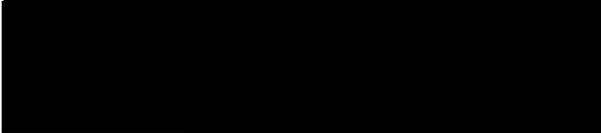




June 23, 2014

NYS Department of Financial Services
Health Bureau – Premium Rate Adjustments

RECEIVED
JUN 27 2014
HEALTH BUREAU
N.Y.C. OFFICE



Re: 

To whom this may concern,

We are in receipt of the Notice of Proposed Rate Change for 2015 dated June 18, 2014. This rate should not be approved. Our starting rate with Aetna was a reasonable rate but the increase to 23.4% is a ridiculous increase to small group coverage for small businesses who cannot afford it. Aetna entered the small group underwriting arena to cut into United Health business by low balling and now if you give this huge raise, once again small businesses will be taken advantage of.

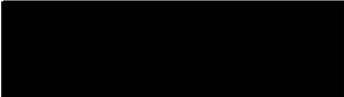
Please consider this our request to keep the rate the same for our company and not increase the rate for 2015.





6.20.14

NYS Department of Financial Services
Health Bureau - Premium Rate Adjustment



RECEIVED
JUN 27 2014
HEALTH BUREAU
N.Y.C. OFFICE

RE: Aetna Life Insurance Company's proposed premium rate changes

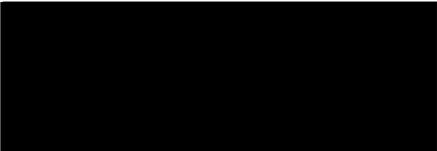
Dear Sir,

I have a Small Group  with plan NYC Community Plan Platinum 20 with Aetna Life Insurance Company, and was notified on 6.18.14 of this company's proposal to you to increase the rate of its premium by 103.8% over the year 2015.

As a medical provider my experience had been that progressively Aetna has been covering less and less medical care, crucial medications and doctor services, at a lower rate of pay and with an ever increasing cost to the my patients (deductibles, uncovered services etc).

I am therefore communicating to request that an examination is conducted by you investigating whether such a premium increase is indeed proportional to the alleged rise in the cost of health care services, or is it driven by greed and by inappropriate distribution of the funds allocated for health care (i.e. increased salaries and bonuses to insurance officials at the expense of patients, pharmacies, medical providers and laboratories).

Thank you very much,



June 23, 2014

Dear Dept. of Financial Services,

I am writing a personal note with reference to
The letter dated 6/18/14 for proposed Premium Rate changes

1. The name of my insurer is Aetna Life Ins. Company
2. The name of my plan is [REDACTED]
3. I have small group coverage
4. My HIOS [REDACTED]

I beg you not to raise our rates. It is difficult
as it is to try to make ends meet each month. We
are only 62 years old and can not go on Medicare yet.

Please help us and not raise our rates.

RECEIVED

JUN 26 2014

HEALTH BUREAU
N.Y.C. OFFICE

Respectfully
[REDACTED]

June 26, 2014

New York State Department of Financial Services
Health Bureau - Premium Rate Adjustments
One State Street
New York, NY 10004

Re: Aetna Life Insurance Company
OAEPO Gold 1000 90- small group coverage
HIOS Identification Number: 17210NY0090013

RECEIVED
JUN 30 2014
HEALTH BUREAU
REGULATORY OFFICE

To Whom It May Concern:

As the manager of a small business, I would like to express my frustration and disappointment with the proposed rate increase by Aetna and ask you to please deny the increase request.

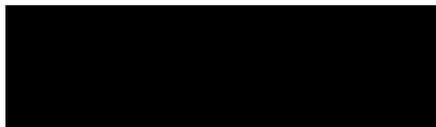
The proposed increase of 25.2% is a complete insult to a small business owner and its employees. We just moved insurance providers from Oxford to Aetna due to ridiculous price hikes that Oxford was applying to the premiums. Now Aetna is asking for a 25.2% increase, how about a 25 % decrease in the premiums for the small business owner?

We have been dealing with these increases for years. On average, the rate increase has been 15% each year for the past ten years. Unfortunately, we just changed companies and now they want to increase our premium by 25%? With these increases, we cannot afford to continue to provide our employees with adequate health insurance and our employees cannot afford these massive premiums. We are going to end up with people with no health insurance coverage or having to go to "MarketPlace" where premiums are just too high to afford.

Aetna reported a net income of \$665.5 million for 2013 while the small business owners are paying enormous premiums (over \$578 per month per employee without the proposed increase) and the employees still have to pay enormous co-pays, out-of-pockets expenses and have limited coverage. We ask you to please deny Aetna's request for a rate increase, it just not fair to the small business owner and the employees!

Thank you for your time.

Regards,



Manager



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/20/2014 05:13 PM

Aetna Life Insurance Company

group

epo

[REDACTED]

To whom it may concern, I am the COO of a small, New York City based business and I'm writing to you because I received a "Notice of Proposed Premium Rate Change." I want to let you know that I am strongly opposed to the proposed rate increase of 25.2% or 25.3% for the year 2015. Increases of such amounts would dramatically raise my cost of doing business and would make it harder for me to continue to operate my business. With only six full time employees, this rate increase would make it impossible for me to consider adding additional employees and throttle my ability to grow my business. In some ways, I feel that Aetna is not playing fairly with myself or every other consumer. Aetna chose not to participate in the NY State Health marketplace directly and the only reason I moved my company's healthcare to Aetna was because their prices were still competitive with those offered on the state's exchange. However, this rate increase strikes me as an unscrupulous attempt to no longer have to offer competitive rates now that they have "captured" my companies business. As the COO of a small company (and the person who oversaw its move to using Aetna's insurance) I ask you to not allow the proposed rate increase to go through. It feels dishonest on Aetna's part and the effects of this increase would negatively impact my companies ability to function. Please feel to contact me directly if you would like insight on the specifics of such an impact. Sincerely,

[REDACTED]

Here is the information I have been asked to include in my comment. Name of Insurer: Aetna Life Insurance Company Name of Plan: OA EPO Gold 1000 90 Coverage: Small Group coverage HIOS ID#: 17210NY0090013



Insurance premium increase

to: premiumrateincreases

06/22/2014 03:15 PM

Re: Insurer Name: Aetna Life Insurance Company
Plan Name: OA EPO Gold 1000 90
Small Group Coverage
HIOS ID # 17210NY0090013

To Whom It May Concern:

I received a letter from my insurance carrier, Aetna, informing me that they have requested a 25.2% rate increase in both the first and 2nd quarters of 2015. Please be advised that I am opposed to any increase for the following reason(s):

My employer currently pays \$578.91 for my health coverage per month and I pay \$1,070.98 for my family per month. In addition to paying this high premium by myself, I am now subject to a \$2,000 yearly deductible plus 10% co-insurance and up to \$6,000 in out-of-pocket expenses. Before the Affordable Care Act took effect, I had an insurance policy with no deductible, co-insurance or out-of-pocket expenses. I have found it very difficult to pay medical bills this year that are not covered by my insurance due to the deductible. I can barely afford to pay the large premium I pay now. I certainly will not be able to pay more than \$1070 per month.

I hope that the NYS Department of Financial Services will deny Aetna their increase request. It is very difficult for consumers such as myself to afford such high medical bills.

Sincerely,

[Redacted signature block]



Aetna Proposed Rate Increase For 2015

██████████ to: premiumrateincreases

06/22/2014 10:26 PM

Reg:

Aetna Life Insurance Company

OA EPO HSA Comp 2500 100 PY

Small Group Coverage

HIOS ID#: 17210NY0090001

To Whom It May Concern:

I am a physician, a solo primary care practitioner with 3 employees whom I provide health insurance for. For the past decade I have watched my premiums sky-rocket upward at 10-15% per year while my deductibles and co-insurance increase as well. Meanwhile, my personal reimbursements from all insurance companies have been slashed year after year. So to see Aetna's proposed rate increase of 26.9% boggle's the mind. Where can all this money they are collecting possibly be going if not to line their executive's pockets? To my knowledge there has been a massive utilization pullback over the past year that can not be simply explained from the fall out of the recession. While meanwhile more and more young and healthy people are being insured. This should be a perfect set up for these healthcare companies to be having their best years ever, yet they still ask for outrageous increases in their premiums. (Not to mention all the "unintentional errors" they make that somehow are always in their own favor.) When is the government going to stand up to these companies? I am already on the brink of not being able to afford to insure myself and my staff and to grant anything close to what they're asking would surely put me under. I ask you to do what's right and say no to any rate increase what-so-ever. I had actually been hoping that the rates would come down.

Sincerely,

██████████



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/23/2014 07:26 AM

Aetna Life Insurance Company
group
epo

[REDACTED]

I feel that raising insurance rates can be very unfair in some instances. I understand the need for changing and raising rates at time. I have picked a plan that I could afford, the most I could afford and then within three months of choosing the plan they are consider raising it. If insurance companies keep raising rates the government will have to pay everyone's because no one would pay the new premiums allowed. **CONSIDER THIS:** If you are going to allow an insurance company a rate increase they should have parameters, such as: 1-New enrollees premiums should not increase for the first three years. 2-Premiums should be raised on enrollees that frequent the doctor/hospital more than 'x' times per year



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/23/2014 10:59 AM

Aetna Life Insurance Company
group
epo



Name of our plan: NYC Community Plan Platinum 20 (Small group coverage) HIOS id number: 17210NY0090015 The increase of the of the premium rate is totally insane and unacceptable. It has been increased by 30.78% already during the last renewal. And other 26% increase will make it 64.78% increase! We strongly against this rate increase proposal. Thank you.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/23/2014 01:16 PM

Aetna Life Insurance Company
group
epo

[REDACTED]

name of plan: OA EPO silver 3000 70 hois id #: 17210NY0090025 the proposed 26% increase is outrageous. we use our plan minimally and still pay a very high monthly premium. plus, we have a very high copay each time we go to the doctor. If we do not see an increase in coverage, I fail to see why there is an increase in premium. the letter sites one of the reasons for the increase is due to rising cost of health case services. With the eob's I have been getting I do not see an increase in the services I use. Plus, I am very skeptical that there is an overall 26% increase in services. With the proposed increase, we will be not renewing the current plan. the affordable health care act is making health care extremely unaffordable.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/23/2014 04:14 PM

Aetna Life Insurance Company
group
epo

[REDACTED]

Aetna is requesting a rate increase of 23%. How do they expect people to pay a 23% increase? I own a business and I can't raise my prices 23% every year and keep my customers. Our employees don't get raises of 23% a year. Why is health care the only industry that gets away with raising them this much? My plan isn't a plan where I can see any doctor. They don't pay out of network benefits. They do not deserve an increase. The rest of the country isn't getting one.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/23/2014 05:43 PM

Aetna Life Insurance Company
group
epo



I am an employer of a six person company. Over the years we have struggled to find a policy that is both affordable for the company to offer a 50% copay on the monthly premium, and is financially feasible for our employees. This year our originally policy was phased out. What replaced it was one with less benefits, and a 30% increase in premiums. We are now notified that Aetna wants to increase the premiums 104% in 2015. If this happens, my company will no longer be able to afford to offer 50% copays to our employees. Even if we could, the remaining 50% that they will have to pay out of pocket each month for such a high deductible plan with no drug coverage will not be tenable nor attractive to them. I care about our employees and creating a company that helps them with their health and their health costs is important. Unfortunately, if Aetna gets their way, we will become another small business that provides nothing to our employees. This saddens me as I am also a member of the policy as well.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/24/2014 05:54 PM

Aetna Life Insurance Company
group
epo



I just received a notice that Aetna is proposing a 25% rate increase for 2015. I'm not sure any company in America can justify that kind of increase over a 1 year period. It would be absurd for your department to approve such an increase.



rate increase bull

[REDACTED] to: premiumrateincreases
Please respond to Oscar Hedaya

06/25/2014 11:54 AM

Insurance is Aetna Life Insurance
Plan is NYC Community Plan Platinum 20
Small Group Coverage
HIOS # 17210NY0090015

In 2013 I was paying \$700 for 2 employees under the insurance. In 2014 there was an increase to \$999.20. In 2015 they are proposing another 26% increase.. That will literally double the amount of money my insurance cost within 2 years. It's already tough to pay this amount. Increasing it again will make it impossible and I will have to cancel my insurance. This is ridiculous.

Thank you,
[REDACTED]
[REDACTED]