



Aetna Life Insurance Company

[REDACTED] to: premiumrateincreases

07/16/2014 12:38 PM

History:

This message has been replied to.

name of plan: OA EPO HSA COMP 2000 80 PY

Small group coverage

HIOS id: [REDACTED]

To whom it may concern:

We are a hard working middle class american family. Like responsible americans, every month we scrape together enough money to pay our premium for our health insurance. On top of that we have our deductible (which we met) and 20% co insurance. The bills keep coming in and its simply not affordable. Please do not increase the premium rate.

Thank you for your time and consideration,

Sincerely,

[REDACTED]



Aetna proposed rate increase

[Redacted]

to: premiumrateincreases@dfs.ny.gov

07/16/2014 03:47 PM

Please respond to [Redacted]



Please see attached letter. Aetna letter to stop increase- 2014.docx

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

July 16, 2014

Re: Aetna Life Insurance Company
Plan OA EPO Silver 2000 90
Small Group Coverage
HIOS identification number: [REDACTED]

To whom it may concern,

I am contacting you regarding the notice I received from Aetna in which my office staff are current members. Last year they received a large increase and this year they are asking for a 23.4 % rate increase. I think it's outrageous that insurance companies are granted large increases every year in premiums when the cost of living is only 2%. The insurance companies claim they need large increases because of the monies spent on health. What I see is the upper management and CEOs making excessive salaries and benefit packages when we the consumers are paying more for fewer services. I am paying a higher premium this year and have fewer benefits with more deductibles and higher copayments.

We are a small business and couldn't continue to absorb the increase in the premiums and had to require the employees to contribute more into the plan. The exchange may have helped some individuals which were uninsured, but once again, it crushed small business in New York.

I strongly request you start putting a hold on the premium increases and don't allow them to get an increase higher than the cost of living. Wouldn't that be fair for everyone? We need to stop the madness!

Sincerely,

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/18/2014 09:38 AM

Aetna Life Insurance Company
group
epo



This is my additional comment to my previous comment on July 15. Plan Name: OA EPO Silver
2000 60 Small Group Coverage HIOS identification [REDACTED] Plan



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/22/2014 11:18 AM

Aetna Life Insurance Company
group
epo

[REDACTED]

I received a letter from Aetna requesting a 25.2% rate increase for 2015 for the OA EPO Gold 1000 90 plan. PLEASE DENY THIS REQUEST. People can not afford this! This is NOT AFFORDABLE HEALTHCARE! My deductible and coinsurance are now \$6,000/year. If we lose more money out of our paychecks, you are putting an even greater financial burden on families that are a ready struggling in this economy! The CEO of Aetna said that the increases were only 20% - how did NY get 25% increases? We were suppose to have decreases since NY had such higher healthcare standards already, Please do no approve this - you will only push people out of NY! Thank you for your time and attention.



AETNA OA EPO GOLD 1000 90

to: premiumrateincreases@dfs.ny.gov

07/28/2014 02:15 PM

History:

This message has been replied to.

Health Bureau - Premium Rate Adjustments

It has come to my attention that the Aetna Life and Health Insurance Company I have thru my employer is attempting a rate increase for the 2015 calendar year of over 25% per quarter for a total of 100.9% for the year. On the letter that was sent out dated 6/18/14 they included the NYS department of Financial Service as a point of contact. I was informed to contact you within 30 days of receipt of the letter, unfortunately I had a death in my family and was not able to communicate. I am in small group coverage and my HIOS number is [REDACTED].

This is an outrageous expectation and an abomination of what is happening to the American taxpayer and home owner like myself. The poor economy has already affected business and my salary to an extreme. I have been employed my entire life and have always been able to provide for myself and my home, however in lieu of this information, that will be beyond impossible to meet that standards of affordability. I am not asking for assistance nor would I want to. I am writing for help with not having companies be allowed to jeopardize the middle class which is what is happening. The health insurance companies have already increased insurance premiums over 100 percent. I need my health insurance. I do not want to be forced to go on Obamacare because my physicians will not except that insurance, nor do I wish to ask for assistance. How can this be happening? Can you please offer help and assistance with this difficulty?

[REDACTED]
Hauppauge, New York

[REDACTED]

RECEIVED
JUL 17 2014
HEALTH BUREAU
N.Y.C. OFFICE
JUL 14, 2014

[REDACTED]

[REDACTED]

NYS Department of Financial Services
Health Bureau- Premium Rate Adjustments

[REDACTED]

[REDACTED]

Dear Sir/Madam:

Our firm has small group coverage with Aetna and has been informed of the requested premium rate increase. We strongly oppose the proposed increase. Our firm has had coverage with Aetna for approximately ten years. Our premiums have almost tripled in this timeframe. In particular, since the passage of the Affordable Care Act, large premium increases have been constant. On the other hand, we have seen more restrictions on medications and services and our doctors have had to modify medical orders so that our costs can be reduced. Further, hiring of additional employees by our firm will be discouraged so long as our health insurance costs skyrocket. As a result, the economy will be slow to recover because small businesses cannot afford to hire additional employees.

Very Truly Yours,

[REDACTED]

RECEIVED

JUL 02 2014

HEALTH BUREAU
N.Y.C. OFFICE

July 1, 2014

NYS Department of Financial Services
Health Bureau – Premium Rate Adjustments

To whom it may concern,

I am writing to you in regards to the proposed rate change for our 2015 premium rates. As a small organization, the astronomical price increase of 25.2% is an onerous burden on the [REDACTED] and therefore request you reject Aetna's increase request. I assure you that the current fees are more than adequate to cover a risk profile such as ours.

Our policy covers three individuals all younger than the age of 40 and are all in excellent health. The maximum payout of our policy is approximately \$300,000 and there have been no significant changes to our covered employees that would warrant such an increase. Below is our insurance information:

Name of insurer: Aetna Life Insurance Company

Plan Name: OA [REDACTED]

Coverage Type: Small Group

HIOS Identification Number: [REDACTED]

Thank you for considering this feedback and urge you to reject this request.

Yours for a better New York,
[REDACTED]



RECEIVED
JUL 07 2014
HEALTH BUREAU
N.Y.C. OFFICE

NYS Department of Financial Services
Health Bureau – Premium Rate Adjustments

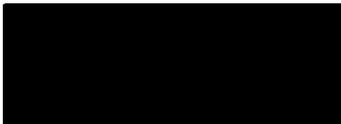


Dear NYS Department of Financial Services:

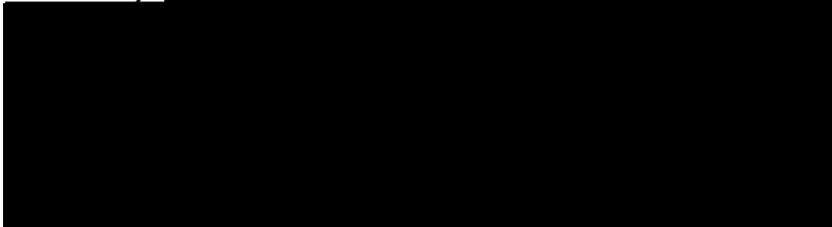
We received Aetna Life Insurance Company's notice that it is filing a request with NYS Department of Financial Services to approve a change to our premium rates for 2015. Axelrod Energy Projects oppose this 25% increase in insurance premiums.

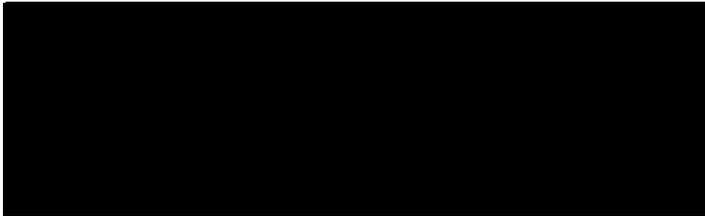
This opposition arises from the fact that we are a small business, we have worked hard to fully cover the cost of our employee health insurance and not diminish the coverage offered. As our income does not increase at this rate, increasing a large expense so disproportionate to other expenses throws our budget out of whack. A suggested alternative is for the insurance company to bulk small groups together to essentially be a larger group. If you have any questions, please contact me at 

Aetna Life Insurance Company



Sincerely

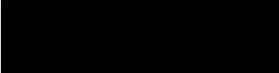


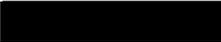


RECEIVED
JUL 11 2014
HEALTH BUREAU
N.Y.C. OFFICE

July 9, 2014

NYS Department of Financial Services
Health Bureau – Premium Rate Adjustments



Re: Opposition to Aetna's request for premium rate increase of 25% for small group health insurance
Name of Plan: OA EPO Gold 1000 90
Our HIQS number is 

Dear Sir, Madam,

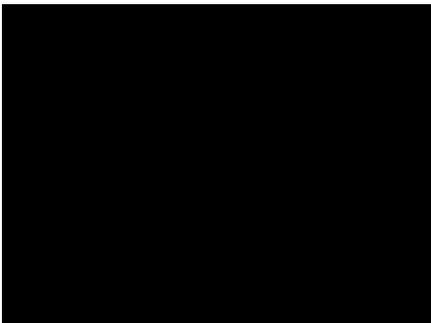
We strongly object to Aetna's attempt to raise premium rates on our health insurance coverage by 25%.

We received a letter from our insurer Aetna Life Insurance Company stating that they are requesting permission to raise rates on our small group plan for health insurance by 25% beginning in 2015. An increase of 25% would make this insurance plan much too expensive for our company and employees and would effectively put this health insurance coverage out of reach for our company and I imagine many other small businesses like ours.

Before the Affordable Care Act, our small business of 5-10 eligible employees has struggled to find decent health insurance coverage, only to have the insurers terminate our group plan or force us off the rolls by raising raise the rates to a prohibitive price. We have looked forward to the Affordable Care Act to help small businesses like us to keep group plans that work well for our employees, and to help prevent insurers from outright termination or constructive termination of coverage through steep increases in premium rates, such as Aetna's 25% rate hike request.

We respectfully request that you deny Aetna's request to raise premium rates by 25%.

Sincerely,

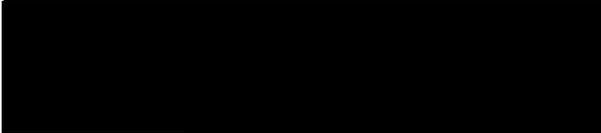




June 23, 2014

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.

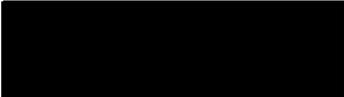
Please consider this our request to keep the rate the same for our company and not increase the rate for 2015.





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



**Re: Aetna Life Insurance Company - Plan OA EPO Silver 2000 90 - Our HIOS
id number 17210NY0090023**

to: premiumrateincreases@dfs.ny.gov

06/26/2014 04:04 PM

History:

This message has been replied to.

We have been advised by the above insurance Company, with a letter dated June 18 that they are planning to increase our premiums by as much as 23.5%, in 2015.

We do not believe that this was the end result advertised to the four corners of the world by the Affordable Care Act.

Quite the opposite, the ACA was supposed to bring down the premiums, and help employers cover the cost of the premiums for their employees.

This increase is further proof that we were all abundantly lied to, and I wonder what the Obama administration and the Democratic Party have to say about this evidence of their inability to keep Insurance Companies' greed in check.

Best regards.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/29/2014 08:39 PM

Aetna Life Insurance Company
group
epo



Plan name: OA EPO HSA Comp 5000 100 PY HIOS id no. 17210NY0090009 We chose this plan for our small business with \$5000 deductible which the company pays up to \$2500 of it. The insurance company has paid almost nothing up to now and we do not anticipate anything more based on our last year experience. We do not think that a 25% rate increase is anything but reasonable. The insurance company collecting all the premiums without paying anything, they should reduce our premium and not increase it.



opposition to proposed premium rate increases

Cc: [REDACTED] to: premiumrateincreases

06/30/2014 05:16 PM

History: This message has been replied to.

Aetna Life Insurance Company
OA EPO Silver 2000 90
Small Group Coverage
HIOS id 17210NY0090023

I am in receipt of a notice dated 6/18/14 wherein Aetna is requesting 23.4% rate increases “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.”.

Needless to say, an increase of this magnitude in **unconscionable** and cannot be sustained by small business.

Enough said.

[REDACTED]



Objection to Aetna's Request for Premium Increase

to: premiumrateincreases

06/30/2014 11:58 PM

History:

This message has been replied to.

I strenuously object to Aetna's requested premium increase.

Let me point out 2 facts:

1. I am a healthy person, and yet I will spend more than \$1 million in my lifetime on healthcare premiums, when I am not actually receiving any medical care. (And I have the least expensive plan that pretty much restricts me from going to the doctor). How that much money can actually be construed as a premium, rather than actual payment for services, I have no idea.

2. Aetna CEO [REDACTED] pay more than tripled last year to \$36 million (not including \$11.1 million in stock awards which vest later and are based on the company's performance).

How you would possibly approve any increase, yet alone a 25% increase that goes to their bottom line profit while making actual preventative and basic care out of reach of working class people, is beyond me.

Have a conscience and deny this increase, and demand a reform in corporate practices and compensation to reduce healthcare costs and premiums.

Thank you.

[REDACTED]

Wake Up Your Brand!



Please respond to [REDACTED]

07/02/2014 07:36 PM

History:

This message has been replied to.

Re: Aetna Life Ins Co
plan; OA EPO Silver 2000 90
Small group coverage
HIOS ID=17210NY0090023

Sir: 7-2-14

A brief glance at Yahoo finance reveals AET stock moving from 60.32 to 82.95 n the past year.

Their market cap (value of AET) went up 37% in ONE YEAR.

Did your net worth go up 37% in the past year??

Instead of requesting a 23.4% rate increase, AETNA should hide under a rock and hope that nobody

noticed. Their request is absurd.

[REDACTED]



Aetna

to: premiumrateincreases

07/07/2014 09:50 PM

History:

This message has been replied to.

Aetna has notified me of a proposed 22.2% increase to my premiums.

This is a brand new policy that just took effect May 1st, 2014, thanks to the affordable care act. How is it possible that Aetna should be allowed such a large increase so soon?

Please do not approve this rate change!

Insurer: Aetna Life Insurance Company

Plan: NY Aetna Pinnacle PD:OAMC

HIOS ID: 17210NY0060001.

Your response would be greatly appreciated.



[REDACTED] (DFS)

From: [REDACTED]
Sent: Thursday, July 10, 2014 12:24 PM
Subject: Opposition to Aetna's premium rate increase (25%) request for Plan OA EPO Gold 1000 90
Attachments: NYS DFS_Opposition Letter_Aetna rate hike_July 9, 2014.pdf

Dear Sir, Madam,

Please find attached a letter stating our opposition to Aetna's request to raise premium rates for small group health coverage by 25%. We are a small business currently subscribed to this plan, and such an increase is cost prohibitive for us and is effectively a method for Aetna to force small businesses, like us, off their rolls for the plan.

Our HiOS number is 17210NY0090013

Sincerely,

[REDACTED]
COO
[REDACTED]



July 9, 2014

NYS Department of Financial Services
Health Bureau – Premium Rate Adjustments
1 State Street
New York, NY 10004

Re: Opposition to Aetna's request for premium rate increase of 25% for small group health insurance
Name of Plan: OA EPO Gold 1000 90
Our HIOS number is 17210NY0090013

Dear Sir, Madam,

We strongly object to Aetna's attempt to raise premium rates on our health insurance coverage by 25%.

We received a letter from our insurer Aetna Life Insurance Company stating that they are requesting permission to raise rates on our small group plan for health insurance by 25% beginning in 2015. An increase of 25% would make this insurance plan much too expensive for our company and employees and would effectively put this health insurance coverage out of reach for our company and I imagine many other small businesses like ours.

Before the Affordable Care Act, our small business of 5-10 eligible employees has struggled to find decent health insurance coverage, only to have the insurers terminate our group plan or force us off the rolls by raising raise the rates to a prohibitive price. We have looked forward to the Affordable Care Act to help small businesses like us to keep group plans that work well for our employees, and to help prevent insurers from outright termination or constructive termination of coverage through steep increases in premium rates, such as Aetna's 25% rate hike request.

We respectfully request that you deny Aetna's request to raise premium rates by 25%.

Sincerely,





aetna proposed rate increase subscriber response

to: premiumrateincreases

07/11/2014 11:03 AM

History:

This message has been replied to.

RE: Aetna Life Insurance company proposed rate change; OA EPO HAS Comp 2500 100 PY; small group coverage

Thank you for the opportunity to respond to this rate change proposal, which I believe is not warranted and, further, is far too much of an increase for small groups to bear the burden.

The rate change proposed seems to be in response to some anticipated increase in expenses. This increase has not happened yet and it seems that the Aetna is most concerned with ensuring its profits and so will offset any actual burden onto the small group employers and, ultimately, the employee subscribers. This effectively ensures that large insurance companies continue to have the needed financial leverage to squeeze and profit from the small businesses and subscribers while they keep themselves making bountiful profits. It seems outrageous that any industry would propose raising rates just in case its expenses are increased and especially health care, which is a service involving important value decisions that should not be made based on the insurance industry profiting from subscribers being more sick and getting less services.

There has been enough increase over the past decade. I propose that Aetna be made to wait and see if an actual increase in expenses occurs. Much data shows that expenses will actually decrease overall and that should be the expectation and hope that the industry works toward.

This proposal reveals selfishness and greed on the part of Aetna.





Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/12/2014 01:46 PM

Aetna Life Insurance Company
group
other



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 a month, which is already a staggering payment. 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 and alternate source of insurance. Sincerely, 
 Aetna Life Insurance NYC Community Plan Platinum 20 HIOS #17210NY0090015



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/15/2014 12:31 PM

Aetna Life Insurance Company
group



This year my company moved from United Healthcare Oxford to Aetna due to the increase in premium of 8-9%. Honestly, I feel like maybe we should have stayed with United Healthcare because 26.3%-26.4% increase in health premium is ridiculous! Do those insurance companies really believe that small business have a lot of money in their pocket? I understand that the Affordable Healthcare Act requires certain specialists to be covered but that does not require the company to increase the 26.4%. Meanwhile Aetna is had report 22.7 million in revenue Q1 earnings and is strong in the stock market. They are increasing the premium to benefit themselves and the investors not the small business who are trying to keep their health insurance. Please consider how much the 26.4% increase in premium is going to my company and all the other small businesses. 



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/15/2014 03:06 PM

Aetna Life Insurance Company
group
epo



I received a letter informing me that Aetna wants to increase rates on my OA EPO Sliver 2000 60 plan when I renew in March, 2015 by 26.3%. I can not afford a 26.3% increase, and neither can my employer. That means that they will just drop insurance coverage, and I will be forced to go into the Affordable Healthcare Coverage pool, and pay the full amount myself for my wife and me. I will not be able to afford that much money, and I also have some medical conditions and some expensive medications. This will be devastating to me, and others like me. This can not be allowed to go through. There must be a more reasonable increase that should be determined and put in place.



Aetna Premium Rate Increase OA EPO Silver 3000 70

[Redacted] to: premiumrateincreases@dfs.ny.gov

07/15/2014 05:34 PM

History:

This message has been replied to.

To whom this may concern,

I am requesting that DFS disapprove the proposed Rate Increase to the above referenced Aetna Plan. My rate have been increased every year for the past several years and I will not be able to afford this insurance for my employees. I am sure that the cost of healthcare is increasing but I find it hard to believe that the cost has increased 26% this year.

Thank you,

[Redacted] CFP®

[Redacted]

New York, NY 10017

[Redacted] (fax)

[Redacted]



Proposed Premium rate increase

██████████ to: premiumrateincreases@dfs.ny.gov
Please respond to ██████████

07/15/2014 09:52 PM

History:

This message has been replied to.

To whom it may concern.

In July 2014 I received a letter from Aetna that my premium in 2015 will go up 100.9%. Shock is an understatement. That means, that from a little over \$1350 a month, that I pay now, I will be paying more than \$ 3300 a month (over \$39600 /year). Is this legal? What else in this country can go up 100.9% in one year? and be legal?! At my present salary, this health insurance will take about 40% of my annual income.

Insurer-----Aetna Life Ins. Comp.

name of my plan----OA EPO Gold 100090

It is --Small Group coverage

My HIOS # is 1721ONY0090013

My Name is ██████████

Thank you for your HELP



[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

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



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 [REDACTED]

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]