



To:
Cc:
Bcc:
Subject:

----- Forwarded by [REDACTED] on 07/08/2014 12:02 PM -----

NYS Department of Financial Services <portal@dfs.ny.gov> wrote on 06/16/2014 02:08:10 PM:

> From: NYS Department of Financial Services <portal@dfs.ny.gov>
> To: PremiumRateIncreases@dfs.ny.gov,
> Date: 06/16/2014 02:08 PM
> Subject: Prior Approval Submission
>
> Empire HealthChoice Assurance, Inc
>
> group
>
> other
>
> [REDACTED]

[REDACTED]

>
> A TRAVESTY. A SCAM BETWEEN NY STATE, FEDS AND INSURANCE COMPANIES.
> THE MIDDLE CLASS CAN NO LONGER AFFORD HEALTH CARE, YET I'M REQUIRED
> BY LAW TO CARRY IT. I'M SICK THAT THE USA HAS BEEN GIVEN OVER TO YOU
> GREEDY BLOOD SUCKING AUTOCRATS. MY HEALTH CARE COMPANY IS OXFORD BUT
> YOUR STUPID SYSTEM DOESNT' HAVE A CHOICE FOR OXFORD AND WON'T LET ME
> LEAVE IT BLANK. THE GOVERNMENTS AND THEIR CRONIES ARE THE RULING
> CLASS. STUPIDITY AND GREED. THE MIDDLE CLASS IS DEAD, WHICH IS JUST
> THE WAY IT

----- Forwarded by [REDACTED] on 07/08/2014 12:02 PM -----

[REDACTED] wrote on 06/26/2014 08:56:23 AM:

> From: [REDACTED]
> To: <premiumrateincreases@dfs.ny.gov>,
> Date: 06/26/2014 08:56 AM
> Subject: rate increase

>
>
>
>
> My insurance is from Empire HealthChoice HMO, Inc.
> I h [REDACTED] latinum Plan
> my [REDACTED]
> I have individual coverage and my HIOS id# is [REDACTED]

>
> I just received the letter stating that Empire is requesting an 18.
> 4% increase for next year
> OUTRAGEOUS!!!!
> My husband and I are self-employed, we already suffer the burden of
> excessive state income taxes compared to other areas of the country

> and we pay one of the highest sales tax rates nationally.
> We were forced to switch out of traditional health coverage and into
> this OBAMA CARE morass which took at least 9 hours of hold time on
> the phone to get going since the website wasn't working.
> Now after only 6 months of operation they want over 2500.00 increase for
2015.!
> So much for helping the working poor. The threshold for even a
> small percentage of financial aid makes living on Long Island
> financially burdensome. Every week we put in over 50 hours at work
> and yet we are only able to afford to keep one car between us and
> that is 11 years old. Thank The Good Lord that we purchased our
> house in the 1980's because I certainly would not be able to
> purchase it today because we don't make enough money to qualify for
> a regular mortgage.
> It is beyond comprehension that the NYS government can't see how
> these increases are driving the middle class right out of New York.
>
> Thank you for the opportunity to be heard - and be assured that you
> will hear from many more honest, hardworking New Yorkers loud and
> clear at the polls if this travesty of an increase is allowed to pass.
>

[REDACTED]

>



To:
Cc:
Bcc:
Subject:

----- Forwarded by [REDACTED] on 07/08/2014 12:04 PM -----

[REDACTED] wrote on 06/05/2014 10:04:07 PM:

> From: [REDACTED]
> To: PremiumRateIncreases@dfs.ny.gov,
> Date: 06/05/2014 10:04 PM
> Subject: Proposed Rate Increase
>
> Note: I have sending this letter on beh [REDACTED]; he does
> not have a computer. I am his neighbor [REDACTED] indly
> ew and expedite, p [REDACTED]
> [REDACTED].doc" [REDACTED]]

----- Forwarded by [REDACTED] on 07/08/2014 12:04 PM -----

[REDACTED] > wrote on 06/23/2014 10:20:15 AM:

> From: [REDACTED] >
> To: <premiumrateincreases@dfs.ny.gov>,
> Date: 06/23/2014 10:20 AM
> Subject: Empire BlueCross BlueShield
>
> Gentlemen:
>
> This move by Empire BlueCross BlueShield to increase premiums by
> approximately 17.9% is totally ludicrous. The purpose of the
> Marketplace is to provide insurance to those (a) who cannot afford
> private insurance or (b) whose employers do not provide medical
> insurance. Those who fall under category (a) will have an even
> greater burden (or impossibility) in affording medical insurance and
> regarding (b) how many CEO's of corporations or even their employees
> get a 17.9% salary increase?
>
> The Empire notice cites the rising cost of medical care, and whose
> fault is that? The Medical Insurance Companies are making huge
> profits which they are NOT sharing with the doctors on their
> respective plans, but are instead keeping most of it for themselves
> and giving the rest to their shareholders.
>
> How is any of this fair or even reasonable? This totally defeats
> the concept of affordable medical care and it is unconscionable.
>
> Please do not approve their request!
>
> Respectfully,
>
> [REDACTED]

----- Forwarded by [REDACTED] on 07/08/2014 12:04 PM -----

[REDACTED] wrote on 06/24/2014 10:19:48 AM:

> From: "[REDACTED]" >
> To: <PremiumRateIncreases@dfs.ny.gov>,

> Date: 06/24/2014 10:19 AM
> Subject: Empire Blue's propsoed 2015 Rate Increase
>
> Hello,
> I wanted to submit a comment to their proposal. Empire has done
> nothing but disseminate misinformation since the Health Exchange
> plans were first posted last fall.
>
> Prior to selecting a plan I called each of them and a rep from
> Empire told me that all of my doctors were in the plan. It turns
> out that NONE of them were and I was
> forced to select new doctors. Further, I was told that I would be
> given additional assistance with my annual deductible from NYS but
> Empire now tells me that is not the case.
>
> Before they are granted any rate hike, they should be made
> accountable for all of the misinformation they continue to distribute.
>
>
> [REDACTED]
----- Forwarded by [REDACTED] on 07/08/2014 12:04 PM -----

[REDACTED] > wrote on 06/25/2014 10:07:19 AM:

> From: [REDACTED] >
> To: <PremiumRateIncreases@dfs.ny.gov>,
> Date: 06/25/2014 10:07 AM
> Subject: Empire BlueCross BlueShield Proposed Rate Change
>
> Dear Commissioner Lawsky,
>
> I am writing to you in complete opposition of Empire BlueCross
> BlueShield getting another rate increase. My premium was just
> increased this January, 2014 to \$662.76. When I received this
> proposed rate change letter stating my premium would go up to \$713.
> 13, if approved, I knew I had to send this email immediately.
>
> As a senior citizen, on a fixed income, I cannot see why this
> company would need another increase so soon. What could they have
> done or what additional expenses could they have incurred, in such a
> short period of time, to warrant another increase? This is totally
> outrageous to me!
>
> So, I am asking you, Commissioner Lawsky, to deny Empire this rate
> increase. Please think about all the senior citizens, such as
> myself, who are on fixed incomes that are being strangled by these
> ever increasing rates.
>
> Thank you for your time and consideration to this matter.
>
> Yours truly,
> [REDACTED]
----- Forwarded by [REDACTED] on 07/08/2014 12:04 PM -----

[REDACTED] wrote on 06/26/2014 04:30:35 PM:

> From: Consumers/NRES/NYC/SIDNY
> To: Premium Rate Increases - Public Comments/nyc/nysdfs@NYSDFS,
> Date: 06/26/2014 04:30 PM
> Subject: Fw: NYS Department of Financial Services Consumer

> Assistanc
> Sent by: [REDACTED]
>
>
> New York State Department of Financial Services
> Consumer Assistance Unit
> One Commerce Plaza
> Albany, NY 12257
> 800-342-3736 (Consumers Hotline)
> 518-474-6600 (Outside of NYS)
> 518-474-2188 (Fax)
>
>
> ----- Forwarded by [REDACTED] on 06/26/2014 04:30 PM -----
>
> From: [REDACTED] Insurance Inquiry <[REDACTED]>
> To: <[REDACTED]>,
> Date: 06/24/2014 03:56 PM
> Subject: NYS Department of Financial Services Consumer Assistance Unit
Inquiry
>
>
> Dear [REDACTED]:
>
> Your inquiry submitted to the NYS Department of Financial Services
> Consumer Assistance Unit has been received and will be reviewed promptly.
>
> The information you entered is as follows:
>
> Your Na [REDACTED]
> Email: [REDACTED]
> Address: [REDACTED]
>
> Your Company/Organiz [REDACTED]
> Daytime Telephone#: [REDACTED]
> You are a(n): CONSUMER
> Type of Insurance question/comment: HEALTH
>
> Your Questions and/or Comments have been recorded as follows:
>
> * * * * *
>
> Please forward this to the proper department. Thank you...
>
> Please do not approve Empire Blue Cross "RATE INCREASE" for 2015.
> They want an increase of 18.4% and if approved, my wife will not be
> able to afford health insurance any longer. She pays \$409 now and
> the \$75 increase can not be permitted. Social Security which is our
> only income increases 1.5% so approve only the same amount that YOUR
> government increases OUR social security... STOP the health
> insurance companies from these outrageous annual rate increases..
PLEASE!!!!!!
>
> * * * * *
>
>
> Sincerely,
>
> New York State Department of Financial Services
> Consumer Assistance Unit.

> email at: consumers@dfs.ny.gov
>

----- Forwarded by [REDACTED] on 07/08/2014 12:04 PM -----

[REDACTED] > wrote on 06/28/2014 11:13:26 AM:

> From: [REDACTED] >
> To: "PremiumRateIncreases@dfs.ny.gov" <premiumrateincreases@dfs.ny.gov>,
> Date: 06/28/2014 11:13 AM
> Subject: Monthly notice/proposed rate increase

> Gentlemen:

> Every month I receive a letter from Empire Blue Cross Blue Shield
> dated 2 or 3 days before the end of the month which states:

> In accordance with the provisions of the Affordable Health Care Act
> (ha, ha) we must notify you that if your premium payment is not
> received by the end of coverage month your insurance is cancelled
> and any claims for that month will not be honored.

> The postage for this enlightening message is 40 cents and lets say
> the cost of the paper and printing raises the monthly cost to 45
> cents per subscriber or \$5.40 per year.

> While I do not know how many subscribers Blue Cross Blue Shield has;
> and for argument's sake lets say 20 million, the cost of this
> notice alone is \$ 108 million annually.

> It is no wonder a rate increase is requested; I am sure this is but
> one of many small inefficiencies required by the "Affordable Care Act".

> Very truly yours,

> [REDACTED]
----- Forwarded by [REDACTED] on 07/08/2014 12:04 PM -----

[REDACTED] > wrote on 06/30/2014 03:21:11 PM:

> From: [REDACTED]
> To: "premiumrateincreases@dfs.ny.gov" <premiumrateincreases@dfs.ny.gov>,
> Date: 06/30/2014 03:21 PM
> Subject: FW: RE HIOS [REDACTED]

> From: [REDACTED]
> Sent: Monday, June 30, 2014 2:47 PM
> To: premiumratein
> Subject: RE HIOS [REDACTED]

> I received the attached rate increase notification. You will
> notice that at the bottom of page one is states there will be cost
> sharing changes but does not specify the changes. I think that
> the comment period shouldn't start until Blue Cross discloses those
> changes. June 18th notification is incomplete and therefor does
> not fulfill the legal disclosure requirements.

> Thank you very much

>

> [REDACTED] ate_increase_2015.pdf" deleted by

>

----- Forwarded by [REDACTED] on 07/08/2014 12:04 PM -----

[REDACTED] > wrote on 06/30/2014 07:42:18 PM:

> From: [REDACTED] >

> To: <PremiumRateIncreases@dfs.ny.gov>, <[REDACTED]> ,

> Date: 06/30/2014 07:42 PM

> Subject: Regarding premium increase

>

> To Whom it May Concern,

>

> I was recently mailed a letter stating that Empire BlueCross Blue
> Shield was increasing their monthly payments. However, I originally
> chose this plan because it is the best plan I can afford. All of my
> doctor's belong to this plan as well. I cannot afford \$403.00
> monthly. I am going to dispute this increase because I cannot afford
> the payments. Half of my pay check will go to my insurance. I do
> have other expense that I need money for; I need money to live.

>

> Please call or email me if there are any problems. My number is

[REDACTED]

>

>

> [REDACTED]

> [REDACTED]

>

> Thanks

>

> [REDACTED]

[REDACTED] Ave.
[REDACTED] NY 10032

I am a member of Empire Blue Cross Blue Shield [REDACTED]
Up to 02/01/13 my fee to Blue Cross was \$583.38.
As of 02/01/13 I paid \$600.87
That is an increase of \$17.49.
As of 02/01/14 I paid \$662.76, which is an increase of \$61.89.
This is the second increase that Blue Cross is demanding in less than six months, and it is impossible to grant them that increase.
I realize that medical costs are going up, but not that much that fast.

I am an 88 year old retired veteran of World War 11 and the older I get, the more medical attention I need. It is impossible for me to pay these constant increases. Please look at this situation from both sides and do not automatically go along with Empire Blue Cross.

Sincerely Yours,

[REDACTED]