



June 18, 2014

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

RECEIVED

JUN 25 2014

HEALTH BUREAU
N.Y.C. OFFICE

Re: Affinity Health Plan request for increase

Dear Sir/Madam/Committee,

I am a self employed sole proprietor. I love New York but did not move here until I was 29 years old.

I had medical insurance through Blue Cross Blue Shield through the 1980's and 1990's but then it started becoming expensive. I got a policy through GHI but it only covered hospitalization. That was about all I could afford. As I got older and as the insurance companies became "too big to fail" and began owning the country, I could no longer afford insurance and I cancelled even the GHI hospitalization plan.

I had no insurance for a few years. I have a few health issues but I am getting older and that is to be expected.

I signed up for insurance under the Affordable Care Act and at first I chose Emblem until I found out that it was part of GHI and then I chose Affinity, based on the reviews from customers which I could find.

Now, about two or three months after I signed up, I got a letter stating that they are asking for a 13% increase in their fees. I also received the enclosed letter, which indicates that my insurance costs will either go up 13% or will go down 13% because the third paragraph says that the percentage change to my premium will be "-13%."

This is confusing. They sent a letter stating that they were asking for a 13% increase and then they told me that my insurance will change by -13%. That is not clear.

The purpose of this letter is to ask the Department to tell Affinity to tell each customer what their premium will be if they

get what they are asking for. I don't trust insurance companies. I have seen what they do. GHI covered me when I had cataract surgery and paid about 25% of the cost of my cataract surgery. I paid them a few thousand for insurance and they paid a fraction of my expenses.

Unless the Department of Financial Services is in the pocket of the insurance companies, then you should require them to tell each insured how much in dollars the request will be to the insured. This is not onerous. They have money for advertising and do so by mail. This is just one more mailing. They have already done the exact calculations which I am asking for, they cannot pretend that this would be requiring them to do something which they cannot afford. They have the figures, they do not calculate their income in percentages, they calculate their income and projected income in dollars. Let them tell me and the other customers the dollar figure.

This may sound like I am nit-picking but I have received two letters from them. The first said that they would ask for a 13% increase, the second said I would have a 13% decrease. I am merely asking for clarification for me and for all the other customers situated as I am. I assume all the customers got both letters.

If they are going to raise everyone's charges by 13%, I object to that. I think it is sneaky to advertise a low price when everyone must buy insurance and then, within a few months, ask for an increase. I am sure that there are arguments to be made against this but they picked their prices and I agreed to what I pay so there it is. They are quite able to forecast their expenses and they did so, now they are suddenly in need of a huge increase and I object to that, even if my cost goes down.

They should at least make it clear as to what they are asking for and the actual effect on each insured's costs before you even listen to them because otherwise the public has not been informed.

