,304,500	25,116,871 +27	+18	+18	+79	41,720,947	20,389,600	217,032,208	0	1,182,023
34	34	8,312,316	13,847,282	24,935,711 n/a	-6	-65	+103	0	21,251,861	75,769,788	0	0
35	35	4,228,192	16,401,636	24,514,140 +148	-1	-18	+26	39,017,972	6,797,380	101,143,228	25,915,094	5,134,420
36	36	7,961,250	12,304,500	24,397,054 +27	+18	+18	+79	1,699,100	20,389,600	208,409,169	0	2,074,010
37	37	12,999,991	6,000,006	24,154,541 n/a	+13	+132	+43	0	4,447,423	21,086,144	47,310	25,761
38	38	1,500,006	20,886,950	24,073,206 n/a	+7	-27	+98	0	0	22,388,886	0	0
39	39	2,665,288	0	23,996,109 +59	+13	-/+	+18	0	1,381,474	36,177,134	0	0
40	40	3,763,534	3,763,503	23,263,562 +10	+6	+17	+84	20,036,665	4,273,104	160,902,317	41,257,441	4,214,066
41	41	10,912,488	3,749,996	23,204,534 +11	+10	+26	+22	0	6,856,486	255,158,661	0	1,434,078
42	42	3,249,998	13,568,656	23,065,307 n/a	+12	-89	+21	0	0	26,267,552	0	0
43	43	12,399,756	0	22,942,256 +13	+9	+19	+56	0	9,663,604	443,890,487	0	1,601,310
44	44	6,750,048	4,000,002	22,862,653 +26	+3	+19	+50	0	11,148,922	132,566,102	30,260,032	56,762,269
45	45	17,500,078	2,499,193	22,734,128 +180	+22	+/-	+30	0	6,096,288	65,964,258	11,512,865	1,676,264
46	46	12,750,036	5,250,001	22,423,368 n/a	-42	-/+	+55	0	0	13,482,428	0	0
47	47	21,135,145	0	22,338,209 n/a	+55	-/+	+71	0	4,180,850	2,351,817,458	0	0
48	48	0	17,322,000	22,102,608 +424	+2	-/+	+4	0	0	58,748,978	0	0
49	49	11,399,619	5,740,350	22,005,349 +47	+8	+30	+32	3,291,522	0	29,326,106	2,650,428	734,070
50	50	10,486,267	2,079,871	21,711,782 -22	+4	+20	+59	23,565,292	16,122,920	310,737,769	8,270,984	31,626,924

Re: Proposed Premium Rate Increase  
For Medical Insurance

RECEIVED

JUL 02 2014

HEALTH BUREAU  
N.Y.C. OFFICE

[REDACTED]

My insurer is Aetna Life Insurance Co.  
Plan name is NY Aetna Pinnacle [REDACTED]  
I have individual coverage  
HIOS ID # [REDACTED]

I was informed that the proposed increase for 2015 will be 22.2%. This is very disturbing for a 64 year old to have to pay.

I enrolled directly with Aetna and not through the marketplace because I do not have a computer and I do not know how to find out (and apply for) a premium tax credit.

I would like any assistance that you can give me.

Thank you

[REDACTED]



[To:](#)  
Cc:  
Bcc:  
Subject: Fw: Aetna Life Insurance Rate Increase

----- Forwarded by [REDACTED] on 07/17/2014 09:23 AM -----

From: [REDACTED]  
To: <premiumrateincreases@dfs.ny.gov>,  
Date: 07/12/2014 01:55 PM  
Subject: Aetna Life Insurance Rate Increase

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Hello,

I am a NYC waitress with an income of \$50 000. I am writing to oppose the rate increase. Currently my insurance payment is around \$500/month, which is already a staggering amount. A tenth of my yearly salary, it is a huge bill for me, the equivalent to half my rent. If the proposed rate increase goes through it will increase my insurance to \$600/month. This is an exorbitant amount for someone who requires so little medical attention. If the increase goes through I will have no choice but to seek an alternate source of insurance.

Sincerely,

[REDACTED]

Aetna Life Insurance  
NYC Community Plan Platinum 20  
HIOS #17210NY0090015