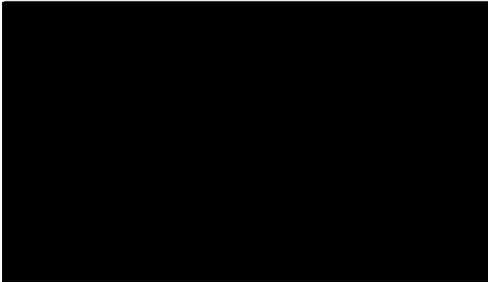


New York State Department of Financial Services

Health Bureau' Premium Rate Adjustments



RECEIVED

JUL 23 2014

HEALTH BUREAU  
N.Y.C. OFFICE

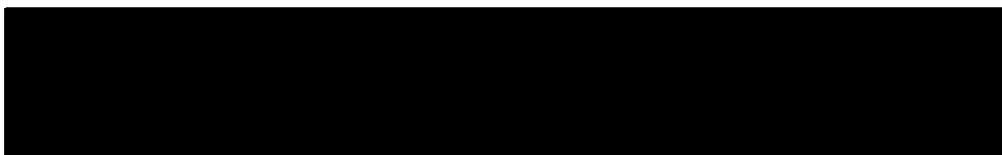
I am a long-standing member of the Health Insurance Plan of Greater New York (HIP).

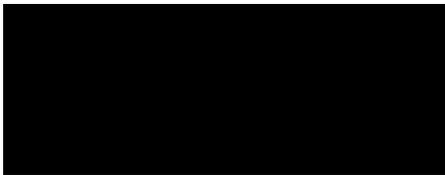


I have large group coverage.

I am outraged by the proposal of raising my premium 5.95 percent.

I am accusing the HIP Senior Management of each earning a six-figure income with a nice home, possibly a comfortable Summer home, a Summer vacation allotment, at least two well-maintained vehicles, and everything their (on average) 2.5 children will need or desire.





RECEIVED

JUL 28 2014

HEALTH BUREAU  
N.Y.C. OFFICE

To: New York State Department of Financial Services

Insurance : Health Insurance Plan of Greater New York ( HIP)  
Plan Name : HIP Prime HMO PHSTD  
Large Group Coverage  
Group :

To Whom It May Concern.

Recently I received a letter from my Health Insurance Company - Health Insurance Plan of Greater New York ( HIP) - about their proposed premium rate change. My health insurance is filing a request to DFS to rise my premium by 18.35 percent in 2015. In my opinion this is unthinkable. Two or three years ago my Health Insurance Plan of Greater New York ( HIP) premium went up by about 19 percent and in other years it has gone up by several percent which is much higher than the inflation rate. The inflation rate for 2014 is 2.1 percent and this proposed premium increase is 8.73 times higher than the inflation rate. I do not believe that the cost of health care went up by 18.35 percent in 2014 and this is what my insurance company states. There has to be some regulation that does not allow health insurance companies to consume every year larger portion of peoples incomes. Please take my letter under consideration and do not approve such premium increase. I am very disappointed by what my health insurance proposed to DFS. I am also attaching the copy of the letter I received from Health Insurance Plan of Greater New York ( HIP).

Sincerely,





**Advance Notice About Proposed Changes To Your EmblemHealth Premium Rates**

July 17, 2014



1455

NYSHIP CUSTOMER SERVICE UNIT

Group number: [Redacted]

**Re: Notice of Proposed Premium Rate Change**  
HIP Prime HMO PIISTD

Dear [Redacted]

Health Insurance Plan of Greater New York (HIP), an EmblemHealth company, is filing a request with the New York State Department of Financial Services (DFS) to approve a change to your group 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 Changes**

Your rate is not changing at this time. This letter is simply to let you know that we are filing a request for new rates for 2015 renewals with DFS.

The proposed percentage change to your premium is 7.67 percent.

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 that your group policyholder selects on renewal. Also, the final, approved rate may differ because DFS may modify the proposed rate.

**Why We Are Requesting a Rate Change**

We are requesting a rate increase because of the rising cost of providing our members' care. This includes increases in the rates that we pay our providers, the higher costs of new treatments and prescription drugs, and increased utilization in medical services required by many of our members.

Additionally, this proposed rate change is due to the introduction of new rating regions for Long Island, Mid-Hudson and Albany. As part of this change, rates will be based on employee place of residence. The rate increase also accounts for changes in the premium rates for various member cost-sharing options.

*(Continued)*

PLEASE DO NOT CHANGE MY HUSBANDS TIER 2 SERGEANT SURVIVOR BENEFIT PACKAGE HE LEFT ME AND MY FAMILY. I AM PERMANENTLY DISABLED YOU SHOULD GIVE ME MY HUSBANDS MEDICAID INSTEAD I AM 63 1/2 IN 1 1/2 YEARS I QUALIFY. I QUALIFY NOW FOR MY SPOUSES MEDICAID?

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 us or DFS for additional information at:

EmblemHealth



EmblemHealth  
Attn: Premium Rate Filings



New York State Department of Financial Services



NYS Department of Financial Services  
Health Bureau-Premium Rate Adjustments



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

1. The name of your insurer: Health Insurance Plan of Greater New York (HIP)
2. The name of your plan: HIP Prime HMO PHSTD
3. Note that you have large group coverage.

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

**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:



**Notice of Approved Premium Rate**

After DFS approves the final premium rate, you will receive final rate information at least 60 days before your January 1, 2015 renewal date.

Sincerely,

*Suzanne Ronner*

Suzanne Ronner  
Vice President, Customer Experience

MB\_LTR\_20436\_LG

*Office*  
*M-F 10-4:00*  
*and Insur*

RECEIVED

JUL 29 2014

I

HEALTH BUREAU  
NYC OFFICE

New York State Department of Financial  
Services Health Bureau - Premium  
Rate Adjustments

I am writing to let you know  
my husband told me that upper  
management would try to change  
his Tier 1 Tier 2 Benefits  
(Survivor Benefits to me). He  
died early in life due to the  
hazardous condition of the TBTA  
tunnel and toxic soup he had  
to work in. he loved his job  
and as a SERGEANT loved  
his workers who reported to  
him. This being done to me  
because a person high up  
wanted me to take Empire  
(I don't know Empire) this person  
says it is better. I told  
this person I have been  
with his [REDACTED] (I think  
that's the date), annoyed at me

RECEIVED

NOV 23 2016

FEDERAL BUREAU OF INVESTIGATION

This person says he was going to call the office that sent me a letter (I have this letter and sent copies to several politicians and also contacted the Governor why a widow would have this done to her TIER 2 Survivor Benefit that my husband took a great deduction from his salary through the years and a large decrease from his pension. I am <sup>Permanently</sup> disabled, unable to work since 1995 was denied and told, SS tells me they see with my paper work I am permanently disabled, but my husband can support me, my husband and daughter were shocked, I later found out that is what was allegedly being done, I would have gotten it with a lawyer, my husband would live to be in his late 80's or 90's his dad is 83 and mom 82, my husband got sicker and sicker with this job.

II

he started at 27 years old got 2 heart attacks by 45 years old and sick feeling from carbon-monoxide and other chemical in the tunnel and poisons from exhaust of truck/cars...

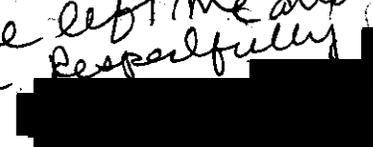
I am 63 1/2, if they wanted to help me and save money, they should put me on medicare from husbands medicare, he was all I had on this earth, I have no family, except a daughter who is at work morning until night (PHD program and professor). This is getting back at me for getting this person med. my husband died peacefully no anger at his job or anyone he said "it is what it is" he had to support his family of 6 (4 kids and a wife) and am not on any medication, the last physical was two years ago. Emblem Health pays they are not asking for an increase, it is my husbands company that is asking for increase. I told this

---

person he is not taking care of  
the employees, why is it they do not  
have the HEART and Lung Bill, past  
by congress [redacted] and 20 year bill, no matter  
what age [redacted] passed by congress  
and House of Representatives who agreed  
with it (unsafe job) but Mr. Palucki  
says no, because ~~MTA~~ MTA says job  
is safe. go look up research for  
these works, even Government Board of  
Health research, one research says  
life span for these workers are 50 years  
old and 4 months. my husband would  
be here if that bill was passed when  
he got his second heart attack in 1999.  
he was also used in [redacted]  
terrorist attack, a very sick man  
two heart attacks (stent in his chest)  
he gave me several names of people  
that would help him and one name  
he trusted is the person I allegedly  
feel is during this to me.

I have letter proving my benefit and all the tier I and tier II widowers and workers know it is a tier they all worked for, paid for and sacrificed their health and early death. go look-up levels of RADON, exhaust fumes brakes, Diesel fuel, asbestos, Toxic chemicals and so on, even high level of OZONE on the plaza, even people in UK (England) who works in tunnels and plaza or near large amount of trucks and cars have pay a high price (Early death and illness) especially cancer everywhere in the body. If you allow a tier I or tier 2 survivor benefit to be changed it is illegal and morally wrong to do to a man who loved his job and proud of his job. it is like changing the constitution of this country. You can put me on MEDICARE

My husband had 4 kids but one son Paul M. Esparte he did not have to work about because he was the ferry victim who got both legs at the ferry crash in 2003. Paul's future is provided for. I have to share expenses to help the other 3 kids and my grandchild.

from my husband, I am not able to work. I wish I could the walls and loneliness, safe feeling and loved by my husband is gone. I have to live for him as long as I can to get what he worked for and didn't get to enjoy. I promised I would try to live a long healthy life but it is so hard without the only person who really really loved me, I was an unwanted birth, my mom told people I died at the hospital so you see this man was a god send to me. I am so angry about his job not passing the heart and lung bill and 20 years to retire no matter ~~what~~ <sup>what</sup> age, he was 23 years on the job and 50 years when he retired and sick. He missed he workers and going to work so much but his health wouldn't allow him to go on, please don't touch what he left me and his 3 <sup>of his</sup> children and grandson.  Respectfully

I called Emblem Health, Bureau Rate filings, I was told twice they are not the one asking for rate increase, it is his employer. I feel because I didn't want Empire (I do not know what that is, the person I spoke to says it is a better plan) this is the ~~what this~~ <sup>what this</sup> is being done to me please help me get my husband's MEDICAIR and you will only be responsible for 20%. I have a house to live and collect the pension he didn't live long enough for and two of his kids are still in school one Post Op (Scientist) and the other PHD (<sup>college</sup> professor) I have to help them and my grander (only grandchild he has) and his father, your breaking a law because he said no one can take his Tier 2 benefits to me from me. He was very very well loved by his workers. I am sure you saw him on T.V. when his son

Paul m Esposito ~~was~~ lost Both  
legs above the knee, we called the  
mayor not to be harsh on the  
people involved with the crash, the  
captains and up. They didn't go on  
that boat that day to hurt or  
kill anyone (poor judgement was  
used that day). I feel this is  
a great wrong to change a  
dead man benefits to his wife

Thank you  
Hope you do  
the Right thing



## Rejection of rate increases for Emblem Health

██████ to: premiumratefilings@emblemhealth.com,  
premiumrateincreases@dfs.ny.gov

08/26/2014 09:49 AM

History:

This message has been replied to.

1. Insurer: Health Insurance Plan of Greater New York (HIP)
2. Plan: HIP Prime HMO (PHSTD)
3. I have large group coverage.

To whom it may concern:

It implore you to reject the rate increases that Emblem Health is asking for. Middle Class Americans especially Public Sector employees living in the City of NY already experience some of the highest cost of living expenses in the WORLD. Many of us have gone without new contracts for 12 years, and the contracts being presented to us don't even keep up with the current rate of inflation.

Secondly - a recent study suggests that within New York State the Affordable Care Act will be bringing down the prices of health care in the state.

Thank you for your time.





## Comment on Notice of Premium Rate Change

[REDACTED] to: PremiumRateFilings  
Cc: PremiumRAteIncreases

08/16/2014 03:08 PM

From: [REDACTED]  
To: <PremiumRateFilings@emblemhelath.com>,  
Cc: <PremiumRAteIncreases@dfs.ny.gov>

History: This message has been replied to.

Comment Re: Notice of [REDACTED] Premium Rate C  
HIP Prime HMO PHSTD, [REDACTED], Group Number [REDACTED]

To whom it may concern- I received a Notice of HIP, an Emblem Health Company's, request to increase premium rates in 2015

Name of insurer: HiP Health Insurance Plan of Greater New York  
Name of plan: HIP Prime HMO PHSTD  
Note: large group coverage

I object to the proposed increase. If Emblem Health is concerned about rising costs, I expect these costs to be reported on in a transparent, detailed way I would like this based on my specific, individual plan.

With reference to the proposed increase - it focuses on Emblem's bottom line rather than quality care.

A case in point - In 2013 The Rawlings Company Subrogation Division contacted my family on behalf of Emblem, and my husband Thomas Barry responded in writing on 12/10/2013, Ref Number 59851126. He has not received a response to his correspondence to date and he has not had satisfactory diagnosis or treatment of his condition. I will appreciate Emblem Health providing my family with quality customer service and health care rather than focusing on their profit margins.

Please provide a reference number acknowledging this comment.

[REDACTED]  
August 16, 2014



**Proposed HIP Rate Increase**  
**Eric Lundgren** to: PremiumRateIncreases

08/07/2014 12:38 PM

From:

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

History: This message has been replied to.

Insurer: Health Insurance Plan of Greater New York (HIP)  
Name of plan: HIP Prime HMO PHSTF  
Note: this is a plan with large group coverage.

Dear Sir / Madam

I'm writing to raise my objection to the proposed 10.70% rate increase in 2015.

I am a NY State Resident & Taxpayer employed by the IBM Corporation. And while each of the past 5 years my health care premiums have increased, my salary has not. I am a husband and father of two children, my wife is a stay-at-home Mom. With the rising property taxes, income taxes, etc, additional health insurance premium will be the last straw causing us to move out of New York State.

My daughter has a complex congenial heart defect. Since May 2012, she has been hospitalized, along with needing very close medical attention throughout her entire life. She will continue needing this medical attention in the foreseeable future.

I am already paying nearly \$8,000 per year for coverage for my entire family, and another 10% increase will be unaffordable. Please reject this request for an increase to HIP's premiums in 2015.

Sincerely

[Redacted Signature]



**Objections To Across the Board Increases**  
**George Bonnici** to: premiumrateincreases

08/06/2014 08:42 PM

From:

To:

[REDACTED]  
<premiumrateincreases@dfs.ny.gov>,

History:

This message has been replied to.

The name of my insurer is HIP. My plan is HIP Prime HMO PHSTD. I have large group coverage. I truly resent the request for an increase in rate. Surely, you have a large pool of members and prices should be coming down, doing such wholesale business, not increasing. I know that my pension is not increasing by the rate increase you are requesting. How about giving credit to people who use a minimal amount of service and who truly have taken responsibility for their health. How about crediting members who take good care of themselves, paying part of their gym membership, lowering their cholesterol, etc. Providers are already receiving a very hefty compensation for their services. There should be some proportionality to what they earn compared to what members earn.



**Rate change**

**Lisa Cooks** to: PremiumRateIncreases

08/06/2014 08:13 PM

From:



To:

<PremiumRateIncreases@dfs.ny.gov>,

History:

This message has been replied to.

---

Hip

Hip prime HMO PHSTD

I have a large group coverage

Question --- can I stop the 5.95 percent rate change???



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

08/05/2014 10:00 PM

From: NYS Department of Financial Services <portal@dfs.ny.gov>  
To: <PremiumRateIncreases@dfs.ny.gov> ,

Health Insurance Plan of Greater New York  
group  
hmo



Dear NYS DFS, The name of my plan is HIP Prime HMO PHSTD and I strongly urge you deny the proposed percentage change to my premium of 5.95%. I have been a part of the DOE for 20+ years in various teaching roles. I continue to enjoy the work that I greatly take pride in. I have been committed to our city and future generations for all these years because of the deep passion I have in teaching. I have seen and experienced many of the benefits and challenges of DOE since the early 90's through the past two mayoral administrations. I have a full household of 5 people and it would put my family in critical financial hardship if an additional 5.95% percent were taken away from my check every pay period. It's nearly 6% and that is a lot to ask for! Again, I plead to you to deny this increase proposed to you by HIP. There are many devoted teaching professionals with families that this increase would affect in a negative way such as increasing the financial burden on NYC families. Thank you, A devoted teaching professional in Queens



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

08/05/2014 03:46 PM

From: NYS Department of Financial Services <portal@dfs.ny.gov>  
To: <PremiumRateIncreases@dfs.ny.gov>,

Health Insurance Plan of Greater New York  
group  
other



We have had HIP for over 40 years and I keep asking why are we (my husband and I) are paying the same rates for a family of 2 as a family of 10. This just doesnt add up to me plz explain....



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

08/01/2014 07:32 PM

History: This message has been forwarded.

Health Insurance Plan of Greater New York  
group  
hmo



Health Insurance Plan of Greater New York (HIP) HIP PRIME HMO PHSTD Large Group Coverage: The proposed percentage change to premium of 5.96 percent would cause significant hardship to my family. We have experienced significant decrease in household income and are dealing with the onset of medical conditions that impact us financially beyond traditional medical expenses. Lifestyle changes that avoid hospitalization would have to be eliminated to pay for this rate hike. Please consider the impact to families of such a large increase in rates.



**Proposed Emblem Health 16.59% proposed premium increase : I am Opposed**

██████████ to: PremiumRateFilings@emblemhealth.com  
Cc: "PremiumRateIncreases@dfs.ny.gov"

07/31/2014 10:48 AM

History: This message has been forwarded.

My Insurer's name: Health Insurance Plan of Greater New York (HIP)  
Name of my plan : HIP access 1 PHAXS  
I have large group coverage

My name is ██████████ and I have the insurance listed above. I work for the ██████████  
██████████ and receive my health insurance through them, Group Number: ██████████

I am vehemently opposed to ANY increases now or in the future in my premium rates. With the Implementation of the Affordable Care Act isn't this not supposed to be happening? I barely use my health insurance as it is, which has worked to the benefit of my insurance company I'm sure. I cannot afford to pay any more into it, nor can my agency. I live from paycheck to paycheck. I have a low level management position. I make less than \$60,000 a year. For the first time in a decade, I am expecting to make a measly 2% salary increase that was approved by NYS's legislature in 2014. We had to fight for that small cost of living adjustment, which isn't even compatible with the cost of living. Now my Insurance company wants to raise my premiums by nearly 17% and it seems like it is already a done deal without any hassle. This is more money out of my pocket for a service I've barely used. Should my rates increase I'll be sure to take full advantage for every little ache and pain. Who is benefitting from this rate increase? Insurance companies, pharmacological companies and doctors, all of whom I am sure are making substantial profits and more than \$60,000 a year at the expense of lower and middle class Americans like myself. Something has to give, something has to stop. I want my elected officials and those appointed by my elected officials to fight for me. I NEED you to fight for me. I implore the NYS Department of Financial Services to hear my plea and the plea's of my peers in the same position. Know that I will vote accordingly for any party whose views on insurance are in line with mine and I WILL be writing to my State Representatives and political party leaders about this issue. And if I'm incensed enough to take action and write about this issue, know that there are hundreds others like me out there who feel the same. This is an issue I am very passionate about. Thank you for your time and consideration in this matter.

Sincerely,

██████████  
██████████



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

07/31/2014 10:25 AM

History: This message has been forwarded.

Health Insurance Plan of Greater New York  
group  
hmo



The rate increase to our group plan of 25% is incomprehensible in a time in which we have not had a salary increase. How do you decide if and how much of an increase is needed? We should all be so lucky to request an increase of what people pay us. What is increasing on your end? The quality of care and rate of reimbursement is not changing in any way. The financial burden on people that may seem small to you , is very large to us with families, day care, student loans, etc. For some of us it may have an impact on our day to day lives. I would really like to know what goes into this increase decision? Thank you



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

07/31/2014 09:37 AM

History: This message has been forwarded.

Health Insurance Plan of Greater New York  
group  
hmo



I do not agree with this proposal. With the cost of living continuing to go up, and not having a raise in 6 years, health care has become unfordable for me. There is no way I will be able to afford health care and I will be forced to drop my health care and apply for medicaid.



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

07/31/2014 09:18 AM

History: This message has been forwarded.

Health Insurance Plan of Greater New York  
group  
hmo



A letter was sent to me from Emblem Health indicating that a proposed increase of 25.49% was being made. I work for a [REDACTED] that has not had a trend increase in six years. Which mean that I have not had a raise, not even a cost of living increase in six years! I make less today than I did six years ago due to the ever rising cost of living. Health insurance is a necessity, but no company should be allowed to increase rates at such an unreasonable level. I am barely able to pay bills now. Please consider this when you review this request being made by HIP and Emblem Health. Thank you.



## COMMENTS ON HEALTH INSURANCE PREMIUM INCREASE

to: premiumratefilings, premiumrateincreases

07/30/2014 02:20 PM

History:

This message has been forwarded.

TO: EMBLEM HEALTH  
NEW YORK STATE DEPARTMENT OF FINANCIAL SERVICES

Dear Sir/Madam,

I recently received a notice dated July 17, 2014 from Emblem Health (HIP or Health Insurance Plan of Greater New York), advising of a proposed change to my large group health insurance premium (HIP Prime HMO PHSTD Plan) for 2015. It stated that a proposed change to my premium is **17.40%**.

I am contacting you to express my extreme dissatisfaction with this increase—I am TIRED or DOUBLE-DIGIT health insurance premium rate increases. My own salary has increased only a fraction of this amount over the last 10 years! The middle class as usual gets hit the hardest.

Perhaps to the senior executives of HIP/Emblem Health can accept a bit less in compensation, and save their clients some money.

Sincerely,

[REDACTED]



## Health Bureau-Premium Rate Adjustments, Premium Rate Filings

to: premiumrateincreases@dfs.ny.gov

07/29/2014 04:41 PM

History:

This message has been forwarded.

Health Insurance Plan of Greater New York (HIP)

Group # [REDACTED]

HIP Prime HMO PHSTD

Large Group Coverage

I am vehemently opposed to ANY rate increase for Emblem Health for 2015. Even though [REDACTED] accalaurea [REDACTED] ee with Honors and a Masters Degree, I work as a [REDACTED] and make [REDACTED] per annum.

I am a [REDACTED] who has, without a single break, worked Full Time for the past 43 years. I have concurrently worked Part Time, in excess of 25 years. I am presently working without a contract or a raise for the past 3 1/2 years.

Any increase would mean total financial devastation & ruin. My health will suffer, as well. I have received 2 RENT increases of at least 5%, over the past 3 years, but without any increase in salary. I can not bear the weight of another premium increase.

The cost of food, gasoline, utilities, housing, transportation & necessities continue to increase, but I have no increase in income. My last salary increase of only 2%, many years ago, did not even keep pace with inflation. The last time I got a salary [REDACTED] ease of 7.72%, it was in 1979, over 35 years ago, when my salary was only [REDACTED] per MONTH.

After devoting my entire life to hard work, multiple jobs, 2 college degrees & sacrifice, I beseech you not to annihilate me with ANY rate increase. Thank you.

[REDACTED]



**EmblemHealth HIP Prime HMO Rate Increase Opposition**

to: PremiumRateIncreases

07/29/2014 02:18 PM

History: This message has been forwarded.

Dear Sir/Madam:

I am writing to ask that you not approve a rate increase for EmblemHealth HIP Prime HMO as they have requested.

Any increase in rates would impose great hardship on many employees at this time.

Please see the following plan information:

NAME OF INSURER: HEALTH INSURANCE PLAN OF GREATER NEW YORK (HIP)

NAME OF PLAN: HIP PRIME HMO PHSTD

PLEASE NOTE THAT I HAVE LARGE GROUP COVERAGE.

Thank you in advance for your help with this matter.

\*\*\*\*\*  
This e-mail communication and any files transmitted with it contain privileged and confidential information from the Queens County District Attorney's Office and is intended solely for the use of the individual(s) or entity to whom it has been addressed. If you are not the intended recipient, you are hereby notified that any dissemination or copying of this e-mail is strictly prohibited. If you have received this e-mail in error, please delete it and notify the sender by return e-mail.  
\*\*\*\*\*



## Rate Changes

[REDACTED] to: premiumratefilings, PremiumRateIncreases

07/28/2014 03:26 PM

History:

This message has been forwarded.

My name is [REDACTED]

Group # [REDACTED], Health Provider HIP of Greater NY, HIP Prime HMO PHSTD

I just received the letter about a rate increase of 7.39%. Are they crazy? My income does not go up 7.39%. How do you think people will be able to pay this. I, [REDACTED], live on a pension of [REDACTED] a year. My wife called for a GYN appointment in June and can't get to see the doctor until Oct. The services do not warrant any kind of increase.



Emblem Health request for rate increase .

[REDACTED] to: PremiumRateincreases

07/28/2014 02:37 PM

History:

This message has been forwarded.

To New York State Department of Finacial Services

To whom it may concern,

I have been notified that Emblem Health has requested a rate increase.

My insurer: Health Insurance Plan of Greater New York (HIP)

Plan : HIP Prime HMC

We are part of a large group, [REDACTED] (without RX).

We pay our own insurance since 1979. My husband is a [REDACTED] working for a small accounting firm, I am a [REDACTED] [REDACTED] and we pay the district all of our insurance premium to be part of the less expensive coverage. I have lost countless nights of sleep trying to figure out how to pay for the rate increase requested by Emblem health. We have no extra money lying around to cover the 15.26% increase. Our cars are 10 years and 14 years old. We went out to movies twice this last year, out to dinner four times. We paid to educate ourselves and children(and still are paying), we pay our taxes, we pay car insurance, we pay homeowners insurance. We brown bag our lunches, we don't vacation. We have nothing left to eliminate from our llives to pay for

this impossible increase in our health insurance. We do not receive yearly raises, not even cost of living raises. We have already stopped putting money into retirement accounts years ago and have used that money to pay for unexpected emergencies. Since 2011 our health insurance premium has increased 3,000.00 yearly. Now another increase of 15.26%. Where will we find this money. Wasn't Obamacare supposed to lower the cost of health care insurance ???





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

07/27/2014 09:26 PM

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History: This message has been forwarded.

Health Insurance Plan of Greater New York  
group  
other



I am a part of a large group coverage via HIP Prime HMO PHSTD with the insurer HIP. I am opposed to a change to the premiums which may lead to an increase in rate paid on my behalf by the city of NYC.



## Health Insurance Rate Increase

[REDACTED] to: PREMIUMRATEINCREASES

07/24/2014 01:37 PM

History:

This message has been replied to and forwarded.

Hello, I just received a letter telling me that my Health Insurance policy that is completely over priced and that my wife and I can not afford right now, will be increased by 8.8%. It is beyond words how I feel about the Affordable Health Care Act because there is nothing about it that is "affordable". My wife does not currently work and stays home with our new born son and I currently earn about \$49,000 a year before taxes and expenses. My currently Health Care plan is about \$530 per month with a \$3000 per year deductible, which means that my Annual Health Care Cost comes out to be about \$9,000 per year. That is INSANE! And now I am being told by you and Emblem Health that you will increase it by 8.8%???

I just contacted Emblem Health and they told me that there is nothing for them to do and that I need to write a letter to you guys, which I am now doing and am pretty confident you guys will either ignore this email or pass the buck to someone else.

I officially appeal the increase and my current plan rate as well.

Thank you.

[REDACTED]  
Social Security Number: [REDACTED]  
[REDACTED]



Emblem Health  
Attn: Premium Rate Filings  
PO Box 2890  
New York, NY 10117-2087

Dated July 23, 2014

I am writing to protest the OBSCENE proposal of a 24.10% Emblem Healthcare increase for 2015. The Affordable Health Care Act was supposed to make health care more affordable to hard working Americans, and Emblem Health has the moxy to request a nearly 25% increase?!? Who can afford this in a marketplace of skyrocketing cost of living, stagnant wages and sub-zero interest rates?

I have been paying 100% cost of Family Healthcare with Zero Employer Contribution since the year 2000. In 2002 I paid \$8,112 annually. By 2013 my annual cost had climbed its way up to \$19,136 annually. THAT'S OVER 235% INCREASE IN A DECADE! This is what HIP/Emblem Health has expected me to pay and it's OUTRAGEOUS!

Currently I am losing over 23% of my income to buy health insurance for myself and two children - that's \$368 per week. - and that does not include co-pays or dental care. The Affordable Care Act is mandated to cap healthcare expenses at 9% of income and I am paying 23%. But apparently that's still not enough for our struggling Emblem Health who needs to raise my rate by 24.10% which would bring my premiums to a blood-boiling \$23,712 per year - that's a whopping 29% of my salary! I can not afford this - and no American should be burdened with this level of excess.

I am thoroughly disgusted with Emblem Health and your proposed 2015 increase is unconscionable.



Emblem Health Group Number ILEADER187  
HIP Prime HMO PHSTD  
Large Group

cc: New York State Department of Financial Services



## Proposed Emblem Health Rate Increase 2015 / Comments

[REDACTED] to: premiumratefilings

Cc: premiumrateincreases

07/23/2014 11:27 AM

Please find PDF doc attached



Proposed HIP Increase 2015.pdf





## Hip rate increase comment

[REDACTED] to: PremiumRateIncreases

07/21/2014 05:22 PM

History:

This message has been replied to.

Hi. I was told to include the following information when sending in a comment. My insurer is Health Insurance Plan of Greater New York (HIP)

Name of my plan: HIP Prime HMO PHSTD

Also note that I have large group coverage.

PLEASE DON'T RAISE THE RATES OF MY HEALTH INSURANCE AGAIN. This is crazy and getting way out of hand in this country. I will be working just to have medical coverage. I won't be able to survive and I need health coverage. This is a nightmare. I have health insurance right now and the co payments are so high I can't even afford to use my coverage a lot of the time. If my rates go up even more I don't know what I am going to do...PLEASE try to find another way. Health insurance in this country is going to create so much suffering for the middle class. I won't be able to make it with more increases. I have a heart condition and I can't afford to even go to a heart specialist because the co pay is so high. This is such a shame. This is America? I wish we had universal health care but that won't happen because greed rules.

Thank you for your time. I hope and pray this increase doesn't happen.





## Proposed Rate Changes

██████ to: premiumratefilings, premiumrateincreases

07/19/2014 12:46 PM

History:

This message has been replied to and forwarded.

To Whom It May Concern:

I currently have HIP Prime HMO PHSTD which I believe is the most basic plan, and I do not pay a premium.

Does the proposed 5.95 percent to my premium mean I will soon be paying a premium?

I appreciate your attention to this matter.

Sincerely,

████████████████████