



opposed to rate increase

to: Premiumrateincreases

07/16/2014 08:12 AM

History:

This message has been replied to.

Premiumrateincreases@dfs.ny.gov

Excellus BlueCross BlueSheild

Plan 302/802

Small Group coverage

HIOS ID # [REDACTED]

I have taken the time to look over the rate increase presentation and I have to tell you that I am opposed to this increase.

As for the dinner analogy presentation, it was a very clear and to the point. However, if I were to go out to dinner with my friends and I was the one who ordered the lobster, I would expect to pay more. I would expect to pay what I consumed, that is fair.

I/my employer pay this premium and with a high deductible plan it basically doesn't benefit me until something unexpected happens. It is like a high stakes lottery ticket. You can't win unless you buy a ticket, but it is also highly unlikely you will win the lottery. I would be more in favor for an increase in co-pays. That way, the person using more services will be the one who ultimately pays more to use it.

Medical costs are through the roof, and it's going to have to stop somewhere. If people were informed PRIOR to procedures or tests, WHAT THEIR COST WOULD BE, perhaps they would opt not to have it done if they knew they would be responsible for more or all of it. We all make choices. And I just may make the choice not to purchase my health insurance from you through my employer.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/16/2014 09:15 AM

Excellus Health Plan, Inc.

group

other



our plan is Simply blue plus HDHP/HSA for a small group. HIOS ID [REDACTED] I do not see the application for the 17.3% rate increase. I just do not see why there is such a huge rate increase when this is a high deductible health plan. thank you.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/16/2014 09:15 AM

Excellus Health Plan, Inc.

group

other



The filing (1) provides an inadequate factual basis to support the requested increase and (2) fails to account for(a) the size of the excess surplus that is maintained by the carrier and (b) the gross over compensation of management of what is purported to be a not-for-profit



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/16/2014 12:13 PM

Excellus Health Plan, Inc.

group

ppo



No absolutely disagree with this rising health cost. when I do have insurance which just got back on after 20 yrs, of finally getting insurance, which just enrolled in Feb and now your increasing the rate. Rising health care is the doctors and hospitals fault for unnecessary testing. People need to learn to self diagnosis first before going to these physicians. If I need my insurance its for annual and occasional sinus infection. This is ridiculous. I better off taking this monthly payment over the years and setting it aside to pay for my family cost.



Premium increases...

to: premiumrateincreases@dfs.ny.gov

07/17/2014 11:32 AM

Please respond to [REDACTED]

History:

This message has been replied to.

Giving rate increases to people that are already struggling to pay the ridiculous premiums that have now - doesnt really help.

I have small group coverage through Excellus Blue Cross Blue shield with a hios number of [REDACTED]

Do something to reduce rates, not increase them.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/21/2014 10:24 AM

Excellus Health Plan, Inc.

group

hmo



excessive increase cannot afford another increase



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/21/2014 07:07 PM

Excellus Health Plan, Inc.

group

other



Excellus BlueCross BlueShield Simply Blue Plus Platinum plan Small Group Coverage HIOS
ID # [REDACTED] I feel that a 16% premium rate change is WAY too high. Our pay
does not go up a 16%. This would be a huge deduction. A 16% premium rate change is not an
affordable insurance.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/21/2014 09:25 PM

Excellus Health Plan, Inc.

group

ppo



I do not wish to see the rate increase for small group coverage.



Premium rate increases

██████████ to: premiumrateincreases

07/22/2014 10:26 AM

History:

This message has been replied to.

I am 69 years old and am working full time for the health benefit. My employer, ██████████
████████████████████ provides an Excellus Blue Cross Blue Shield high deductible
policy for me and my husband who is on Disability and has been diagnosed with
Multiple Sclerosis since 1987.

I am quite healthy and require little medical service but my husband has prescriptions
common to MS patients that are very expensive.

The deductible is \$4,200.00 for the pair of us. I pay \$20 per month toward the premium.
Our Excellus coverage is very good and we can't afford supplemental or advantage
plans to match this insurance.





Prior Approval Submission
NYS Department of Financial Services

To: PremiumRateIncreases

07/27/2014 01:48 PM

Excellus Health Plan, Inc.

group

ppo

[REDACTED]

I have a \$3,000 dollar deductible for me alone, and \$6,000 family, I also have a high out of pocket max. I have a small family, 3 total, therefore I pay cash for EVERYTHING. To raise another 20% or more would be an additional financial burden for something that pays out NOTHING for me or my family.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/27/2014 03:12 PM

Excellus Health Plan, Inc.

group

other



WHY IS IT THAT THE TWO MOST EXPENSIVE HEALTH PLANS ALSO NEED A INCREASE 8 TO 10 TIMES WHAT THE TWO SMALLER HEALTH PLANS NEED. COULD IT BE THAT THEY NEED A COUPLE MORE VP. AT A MILLION DOLLAR SALARY TO LOOK OVER THESE PLANS.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/28/2014 11:08 AM

Excellus Health Plan, Inc.

group

ppo



Premiums are already too high. We are self-employed and currently pay \$877/month for 2 people. We purchase insurance off the website. For the same coverage THRU the website, we would be about the same in premiums but with LESS coverage (no OON benefits, higher ded and copays). In effect you get LESS for the SAME OR MORE money! We are required to have insurance and ACA was supposed to make it more affordable. It has not and now to hear the premiums will increase, it will be MORE unaffordable. The CEO's and bigwigs of these insurance company's should take a pay cut and use THAT money to cover the increase they claim they need!



Prior Approval Submission
NYS Department of Financial Services

To: PremiumRateIncreases

07/30/2014 08:16 AM

Excellus Health Plan, Inc.

group

ppo



I am a person with a physical disability who is able to work full time and pay taxes as a contributing member of society because I have a very good health plan through my employer. Even so, I have several thousand dollars each year for out of pocket medical expenses, and cannot afford rate hikes by the insurance which would be passed on to employees. It's better for society for me to work full time than to stay home on SSI. Please do not increase our insurance rates.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/31/2014 11:40 AM

Excellus Health Plan, Inc.

group

ppo



I received a notice today (7-31-14) that Excellus has requested a 16.2% rate increase. It is my hope that this rate increase is denied, now and for years to come. This proposed rate increase is more than 5 times my annual pay increase. If Excellus and other companies feel they need this type of rate increase, then maybe they should go talk to the federal government, after all, I feel it's the federal government that help screw this whole thing up in the first place. Like they say, if you think health care is expensive now, just wait until it's FREE!!! 



Prior Approval Submission
NYS Department of Financial Services

To: PremiumRateIncreases

08/04/2014 02:59 PM

Excellus Health Plan, Inc.

group

hmo



This request should be denied in its entirety. The administration of this "not for profit" lavishes its management with excessive salaries and benefits year after year with little apparent regard for the overall rate of inflation or competitive salaries in the region, all the while schrugging off double digit increases to the 'rising cost' of medical care. Their management is one of the reasons medical costs are rising. It's time to send a message to these insurers that 'too much is enough'



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

08/07/2014 06:48 PM

Excellus Health Plan, Inc.

group

hmo



I oppose this rate increase. Blue Choice rates have been increasing astronomically and have been accompanied by cuts in coverage and increases in copays. There's nothing to suggest that Blue Choice needs the rate increase. Blue Choice also wastes resources through micromanaging doctors and requiring extensive paperwork and appeals' processes as they second guess our personal physicians, the ones they insist we have.



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

American Cancer Society ☿ Children's Defense Fund-New York ☿ Community Service Society of New York
Empire Justice Center ☿ Institute for Puerto Rican and Hispanic Elderly
Make the Road New York ☿ Medicare Rights Center
Metro New York Health Care for All Campaign ☿ New Yorkers for Accessible Health Coverage ☿
New York Immigration Coalition ☿ Project CHARGE
Public Policy and Education Fund of New York/Citizen Action of New York
Raising Women's Voices-New York ☿ Schuyler Center for Analysis and Advocacy ☿ Small Business Majority

August 1, 2014

Benjamin M. Lawsky
Superintendent of Financial Services
One State Street
New York, NY 10004

Mr. Charles Lovejoy
Health Bureau
New York State Insurance Department
25 Beaver Street
New York, NY 10004

Re: Requested Rate Changes – Excellus Health Plan, Inc. – Individual On-Exchange

Dear Superintendent Lawsky and Mr. Lovejoy,

Health Care for All New York (“HCFANY”) submits the following comments relating to the proposed average rate increases of 19.7% and 16.4% for its individual and small group market plans, filed by Excellus Health Plan, Inc. (“Excellus”) with the New York State Department of Financial Services (DFS) for the 2015 plan year.¹ HCFANY is a coalition of more than 160 consumer and small business health advocacy organizations dedicated to securing affordable, comprehensive, and high-quality health care for all New York residents.

¹ These rate increase applications were submitted on or about July 2, 2014. Specific references refer to SERFF file number: EXHP-129573508 (hereafter “Rate Application”).

Health Care For All New York
c/o Amanda Peden, Community Service Society of New York
105 E. 22nd Street, New York, New York 10010
(212) 614-5541



HCFANY believes that a robust prior approval process is a vital consumer protection. Because Excellus's proposed increases, if adopted without modification, would place financial strain on New York's consumers and small businesses, the DFS should review them carefully. To this end, we submit the following comments.

I. The Affordable Care Act and New York's Insurance Marketplace

HCFANY urges DFS to consider the New York carriers' proposed rate adjustments in the context of the Affordable Care Act's (ACA) downward pressure on health care costs. Specifically, DFS should assess the impact of the following four factors on individual and small group prices in 2015.

1. Research indicates that the health cost curve is bending.

Lower overall healthcare costs should in turn drive lower premiums. The ACA includes several provisions designed to control spending, such as incentives for new healthcare payment and delivery methods (e.g. value-based payment vs. fee-for-service). For the past decade, data from across the payer spectrum indicates that the rate of health care costs increases is slowing down. This trajectory is likely to continue, as more ACA provisions are solidified.² For example, Medicare spending is about \$1,000 lower per person than predicted in 2010.³ PricewaterhouseCoopers projects a medical cost trend of 6.8% in 2015, a slight uptick from the 6.5% predicted in 2014 and down from the 7.5% cost trend predicted in 2013.⁴ The 2014 Milliman Medical Index cites a 5.4% growth rate between 2014 and 2013, the lowest since the calculation began in 2012.⁵ In short, as described in the table below, annual increases in national health care spending have been under 10% for the past 12 years, and have dropped significantly over time.

Average year-to-year percent increase in National Health Expenditures

2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
6.6%	8.4%	9.7%	8.6%	7.2%	6.8%	6.5%	6.3%	4.7%	3.8%	3.8%	3.6%	3.7%

Source: National Health Expenditure Data⁶

² Blumenthal, D., Stremikis, K., & Cutler, D. (2013). Health care spending – a giant slain or sleeping? *New England Journal of Medicine*, 369(26), at 2551-2557.

³ The mystery of the missing \$1,000 per person: can Medicare's spending slowdown continue?. Kaiser Family Foundation, available at <http://kff.org/health-costs/perspective/the-mystery-of-the-missing-1000-per-person-can-medicare-spending-slowdown-continue/>.

⁴ Medical Cost Trend: Behind the numbers 2015, PricewaterhouseCoopers, available at <http://pwchealth.com/cgi-local/hregister.cgi/reg/pwc-hri-medical-cost-trend-2015.pdf>, at 6.

⁵ 2014 Milliman Medical Index, Milliman, available at <http://www.milliman.com/insight/Periodicals/mmi/2014-Milliman-Medical-Index/>.

⁶ Available at <http://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/NationalHealthExpendData/Downloads/tables.pdf>.



National research indicates that health insurance premium rates should be consistent with these lower health care costs. While pre-ACA rate increases averaged 10%,⁷ the Congressional Budget Office predicts only a 3% rise in Marketplace premiums for 2015.⁸ And just last week, California announced an average increase in its Marketplace plans of just 4.2% for 2015.⁹ Additionally, the 2014 Trustee Annual Medicare Report predicts that Medicare premiums will hold steady in 2015.¹⁰

In New York, according to a newly released DFS survey of carriers, New York's insurance plans have been early adopters of many of the ACA-related and other state health care cost reforms initiatives, such as value-based purchasing and patient-centered medical homes.¹¹ Other reports provide evidence that ACA and New York State delivery system reforms are indeed resulting in cost reductions amongst all payers.¹²

The carriers' rate filings should include adjustments in 2015 which reflect the bending of the health care cost curve and the cumulative efforts of New York's payment reforms. For example, New York's Medicaid Redesign Team initiatives, the State's new Delivery System Reform Incentive Payment Program (DSRIP) and State Health Innovation Plan (SHIP) all employ delivery and payment system reforms that further reduce health care costs for the entire delivery system. Despite likely savings that will be generated from these reforms, only one carrier (Excellus) took a downward adjustment to account for quality improvement and cost containment strategies.¹³ We urge the DFS to consider New York carriers' rate proposals in light of the impact of the ACA.

⁷ Gruber, J. (June 2014). Growth and variability in health plan premiums in the individual insurance market before the Affordable Care Act. *The Commonwealth Fund*, 1750(7), at 2.

⁸ Updated estimates of the effects of the insurance coverage provisions of the Affordable Care Act, April 2014. Congressional Budget Office, at 6.

⁹ Covered California Press Release, July 31, 2014. Available at <http://news.coveredca.com/2014/07/covered-california-announces-rates-for.html>.

¹⁰ 2014 Annual Report of the Board of Trustees of the Federal Hospital Insurance and Federal Supplementary Medical Insurance Trust Funds. (July 28, 2014). Available at <http://apps.washingtonpost.com/p/page/national/2014-medicare-report/1220/#text/p93>, at 87.

¹¹ A number of plans have accrued health reform savings. New York State Department of Financial Services. (July 2014). New York health care cost and quality initiatives. Available at: <http://www.dfs.ny.gov/report/pub/payment-reform-report.pdf>. For example, United Healthcare's "Accountable Care Shared Savings" program saved over \$200,000 due to decreased inpatient and emergency room utilization; HealthNow's "Facility Quality Incentive Program" saved over \$3 million; and Excellus' "Rochester Medical Home Initiative" reported a 1.2:1 return on investment).

¹² See, e.g. Silow-Carroll, S & Edwards, J.N. (2013). Early adopters of the Accountable Care Model. *Commonwealth Fund*, pp. 19-20; U.S. Dept. of Health and Human Services., Press Release: Medicare's delivery system reform initiatives achieve significant savings and quality improvements— off to a strong start, (Jan. 30, 2014). Available at <http://www.hhs.gov/news/press/2014pres/01/20140130a.html>.

¹³ Excellus Health Plan, Inc., Exhibit 18, Line 17.



2. The 2015 risk pool is likely to be lower-cost than in 2014, according to the Congressional Budget Office (CBO) and American Academy of Actuaries.¹⁴

In general, the CBO predicts that the healthier risk pool in 2015 will lower premiums relative to 2014.¹⁵ There are three reasons why New York is particularly likely to experience this downward trend: (1) higher than expected enrollments should result in increased carrier bargaining power; (2) the sickest consumers were more likely to have enrolled in year one; and (3) pent-up demand is likely to be concentrated in year one when more uninsured enrolled.

The first of the three reasons supporting this prediction is that New York carriers have experienced higher than expected enrollments, due to the remarkably successful launch of the NY State of Health Marketplace. In just the first nine months, over 1.2 million New Yorkers have enrolled in Qualified Health Plans and Medicaid Managed Care plans, 84% of whom were previously uninsured.¹⁶ This exceeds the State's *three-year* enrollment goal of 1.1 million enrolled by the end of 2016. Carriers can, and should, leverage this increased customer base to reduce provider and other costs, due to economies of scale and the related increase in bargaining power with health care providers.

The second reason for a lower-cost risk pool in 2015 than in 2014 is that individuals with higher health care needs are more likely to have signed up during the first 2013-2014 open enrollment period.¹⁷ In 2015 and beyond, healthier individuals are more likely to enroll as the individual mandate penalty increases. Therefore, the 2015 risk pool is likely to be healthier than in 2014.

The third reason is that pent-up demand for services from previously uninsured should be concentrated in 2014. In building their 2014 rates, carriers already captured generous pent-up demand adjustments. Indeed, the vast majority (84%) of the over 1.1 million NY State of Health enrollees were uninsured. Moving forward, there is no evidence that the 2015 enrollees are likely to have the same rates of uninsurance. Moreover, the 2015 new entrants likely postponed enrolling in coverage because they are healthier and are less likely to have significant pent-up demand. In short, there is no need for a second year of pent-up demand adjustments and in fact, DFS should secure a

¹⁴ See, Updated estimates of the effects of the insurance coverage provisions of the Affordable Care Act, April 2014. Congressional Budget Office. p. 7; Drivers of 2015 Health Insurance Premium Changes. (2014). American Academy of Actuaries, at 2.

¹⁵ Updated estimates of the effects of the insurance coverage provisions of the Affordable Care Act, April 2014. Congressional Budget Office, at 7.

¹⁶ NY State of Health Public Marketplace Data Report as of June 30, 2014.

¹⁷ See, Updated estimates of the effects of the insurance coverage provisions of the Affordable Care Act, April 2014. Congressional Budget Office. p. 7; Drivers of 2015 Health Insurance Premium Changes. (2014). American Academy of Actuaries, at 2.



downward adjustment from the carriers for the likely reduction of pent-up demand in 2015 versus 2014.

As noted above, California's regulators leveraged their bargaining power to secure only an average 4.3% rate increase for its Marketplace products, with many consumers seeing price decreases.¹⁸ Accordingly, DFS should review the carriers' rate proposals with the assumption that the 2015 pool should present overall *lower* health risk to insurers than the 2014 pool and a commensurate downward adjustment for lower risk and small pent-up demand should be ascribed to all carriers.

3. New federal risk adjustment, reinsurance and risk corridor programs are designed to defray carrier rate increases related to increased risk and market uncertainty.

The ACA provides new risk adjustment and reinsurance programs to address increased risk by insurers and to assure stable prices for consumers and small employers. The ACA's reinsurance payments, designed to reduce rate increases based on less healthy risk pools, are expected to result in premium decreases between 10 and 15%.¹⁹ Historically, New York's now expired risk adjustment program reduced prices by up to 30%.²⁰ New York carriers are proposing reinsurance adjustments between 5.75% and 6.10 % on average for on- and off-Marketplace plans, which are inconsistent with these projections and the State's historical experience. Moreover, a review of the New York carrier filings indicates that the majority of carriers in the individual markets proposed no adjustments for the federal risk adjustment program. Finally, none of the carriers have adopted adjustments for the federal risk corridor program, which protects the carriers from unanticipated risk selection. On behalf of New York's consumers and small employers, DFS should ensure that fair adjustments attributable to the impact of the federal risk adjustment, reinsurance, and corridor mechanisms are applied to the carriers in its review.

4. The New York State carriers' rates should reflect a downward adjustment for a decrease in administrative costs.

The NY State of Health Marketplace reduces administrative costs for carriers related to compensation of agents/brokers, enrollment and marketing costs. Only 6% of NY State of Health enrollees sought help from a broker/agent during the first open enrollment period, while 43% got

¹⁸ *Id.* n. 9.

¹⁹ Establishment of Exchanges and Qualified Health Plans, Exchange standards for employers (CMS-9989-FWP) and standards related to reinsurance, risk corridors, and risk regulatory impact analysis, Center for Consumer Information & Insurance Oversight, Adjustment (CMS-9975-F). (March, 2012). Center for Consumer Information & Insurance Oversight, U.S. Dept. of Health & Human Services, at 42.

²⁰ *Id.* at 43.



help from other in-person assistors, and the remainder enrolled via the helpline and the website.²¹ Additionally, the individual mandate as well as marketing and outreach efforts by NY State of Health should reduce marketing expenses for carriers.

Each carrier filing must be considered in the context of the above mentioned environmental factors. Our specific concerns about the Excellus application are described below.

II. Specific Issues in Excellus's Rate Application

HCFANY urges the DFS to consider all of the above factors when reviewing Excellus's proposed rates. Further, the DFS should be mindful that Excellus is a particularly important carrier for many residents upstate, where it has a large market share. Excellus represents one of only two or three options of carriers for individuals in certain regions such as Livingston, Jefferson and Chemung counties.²² The DFS should carefully consider Excellus's rate increase proposals in light of how they might affect consumers in these upstate markets with limited choice. Additionally, Excellus's Actuarial Memorandum and Exhibit 18 (the Index Rate and Plan Level Adjustment Worksheet) raise the following specific concerns.

A. *Problems with the Rate Application*

Excellus cites its Exhibit 18 throughout its Actuarial Memorandum to direct readers to specific factors that contribute to its rate increases. However, the numbers on the Exhibit are so small as to require an 800% magnification in order to read them. The rate application is a complex document, and formatting issues like this make it all the more difficult to read. In ensuing years, the DFS should introduce minimum formatting standards for all carriers submitting applications, in order to ease application review by the Department and the public.

B. *Excellus's Reserves*

Excellus claims a nearly 1.5 billion dollar total reserve in its 2013 Annual NAIC Statement.²³ This represents a more than a 100 million dollar increase from 2012 when their total reserves were nearly 1.4 billion.²⁴ While Excellus does not indicate any further contribution to its surplus as a part of its 2015 rate increase application,²⁵ the current size of

²¹ 2014 Open Enrollment Report. (June 2014). NY State of Health: The Official Health Plan Marketplace, at 16.

²² According to the NY State of Health 2014 Open Enrollment Report, 98% of individual NY State of Health enrollees from Chemung county selected Excellus. See 2014 Open Enrollment Report. (June 2014). NY State of Health: The Official Health Plan Marketplace, at 13.

²³ Notes to Financial Statements, Annual Statement for the year 2013 of the Excellus Health Plan Inc., at 1.

²⁴ Id.

²⁵ Actuarial Memorandum, at 7.



Excellus's reserves should be considered presumptively excessive under a risk-based capital analysis. The size of these reserve funds are of particular concern in the face of Excellus's average requested increase of 19.7% in its individual market plans for 2015. DFS should carefully consider Excellus's reserves when analyzing the requested increases for 2015.

C. Ratio of Individual Risk Pool to Small Group Risk Pool

Excellus indicates an upward adjustment of 29.6% for increased morbidity and demographic factors in the individual market, which is considerably higher than the carrier average of 17.69% for individual Marketplace plans.²⁶ Such a significant adjustment should only be permitted when based on documented data provided in the rate submissions and explicitly described in a carrier's Actuarial Memorandum. In fact, Excellus provides no meaningful explanation or justification for this estimated 29.6% difference in risk.²⁷ Furthermore, carriers should be finding reduced differences in risk between the individual and small group markets in 2014, as a result of the factors discussed on page 4 above. DFS should carefully scrutinize whether this significant adjustment is warranted.

D. Administrative Cost

Excellus attributes 14.7% to 37.1% of its proposed rate increases to "administrative costs."²⁸ As addressed above, carriers should be seeing reduced administrative costs as a result of aspects of the ACA that reduce marketing and enrollment costs. HCFANY urges the DFS to look closely at these increases in administrative costs, particularly those on the higher end that are significantly greater than the carrier-wide average of 16.23% for individual Marketplace plans.

E. Pricing Actuarial Value

HCFANY commends Excellus for accepting Milliman's Managed Care Rating Model (MCRM), which results in a downward adjustment of 9.6% to its rate. The adoption of the MCRM, a non-proprietary industry model, indicates that this number represents a reasonable plan adjustment. HCFANY urges DFS to carefully scrutinize other carriers' reluctance to accept this model, and the reliance of certain carriers on proprietary models, in the light of Excellus's acceptance of the MCRM.²⁹

²⁶ Exhibit 18, Line 19.

²⁷ See Actuarial Memorandum, at 5: "the individual risk pool relative to the small group risk pool factor is based on the assumed morbidity and demographic differences between the two pools." (emphasis added).

²⁸ Exhibit 18, Line 36.

²⁹ See e.g. United's Actuarial Memorandum, at 1. United's application cites a proprietary pricing model in support of its pricing actuarial value calculation.



III. Conclusion

HCFANY urges the Department to closely review Excellus's application in light of the issues described above. Thank you for your kind attention to our concerns. If you have any questions, please contact Mark Scherzer at mark.scherzer@verizon.net or at (212) 406-9606 or Amanda Peden at apeden@cssny.org or at (212) 614-5541.

Very truly yours,

Mark Scherzer, JD
Legislative Counsel
New Yorkers for Accessible Health Coverage

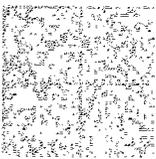
Amanda Peden, MPH
Health Policy Associate
Community Service Society of New York

cc: Troy Oechsner
John Powell

**Community
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Strengthening
New York

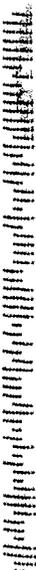
106 East 22nd Street
New York, NY 10010

Mr. Charles Lovejoy
Health Bureau
New York State Insurance Department
25 Beaver Street
New York, NY 10004



UNITED STATES POSTAL SERVICE
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August 4, 2014

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

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

Re: **EXCELLUS BLUE CROSS/BLUE SHIELD**
Simply Blue Plus HDHP/HSA - HIOS ID #78124NY1000169-00
Simply Blue Plus PPO Hybrid - HIOS ID# 78124NY0990057-00
(Small Group Coverage)

Dear State of New York:

This is a small, eight attorney law firm, with an equal or greater number of support staff. We are stunned at the proposed rate increase for our respective health insurance policies that hover in the neighborhood of 17%. This follows a dramatic increase of about 13% in the firm's collective health insurance premium costs for the current year upon implementation of the Affordable Care Act.

In other words, the insurance industry appears to be making the Affordable Care Act not very affordable.

By all published reports, medical inflation supposedly has been curbed and raw health care costs have moderated because of the Affordable Care Act. Further, the Congressional Budget Office (CBO) projected that with the enrollment of at least 30% of young, healthy adults, health insurers should be able to make a tidy profit without charging exorbitant premiums to its consumers. New York State has met the young adult market threshold. We applaud all of these developments. However, under such circumstances, the proposed 17% premium increase simply is not justified.

Accordingly, this firm respectfully requests that you carefully scrutinize and test against CBO projections the market assumptions and related data posited by

Excellus Blue Cross/Blue Shield in support of this request. Our educated guess is that once the claims of Excellus Blue Cross/Blue Shield are so scrutinized, there will be no basis for a premium rate increase that exceeds the current annual rate of medical inflation (less than 3%).

Respectfully yours,

A large black rectangular redaction box covering the signature area.

RMS/sed

cc: Excellus Blue Cross/Blue Shield
P. O. Box 22999
Rochester, NY 14692

Hon. Barbara Lifton, NYS Assembly
Legislative Office Building, Room 555
Albany, NY 12248

Hon. Thomas O'Mara, NYS Senate
Legislative Office Building, Room 812
Albany, NY 12247

NYS Department of financial Services

RECEIVED

President: Mr. Arthur Wingerter

AUG 04 2014

- 1) Univera Healthcare
- 2) Valucare Plus Silver
- 3) Small group coverage
- 4) HIOS identification number: 78124NY1040090-00

HEALTH BUREAU
N.Y.C. OFFICE

To whom it may concern,

This letter is in regards to the rising insurance rates. The insurance rates are already very high and my family has struggled to pay the fees. We have found it very difficult to keep up with doctor visits, blood work, and other tests. At this time, only one person in our household is employed to cover these costs and the price of living continues to increase. Please take the above into consideration when making your decision.

Thank you,



RECEIVED
JUL 22 2014
HEALTH BUREAU
N.Y.C. OFFICE

[REDACTED]

New York State Department of Financial Services
[REDACTED]

**SUBJECT: Objection to Excellus BlueCross BlueShield proposed premium increase:
 Small Group Coverage, Simply Blue Plus Platinum Plan, HIOS Plan ID
 78124NY0980042-00**

Dear Administrator:

I write to file an objection on the proposed premium rate increase of 15.9%, recently filed by Excellus BlueCross BlueShield.

I have been a customer of Excellus BlueCross BlueShield for eight (8) years. I need health insurance because I am currently pregnant and am considered high risk. In addition to my pregnancy, I have other medical conditions that require routine blood work and monitoring. This proposed rate increase will be a major hardship for me because certainly if I cannot afford the proposed rate increase it would clearly result in myself going uninsured, and it will not only will put my health at risk, but also the child that I am carrying, his health will also be at risk.

I object to my carrier's rate increase, which outpaces the rate of inflation of 3%, and the medical inflation rate of 8%. I believe that my carrier's profits, administration, and executive compensations costs are too great and urge you to require it to invest more premium dollars into its customer's health expenses.

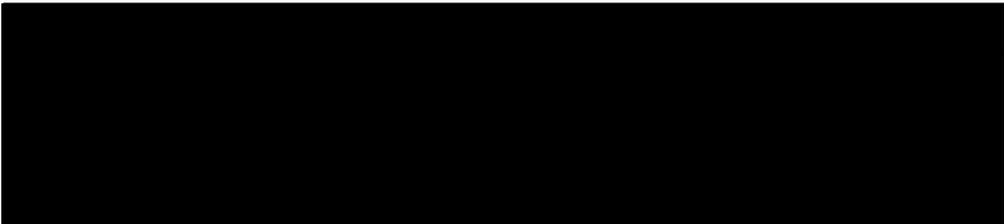
I strongly support the Department of Financial Services' efforts to make more insurance more affordable and information about rate increases more accessible. Thank you for your attention to this matter.

If you need more information about my situation, please feel free to contact me at:

[REDACTED] or at the above noted mailing address of [REDACTED]

Thank you for consideration in this matter.

Sincerely,
[REDACTED]



RECEIVED

JUL 07 2014

HEALTH BUREAU
N.Y.C. OFFICE

July 1, 2014

Re: Notice of Proposed Premium Rate Change
Product Name and HIOS Plan ID: 
Univera Healthcare, Healthy NY EPO, Small Group Coverage

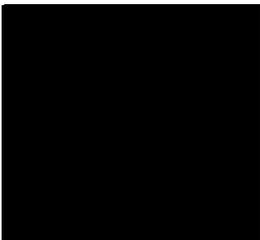

To Whom It May Concern:

This letter is in response to a letter dated June 13, 2014 which states a proposed premium rate change of 16.9%. Our company has received increased rates, increased co-pays and a new deductible of \$1200.00 in the past year.

These increases are unsustainable for a small company. We currently have three (3) employees who do important work. We have been incorporated since 1978. We do not appreciate the rising cost of health care brought on by the 

Acknowledgement of this letter would be appreciated.

Sincerely,



June 17, 2014



NYS Dept. of Financial Services
Health Bureau, Premium Rate Adjustments
1 State St.
New York, NY 10004

RECEIVED
JUN 19 2014
HEALTH BUREAU
N.Y.C. OFFICE

To Whom It May Concern;

The company I work for, General Roofing & Heating Co, Inc., currently provides small group health coverage through Univera Healthcare. I pay 30% of that through payroll deduction. My company pays the balance, which I know is more than generous. [REDACTED]

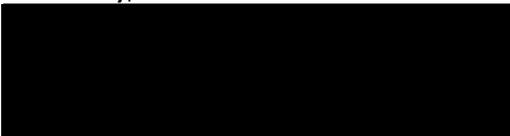
We have recently received notice that Univera Healthcare is requesting a 16.9% rate increase for 2015. May I say, that is outrageous.

In 2014, the new "Affordable Care Act" caused the rate for subscriber and spouse to go up nearly 11%. And now they want to add nearly 17% more? When does it end? In addition to higher premium, we also pay \$5 more per copay, subject to a \$600 per person deductible we didn't previously have. The specialist copay has doubled from \$20 to \$40. The emergency room costs have tripled to \$150 per visit and the in-hospital doubled to \$1000 per admission. We have out of pocket maximums that are close to 15% of my take home pay – per person, in addition to the various costs listed.

As it stands, even if my employer continues to offer coverage, which is in question, between the added cost for premium and the cost for copays and deductibles, I don't know if I can afford it anymore. There is obviously nothing affordable about the "Affordable Care Act". My own pay has not increased in three years and it probably won't increase in the foreseeable future. Costs of food and utilities continue to rise, but income stays the same. How do I add a 17% increase in health coverage into an already strained budget? How does my employer absorb this increase in the face of an economy that has not improved no matter what we are led to believe?

This is my formal objection to this proposed increase.

Sincerely,



To whom it may concern

June 16, 2014

Today I received A Letter From Univera HealthCare.

They have file A Proposed Rate Premium change.

I know every thing cost more to operate. -But they are asking for 22.1% increase.

I CAN'T AFFORD this - There's no way of - I AM

64 years old. work for my self - And I am slowing

down. I don't make 18,000⁰⁰ A year. This is

insane. I AM having A tough time right now

paying my monthly payments \$339.⁸⁵. SINGLE, head

of house hold. - only can work 6 months during

summer months - I AM A MASON, MASONRY work isn't

done in the winter. I have A winter Job at A

ski resort. But they don't pay very much.

MAY-be some one - can en-Lighten me by letter

About this. Or I am dropping my insurance

its too expensive to be covered.

insurer: Univera HealthCare
plan: EPO - HDHP
coverages: Individual coverage

RECEIVED
JUN 19 2014
HEALTH BUREAU
N.Y.C. OFFICE



NYS Department of Financial Services
Health Bureau-Premium Rate Adjustments

June 20, 2014

Dear Sir/Madam;

In response to the notification letter, which stated that Univera Healthcare is filing a request with your offices for a premium rate increase of 16.6%. We find this absolutely absurd and in no way acceptable. Our current premium is \$12,000.00 per year with a deductible of \$11,00.00 per year. A rate increase of 16.6% would put our premium to \$13,992.00 per year, or \$1,166.00 per month with a total out of pocket expense of \$24,992.00 per year. This increase is absolutely unacceptable. People like ourselves, who work hard and do not rely on any type of state assistance, EVER, are being penalized for our efforts to be self sufficient and contributing members of society. Asking individuals and families to pay more and get less is wrong. If this premium increase is passed, we will be forced once again into researching other health care providers. I suggest that the healthcare industry do due diligence and reform the present rate of pay to providers and to the healthcare industry executives, and help the policy holders instead of themselves. Shame on you for even considering this increase.

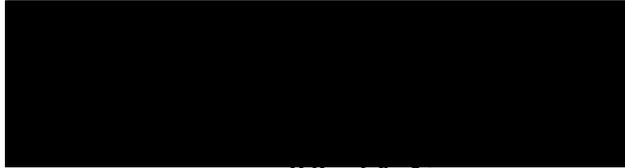
Sincerely;

Name of Insurer: Univera Healthcare

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

June 13, 2014

RECEIVED JUN 18 2014



JUL 24 2014

HEALTH BUREAU
N.Y.C. OFFICE

Please provide all information that is the basis for this increase.

Re: Notice of Proposed Premium Rate Change
Class A001 - A001/All Actives

Plan Description

Healthy New York EPO

HIOS ID

78124NY1110010-00

Dear Group Administrator:

Excellus BlueCross BlueShield 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

Class A001 - A001/All Actives

Plan: Healthy New York EPO

If approved, the percentage change to your group's premium is 16.9%

- object

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

As you know, rising medical costs, an aging population and other factors continue to drive health care costs higher. To cover these expenses, Excellus BlueCross BlueShield must modify rates. If you look below, you can find links to a more complete explanation of why the rate adjustment is being requested. The links to the health plan's web site and the state Department of Financial Services will connect you to a narrative that is written in plain English.

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 Excellus BlueCross BlueShield for additional information at:

- Excellus BlueCross BlueShield



-
-

Comments or requests for more information on the proposed rate change may be submitted to:

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, which is Excellus BlueCross BlueShield
2. The name of your plan as listed on your identification card
3. Indicate you have Small Group coverage
4. Your HIOS identification number, which is:

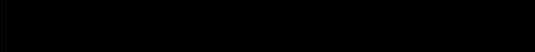
Class A001 - A001/All Actives

Plan Description	HIOS ID
Healthy New York EPO	78124NY1110010-00

Written comments submitted to DFS will be posted on the DFS website with 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:

Excellus BlueCross BlueShield website: 

DFS website: 

Notice of Approved Premium Rate

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

Sincerely,



NYS DEPARTMENT OF FINANCIAL SERVICE
HEALTH BUREAU-PREMIUM RATE ADJUSTMENTS

[REDACTED]

[REDACTED]

RECEIVED
JUL 24 2014
HEALTH BUREAU
N.Y.C. OFFICE

TO WHOM IT MAY CONCERN,

IN JUNE, I RECEIVED NOTIFICATION FROM MY EMPLOYER THAT EXCELLUS BLUE CROSS BLUE SHIELD IS REQUESTING A DOUBLE DIGIT RATE INCREASE STARTING IN JANUARY 2015. ARE YOU KIDDING ME? MY HEALTH INSURANCE DOES NOT EVEN COVER DENTAL & VISION NOW, AND I AM HAVING A VERY HARD TIME PAYING FOR IT.

I AM LIVING ON A SINGLE INCOME. I DO NOT HAVE ANY SUPPLEMENTAL INCOME. AFTER DEDUCTIONS I BRING HOME \$238.00 A WEEK. THIS IS SUPPOSE TO PAY HOME, CAR, FOOD, ELECTRICITY, HEAT, HOME AND CAR INSURANCE. GOD FORBID, ANY EMERGENCY SHOULD ARISE OR ANY THING GOES WRONG. I DO NOT LIVE "HIGH ON THE HOG" AND I DO NOT SPEND MY INCOME FRIVELOUSLY, BUT HOW AM I EXPECTED TO LIVE WITH AN OTHER INCREASE IN MAY HEALTH INSURANCE? THIS MEANS, I WILL BE PAYING MORE FOR HEALTH INSURANCE IN A MONTH, THAN I WILL BE BRINGING HOME IN A WEEK. IT WILL BE IMPOSSIBLE.

PLEASE RECONSIDER THE REQUEST FOR AN INCREASE IN MY HEATH CARE COVERAGE. I NEED INSURANCE AND I AM VERY AFRAID I WILL BE FORCED TO QUIT WORKING AND GO ON WELFARE.

PLEASE DO NOT LET THIS HAPPEN.

CONCERNED,

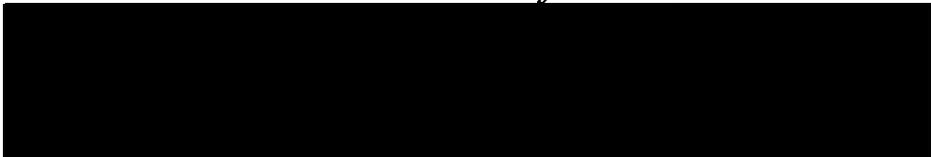
[REDACTED]

REF# HIOS 78124NY0990106-00
EXCELLUS BLUECROSS BLUESHIELD
SIMPLY BLUE PLUS PLATINUM
SMALL GROUP COVERAGE

RECEIVED
JUN 15 2014
HEALTH BUREAU
N.Y.C. OFFICE

June 16, 2014

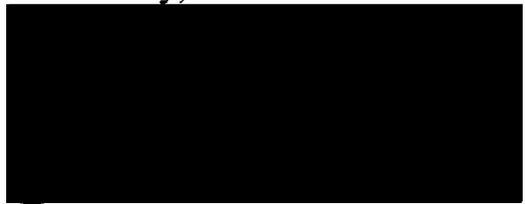
New York State Department of Financial Services
Health Bureau - Premium Rate Adjustments



Dear Sirs:

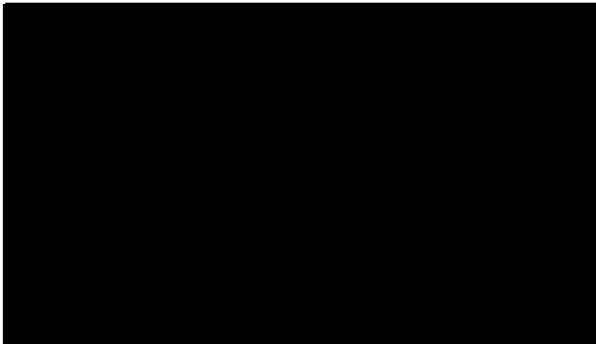
I am writing in response to a letter I received from Excellus Blue Cross Blue Shield in which they have informed me that they would like to increase my rates 16% on January 1, 2015. I strongly urge the New York State Insurance Department to review this proposed rate increase from "Excellus Health Plan Inc. and its dba, Excellus BlueCross and Blue Shield, and give the public a thorough explanation as to why these rates are justified in a time when we are fortunate to have a job, but any wage increases are lost to the health insurance companies rate increases each year. Any increase in my rates may be enough for us to drop our insurance coverage on January 1st. Please help us.

Sincerely,



EX Cellus Blue Cross Blue Shield
Simply Blue Plus Platinum
Small Group Coverage

RECEIVED
JUL 15 2014
HEALTH BUREAU
N.Y.C. OFFICE



July 9, 2014

NYS Department of Financial Services
Health Bureau-Premium Rate Adjustments



Re:



Excellus BlueCross BlueShield
Silver Select
HOIS ID# [REDACTED]

To Whom It May Concern:

I received a letter dated, June 13, 2014, from Excellus BlueCross BlueShield. It explains that due to the aging population and rising medical costs, they want to raise my rate by 20.8%

I am FURIOUS. Before the "Affordable Health Care Act", I was paying a reasonable premium with no deductible. I loved my plan. I was unable to keep it. I was lied to.

My plan now is \$80.00 higher a month (\$380.00) with a \$2000.00 deductible. That is with the subsidy that the Affordable Health Care Act appropriates.

Now Excellus wants to raise my premium by 20.8%. That's another \$80.00 a month--\$1000.00 a year. I am a self-employed handyman. Why are people like me taking up the slack for all the uninsured? How is this AFFORDABLE? What is happening with the system?

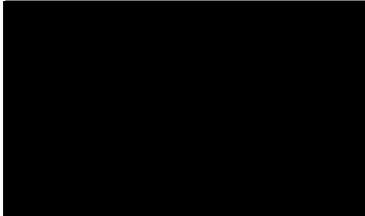
Something has to be done to stop this. It is too bad that we have been lied to over and over again and nothing is done to the liars.

Disturbed,



NYS Department of Financial Services

Health Bureau-Premium Rate Adjustments



RECEIVED
JUL 15 2014
HEALTH BUREAU
N.Y.C. OFFICE

To whom it may concern:

I would like to ask you to consider denying the proposed rate increase that BCBS has requested. As a single mom it's tough enough to make ends meet without such increases to my health insurance, and this increase is astronomical. Every year these "necessary" rate increases rob me of my raise and more. I thought that health care was supposed to be made more affordable to all, however if these rate increases continue I may be forced to drop my insurance and pay the non-insured tax. For as frequently as I visit my physician I cannot justify spending so much money on my insurance when I have a child that I must care for. So ask you again, please say no to the BCBS rate increase.

Sincerely,



BlueCross BlueShield - Excellus-G

SimplyBlue Plus Silver

Small Group Coverage



To: Whom this may concern

From:



Date: July 10, 2014

RECEIVED
JUL 15 2014
HEALTH BUREAU
N.Y.C. OFFICE

Excellus - SG

Re: Premium increase for Blue Cross Blue Shield Health Insurance

It has been brought to my attention that there could be another premium increase for our health insurance. I do not understand why there is a continued increase, and the employees are the only ones suffering.

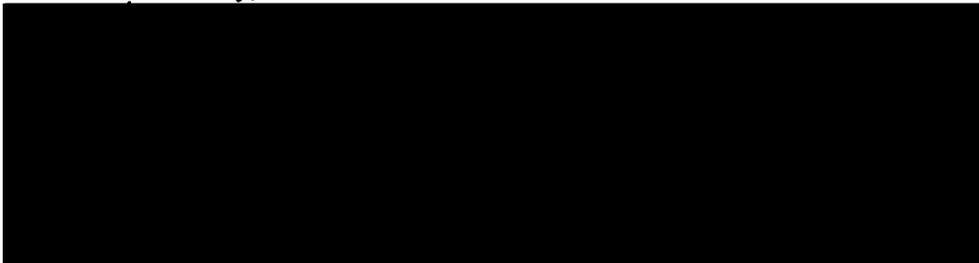
It will soon come down to whether or not it's even worth working anymore. If you cannot even bring home enough in your paycheck to support your family, buy groceries, pay bills, or get the necessities, is it really worth it?? It's very sad how the system works now a days... you either have to be very wealthy, or dirt poor. If you are middle class, trying to work and do well for yourself, you do not get any help.

At my present employer, where I have worked for almost 8 years now, we do get a yearly raise, but maybe 20 cents. That does not make up for the increase of my health insurance or even the cost of living. It's very sad that I would ever have to think of quitting my job due to health insurance costing too much.

I think you need to rethink this increase proposal. It will be taking a hard hit on many of my co-workers and myself.

Thank You for your time.

Sincerely,



NYS DEPARTMENT OF FINANCIAL SERVICES
HEALTH BUREAU- PREMIUM RATE ADJUSTMENTS

6/20/14

[REDACTED]

[REDACTED]

RECEIVED
JUL 15 2014
HEALTH BUREAU
N.Y.C. OFFICE

TO WHOM THIS CONCERNS;

I HAVE RECEIVED INFORMATION FROM MY EMPLOYER THAT EXCELLUS BLUE CROSS BLUE SHIELD IS ASKING FOR ANOTHER INCREASE IN THEIR RATE. 16%. WOW .. AGAIN! I KNOW WHAT I MAKE AND BRING HOME IS SUBSTANTIALLY REDUCED DUE TO THE DEDUCTION TAKEN OUT FOR MY INSURANCE BY MY EMPLOYER. AFTER MY DEDUCTION I MAKE \$262. A WEEK. IT SEEMS TO ME THAT THE PRICE KEEPS GOING UP AND WHAT DO I GET. I DON' T EVEN HAVE VISION AND DENTAL IN MY PLAN. PLEASE EXPLAIN TO ME WHY THIS INCREASE IS NECESSARY AND WHY YOU FEEL THAT EXCELLUSE BLUE CROSS BLUE SHIELD DEEMS IT NECESSARY..SOME THING HAS TO GIVE HERE AND IT LOOKS LIKE WE WILL ALL END UP BOWING OUT OF OUR EMPLOYERS PLANS BECAUSE FINACIALLY WE WONT BE ABLE TO AFFORD IT . I WISH YOU WOULD SERIOUS LOOK AT THIS AND DENIE THEIR REQUEST..I NEED INSURANCE BUT I REALLY CAN NOT AFFORD ANOTHER INCREASE..THIS WOULD MEAN I WOULD HAVE TO PAY MORE MONTHLY THAN I BRING HOME IN A WEEK..REALLY! PLEASE GET THESE INSURANCE COMPANIES OUT OF MY POCKET.I RECEIVE A YEARLY RAISE EVER YEAR OF ABOUT 8 DOLLARS A WEEK..AND EVERY YEAR I PAY THE INSURANCE COMPANY MY RAISE PLUS SOME.

SINCERELY HOPING YOU CAN DO THE RIGHT THING BY ME;

[REDACTED]

Small Group Coverage
HIOS ID #

[REDACTED]



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

July 7, 2014

NYS Department of Financial Services
Health Bureau – Premium Rate Adjustments



To Whom It May Concern:

The Town of Duane is a small town located in Northern New York. We take pride in our efforts to provide our residents with a fiscally sound and responsible local government. The Town of Duane currently provides small group medical coverage to town employees through Excellus BlueCross BlueShield. We are enrolled in the SimplyBlue Plus PPO Copay plan, HIOS ID #

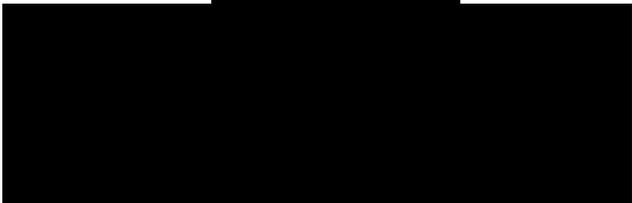


Recently, Excellus BlueCross BlueShield has filed a request with the NYS Department of Financial Services to approve a rate increase of 15.8% for 2015. The collective rate increase experienced by Duane for three budget years amounts to +24.1% (+15.4% for 2011 to 2012, +49.2% for 2012 to 2013, and -9.7% for 2013-2014). That amounts to a three year average increase of 8% per year. Now Excellus is asking for an increase of 15.8% which is double what our three year average has been. Preliminary calculations suggest that an increase of this magnitude will account for 37% of the budget for the Town of Duane for the year 2015. This, in face of the governor's demand of a tax freeze.

I am of the impression that your agency exists, at least in part, to be a “watchdog” over financial matters within the state. Well, we're within the state and our financial situation is looking bleaker every year.

I seriously request that you do not approve this rate increase request from Excellus.

Sincerely,



NYS Department of Financial Services
Health Bureau – Premium Rate Adjustment

RECEIVED

JUL 10 2014

HEALTH BUREAU
N.Y.C. OFFICE

July 1, 2014

Dear Madame or Sir:

I have just been notified by Excellus BlueCross/BlueShield of their request for a 17.2% rate increase effective 2015. I must protest the size of this increase, and caution that it is making it very difficult if not impossible for employers like the [REDACTED] to offer an affordable healthcare plan and thus be spared penalties under the Affordable Care Act. I do expect some increase in premiums every year, more in keeping with the CPI increase, which was 2.1% for 2014; 17.2% exceeds the CPI by more than 8X, which seems unreasonable, especially in an economy that is re-stabilizing from recession.

The [REDACTED] is a not for profit corporation providing childcare, summer day-camp, domestic violence and sexual assault crisis services, mentoring, parenting, and health and fitness programs. Only 12% of our annual revenues come from government grants; 88% are fees for services, fundraising, private foundation support, and United Way. More than half the children and families who use [REDACTED] services are low or low-moderate income working families. The fees they pay for services drive the wages we can afford to pay our 135 full and part-time staff, which are consequently modest.

As the cost of healthcare premiums rises unreasonably and in complete disconnect from the CPI, the [REDACTED] is less and less able to offer employees an affordable plan. We cannot afford to incur penalties in the new marketplace environment; unlike many businesses, we cannot pass these penalties on to our low and moderate- income clientele in the form of higher fees, because this clientele cannot afford dramatic increases in fees. Increases like the one proposed above are de-stabilizing to the [REDACTED] as one of the largest employers in downtown Cortland. This would be true for any similar not for profit business.

I urge you to examine the context a fee increase of 17.2% would affect. It is unreasonable in the current economic context, it is unreasonable for my covered staff, all of whom are modestly paid, and it is unreasonable for the [REDACTED] of Cortland as an employer. Please reduce this 17.2% increase to a more reasonable and manageable amount.

Sincerely,

[REDACTED]

[REDACTED]

[REDACTED]

RECEIVED

July 7, 2014

JUL 09 2014

HEALTH BUREAU
OFFICE

Dear Sir:

My comment regarding a 16.5% rate hike for our health insurance premium is "you have to be freaking kidding me." With \$3600.00 deductibles and \$90.00 a week premiums almost 30% of our net income goes to health care. Where does it end. In the last 4 years we have had a ruptured appendix, gallbladder & total knee surgery all in different years. So each year you have to reach that deductible. My gallbladder was in Dec '11 and I will finally finish paying for it in 2016. I'm not sure how you are supposed to keep your head above water. Maybe if such outrageous fees weren't charged and then bartered down through the insurance companies it would be a whole lot cheaper for everyone.

My insured is Excellus BlueCross shield, my plan is simply Blue Plus Silver and we have Small Group Coverage and our A105 ID # is [REDACTED]

I believe the only people making money here are the drug companies and insurance companies and the little guy making \$35,000 - \$40,000. is screwed because you make too much for aid and too little to have coverage you can afford. We are 61 and 63 years old. How could we have known when we started out together that we were unable to retire not because of poor decisions along the way but because we couldn't afford health coverage. The great American dream seems to be passing us by.



June 16, 2014

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

RECEIVED

JUN 23 2014

HEALTH BUREAU
N.Y.C. OFFICE

To Whom It May Concern:

On June 13, 2014 I received a notice from my Health Care Insurance carrier through my primary employer, the plan, small group coverage, with a Simply Blue Plus PPO plan and the [REDACTED] Excellus BlueCross BlueShield is requesting to raise premium rates 16% for 2015.

Being a fiscal conservative, I do concede that apparently my presence and voice in this state is not welcome as exemplified by Governor Andrew Cuomo's insistence that I, as every other fiscal conservative and right thinking residents, are not welcome in New York, see attached news article from thethewashingtontimes.com. However, being a gainfully employed and excessively taxed resident of this state, I do believe that until such time we are formally asked to leave, I will express my opinions pursuant to my constitutional first amendment right.

I have enclosed a series of news articles, documents and law citations which I believe serve as substantial evidence why a 16% premium increase is not a prudent course of action for Excellus BlueCross hiding under the guise of [passing on the cost of] 'rising medical costs, an aging population and other factors' to the consumer. As the attached items indicate, Excellus BlueCross currently maintains status as an "Active" "Domestic Not-For-Profit Corporation" within the State of New York, conducting business from an address of 165 Court Street Rochester, New York 14647. As seen in N.Y. NPC. Law § 508: Income from corporate activities, any "Incidental profits" shall not be distributed in "any manner whatsoever" to any member, board member director or officer. As seen in N.Y. NPC. Law § 204: Limitation on activities, a company shall not conduct any activity for "Pecuniary profit or financial gain". The series of subsequent attached items all serve to cite clear violations of §508 and § 204.

When a Not-For-Profit company, claims to simply pass on rising costs or conducting business to the consumer, yet maintain substantial net profits and distribute pecuniary profits to corporate officers, CEOs and Board of Director members as "bonuses", there is a clear misguidance of how a business is being operated. Continuous annual increases in premiums, and successive slimming of coverage's is discordant from the companies own mission statement type proclamation (as seen in attached item of this letter) that they are "committed to being a nonprofit health insurer".

I implore the New York State Department of Financial Services to review Excellus BlueCross's application for such an increase with extreme scrutiny and provide a ruling that has the best interest of the residents, tax payers and greater populous of New York State in mind.

Respectfully Submitted,

[REDACTED]

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

RECEIVED

JUN 23 2014

RE: NOTICE OF PROPOSED PREMIUM RATE CHANGE

HEALTH BUREAU

Dear Sir/Madam:

This letter is in response to Excellus' request for premium rate increase. Our company, a small business with less than 25 employees, is struggling to keep health insurance coverage for our staff at the current 2014 rates. Now Excellus has requested to raise it another 16 % 16.6% over the already exorbitant rates. I think it is time that an evaluation of procedures and out of pocket expenses take place.

Is it necessary to invest millions in marketing propaganda? Is it necessary to have add-on items attached to each and every policy that are not used by everyone within the policy group, i.e. Routine GYN services, Family Planning Services, Prenatal Care, etc. Let the insured choose the coverage options they want or need and pay accordingly. With continued increases you will have more people opting out entirely, paying the "fine" and going to the emergency rooms and hospitals, then not paying for services rendered by default.

This year we chose two different policies. Our employees pay a portion of their coverage; however we as employer feel that in order for them to stay insured we need to pay the larger portion of the policy premium. If we choose to change that policy within our company, then we would lose participation. When folks are bringing home salaries of \$25,000 to \$45,000 with a family they cannot pay \$13,000 to \$18,000 year, for health insurance premiums. It does not leave much for food on their tables. So what is our option? Employees are pretty much forced to stay on a company sponsored plan, due to cost the differential with the exchange including the rebate subsidy.

We don't know when and how this is going to end. We realize that costs go up, but as a company we cannot afford to give our employees a 16% rate increase and we certainly cannot raise our service prices by the same. We feel health insurance is a very important benefit to our employees; however due to the continued 12 – 17% increases year after year, it is becoming an albatross instead of a benefit

Sincerely,

[Redacted signature block]

Referred To: DFS

Date Referred:

Routing History:

06/18/2014 01:43 PM (Routed By --> [REDACTED]) (Routed Via Outside Agency Email to --> DFS) This correspondence has been acknowledged and is being forwarded for further action from your agency.

Please provide a copy of response or notation of any other action recommended or taken. --

Please respond to [REDACTED]

Incoming Correspondence:

Dear [REDACTED],

I just received a letter from Excellus stating that they have put in a request for a rate increase. They stated that the increase in premium if approved would be 17.5%. This is just ridiculous. Wasn't Obama Care supposed to be affordable for everyone. I am already paying \$861.00 monthly for a 2 member family plan. Granted it's not the basic but I believe this is already excessive. Please do not let health care go up anymore.

Thank you
[REDACTED]

RECEIVED
JUN 30 2014
HEALTH BUREAU
N.Y.C. OFFICE

June 16, 2014

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

Dear Sirs:

I am writing in response to a letter I received from Excellus Blue Cross Blue Shield in which they have informed me that they would like to increase my rates 16% on January 1, 2015. I strongly urge the New York State Insurance Department to review this proposed rate increase from "Excellus Health Plan Inc. and its dba, Excellus BlueCross and Blue Shield, and give the public a thorough explanation as to why these rates are justified in a time when we are fortunate to have a job, but any wage increases are lost to the health insurance companies rate increases each year. Any increase in my rates may be enough for us to drop our insurance coverage on January 1st. Please help us.

Sincerely,

* PLEASE NOTE THAT I BELONG TO A
SMALL GROUP. MY PLAN IS EXCELLUS -
SIMPLY BLUE PLUS PLATINUM.
MY SUBSCRIBER ID # [REDACTED]
MY PLAN CODE - [REDACTED]

THANKING YOU IN ADVANCE FOR YOUR CONSIDERATION IN THIS MATTER.

NYS Department of Financial Services
Health Bureau – Premium Rate Adjustments

June 26, 2014

RECEIVED
JUN 30 2014
HEALTH BUREAU
N.Y.C. OFFICE

Dear Sir or Madam:

Subject: Opposition to Excellus BlueCross BlueShield's Proposed Premium Rate Increase For 2015

Name of Insurer: Excellus BlueCross BlueShield

We, employees of the Town of Binghamton, are writing to express our opposition to the proposed 16.4% rate increase requested by Excellus BlueCross BlueShield. As employees of a small group (with less than 50 employees), we have seen our health insurance rates increase consistently over the years. While we have been unhappy with those increases, we have never expressed dissatisfaction because the increases were usually single-digit increases and had nominal impact upon our weekly paychecks.

Within the last two or three years, however, double-digit rate increases have become common, and we have seen the rates go up exorbitantly. Our last increase was 14½% and the proposed increase for 2015 is 16.4%. According to an article dated June 17, 2014, in *Buffalo Business First*, "Rate of Growth Slows on Most Health Insurance Rate Increases"

it indicates that most health insurances are decreasing their rates, and those few that are increasing their rates are increasing by low percentages. According to the article, Excellus Health Plan Inc. out of Rochester is the exception to the rule with increases from 16.4% percent to 19.7%. We are considered part of the Rochester area. In addition to the rate increases, the incentive program, *Healthy Rewards*, was discontinued at the end of last year. This rewards program allowed a subscriber and spouse to earn as much as \$500 per year if certain protocol was met, and many of us participated in the program. The bottom line is this: Not only is Excellus proposing to increase the rates, but they have discontinued a very valuable program that allowed us to earn extra money for living a healthy lifestyle.

We feel the proposed increase is far out of line with the norm, and we stand firmly opposed to it, knowing that it will heavily impact our take-home pay. We appreciate this opportunity to express our dissatisfaction with the rate increase, and we look forward to your assistance in being our advocate in this situation.

RECEIVED

JUN 30 2014

HEALTH BUREAU
N.Y.C. OFFICE

June 16, 2014

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

Dear Sirs:

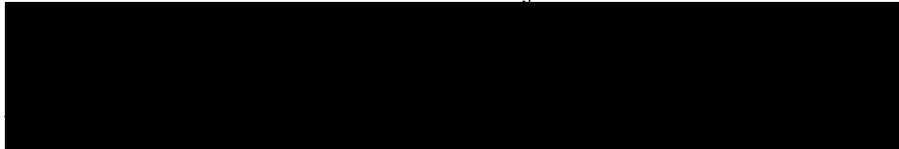
I am writing in response to a letter I received from Excellus Blue Cross Blue Shield in which they have informed me that they would like to increase my rates 16% on January 1, 2015. I strongly urge the New York State Insurance Department to review this proposed rate increase from "Excellus Health Plan Inc. and its dba, Excellus BlueCross and Blue Shield, and give the public a thorough explanation as to why these rates are justified in a time when we are fortunate to have a job, but any wage increases are lost to the health insurance companies rate increases each year. Any increase in my rates may be enough for us to drop our insurance coverage on January 1st. Please help us.

Sincerely,

June 16, 2014

RECEIVED
JUN 30 2014
HEALTH BUREAU
N.Y.C. OFFICE

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



Dear Sirs:

I am writing in response to a letter I received from Excellus Blue Cross Blue Shield in which they have informed me that they would like to increase my rates 16% on January 1, 2015. I strongly urge the New York State Insurance Department to review this proposed rate increase from "Excellus Health Plan Inc. and its dba, Excellus BlueCross and Blue Shield, and give the public a thorough explanation as to why these rates are justified in a time when we are fortunate to have a job, but any wage increases are lost to the health insurance companies rate increases each year. Any increase in my rates may be enough for us to drop our insurance coverage on January 1st. Please help us.

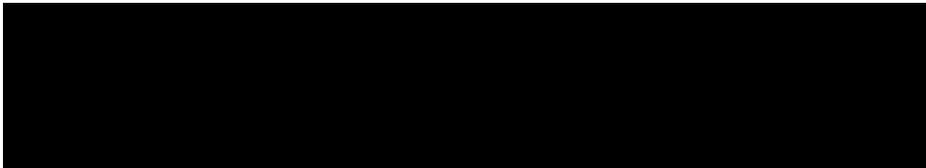
Sincerely,



June 16, 2014

RECEIVED
JUN 30 2014
HEALTH BUREAU
N.Y.C. OFFICE

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



Dear Sirs:

I am writing in response to a letter I received from Excellus Blue Cross Blue Shield in which they have informed me that they would like to increase my rates 16% on January 1, 2015. I strongly urge the New York State Insurance Department to review this proposed rate increase from "Excellus Health Plan Inc. and its dba, Excellus BlueCross and Blue Shield, and give the public a thorough explanation as to why these rates are justified in a time when we are fortunate to have a job, but any wage increases are lost to the health insurance companies rate increases each year. Any increase in my rates may be enough for us to drop our insurance coverage on January 1st. Please help us.

Sincerely,



P.S. Please help I have had 2 pay raises in 5 years, I make \$10.65 an hour & I work 3 jobs & have no other income a person do help. I don't mind working but we need to be considered for once! Thank you

RECEIVED
JUN 30 2014
HEALTH BUREAU
N.Y.C OFFICE

June 16, 2014

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

[Redacted]

Dear Sirs:

I am writing in response to a letter I received from Excellus Blue Cross Blue Shield in which they have informed me that they would like to increase my rates 16% on January 1, 2015. I strongly urge the New York State Insurance Department to review this proposed rate increase from "Excellus Health Plan Inc. and its dba, Excellus BlueCross and Blue Shield, and give the public a thorough explanation as to why these rates are justified in a time when we are fortunate to have a job, but any wage increases are lost to the health insurance companies rate increases each year. Any increase in my rates may be enough for us to drop our insurance coverage on January 1st. Please help us.

My Name: [Redacted]

Sincerely, [Redacted]

Insurer: Excellus Blue Cross Blue Shield ✓

[Redacted]

RECEIVED
JUN 30 2014
HEALTH BUREAU
N.Y.C. OFFICE

June 16, 2014

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

[REDACTED]

Dear Sirs:

I am writing in response to a letter I received from Excellus Blue Cross Blue Shield in which they have informed me that they would like to increase my rates 16% on January 1, 2015. I strongly urge the New York State Insurance Department to review this proposed rate increase from "Excellus Health Plan Inc. and its dba, Excellus BlueCross and Blue Shield, and give the public a thorough explanation as to why these rates are justified in a time when we are fortunate to have a job, but any wage increases are lost to the health insurance companies rate increases each year. Any increase in my rates may be enough for us to drop our insurance coverage on January 1st. Please help us.

Sincerely,

[REDACTED]

RECEIVED
JUN 30 2014
HEALTH BUREAU
N.Y.C. OFFICE

June 16, 2014

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

[REDACTED]

Dear Sirs:

I am writing in response to a letter I received from Excellus Blue Cross Blue Shield in which they have informed me that they would like to increase my rates 16% on January 1, 2015. I strongly urge the New York State Insurance Department to review this proposed rate increase from "Excellus Health Plan Inc. and its dba, Excellus BlueCross and Blue Shield, and give the public a thorough explanation as to why these rates are justified in a time when we are fortunate to have a job, but any wage increases are lost to the health insurance companies rate increases each year. Any increase in my rates may be enough for us to drop our insurance coverage on January 1st. Please help us.

Sincerely,

[REDACTED]

[REDACTED]

June 23, 2014

NYS Department of Financial Services
Health Bureau - Premium Rate Adjustments

RECEIVED
JUN 26 2014
HEALTH BUREAU
N.Y.C. OFFICE

[REDACTED]

Name of Insurer: Excellus BlueCross BlueShield

[REDACTED]

To Whom It May Concern:

I am writing to express my opposition to the requested 16% rate increase by the above insurer for the following reasons:

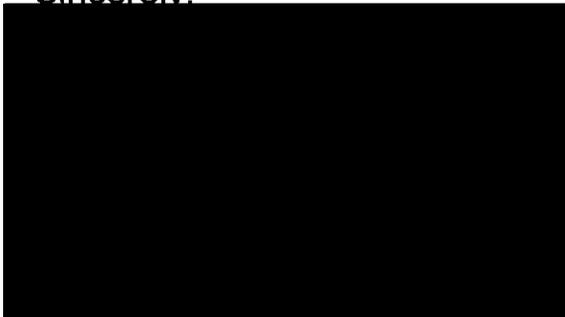
1. As a provider of health care services, particularly physical therapy, my practice has not received an increase in our fees from Excellus since beginning to provide services in 2002. I will protest their claim that the cost of medical insurance has risen.
2. I have contacted Excellus on many occasions to request a rate increase over the past 12 years that we have been treating their patients. I have been told that our fees for our services are a "take it or leave it" arrangement, and there will be no negotiating.
3. As a rural health care provider, my expenses to recruit, train, and retain staff and provide services are excessive and not considered in the fee schedule.
4. Many of the administrative requirements have shifted to my practice from Excellus. We are now required to "log in" to verify claims, submit claims, resubmit claims, enter patient information, and check

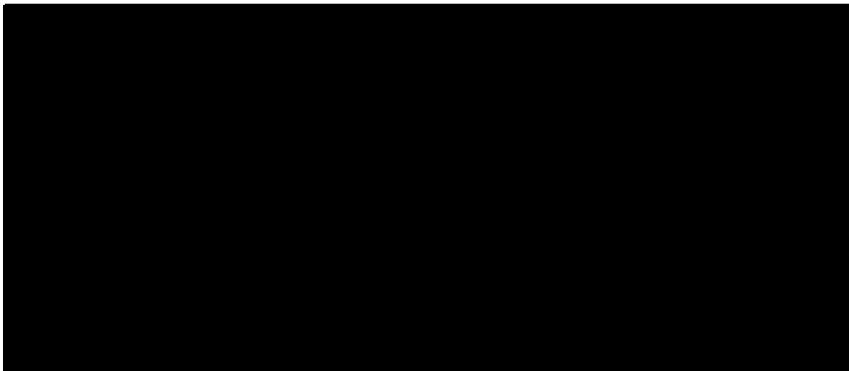
on the status of claims. This is an added expense to my practice, and a cost savings to Excellus.

5. As a provider of NYS DOH Early Intervention services, I have many unpaid claims from Excellus, some in excess of 14 months in arrears.
6. As a consumer of health care insurance, I have seen my premiums from Excellus increase in the double digit range every year, at a pace that far exceeds inflation.
7. As an employer that provides health care insurance to my employees, the skyrocketing double digit premium increases have created a great hardship to my practice and employees.
8. Excellus is a very profitable company, and does not require a rate increase to sustain their profitability.

Thank you for your cooperation and consideration in this matter.

Sincerely,





RECEIVED

JUN 26 2014

HEALTH BUREAU
N.Y.C. OFFICE

Monday, June 23, 2014

NYS Dept of Financial Services
Health Bureau-Premium Rate Adjustments



Name of Insurer: Excellus Blue Cross/Blue Shield



Premium: Family is \$993.42 per month Single: 348.56 per month

Dear NYS Bureau Representative,

We recently received a letter (enclosed) from our health insurer stating that there will be a premium *change* of 16.9%.

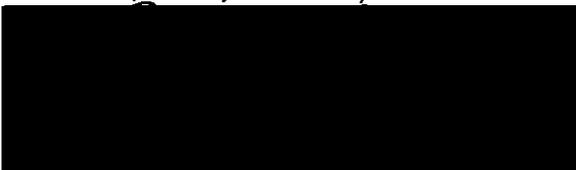
They do not state if it is an increase or decrease.

I am weary from the Affordable Care Act and all the rhetoric that went along with that, and continues to go along with that. I think that the insurers should be CLEAR with their correspondence. How much money did they spend to put out letters to all that actually said "*change*."

I protest the proposed *change* if it is an increase in premium. As regulators over the *change* I implore you to act on the citizens behalf and push them back--enough is enough. Nobody told them to pay their executives exorbitant salaries plus benefits. Nobody told them to construct a brand new building that they could not afford. Nobody is telling them to cut the waste.

The policyholder is being held to pay for poor management decisions.

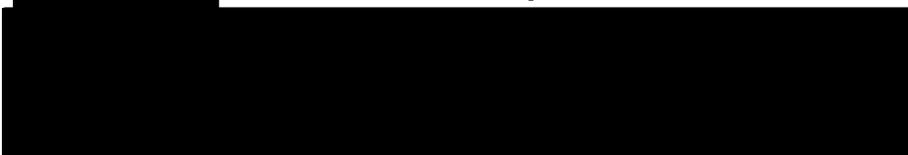
Respectfully submitted,



RECEIVED
JUN 26 2014
HEALTH BUREAU
N.Y.C. OFFICE

June 16, 2014

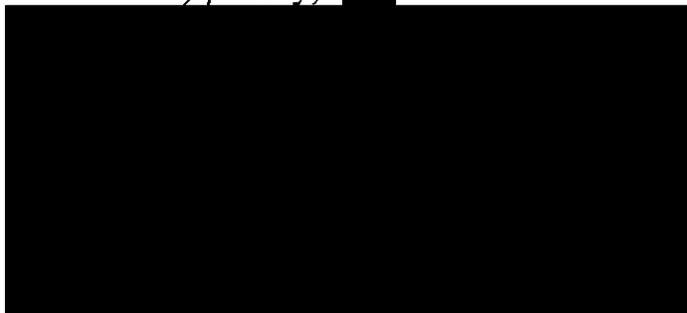
New York State Department of Financial Services
Health Bureau - Premium Rate Adjustments



Dear Sirs:

I am writing in response to a letter I received from Excellus Blue Cross Blue Shield in which they have informed me that they would like to increase my rates 16% on January 1, 2015. I strongly urge the New York State Insurance Department to review this proposed rate increase from "Excellus Health Plan Inc. and its dba, Excellus BlueCross and Blue Shield, and give the public a thorough explanation as to why these rates are justified in a time when we are fortunate to have a job, but any wage increases are lost to the health insurance companies rate increases each year. Any increase in my rates may be enough for us to drop our insurance coverage on January 1st. Please help us.

Sincerely,



NYS Department of Financial Services
Health Bureau-Premium Rate Adjustments

[REDACTED]

June 25, 2014

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

RE: Excellus BlueCross BlueShield Proposed 2015 Rate Increase

[REDACTED]

I have recently received a letter from Excellus informing me of a proposed 19.3% increase for my medical insurance premium for 2015. Please know this increase is undeserved, excessive and unreasonable.

What other product or service increases nearly twenty percent a year? This increase, if approved, would be the equivalent of having 2.4 additional premium payments a year.

What other product or service lessens its product and then charges more for the inferior iteration year after year?

What other company claims to be "not for profit" yet has subsidiaries that are for profit and are used to layer expenses and deny coverage for their overall benefit?

[REDACTED]

[REDACTED]

Will the scores of highly compensated executives at Excellus take a 20 % reduction in pay in 2015? Why I bet they don't even contribute for the cost of their health insurance.

Excellus is taking advantage of the position they have as a middleman between the general public and our healthcare providers. They provide only bureaucracy adding little to improve the general public's health.

To be fair I attempted to understand Excellus' justification for such a large increase. True to form there was a message "No Pending Applications" listed at the DFS website.

Please do not reward them with the rate increase they request.

Thank you.

Sincerely,

[REDACTED]

[REDACTED]



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

June 24, 2014

NYS Dept of Financial Services
Health Bureau – Premium Rate Adjustments

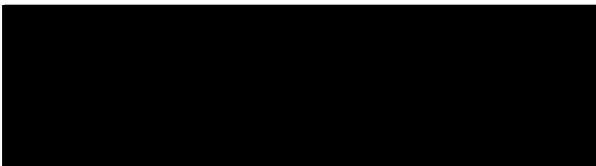


Re: Premium Rate Increase

To Whom It May Concern:

 Company, Inc. would like to inform you that we believe the attached proposed premium rate increase of 16.3% from Excellus BlueCross BlueShield is extremely high compared to the industry norm based on our research. If this proposed rate increase is approved, business needs would dictate that we look for alternate providers, reduce our employee's benefits, or increase our employee co-pay. None of these are good options.

Please find listed below our group information.



Thank you for your time to review our concerns.

Sincerely,



I just received a notification of Proposed Rate Change from Excellus Blue Cross Blue Shield of a proposed rate increase of 16.9%. This is over and above the 30% increase that I was hit with last year. And my coverage is worse than what I had prior to the new Health Insurance Law going into effect.

I make almost enough money to house and feed my family (about \$45000 per year gross) which means that i will be forced to go without health insurance and pay the fine, or be forced to not feed my son and grand-daughter. This rate increase is totally unjustified and is solely caused by the federal and state governments getting involved and mandating things that do not need to be mandated. Why is it that a person who works hard all of their lives, pays their taxes, and keeps up with their bills is being punished while so many individuals who are fully capable of working but refuse to, or people who are too lazy to work get better care and assistance than someone who is struggling to get by?

I fully agree with assisting individuals that need it for valid reasons, but I see every day any number of people who are fully capable of working that don't and they get better health care, have cell phones, eat better and some of them even drive nicer cars than I do! It is ludicrous and something needs to be done. If you need an average "joe" who can go out on any given day and find at least 3 - 10 people collecting undeserved government assistance I would be more than happy to do that. All your investigators need to do is go to the local County Office building and listen in on what the line of individuals are talking about (i.e.: I get more money if I have another kid, Jamal can work but why should he when we are getting more by not working?) -

Do not raise the premiums of the working man - but get the money from the people that came up with this idiotic insurance plan - the federal government and insurance industry big wigs.

Sincerely Yours,

[Redacted signature]

* * * * *

Sincerely,

[Redacted signature]

New York State Department of Financial Services.

RECEIVED

JUN 18 2014

HEALTH BUREAU
N.Y.C. OFFICE

June 16, 2014

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

To Whom It May Concern:

I am writing in regards to the proposed 16% health insurance premium that Excellus Blue Cross Blue Shield is requesting. We have small group coverage with a Simply Blue Plus PPO plan and the

I strongly object to allowing continued rate increases. Long before the Affordable Care Act came into law, this insurer has raised rates consistently without increasing benefits for the insured. The rates continue to raise and the executives at Excellus continue to get bigger bonuses, into the millions as reported in the Syracuse Post Standard. In fact, a representative from the NYS Insurance Dept was sent into Excellus some time ago for whatever reason, and ended up sitting on the board and collecting a large pay check to do so.

The NYS Government needs to start thinking about the "little" people and stop helping large corporations who suck millions and millions from hard working people just to pass it around in bonuses to the already rich and wealthy. Let us not forget the big Wall St bailout that tax payer monies were used for billions in bonuses. If you allow yet another increase, you are doing nothing short of robbing hard working people of what little income we have. If Excellus can afford these millions in bonuses, which clearly they do every year as a not for profit health insurer, than they do not NEED an increase in premiums. Instead, propose a reduction in the amount of bonuses they give out to make up the difference.

Respectfully,
[Redacted Signature]



June 16, 2014

RECEIVED

JUN 18 2014

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

HEALTH BUREAU
N.Y.C. OFFICE

RE: Excellus Proposed Premium Rate Change
Plan Description Simply Blue Plus PPO Hybrid

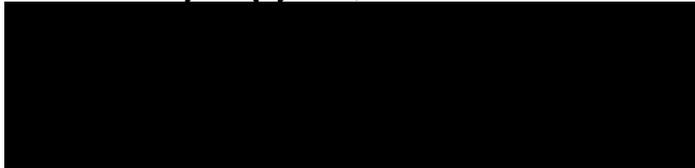
Small Group Coverage
Excellus BlueCross BlueShield

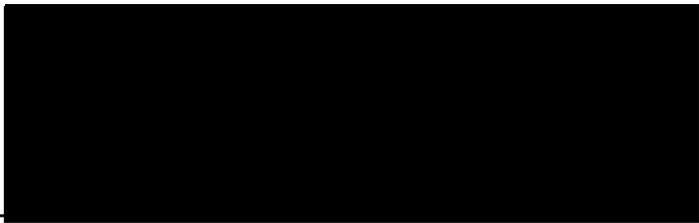
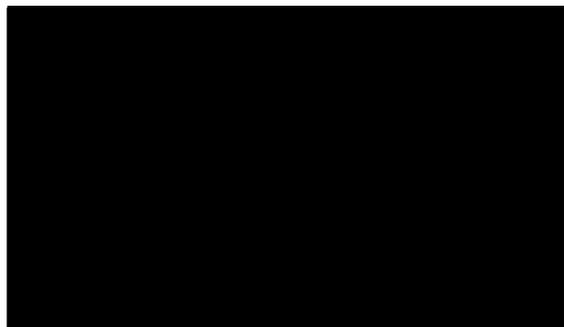
Dear Sir/Madame:

This letter is to object to the proposed premium rate increase of 16.3 percent, requested by Excellus BlueCross BlueShield. We object on the basis that this requested rate increase is outrageous, unprecedented and unwarranted. By my review of available data, the medical rate of inflation for 2014 is expected to dip lower than 2013, which itself represented a decrease from prior years. The Affordable Care Act is expected to exert downward pressure on the health sector, and it is expected that the medical rate of inflation will be somewhere in the area of six percent.

The requested rate increase represents institutional arrogance on the part of Excellus. If this rate increase is approved, as a small business, we are giving strong consideration to dropping insurance coverage, and encouraging our employees to purchase insurance on the various health insurance exchanges. Please do not hesitate to contact me should you have any questions.

Very truly yours,





June 17, 2014

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

RECEIVED

JUN 19 2014

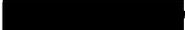
HEALTH BUREAU
REG. OFFICE



SUBJECT: Possible Proposed Premium Rate Change

The Town of Granby is covered by Small Group coverage thru Excellus BlueCross BlueShield. Our plan is SimplyBlue Plus HDHP/HAS and our 

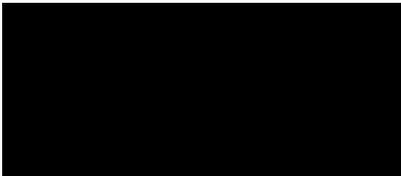


Our Town is located in  which is a poverty area as indicated by the 2010 Federal Census.

We understand that medical costs go up but the increase should be kept at a very small increase (example 1.5%). As we are a Municipality we would have to raise our taxes to cover such a large increase. Our taxpayers cannot cope with any increase in property tax.

We suggest you consider the plight of areas such as ours and study what such a large increase would do to our Town.

Sincerely,



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

RECEIVED
JUN 19 2014
HEALTH BUREAU
N.Y.C. OFFICE



To whom it may concern:

My husband and I are both retired and have health insurance via NY State's Health Marketplace. We are both under 65 years of age and this is our only affordable option for the next several years. Our Health Insurance provider is Excellus BlueCross BlueShield ,

Excellus is asking the New York State Department of Financial Services for a 19.8% increase in our premium for next year.

The increase requested will make the insurance unaffordable for us and many other Health Care Consumers. The *Affordable Health Care Act* is supposed to make Health Insurance affordable. The requested increase cannot be allowed to take place as this goes against everything the Affordable Health Care Act represents. I understand the need to cover inflation costs (2% to 5%) but 19.8% is ridiculous. If this increase gets approved the time and effort to implement the Affordable Health Care Act would have all been for nothing!

We cannot go back to insurance premiums increasing at double digit percentages. This size increase will kill our economy. Please take these facts into consideration when reviewing the Excellus premium increase request.

Sincerely:



NYS Department of Financial Services
Health Bureau-Premium Rate Adjustments

RECEIVED

JUL 07 2014

HEALTH BUREAU
N.Y.C. OFFICE

[REDACTED]

[REDACTED]

This letter concerns the proposed Excellus BC/BS rate increase of 16.7% that would be in effect in May 2015.

Excellus BC/BS has had a series of substantial rate increases in recent years.

May 2012 = 16.7%
May 2013 = 15.4%
May 2014 = 14.0%
May 2015 = 16.7% (requested)

The average increase is nearly 16% per year. It is interesting to note that the Consumer Price Index increased +2.3% for the 3 year period 2011-2013.

Our small rural church can not support premium increases averaging 16% and we respectfully request that the 2015 premium increase be no more than 4%.

Sincerely,

[REDACTED]

July 4, 2014

[REDACTED]

RECEIVED

07 2014

HEALTH BUREAU
N.Y.C. OFFICE

6/29/14

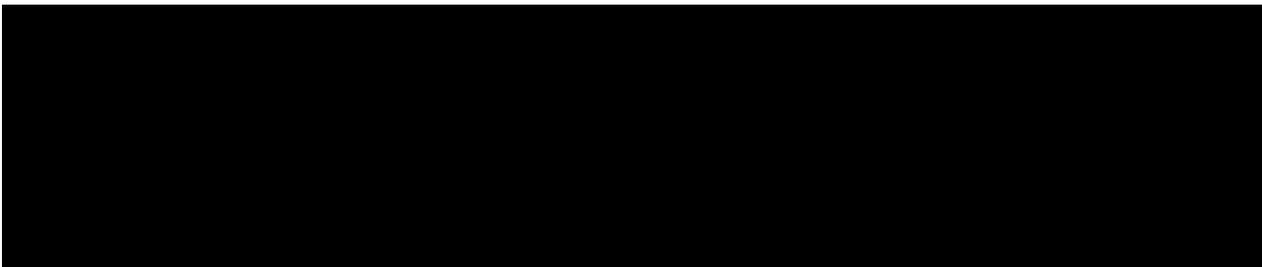
DEAR SIR:

MY PURPOSE IN WRITING THIS IS TO REQUEST NO RATE INCREASE FOR MY PLAN WITH EXCELLUS BLUE CROSS BLUESHIELD. MY PLAN [REDACTED] AND MY ID NUMBER IS [REDACTED] MY HIOS ID IS [REDACTED]

A 17% INCREASE IS OUTRAGEOUS IN TODAY'S ECONOMY AFTER SUCH A HUGE INCREASE LAST YEAR. LAST YEAR MY PREMIUMS ROSE 19.3% AND MY DEDUCTIBLE ROSE FROM \$2600 TO \$3600. MY COPAYMENTS ROSE OVER 30% AND MY OUT OF POCKET MAXIMUM ROSE ALMOST 100%. IF I WAS TO HAVE ANY LENGTH OF HOSPITAL STAY I WOULD SPEND OVER \$22,000 PER YEAR FOR THIS INSURANCE. WHY?

ARE THE INSURANCE COMPANIES SO POORLY MANAGED THAT THEY CAN'T MAKE MONEY IN A SHRINKING ECONOMY OTHER THAN RAKING PREMIUMS SO EXHORBITANTLY? I THOUGHT "OBAMA CARE" WAS SUPPOSED TO LOWER COSTS. WHERE ARE THOSE SAVINGS? ARE THE INSURANCE COMPANIES TAKING ADVANTAGE OF ALL SMALL BUSINESS OWNERS SUCH AS MYSELF?

I WORKED ALL MY LIFE TO COLLECT SOCIAL SECURITY. WITH THIS PROPOSED INCREASE MY ENTIRE SOCIAL SECURITY CHECK WILL NOT PAY MY INSURANCE IF THIS RATE INCREASE IS APPROVED. NO INCREASE PLEASE



RECEIVED
JUL 02 2014
HEALTH BUREAU
N.Y.C. OFFICE

June 30, 2014

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



This letter regards a pending insurance rate increase for Excellus BlueShield HIOS Plan ID



To Whom It May Concern:

We have just been notified of the request for premium rate increase which was submitted to the New York State Department of Financial Services. A 16.4% rate increase has been requested by Excellus BlueCross BlueShield for our plan. I am the President of our internal medicine practice and we are already struggling with overhead costs. A 16.4% increase in our health care premium would be financially devastating. I would like to comment, in no uncertain terms, vehemently object to the premium rate increase.

As both a provider and consumer of health care services, I can tell you from my perspective that we are constantly besieged by various insurance companies including Excellus BlueCross BlueShield to change our plan of care based on reviews by providers who are not practicing physicians. We must constantly fill out preauthorizations and often have our medications and medical therapy questioned by these providers who do not have the same level of expertise that we do. My administrative costs associated with these hassles from the insurance company are overwhelming. This must be equally frustrating by patients who are told by us that they need a service or a medication and the delivery of these services or medications are delayed by a battle with the insurance companies.

If you review the top salaries for top insurance company executives, which is freely available on the Internet, you will see the salaries that these executives receive is exorbitant and certainly not justified.

I would suggest that, rather than requesting a premium rate increase, these companies should reduce their executive compensation and reduce administrative hassles to practicing providers.

Certainly, a 16.4% rate increase exceeds the national cost-of-living increase by a large margin.

June 30, 2014

Should their premium rate be increased, I would like to exempt our practice from paying salaries of the insurance executives of Excellus BlueCross BlueShield.

Thank you for your consideration. I would be happy to discuss this with you further any time.

Sincerely,



[REDACTED]

June 27, 2014

NYS Department of Financial Services
Health Bureau-Premium Rate Adjustments

[REDACTED]

RECEIVED

JUL 07 2014

HEALTH BUREAU
N.Y.C. OFFICE

To Whom it May Concern:

RE: Proposed rate change

[REDACTED]

We recently received notice of a proposed rate increase of approximately 16%. As an employer with a seasonal business, the increase is not reasonable. With the possibility of an increase in the minimum wage and the fact that the economy has not completely recovered, an increase in the insurance premium would not be welcomed.

One reason given for the increase was rising medical costs. Small businesses also have rising costs but we cannot always pass it on to our customers or we would find ourselves losing customers. If we raised our rates 16% our customers would quickly look elsewhere to do business.

If an increase is necessary, it should NOT be at 16%. If an increase is necessary, a CUT in the salaries of the numerous Vice Presidents, Officers, etc. at Excellus might prove that a lower rate increase would be acceptable.

Thank you.

Sincerely,

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

June 25, 2014

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

[REDACTED]

RECEIVED

JUL 07 2014

HEALTH BUREAU
N.Y.C. OFFICE

To Whom it may Concern:

I am writing in response to The Excellus Health Plan, Inc, and Excellus BlueCross BlueShield's proposed rate increase of 17.7% for the Simply Blue High Deductible Health Plan PPO in the year 2015, for small group coverage. [REDACTED]

Due to the exorbitant rate increase, 2014 will be our last year offering health insurance to our employees. As a small business owner of less than 50 employees (we employ 35), we have taken pride in the fact that we were able to offer health insurance to our full time employees. However the current and consistent rate increases have made this an unaffordable and extraordinarily difficult benefit to provide our employees. This is my third letter in 3 years pointing out an average increase of over 15% per year. Over a 5 year period we have seen our health care costs rise by 85%. Since we are already utilizing the cheapest available plan we are now out of options.

We understand and respect that there are soaring costs in the healthcare industry, but do not believe the proposed increases are justifiable, even when this is taken into consideration. A need to increase rates by such a large percentage year over year, demonstrates a fundamental flaw in business practice. I believe I speak for myself and many other business owners in saying that a one year increase in rates of 17% would quickly put us out of business, much less consistent year over year increases of this magnitude. Our customers would not and do not accept that type of increase, and we have reached the point where we are unable to do so either.

This will mean 6 more individuals will be either uninsured or have to turn to a state subsidized health care plan. I understand this is not a staggering number, but I can assure you many other businesses feel this way. Thank you for your time and consideration of this matter.

Sincerely,

[REDACTED]



RECEIVED

JUN 25 2014

HEALTH BUREAU
N.Y.C. OFFICE

June 19, 2014

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

Dear NYS:

Be informed that we are in complete disagreement with the proposed rate increase of which we have been informed by EXCELLUS.

We are a small business here in CNY and cannot afford a 16% increase on the premium. This is not a reasonable increase. CPI is typically 2-3% not 16%!

We realize that each year there are increases in basically all necessities across the board but typically there is a 1-3% increase in basic costs not 16% increases. Our rate of pay certainly does not increase by 16%! Further, what proof is available to show that health care costs will increase by 16% in 2015? We are currently paying a high price premium and cannot withstand an additional 16%. This is not fair nor is it reasonable and should we receive a notification the rate was approved by more than 3% we will immediately commence the procedure necessary to shop for an alternative carrier.

We ask that this increase is completely denied by NYS and that a maximum increase of 3% is permitted.

Very Sincerely,



[REDACTED]

June 18, 2014

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

RECEIVED
JUN 25 2014
HEALTH BUREAU
N.Y.C. OFFICE

[REDACTED]

This letter is to discourage approval of the 16.3% premium rate increase as requested by BlueCross BlueShield for 2015. I am a small business owner that signed up through the NYS Health Exchange and simply cannot afford a rate increase. We signed on with the expectation that the plans offered would remain affordable for the middle class and small business owner.

I respectfully ask that you deny their request for an increase. It is well known that BCBS pays their administrators millions of dollars in bonus money every year as is published in the Syracuse Post Standard newspaper. Surely they could get by with a bonus of only 10 million dollars.

Sincerely,

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/27/2014 11:10 AM

Excellus Health Plan, Inc.
group
healthyny



Dear Sirs: The 17% increase in the Excellus/Healthy NY premium would be a hardship as we already fall into income guidelines to be eligible [$>$ \$41,000]. As a small business, we would be unduly penalized as we are an employer for home cleaning specialist. Please do NOT permit the increase in Healthy NY. Sincerely, 
plan admin. for Eden Home Cleaning Inc.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/27/2014 12:02 PM

Excellus Health Plan, Inc.

group

ppo



I am 62 years old and my wife is 63, and it seems that with the plan we are on with the higher co-pay it is costing me a lot more money this year than last and now with the rate increase it will cost even more. With these increases it is forcing people to retire that don't want to. Instead of contributing to SS and paying into medicaid, these increases and very high co-pays force us to retire and draw our monthly benefits. With the medications my wife and I are on and my wife having one surgery this year, we are already maxed out on our \$11,000.00 co-pay, which if I remember right is about \$5,000.00 higher than it was in 2013. So much for saving money in my golden years.



Deny rate increase~!

to: premiumrateincreases

06/27/2014 02:26 PM

To Whom it may concern:

REF: HIOS ID # 78124NY1110009-00

I am emailing to ask you to deny the rate increase that Excellus is asking for approval on.

We have small group health insurance coverage (Healthy NY) thru Excellus BlueCross BlueShield.

We have been notified that they are asking for a 16.7% (!!!!) increase in our premiums.

That is an incredible increase given that we have only had this plan for less than a year and the rate of inflation from 2013 to 2014 is at about 1.8%.

--

[Redacted signature block]

"If you're not satisfied with what you're getting, be more specific with what you're asking."



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/27/2014 02:39 PM

Excellus Health Plan, Inc.

group

ppo



Excellus Blue Cross BlueShield SimplyBlue Plus PPO Copay HOIS ID# 78124NY0980026-00

I am writing today to protest the recent notification of a 16% increase in my employer offered health insurance program. My first response to this request is simply WTF!!! In a more professional sense, ask why has EBCBS contacted their clients to provide notice of a potential rate increase through a marketing and sales representative? Marketing and Sales??? Really? This company sees this as a marketing and sales opportunity not a customer relations issue related to expense. New York State and the people counting on this service are being misled with regard to the need for this increase. Just look at the salaries drawn and the large number of executive officers associated with the expense of EBCBS. We believe in honoring our employees. We believe that our employees are the most important aspect of our business. We STRIVE to provide the best insurance so that our employees can focus without worrying - this increase will make us uncompetitive, it may make my board of directors seek to decrease the coverage or to change carriers, worse yet, to move to "Obama care" - these approaches will put all our team has worked at to risk, NYS allowing this to happen is going to drive more business away from the state. PLEASE DO NOT ALLOW THIS INCREASE TO TAKE PLACE AND MAKE US AND OTHER COMPANIES MAKE THE HARD CHOICE OF LOOKING OUTSIDE OF THE STATE OF NY TO CONDUCT BUSINESS.



rate increases

[Redacted]

to: premiumrateincreases@dfs.ny.gov

06/27/2014 03:06 PM

To who it may concern,
Our insurer is: Excellus Bluecross Blueshield
PLan: Simply Blue Plus Silver
Small Group Coverage
HIOS# 78124ny1000058-00

With reference to the proposed rate increase, I must state that I am opposed to any additional rate increases. A 17.1% increase in a single year is totally out of line. With these size increases it won't be long until our rates will be unaffordable to all. The health care providers should be forced to find ways to save and do business the way we in the private sector have to do.

Thank you

[Redacted]

[Redacted]

[Redacted]

[Redacted], NY 14450

[Redacted]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/28/2014 10:49 AM

Excellus Health Plan, Inc.

group

healthyny

[REDACTED]

Sir, This is a comment in response to a notice I recieved that our health insurance policy is requesting a rate increase. Our construction company has endured a rate increase totaling \$7,500.00 from 2013 to 2014 because it became mandatory to have prescription coverage with the new Obama Care requirements. This was a huge premium increase for us!!! We value the health and well being of our employees and made the difficult descision to continue the employee coverage in spite of the tremendous price increase tolerated by our company and our customers. Are we to endure yet another round of price increases on top of what has occurred? I am uncertain this compounded price increase will work for our company. We will again be forced to make this difficult descision of wether we can continue to offer this nessessary benfit to our employees. I am very unhappy with any further price increases of health insurance premiums. [REDACTED] Pres. The [REDACTED], Inc [REDACTED] Vernon, New York, 13476 Tel. [REDACTED] Fax. 3 [REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/28/2014 11:40 AM

Excellus Health Plan, Inc.

group

ppo



We have a high deductible healthcare plan. We have this because my family and I are very healthy and we want to pay for our own expenses if and when we need medical coverage!! We DO NOT want high monthly premiums! Please consider leaving the policy alone? Is this because of rising costs due to the government takeover of "healthcare!?"



Proposed Rate Increase by Excellus BC /BS

██████████ to: premiumrateincreases
Please respond to ██████████

06/29/2014 09:59 AM

I'm writing to object to the health insurance rate increase being proposed by Excellus BC/BS of Rochester, NY. I feel the proposed 18% increase in premiums in my insurance classification is ridiculous.

The Affordable Care Act was enacted to provide **Affordable** health care. Believe me when I say this doesn't make my health insurance more affordable.

Assuming the numbers I've seen from the NY State of Health website are correct, it seems to me the risk pool is spread out enough to not warrant such an increase. Their enrollment numbers show more that a third of enrollees under the age of 35.

My insurance information follows:

Name of Insurer: Excellus BC/BS
Address of Insurer: Post Office Box 22999
Rochester, NY 14692

Group Policy Number: 00650000
Group: Rochester Rating Region Exchange
Benefit Plan: Excellus BC/BS Silver Select EPO

If you require any further information, please contact me at this EMail address.

Thank you,

██████████
██████████



rate change

[redacted] to: premiumrateincreases

06/29/2014 08:23 PM

my insurer is excellus blue cross blueshield,my plan name issimply blue plus silver 3i have small group cov.and my HIOSid # is78124NY1000089-00

i, like most other business people and insured, are completely fed up with the constant barrage of unneccesary and unwarrented rate increases that ALL insurance cos. want to continually unload on the small working businesses!!! Let me put it in plain English.This will be the 4th year in a row that Excellus is trying to increase my rates for my family plan and 3 singles that work for me.And...a double digit increase again! The first yr. was 12.5%, the 2nd was 19%, the 3rd was 15.5%, and now they want to increase it 16.6%!! can you please explain to me,in plain English, how any business can increase their rates like these and survive and stay competitive? Other than the health care business? I know of none. Let me put it another way. When small businesses get hit w/ fuel increases,supply increases, wage increases,etc, their rates creep up marginally and not every year by 2 digit increases.If they did we wouldn't be able to stay in business or be competitive. We would have to close or cut some major expense,like health care!! That's the next step in our situation. We simply can't and won't continually pay these ridiculous and unwarrented increases! I don't care what it sounds like but we're done paying for someone else's insurance or med. bills! When the ceo of Excellus goes to the grocery store, does he get asked to pay part of the person who's behind him, their grocery bill? When he goes out and fuels up his vehicle, does he get asked to pay part of the fuel for the person in line behind him? When he gets his utility bill, is he asked to pay part of his neighbor's bill? We all know the answer is HELL NO to all these and many more questions i have, but my point is , i'm/ we're done paying for everybody eles's health care. I don't care how cold and callous that sounds, but that's where we're at w/ it. We can't afford it! Most of the time we don't use it. It's mainly for catastrophic coverage. And again, when we don't use it we still get hit w/ huge increases.

I emplore you to vote NO on any rate increase! Why don't you first look at the 200 plus people who last year got bonuses ranging from a few thousand to 2 million! For what? Simply doing their job! I do my job everyday and i don't get anything other than a job well done. No bonus, sometimes i get a ck. after all the bills are pd.! Ya, my partner and I have to wait for a payck. because we're responsible business people and pay everything else first, including our health insurance!

The bottom line here is, this madness of increases has to stop. or at least slow to a crawl. How about tying an increase to the rate of inflation? Geez, what a novel idea, why didn't they think about that? Probably too concerned about a larger bonus!

Thanx for your time, would love to hear a response from someone who understands, not just a form letter.

Sincerely, [redacted]

[redacted]

[redacted] c

[redacted]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/30/2014 10:50 AM

Excellus Health Plan, Inc.

group

ppo



15.9% increase. Excellus BCBS you should be ashamed!



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/30/2014 01:55 PM

Excellus Health Plan, Inc.

group

ppo



Received letter dated 6/13/14 from Excellus BC/BS regarding HIOS Plan ID: 78124ny0980074-00, SimplyBlue Plus Platinum plan - small group coverage- indicating a proposed increase to premium of 16%. Objection is made to this large of an increase to premium: 1. First of all, DFS website does not list this "pending" requested increase. To the extent this is caused by Excellus, they haven't given proper notice, filing and/or opportunity to object and request should be denied in full; 2. Substantiation for 16% increase in premium has not been sufficiently provided- especially in light of the fact that over the last 15 years the average annual health insurance premium increase has been less than half the requested increase- and the request should therefore be denied in whole or in part.



Insurance Rate Changes

to: premiumrateincreases@dfs.ny.gov

06/30/2014 04:03 PM

Excellus BlueCross BlueShield
PPO
YND201608550
Small Group Coverage
HIOS ID# 78124NY0980074-00

To whom it may concern:

Raising the cost of health insurance 16% is absolutely ridiculous. I work for a small company and work very hard for every penny I make, and with having an already expensive insurance plan (because of working for a small company), and the amount of taxes that get taken out of my check every week, I am just barely getting by on what I make for all of my bills. The cost of living has not increased. Yes, medical expenses might have increased somewhat, but it is not because of the population growth or the aging population, like what is suggested in your letter. Every year, thousands of people are born, but thousands of people also die. It's the circle of life. You cannot continue increasing these medical plans and hurting the wages of the working class citizens, that have to work 2-3 jobs just to make ends meet. I am working 2 jobs just to get by. No I do not have kids, and I am not married. I bust my ass (excuse my language) day in and day out to have what I need to live, and to not live off of the government. Raising these rates by ANOTHER 16% on top of an already expensive health plan is absurd!! If you didn't continue giving generously sized bonuses and raises to the VIPs of the companies, we wouldn't be in this situation. Stop giving to the already wealthy and taking away from the poor/working class, just for them to have more toys and a bigger pool to swim in. There is no need to keep putting money into the pockets of the people who already have more than enough, and taking away from those who don't. DO NOT RAISE THE RATES!!!!!!

Respectfully,

[Redacted]

[Redacted]

Administrative Assistant

[Redacted]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/30/2014 04:07 PM

Excellus Health Plan, Inc.

group

healthyny



I received a letter of proposed premium rate change from my insurer. They are requesting an additional 16.9% over and above the 30+% rate change we had last year when my policy was cancelled due to Obamacare. this is ridiculous and should not be allowed or tolerated. Insurance now costs about \$800 per month (before this increase) and costs more than my Mortgage and property taxes combined. Further, the additional 17% requested increase will mean that health insurance coverage will now become 27% of my take home pay, which is ludicrous. It is much more financially responsible for me to pay the penalty and stop paying all of my bills so that the Government can provide me with everything, and I will basically make more money for absolutely no effort whatsoever. Please stop everyone from taking our hard earned wages and giving it to the people who refuse to work or be responsible for themselves. Also, their requested rate change is not listed as an application on your web site so I do hope this comment can be added to their rate change request. My HOIS id number is 78124NY1110010-00. I have a small group plan, Excellus BlueCross BlueShield.



premium rate change

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

06/30/2014 04:19 PM

Please respond to ██████████

To Whom It May Concern,

I have received a letter stating Excellus BlueCross BlueShield is requesting to increase my premium. At this time I am single with a high deductible plan that covers only the basic annual exams that as a healthy 31 year old female I do not typically need. The 2 visits that I have had this year, one being a CT Sinus scan that cost around \$260 out of pocket for me. Another was an allergy testing appt that was over \$500. I am required to pay these on top of the automatic deduction of about \$100 each paycheck Excellus already charges me. I have a 4 year degree, I work full time, I own my own home, I own my own car, I have car insurance, student loans, one credit card, one cell phone. I pay my own electric/gas/water/heat/garbage. These are an example of my monthly expenses. This does not include groceries, gasoline, work expenses (i.e. uniform, shoes), cleaning products, hygiene products. The point I am trying to make is insurance companies are getting to the point where middle class people are going to have to work 2 jobs in order to have insurance that they might not even use more then twice a year. But if you do not have insurance you will be penalized by the government and/or put yourself in thousands of dollars of debt for one visit to a provider.

My insurance premium has gone up every single year I have had insurance and its getting to the point where I will take the risk to go without then continue to pay these companies thousands of dollars a year for basic coverage. I think this needs to be put to a stop, seeing as how it is already out of control. I am to the point where I am needing to pay minimum amount due on certain bills and backing myself up into more debt in order to pay for the rest of the United States to have insurance. I made this personal so I can give you the point of view of what an average hard working blue class person goes through on a day to day basis. I hope that it gave some insight and that you can please help me.

My insurer is Excellus BlueCross BlueShield

The name of my plan is SimplyBlue Plus Silver

I have Small Group Coverage

My HIOS identification number is 78124NY1000105-00

Thank you for your time,

██████████



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/30/2014 05:27 PM

Excellus Health Plan, Inc.

group

hmo



I am writing to voice my opinion that the 17.1% requested increase in premium is to much for the average person to handle & that this requested rate change be denied. If this rate increase is allowed to go through I know personally I will not be able to afford to continue my health insurance coverage & I am sure that this will effect many insured.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/30/2014 06:08 PM

Excellus Health Plan, Inc.

group
hmo



rate increase proposals? Really? I'm an employee at a small business. I know business. Part of business is asking for more money, and that's what this seems like. "Let's ask for more money because why not? What have we got to lose?" Please help drive healthcare costs DOWN, not UP. Because that's the whole idea - health care costs were going up a lot, and they went up too much, and it's killing us. Literally. Thank you,





Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/30/2014 10:49 PM

Excellus Health Plan, Inc.

group

ppo



I feel the need to comment on my insurer's recent request to increase my rates by 16.2% I currently pay nearly \$18,000 per year for my family. This rate increase would put it up to nearly \$21,000!!!! How is any American supposed to be able to afford this? I am a physician myself, and I understand the costs of health care are out of control, but it is fascinating that we are now required to purchase insurance we cannot afford. The so-called "affordable" health exchanges were even more expensive! Please do not allow BC/BS to increase their rates to this degree.



proposed rate increase

██████████ to: premiumrateincreases

07/01/2014 07:32 AM

Sirs:

My insurer is Excellus Blue Cross/Blue Sheild and the name on my id card is Simply Blue Plus Silver. I have Small Group coverage.

My HIOS id number: 78124NY1000058-00

I am 100% opposed to any further rate increases. Insurance rates are already through the roof, and throwing more money at BCBS will not solve any problems they are having internally. I ask: what systems of checks and balances is in place to see that they are operating efficiently enough--and possibly is THEIR profit margin too high?

Sincerely, ██████████



Excellus proposed rate increases comment

to: premiumrateincreases@dfs.ny.gov

07/01/2014 10:45 AM

Re:

Excellus BlueCross BlueShield
SimplyBlue Plus Gold
Small Group Coverage
HIOS 78124NY0990058-00

The rate increase proposed by Excellus should be rejected on the basis that the submission lacks sufficient justification as to why rate increases should exceed the levels of inflation. The generic statements made by the insurer were previously known and do not account for new or unplanned expenses. Executive compensation levels and rates and plans should be considered carefully. Any increase in or special payments or bonus payments for highly compensated executives should be discounted from all expenses before considering any justification for rate increases.

Operations Manager

P: +1

F: +1

C: +

e:



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/01/2014 12:41 PM

Excellus Health
Plan, Inc.
group
ppo



On June 30, 2014, I received a "Notice of Proposed Premium Rate Change." There were several problems with the notice alone. It was sent in a hand-addressed, unmarked envelope with no sender's address, so I had no idea who it was from. It was post-marked Pensacola, Florida even though the enclosed letterhead was for Rochester, NY, so I thought this letter might be a fake. It was dated June 13, 2014, so I had already lost over half of the comment window waiting for the notice's arrival. The information contained in the letter was out of date (like the information for submitting a comment to the

DFS). After confirming others in my company had received the same letter in the same fashion, I used the information in the letter to research the reason for the increase. Excellus Blue Cross-Blue Shield's website provided a copy-paste version of the letter and two links. One brings up a video explaining why premium rates increase. The other takes the user to a documentation dumping ground containing documents dating back to 2005, so I had no idea what was still relevant to this current premium change notice. I protest the premium rate change for the following reasons:

- 1.) Excellus BCBS does not take the time to update their notices or documentation regarding these changes. This causes confusion and a feeling of being misled/misinformed.
- 2.) No information has been posted indicating what specifically is

driving this current premium increase. I understand what could cause an increase, but not what is responsible for this particular increase. Excellus BCBS should provide detailed, plain-English documentation laying out their reasons for THIS rate increase. 3.) These notices should be sent out within two or three business days of printing in official Excellus BCBS envelopes to ensure timely arrival (given the short 30-day comment period) and trust that the notices are genuine. Thank you for your time and the opportunity to comment on this current proposed premium rate increase.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/02/2014 07:23 AM

Excellus Health Plan, Inc.
group
ppo



Excellus has BILLIONS of dollars in reserve and yet they feel it necessary to raise their rates yearly. Now that want ANOTHER 16%. When will it stop? In short, I am very much against such a large rate increase.



RATE INCREASE

[REDACTED]

to: premiumrateincreases

07/02/2014 12:38 PM

Attention: DFS,

We strongly disapprove of the proposed rate increase from Excellus.

Our rates are already sky high and we feel we are being penalized since we are such a small business.

It is truly hurting our business and cannot afford their rates now let alone after an increase.

The name of our insurer is ***Excellus BlueCross BlueShield***

Our company is [REDACTED] Inc. and we have Small Group coverage.

HIOS identification number which is **78124NY0980026-00**

Please, please do not approve the rate increase.

Thank you.

Sincerely,

[REDACTED]



Rate Increase

██████████ to: premiumrateincreases

07/02/2014 02:04 PM

I was recently informed by Excellus BC/BS that our health insurance rates may rise by 16% in 2015 (Product Name and HIOS Plan ID: 78124NY0980074-00). We are small employer providing small group coverage health insurance for four employees, plan Simpl Blue Plus Platinum. We believe that we have an obligation to care for the well being and security of their families. We are dependent upon gifts from our churches in order to continue to operate, and this increase in cost will have to be passed on to our employees; our contributions will not grow by 16% next year. Two of our employees are not well paid and struggle to survive now. This added expense will create an extreme hardship on them. I doubt that the financial needs of Ecellus exceed the financial needs of our employees.

I urge you not to approve this rate increase.

██████████



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/03/2014 12:52 PM

Excellus Health Plan,
Inc.
group
ppo



My expected rate change is 16.3%. This is very excessive. There has been no inflation for years with the exception of bloated bonuses of the health care executive officers. I had a dramatic increase in my insurance premiums and co-pays as a result of Obamacare this past year. Now I am being asked to have another rate increase of 16%. Healthcare was suppose to be more affordable under Obamacare. Don't you think instead of raising rates that the healthcare industry should reduce bonuses and costs? What will the percentage increase of bonuses be this year? The average American Family cannot continue to subsidize the healthcare industry. This is the only industry in the US that could possibly increase their prices to consumers by 16% and still be in business. In my

opinion a resounding NO
to any premium increase.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/03/2014 02:06 PM

Excellus Health Plan, Inc.
group



As administrator for our company's health plan I feel as though I've been "duped" ! It seems as if BCBS deliberately offered a lower rate to keep existing customers in their plan and appear to have competitive rates on the health exchange website. A rate increase (especially of this magnitude!)seems almost criminal less than 1 year into our plan. BCBS should be ashamed of themselves.



HIOS ID # 78124NY1110010-00 (INSURANCE RATE INCREASE)

to: premiumrateincreases

07/03/2014 07:29 PM

I just received a document from my employer today, stating that my insurance company, Excellus, is proposing to increase their rates by 17% starting for the 2015 year. I was very astonished, and upset when I read this, because I will not be able to afford medical coverage due to this. I am the "bread winner" of the household, and can barely afford the coverage that I have now for myself. Due to the rates as they stand as of today, I am unable to afford medical coverage for my wife, let alone my whole family. And now, I read that Excellus is raising their rates 17%!?! I am a husband, and father of two children who I am responsible to provide for, a new home owner, and a man with many bills. So, I am alarmed by this information, and not sure what that will mean for me and my family. That 17%, is going to effect so many low income to middle class , hard working families. I am unable to understand this astronomical rate change. I sincerely hope that they review this email....and all the other requests, I am sure they will be receiving, from people like myself, and find that this is not good for all their policy holders. And as it stands now, the government wants people to pay a fine for not having insurance?!? I DO NOT SUPPORT THIS RATE INCREASE.

Excellus Blue Cross Blue Shield
plan: EPO
HIOS ID # 78124NY1110010-00
Small group coverage
subscriber ID: [REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/04/2014 10:25 AM

Excellus Health Plan, Inc.
group
medicaresupplement



My Medicare does not cover all the increases in health ins. (cola), and the increases in part B also. You need to control the costs of tests in hospitals, why they do several when one (probably more expensive) test would work. There is a lot of fraud/overcharges by hospitals. Insurance companies need to keep premiums and co-pays to a minimum. Most Medicare recipients don't have the resources to keep absorbing higher charges every year.



how can this be??????????????

[REDACTED] to: premiumrateincreases

07/05/2014 03:48 PM

my insurer; Excellus BlueCross BlueShield ,my plan; SimplyBlue Plus Platinum, Small Group coverage, my HIOS#;78124NY0980074-00, my comment is simply how can a not for profit agency give a near 29 million \$ retirement to it's CEO, and ask for a 16.4% increase due to an aging population. Are they referring to the former CEO ? The years of double digit rate hikes are now a double digit figure itself, and peoples income over ten years has not increased as much as your cost increases in just one year! How can this be ? Need some advice on how to do more with less each year,ask the people you cover, we have had a long time to learn how.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/07/2014 12:57 PM

Excellus Health Plan, Inc.

group

healthyny



My company chose Healthy NY because it was affordable-- as a nonprofit, our salaries are very low. A nearly 17% rate hike will cause hardship to all of us currently on the plan and will deter those who might consider joining. 2014 was the first year we offered insurance as a company, and we did it to become a more responsible employer. A rate hike like this basically translates into a pay cut for our employees, because we can't afford to bring salaries up to cover that kind of increase. That's not why we joined a plan-- we want to make health care easier for our employees, not a burden! Please keep our health costs reasonable, don't approve this increase.



OPPOSITION TO EXCELLUS BLUECROSS BLUESHIELD RATE INCREASE

to: premiumrateincreases

07/07/2014 11:13 PM

To whom it may concern:

I am writing to express my opposition to the high premium rate increase of 16% my health insurance company, Excellus BlueCross BlueShield, is proposing. The amount insurance premiums have been increasing each year (not just health) have been ridiculously high. These increases are **far above** the annual growth of our economy and inflation rates. Something seriously needs to be done to reign in these annual increases. What kind of a profit is the company seeking? Does the state need to limit how much is paid out in law suits? Mine and many others' incomes haven't increased at all these past few years, so it's becoming an increasing hardship to afford to live! I do not see how they can continue to justify these increases. Would you please help us? Below is the information Excellus BC/BS instructed us to provide in their June 13, 2014 letter.

Thank you.

Sincerely,

[Redacted Signature]

Name of insurer: Excellus BlueCross BlueShield

Name of plan: SimplyBlue Plus Platinum

Small Group Coverage

HIOS identification # 78124NY0980074-00



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/08/2014 08:57 AM

Excellus Health Plan, Inc.

group

ppo



As the Supervisor for the Town of Greenwood I would like to file a formal complaint about the proposed premium rate change of 16%. This is in addition to last years increase of 14%. Small Towns can not absorb these continued increases an manage a state directed 2% tax cap. These increases should not be allowed by the state. Unions fight the municipality for wage increases and do not want employee paid participation for the insurance coverage. NYS should limit the % of rate increases the same as other budget issues. I would like an answer, thank you.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/08/2014 09:39 AM

Excellus Health Plan, Inc.

group

ppo



Due to exorbitantly high costs to my old healthcare plan, I was forced into a high deductible plan this year with the "promise" that even with the \$2,100.00 out of pocket cost incurred up front, I "would in effect be paying less" with this plan. Now I am told there is to be a net 16.9% increase to the plan premium next year. So much for saving anything. Why is Excellus allowed to give an outgoing director a \$3,000,000 "payment" at the end of his term? Why are they allowed to license their name on the Rochester War Memorial for millions of dollars annually? Now they want more money for a premium? I think that ALL insurors in NYS should be investigated for waste and fraud as far as "needed premium rate increases" go. Maybe better, reasonable management of the existing premiums would go a ways in decreasing or eliminating these rate increases they "need".



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/08/2014 11:48 AM

Excellus Health Plan, Inc.

group

ppo

[REDACTED]

My insurance company indicated they were asking the DFS for a rate increase for my insurance. The rate does not need to increase since they have thousands of new clients via the Affordable Care Act....most of the late comers this years are younger clients. The Excellus Blue Cross Blue Shield would be better served and serve their customers better by using their large customer base to negotiate much lower costs for the health care services (this would allow them to make a profit without the rate increases). Your rubber stamping the rate increases each year leaves them little to no incentive to be creative about how to keep health care costs and therefore the cost basis for the insurance coverage low. [REDACTED]

[REDACTED] Excellus SimplyBlue Plus
Standard Platinum Product Name
and HIOS Plan ID:
78124NY0980009-00 Small Group
Coverage



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/09/2014 11:36 AM

Excellus Health Plan, Inc.
group
ppo



Proposed Rate Change 17.9% for 2015 Insurer: Blue Cross BlueShield Plan Name SimplyBlue Plus Bronze Re: Small Group Coverage HIOS id: 78124NY1000154-00 We are writing to request that you deny Excellus BlueCross BlueShield request to change our premium rate for 2015 Their reasoning on why they are requesting a rate change does not warrant such a increase ? our premiums have already had a substantial increase and a further increase would cause a financial hardship. The increase will only benefit the Insurance company.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/09/2014 11:39 AM

Excellus Health Plan, Inc.

group

ppo



Proposed Rate Change 17.9% for 2015 Insurer: Blue Cross BlueShield Plan Name SimplyBlue Plus Bronze Re: Small Group Coverage HIOS id: 78124NY1000154-00 We are writing to request that you deny Excellus BlueCross BlueShield request to change our premium rate for 2015 Their reasoning on why they are requesting a rate change does not warrant such a increase ? our premiums have already had a substantial increase and a further increase would cause a financial hardship.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

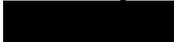
07/09/2014 01:01 PM

Excellus Health Plan, Inc.

group

ppo



KLS associated are deeply concerned regarding the projected increase for 2015. Last year, KLS was required to move to this plan because the previous plan was not compliant with healthcare reform. So as of 1/1/2014 our New York employees were moved to the SimplyBlue Plus PPO Copay plan. Some benefits slightly decreased and others were added (all in the name of reform and affordability). The rate change for 1/1/2014 was a 12% decrease! These were new plans for 1/1/2014 and there's likely only 5 months of data available. Has Excellus lost that much money in just 5 months? We are aware the New York is a higher cost area but the projected 15.9% increase seems excessive especially after a 12% decrease. Thanks in Advance for your time and consideration. 



Excelsus Health Plan, Inc.

group

other



As a private practice Physical Therapy clinic owner who provides health insurance to our employees and their families and for our own family I am appalled at the continued requests by insurers at yearly rate hikes. These increases repeatedly coincide with stagnancy or even reductions in our reimbursement for services. There remains a considerable disconnect between the apparent need for such steep raises in fees yet persistingly low reimbursement in NYS to Physical Therapy providers for services. The premium increases are oppressive and do not reflect any clear increase in reimbursement to providers for services. Expenses rise especially due to the use of palliative pharmaceuticals that oftentimes do not change the state of a condition but merely mask or prevent its symptoms from being bothersome and unnecessary expensive testing procedures that do not alter the treatment decision making (such as early MRI's) along with surgeries for conditions that studies show are equally well treated non-operatively (many degen RC tears, arthritis/debridement, degen meniscal tears, many spinal procedures) are undertaken prior to a valiant effort at conservative care that is much less costly. Healthy responsible individuals are increasingly being asked, after spending valuable money and time living with eating habits and active lifestyles and fitness activities to increase quality of life and prevent illness, to shoulder the burden of irresponsible choices by many (though obviously not all) who require large amounts of health care services due to the results of poor eating habits, smoking/drinking/drugs, and irresponsible behaviors such as unwanted pregnancies, violence, drunk driving...etc. While these rate hikes should not be allowed, if they are, a mandate should be instituted requiring insurers increase reimbursement to providers at 30-50% of that % premium increase. If insurers are claiming increased costs then providers should be receiving a significant part of the increased revenue generated by the rate hike, otherwise how are insurers justifying their apparent expense. It is an injustice that insurance companies continue claiming rising costs but are paying providers the same or less for services than ever before while they enjoy 5-25% increases in revenue. These rate hikes will force many to risk going without insurance. It is becoming unaffordable for even working families with reasonable incomes, and with the onslaught of HDHP plans we are paying high premiums for the privilege of paying our own bills anyways!



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/10/2014 10:51 AM

Excellus Health Plan, Inc.

group

ppo



I can neither support nor understand a 16% cost increase, when I receive unnecessary mailings and duplicate insurance cards -- due to an inattention to detail on the part of administration. Surely, a company like Excellus could operate more efficiently, cut some middle management, and bring their cost increases down to a manageable amount. If our firm increased fees 15% each year, we would be out of business in no time. Moreover, as an employee of a small business, we will all have to pay this increase out of our pocket, since our employer only pays a set amount. If this rate hike is approved, we will probably have to change plans to ensure affordability.



Excellus Health Plan, Inc.

group

other



We received a ?Notice of Proposed Premium Rate Change? from our insurance carrier Excellus. They are proposing a 16.5% increase on our plan. The plan is a Group Plan with a high deductible which is a change from our previous plan in our third effort to reduce the cost of our Health Care Insurance. Reva Reid Therapy Services is a Sole Proprietor/DBA business with ten active employees / subcontractor. Here is a brief history of our Health Care costs for the past nine years with Excellus:

Insurance Year	Monthly Rate per individual	Change in Monthly Premium/Individual	Change in Rate
2006	\$287.53		
2007	\$316.89	\$29.36	10.21%
2008	\$353.53	\$36.64	11.56%
2009	\$408.94	\$55.41	15.67%
2010	\$466.03	\$57.09	13.96%
2011**	\$446.31	-\$19.72	-4.23%
2012	\$480.71	\$34.40	7.71%
2013	\$527.87	\$47.16	9.81%
2014 **	\$397.21	-\$130.66	-24.75%

For the first five years the monthly rate increased by \$178.50 or 62.08% for the same plan. We changed plans, reducing coverage to reduce cost. For the next three years the monthly rate increased by \$81.56

or another 18.27% From 2006 through 2013 our monthly rates increased by \$240.34 or 83.478% AND we had changed our plan twice, reducing our coverage in an effort to reduce cost.

Currently, the requested rate change, after one year, for a higher deductible plan is being presented to NYS Department of Financial Services by Excellus for a 16.5% increase in monthly rates. Reva Reid Therapy Services contracts with County and NYS Health Departments providing various OT, Social Work, Special Education and Family Training services. Ours is a Small business owned and operated as a DBO with ten active employees/subcontractors in Binghamton New York. The combined base rate for the four core services we provide in the New York States Early Intervention Program in Broome County today, has actually been reduced by 6% since we started in 1998. But that's another chapter in our small business story of "Doing business in NYS". The trend of the cost of Health care is not sustainable under these conditions. We respectfully ask NYS DFS to carefully consider the history of Excellus increases within the current arena. They are clearly operating in a different world than at least this NYS customer. Thank you for your consideration. [REDACTED],

[REDACTED] Therapy Services
Office Mgr. and Excellus Group
Administrator



Fwd: Rate increase notification for 2015

to: premiumrateincreases@dfs.ny.gov

07/10/2014 11:38 PM

Begin forwarded message:

From: [REDACTED]
Date: July 10, 2014 at 3:50:22 PM EDT
To: "premiumrateincrease@dfs.ny.gov" <premiumrateincrease@dfs.ny.gov>
Cc: ICE [REDACTED]
Subject: Rate increase notification for 2015

I, [REDACTED] am the Managing Partner of Westminster Gardens Co., LLC. We are a family run Garden Apartment Complex in Vestal, NY (residential rentals). We have 3 employees. Rental increases are limited due to our geographic location. The complex is 45 years old and in constant need of repair structurally and cosmetically. We've experienced unusually high vacancy rates in 2014. We currently continue with an 18% vacancy rate. We are having trouble meeting our expenses and completing major repairs needed. A 17% increase in our Health Care costs is detrimental to our survival in 2015. Please, take my plea to NOT increase our health insurance into serious consideration.

Re: Excellus BlueCross BlueShield

Plan: SimplyBlue Plus PPO Copay
HIOS ID: 78124NY0980026-00

Plan: Healthy New York EPO
HIOS ID: 78124NY1110010-00

Thank you,
[REDACTED]
[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/11/2014 08:43 AM

Excellus Health Plan, Inc.

group

ppo



I do not support an increase of 15.9% on my premium for 2015!!!! This is completely out of line with COLA rates and preposterous. As an employee of a municipality that is already struggling with tax caps and unfunded mandates, we are currently not receiving raises of ANY AMOUNTS for the foreseeable future.



proposed rate increase

██████████ to: premiumrateincreases

07/11/2014 01:28 PM

My insurer is Excellus BlueCross BlueShield. the plan name is SimplyBlue Plus Platinum. I have a Small Group coverage. The HIOS identification number is 78124NY0980026-00. I was notified of the proposed Premium Rate change increasing by 16%. I find this extremely difficult. The 16% increase is a huge burden to me financially.



Rate Increase Complaint

to: premiumrateincreases

07/11/2014 01:57 PM

7/11/14

New York State Department of Financial Services
1 State Street
New York, NY 10004

Re: Objection to Excellus BlueCross BlueShield proposed premium increase:
Small Group Coverage, Simply Blue Plus Platinum Plan, HIOS Plan ID 78124NY0980042-00

Dear Administrator:

I write to file an objection on the proposed premium rate increase of 15.9%, recently filed by Excellus BlueCross BlueShield.

I have been a customer for 9 years. Health insurance is important to me, not only for emergency situations but for preventative care as well. Cancer runs in my family. I need health insurance especially now because I am currently pregnant with twins. This proposed rate increase will be a major hardship for me because we will be quickly growing of a family of 4 and the needs of two babies greatly increase costs versus one child. It also may mean that my agency is only able to provide a lower quality insurance plan leaving me with lesser benefits to help insure my children and be able to get them everything that they need health wise. Working for a non-profit agency and having our insurance premium rates spike may also mean pay cuts and even having to let staff go.

I object to my carrier's rate increase, which outpaces the rate of inflation of 3%, and the medical inflation rate of 8%. I believe that my carrier's profits, administration, and executive compensations costs are too great and urge you to require it to invest more premium dollars into its customer's health expenses.

I strongly support the Department of Financial Services' efforts to make more insurance more affordable and information about rate increases more accessible. Thank you for your attention to this matter.

If you need more information about my situation, please feel free to contact me at: [REDACTED]

Thank you,

[REDACTED]



Objection to Excellus BlueCross BlueShield proposed premium increase

[REDACTED] to: premiumrateincreases

07/11/2014 02:09 PM

7/11/14

New York State Department of Financial Services
1 State Street
New York, NY 10004

Re: Objection to Excellus BlueCross BlueShield proposed premium increase:
Small Group Coverage, Simply Blue Plus Platinum Plan, HIOS Plan ID 78124NY0980042-00

Dear Administrator:

I write to file an objection on the proposed premium rate increase of 15.9%, recently filed by Excellus BlueCross BlueShield.

I have been a customer for 3 years. I need health insurance because I have prescriptions that I need monthly. This proposed rate increase will be a major hardship for me because I already live paycheck to paycheck. If this increase takes place, my employer might have to lay employees off. I cannot afford to lose my job nor can my co-workers.

I object to my carrier's rate increase, which outpaces the rate of inflation of 3%, and the medical inflation rate of 8%. I believe that my carrier's profits, administration and executive compensations costs are too great and urge you to require it to invest more premium dollars into its customer's health expenses

I strongly support the Department of Financial Services' efforts to make more insurance more affordable and information about rate increases more accessible. Thank you for your attention to this matter.

If you need more information about my situation, please feel free to contact me at:

[REDACTED]

Thank you,

[REDACTED]

[REDACTED]



Object to proposed rate increase

to: premiumrateincreases

07/11/2014 02:20 PM

7/11/14

New York State Department of Financial Services
1 State Street
New York, NY 10004

Re: Objection to Excellus BlueCross BlueShield proposed premium increase:
Small Group Coverage, Simply Blue Plus Platinum Plan, HIOS Plan ID 78124NY0980042-00

Dear Administrator:

I write to file an objection on the proposed premium rate increase of 15.9%, recently filed by Excellus BlueCross BlueShield.

I have been a customer for about 6 months and have only just begun to receive help for a chronic bladder condition I have grappled with for years. This proposed rate increase will be a major hardship for me because NCPPC may need to go to a cheaper more affordable policy that may provide a lesser quality of coverage. I have only just been able to see a specialist about my chronic condition, and have begun to experience a small measure of relief. Losing the ability to afford the help of a specialist would mean going back to days of chronic pain. Besides my inability to access the help of a specialist, for NCPPC, the cost increase could create need for cut-backs in other areas, like staff positions or number of paid hours for staff. Clearly, this would affect all of my coworkers as well as myself adversely. With impending job uncertainty, and the inability to obtain needed health care, the mission driven work we do here at NCPPC may potentially languish.

I object to my carrier's rate increase, which outpaces the rate of inflation of 3%, and the medical inflation rate of 8%. I believe that my carrier's profits, administration, and executive compensations costs are too great and urge you to require it to invest more premium dollars into its customer's health expenses.

I strongly support the Department of Financial Services' efforts to make more insurance more affordable and information about rate increases more accessible. Thank you for your attention to this matter.

If you need more information about my situation, please feel free to contact me.

Thank you,

[Redacted signature block]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/13/2014 07:52 PM

Excellus Health Plan, Inc.

group

ppo



I'm insured by Excellus BlueCross BlueShield, SimplyBlue Plus Platinum, Small Group coverage, HIOS #78124NY0980026-00. My comment is that I'm extremely unhappy about the proposed 16.8% premium increase for 2015. I'm not surprised about it however, because insurance companies ask for double digit increases EVERY YEAR, something no other business attempts and way above the cost of living raises that people, if lucky enough, get each year. In 2013 my monthly premium was \$508.00. In 2014 it went to \$435. but I had to change plans and the new one is NOT AS GOOD as what I had in 2013. The 16.8% increase would bring my 2015 monthly premium right back up to \$508.00 - HOW COINCIDENTAL! NYS - please do not approve this increase! Very soon my health insurance premiums will surpass what I pay for my mortgage every month and THAT IS NOT RIGHT! Health care should not be this expensive in New York and the rest of the U.S. It's killing us working folks.



[REDACTED] to: premiumrateincreases@dfs.ny.gov
Please respond to [REDACTED]

07/13/2014 08:29 PM

Dear Excellus BlueCross BlueShield,
I disapprove the change to my premium rates for 2015.
Here is my information that you requested from your letter, and all my information from both my cards:

Name of Insurer: Excellus BlueCross BlueShield

Name of my plan: Simply Blue Plus Gold and Dental Blue Options

Small Group coverage: [REDACTED] NY, 12901

Plan: PPOPlan

Code: 3 [REDACTED] HIOS: 78124NY0980130-00

Subscriber ID: [REDACTED]

Dental ID: [REDACTED]

Sincerely,

[REDACTED]

MEMBER_ID_NUMBER: [REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/14/2014 08:38 AM

Excellus Health Plan, Inc.

group

epo



The proposed rate increase is really upsetting. We are middle class citizens struggling to get by. Everyone we know has to try to meet increases in food prices, heating bills and everything else. Last year our insurance increased due to changes in policy from Obama Care and we struggle with that. The proposed percent change is almost 20%. I dont know how people will continue to be able to pay. There have been NO wage raises to help with the insurance rate changes. Please do not do approve any increases this year.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/14/2014 11:52 AM

Excellus Health Plan, Inc.

group

other



Dear Mr. [REDACTED] or others Our company Schlegel Electronic material was notified that my Excellus plan 78124NY1000042-00 may go up as high as 17.2%. Over the years our plan for the company has gotten more expensive and with less coverage. Why has Excellus been allowed to over charge her customers so that it has amassed 1.4 BILLION dollars for their rainy day fund???? I ask you to please say no to the increase they should use some of this reserve so that it goes down to the recommended State level of \$800,0000. If my company decides to drop insurance and put us all under the Federal Healthcare, we will never get part of the rainy day fund that my company and each individuals were over charged. So much for not for profit!!!!!!!!!!!!!!!!!!!! thanks for your consideration!!! How much reserve is enough and how much is to much???? Help us to keep our insurance!! Whats next a 15,000,000 pay out for the new CFO??? Best Regards, [REDACTED]



Proposed Premium Rate Increase For Excellus : Outrageous

[Redacted]

to: 'premiumrateincreases@dfs.ny.gov'

07/14/2014 12:02 PM

To: NYS DFS

On behalf of my Company and its employees, past rate increases and the new rate increase of 16.8% as requested by Excellus will continue to drive companies like ours out of business. These annual increases simply cannot be sustained without a catastrophic effect on small business, which, in turn, will lead to massive layoffs in the small business sector.

NY State government is not doing enough to limit these rising premium increases, especially as they impact small business, and we strongly protest the outrageous request by Excellus to increase premiums 16.8%.

[Redacted]



Health insurance increases

[REDACTED] to: premiumrateincreases

07/14/2014 03:26 PM

To whom it may concern:

I have been informed once again Excellus Bluecross blueshield is having 15.9% rate increase. I thought this new Obama care was supposed to be affordable.

Simplyblue plus platinum I have the small group coverage. I HIOS Identification number is 78124NY0980026-00. Coming back with telling me about larger deductible does not help me with my income.

[REDACTED]



Premium rate adjustments

[Redacted]

to: premiumrateincreases@dfs.ny.gov

07/15/2014 11:44 AM

Excellus Blue Cross Blue Shield
Simply Blue Plus Gold
Small Group coverage
HIOS # 78124NY1000026-00

I received notice in my paycheck that there is a 2015 rate increase requested in the amount of 16.8%. I have great concern on the constant increases on health care rates. I am a single Mom, widowed, and have had to raise/support my kids on my sole income for years. I have never seen more than a 3-4% increase in my pay (that is if I am lucky), yet the cost of my insurance goes up 5-fold! My kids and I are healthy and take care of ourselves. We do not even come close to using the high deductible amount I have chosen and therefore, Excellus hardly pays anything a year for our health costs, yet we see this type of increase. I do not feel it's fair to penalize everyone in the system that is doing the right thing to keep down the costs. There should be a discounted factor based on experience w/in a family, not the whole community of people that are not being as responsible. It makes me consider going without insurance altogether and saving the \$9000 a year cost to me.

[Redacted]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/15/2014 12:15 PM

Excellus Health Plan, Inc.

group

hmo



I am a broker on the P&C side so I'm pretty familiar with how the system works. The insurance company requests for an amount that they know they won't get and the insurance departments approves a lower amount. So to the consumer it looks like we "won" Now that health Insurance is mandatory , steps need to be taken to ensure that the premiums paid into the insurance companies are spent wisely. A 30Million dollar bonus to the retiring CEO of Excellus in my mind is not right. Also, advertising, Do these insurance companies really need to advertise? How about we put everyone on a level playing field and drive every consumer to One website. There is no advertising allowed except NY State will steer everyone to one website for information about their products. So no more buying the rights to hockey arenas or anything else. There are very few players in a given market- Why do they need to advertise? Someone needs to stand up and tell this industry that they need to control their expenses- It's not all about the "rising cost of Health care" and we all know it. I believe that families will be choosing to either pay for health care or pay their mortgage and I'm afraid the mortgage is going to win. You can't keep having double digit increases every year without something breaking. I know the DFS will not tell the insurance companies "no". the whole system is rigged so the CEO's can position themselves for their golden parachute.

We recently received notification of a 17.4% rate increase for our health care monthly premium in 2015.

As a very small business owner, this kind of increase is huge. This is not the only expense for a business that keeps rising - all insurances, UPS & Fedex, utilities, inventory, etc. We cannot raise our prices in the big amounts like large companies and are making less every year. The economy, on-line buying, big mega stores offering all services all contribute to small businesses struggling to stay afloat and are closing in record numbers.

We believe people who maintain a healthy lifestyle, like ourselves, and do not use the health insurance services on a consistent basis, and only in an emergency, should be rewarded and given a discount. We cannot continue to help pay for all those who choose not to take care of their health.

Please do not strap this huge increase on SMALL health groups.

7/11/14

New York State Department of Financial Services
1 State Street
New York, NY 10004

Re: Objection to Excellus BlueCross BlueShield proposed premium increase:
Small Group Coverage, Simply Blue Plus Platinum Plan, HIOS Plan ID 78124NY0980042-00

Dear Administrator:

I write to file an objection on the proposed premium rate increase of 15.9%, recently filed by Excellus BlueCross BlueShield.

I have been a customer for 3. I need health insurance because My husband has high cost prescriptions for arthritis and I have had multiple surgeries with continuing health needs. This proposed rate increase will be a major hardship for me because our household incoming is not increasing and this rate is extremely high to begin with!

I object to my carrier's rate increase, which outpaces the rate of inflation of 3%, and the medical inflation rate of 8%. I believe that my carrier's profits, administration, and executive compensations costs are too great and urge you to require it to invest more premium dollars into its customer's health expenses.

I strongly support the Department of Financial Services' efforts to make more insurance more affordable and information about rate increases more accessible. Thank you for your attention to this matter.

If you need more information about my situation, please feel free to contact me at

[REDACTED]

Thank you,

[REDACTED]

Date: July 9, 2014
To: New York State Department of Financial Services
Re: Notice of Proposed Premium Rate Change – Small Group
HIOS Plan ID: 78124NY0980121-00 (Excellus Simply Blue Plus Gold 4)

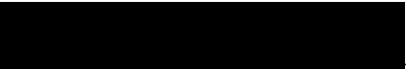
I am writing to express my concern about the proposed 16.1% insurance premium increase for 2015 as indicated in a letter that I received from Excellus BlueCross BlueShield dated June 13, 2014. I receive medical insurance through my employer's small group coverage plan.

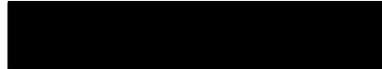
I am concerned that my employer coverage will become unaffordable and that I won't be able to find similar coverage elsewhere. My employer has been absorbing most of the double-digit premium increase during the past 10 years, but my contribution to the premium continues to increase as well. If this trend continues, neither my employer nor I will be able to afford the cost of coverage.

Health care reform was meant to increase access and to help control the cost of health care. If the goal of the DFS is to make it possible for employees to obtain coverage through their employers, these double-digit increases cannot continue. What is the DFS going to do to help control costs and improve price transparency?

I urge DFS to take action to stop the escalating premium increases so that I can maintain the plan I have with my employer.

Sincerely,


Employee signature


Print employee name

Date: July 9, 2014
To: New York State Department of Financial Services
Re: Notice of Proposed Premium Rate Change – Small Group
HIOS Plan ID: 78124NY0980121-00 (Excellus Simply Blue Plus Gold 4)

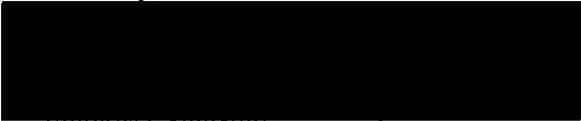
I am writing to express my concern about the proposed 16.1% insurance premium increase for 2015 as indicated in a letter that I received from Excellus BlueCross BlueShield dated June 13, 2014. I receive medical insurance through my employer's small group coverage plan.

I am concerned that my employer coverage will become unaffordable and that I won't be able to find similar coverage elsewhere. My employer has been absorbing most of the double-digit premium increase during the past 10 years, but my contribution to the premium continues to increase as well. If this trend continues, neither my employer nor I will be able to afford the cost of coverage.

Health care reform was meant to increase access and to help control the cost of health care. If the goal of the DFS is to make it possible for employees to obtain coverage through their employers, these double-digit increases cannot continue. What is the DFS going to do to help control costs and improve price transparency?

I urge DFS to take action to stop the escalating premium increases so that I can maintain the plan I have with my employer.

Sincerely,

A large black rectangular redaction box covering the signature of the employee.

Employee signature

A black rectangular redaction box covering the printed name of the employee.

Print employee name

Date: July 9, 2014
To: New York State Department of Financial Services
Re: Notice of Proposed Premium Rate Change – Small Group
HIOS Plan ID: 78124NY1000169-00 (Excellus Simply Blue Plus)

I am writing to express my concern about the proposed 17% insurance premium increase for 2015 as indicated in a letter that I received from Excellus BlueCross BlueShield dated June 13, 2014. I receive medical insurance through my employer's small group coverage plan.

I am concerned that my employer coverage will become unaffordable and that I won't be able to find similar coverage elsewhere. My employer has been absorbing most of the double-digit premium increase during the past 10 years, but my contribution to the premium continues to increase as well. If this trend continues, neither my employer nor I will be able to afford the cost of coverage.

Health care reform was meant to increase access and to help control the cost of health care. If the goal of the DFS is to make it possible for employees to obtain coverage through their employers, these double-digit increases cannot continue. What is the DFS going to do to help control costs and improve price transparency?

I urge DFS to take action to stop the escalating premium increases so that I can maintain the plan I have with my employer.

Sincerely,



Employee signature



Print employee name

Date: July 9, 2014
To: New York State Department of Financial Services
Re: Notice of Proposed Premium Rate Change – Small Group
HIOS Plan ID: 78124NY0980121-00 (Excellus Simply Blue Plus Gold 4)

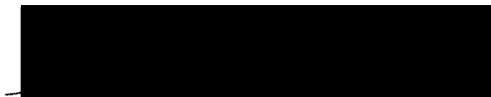
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Health care reform was meant to increase access and to help control the cost of health care. If the goal of the DFS is to make it possible for employees to obtain coverage through their employers, these double-digit increases cannot continue. What is the DFS going to do to help control costs and improve price transparency?

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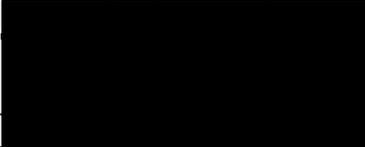
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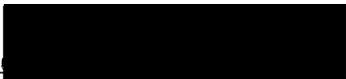
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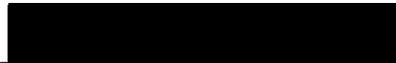
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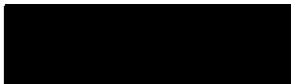
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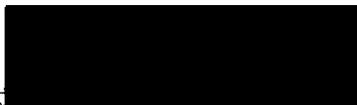
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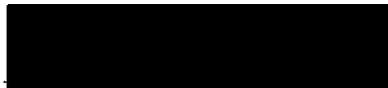
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Sincerely,


Employee signature


Print employee name

RE: Insurer - Univera Healthcare
Plan Name - Silver Standard
Individual Coverage
HIOS ID #78124NY0940010-05

To Whom It May Concern:

Today I received in the mail a letter from Univera in reference to proposed rate increase for 2015 of 10.4%. YOU HAVE GOT TO BE KIDDING ME!

With the new so called "Affordable Healthcare Act" my previous plan, through Univera was canceled due to the "Affordable Healthcare Act" because it didn't meet the guidelines. Well, with the new plan I have my premium rate increased \$100.00 per month, that is with a tax credit. Affordable absolutely not.

I am diabetic and really need health care coverage. But if this proposed rate increase is approved my yearly insurance premiums will be 65% of my annual income. What about other expenses. I really can't afford it now, but the increase I definitely won't be able to afford it. I want to see in writing justification for the 20.4% increase. I went on your website www.dfs.ny.gov/healthinsurancepremiums and I was unable to find any information for Univera.

Healthcare for 2014 is a hardship for me, but with the proposed increase for 2015 I will not be able to afford the premiums.

I would like to know how the decision is made on the proposed increase with detailed information.

Concerned Insured



I work for a nonprofit agency that is primarily funded by NYS DOH and therefore, the only benefit I receive is partial pay of my healthcare coverage. I do not make a high salary and I have a 35-40 minute commute just to get to work. I have to pay a certain % of the premium and any increase in the premium even the slightest can't be absorbed by the organization nor myself. I urge you to deny any increase in the premium.

My insurer is: Univera Healthcare

My plan is: valUcare Plus Platinum

My name is: [REDACTED]

I have small group coverage

My HIOS id# is: 78124NY1020073-00



"A hundred years from now it will not matter what my bank account was, the sort of house I lived in, or the kind of car I drove.....but the world may be different because I was important in the life of a child"

June 17, 2014

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

Dear DFS,

I am writing in regards to the 16.9% proposed premium rate change for Univera Healthcare HIOS Plan ID: 78124NY1120010-00.

I am currently enrolled in the plan through my employer, United Way of Cattaraugus County, Inc. at an annual cost of \$7428.00 for my spouse and myself. Neither of us have had any major medical issues over the past 30 years, nor do we have any illness or reasons to frequent our primary care physician other than for our maintenance prescriptions for blood pressure and/or thyroid. Thankfully, we both enjoy a healthy life. We do not smoke, either.

I believe that the proposed increase is a farce, generated by rising medical claims that are largely unnecessary. For instance, I recently received a letter notifying me I was discontinued for service by my primary care physician for not agreeing to participate in additional testing, which in my opinion was totally unnecessary and only a ploy to rack up additional billable medical expenses. My new primary physician is willing to give me an annual checkup and see me for any sickness if I should become ill. I haven't used a sick day in years.

My husband will be eligible for Medicare next year, our annual combined income with his social security and my employment is about \$62,000.00. Our property taxes, health insurance, home insurance, car insurance are over 1/3 of our income. I cannot afford an increase in insurance costs, especially almost 17%!

Please tell insurance companies to work more closely with the medical profession to decrease costs rather than burden the already burdened citizens that don't smoke, and who make attempts to remain healthy.

Sincerely annoyed,

[REDACTED]

[REDACTED]

Univera Healthcare
Bronze Standard
Individual coverage
HIOS# 7812NY0950004-01

Comments on requested rate increase of 21.7% per Univera notification letter of June 13, 2014.

I am self-employed and have been buying my own health coverage since 1994. I have seen high rate increases constantly since then. At the point when the rates for a particular plan have become unaffordable I have either changed plans, insurance companies or both. I am currently buying the least amount of insurance possible and am receiving a tax credit via the Affordable Care Act.

Allowing such a ridiculously high increase is unsustainable and will cause myself, and probably many others, to either change plans, once again, leading to upheaval in the system and discontinuity in my personal health care situation, or cause people like me to drop out of the system entirely and accept the fines under the Affordable Health Care Act and risk financial ruin due to lack of insurance. This is counterproductive to me personally, and to the health insurance and health care system as a whole.

You, NYSDFS, have the responsibility to put a lid on these rates. Univera is apparently asking for a 21.7% increase, negotiating them down to a 15% increase is not a victory, that is also unacceptably high.

The irony of requesting relief from a state agency whose employees are covered by excellent health insurance, which I as a tax payer am paying for but can not afford myself, is not lost on me. Please deny this absurdly high request and limit the increase to a more reasonable single digit figure more in line with the general inflation rate. If I were to raise my rates 21.7% every year I would have no clients left.....

Thank you for your attention to this matter.

[REDACTED]

----- Forwarded by [REDACTED] HLT/NYC/SIDNY on 07/17/2014 11:19 AM -----

From: [REDACTED]
To: "premiumrateincreases@dfs.ny.gov" <premiumrateincreases@dfs.ny.gov>,
Cc: [REDACTED]
Date: 06/20/2014 06:11 AM
Subject: comment on proposed rate increase of 16.9% for Univera

To whom it may concern. This is in regards to Univera Healthcare that provides health insurance to my employee and their request for a 16.9% rate increase. We have small group coverage. The plan description is healthy New York EPO and the OS ID is 78124NY1120010-00. My comments are as follows. Rates increased a whole lot last year. Almost 17% is outrageous and unaffordable to most small businesses. Our small business is against this huge rate increase. Thankyou. [REDACTED]

Sent from Windows Mail

----- Forwarded by [REDACTED] HLT/NYC/SIDNY on 07/17/2014 11:19 AM -----

From: [REDACTED]
To: <PREMIUMRATEINCREASES@DFS.NY.GOV>,
Date: 07/02/2014 09:24 AM
Subject: univerihealthcare increases

Dear Sir, There is no reason to grant an increase of more than one or two percent to any insurance company for any reason, this oboma care thing was supposed to make health care affordable,

If a large increase is applied to our premiums for the up comming year we will have to look at other options for our needs as we cannot afford any more costs. A 15.9% increase is just not

reasonable , I feel that a request of that much is only to try and get more than a 1 or 2 percent increase, All of these huge increases are only driving more and more business out of our country and New York state. Please consider limiting the increase to less than one percent per year for the next five years.

[REDACTED]
[REDACTED]
[REDACTED] uniera healthcare



To:
Cc:
Bcc:
Subject:

----- Forwarded by [REDACTED] HLT/NYC/SIDNY on 07/17/2014 11:16 AM -----

From: [REDACTED]
To: "premiumrateincreases@dfs.ny.gov" <premiumrateincreases@dfs.ny.gov>,
Date: 06/15/2014 09:15 AM
Subject: Voice for disapproving additional rate increase

Please note we are not in favor of yet another rate increase to our Excellus BC/BS healthcare policy. As a retired but healthy couple we already pay a monthly payment of almost \$1,300 on our fixed income. An additional 17.5% is an obscene request! If indeed your rising medical costs are changing, due to foreseen factors such as an aging population and other variables, it is your challenge to creativity seek and implement a solution; not simply pass the costs onto your consumers! Therefore, let it be known we formally decline your request for a premium rate increase on our HIOS plan.

[REDACTED]
s 14512

Sent from my iPad

----- Forwarded by [REDACTED] on 07/17/2014 11:16 AM -----

From: [REDACTED].ny.gov,
Date: 06/16/2014 08:55 AM
Subject: Rate Increase

Dear Sir or Madam:

I just received the letter regarding the proposed rate increase of 16.4%. I am disturbed by the size of this increase. When compared to the growth in income across the state and nation, this is a staggeringly high rate of growth.

This last year, ostensibly because of the "affordable" care act, our rates went down. In the three years prior to that our rates increased a total of approximately 33%. As an administrator of a small, private school, I certainly understand the cost of living keeps rising. However, when I have to raise tuition rates, I must keep them within reason. If my costs get too high, people cannot afford our services. Therefore I am always looking at ways to that I can reduce costs.

I would like to know that Excellus is actively trying to push back against the ACA as everyone, including its author, knew and knows that it is a death sentence for quality health care in America. I would also like to know that they are actively evaluating their wastes. It seems very few large businesses do well at controlling the size of employment, the wastes of unaccountable spending, and simple frugality.

A company is relatively free to use their profits as they choose. As Excellus is clearly making a profit, perhaps some of that could be used to benefit those who pay those funds? I have to say that each time I

pass the Excellus/Blue Cross Arena, I have to wonder how much of my premiums help to pay for something that has nothing to do with health care.

Although we may be able to stay with Excellus at a 16.4% increase, you and I know that they will be asking for the same amount for 2016. And I think it is important to add that we stay with Excellus because it does offer excellent service. We only hope we can remain part of its customer base.

Sincerely,

[Redacted]

----- Forwarded by [Redacted] on 07/17/2014 11:16 AM -----

From: [Redacted]
To: <premiumrateincreases@dfs.ny.gov>,
Cc: [Redacted]
Date: 06/16/2014 01:24 PM
Subject: Rate increase requested by Rochester Excellus

We received notification that Excellus is requesting a 16.7% increase in rate for 2015.

This is unconscionable and is making health care even more unaffordable for employees and employers. No other business one can think of attempts to increase prices by that amount year-after-year. The Administration promised "affordable" health insurance. We seem to be at the doorstep of a disaster in that regard.

More to the point, you cannot ignore the outrageous compensation paid to top employees at Excellus. This is a quasi-public business and for them to pay million-dollar salaries, not to mention incredible retirement packages, is beyond the pale.

We ask you to think of the public and the promises made under Obamacare.

Respectfully,

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

PI: [Redacted]

----- Forwarded by [Redacted] on 07/17/2014 11:16 AM -----

From: [Redacted]

To: <premiumrateincreases@dfs.ny.gov>
Date: 06/16/2014 02:02 PM
Subject: Excellus BlueCross BlueShield Rate Increase

Re 78124NY0980137-00, SimplyBlue Plus Gold

I am totally outraged that Excellus BlueCross BlueShield has filed a request to change premium rates for 2015 by 16.1%. This sort of increase is going to force people like me to end up cancelling their health insurance because they simply cannot afford it. Look at the profits these companies make. It's a sham, a total sham.

----- Forwarded by [REDACTED] HLT/NYC/SIDNY on 07/17/2014 11:16 AM -----

From: [REDACTED]
To: premiumrateincreases@dfs.ny.gov,
Date: 06/16/2014 04:12 PM
Subject: Excellus rate increase

I have been notified by Excellus that they are proposing a rate increase of 16.5% on their SimplyBlue Plus HDHP/SHA Plan, HIOS ID 78124NY1000057-00. It is Class A100-A100/All Activities. I went on your website and it said that there is no proposed revision. Can you tell me how they justify a 16.5% rate increase? Don't we all wish we could get that kind of an annual price increase.

[REDACTED]

[REDACTED]

[www.](#)

----- Forwarded by [REDACTED] on 07/17/2014 11:16 AM -----

From: [REDACTED]
[REDACTED]
Date: 06/16/2014 04:18 PM
Subject: BC/BS Rate Increase Request

Sir or madam:

I just received a notice from Excellus BC/BS notifying me of a request for another proposed rate increase. This is a yearly occurrence and without exception has been in the range of 20% each of the last 5 years. I do not understand how they can continue to request these rate changes and get approvals, especially since they seem to have enough money to pay their top executives millions and millions of dollars, and pay somewhere around \$500,000 annually to name an arena at the Rochester Community War Memorial.

I changed to a high deductible plan from a full coverage plan a number of years ago to save money and now the rates for my HD plan are approaching the rates I was paying for full coverage.

Apparently they can squander money all they want and know that all they have to do is raise their rates every year. I wish I could be this irresponsible in the handling of my personal business.

I strongly urge you to deny their request for another rate increase. If you did, perhaps they would learn to run their business more efficiently like the rest of us are forced to do. This has got to stop at some point.

Insurer: Excellus BlueCross BlueShield

Individual Coverage

Name of Plan: Silver Select

HIOS ID #78124NY0900010-05

AC

THIS DOCUMENT IS INTENDED ONLY FOR THE USE OF THE PERSON TO WHOM IT IS ADDRESSED. IT MAY CONTAIN INFORMATION THAT IS PRIVILEGED, CONFIDENTIAL AND EXEMPT FROM DISCLOSURE UNDER APPLICABLE LAW.

If you are not the intended recipient, any dissemination, distribution, copying or use of this document and the information contained herein is strictly prohibited. If you have received this communication in error, please notify the sender immediately at the e-mail address above and delete all copies of this communication. In addition, any metadata embedded in this or any attached document is to be considered by the recipient attorney as confidential information which the sending attorney did not intend to transmit. Please note that although we will take all commercially reasonable efforts to prevent viruses from being transmitted from our systems, it is the responsibility of the recipient to check for and prevent adverse action by viruses on its own systems.

----- Forwarded by [REDACTED] on 07/17/2014 11:16 AM -----

From: [REDACTED]
To: <premiumrateincreases@dfs.ny.gov>,
Date: 06/17/2014 06:50 AM
Subject: Excellus BCBS

Good morning,

I recently received a letter stating that my health insurance is trying to increase their premiums by 19.1% – I've had this plan for 6 months, they've paid out \$400 and I've already put out over \$11,000 in premiums. That is outrageous...I already purchased the most expensive plan because I have a son with Pfeiffer Syndrome, after losing my previous insurance policy that I had for over 10 years. I'm also a small business owner, so I do not get any public assistance for any of my families' care and now I have to pay more? My premium for a family of 4 will now be over \$2,200...and guess what...Excellus BCBS doesn't offer dental unless you're a government employee. Must be nice. We already pay for people on public assistance and all government workers, now I need to pay more.

I apologize to whomever is reading this, it is a bit frustrating, but thank you for taking the time to review my comments. Here is the requested information per the letter I received from Excellus BCBS:

Insurer: Excellus BCBS
Plan: 302/802 EPO Platinum Select Family Plan
HIOS Identification number: 78124NY0880010-01

Thank you again, and I appreciate you taking the time to look over this. Have a good summer.

Home Phone: [REDACTED]
----- Forwarded by [REDACTED] on 07/17/2014 11:16 AM -----

From: [REDACTED]
To: "premiumrateincreases@dfs.ny.gov" <premiumrateincreases@dfs.ny.gov>,
Cc: [REDACTED]
Date: 06/17/2014 06:57 AM
Subject: premium increase.



Hello [REDACTED], and I just got a letter stating that my premium is going up to 20.3 % which means what exactly?

I am already financially broke with a premium of \$327.00 a month. I am not in any shape to take on more bills/expenses. I have no home computer, or internet; I am barely able to make ends meet with heating expenses from the winter; and a frozen well twice. I hardly can afford the bills with buying food these days. I make 11.00 an hour and some change; my husband had a temporary job for two weeks and is back on unemployment which we are told he has 7 weeks left. He was laid off on December 2013; but was not officially claiming until January of 2014- a majority of his income is going to child support in the state of TN.

I am cannot afford any more increases without a raise in pay! I am financially to the max. I can do no more. I have Excellus BlueCross BlueShield

My name [REDACTED] and I have an HIOS ID number of 78124NY0890010-06.

Please contact me at [REDACTED] or my home address of [REDACTED] NY, 13646 or my work email [REDACTED] I have a personal email of [REDACTED] but at this point please use my work email.

[REDACTED]

Thank you,

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 06/17/2014 08:20 AM -----

From: [REDACTED]
To: [REDACTED]
Date: 06/16/2014 03:47 PM
Subject: NYS Department of Financial Services Consumer Assistance Unit Inquiry

Dear Pat [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 Name: [REDACTED]

E

Company/Organization:
Daytime Telephone#:
You are a(n): CONSUMER
Type of Insurance question/comment: HEALTH

Your Questions and/or Comments have been recorded as follows:

* * * * *

Just a comment. Please, do not allow 16% raise on Excellus BC/BS premiums. We live on a dairy farm and with increases of parts, electric, fuel and feed, etc, it is difficult enough. I appreciate your time and consideration. Thank you.

* * * * *

Sincerely,

New York State Department of Financial Services
Consumer Assistance Unit.
email at: consumers@dfs.ny.gov

----- Forwarded by [redacted] on 07/17/2014 11:16 AM -----

From: [redacted]
To: premiumrateincreases@dfs.ny.gov,
Date: 06/17/2014 08:35 AM
Subject: comment on proposed rate increases

Name of insurer: Excellus BlueCross BlueShield
Name of plan: Premium Standard
I purchased this coverage from the company directly when the exchange was not working well
HIOS ID: 78124NY0880004-00

The proposed rate increase stated in a letter from Excellus is 19.1%

Wow, that is a lot. I don't know how most people would handle this, but that will be about a \$2500 increase in just one year!

I am retired but not yet of medicare age.

[redacted]

----- Forwarded by [redacted] HLT/NYC/SIDNY on 07/17/2014 11:16 AM -----

From: [redacted]
To: premiumrateincreases@dfs.ny.gov,
Date: 06/17/2014 09:45 AM
Subject: SimplyBlue Plus PPO Rate Changes

Dear Sir or Madam,

RE:

I am writing to let you know that we feel that the request for Excellus to increase the rate of our policies should be denied. Please see the letter they sent that we have attached. The package was just bought in January 2014 as the Obama-care was initiated. We feel that they just put out a low rate to get people to sign up with them, and then want to do a 15-16% increase within one year. We find this dishonest to say the least. The policies we offer are employees is for 100% coverage for the individual. We do not ask them to contribute anything. We know that a healthy employee is a good employee. It increases their attendance and allows them to be worry free about their treatments. We offer them a co-pay only plan so that they can afford to get their Rx's and tests as needed.

If Excellus is approved for these increases, we will probably have to drop them as a carrier and seek health insurance elsewhere; or our employees will be required to pick up the \$75-\$100 increase each month out of their paychecks or even worse be unable to offer them any coverage. Small businesses in New York are already penalized in so many ways and if the prices continue to increase, we will be unable to offer our employees anything extra.

Please consider the companies and individuals that use these programs and stop the monopolies that have been formed by these carriers from continuing to increase the policies rates so that they are "affordable" for small businesses to provide to their employees.

Thank you,

[REDACTED]

[REDACTED]



6 [REDACTED] Fax: 6 [REDACTED] Blue Cross & Blue Shield Rate Increase_06-17-14.pdf
----- Forwarded by [REDACTED] HLT/NYC/SIDNY on 07/17/2014 11:16 AM -----

From: [REDACTED]
To: "premiumrateincreases@dfs.ny.gov" <premiumrateincreases@dfs.ny.gov>,
Cc: [REDACTED]
Date: 06/17/2014 12:36 PM
Subject: proposed rate increase Excellus BC/BS

Regarding the notice dated 6/13/14 I received from Excellus pertaining to a requested rate increase for our health insurance plan (product name and HIOS Plan ID 78124NY0980026-00) , I am distressed both as a physician and employer for a health care practice. I find the proposed increase unconscionable. I feel there are too many administrative costs to insurance plans, and it is making it nearly impossible for an employer to afford to stay in business and provide reasonable benefits to our employees. I especially feel this way since as a physician I feel it is my obligation to try to make certain my employees have good quality and affordable health care. I implore New York State Department of Financial Services to deny the requested change in premium. I think Excellus should consider reducing the salaries and bonuses afforded to their management executives.

From: [REDACTED]
To: "premiumrateincreases@dfs.ny.gov" <premiumrateincreases@dfs.ny.gov>,
Date: 06/17/2014 04:57 PM
Subject: Excellus Proposed Premium Rate Change.

Dear Sir or Madame,

We have been advised of a premium rate change of 16.7% to 16.8% on SimplyBlue Plus PPO Copay with HOIS ID 78124NY0980106-00 and 78124NY0980042-00.

What is the justification for such a substantial increase?

Thank you for your help in this matter.

Sincerely,



[REDACTED]

----- Forwarded by [REDACTED] on 07/17/2014 11:16 AM -----

From: [REDACTED]
To: <premiumrateincreases@dfs.ny.gov>,
Date: 06/17/2014 04:59 PM
Subject: insurance rate increase

To Who it May concern,

I received a letter from Excellus Bluecross/Blueshield about your rates increase. I would like to know what the rate would be. I currently work at Creative Environment Day School in Fayetteville, NY My HIOS plan ID is 78124NY0980026-00. Do you know where I can be reached at [REDACTED] and what my new rate will be? I can be reached at [REDACTED]. Thank you so much!!

[REDACTED]

----- Forwarded by [REDACTED] on 07/17/2014 11:16 AM -----

From: [REDACTED]
To: <premiumrateincreases@dfs.ny.gov>,
Date: 06/18/2014 06:32 AM
Subject: Excellus Simply Blue 16.7% increase?

To whom it may concern,

How can an insurance company be asking for an increase of this size when inflation is almost nil. Poor management oversight is their issue. It is time that insurance companies be held accountable just like any other business for poor management rather than hold their hand out for more monies. Does anyone look at the CEO salaries? The top 10%? Does anyone look at how they process claims?

I had a claim this year where the hospital charged 1300 for a service and Excellus paid 6000. I work in healthcare and am a certified CPC coder. That is not how any other bills are paid. Why did that happen? Multiply that by how many claims and perhaps we would know where all the money is.

[REDACTED]

----- Forwarded by [REDACTED] on 07/17/2014 11:16 AM -----

From: [REDACTED]
To: <premiumrateincreases@dfs.ny.gov>,
Date: 06/18/2014 10:14 AM
Subject: rates

I received a letter today in the mail stating that in January 2015 they want to increase my premium rate by 19.3%. I can't believe that this is going to start all over again, rate increases. the reason that we had to change over to there new insurance was of the never ending rate jumps. We CAN NOT afford these hikes and maintain some type of living. This is so unfair to the

working people we struggle now every week to keep up with things. While we keep getting rate increases the CEO's give themselves big fat bonuses. When is someone going to stand up for the working man and put an end to it ??????????????

The name of insurer = Excellus BC/BS

Name of plan = EPO

HIOS number = 78124NY0880004-01

Coverage is for my husband and myself. Not sure what else to say or what else to do? Please advise ?

----- Forwarded by [REDACTED] on 07/17/2014 11:16 AM -----

From: [REDACTED]
To: <premiumrateincreases@dfs.ny.gov>,
Cc: [REDACTED]
Date: 06/18/2014 11:04 AM
Subject:

I recently received attached, and am very concerned about yet another increase- 17% for my plan through insurer EXCELLUS BLUECROSS BLUESHIELD. My HIOS identification # is 78124NY100074-00, name of plan is SIMPLYBLUE PLUS GOLD. I am informing all who will listen that such an increase is a real hardship on working employees. Such yearly increases make it difficult to continue working in NYS.

It is especially troubling to read of the high salaries that EXCELLUS pays out.

It is my hope that our concerns will be listened to and addressed.

[REDACTED]

[REDACTED]

Notice: This communication, including attachments, may contain information that is confidential. It constitutes non-public information intended to be conveyed only to the designated recipient(s). If the reader or recipient of this communication is not the intended recipient, an employee or agent of the intended recipient who is responsible for delivering it to the intended recipient, or you believe that you have received this communication in error, please notify the sender immediately by return e-mail and promptly delete this e-mail, including attachments without reading or saving them in any manner. The unauthorized use, dissemination, distribution or reproduction of this e-mail, including attachments, is prohibited and may be unlawful. Receipt by anyone other than the intended recipient(s) is not a waiver of responsibility.



Excellus Proposed Premium Rate Change 2014.pdf

----- Forwarded by [REDACTED] on 07/17/2014 11:16 AM -----

From: [REDACTED]
<premiumrateincreases@dfs.ny.gov>,
Date: 06/18/2014 11:05 AM
Subject: rate increase

Hello I would like to voice my concern about the rate increase for health insurance that is going in to effect on 1/1/15. This rate increase is way too much and Excellus should be ashamed of themselves for asking for it. I am also confused because I was listening to a financial advisor yesterday and he said that the rate increase was for business owners who 2 or more employees. My husband is the only employee in his company. Should this be effecting us????????? This rate increase could surely put us away to go New York State"!!!!!!!!!!!!!!!!!!!!

----- Forwarded by [REDACTED] on 07/17/2014 11:16 AM -----

From: [REDACTED]
To: <premiumrateincreases@dfs.ny.gov>,
Date: 06/18/2014 11:43 AM
Subject: Excellus BC/BS Silver Select Plan; HIOS ID# 78124NY0900010-05; Individual coverage

Excellus is asking for a 20.7% increase for 2015. This is on top of huge increases for 2014, not to mention the past 10 years or so. This is unacceptable to NY health insurance subscribers including myself and my family. Hold any increases to the level of average NYS wage increases and make these folks live within the same means of everyone else. Thank-you.

Sincerely,

[REDACTED]

----- Forwarded by [REDACTED] on 07/17/2014 11:16 AM -----

From: [REDACTED]
<remiumrateincreases@dfs.ny.gov>,
Date: 06/18/2014 11:56 AM
Subject: Comment on Excellus BCBS Proposed Rate Increase

Excellus BlueCross BlueShield
Class A001-A001/All Actives
HIOS ID: 7812NY1000090-00
SimplyBlue Plus HDHP/HSA

Another 16.8% rate increase is being requested. We have averaged close to a 15% increase each year for the past 10 years. When will it stop and where is the extra money going?

Regards,

[REDACTED]
[REDACTED]
[REDACTED]

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----- Forwarded by [REDACTED] on 07/17/2014 11:16 AM -----

From: [REDACTED]
To: <premiumrateincreases@dfs.ny.gov>,
Date: 06/18/2014 01:44 PM
Subject: Excellus rate increase

To whom it may concern,

I understand that Excellus has asked for a 16% increase in premiums. I find this to be excessive, especially when the cost of living has been less than 2%. With a fixed income my payments will soon out pace my income over time. The Governor has made everyone stick to 2% increase in property taxes, local, county and school. Why is it that these kinds of increase allowed? Is it because of the big bonuses that Excellus gives to their executives? Increases happen, I realize that, but they need to be held to the same standard the Governor is holding everyone else. Please consider them holding the line at 2% and preserve the right to have affordable health care in retirement. Thank you for your consideration in this matter.

[REDACTED]

"The amount of criticism needs to be in proportion to the depth of commitment"

[REDACTED]

----- Forwarded by [REDACTED] on 07/17/2014 11:16 AM -----

From: [REDACTED]
To: <premiumrateincreases@dfs.ny.gov>,
Date: 06/18/2014 06:42 PM
Subject: Re: Notice of Proposed Premium Rate Change

To Whom It May Concern:

Please find attached to this email a letter that I received from Excellus dated June 13, 2014. Please be advised that we haven't had insurance with Excellus for the past 3 years and we also don't have any employees. We are now a Holding Company.

Please remove our Company name from your mailing list at your earliest convenience.

Thank you,

[REDACTED]



IMG_20140618_0001.pdf



IMG_20140618_0002.pdf

----- Forwarded by [REDACTED] on 07/17/2014 11:16 AM -----

From: [REDACTED]
To: "premiumrateincreases@dfs.ny.gov" <premiumrateincreases@dfs.ny.gov>,
Date: 06/18/2014 08:23 PM
Subject: Rate increase

Dear Sir/Madam,

I recently received a letter about a 17% rate increase and am very concerned about yet another increase- 17% for my plan through insurer EXCELLUS BLUECROSS BLUESHIELD, such an increase is a real hardship to me, I can barely afford the insurance and deductibles as it is.

It is especially troubling to read of the high salaries that EXCELLUS pays out.

It is our hope that our concerns will be listened to and addressed.

Please don't increase my insurance, I can't afford it. Speaking for me and my peers, we can't afford to be sick due to the current high cost of insurance.

[REDACTED]

----- Forwarded by [REDACTED] on 07/17/2014 11:16 AM -----

From: [REDACTED]
<premiumrateincreases@dfs.ny.gov>
Date: 06/19/2014 12:35 PM
Subject: Excellus rate increase

In response to Excellus' rate increase notice dated 6/13/2014 for Plan Simply Blue Plus PPO Copay, we are honestly in a state of disbelief and outrage. Our fee schedule showed 0% increase in 2014 and Excellus continues to add procedures to their list of "incidental/bundled" services to avoid paying physicians/clinicians for the services that they perform. We strive to provide our patients with a complete visit the first time and do not ask them to come back for return visits unnecessarily just to avoid incidental denials so we take the loss for performing all requested services at one time. Since the roll out of the Facets claims processing system 5+ years ago, Excellus has had "glitch" after "glitch" in processing errors/delays/incorrect payments/retractions that take weeks/months in some cases a year to resolve while they collect the interest on our unpaid claims. Excellus provides no support to the physician offices for their members whom rack up bills and refuse to pay their deductibles/co-insurances etc. They make sure that their insurance premiums are paid though. Not for profit, really?!!

We will be exploring our options to move out of the Excellus system for health care coverage for our staff for 2015.

[REDACTED]
Office Manager
[REDACTED]

----- Forwarded by [REDACTED] on 07/17/2014 11:16 AM -----

From: [REDACTED]
To: "premiumrateincreases@dfs.ny.gov" <premiumrateincreases@dfs.ny.gov>,
Date: 06/19/2014 02:21 PM
Subject: Rate increases for Excellus BC/BS

To Whom It May Concern,

We are asking that the 16 – 17% increases that BC/BS requested, does not get approved. The system errors are huge. Claim denials are large and unnecessary and they blame the amount they need on increased utilization. We need the claims processed correctly the first time. If efficiencies were built in, the cost of doing business with them will reduce.

Thanks,

[REDACTED]

[REDACTED]

Billing Manager

[REDACTED]

----- Forwarded by [REDACTED] on 07/17/2014 11:16 AM -----

From: [REDACTED]
To: "premiumrateincreases@dfs.ny.gov" <premiumrateincreases@dfs.ny.gov>,
Date: 06/19/2014 04:02 PM
Subject: Excellus BlueCross BlueShield Small Group Plan SimplyBlue Plus HDHP/HSA

HIOS id number 78124NY1000169-00

I recently received a notice of a proposed rate increase for our plan of 17.1%. The justification suggested is that health care costs are rising. However, according to the web, healthcare costs are rising at only 2.85%. Also, the healthcare inflation rate is expected to decline. Therefore, a rate increase of over 17% seems grossly excessive.

Sincerely,

[REDACTED]

Ithaca, NY

----- Forwarded by [REDACTED] on 07/17/2014 11:16 AM -----

From: [REDACTED]
To: [REDACTED] <premiumrateincreases@dfs.ny.gov>,
Date: 06/19/2014 04:03 PM
Subject: Excellus Blue Cross Blue Shield proposed premium rate increase of 19.3%- Deny it!!!!

To Whom it may concern : I would like to ask the NY State Department of Financial Services to deny Excellus BCBS requested rate premium increase. I believe that this request should not be

granted. If this request is approved I feel that the **NY State Consumers will have been fraudulently enticed** with a premium that they contracted for when they were in a competitive and comparison shopping scenario when purchasing coverage through the NY Healthcare Exchange and had other choices.

I believe Excellus had full knowledge of costs and has contracts with providers on rates and it is absurd that they could not accurately price their policy to meet their revenue needs. The affected NY State Excellus consumers will be put to great financial hardship if this increase occurs - jeopardizing abilities to pay such exorbitant increases and maintain health insurance, and put to great inconvenience to identify other options at next open enrollment time. The loss of coverage due to financial hardship of increased premiums puts families and our economy in jeopardy. It will also be an additional burden on budgets and tax payers if subsidies are adjusted to support the increase. Additionally, I believe they will have engaged in unfair competition against other Insurance carriers that were offering coverage through the NY State Exchange.

This is an outrage on many levels and will affect many consumers. I currently pay \$857 a month for coverage for me and my small child which equates to annual premiums of \$10,284. This is a significant expense for us. The proposed increase would result in a monthly increase to \$1,022 and an annual premium of \$12,268. This is an over \$2,000 increase.

PLEASE DENY the increase. My HIOS number is 78124NY0880004-01 I have the platinum plan, my young daughter also has a policy.

I can be reached at this email address.

Regards,

[REDACTED]

----- Forwarded by [REDACTED] on 07/17/2014 11:16 AM -----

From: [REDACTED]
To: "premiumrateincreases@dfs.ny.gov" <premiumrateincreases@dfs.ny.gov>,
Date: 06/19/2014 04:03 PM
Subject: Rate Increase

Excellus BlueCross BlueShield
SimplyBlue Plus PPO Copay
Small Group Coverage
HIOS ID: 78124NY0980138-00

To Whom it May Concern,

I would like to comment on the insurance premium increase of 16.1%. First of all, this is a ridiculous increase. Most people cannot afford health insurance as it is, yet rates continue to skyrocket. I understand that medical care is expensive, but an increase of this much is uncalled for.

Sincerely,

[REDACTED]

----- Forwarded by [REDACTED] on 07/17/2014 11:16 AM -----

From: [REDACTED]
To: <premiumrateincreases@dfs.ny.gov>,
Date: 06/19/2014 04:03 PM
Subject: Rate increase for Excellus

As a practice administrator this latest request by Excellus to for nearly a 20% rate increase is outrageous. The providers providing care in the Rochester community have not seen more than a 2% rate increase in reimbursements in the past 5 yrs! Yet every yr they are given the ok by your organization to have double digit premium increases.

How can the system sustain itself? More and more patients cannot afford they high deductible plans that were designed to create an environment to reduce utilization and promote paying LESS premium because you pay for your own utilization. However the premiums will soon reach the same level as the "COPAY" plans. Yet Excellus has record amounts of **surplus!!! Billions. A community cannot support this kind of GREED.**

Please for the sake of the communities health and small businesses across NY DENY this premium increase!

[REDACTED] – Practice Administrator
[REDACTED]
6 [REDACTED]
[REDACTED]

----- Forwarded by [REDACTED] on 07/17/2014 11:16 AM -----

From: [REDACTED]
To: <premiumrateincreases@dfs.ny.gov>,
Cc: [REDACTED]
Date: 06/20/2014 11:32 AM
Subject: Notice of Proposed Premium Rate Changes

To Whom It May Concern:

On June 16, 2014, we received the enclosed notice. Please note that the proposed rate increases are unsustainable. As a group, we will no longer be able to afford to provide coverage. As individual consumers/employees, who do not qualify for state subsidies, this will also have a negative effect on our coverage options. These cumulative rate increases year after year are unacceptable.



PastedGraphic-2.tiff ATT00001 Notice of Proposed Premium Rate Changes.pdf ATT00002

----- Forwarded by [REDACTED] on 07/17/2014 11:16 AM -----

From: [REDACTED]

To: <premiumrateincreases@dfs.ny.gov>,
Date: 06/21/2014 07:31 AM
Subject: Proposed Premium Rate Change by Excellus

On June 13, 2014, my husband and I received a letter from Excellus stating that they have requested a 19.3% rate increase for 2015. We are strongly urging your department to not grant that rate increase.

My husband and I enrolled the NYS health exchange because we previously had to be on COBRA, which has an exorbitant premium when you are on a pension and social security. We are very thankful for the Affordable Care Act because now we have insurance with better coverage, no deductibles, lower copays, and lower premiums.

In order to be eligible to get enrolled in Affordable health care, the household income limit is \$38,775. A 19.3% rate increase would be yet another burden on these struggling households. \$120/month may not sound like much, but for some it may be the difference between paying for electricity or groceries and paying for health care.

Excellus' reasons for the rate increase are rising medical costs, an aging population and "other" factors. We thought that the reasoning behind the insurance pool was to neutralize these "justifications". If insurance companies are allowed to raise their rates every year, what was the point of having a means for lower income families to get health coverage. Our Social Security and pension aren't getting a 19.3% increase.

If Excellus continues raising their premiums each year at this rate, low income families (who are not getting a 20% raise) will be forced back into buying those junk insurances which is one impetus for health care reform.

Again, we are requesting that you not grant the rate increase. If you do decide to give Excellus a rate increase, base it on the COLA rate for Social Security.

Thank you for your time and consideration.

[REDACTED]
Insurance carrier: Excellus BlueCross BlueShield

Insurance plan: Platinum Standard

HIOS id Number: 78124NY0880004-01

----- Forwarded by [REDACTED] on 07/17/2014 11:16 AM -----

From: [REDACTED]
To: "premiumrateincreases@dfs.ny.gov" <premiumrateincreases@dfs.ny.gov>,
Date: 06/22/2014 06:00 PM
Subject: Rate increases

Please don't let Excellus BlueCross BlueShield increase the premiums to 16%. Once Obama Care came in to affect. The insurance company gave us a \$2000- deductible per person. We are a middle class family, trying to make it. Life is tough now. As the mother of the family, I refuse now any medical care for myself. So, I may afford my kids to go. Please don't allow this increase, it will take money out of my husbands check, that we can not afford.

[REDACTED]
[REDACTED]

----- Forwarded by [REDACTED] on 07/17/2014 11:16 AM -----

From: [REDACTED]
To: <PremiumRateIncreases@dfs.ny.gov>
Date: 06/23/2014 11:07 AM
Subject: Excellus BCBS proposed rate increase

Dear Sir/Madam:

I am writing concerning the proposed premium increase for my Excellus Blue Cross Blue Shield health insurance plan. I am currently on the Silver Select plan via NY State of Health. This is a high deductible plan similar to the Excellus BCBS plan I was on in 2013 via the Support Services Alliance business group (but with higher out of pocket max and zero out of network coverage). Below are the premiums I paid Excellus from 2007-2013:

2007	\$234.33	
\$259.93	10.9%	increase
\$302.24	16.2%	incr
\$336.41	11.3%	incr
\$380.58	13.1%	incr
\$427.71	12.3%	incr--includes preventive care
2013	\$481.02	12.5% incr--includes preventive care

The only added benefit of which I am aware since 2012 is fitness reimbursement (up to \$400/year for those who use a fitness facility 100 documented visits).

Given the remaining high deductible and increased out of pocket for this new policy, it is difficult to see how an 18% increase is justified. Given the history of price increases, and the presumed increased subscriber base (via the ACA--most paying high deductibles with decreased major benefits, including no out of network coverage), I am concerned that Excellus is requesting a premium increase at all. Please do not grant this request. Rather, please consider the following to control costs:

1 and primary: Competition in pharmacy pricing, with price comparisons easily available from pharmacy to pharmacy (I have found up to a 300% discrepancy in cash pricing from one pharmacy to the next). If we want a private system, lets be fair to consumers (who will then drive down prices). Ditto for all medical services--make it easy to compare.

2. Demand that rationale for premium increases be concrete and focus on ways to control costs in those specific areas.

3. Look for hidden administrative cost increases accomplished by padding allowable medical reimbursement costs.

4. Charge a higher premium for controllable risk factors (e.g. smoking, drug use) if that is what is driving cost increases.

5. Standardize electronic conversions of medical/prescription records that accept Federal or State dollars. (As a patient, I still don't benefit much from electronic records: I still cannot access the majority of my own records and they are certainly not available in a central location to any physician I

authorize--just a limited number of local physicians).

6. Target fraud with more vigor.

Thank you for your consideration.

Sincerely,

[REDACTED]

[REDACTED]

[REDACTED]

----- Forwarded by [REDACTED] on 07/17/2014 11:16 AM -----

From: [REDACTED] >
Date: 06/23/2014 11:25 AM
Subject:

My name is [REDACTED] I sent in a comment about the rate increase. I do not know if my insurance is the same as on the list. my insurance is Excellus Bluecross Blueshield. My HIOS ID no. is 78124nyo890004-01

Thank You

----- Forwarded by [REDACTED] on 07/17/2014 11:16 AM -----

From: [REDACTED]
To: <premiumrateincreases@dfs.ny.gov>
Date: 06/23/2014 07:29 PM
Subject: Health Insurance Rate Increases

My health Insurance coverage is through Excellus BlueCross BlueShield
My Plan name is Platinum Select
This is coverage for my husband and I
Our HIOS Identification number is 7812NY0880010-00

I am writing to comment about the latest increase for health insurance premiums.

It is madness a 19.1% increase from Excellus for insurance premiums. Every year our policies are increased at least 12-15% now 19.1%

The government wants us all to carry health insurance but allows the rates of the premiums to continually increase each year at extremely high percentage rates.

Most government plans are not even accepted by many doctors. We want to be able to keep the doctors we have used for many years and know. Not go to some clinic . We DO NOT WANT TO CHANGE DOCTORS. Or better yet not be able to find a doctor as doctors choose not to take new patients on these plans.

With all these rate increases how can one afford the premiums? If we go to a lesser coverage our doctors will not take us plus then there will be more out of our pocket expense which we cannot afford.

This was supposed to be affordable health care for everyone and the proper health care. This country was always known for the best health care in the world. What has happened.

We are at an age where we need our health insurance. We are not ready for Medicare for another 4 and 7 years. How do we afford health insurance? Of course by the time we will be able to have Medicare we will have to pay much larger premiums for supplementary insurance to go along with the Medicare plan. Are we supposed to spend all our retirement savings on paying these outrageous premium increases? Will the government take care of us when we run out of money? Doubt it!

----- Forwarded by [REDACTED] on 07/17/2014 11:16 AM -----

From: [REDACTED]
Date: 06/24/2014 12:55 PM
Subject: Excellus Rate Increase

To whom it may concern:

I appreciate the opportunity to comment on Excellus BlueCross BlueShield's request to raise the premium rates in 2015. I would like to go on record as stating that I believe that a rate increase of 20.3% is excessive. To be honest, this will increase my premium by \$100 per month and will force me to seek another form of coverage.

I purchase insurance privately, not through the NY State of Health marketplace. I have had Excellus coverage for many years with a plan purchased through the North Country Chamber of Commerce in Plattsburgh, NY. I have always been happy with Blue Cross, and felt comfortable paying for what I regarded as excellent coverage. Last year I was converted to the Silver plan, (Excellus BCBS EPO Hybrid) which resulted in a small increase in premium and the amount of my deductible. I am able to afford this new coverage, and believe it is worth the increase to allow BCBS to comply with the ACA.

However, this proposed increase will result in a premium of close to \$600 per month, and this is out of my reach. I will have no choice but to go to the Exchange and find something else. I suspect that this will lead to diminished benefits, but I see no choice.

I thought that New York State was one of the states which protected its residents from this sort of action. While I understand why BCBS may want a rate increase, I can not believe that you will allow an increase of this size.

If you would like to discuss my particular case, please feel free to contact me. In the meantime, please consider what a 20.3% increase will mean to many, many people in this state.

Thank you,

[REDACTED]

This email is free from viruses and malware because [avast! Antivirus](#) protection is active.

----- Forwarded by [REDACTED] on 07/17/2014 11:16 AM -----

From: [REDACTED]
To: <premiumrateincreases@dfs.ny.gov>,
Cc: [REDACTED]
Date: 06/25/2014 10:35 AM
Subject: Excellus BC/BS proposed Premium Rate Change

Ladies and Gentlemen:

It is with great frustration that I send this email today. I must voice our **STRONG OPPOSITION** to any additional rate increases by Excellus.

We just received notice that our insurance premium is going to increase by **21.8%** if the NYS Department of Financial Services approves the current request by Excellus BC/BS. This **NEEDS** to be **DENIED!** For the last several years Excellus has requested a rate increase and it has been approved! Health care is already unaffordable for most and these continuous, substantial increases are making health care insurance almost impossible to afford. I know first hand that businesses are hiring more temporary and contract employees and even cutting current employees hours, below 30 hours, so that they do not have to offer health insurance.

Excellus claims that "rising medical costs, an aging population, and other factors continue to drive health care higher." True, but what is the company doing on their part to keep premiums down? It appears that annual rate increases is the answer?

I have a newspaper article that appeared in the Syracuse Post Standard on March 3, 2013 that lists the Top Salaries at Excellus. The article is entitled "Excellus lists \$106 million profit in 2012". The salary for the President and CEO is listed as \$3,792,709.00. The article lists 67 additional salaries for executives that are well over \$200,000.00. The article states that the company generated \$6 billion in revenue in 2012 and at the end of that year, the company had \$1.28 billion in reserves - more than 1 1/2 times greater than the minimum amount required by NYS. I would be happy to provide a copy of this article if requested.

As a non-profit organization, the profits reported by Excellus are significant, the executives are earning outrageous amounts in income, and yet they feel the need to increase premiums again

this year? There is something VERY wrong with this picture.

As hardworking, middle-class business owners and taxpayers in NY, these types of increase are placing severe burdens upon us, and many others. We are trying to raise a family and are barely getting by without this added burden. Yet, we have to have health insurance!

I am respectfully requesting that you review this request closely and DO NOT support any increases in Excellus BC / BS insurance premiums at this time.

Thank you!

[REDACTED]

[REDACTED]

[REDACTED]

----- Forwarded by [REDACTED] on 07/17/2014 11:16 AM -----

From: [REDACTED]
To: <premiumrateincreases@dfs.ny.gov>,
Date: 06/25/2014 01:12 PM
Subject: Rate increase and notice of termination of policy

RE:78124NY0980138-00

Dear NYS Department of Financial Services and Excellus,

I am writing this letter with great disappointment and trepidation. I am a self employed individual who obtains insurance through my association. I started 2013 hopeful that the health care system was really trying to make things better. However after putting it to the test, its been one nightmare after another.

I slipped and fell at home and broke my right leg in three places. I was told to visit my private physician versus going to emergency, which I did, because the health insurance advocated this approach. I requested an X-ray but again was told insurance prefers specialist to make determination. It then took me 7 days to get an appointment with a orthopedic surgeon who determined my leg was broken in three places and I should have had surgery. After 4 months in a wheelchair alone, with a metal brace groin to ankle 24 hrs. a day, I started rehabilitation. Both my knees and muscles where in dire need. I am supposed to have **60 sessions** of rehab allowed to me. After just **24 sessions** I received a letter from Excellus saying my policy would no longer be in force come January and I needed to go through open enrollment again. Then one week later a letter saying I was only authorized for **40 sessions** but payment was not guaranteed. I have a co-pay policy and it costs me **personally almost \$500. a month** just for rehab. twice a week.

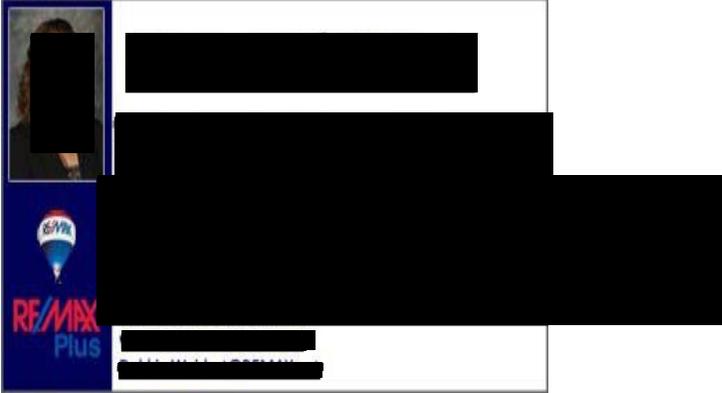
Now I received a letter this week saying Excellus **may** keep me if I agree to the **16.7% increase**. But my association brokerage company says I will be dropped and I must find another policy. I don't know what to do next, except to voice my disgust in the system. I am cashing in IRAs to make ends meet. God Bless its not a life threatening disease, I can't imagine what would happen. My bills have always been paid on time and I receive no discounts other than belonging to an association and my rates are just over **\$382.00** for one person.

The medical system and health insurance coverage has been set back decades in my humble opinion. It used to be care was first, now its what the **insurance company prefers**. I called the toll free Excellus line and got a recording saying **these are the rates, contact the state if you disagree**. Choice is a joke when policies can be canceled, contract terms altered at any time, rates hiked just because

you had to use your insurance. The human condition has been totally taken out of the equation and its become a con shell game. I am not alone in my thinking or circumstances either.

Therefore I formally protest any increase, change of terms and/or random cancellations.

Respectfully Yours,



Each office Independently owned and operated.
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----- Forwarded by [redacted] on 07/17/2014 11:16 AM -----

From: [redacted]
To: "premiumrateincreases@dfs.ny.gov" <premiumrateincreases@dfs.ny.gov>,
Date: 06/26/2014 10:23 AM
Subject: Excellus Rate Change - NO!

Hello,

I have received a notice from Excellus BlueCross BlueShield that they have filed a request with you to increase their premium rates.

The purpose of the Affordable Care Act is to provide just that -- affordable health care for all. Under Obamacare, I already pay Excellus \$1100 per month to cover just myself and my daughter. My copays for office visits and prescription drugs are by no means rock bottom. My claims have been denied more than once. The current set up makes for health care that is not exactly affordable, but we scrape it together to get decent coverage.

To increase the rate by 19.1%, as Excellus is requesting, puts it into the stratosphere. It adds insult to injury. Who is benefitting by an exorbitant increase such as this? Doubtful it will be the policy holders. More likely it will be Excellus executives.

Please deny Excellus their request for a rate increase. Please work to ensure that the Affordable Care Act serves its intended purpose.



----- Forwarded by [REDACTED] on 07/17/2014 11:16 AM -----

From: Consumers/NRES/NYC/SIDNY
To: Premium Rate Increases - Public Comments/nyc/nysdfs@NYSDFS,
Date: 06/26/2014 12:27 PM
Subject: Fw: NYS Department of Financial Services Consumer Assistance Unit Inquiry
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 12:27 PM -----

From: [REDACTED]
Date: 06/26/2014 11:28 AM
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 Name: [REDACTED]
Email: [REDACTED]
Address:
Your Company/Organization:
Daytime Telephone#:
You are a(n): CONSUMER
Type of Insurance question/comment: HEALTH

Your Questions and/or Comments have been recorded as follows:

* * * * *

I am both a consumer and small business owner and am writing concerning a notice I received from Excellus indicating they were requesting permission for a premium rate change of 15.9% for 2015.

Please review this request with the understanding that health insurance costs are significant to small businesses. They say the cost of care is the main factor, but Excellus continues to post strong earnings and profits every year.

I would also be in favor of a more risk oriented approach to premiums where those individuals who actually take care of themselves don't carry to same financial burden as those who don't. Thank you.

[REDACTED]

RE:Excellus BCBS
PPO-Simply Blue Plus Platinum
Small Group Coverage
HIOS ID 78124NY0980073-00

* * * * *

Sincerely,

New York State Department of Financial Services
Consumer Assistance Unit.
email at: consumers@dfs.ny.gov

----- Forwarded by [REDACTED] on 07/17/2014 11:16 AM -----

From: [REDACTED]
To: <premiumrateincreases@dfs.ny.gov>,
Date: 06/26/2014 03:45 PM
Subject: proposed rate change

Recently we rec'd notification of a rate change for our Excellus Blue Cross Blue Shield health insurance. Each year it seems that there is a rate increase and every year we have to review our coverage and plans. For the year of 2014, we were offered a high deductible plan with a lower rate, where we are responsible for the first \$3800. I thought this was supposed to help lessen the costs for these health plan providers, now they want to increase the rate. Health insurance is expensive especially when you have dependents. It seems those who can afford it get it with rate increases every year and higher deductibles and co-pays. Please reconsider the rate increase of 17.1% it is way too much that is more than my annual raise of 3%.

Thank you.



This email contains the views or opinions of the author and does not necessarily represent official Housing Authority Policy.



image001.png

----- Forwarded by [REDACTED] on 07/17/2014 11:16 AM -----

From: Consumers/NRES/NYC/SIDNY

To: Premium Rate Increases - Public Comments/nyc/nysdfs@NYSDFS,
Date: 06/26/2014 04:33 PM
Subject: Fw: NYS Department of Financial Services Consumer Assistance Unit Inquiry
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 04:33 PM -----

From: [REDACTED]
Date: 06/26/2014 03:49 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:

[REDACTED]
Address:
Your Company/Organization:
Daytime Telephone#:
You are a(n): CONSUMER
Type of Insurance question/comment: HEALTH

Your Questions and/or Comments have been recorded as follows:

* * * * *

I have recieved a letter from excellus stating an insurance rate increase of 20.7% has been requested. My insurance went up 38% as of Jan.1,2014 as did my co-pays . I did not qualify for the tax incentive because my income level put me on medicaid. Medicaid said I did not qualify because I have assets over \$25,000. So I now am now self pay for bassett select gold .Where do I write to complain about this possible increase ,because I will not pay another i insurance , I will have to cancel and go without .

* * * * *

Sincerely,

New York State Department of Financial Services
Consumer Assistance Unit.
email at: consumers@dfs.ny.gov

----- Forwarded by [REDACTED] on 07/17/2014 11:16 AM -----

From: [REDACTED]
"premiumrateincreases@dfs.ny.gov" <premiumrateincreases@dfs.ny.gov>,
Date: 06/28/2014 02:21 PM
Subject: Insurance Increase

My name is [REDACTED] I would like to file a complaint about what has been done to my insurance due to the aca.

Here Is my information

Excellus blue cross blue sheild
silver select
hios id 78124ny090001004

The aca has been a nightmare. Less choice and twice the cost & I recieved notification from BCBS that you want to raise my premium even more.

I HAD a great plan through NYS healthy ny. Now I have a higer premium (even with the \$159 credit) and a \$2000 deductible that was previously \$0. This has raised my insurance cost \$2480 this year nearly double my pre aca premium. The preposed 20.8 increase for would raise me nearly \$1000 more. I will be forced to cancel if there is ANY increase for 2015.

[REDACTED]

----- Forwarded by [REDACTED] on 07/17/2014 11:16 AM -----

From: [REDACTED]
To: "premiumrateincreases@dfs.ny.gov" <premiumrateincreases@dfs.ny.gov>,
Date: 06/30/2014 03:40 PM
Subject: NO Excellus Rate Increase

[REDACTED] located in Syracuse, NY, strongly opposes Excellus BC/BS requested double digit rate increases for January 1, 2015.

In a 3/2/14 advertisement Excellus paid for in the Syracuse Post Standard, Excellus stated their premiums collected were \$6.3 billion for 2013, Net Gain was \$53 million, Investment Income was \$139 million, and the Total Reserves as of 12/31/13 were \$1.4 billion. Total Reserves are the money the insurance company has saved to pay future claims.

In the same article, Excellus states 88.2% of premium dollars are paid out in claims as an average over the period 2009 – 2013. Administrative costs are 11.2% and Operating Income was only .6% during

the same 5 year period.

In 2/28/14 Syracuse Post Standard article, the newspaper stated the current Excellus CEO was paid \$1.69 million, while the former CEO was paid \$12.8 million.

In 3/1/13 Syracuse Post Standard article, the newspaper states Excellus's 2012 profit was \$106 million, and the CEO was paid \$3.8 million during 2012. The same article stated the 2011 profit was an amazing \$223 million, and the CEO was paid \$5.2 million.

Excellus's plans are priced higher than the competition on the New York State Exchange. MVP, Fidelis and Health Republic have in some cases substantially lower costs for the same level plans (Platinum, Gold, Silver or Bronze).

The insurance company appears to be quite profitable as outlined above, and has an existing reserve fund of \$1.4 billion. The general rate of inflation is low, the change in Consumer Price Index for the period January through December of 2013 was 1.2%.

Neither the general economy in New York nor our business and employees can support these rate increases.

It is time to stop these egregious cost increases.



----- Forwarded by [REDACTED] on 07/17/2014 11:16 AM -----

From: Consumers/NRES/NYC/SIDNY
To: Premium Rate Increases - Public Comments/nyc/nysdfs@NYSDFS,
Date: 07/01/2014 10:31 AM
Subject: Fw: NYS Department of Financial Services Consumer Assistance Unit Inquiry
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 07/01/2014 10:31 AM -----

From: [REDACTED]
To: [REDACTED]
Date: 06/30/2014 10:09 AM
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 Name: [REDACTED]
Email: [REDACTED]
Address: 7 The Gazebo
Fayetteville, New York 13066
Your Company/Organization: [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:

* * * * *

Dear DFS,

Excellus has recently informed me that I will be receiving a 21.8% increase in rates upon your approval.

When the new Federal Health Plan (Obamacare) came into action, Excellus changed my account to new coverage which, they stated, would be comparable to my previous plan.

My monthly rate HAS been \$30 less, however, I now pay higher copays, and it is taking a very long time to pay off my part before they "kick-in".

They complain that the increase is to supply a need due to higher medical costs.

First, I don't know of many doctors receiving increases in pay. In fact, many are saying that they are making less than in the past.

Second, BCBS (of which Excellus is a part) is merely one of the many groups lobbying our political "overseers" to keep drug and medical prices high. Then, on their bills, they claim that they have the power to get lower bills because they are BCBS, and I should be delighted.

Since much of the billing increase they are requesting is likely going towards lobbying, I request that you not allow this increase to go forward.

* * * * *

Sincerely,

New York State Department of Financial Services
Consumer Assistance Unit.

email at: consumers@dfs.ny.gov

----- Forwarded by [REDACTED] on 07/17/2014 11:16 AM -----

From: [REDACTED]
To: <premiumrateincreases@dfs.ny.gov>,
Date: 07/01/2014 02:36 PM
Subject: Proposed Excellus rate increases

I cannot believe Excellus has the audacity to propose raising rates 17.1%! This is totally unacceptable. Instead of raising rates, perhaps they should spend more time and effort trying to find ways to save money. Efforts should be made to standardize rates for hospital admissions and treatments. It's ridiculous to think most hospitals don't have a clue how to reduce costs, as was recently reported in the Democrat and Chronicle/USA Today. There is no reason a procedure at one hospital should cost 20% or more than another hospital. Perhaps the CEO should take a pay decrease, and cut back on advertising to save money.

The proposal is an abomination and should be rejected the state.

Sincerely,

[REDACTED]

----- Forwarded by [REDACTED] on 07/17/2014 11:16 AM -----

From: [REDACTED]
To: "premiumrateincreases@dfs.ny.gov" <premiumrateincreases@dfs.ny.gov>,
Date: 07/03/2014 09:42 AM
Subject: rate change

Excellus BlueCross BlueShield
Excellus Simply Blue Plus Platium
78124NY0980074-00

I have tried to call, use the web site and haven't had any luck, so now I will try email and see if this works.

I received a letter about the change to our premium of 16.4%. There is no way this will be affordable for my self or family. I'm lucky to get a 1% increase each year how on earth do you expect me to pay for this?

I understand that the cost of insurance keeps going up due to medical costs, our aging population among other issues but in no way do I feel I need to cover that in my coverage with a 16.4% increase.

Don't you think if this goes through you will be putting more families at risk of having NO insurance because they can't pay for the coverage.

This is not in my best interest to have this take place. I'm 46 and had a cardiac arrest last year which requires many doctors appointments through out the year. I hold a full time job and have a family. Having affordable insurance is a must for us.

[REDACTED]

----- Forwarded by [REDACTED] on 07/17/2014 11:16 AM -----

From: [REDACTED]
<premiumrateincreases@dfs.ny.gov>,
Date: 07/07/2014 08:35 AM
Subject: rate increase

This rate increase request is a ridiculous adjustment. I will not renew my contract with Excellus if this is enacted. I am paying a huge premium out of pocket and I am a healthy woman with few visits to the doctors office per year. The health care system needs fixing but not this way. Lets consider a cap for senior executives!!!!!!

Reconsidering Excellus Blue Cross Blue Shield for next enrollment period.

[REDACTED]
----- Forwarded by [REDACTED] on 07/17/2014 11:16 AM -----

From: [REDACTED]
To: <premiumrateincreases@dfs.ny.gov>,
Date: 07/09/2014 02:27 PM
Subject: Proposed Rate Increase comment

Insurer: Excellus BlueCross BlueShield

Plan: SimplyBlue Plus Silver

HIOS: 78124NY1000042-00

Hello,

I'm commenting to say I'm against the proposed rate changes for next year. 17.2% far out-paces most people's raises in a year. If Excellus needs more money they should stop severance pay to leaving executives. Or cut the pay of all existing staff making over \$200k/year. They can stop renting billboards and TV ad space to save money. They can find the money there, not from my pocket.

Thanks,

--

[REDACTED]
----- Forwarded by [REDACTED] on 07/17/2014 11:16 AM -----

From: [REDACTED]
To: <premiumrateincreases@dfs.ny.gov>,
Date: 07/11/2014 11:37 AM
Subject: Excellus Blue Cross Blueshield 78124NY1000154-00

To Whom It may Concern:

I will be brief on this rate increase to our plan of 17.9% next year to our small group coverage plan of Simply Blue Plus Bronze (ynd200167637)

It is ridiculous and I wish my business can raise rates the way Excellus does year after year with the salaries of top executives being what they are

I will definitely be looking into the exchange as we are given no choice

Last year we went up even more.

Thank you for your time

[REDACTED]

----- Forwarded by [REDACTED] on 07/17/2014 11:16 AM -----

From: [REDACTED]
To: <premiumrateincreases@dfs.ny.gov>,
Date: 07/11/2014 12:11 PM
Subject: Premium Rate Adjustment

To Whom It May Concern,

Name of Insurer: Excellus BlueCross Blueshield
Simply Blue Plus Silver
SimplyBlue Plus HDHP/HSA
HIOS ID: 78124NY1000105-00

Comments on Premium Rate Adjustment:

Regarding this rate increase: We believe that a 16.5 percent increase is excessive. The increase translates to a \$65.50/per month or \$786 per year increase in our rate. This increase would have to be passed on to our employees as the company already pays 85% of the premium. Neither the company nor the employees can afford an increase of this magnitude. We will be forced to offer a lower priced plan which will mean less coverage for our employees. Their deductible will go up thereby increasing their premium rate and the out of pocket expenses.

As a small business owner in New York State our business has decreased (due to local layoffs and decreased population in our area - Elmira/Corning). We are a Retail and Wholesale distributor of automotive batteries. Due to the hardships of our area, the number one request for batteries is "the cheapest thing I can buy". Due to the decrease in our volume, we have not increased our employees compensation in the last 3 years. The employees are well aware of our situation and realize the difficulties we face.

Again, this increase in our health insurance would cause extreme hardship for our employees. Most of our employees live paycheck to paycheck. We are strongly encourage the denial of this price increase. New York state employees are already over taxed. Please do not add this to their list of burdens. Employers can't afford to shoulder the increase either.

[REDACTED]

ph: 6 [REDACTED]
toll free: [REDACTED]

fax: [REDACTED]

----- Forwarded by [REDACTED] on 07/17/2014 11:16 AM -----

From: [REDACTED]
To: <premiumrateincreases@dfs.ny.gov>,
Date: 07/11/2014 12:14 PM
Subject: Potential insurance increase

To Whom It May Concern:

My family has been Excellus policyholders for a very long time.

We don't understand why there might be an increase of about 20% for our health insurance when all over the country the average increase is 11%.

We're very upset about this, it's a great burden.

[REDACTED]
[REDACTED]

----- Forwarded by [REDACTED] on 07/17/2014 11:16 AM -----

From: [REDACTED]
To: <premiumrateincreases@dfs.ny.gov>,
Date: 07/12/2014 03:38 PM
Subject: Excellus rate increase proposal

>
> I received a letter from Excellus Blue Cross Blue Shield in Rochester stating they are seeking an 18.5% rate increase. That is obscene! I have recently retired and because of Obamacare, I am paying twice as much for significantly less coverage. There is no way that this increase should be granted. It is hard enough to swallow this garbage law and to add insult to injury this increase will make health insurance unaffordable.

>
> [REDACTED]
>
> Plan, Silver Select
>
> Subscriber ID [REDACTED] 7
>
> HIOS ID 78124NY0900010-01
>
> phone, [REDACTED]

----- Forwarded by [REDACTED] on 07/17/2014 11:16 AM -----

From: [REDACTED]
To: <premiumrateincreases@dfs.ny.gov>,
Date: 07/13/2014 11:51 AM
Subject: Proposed Rate Adjustment

Via E Mail - July 13, 2014
NYS Department of Financial Services

[REDACTED] Senior Vice President, Marketing and Sales
Health Bureau - Premium Rate Adjustments
1 State Street
New York, NY 10004

Re: [REDACTED]
78124NY0980026-00

To Whom It May Concern:

With respect to a letter received regarding notice of Proposed Rate Change Dated June 13th; I find this increase of 16% premium to be outrageous and totally unaffordable for health care! There is no income increases or cost of living increase noted in my near future or the near future of the company of my employment to cover this tremendous increase Excellus proposes. I hereby seriously reject proposal of a 16% rate increase stated in your Notice!

Thank you~
[REDACTED]



Excellus BCBS Proposed Premium Increases

to: PremiumRateIncreases

06/15/2014 08:11 AM

Dear NYS Department of Financial Services,

My name is [REDACTED] For identification purposes my insurer is Escellus BlueCross BlueShield. My plan is Excellus BCBS EPO HDHP. I have group coverage and my HIOS identification is [REDACTED]

Recently I was dismayed to receive a notice from my new insurance carrier telling me that my premiums would be raised by 18.5%. This number is not only grossly unfair, but completely unfounded. For comparison to some numbers that affect the everyday person: Inflation is nowhere near 18.5%, and NYS minimum wage has not increased 18.5% in over a decade. I, like many of the newly insured, would not be carrying health insurance if not for the mandate- I have a waiter's income and no assets to speak of.

My position is simple: It is wildly unfair to require that millions of new people join the health insurance conglomerates (which should only decrease individual premiums), and then allow the Insurance companies to essentially profit off of a new client base by hiking the rates in this manner.

I understand that my voice is nearly nonexistent compared to that of insurance lobbyists; but allowing these rates to continue to skyrocket while enforcing a mandate for insurance is corruption. It means that the government has forced me, like millions of Americans, to play an insurance game we would otherwise be watching from the sidelines. The very least moral responsibility of our government and leadership now is to level the playing field by demanding that the insurance companies also play fair.

There is no financial justification for an premium increase of this magnitude but greed. I ask that you deny Excellus' request for a premium increase of 18.5%, which can be called nothing other than a cash grab.

Thank you for your time,

[REDACTED]



You have got to be kidding me Rate increase for Health insurance

to: premiumrateincreases

06/16/2014 12:38 PM

Good afternoon!!

I was just informed by my employer of a proposed rate increase **YET AGAIN** by Excellus BlueCross BlueShield.

Excellus BlueCross Blue Shield

Simply Blue Plus Silver

Small Group Coverage

This is completely ridiculous. What is the end game here? Is it to drive every small business out of business or is it to make Health insurance so unaffordable that no can have it? There is no more room for rate increases. People are suffering out in the real world and cannot afford any more increases. Please take into consideration how many increases there have been in just the last 5 years!! Enough is enough!!!

It is time for our elected officials to stand up and represent the people and not corporate interests. There is no way any increase should be approved let alone a 17% increase!!!!

NO MORE!!!!!!!!!!!!





Excellus BlueCross BlueShield Rate Change

to: premiumrateincreases

06/16/2014 01:01 PM

1. Excellus BlueCross BlueShield
2. Simply Blue Plus
3. Small Group
4. HIOS ID #: [REDACTED]

Dear NYS Department of Financial Services,

After receiving a notice from Excellus, indicating a proposed rate increase of 16.4%, there's a couple questions that come to mind. When you have a free moment would you kindly entertain the questions that are noted below, your response and consideration is greatly appreciated.

- What has Excellus done in attempt to minimize the rate increase? Have they reduced administrative expenses? Are their reimbursement rates in-line with the national average?

- Excellus is structured as a non-profit, yet their financial results and financial decisions indicate they truly operate as a "for profit". For example, in 2011 and 2012 net income was \$223 million and \$106 million respectively.

- With my experience as a church employee, it was easy to see how a true non-profit organization operates. For starters, we do not pay retirees a \$12.8 million dollar retirement bonus, this is a complete "waste" of my premium. What can you do to provide assurance that Excellus operates as a true non-profit organization and isn't price gouging subscribers in attempt to waste even more money.

- Inflation surely isn't 16.4%, so what is the justification for such a large increase?

Thank you kindly,

[REDACTED]

[REDACTED]



Excellus rate increase

to: premiumrateincreases

06/16/2014 01:24 PM

In regard to the requested increase for
Excellus BlueCross BlueShield
Simply Blue Plus PPO Hybrid ID [REDACTED]

I have a small group plan – 3 employees – 2 policies.
PLEASE, for the love God, do not let this increase happen.
My family and I are barely hanging on as it is. The increase will cause more people (me included) to drop their coverage and move to the state funded plan. Can the state afford that? Of course they can – they'll just increase my income tax! What could be fairer or easier.
They got theirs last October when I had to change policies – now this.

My current plan is 1305. Per month increased by 16.4% would mean a \$214 increase per month! Where am I going to get that??

Please, think first. Just this once – say no to them. No; no; no! – They can choose not to pay their investors. Let them choose not to pay themselves – that's what you will be asking me to do.
This has to stop. And YOU alone hold the key.

In the meantime, I'll prepare to drop my coverage.





Proposed rate change for Excellus

[REDACTED] to: premiumrateincreases

06/16/2014 01:47 PM

June 16, 2014

Name of insurer: Excellus BlueCross BlueShield

Name of plan: SimplyBlue Plus PPO Copay for Small Group Coverage

HIOS id number: [REDACTED]

It has come to our attention that Excellus BlueCross BlueShield is filing a request with NYState Dept. of Financial Services for a group premium increase of 16.1% in 2015.

This is a shock, a blow to us as a small business. We, [REDACTED] have been in business since 1993 and managed to adjust to the annual insurance increases year after year. We have always offered our employees complete health and dental coverage. Over the last 4 years, [REDACTED]

[REDACTED] has been paying 100% of our employee health insurance in order for the manufacturing group employed at our facility ([REDACTED] total) to have the best possible health care.

If insurance companies such as Excellus are awarded a rate increase of 16.1%, this will make providing coverage prohibitive for companies the size of our small business. We currently pay \$8,381.80 per month for those 11 people. This is a higher rate than larger companies since we are a small business group.

We hope you will take into consideration the effect that the continuous increase in insurance costs will mean

for small businesses such as ours especially when the upper management of those said insurance companies

reap the most benefit with salaries in upper millions.

See report here: [REDACTED]

In 2012, that same company, Excellus BCBS of Syracuse, New York reported profits of \$106 Million.

Please consider the impact on small business. The insurance companies are already reaping profits from annual increases. The result of your decision should be a DECREASE in costs of a MINUS 16.1%. Your time

is sincerely appreciated.

[REDACTED]

[REDACTED]



Excellus BlueCross Blue Shield Rate increase request

Cc: [REDACTED] to: premiumrateincreases

06/16/2014 02:38 PM

To whom it may concern:

I carry health Insurance through a Small Group Plan with Excellus BC/BS. The plan is called "Simply Blue Plus Platinum". The HIOS ID # is [REDACTED] I pay my own premiums which have become increasingly less affordable each year. I started working at my current office in 2006, in 2007 the monthly health plan cost **\$239** by 2013 it had doubled to **\$478** a month and now if you give them the 16.4% increase it will go to \$508 a month. That is more than a weeks net pay for me. What do congressmen pay?

I am [REDACTED] and rarely go to the doctor except for physicals about every 3 years. I do take a couple prescriptions regularly but some are no longer covered as they are available over the counter. I am a [REDACTED] and do understand that I am subject to rates based on others, but it would be nice to get some credit for not using the hospitalization portion for over 22 years. Other than being in the hospital for 2 child births, I have only had one minor surgery as an adult. Maybe health insurance could include credits for those who don't use it and surcharges for those who use it all the time.

More importantly, maybe we need to look into the high health care costs and pharmaceutical costs in trying to keep these premiums down.

Please do not grant Excellus this 16.4% rate increase.

Thank you,

[REDACTED]

Website [REDACTED]

This e-mail is confidential and only for the intended receiver. Please note that you can not bind or add insurance coverage or report claims via e-mail unless confirmation from us is made.



Excellus Rate Increase

to: premiumrateincreases

06/16/2014 02:45 PM

Hello,

My insurer: Excellus BlueCross BlueShield

My Plan: SimplyBlue Plus Bronze

Small Group Coverage

Class All Activities

HIOS id#

I understand Excellus is asking for a rate increase of 17.4%.

I am already paying over \$830 per month for a high deductible plan to which I contribute an additional \$6550 to cover what is not covered by my plan, (essentially everything besides well care).

That means the first \$16,500.00 goes to healthcare. This increase would raise that to \$18,000.00. How does anyone expect me to be able to afford that? It seems as though the "Affordable" in "Affordable Care Act" has been totally forgotten.

Here is a report from February 28, 2014 in the Syracuse Newspapers:

Syracuse, N.Y. -- Excellus BlueCross BlueShield reported today it made a profit of **\$53 million** and a **\$12.8 million** retirement payment to its former CEO

The company said it has \$1.4 billion in reserves, up from \$1.28 billion at the end of 2012.

Excellus has nearly twice as much in reserves than the state requires.

Here is what the US government says is the current rate of inflation:

The latest annual *inflation rate* for the United States is 2.0% through the 12 months ended April 2014, as published by the US government on May 15, 2014.

The requested increase is more than 8 times the rate of inflation. Excellus has been increasing their premiums annually by double-digits or near double digits - several times the rate of inflation - for as long as I can remember.

What exactly do they need an increase for?

Is \$53 million not enough of a profit?

Is \$12.8 million not enough to pay a CEO to stop working?

Is \$1.4 billion not enough of a nest egg?

What part of this do I not understand?

I work for a medical provider and spend nearly half my salary on healthcare for my family.

Perhaps they could help me convince my employer that I need a 17.4% raise. Do you think they are planning to increase reimbursement to providers by 17.4%?

I understand my name & personal information will not be posted



Prior Approval Submission

To: PremiumRateIncreases

06/16/2014 03:04 PM

Empire HealthChoice Assurance, Inc
group
ppo

[REDACTED]

Our insurance company was not listed above, = it is excellus Blue Cross Blue Shield - small group PPO HIOS ID [REDACTED]. please do not approve their ridiculous request for a 16.8% increase... are they kidding....nobody can afford their premiums now...do they really think, us, the middle class, get a 16.8 pay raise every year. Ha!!!



Excellus BlueCross/BlueShield rate increases

[REDACTED] to: premiumrateincreases

06/16/2014 03:11 PM

To the people in charge of increasing rates:

You can't be serious! A 16.1% rate increase. If I were an illegal immigrant or on welfare I would be covered 100%. This is totally unacceptable. Just another way of screwing the hard working tax paying American citizens.

[REDACTED]

Insurer: Excellus BlueCross/BlueShield

Plan name: PPO

Small group coverage

HIOS: [REDACTED]



16.8% Excellus Rate Increase Request

[REDACTED]

to: premiumrateincreases

06/16/2014 03:16 PM

I am writing regarding the request for a premium rate increase by Excellus BlueCross BlueShield for 2015. I am a small business (3 employees) who provides my employees with 100% coverage on the Simply Blue Plus Platinum plan. We have small group coverage. Our HIOS ID number is [REDACTED].

I am totally against the rate increase. My biggest complaint is that last year Excellus cancelled the plan my company had been using for years and replaced it with SimplyBlue Plus Platinum. I was told that this was the replacement plan with the same coverage (I will demand everything in writing from Excellus in the future including plan comparisons and EXACT coverage-they had nothing to send me last year because of all the last minute confusion with the ACA, at least that's what I was told). My employees and myself now find that there are a number of services that were covered last year and now we have NO COVERAGE!!! The out of pocket costs are now thousands of dollars. This is totally unacceptable. In one case the doctor wrote to Excellus and told them that the only option beyond a \$2,500 prosthetic that was covered in December 2013 but not 2014 was surgery that would run \$25,000 or more (and WOULD be covered) and Excellus said that they would pay for the surgery but not the less expensive option. They don't deserve the increase. Let them find other ways to control costs like I need to do with my business. If I told a customer that I was raising cost by 16.8% and providing less services with that increase I wouldn't have any customers.

As a small business owner my options are limited. Please DO NOT approve this increase. Make them do the right thing for once instead of shifting the burden to the small business owner.

[REDACTED]



Please deny rate increase .

██████████ to: premiumrateincreases

06/16/2014 03:31 PM

To Whom it may concern:

REF: HIOS ID # ██████████

I am emailing to ask you to deny the rate increase that Excellus is asking for approval on.

We have small group health insurance coverage (Healthy NY) thru Excellus BlueCross BlueShield.

We have been notified that they are asking for a 16.7% (!!!) increase in our premiums.

That is an incredible increase given that we have only had this plan for less than a year and the rate of inflation from 2013 to 2014 is at about 1.8%.

Please deny this outrageous request.

Thank You.

██████████
██████████
██████████



Excellus Rate Increase

to: premiumrateincreases

06/16/2014 03:32 PM

Re: Excellus BlueCross BlueShield

HIOS Plan ID# [REDACTED]

Small Group - Simply Blue

We just received a notice of a 16.4% rate increase that was submitted to your office by Excellus. I find it very difficult that NYS would allow such an outrageous increase which will put my insurance coverage to my employees in jeopardy. As a business, we find ways to save money, but Excellus seems to find that NYS DFS continually accepts their requests, doing no research on ways they could cut costs. As I travel or watch television, the amount of advertising that Excellus does is extreme. I also do not see a need to advertise on the cars in NASCAR. We as NY'ers are overtaxed and overburdened by the costs of insurance.

I would hope that this increase by Excellus is refused. At the present time I am paying 1627.89 per month, this rate increase would make the payments \$1894.86 per month or \$22,738.36 per year plus a deductible of \$8800.00, which makes a health insurance cost for 4 people **\$31,538.36. This is not affordable.**

Please reject this increase request!! If you accept the Excellus increase, please forward me all submissions by Excellus explaining their need.

Thank you for your consideration.

[REDACTED]

--

Confidentiality Notice: This electronic message transmission, including any and all attachments, contains information from [REDACTED] that may be confidential or privileged in nature. If the reader of this message is not the intended recipient, or the employee or agent responsible to deliver this to the intended recipient, I hereby notify you that any dissemination, distribution or copying of this communication is strictly prohibited.

If you have received this electronic transmission in error, please notify the sender immediately via "Reply to Sender Only" message, and then destroy all electronic and hard copies of this communication including any and all attachments.



Excellus Rate Increase Request

[REDACTED] to: premiumrateincreases

06/16/2014 04:20 PM

Insurer: Excellus BlueCross BlueShield
Plan : SimplyBlue Plus Platinum PPO Copay
Small Group Coverage
HIOS ID [REDACTED]

The above info is our current 2014 coverage. The rate increase being submitted is 16% which seems excessive. I believe that Excellus is now trying to make up for their lower premium's in 2014 in order to garner as much of the Obamacare business as possible in 2014.
I hope you will take into consideration the Excellus executive and administrative salary structures as well as their "rainy day fund".



Excellus BlueCross BlueShield

██████████ to: premiumrateincreases

06/16/2014 08:36 PM

I just received a notice that my health insurance could go up over 19%!! HOW IS THIS POSSIBLE!!! I am already forced to pay over \$1,000 a MONTH for family coverage. I don't understand how this can even be possible, we were all just "forced" to switch to different insurance which was supposed to be cheaper and it ISN'T we just got that situated less than six months ago and now you want to increase it almost 20% and increase it ALREADY???. Sorry but this is seriously highway robbery for those of us trying to make an honest living working our butts off, I could even accept a couple percent but not almost 20%.

I guess unless you work for some BIG corporation that's paying your insurance or half of it you are basically just screwed.

This is very upsetting to say the least.

Sincerely

██████████



Comment regarding rate increase for Excellus BlueCross BlueShield

Sent by: [REDACTED] to: premiumrateincreases

06/17/2014 07:56 AM

I am unable to submit via your website since this company is not listed in the dropdown box for companies. So, here are my comments

I currently have family coverage in a Small Group coverage plan. My HIOS number is [REDACTED]

I am reluctant to believe or have faith in the information provided regarding the need for the 17.2% rate increase requested. The company appears to lack sufficient oversight to reign in their costs. The most recent example of this is the departing gift given to their CEO.

As reported by the Democrat and Chronicle "Former Excellus *BlueCross BlueShield* CEO [REDACTED] [REDACTED] has been awarded a \$12.9 million ... The [REDACTED] *payment* was tucked into one of the indices attached to the 2013 financial ..."

It is no wonder they feel a 17.2% increase is needed. As a lowly paying customer, I am now paying over \$10,000 per year for insurance coverage for my three person family unit - not to mention the thousands out of pocket I must pay for this high deductible plan in actual health care costs. The mentality of continual increases MUST stop.

In addition, as the chief executive of our company, we are unable to continue paying to cover the cost of health care for our employees. In what expenditure category would you ever be able to adopt a 17% increase year over year? The answer is clearly NONE.

I recognize that my comments will probably have zero effect on the outcome of this request but I felt compelled to give my input.

--

[REDACTED]



Excellus BlueCross BlueShield Rate Increase

[REDACTED] to: premiumrateincreases

06/17/2014 09:28 AM

Re: Excellus BlueCross Blue Shield
SimplyBlue Plus Platinum plan, Plan Code [REDACTED]
Small Group Coverage
HIOS identification number [REDACTED]

This e-mail is in response to Excellus BlueCross Blue Shield's letter of notification of a 16% premium increase for 2015. New York State needs to be more business friendly when it comes to doing business in Upstate New York. How nice it would be if we automatically saw a 16% increase in the commission payments we receive every year to our company (we typically see our commission rates decreased yearly to compete globally). And how nice it would be to see a 16% increase in employee yearly salary (whereas we're seeing wages stagnate or small cost of living increases). As a lifetime resident of the great NY State, I'm seeing more and more brain drain as our children leave the state due to the high cost of living here. All I can ask is that you consider the challenges we endure during these difficult times, and look out for the little guys who make up the majority of this great state. Thank you.

[REDACTED]



rate change

to: premiumrateincreases@dfs.ny.gov

06/17/2014 10:04 AM

name of Insured Excellus BlueCross Blueshield
Name of Plan SimplyBlue Plus Bronze
I have Small Group Coverage
HIOS identification # is Class [REDACTED]/cobra Bill group all actives

Plan description SimplyBlue Plus HDHP/HSA HIOS # [REDACTED]

I'm against any further increases in my policy---I'm a small business owner unable to get a "group rate" like I did in years past for example through the chamber of commerce.

I'm now forced to pay \$620.00 per month for a policy that has a deductible of \$9000. for my wife and I---

This means that I only have insurance in case of catastrophic illness

I don't have prescription coverage---thankfully my wife and I aren't sick and going to the doctors monthly or taking Rx drugs---

We in my opinion are in the LOW RISK category --which in car insurance lingo would be a lower premium---

If anything I feel my rate should go down----

In regards to the insurance company saying they need an increase as their costs have gone up----

I'm a chiropractor on the verge of closing my doors as reimbursements rates have gone DOWN----i

I have not had an increase in my rates in 10 years or more----10 years ago this same policy cost me \$320.00 per month!!!!!!

I notice more executives in the BCBS have million dollar salaries in the past 10 years!!!

You tell me where all the premium dollars are going????

I I close my doors that puts 3 people out of work and all three of us have said If that happens we are all moving south----

New York used to be the greatest state in the union and most populous --we all know why it's not now---It's sad and very disheartening if things continue in this direction--more people will be leaving much faster and our younger generation won't even come back after they get an education---why find a job in the highest taxed state around---

But I go off tract--

Thank-you for listening





Excellus Blue Cross rate hike

[REDACTED] to: premiumrateincreases

06/17/2014 10:14 AM

To: NYS Department of Financial Services
June 17, 2014

BlueCross BlueShield has just informed me of their intent to request for a 17% rate increase to my insurance premium. They increased our premium in 2014 by 12% and now they want another 17%. My small company simply cannot afford this.

If the DFS allows this increase I will have to change the policy coverage for myself and my employees to plan that is inferior to what we now have. Allowing this increase makes "Affordable Care" UN-Affordable.

I implore you to seriously consider denying this increase.

My plan is [REDACTED] s HDHP/HSA, Small Group Coverage
HIOS ID: [REDACTED]

[REDACTED]

[REDACTED]



Excellus 16% rate increase

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

06/17/2014 10:17 AM

Excellus BlueCross BlueShield

Plan name SimplyBlue Plus Platinum

Small group coverage

HIOS [REDACTED]

A 16% rate increase will break the company. We have been a loyal customer of Excellus Blue Cross Blue Shield for close to 15 years and this will be the straw that breaks the camels back and may force the company to look at drastic measures of possibly relocating to another state.

Our premiums have more than doubled over the past 6-7 years and another 16% will be devastating – we simply cannot keep up at this rate.

[REDACTED]



Proposed Rate Increase Feedback

to: premiumrateincreases

06/17/2014 10:22 AM

NYS Department of Financial Services

Health Bureau – Premium Rate Adjustments

1 State Street

New York, NY 10004

Via E-mail: premiumrateincreases@dfs.ny.gov

Re: Notice of Proposed Premium Rate Change from Excellus BlueCross BlueShield

Product Name and HIOS Plan ID: [REDACTED]

Dated June 13, 2014

Name of Insurer: BlueCross BlueShield

Name of Plan: SimplyBlue Plus Silver (small group coverage)

Regarding the recent notification stating that Excellus BlueCross BlueShield had filed a request with the New York State Department of Financial Services (DFS) to increase premiums by 17.3% I believe is not warranted. Yes there is an increasing aging population and indeed are other factors that would increase costs. However since we are now required to have health insurance one would think that you now have more customers buying insurance. For many like myself, this increase alone represents an 1.5 paychecks gone.

In 2014 my benefit was reduced by 20% with a rate increase and now asking for more? In my mind this represents in total 37% increase in one year the financial burden that I will be liable for if I required medical treatment. I request that the insurer “go back and sharpen their pencils and

take another stab at it”.





RATE INCREASE RESPONSE

to: premiumrateincreases
Cc: [REDACTED]

06/17/2014 12:26 PM

I am responding to the rate increase letter received today and dated June 13, 2014 from Excellus. We are NOT in support of a rate increase at all, let alone this magnitude. We understand that costs (pricing and utilization) are often attributed to increases but we know that controlling costs is everyones role - being in the health care field we also know there is downward pressure on costs, not upward pressure particularly in NY State.

We would suggest the suggested rate increase be denied.

Insurer: Excellus Blue Cross Blue Shield

Plan: PPO small group coverage

HIOS id # [REDACTED]



Proposed Excellus 2015 rate increase

to: premiumrateincreases

06/17/2014 12:30 PM

Dear DFS,

I am an employee of the [REDACTED]. Our [REDACTED] has Small Group Coverage through Excellus Blue Cross Blue Shield. My policy is Simply Blue Plus Bronze. (SimplyBlue Plus HDHP/HSA)
Our HIOS ID # is [REDACTED].

I received a letter through my employer from Excellus to inform me that Excellus has requested a 17.4% increase in our premium for 2015. I feel that this increase amount is ridiculous.

Working at a not-for-profit is very rewarding, but the downside is a low salary, and we all pay the lion's share of our health insurance premium as our organization cannot afford to cover it for us. The Affordable Care Act allowed Excellus to "cancel" our policies last year, and the new policies we were offered were expensive due to the fact we are a small group. In order to keep my paycheck at a level I could live on, I chose a Bronze level High Deductible policy. While I am grateful to have coverage, the deductible will be difficult to cover if I need it.

A 17.4% premium increase will be extremely difficult to take on and still be able to pay my bills. For the last several years, my employer has only been able to do a 1.5% salary increase, so with a significant increase in health insurance premium, I will actually bring home less.

I do not understand why small groups must pay the penalty for health insurance coverage when sometimes we need it the most. I also find it extremely irritating when I see in the newspaper that the Excellus CEO of CNY receives 3 million dollar bonuses every year, along with other company executives. It is my opinion that our health care system is broken, yet no one seems to want to fix it. President Obama tried, but the political machine of lobbyists, politicians, pharmaceutical companies, health insurance companies, and so on do not want to change as it reduces the money in their pockets.

I am asking you to please consider rejecting this ridiculous premium increase on behalf of the Small Groups and businesses of New York.

Thank you.

[REDACTED]

[REDACTED]



Excellus Rate Increase

[REDACTED] to: 'premiumrateincreases@dfs.ny.gov'

06/17/2014 01:24 PM

Dear Sir/Madam:

Name of Insurer: Excellus BlueCross BlueShield

Name of Plan: SimplyBlue Plus Silver HDHP/HAS, Small Group Coverage

HIOS ID: [REDACTED]

I am emailing today in response to the notice received from Excellus BlueCross BlueShield about their request to you for an increase in their premium rates for 2015. The proposed percentage change to my premium is 16.5%. I am asking that you deny the rate increase as proposed by Excellus BlueCross BlueShield. The proposed increase will add another \$35,000 to my company's premiums and this amount cannot be absorbed by the company or the employees.

Our current plan, SimplyBlue Plus Silver is a high-deductible plan with annual deductibles of \$1,800 for single coverage and \$3,600 for family coverage. These deductibles need to be met before any insurance benefits are paid out. Once the deductible is met, coverage is then 90% by Excellus 10% by employees (in-network) up to \$5,500 for single coverage and \$11,000 for family coverage in a calendar year. Once the second tier deductible is met, coverage is 100% by Excellus for the remainder of the calendar year. As you can see, employees are already paying a lot of money out of pocket for this benefit plan and to then add a significant increase to the plan cost, is not something people can afford.

If the increase is approved, the company may be forced to no longer offer a health insurance plan to the employees. This is certainly not the direction the company would like to take; however, \$35,000 is a substantial amount of money for any small business to absorb.

Thank you for your time in reading my email and concerns over the proposed rate increase. If you have any questions, please let me know.

Thank you,

[REDACTED]



[REDACTED], Inc. HIOS Plan ID: [REDACTED]
to: premiumrateincreases

06/17/2014 01:50 PM

To NYS Department of Financial Services Health Bureau,

Our names are [REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

We are self-employed and have no employees so the present Health insurance is for both of us.

We just received a letter from Excellus Blue Cross Blue Shield dated 6/13/14

[REDACTED]
[REDACTED]

Dated 6/13/14

It is a notice of a Proposed Premium Rate Change (for 2015)
Product Name an HIOS Plan ID: [REDACTED] Platinum standard

They are requesting to approve a change for 19.1% for our 2015 premium rates.

We truly need your help as we are having trouble paying for our present Health insurance and certainly can't afford an increase of almost 20%!

Increases yearly like this, will put our small business out of business~ We cannot raise our room rates 20 percent to make up the hike difference for obtaining Health insurance.

I thought NY was trying to get more people to buy a business. This insurance proposal change will certainly hinder anyone considering it.

We Kindly ask for your assistance and help to deny this Premium Proposal rate change for 2015 and help support small businesses so that we can continue to survive.



Comments

██████████ to: premiumrateincreases

06/17/2014 07:14 PM

1. Insurer Name Excellus BlueCross BlueShield
2. Insured name. ██████████
3. Small Group Coverage
4. HIOS number ██████████

I feel a 16% premium increase in a single year is obscene. It is way too high. Obamacare was intended to control health care costs. Why has this not happened here? Please protect the public and scrutinize this insurance company proposed 16% premium rate hike.

Thanks for listening



Proposed Health Ins. Rate Change.

to: premiumrateincreases
Cc: [REDACTED]

06/18/2014 08:00 AM

6/17/2014

To: NYS Dept. of Financial Services
Health Bureau – Premium Rate Adjustments
1 State Street
New York, NY 10004

From: [REDACTED]

Sub: Proposed Health Ins. Rate Changes.

1. Excellus BlueCross Blue Shield
2. Simply Blue Plus Silver
3. We have small Group coverage
- 4 HOIS ID no. [REDACTED]

Comment:

We are a small health care consulting business that provides Continuing Education to the Long Term Care industry.

For our health insurer to ask for a 16.7% increase for the next yr probably hoping to get a 10-12% increase is **outrageous**. They claim to be a not for profit insurer. The salaries of their senior executives range from several Millions to hundreds of thousands per year for their upper middle management executives and they have a lot of them. They are printed in our local newspaper every year.

If we were to raise our customers 12-16.7% a year we would be out of business in a heart beat.

Something is definitely wrong with our health insurance system.

We would appreciate a response to our comment at sometime before the rate increase.

Thank you,

Frustrated



comment on rate change

to: premiumrateincreases

06/18/2014 08:31 AM

Re: Excellus BC/BS

Simply Blue Silver Plus HDHP/HSA

Small Group coverage

HIOS ID [REDACTED]

A 16.9% increase in premium is disgusting! There is no other word for it.

Please look at their "profit margin" for this not for profit. It would be worth your while to have someone pull up every article written in the newspaper and look at the expenses and benefits paid to the administration. You will also find articles on how well they are doing because of "better health care provided through management and protocols."

We have gotten increases of premiums of greater than 15 % probably every year for the past 20 or 30. When is this going to stop!

Approving this rate increase is more proof that NY State does not seem to care about its people..... just its businesses. When will you take a stand to powerful businesses and lobbies like the health insurance industry (and a huge industry/lobby with tremendous profits it is) and just say no more increases. Cut the benefits and pay at the top of your not-for-profit company.

PLEASE..... enough!



Premium Rate Increase

[REDACTED] to: premiumrateincreases

06/18/2014 12:11 PM

June 18, 2014

NYS Department of Financial Services
Health-Bureau
1 State Street
New York, NY 10004

Re: Rate change for 2015
For: Excellus BlueCross/Blue Shield
SimplyBlue Plus PPO Copay
Small Group
HIOS ID# [REDACTED]

To whom it may concern,
We find it ludicrous that Excellus should be raising their rates to consumers when they pay millions of dollars in retirement benefits to upper management and to their former CEO.

Also, their reimbursement rate to our Pharmacy is the lowest of all insurances we carry.

Since the base of operation has moved to [REDACTED] the level of service has decreased, reimbursement rates are not adjusted in a timely manner and we feel the cost sharing methods and perks to upper management do not warrant a rate increase.

[REDACTED]



Looking for more information

to: premiumrateincreases

06/18/2014 01:19 PM

Hello,

My name is [REDACTED] I am trying to find more information on the proposed premium rate change that my health insurance company has requested. I have been to the DFS website and I have called the DFS hotline. When looking for the "plain english summary of rate change" I was unable to find any recent information online and the person I spoke to on the phone recommended I try emailing you.

My insurer is Excellus BlueCross BlueShield

The name of my plan is PPO

The coverage is Small group coverage

HIOS id # [REDACTED]

I would like information on the proposed rate increase and I would also like instructions on how to comment on your website. When I went to the comment area, there were only three companies to choose from. (none were Excellus) When I clicked on the link for rate applications per company, Excellus has no current applications listed.

Your help would be greatly appreciated,

Thank you

[REDACTED]



Proposed Rate Change

[REDACTED] to: premiumrateincreases

06/19/2014 12:06 PM

Excellus BlueCross Blueshield
SimplyBlue Plus PPO Copay
Small Group Coverage
Class [REDACTED]/Full Time
HIOS ID: [REDACTED]

To Whom It May Concern:

These rate increases filed by Excellus would be unsustainable for us as an employer.

Thank you,

[REDACTED]



Premium rate increase

[REDACTED] to: premiumrateincreases

06/19/2014 01:50 PM

My health insurer is Excellus BlueCross BlueShield
My plan is Simply Blue Plus Platinum
I have small group coverage
My HIOS ID # is [REDACTED]

I feel that a 16.4% rate increase is absurd. Any health insurance increases should coincide with the cost of living along with a comparable cap as with the homeowner's taxes.

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/19/2014 04:02 PM

Empire HealthChoice
Assurance, Inc
group
ppo

[REDACTED]

It is about the rate increase of Excellus BCBS. Our HIOS is Class [REDACTED] COBRA Bill to Group Hourly. As a small business owner, we would like to provide our employee good health insurance options. The consistent rate change just make life very difficult. And like a lot of people, we feel there are rooms to make sensible changes in the insurance to be more efficient and effective, instead of keeping passing the cost to consumer. If we allow the rate going up all the time at this rate (17%), there is no incentive and motivation to make fundamental changes in the industry to do the hard but right things. It is only one voice from me, but many of us will be loud enough to be heard. I hope it will make things better for future.
Thanks, [REDACTED]



Premium Rate Adjustments

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

06/19/2014 04:03 PM

Name of Insurer: Excellus BlueCross BlueShield
Name of Plan: SimplyBlue Plus Silver
Small Group Coverage
HIOS Identification Number: [Redacted]

Comment:

As a small business owner in NYS I will state in no uncertain terms that the cost of health insurance in general and the above referenced Excellus policy is already beyond reason. This policy for a family with the attached HSA is approximately \$16,000 per year, with an out of pocket expense POTENTIALLY exceeding \$30,000, because the allowable expenditures included in the Plan are typically 1/3 the cost charged by the Health Care Provider. Here is a real life example: My 6 year old daughter needed an emergency tooth extraction. It could not be performed at the dentist and we were referred to an Oral & Maxillofacial Surgeon. The surgery cost \$330, Excellus allowed \$130, and paid \$50. \$80 went toward the deductible allowance, and \$200 of the money I spent was not applied to my maximum out of pocket expense. Another example: My son was taking medication, which needed to be refilled every 2 weeks, which under the 2013 Plan year had an out of pocket cost of \$30 per refill, as soon as the 2014 Plan year began the out of pocket cost was \$170 per refill. And this was after they requested and received a 17% Plan Rate Increase for 2014. THIS HEALTH INSURANCE RATE ESCALLATION IS NOT SUSTAINABLE. It is breaking the backs of employers and employees. Take a look at the compensation rates for the CEO and administration, employees of Excellus BlueCross BlueShield. They are an extremely profitable business and they function only as a middle man between Health Care Providers and Health Care Customers. Only the middle man is winning in this situation. It is BAD for society. I respectfully ask that the requested rate increase be denied.

[Redacted signature block]



Rate increase

to: premiumrateincreases

06/22/2014 01:25 PM

To Whom it may concern:

My Insurer is Excellus BlueCross BlueShield

My Plan is Simply Blue Plus Platinum

I have Small Group Coverage and my HIOS number is [REDACTED]

I can not afford a rate increase my husband is home disabled and is on a fixed income. I get cost of living raises at work, which does not even cover cost of living. I work with children in a before and after school program. Which I believe is the most important job anyone can have. Keeping our children safe but NY State and the Federal Government see it differently so my hourly rate is very low. I love what I do and I'm not a complainer but something has to be done about raising our health rates. I need to be healthy to do my job. I'm in good health but have diabetes and asthma. Having my health insurance helps me with my wellness check ups. Please help me so I do not lose my health insurance because the rate is too high.

[REDACTED] r time



rate increase

[REDACTED]

to: premiumrateincreases

06/23/2014 01:08 PM

I just received a letter that Excellus out of Rochester is increasing my group plan 17%. I have a small business in which about 7 individuals or families out of my 14 employees are enrolled in Healthy NY. are they allowed 17%? my business is not profitable at the moment and I will most definitely have to pull the insurance from my employees should it increase this much. Last year they dropped the rate and raised the deductible on the plan I have from 0 to \$1200. now with the increase the amount will be far more than it was with no deductible and now we will be left with the \$1200 deductible. sounds like a con to me. please advise if there is any other options.

[REDACTED]

[REDACTED]

[REDACTED]



Prior Approval Submission

To: PremiumRateIncreases

06/23/2014 05:45 PM

Excellus Health Plan, Inc.

group

hmo-pos

[REDACTED]

any increase in insurance premiums will create an intolerable burden for my small business. i am opposed to increasing the premium as requested by Excellus



16.2% increase

[REDACTED] to: Premiumrateincreases

06/23/2014 09:17 PM

To whom it may concern:

I am writing concerning the proposed 16.2% increase to my current premium. As you may know many companies give their staff a cost of living raise. My company has approved a 2% cost of living increase to my salary for this up coming fiscal year. This decision was made after much research among the community to compare with other companies. Looking around it is quite clear that a family's expenses will be more than 2% higher than the previous year. A cost of living increase is definitely lower than the percentage increases around us. I am not suggesting a 2% increase, rather what I am suggesting is something a bit more supportive of your customers and what we all have to work with. I was instructed to provide you with the following information when submitting my concerns:

1. My insurer is Excellus BlueCross BlueShield
2. My plan is SimplyBlue Plus Gold
3. I have Small Group coverage
4. My HIOS identification number is [REDACTED]

Thank you for your time and careful consideration regarding this matter.

[REDACTED]

[REDACTED]



Are you kidding me?

[REDACTED] to: premiumrateincreases

06/24/2014 09:20 AM

To Whom It May Concern, (which should cover the the entire population of the planet)

17% increase???? I don't get a 17% anything! Lets just make them reassess their pay schedule of there administration staff - I think we could probably see a reduction in premiums! Stop rubber stamping approval for CEO bonuses and start reining in this runaway greed train.

Excellus Bluecross & Blueshield

Small Group Coverage

Simply Blue Plus HDHP/HSA
Simply Blue Plus PPO Copay

[REDACTED]

Sincerely,

[REDACTED]



Prior Approval Submission

To: PremiumRateIncreases

06/24/2014 10:22 AM

Excellus Health Plan, Inc.
group
ppo



Why is Excellus Health Plan's Rate Application not appearing as pending on your web site?



Another Excellus premium increase

[REDACTED] to: premiumrateincreases

06/24/2014 11:11 AM

Hi

we are a small business, in the past three years the premium of our policy have been increased_ every year, then Obama health overhaul, gave health insurance companies another reason to increase premiums, change and minimize our benefits policy as well .

In January 2014 , and after a rate increase ,we have opted to choose a very high deductible in order to lower and afford our monthly premium that we pay, and any further increase on our premium is not justifiable by any mean, enough is enough on the constant increases.

Thank You

[REDACTED]



Prior Approval Submission

To: PremiumRateIncreases

06/24/2014 03:03 PM

Excellus Health Plan, Inc.

group

other

[REDACTED]

By raising the health insurance premiums, it will require more people to cut back on other necessity's.



proposed rate change

[REDACTED] to: premiumrateincreases
Please respond to info

06/24/2014 04:42 PM

With this "Affordable Health Insurance" which has not even been in effect a year, now they are proposing a 16% rate increase? How much longer before they've priced themselves back into the realm of unaffordability for us again?

This coverage has been extremely important to me, which is why I'm scraping to make my payments now. Please keep this affordable for the middle class worker.

Excellus BlueCross BlueShield

SimplyBlue Plus Platinum

Small

HIOS [REDACTED]

[REDACTED]

[REDACTED]



Prior Approval Submission

[REDACTED]
To: PremiumRateIncreases

06/24/2014 05:09 PM

Excellus Health Plan, Inc.

group

ppo

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
My HISO # [REDACTED] Excellus has notified me of a proposed 16.8% increase in premiums. My current premiums are \$195/wk or \$10140/yr. My math shows they want to raise the rate to almost \$12000. This is just getting crazy! These double digit increases have been getting slapped on us many times over the past few years. Someone has to draw a line in the sand and say enough is enough. I implore DFS to deny the proposed rate increase. As I see it, insurance companies never run their business to attain a "balance". They just keep on with business as usual and pass all costs onto the general public. What ever happened to a business eating some increases simply "as a cost of doing business"? Maybe they should look at how much money they fritter away on overblown salaries and tremendous benefits. Or how adding layer upon layer to a medical charge actually increases the costs to all policyholders. It's obvious to me that some kind of a game is being played when a bill I receive shows some tremendous charge for a procedure and then suddenly it's much less because of an "adjustment" by the insurance company. I know of no other business that works this way. If you ask me, I think the insurance companies and the hospitals have some kind of unique and suspicious relationship. And I think the public is paying the price because it is so complicated and confusing that no one can figure it out. And the insurance companies feel that if they can show some set of numbers to DFS that they will get what they want. Their notice even alludes to the fact that they are convinced they will get their request. The final sentence in their notice says "After DFS approves the final premium rate, you will receive final rate information at least 60 days before your 2015 renewal date." Please, I beg of you to really scrutinize this rate increase, and deny it if for no other fact, that is about 12-16 times the rate of inflation. Thank you for your considerations, [REDACTED]



Comments on Insurance Rate increases

to: premiumrateincreases@dfs.ny.gov

06/25/2014 12:54 PM

Good afternoon -

The rates go/and have gone up every year as much as 20%. It is time for a break for we, the people!

The annual cost of living increase for most of us in this depressed economic area, the Southern Tier of NYS, is 0%.

Employers in many parts of the state are lucky to be able to pay their employees, under past and current economic conditions.

It is to our employers' credit that many of us have jobs at all. That is our reality.

Therefore, a great and more equitable idea would be to determine the area's average workers' (not the owners/employers) income increase each year and apply that same % increase cap to our health insurance increases.

Yes, the insurance companies' cost are going up, but whose aren't!?!?!? We employees have the **same amount of money** to cover our own ever-rising increases in rents, food, gas, etc.. And now we need to try to stretch our dollars a lot more to cover a ridiculously high insurance premium **each and every year!**

Why do we need to continually pay for insurance employees pay increases & bonuses, so they can live in a lifestyle we all should be able to afford?

PLEASE, allow us to save for our own futures, not theirs.

The fact that we are forced to pay for a certain level of health insurance is hardly democratic. Fine to want to have health insurance for all citizens, but we should not have to foot the bill. If we are being **forced** to get coverage and **pay up to 10% of our gross income**, the exorbitant costs should be covered by those forcing us to get the coverage, whether federal, state or local.

How can anyone determine for we, the people, what we can and cannot afford? Ten percent of one's gross income is simply a ridiculous amount of income to be spending on something we are forced to pay. How is it possible to save for one's future, or to afford much needed vacations from the work environment?

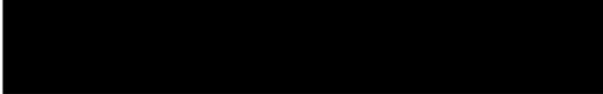
When it comes to health care it seems we are no longer a country of the people, nor by the people and definitely not for the people anymore! What happened to our right to live free from tyranny? There are more healthcare rules telling us what we **MUST** do and how much we **MUST** pay, than us deciding what we **CAN** do and what we **CAN** afford to pay.

In case you are still wondering what my word on a proposed increase for health care is: **NO, period.**

Insurer: Excellus BC/BS

Plan Name: Simply Blue Plus Silver

Small Group Coverage

HIOS#: 



Prior Approval Submission

[Redacted]

06/25/2014 07:25 PM

To: PremiumRateIncreases

Excellus Health Plan, Inc.

group

hmo

[Redacted]

I believe that this rate increase will hurt the middle class and recent college graduates. I am still paying off my student loans, with all the other bills that comes along with being an adult now. This is unfair for a 25yo male, non-smoker in good health to have a premium change anywhere close to 15.9% is outrages. You are going to hurt my income and make it harder for my age group to achieve the things that our parents worked towards. You should change the rates of people that are putting a burden on the system, not that ones that will be loyal and healthy customers for years to come. I have given thought to the idea of finding a new plan if this my rate increase so dramatically.



Voice for disapproving additional rate increase

[REDACTED]

to: premiumrateincreases@dfs.ny.gov

06/15/2014 09:15 AM

Please note we are not in favor of yet another rate increase to our Excellus BC/BS healthcare policy. As a retired but healthy couple we already pay a monthly payment of almost \$1,300 on our fixed income. An additional 17.5% is an obscene request!

If indeed your rising medical costs are changing, due to foreseen factors such as an aging population and other variables, it is your challenge to creativity seek and implement a solution; not simply pass the costs onto your consumers!

Therefore, let it be known we formally decline your request for a premium rate increase on our HIOS plan.

Sincerely,

[REDACTED]

[REDACTED]



Rate Increase

to: premiumrateincreases

06/16/2014 08:55 AM

Dear Sir or Madam:

I just received the letter regarding the proposed rate increase of 16.4%. I am disturbed by the size of this increase. When compared to the growth in income across the state and nation, this is a staggeringly high rate of growth.

This last year, ostensibly because of the "affordable" care act, our rates went down. In the three years prior to that our rates increased a total of approximately 33%. As an administrator of a small, private school, I certainly understand the cost of living keeps rising. However, when I have to raise tuition rates, I must keep them within reason. If my costs get too high, people cannot afford our services. Therefore I am always looking at ways to that I can reduce costs.

I would like to know that Excellus is actively trying to push back against the ACA as everyone, including its author, knew and knows that it is a death sentence for quality health care in America. I would also like to know that they are actively evaluating their wastes. It seems very few large businesses do well at controlling the size of employment, the wastes of unaccountable spending, and simple frugality.

A company is relatively free to use their profits as they choose. As Excellus is clearly making a profit, perhaps some of that could be used to benefit those who pay those funds? I have to say that each time I pass the Excellus/Blue Cross Arena, I have to wonder how much of my premiums help to pay for something that has nothing to do with health care.

Although we may be able to stay with Excellus at a 16.4% increase, you and I know that they will be asking for the same amount for 2016. And I think it is important to add that we stay with Excellus because it does offer excellent service. We only hope we can remain part of its customer base.

Sincerely,

[Redacted signature]



Rate increase requested by Rochester Excellus

[Redacted] to: premiumrateincreases

06/16/2014 01:24 PM

Cc: [Redacted]

We received notification that Excellus is requesting a 16.7% increase in rate for 2015.

This is unconscionable and is making health care even more unaffordable for employees and employers. No other business one can think of attempts to increase prices by that amount year-after-year. The Administration promised "affordable" health insurance. We seem to be at the doorstep of a disaster in that regard.

More to the point, you cannot ignore the outrageous compensation paid to top employees at Excellus. This is a quasi-public business and for them to pay million-dollar salaries, not to mention incredible retirement packages, is beyond the pale.

We ask you to think of the public and the promises made under Obamacare.

Respectfully,

[Redacted signature block containing multiple lines of blacked-out text]



Excellus BlueCross BlueShield Rate Increase

[REDACTED] to: premiumrateincreases

06/16/2014 02:02 PM

Re [REDACTED] SimplyBlue Plus Gold

I am totally outraged that Excellus BlueCross BlueShield has filed a request to change premium rates for 2015 by 16.1%. This sort of increase is going to force people like me to end up cancelling their health insurance because they simply cannot afford it. Look at the profits these companies make. It's a sham, a total sham.



potential health insurance increase

to: premiumrateincreases
Cc: [redacted]

06/16/2014 02:59 PM

Dear Excellus Representative,

We received notice in the mail today from you regarding a proposed rate change for our small group insurance plan is a 16.3% increase. We are writing with concern that this increased cost may prevent our small business from being able to offer coverage to our employees. We are small and are not under federal mandate to offer health insurance to our employees, however we do so for our full time staff because it always felt like the right thing to do. The Healthy New York program used to help us with the costs of the plans – however, with the changes to Healthy NY for 2014, it was no longer a viable option for us. Not a single employee covered under our business had a Primary Care Provider that would accept the new 2014 Healthy NY plan, which is an “EPO-B” plan. Staff who require specialist visits were in some cases going to be forced to drive over an hour to get to a doctor who would take the plan. We opted to purchase a new plan through the New York State of Health that was much more expensive than our 2013 Healthy NY plan. Our costs went from a monthly single premium of \$374.63 to \$457.36, a **22%** increase. We fear we may not be able to absorb yet another increase on top of that and continue to offer our full-time staff health insurance. Even with the more expensive plan that we now buy so that our staff can see their local doctors, they now have to pay a \$600 deductible, which they did not have to pay in the past. This is getting too expensive for our business and for our employees.

I am copying The [redacted] (Living Wage) and [redacted] so that they might be apprised of this challenge to small business in their community.

Insurer: Excellus BlueCross BlueShield
Plan: SimplyBlue Plus Standard Gold
Small Group Coverage
HIOS ID#: [redacted]

[redacted]

[redacted]

[redacted]

[redacted]



Excellus rate increase

[REDACTED] to: premiumrateincreases

06/16/2014 04:12 PM

I have been notified by Excellus that they are proposing a rate increase of 16.5% on their SimplyBlue Plus HDHP/SHA Plan, HIOS ID [REDACTED] It is Class [REDACTED]/All Activities. I went on your website and it said that there is no proposed revision. Can you tell me how they justify a 16.5% rate increase? Don't we all wish we could get that kind of an annual price increase.

[REDACTED]



FOUR years in a row now of EXCESSIVE (20%+) Excellus High deductible plan rate increase

██████████ to: premiumrateincreases
Please respond to ██████████

06/16/2014 05:19 PM

DFS should REJECT the Excellus price increase.

I complained two years ago about EXCESSIVE Excellus HDHP plan increases.

Last year I didn't complain because the plan switched over to an ACA-compliant plan (presumably more benefits) along with last year's 38% increase in the closest, cheapest, HDHP equivalent plan.

I thought that the increases were going to be over at that point.

It is NOT POSSIBLE healthcare costs have created these increases in the short-timeframe of 2011 to 2015

In 2011 my family HDHP plan cost \$383

In 2012 the same plan was \$457

In 2013 the same plan was \$556

In 2014 the Bronze HDHP plan is \$770

In 2015 the same plan is proposed to go to \$922

How is it possible for these type of increases to occur???

These are the cheapest family plans available, yet have increased 20%+ a year for 4 years in a row

2011-2012: 19.5%

2012-2013: 21.6%

2013-2014: 38.5%

2014-2015: 19.5% with a cumulative change of 141% in 4 years? Medical costs have not increased anywhere near that amount.

DFS should REJECT this price increase.

Insurer: Excellus BlueCross BlueShield

Plan: Bronze Select, EPO HDHP, Individual Plan, Family Coverage

HIOS #: [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

From: [REDACTED]

Sent: Thursday, October 25, 2012 2:16 PM

To: [REDACTED]

Subject: RE: EXCESSIVE Excellus High deductible plan rate increase

[REDACTED]

We received our premium increase for 2013, and it was EVEN MORE than the proposed amount, which

was itself ridiculously high. 21.5% rather than the proposed 19.9%.

How is that possible to justify? How could costs go up by 20% two years in a row? It seems inconceivable that one plan can go up by 10% or less, while another goes up 20% two years in a row.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

From: [REDACTED]
Sent: Tuesday, July 03, 2012 11:27 AM
To: [REDACTED]
Subject: RE: EXCESSIVE Excellus High deductible plan rate increase

Thank you for the detailed response [REDACTED]

I don't think it is possible that costs have gone up 20% two years in a row unless the original price when the plan was established was completely wrong (loss leading). It's a high deductible health plan after all. Excellus pays virtually nothing until payments reach \$11000 for a family. Well care costs (which they pay for without deductible) is not that expensive (maybe a few hundred dollars per year), so it just doesn't make sense that high cost care is rising at 20%. Is the risk pool too small? Do you know how many people are enrolled in Excellus' HDHP? If there are only 500 people, a handful of \$1M cases could really drive cost up, but that shouldn't be the 495 healthy people's problem—that's a problem that Excellus has with not making the risk pool big enough. It begs the question—will the rate go down 20% once the handful of expensive cases are resolved?

Thank you for looking in to it. January 2014 can't come soon enough. Frankly, I'd prefer a Medicare for all plan and have my business out of the health insurance business altogether. *That* would be best for my business and my family.

Best regards,

[REDACTED]

From: [REDACTED]
Sent: Tuesday, July 03, 2012 11:06 AM
To: [REDACTED]
Subject: Fw: EXCESSIVE Excellus High deductible plan rate increase

Dear [REDACTED]

The Department of Financial Services is in receipt of your correspondence regarding proposals from Excellus Health Plans to increase health insurance premiums.

The Department of Financial Services shares your deep concern about the magnitude of the rate increase being requested. Please be assured that the Department is closely scrutinizing Excellus Health Plans application to determine whether or not the increases being sought are justified. Many factors are considered before approving, disapproving, or modifying a rate adjustment request. Among these factors are the insurer's recent and future costs of medical care and prescription drugs, the company's history of rate changes, and its financial strength, premiums, administrative costs, and other sources of revenue. The New York Insurance Law empowers the Superintendent to reject or modify any requested increase that he deems to be unreasonable, excessive or unfairly discriminatory. The Department's goal is to approve the lowest rates possible that preserve the financial solvency of the health insurer. Approving rates that are inadequate would ultimately imperil the insurer's ability to pay claims as they come due.

Health care costs drive insurance premiums, the monthly bill you pay to have insurance. In New York, a minimum of 82 cents of every premium dollar in the small group and individual insurance markets must go to pay medical claims costs. The remainder covers insurers' administrative costs and any profit. Medical costs are driven by everything from increases in hospital charges and doctor salaries to greater use of medical care to new technologies and prescription drugs. The Department's review is designed to approve rates that assure that an insurer's medical costs meet or exceed the 82 percent threshold.

However, should medical costs end up accounting for less than 82 cents of every premium dollar, the Department can require that the balance be returned to the policyholders.

After the Department announces its conclusion on Excellus Health Plans premium adjustment proposals, a written decision will be posted on the Department's web site, at

Going forward, with the full implementation of President Obama's Affordable Care Act (ACA) by January 1, 2014, New York State will establish "Health Benefit Exchange", a marketplace through which individuals and employers may purchase health insurance coverage. The exchange will administer a subsidy program including premium tax credits and cost sharing assistance. Refundable and advanceable premium tax credits will be based on a comparison of a taxpayer's monthly household income as a percentage of the Federal poverty level.

All of these processes are designed to help resolve the health care crisis in New York and throughout the country. Please be assured that the Department takes its responsibilities very seriously and is working diligently to bring better coverage to more people at affordable prices.

It should be noted that your insurer may be able to offer more affordable options to your current coverage. In addition, there are options available to policyholders at the following Insurance Department link <http://www.dfs.ny.gov/website2/hny/english/hny.htm>. These may be subject to income limitations for eligibility. More specific information related to alternative individual coverage can be obtained at this Department of Financial Services link: <http://www.dfs.ny.gov/insurance/ihmoindx.htm>. Please note that the Department requires your insurer to make available all options, including less expensive options, to its small group members when they call to discuss their coverage. Should you choose to communicate with your insurer to discuss less expensive options and your insurer fails to fully divulge such options, you may feel free to communicate this to the Department. We are interested in consumer comments.

For more information on health care reform within New York State, visit

<http://www.healthcarereform.ny.gov/>

[Redacted]

To <premiumrateincreases@dfs.ny.gov>

cc

Subject EXCESSIVE Excellus High deductible plan rate increase

06/29/2012 03:56 PM

Please respond to
[Redacted]
>

To whom it may concern,

Excellus Simply Blue High Deductible Health Plan (Class [Redacted], Package [Redacted]) has proposed a ridiculous 19.9% premium increase after just last year asking for, and receiving, an 18.9% increase.

Nearly 20% premium increases year upon year is completely unrealistic. No one's costs go up that much year on year. This proposed increase should be denied and investigated.

[Redacted]



comments on excellus bc/bs proposed rate increase 2015

to: premiumrateincreases@dfs.ny.gov

06/16/2014 06:03 PM

Insurer: Excellus Blue Cross Blue Shield
Name of Plan: Bronze Standard EPO HDHP
Individual Coverage for [REDACTED]
HIOS ID [REDACTED]

I'm commenting on the proposed 2015 premium increase, in my wife's [REDACTED] case of 21.8 %. It is a preposterous increase:

She is going on 55 (Hispanic), working as a seasonal temp with an income which I need to supplement to make ends meet. I (her husband [REDACTED], going on [REDACTED] am on Social Security and a modest pension. After my retirement I was not able to afford taking out health insurance for her, until Obama-care became available for her via NY State of Health (I myself am on Medicare). The NY State of Health facilitator/advisor told me she did not quite qualify for financial help with the premia (my household of myself, her, and my mom supposedly slightly exceeds our joint income limit for help)

We chose Excellus for [REDACTED]. So I have to pay around 350/month for a Bronze Standard High Deductible EPO plan, which is all we could afford. For us this represents a big cost and the plan is horrible: 3,000 annual deductible; 6,000 annual out of pocket limit; supposedly the only thing that's covered in full is an annual physical and there are problems even with that: the slightest miscoding by the provider causes Excellus to reject services that were clearly part of her physical. And for ordinary doctors visits, offices charge enormous copays for the visit up front (eg, \$100 for a PCP visit) because of the high deductible; otherwise they won't even see her. And once Excellus negotiates that fee after the fact, trying to get the difference back out of her doctor's office has proven difficult/impossible.

So to be facing in 2015 a monthly increase in the premium of almost \$90 in her case, for such a marginal plan, is unthinkable for us. I mean, this is really blackmail and I cannot believe it's in the spirit of what the President had envisioned for borderline income middle class consumers like us to obtain "affordable care." We'd be forced to drop her plan in 2015 and then would once again face the specter of bankruptcy if an awful accident or illness were to strike her.

I urge you to reconsider, thank you

[REDACTED]



Excellus BCBS

to: premiumrateincreases

06/17/2014 06:50 AM

Good morning,

I recently received a letter stating that my health insurance is trying to increase their premiums by 19.1% – I've had this plan for 6 months, they've paid out \$400 and I've already put out over \$11,000 in premiums. That is outrageous...I already purchased the most expensive plan because I have a son with [REDACTED] after loosing my previous insurance policy that I had for over 10 years. I'm also a small business owner, so I do not get any public assistance for any of my families' care and now I have to pay more? My premium for a family of 4 will now be over \$2,200...and guess what...Excellus BCBS doesn't offer dental unless you're a government employee. Must be nice. We already pay for people on public assistance and all government workers, now I need to pay more.

I apologize to whomever is reading this, it is a bit frustrating, but thank you for taking the time to review my comments. Here is the requested information per the letter I received from Excellus BCBS:

Insurer: Excellus BCBS

Plan: [REDACTED] EPO Platinum Select Family Plan

HIOS Identification number: [REDACTED]

Thank you again, and I appreciate you taking the time to look over this. Have a good summer.

[REDACTED]

[REDACTED]

[REDACTED]



premium increase.

[redacted] to: premiumrateincreases@dfs.ny.gov
Cc: [redacted]

06/17/2014 06:57 AM



Hello My [redacted], and I just got a letter stating that my premium is going up to 20.3 % which means what exactly?

I am already financially broke with a premium of \$327.00 a month. I am not in any shape to take on more bills/expenses. I have no home computer, or internet; I am barely able to make ends meet with heating expenses from the winter; and a frozen well twice. I hardly can afford the bills with buying food these days. I make 11.00 an hour and some change; my husband had a temporary job for two weeks and is back on unemployment which we are told he has 7 weeks left. He was laid off on December 2013; but was not officially claiming until January of 2014- a majority of his income is going to child support in the state of TN.

I am cannot afford any more increases without a raise in pay! I am financially to the max. I can do no more. I have Excellus BlueCross BlueShield

My name is [redacted] my spouse is [redacted] and I have an HIOS ID number of [redacted]

Please contact me at [redacted] or my home address of [redacted]
[redacted] I have a personal email of [redacted]
[redacted] but at this point please use my work email.

[redacted]

Thank you,

[redacted]

[redacted]

[redacted]

Fw: NYS Department of Financial Services Consumer Assistance Unit Inquiry

to: Premium Rate Increases - Public Comments

06/17/2014 08:20 AM

Sent by:

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 Barbara Prescott/alb/nysdfs on 06/17/2014 08:20 AM -----

From: [REDACTED]
To: [REDACTED]
Date: 06/16/2014 03:47 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 Name: [REDACTED]
Email: [REDACTED]
Address:
Your Company/Organization:
Daytime Telephone#:
You are a(n): CONSUMER
Type of Insurance question/comment: HEALTH

Your Questions and/or Comments have been recorded as follows:

* * * * *

Just a comment. Please, do not allow 16% raise on Excellus BC/BS premiums. We live on a dairy farm and with increases of parts, electric, fuel and feed, etc, it is difficult enough. I appreciate your time and consideration. Thank you.

* * * * *

Sincerely,

New York State Department of Financial Services
Consumer Assistance Unit.
email at: consumers@dfs.ny.gov



comment on proposed rate increases

to: premiumrateincreases

06/17/2014 08:35 AM

Name of insurer: Excellus BlueCross BlueShield

Name of plan: Premium Standard

I purchased this coverage from the company directly when the exchange was not working well

HIOS ID: [REDACTED]

The proposed rate increase stated in a letter from Excellus is 19.1%

Wow, that is a lot. I don't know how most people would handle this, but that will be about a \$2500 increase in just one year!

I am retired but not yet of medicare age.

[REDACTED]



SimplyBlue Plus PPO Rate Changes

to: premiumrateincreases

06/17/2014 09:45 AM

Dear Sir or Madam,

RE:

I am writing to let you know that we feel that the request for Excellus to increase the rate of our policies should be denied. Please see the letter they sent that we have attached. The package was just bought in January 2014 as the Obama-care was initiated. We feel that they just put out a low rate to get people to sign up with them, and then want to do a 15-16% increase within one year. We find this dishonest to say the least. The policies we offer are employees is for 100% coverage for the individual. We do not ask them to contribute anything. We know that a healthy employee is a good employee. It increases their attendance and allows them to be worry free about their treatments. We offer them a co-pay only plan so that they can afford to get their Rx's and tests as needed.

If Excellus is approved for these increases, we will probably have to drop them as a carrier and seek health insurance elsewhere; or our employees will be required to pick up the \$75-\$100 increase each month out of their paychecks or even worse be unable to offer them any coverage. Small businesses in New York are already penalized in so many ways and if the prices continue to increase, we will be unable to offer our employees anything extra.

Please consider the companies and individuals that use these programs and stop the monopolies that have been formed by these carriers from continuing to increase the policies rates so that they are "affordable" for small businesses to provide to their employees.

Thank you,



proposed rate increase Excellus BC /BS

to: premiumrateincreases@dfs.ny.gov

06/17/2014 12:36 PM

Cc:

Regarding the notice dated 6/13/14 I received from Excellus pertaining to a requested rate increase for our health insurance plan (product name and HIOS Plan ID [REDACTED]), I am distressed both as a physician and employer for a health care practice. I find the proposed increase unconscionable. I feel there are too many administrative costs to insurance plans, and it is making it nearly impossible for an employer to afford to stay in business and provide reasonable benefits to our employees. I especially feel this way since as a physician I feel it is my obligation to try to make certain my employees have good quality and affordable health care. I implore New York State Department of Financial Services to deny the requested change in premium. I think Excellus should consider reducing the salaries and bonuses afforded to their management executives.

[REDACTED]



Excellus Rate Increase HIOS ID # [REDACTED]

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

06/17/2014 04:45 PM

Please respond to [REDACTED]

Dear Sir or Madam:

I'm writing to express my concern regarding Excellus BlueCross Blue Shield's requested rate increase.

I run a small [REDACTED] practice, and for the past three months I've been able to provide health insurance for two of my four employees. Prior to our new health plan, one of these two employees had no health insurance of any kind for the past six years! She was exactly the type of hard-working American for whom the Affordable Care Act was written.

Excellus' request to raise our premiums by 17% is outrageous, unaffordable, and might make it impossible for me to continue to offer coverage. I respectfully ask that you deny Excellus' request to raise our premiums. Thank you.

[REDACTED]
Healthy New York EPO
Small Group Coverage
HIOS ID# [REDACTED]



Excellus Proposed Premium Rate Change .

to: premiumrateincreases@dfs.ny.gov

06/17/2014 04:57 PM

Dear Sir or Madame,

We have been advised of a premium rate change of 16.7% to 16.8% on SimplyBlue Plus PPO Copay with HOIS ID [REDACTED] and [REDACTED]

What is the justification for such a substantial increase?

Thank you for your help in this matter.



insurance rate increase

[REDACTED] to: premiumrateincreases

06/17/2014 04:59 PM

To Who it May concern,

I received a letter from Excellus Bluecross/Blueshield about your rates increase. I would like to know what the rate would be. I currently work at [REDACTED]. My HIOS plan ID is [REDACTED]. Do you know where and what my new rate will be? I can be reached at [REDACTED]. Thank you so much!!

[REDACTED]

From: [REDACTED]
To: premiumrateincreases@dfs.ny.gov,
Date: 06/14/2014 02:14 PM
Subject: BC/BS rate change

20%? A 20% proposed increase?

My wife and I have been self-employed for years. Our biggest expense - more than housing, more than food, more than transportation - is our medical insurance. There is not a lot of choice of carriers in New York State.

I live in Elmira, New York. I am on the Select Healthy Blue Plan. A 20% rate increase is massive.

I hope you will do your job as a regulator and scrutinize this request by BC/BS carefully. More bluntly, I hope you turn it down.

And by the way, what salaries do the chief executive and VPs of BC/BS draw? Is it reasonable, or are they being overly compensated based on the premiums paid by citizens such as my wife and I.

[REDACTED]



Excellus Simply Blue 16.7% increase?

[REDACTED] to: premiumrateincreases

06/18/2014 06:32 AM

To whom it may concern,

How can an insurance company be asking for an increase of this size when inflation is almost nill. Poor management oversight is their issue. It is time that insurance companies be held accountable just like any other business for poor management rather than hold their hand out for more monies. Does anyone look at the CEO salaries? The top 10%? Does anyone look at how they process claims?

I had a claim this year where the hospital charged 1300 for a service and Excellus paid 6000. I work in healthcare and am a certified CPC coder. That is not how any other bills are paid. Why did that happen? Multiply that by how many claims and perhaps we would know where all the money is.

[REDACTED]



FW: Excellus Simply Blue 16.7% increase?

to: premiumrateincreases

06/18/2014 06:36 AM

From: [REDACTED]
Sent: Wednesday, June 18, 2014 6:32 AM
To: 'premiumrateincreases@dfs.ny.gov'
Subject: Excellus Simply Blue 16.7% increase?

To whom it may concern,

How can an insurance company be asking for an increase of this size when inflation is almost nill. Poor management oversight is their issue. It is time that insurance companies be held accountable just like any other business for poor management rather than hold their hand out for more monies. Does anyone look at the CEO salaries? The top 10%? Does anyone look at how they process claims?

I had a claim this year where the hospital charged 1300 for a service and Excellus paid 6000. I work in healthcare and am a certified CPC coder. That is not how any other bills are paid. Why did that happen? Multiply that by how many claims and perhaps we would know where all the money is.

My plan info is
SimplyBlue Plus HDHP/HAS, HIOS ID [REDACTED] small group coverage





Comments on Excellus BCBS Rate Increase

to: PremiumRateIncreases

06/18/2014 08:35 AM

Insurer - Excellus BlueCross BlueShield

Plan - SimplyBlue Plus Silver

Coverage - Group

HIOS - [REDACTED]

I would like to comment on the rate increase that Excellus BlueCross BlueShield is requesting for 2015. From the letter I was sent, they are requesting a 17.3% rate increase for my current plan. This increase is unacceptable, especially over an increase of nearly 15% last year.

Inflation over this period is only (3.6%)

For my case, I have a wife and two infants and I am offered two plans via Excellus through my company. Both of these plans are high deductible plans. We are healthy people and do not require out of the ordinary visits to our primary care physician. Our current deductible is high compared to our use and it is likely we will go through the year without meeting it for any of the individuals in our family. That being the case, the insurance is not covering any of the costs that we pay for unexpected visits and will only come into play for a catastrophic diagnosis. Excellus claims that it will keep me from going bankrupt, but the coverage costs are just delaying the bankruptcy. Currently, the coverage (after company assistance) costs me nearly \$500/month (about 10% of my pay). This is paid and because it is a high deductible plan, I am still required to pay out of pocket for the unexpected doctors visits. Because I am unlikely to reach my deductibles, the money I pay for the required health insurance is money wasted from my point of view.

In contrast, if I were to not buy health insurance, I would be saving nearly \$500/month to use toward medical expenses for my family. Overtime this collected income could also prevent me from going bankrupt with a catastrophic diagnosis.

I suppose that my arguments are more with Health Insurance, than with Excellus. But the fact remains that from the perspective of this new father, not having health insurance would be better than having it. Except that now it is illegal to not carry health insurance.

Please help to fix the major problem of my generation and begin to curb this increase in healthcare costs. Soon the major item in my household budget will be to pay for health insurance rather than covering my mortgage or feeding my family.



rates

[REDACTED]

to: premiumrateincreases

06/18/2014 10:14 AM

I received a letter today in the mail stating that in January 2015 they want to increase my premium rate by 19.3%. I can't believe that this is going to start all over again, rate increases. the reason that we had to change over to there new insurance was of the never ending rate jumps. We CAN NOT afford these hikes and maintain some type of living. This is so unfair to the working people we struggle now every week to keep up with things. While we keep getting rate increases the CEO's give themselves big fat bonuses. When is someone going to stand up for the working man and put an end to it ??????????????

The name of insurer = Excellus BC/BS

Name of plan = EPO

HIOS number = [REDACTED]

Coverage is for my husband and myself. Not sure what else to say or what else to do? Please advise ?



Rate increases proposed for Excellus BlueCross BlueShield

[REDACTED] to: premiumrateincreases

06/18/2014 10:34 AM

Cc: [REDACTED]

I recently received attached, and am very concerned about yet another increase- 17% for my plan through insurer EXCELLUS BLUECROSS BLUESHIELD.

My HIOS identification # is [REDACTED] name of plan is SIMPLYBLUE PLUS GOLD, and we have a small group coverage plan.

As the managing partner of a firm in downtown Rochester that employs ten people I am informing all who will listen that such an increase is a real hardship to the firm (we contribute toward monthly premium) as well as to our hard working employees. Such yearly increases make it difficult to stay in business in NYS. It is especially troubling to read of the high salaries that EXCELLUS pays out. It is our hope that our concerns will be listened to and addressed.

[REDACTED]



[REDACTED] to: premiumrateincreases
Cc: [REDACTED]

06/18/2014 11:04 AM

I recently received attached, and am very concerned about yet another increase- 17% for my plan through insurer EXCELLUS BLUECROSS BLUESHIELD. My HIOS identification # is [REDACTED], name of plan is SIMPLYBLUE PLUS GOLD. I am informing all who will listen that such an increase is a real hardship on working employees. Such yearly increases make it difficult to continue working in NYS.

It is especially troubling to read of the high salaries that EXCELLUS pays out.

It is my hope that our concerns will be listened to and addressed.

[REDACTED]

[REDACTED]



rate increase



to: premiumrateincreases

06/18/2014 11:05 AM

Hello I would like to voice my concern about the rate increase for health insurance that is going in to effect on 1/1/15. This rate increase is way too much and Excellus should be ashamed of themselves for asking for it. I am also confused because I was listening to a financial advisor yesterday and he said that the rate increase was for business owners who 2 or more employees. My husband is the only employee is his company. Should this be effecting us??????? This rate increase could surely put us out of business. "Way to go New York State"!!!!!!!!!!!!!!!!!!!!



Proposed Health Insurance Rate Increases : Excellus

to: premiumrateincreases

06/18/2014 11:47 AM

Help!

I just received a letter from Excellus, the company from which I purchased health insurance for myself and my two children through NY State of Health last December, **indicating my premiums will increase 19.3%**

While the letter says , "if approved", it also indicates there is a 30 day period to submit comments. **This is a formidable increase.** I can't afford this increase. I do not mean to be rude, but this feels like a bait and switch. **Buying in at a given price, to then in one year have that price increase by \$19.3% is price gouging.**

I don't understand how this can happen under the new exchange. \$19.3% is not a percentage I can manage in my budget.

Will NYState of Health be able to offer as good coverage through a different company? I don't want to switch but this is disastrous.

Help, please.





Excellus BlueCross BlueShield Proposed Rate Increase 19.3% increase!

to: premiumrateincreases

06/18/2014 11:53 AM

My Insurer: Excellus Blue Cross BlueShield

My Plan: Platinum Standard

Coverage: Individual (with two children)

HIOS ID: [REDACTED]

Help!

I just received a letter from Excellus, the company from which I purchased health insurance for myself and my two children through NY State of Health last December, **indicating my premiums will increase 19.3%**

While the letter says , "if approved", it also indicates there is a 30 day period to submit comments. **This is a formidable increase.** I can't afford this increase. I do not mean to be rude, but this feels like a bait and switch. **Buying in at a given price, to then in one year have that price increase by \$19.3% is price gouging.**

I don't understand how this can happen under the new exchange. \$19.3% is not a percentage I can manage in my budget.

Will NYState of Health be able to offer as good coverage through a different company? I don't want to switch but this is disastrous.

Help, please.

[REDACTED]



Comment on Excellus BCBS Proposed Rate Increase

[REDACTED] to: premiumrateincreases

06/18/2014 11:56 AM

Excell [REDACTED] oss BlueShield
Class [REDACTED] es
HIOS ID: [REDACTED]
SimplyBlue Plus HDHP/HSA

Another 16.8% rate increase is being requested. We have averaged close to a 15% increase each year for the past 10 years. When will it stop and where is the extra money going?

Regards,

--

[REDACTED]

[REDACTED]



Excellus bluecross blueshield Rate increase

[REDACTED] to: premiumrateincreases

06/18/2014 11:58 AM

Our insurer is Excellus Blue cross Blue shield, our plan is Simply Blue Plus, our HIOS identification number is [REDACTED] and we have small group coverage. An increase of 17.2% to our plan is simply unacceptable. As a small business in New York State we struggle in this economy to provide USA made products to our customers. Health care is already a deciding factor to many employees as they search for a career. It is getting more difficult to offer employees a competitive package as large international company would. To maintain the integrity and high quality of our USA made products we need skilled employees to produce these. As you consider the rate change please also consider the impact this has on local small businesses and the outcome on our local economy.

Thank you,

[REDACTED]



Excellus BlueCross BlueShield

to: premiumrateincreases

06/18/2014 12:41 PM

To Whom it May Concern:

I recently received notice from the above referenced health insurer that they are applying for a rate increase for my plan. We are a small business and we have small group coverage that currently costs \$529.79 per person per month. \$530/month to insure ONE person. That is a mortgage payment. The new notification we received in the mail states our rates will increase 16% if BCBS gets approval. That would put our rates at over \$600 month. \$530/month is ridiculous enough as it is but over \$600 is just insane. I am a young, healthy individual, I don't smoke, I exercise regularly, I eat right, I'm not obese and yet my health insurance costs \$530/month and BCBS would like to charge over \$600. A 16% increase is completely out of line. Please reject this application for an increase to already ridiculous rates.

[REDACTED]



Excellus rate increase

[REDACTED] to: premiumrateincreases

06/18/2014 01:44 PM

To whom it may concern,

I understand that Excellus has asked for a 16% increase in premiums. I find this to be excessive, especially when the cost of living has been less than 2%. With a fixed income my payments will soon out pace my income over time. The Governor has made everyone stick to 2% increase in property taxes, local, county and school. Why is it that these kinds of increase allowed? Is it because of the big bonuses that Excellus gives to their executives? Increases happen, I realize that, but they need to be held to the same standard the Governor is holding everyone else. Please consider them holding the line at 2% and preserve the right to have affordable health care in retirement.

Thank you for your consideration in this matter.

[REDACTED]

[REDACTED]



Excellus BCB\$

to: premiumrateincreases

06/18/2014 05:37 PM

Per the letter from Excellus:

The name of my insurer: Excellus BlueCross BlueShield
Plan Name: Platinum Select
Individual
HIOS id #: [REDACTED]

So, 6 months in, they are requesting a 19.3% increase?!

How much are their administrators being paid? Some are making millions of dollars a year. I'm sure their compensation rises every year, while my income has been falling—and insurance takes a bigger bite every single year.

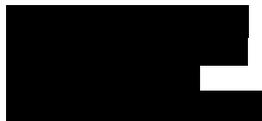
Excellus cancelled my previous plan and I was forced to choose between plans that provided worse coverage for slightly less money or one that has better coverage but which costs me more than \$600/month. My old plan was a business plan; therefore, I was able to deduct premiums on my tax return. No more. Now they say I'll have to pay over \$720/month? I have to earn over \$1000 to end up with \$720 after taxes.

Before Obamacare, I lived in fear that Excellus would cancel my insurance altogether. I often paid out of pocket to providers so that Excellus wouldn't know that I was having problems with my back or that I was seeing an out-of-network psychiatrist. So they sucked \$500+ out of me every month and my biggest benefit was that they were extorting the prescription drug providers so that I had an affordable co-pay for drugs.

I know that they extort the physicians and hospitals, too, lowering reimbursements pretty much at will. When have *their* employees taken a pay cut?

Obviously you can't do anything about it, but I think the entire health insurance industry should be eliminated and replaced by nationalized HEALTH CARE. Insurance and health care are not the same thing. Insurance companies are not in business to make people healthy. They're in business to make money by keeping as much of the premiums as possible, lowering reimbursements and generally denying benefits whenever they can get away with it.

Tell them to tighten their own damned belts for a change! Do not give them a 19.3% increase! (And, whatever you do, don't give them my name! I'm scared to death of being on their S-list!)





Premium rate increase

to: premiumrateincreases

06/18/2014 07:58 PM

To Whom It May Concern,

I just received word that my health insurance provider, Excellus BlueCross BlueShield, plans to increase premiums by 22.2% in the coming year. I have individual coverage with this provider (HIOS [REDACTED] under a bronze plan - meaning I essentially have the lowest premium possible - and if this increase goes through, I will no longer be able to afford health insurance. I work full time but am self-employed (putting away money for taxes at the end of each fiscal year).

As it stands, I barely make enough money to provide myself with rent, food, basic necessities, and health insurance. In fact, some months I even lose some money after all this. I have had people tell me that I don't "need" health insurance as a healthy young person, but I realize how financially dangerous it could be to have no insurance in the event of major sickness or an accident. Already having the lowest health plan, I pay \$330 a month - mostly in the event of an accident, and to help pay for a monthly medication. However, if my premium increases by the proposed amount, I will simply have to drop my health insurance coverage so I can afford to eat and have a roof over my head without literally begging friends and family to help me financially. And as we both know, if something catastrophic were to happen while I am uninsured, it would put me in debt for the rest of my life. This is a lose-lose situation for me.

I urge you to reconsider these changes; I already pay more than my fair share for what I get out of health insurance, and I want to continue to be able to afford it.

Thank you,
[REDACTED]



Rate increase

to: premiumrateincreases@dfs.ny.gov

06/18/2014 08:23 PM

Dear Sir/Madam,

I recently received a letter about a 17% rate increase and am very concerned about yet another increase- 17% for my plan through insurer EXCELLUS BLUECROSS BLUESHIELD, such an increase is a real hardship to me, I can barely afford the insurance and deductibles as it is.

It is especially troubling to read of the high salaries that EXCELLUS pays out.

It is our hope that our concerns will be listened to and addressed.

Please don't increase my insurance, I can't afford it. Speaking for me and my peers, we can't afford to be sick due to the current high cost of insurance.

[Redacted signature]



Fwd: Excellus bluecross blue shield rate increase

██████████ to: premiumrateincreases

06/19/2014 07:49 AM

----- Message from ██████████ on Thu, 19 Jun 2014 11:46:13 +0000 -----

To: <premiumrateincrease@dfs.ny.gov>

Subject: Excellus bluecross blue shield rate increase

HI ,

My name is ██████████

I recieved a letter staing that my ins rates are subject to yet another increase.

I thought with this obama care my rates would be cheaper.

what are the rates based on/ usage.\, income?

plan name, epo hd hp

indiv

HIOS ██████████

I tried in the beginning to enrol with heathy NY but could not get past the first few

steps, mostly because of employment.

please let me know whats going on with this,

thanks ██████████



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/19/2014 08:52 AM

[REDACTED]

epo

[REDACTED]

PLEASE DO NOT RAISE my premiums. I am now paying the lowest \$288.32/month for Excellus BC/BS. I can not afford higher rate on my fixed income. The deductible is \$3000 which is insane. I can not pay it.



HIOS ID

[REDACTED]

to: premiumrateincreases

06/19/2014 09:01 AM

On June 16, 2014 our firm received notification of a proposed increase by Excellus for 2015 in the amount of 15.8%. I believe this will impact our business as well as others. We are a small construction company now struggling because of the current economy in UPSTATE New York (north of Syracuse not Albany) We are a forgotten world up here and unless you would like everyone on WELFARE it is time to take a stance and do something. You continue to allow electrical, gas and insurance companies to increase profits while the businesses continue to loss any type of small profit they were making. STOP this insanity with catering to the Insurance and Electrical companies and think of where the tax dollars will come from when we are all out of business and everyone is on WELFARE.

is is all in your hands, Stop it now.

[REDACTED]

[REDACTED]



Excellus blue cross blue shield

██████████ to: premiumrateincreases

06/19/2014 10:16 AM

I have been advised that the health insurance I purchased through the new York state program is possibly going to increase by 21.8%

I compare this to a teaser rate offered by credit card companies to get your business or to some of the adjustable rate mortgages.

I am on fixed income and I know that my is not scheduled to increase by that amount. I also trouble believing that if they are in financial trouble how do they manage to provide the large bonuses and golden parachutes.

██████████ agree with this type of rate increase.

██████████
Insurance

Excellus Blue Cross Blue Shield

Bronze standard EPO HDHP plan

Indiv

HIOS ██████████



Request for Rate Increases

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

06/19/2014 12:24 PM

Gentlemen:

I am writing regarding the 3 health plans offered by ParkWest Women’s Health, provided by Excellus BlueCross BlueShield:

Simply Blue Plus HDHP/HSA	HIOS ID	██████████
SimplyBlue Plus PPO Copay	HIOS ID	██████████
SimplyBlue Plus PPO Hybrid	HIOS ID	██████████

Excellus has applied for and received enormous, double-digit increases in premium rates over the last several years. I have just received a notice from Excellus that they are applying for more rate increases for 2015 on these 3 plans, from 16.4%-17.1%.

I cannot fathom how my employees are going to be able to afford these plans any longer. If Excellus receives the increases they have applied for, our rates will increase as follows:

SIMPLY BLUE PLUS SILVER 2 PROPOSED 17.1% INCREASE FOR 2015	
Single Increase \$54.22/mo	\$650.64/year
Two Person Increase \$108.44/mo	\$1301.28/year
Employee + Child Increase \$92.18/mo	\$1106.16/year
Family Increase \$154.53/mo	\$1854.36/year

SIMPLY BLUE PLUS GOLD PROPOSED 16.7% INCREASE FOR 2015	
Single Increase \$63.48/mo	\$761.76/yr
2 Person increase \$126.96/mo	\$1523.52/yr
Employee + Child Increase \$107.91/mo	\$1294.92/yr
Family Increase \$180.91/mo	\$2170.92/yr

Simply Blule Plus Patinum 3 Proposed 16.4% Increase for 2015	
Single Increase \$71.57/mo	\$858.84/yr
2 Person Increase \$143.15/mo	\$1016.01/yr
Employee + Child Increase \$121.68/mo	\$1460.16/yr
Family Increase \$203.99/mo	\$2447.88/yr

██████████ first started offering a High Deductible Health Plan in 2011 to help give our employees a break on the ever-increasing cost of health insurance. Since 2011, we have had to increase the deductible on the plan to make it more affordable. It is currently at \$1800 for a single policy and \$3600 for any other policy. Despite doing that, Excellus is granted an increase in premium every year.

In 2011, the pricing on the High Deductible Plan HIOS ID ██████████ was:
Single \$214.09 2 Person \$522.38 Employee+Child \$444.94 Family \$566.88
2011 Rates

2012 Rates	\$255.32	\$622.98	\$530.66	\$676.10
2013 Rates	\$299.65	\$731.15	\$622.62	\$793.26
2014 Rates	\$317.09	\$634.18	\$539.05	\$903.71
Proposed 2015 Rates	\$371.31	\$742.62	\$631.23	\$1,058.24
73.44% increase in 4 yrs increase in 4 years	42.16% increase in 4 yrs	41.87 % increase in 4yrs	\$86.68%	

Perhaps you are aware, or may not be, that Excellus has paid \$12MILLION in retirement bonuses to former CEO Klein; they have over \$1BILLION in reserves, and they have hundreds of executives who make over \$200,000 a year. They also pay for naming rights of the Blue Cross Arena. All of this for a NON PROFIT company. Do any executives at Center for Medicare Services make this kind of money? Does their computer constantly have glitches and not pay? I'm certain the answer is no to both.

Excellus stated in its explanation of the reason for the increase request was the rising cost of health care. Being that [REDACTED] is directly involved in health care, I can tell you that Excellus froze their fee schedule and gave ZERO percent increase to what they are reimbursing physicians in 2014. As well, they have discontinued paying for urinalysis at all office visits. Their claims processing is one of the worst, with problem after problem with their computer system. Every time a doctor doesn't get paid, the response is "it's a computer glitch". As physicians, we have 120 days to submit claims, or it is too late to get any payment. As an insurance company, they can review their membership records and make adjustments on payments they had made up to 3 YEARS prior, taking back the money they had paid us and sending our accounting systems into a tailspin. The problems with Excellus have been so numerous, physicians would need a book to tell about all of it.

My point is that this insurance company seems to have complete control over the city of Rochester, NY, as they have market share here and can do as they please. With the increases listed above, up to \$86.68% in just 4 years, who has ever received that kind of increase from their employer? Certainly not in small medical practices, where there is no increase from Excellus, and in fact, receiving less from them because they stop paying on things they always paid for. Where are my employees going to come up with the money to pay for health insurance in 2015? It is already hard enough. Our practice pays a generous benefit of \$220 per month for each insurance enrollee, costing the business \$4400 per month; \$52,800 per year.

We have been told that our group is too small for Aetna or other carriers to take us on; we are too small to self fund. What are small employers who have "community rated" plans supposed to do?

I vehemently oppose the rate hike requested by Excellus.



Excellus rate increase

██████████ to: premiumrateincreases, ██████████

06/19/2014 12:35 PM

In response to Excellus' rate increase notice dated 6/13/2014 for Plan Simply Blue Plus PPO Copay, we are honestly in a state of disbelief and outrage. Our fee schedule showed 0% increase in 2014 and Excellus continues to add procedures to their list of "incidental/bundled" services to avoid paying physicians/clinicians for the services that they perform. We strive to provide our patients with a complete visit the first time and do not ask them to come back for return visits unnecessarily just to avoid incidental denials so we take the loss for performing all requested services at one time. Since the roll out of the Facets claims processing system 5+ years ago, Excellus has had "glitch" after "glitch" in processing errors/delays/incorrect payments/retractions that take weeks/months in some cases a year to resolve while they collect the interest on our unpaid claims. Excellus provides no support to the physician offices for their members whom rack up bills and refuse to pay their deductibles/co-insurances etc. They make sure that their insurance premiums are paid though. Not for profit, really?!!

We will be exploring our options to move out of the Excellus system for health care coverage for our staff for 2015.



Rate increases for Excellus BC /BS

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

06/19/2014 02:21 PM

To Whom It May Concern,

We are asking that the 16 – 17% increases that BC/BS requested, does not get approved. The system errors are huge. Claim denials are large and unnecessary and they blame the amount they need on increased utilization. We need the claims processed correctly the first time. If efficiencies were built in, the cost of doing business with them will reduce.

Thanks,

[REDACTED]



Excelsus BlueCross BlueShield Small Group Plan SimplyBlue Plus HDHP /HSA

to: premiumrateincreases@dfs.ny.gov

06/19/2014 04:02 PM

HIOS id number

I recently received a notice of a proposed rate increase for our plan of 17.1%. The justification suggested is that health care costs are rising. However, according to the web, healthcare costs are rising at only 2.85%. Also, the healthcare inflation rate is expected to decline. Therefore, a rate increase of over 17% seems grossly excessive.

Sincerely,



**Excellus Blue Cross Blue Shield proposed premium rate increase of 19.3%-
Deny it!!!!**

to: premiumrateincreases

06/19/2014 04:03 PM

To Whom it may concern : I would like to ask the NY State Department of Financial Services to deny Excellus BCBS requested rate premium increase. I believe that this request should not be granted. If this request is approved I feel that the **NY State Consumers will have been fraudulently enticed** with a premium that they contracted for when they were in a competitive and comparison shopping scenario when purchasing coverage through the NY Healthcare Exchange and had other choices.

I believe Excellus had full knowledge of costs and has contracts with providers on rates and it is absurd that they could not accurately price their policy to meet their revenue needs. The affected NY State Excellus consumers will be put to great financial hardship if this increase occurs - jeopardizing abilities to pay such exorbitant increases and maintain health insurance, and put to great inconvenience to identify other options at next open enrollment time. The loss of coverage due to financial hardship of increased premiums puts families and our economy in jeopardy. It will also be an additional burden on budgets and tax payers if subsidies are adjusted to support the increase. Additionally, I believe they will have engaged in unfair competition against other Insurance carriers that were offering coverage through the NY State Exchange.

This is an outrage on many levels and will affect many consumers. I currently pay \$857 a month for coverage for me and my small child which equates to annual premiums of \$10,284. This is a significant expense for us. The proposed increase would result in a monthly increase to \$1,022 and an annual premium of \$12,268. This is an over \$2,000 increase.

PLEASE DENY the increase. My HIOS number is [REDACTED] I have the platinum plan, my young daughter also has a policy.
I can be reached at this email address.

Regards,
[REDACTED]



Excellus Proposed Rate Increases

to: premiumrateincreases@dfs.ny.gov

06/19/2014 04:03 PM

We are a small medical practice with less than 50 employees. We offer medical insurance benefits to our employees giving them an allowance toward their premiums. We do this through Excellus. We cannot absorb nor can our employees absorb another large increase in premiums. This is at least 5 years consecutively that Excellus has requested huge increases. They may not get the ok for what they request but the increases have been double digit. When will it end?

Private medical practices are under increased economic pressure surrounding EMR's, meaningful use and other compliance issues that have increased overhead. Reimbursements to our providers of care have been flat for years. Our employers work very hard and are wonderful providers of medical care to our patient's. They are also wonderful employers but it is becoming more and more difficult to find alternatives for medical insurance coverage to offer our employees that are affordable. The entire concept that medical coverage can be affordable is simply ridiculous at this point. Who is defining what is affordable to hard working people with families that are making a decent hourly wage but are faced with increased taxes, food and transportation costs? The rates on the Exchange are a joke. Yes you can get a grant but your still faced with a deductible that could cripple a struggling family. Medical practices cannot turn away patients in need because of the inability to pay. If they don't have the money to pay their deductible the medical practice is operating at a loss. Private practices will be unable to retain quality staff when faced with what we can offer for medical and dental insurance benefits and salary. Employees will be faced with getting a second job or trying to find work in a hospital based environment which can and do pay higher hourly rates and have the ability to offer a better medical insurance benefit. The situation is at a critical point. If we want physicians in practice to see patient's, we need to be able to maintain costs and retain quality employees. I hope your organization will take a hard look at Excellus and MVP's rate requests this year and question of feasibility of any employer or employee that matter being able to payout more money for health care coverage. Maybe it is time to regulate the insurance companies and teach them how to manage their money. The money spent on wasted enterprise is incredible. The IT issues at Excellus alone over the last 3 years have had to cost an astronomical amount of money. How do we know? The claim denials and delays are almost always due to "system issues" they are constantly "putting a fix" into place. It is time to ask the people who work in the health care industry running a practice and caring for the patient's what the contributing issues are to the health care crisis.





Rate Increase

to: premiumrateincreases@dfs.ny.gov

06/19/2014 04:03 PM

Excellus BlueCross BlueShield
SimplyBlue Plus PPO Copay
Small Group Coverage
HIOS ID: [REDACTED]

To Whom it May Concern,

I would like to comment on the insurance premium increase of 16.1%. First of all, this is a ridiculous increase. Most people cannot afford health insurance as it is, yet rates continue to skyrocket. I understand that medical care is expensive, but an increase of this much is uncalled for.

Sincerely,

[REDACTED]



Rate increase for Excellus

[Redacted]

to: premiumrateincreases

06/19/2014 04:03 PM

As a practice administrator this latest request by Excellus to for nearly a 20% rate increase is outrageous. The providers providing care in the Rochester community have not seen more than a 2% rate increase in reimbursements in the past 5 yrs! Yet every yr they are given the ok by your organization to have double digit premium increases.

How can the system sustain itself? More and more patients cannot afford they high deductible plans that were designed to create an environment to reduce utilization and promote paying LESS premium because you pay for your own utilization. However the premiums will soon reach the same level as the "COPAY" plans. Yet Excellus has record amounts of **surplus!!! Billions. A community cannot support this kind of GREED.**

Please for the sake of the communities health and small businesses across NY DENY this premium increase!

[Redacted signature block]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/19/2014 04:24 PM

Excellus Health Plan, Inc.

group

ppo



Our company provides health care insurance through Excellus BlueCross BlueShield, SimplyBlue Plus Bronze plan, HIOS ID [REDACTED]. Our premiums have increased between 18% and 23% each of the previous 4 years and they are now asking for an additional 17.3%. As a business owner, I don't feel that our company will be financially able to continue providing insurance for the owners and our employees should there be any kind of rate hike next year. I thought "Obamacare" was meant to increase the number of insured Americans but it appears that it will have the opposite effect for our company.



Excellus Rochester Rate Increase

[REDACTED] to: premiumrateincreases

06/20/2014 08:01 AM

As usual we have received notice from our medical insurance carrier that our health insurance cost will increase by 17.3% next year. See attached for this letter.

How and why??? Every year our health insurance costs go up by double digits. Every 5 years our health cost has doubled. We simply cannot afford this anymore.

We already have a high deductible plan and will now be paying close to \$ 1,000 per month for the premium if this rate increase goes through. On top of this we have a deductible of \$ 1,800 per person.

A very similar plan just 4 years ago was about \$ 450 a month. Now it will be close to \$ 1,000.

If this increase goes through we will be dropping our health insurance coverage for our employees as we are a small business and cannot simply afford health care anymore. We will tell our employees to go to the health insurance exchange.

When will the cost side of health insurance be looked at? Continually raising the premium cost and ignoring the expenses of hospitals and health care providers is not the way to go. Better health care cost containment is needed. Every year the health insurance premium costs go up dramatically.

PLEASE DENY EXCELLUS THEIR REQUEST.





Please Disapprove Premium Rate Increase for Excellus BlueCross BlueShield

[Redacted] to: premiumrateincreases

06/20/2014 08:01 AM

To Whom it May Concern;

I was recently informed that my health insurer Excellus Blue Cross Blue Shield, is requesting to increase my premium for 2015 by 16%. I am writing to express my concerns with this enormous increase. I have small group coverage through my employer and am enrolled in the Simply Blue Plus Platinum plan. My HIOS identification number is [Redacted].

This huge rate increase would not only negatively affect my employer, as a not-for-profit organization that contributes to its full time employee's health care coverage, but as an individual I would not be able to afford the increase. Wage rate increases at my organization are typically only 2%-3% each year. That would not even come close to matching the proposed 16% increase in premium. Additionally, I highly doubt that my employer would be able to absorb that large of an increase and it would most likely force them to reduce the amount they contribute towards employee's premiums.

Why does Excellus need to increase their premiums so much when their reported profits are already very high and their total reserves as of 12/31/13 were \$1.4 billion? Not to mention the absurd amount of money that their executives get compensated with.

I urge you to disapprove of the proposed 16% increase in premium as it would incur an undue hardship on employers and individuals alike. Thank you for your time and consideration.

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/20/2014 09:20 AM

Excellus Health Plan, Inc.

group

ppo



The 16% premium rate increase that Excellus is currently proposing seems very high since, as our broker said to me, "these are brand new plans."



premium rate change

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

06/20/2014 09:52 AM

Please respond to [REDACTED]

Dear Excellus BlueCross BlueShield,

I disapprove the change to my premium rates for 2015. Here is my information that you requested from your letter, and all my information from both my cards:

Name of Insurer: Excellus BlueCross BlueShield

Name of my plan: Simply Blue Plus Gold and Dental Blue Options

Small Group coverage: [REDACTED]

Plan: PPO

Plan Code: [REDACTED]

RxBIN: [REDACTED]

RxPCN: 7 0

HIOS: 7 [REDACTED] 0

Subscriber ID: [REDACTED]

Dental ID: [REDACTED]

Sincerely,

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/20/2014 10:06 AM

Excelsus Health Plan, Inc.

group

ppo



Our plan name is Simply Blue Plus Silver, our HIOS # is [REDACTED] 0 The rate increase they are requesting for this plan and other plans at our office are outrageous. Employers are trying to do their best for their employees and a 17.1% increase makes it hard on the employer. Also, employees do not get a 17.1% increase in wages.....no one does. It's just not practical. Employees and Employers are having to do with less money, it's time health care providers tighten their belts too.



Excellus Proposed Premium Rate Increase for 2015

to: premiumrateincreases

06/20/2014 10:51 AM

Cc: [REDACTED]

To Whom It May Concern:

I have received Excellus BlueCross BlueShield Letter of Notice regarding the Premium Rate Change of 16.2%. My current plan is a PPO and I have Small Group coverage. My HIOS # is [REDACTED]. I am writing to you because I am greatly concerned with this rate increase and cannot afford such a high rate increase. Each year insurance expenses go up and the benefits decrease. This past year I had to come off my husband's insurance through his employer which I had been on for 18 years and switch to my own plan through my employer due to Excellus rate increases and the decrease in benefits to try and have affordable health insurance for my family. I have 2 children which are 13 & 16 and they use to be able to go to the doctors and I would not have to pay a co-pay, now I have a \$40.00 co-pay per visit. Excellus also changed their rewards program last year so that people who do not go to a gym to work-out are penalized.

Our employers cover some of the cost of insurance so we are fortunate but they cannot be expected to pick up the ridiculous rate increases that Excellus suggests. I cannot afford this high of a rate increase, each year the cost of living increases and peoples raises do not even come close to covering that let along insurance expenses. With the amount of money Excellus pays it's CEO, 1.69 million and the former CEO 12.8 million I can see why it needs to increase rates so much but that is not my problem. Also, with the New York State Exchange why are Excellus plans priced higher than the competition? Some other insurances offer the same plan levels and cost substantially less...

I strongly object to the proposed 16.2% rate increase because I cannot afford it and neither can a lot of other families that are struggling to make ends meet.

Thank you for your consideration to this matter.

Sincerely,

[REDACTED]



Premium Rate Adjustments

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

06/20/2014 11:10 AM

Name of Insurer: Excellus BlueCross BlueShield

Name of Plan: SimplyBlue Plus Gold

Small Group Coverage

HIOS Identification Number: [REDACTED]

If the proposed rate increase is allowed, I will no longer be able to afford to get the care I need to monitor and treat my [REDACTED] disorder. I will not be able to afford to go to the doctor when I am ill. This rate change (an obscenely high rate change) would effectively end my ability to get medical treatment. As it is, I struggle to pay for things out of pocket. Health care is required by law yet is unaffordable and therefore still unattainable for the average person. I don't know what the CEO of the health insurance company makes, but I assure you it's much more than I do and while I live on an extremely tight budget, I still manage to survive – so I don't think a rate increase is necessary as all it would do is line pockets while shutting me out from receiving the health care that I need. If this rate increase goes through my treatment for [REDACTED] Syndrome will end and my chances of having a stroke or heart attack before 35 will go through the roof. Please consider this before allowing this increase.

[REDACTED]

[REDACTED]



Notice of Proposed Premium Rate Changes

to: premiumrateincreases

06/20/2014 11:32 AM

Cc:

To Whom It May Concern:

On June 16, 2014, we received the enclosed notice. Please note that the proposed rate increases are unsustainable. As a group, we will no longer be able to afford to provide coverage. As individual consumers/employees, who do not qualify for state subsidies, this will also have a negative effect on our coverage options. These cumulative rate increases year after year are unacceptable.



Excellus BCBS - HIOS ID [REDACTED] Premium Increase

to: premiumrateincreases@dfs.ny.gov

06/20/2014 11:54 AM

Good morning,

This email is to comment on Excellus BCBS's recent request for premium increases for SimplyBlue Plus HDHP/HAS plans. Our plan for [REDACTED] is Excellus's SimplyBlue Gold 9 HDHP. We are a small group, [REDACTED] will 40 full-time equivalent employees. A rate increase of 16.4% in 2015 would greatly hinder our ability to offer quality medical insurance to our employees. I would ask that the DFS **not** approve this rate increase. Excellus has continued to increase rates in double digit percentages over the past several years, while "padding" their reserves, which are already far higher than the recommended threshold. It is critical for the Upstate New York economy to be able to provide quality benefits for our employees at a rate they can afford.

Thank you for considering this request.

Warm Regards,

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/20/2014 02:18 PM

Excellus Health Plan, Inc.

group

ppo



How can Excellus justify such LARGE increases EVERY year??? Our wages do NOT go up every year!! I can't tell you the last time I had a raise. And when probably 98% of the people do get raises, you are lucky if it's 2-3%. Please.....do not allow these increases anymore!!
PLEASE!!



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/20/2014 02:29 PM

Excellus Health Plan, Inc.

group

other

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
Our practice ([REDACTED]) has small group coverage. our plans our SimplyBlue Plus HDHP/HSA HIOS No. [REDACTED] SimplyBlue Plus PPO Hybrid HIOS ID [REDACTED] These plans cover both our hourly and our salaried employees. Our insurer is Excellus BLueCross BlueShield The carrier is requesting a premium increase of 17.2% for the HDHP/HSA plan and a 16.2% increase for the PPO Hybrid plan. We would like you to turn down their request as they are excessive rate increases. Not only are they far in excess of medical CPI and the general CPI but the insurer has posted significant profitability reports in the past and, we suspect, that they are not meeting the Affordable Care Act targets of at least 80 plus percent of premiums going to health care. Their administrative overhead is excessive. In addition, we can tell you that we have not see percentage increases in our reimbursement as health care practitioners anywhere near these numbers. In addition, the insurer is poised to enter into new and innovative health care delivery methods in the coming year or two which are likely to increase their profit margin and decrease their loss exposure. We would like you to turn down their proposal and in turn given them a far more modest consideration in line with medical CPI.
Sincerely, [REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/20/2014 06:53 PM

Excellus Health Plan, Inc.

group

ppo



Excellus BCBS cites "rising medical costs, an aging population, and other factors" as justification for a 16.2% rate increase in 2015. The "Plain English" narrative is similarly vague. These factors are not new, nor are they unexpected. A 16.2% increase is incongruent with the rate of inflation and every other current economic indicator. In the absence of any other objective data citing a grotesque rise in cost from 2014 to 2015, a 16.2% rate increase is unjustified. DFS should disapprove the requested rate change.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/20/2014 08:45 PM

Excellus Health Plan, Inc.

group

hmo



Double-digit year-over-year increases are not mathematically sustainable. Someone has to be the visionary to realize this. Please, stop the madness.



Proposed Premium Rate Change by Excellus

to: premiumrateincreases

06/21/2014 07:31 AM

On June 13, 2014, my husband and I received a letter from Excellus stating that they have requested a 19.3% rate increase for 2015. We are strongly urging your department to not grant that rate increase.

My husband and I enrolled the NYS health exchange because we previously had to be on COBRA, which has an exorbitant premium when you are on a pension and social security. We are very thankful for the Affordable Care Act because now we have insurance with better coverage, no deductibles, lower copays, and lower premiums.

In order to be eligible to get enrolled in Affordable health care, the household income limit is \$38,775. A 19.3% rate increase would be yet another burden on these struggling households. \$120/month may not sound like much, but for some it may be the difference between paying for electricity or groceries and paying for health care.

Excellus' reasons for the rate increase are rising medical costs, an aging population and "other" factors. We thought that the reasoning behind the insurance pool was to neutralize these "justifications". If insurance companies are allowed to raise their rates every year, what was the point of having a means for lower income families to get health coverage. Our Social Security and pension aren't getting a 19.3% increase.

If Excellus continues raising their premiums each year at this rate, low income families (who are not getting a 20% raise) will be forced back into buying those junk insurances which is one impetus for health care reform.

Again, we are requesting that you not grant the rate increase. If you do decide to give Excellus a rate increase, base it on the COLA rate for Social Security.

Thank you for your time and consideration.

Insurance carrier: Excellus BlueCross BlueShield

Insurance plan: Platinum Standard

HIOS id Number: 7



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/22/2014 08:58 AM

Excellus Health Plan, Inc.

group

epo



Excellus is requesting a 19% increase. I think this is outrageous. They cancelled my old plan last year because of the Affordable Care Act and the new plan was slightly less money than the old one by a few percent. Now that they've "Got Me" they are jumping the rate. Not 9% or 10%, which might be reasonable, but 19%! It's a grab, plain and simple. My health insurance already costs over \$8000 a year for me as an individual. This rate would put it well over \$9000. I'm semi-retired farmer with no pension and no one else helping me pay for health insurance (and never have had help with it) and this beats even my property tax as something that I HAVE to have and pay for, and no control over how much it's going to cost me. I would love to be able to tell people, "hand me 19% more for my income this year, things are going up" but it's not going to happen. People would throw me out the door. **THROW EXCELLUS OUT THE DOOR!**

Thanks. 



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/22/2014 03:41 PM

Excellus Health Plan, Inc.

group

ppo



Every year the insurance plan has been requesting an increase of 10% or more increase. There is no transparency as to how increase in costs justifies such percentage in increase, or what the company has done to control costs and/or increase incentives to seek out preventative care. It's getting very expensive to maintain insurance for a family, and with every 10%+ annual increase, there's less incentive for the employer to hire.



Rate increases

[REDACTED]

to: premiumrateincreases@dfs.ny.gov

06/22/2014 06:00 PM

Please respond to [REDACTED]

Please don't let Excellus BlueCross BlueShield increase the premiums to 16%. Once Obama Care came in to affect. The insurance company gave us a \$2000- deductible per person. We are a middle class family, trying to make it. Life is tough now. As the mother of the family, I refuse now any medical care for myself. So, I may afford my kids to go. Please don't allow this increase, it will take money out of my husbands check, that we can not afford.

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/22/2014 07:48 PM

Excellus Health Plan, Inc.

group

ppo



I disagree with Excellus BlueCross BlueShields need to increase the premium rates for 2015. It is completely unnecessary. Everyone has been forced to cut back with the state of the economy. Insurance Companies need to be responsible just the same and scale back in areas as well instead of always proposing an increase.



Excellus BCBS proposed rate increase

to: PremiumRateIncreases

06/23/2014 11:07 AM

Dear Sir/Madam:

I am writing concerning the proposed premium increase for my Excellus Blue Cross Blue Shield health insurance plan. I am currently on the Silver Select plan via NY State of Health. This is a high deductible plan similar to the Excellus BCBS plan I was on in 2013 via the Support Services Alliance business group (but with higher out of pocket max and zero out of network coverage). Below are the premiums I paid Excellus from 2007-2013:

2007	\$234.33	
	\$259.93	10.9% increase
	\$302.24	16.2% incr
	\$336.41	11.3% incr
	\$380.58	13.1% incr
	\$427.71	12.3% incr--includes preventive care
2013	\$481.02	12.5% incr--includes preventive care

The only added benefit of which I am aware since 2012 is fitness reimbursement (up to \$400/year for those who use a fitness facility 100 documented visits).

Given the remaining high deductible and increased out of pocket for this new policy, it is difficult to see how an 18% increase is justified. Given the history of price increases, and the presumed increased subscriber base (via the ACA--most paying high deductibles with decreased major benefits, including no out of network coverage), I am concerned that Excellus is requesting a premium increase at all. Please do not grant this request. Rather, please consider the following to control costs:

1 and primary: Competition in pharmacy pricing, with price comparisons easily available from pharmacy to pharmacy (I have found up to a 300% discrepancy in cash pricing from one pharmacy to the next). If we want a private system, lets be fair to consumers (who will then drive down prices). Ditto for all medical services--make it easy to compare.

2. Demand that rationale for premium increases be concrete and focus on ways to control costs in those specific areas.

3. Look for hidden administrative cost increases accomplished by padding allowable medical reimbursement costs.

4. Charge a higher premium for controllable risk factors (e.g. smoking, drug use) if that is what is driving cost increases.

5. Standardize electronic conversions of medical/prescription records that accept Federal or State dollars. (As a patient, I still don't benefit much from electronic records: I still cannot access the majority of my own records and they are certainly not available in a central location to any physician I authorize--just a limited number of local physicians).

6. Target fraud with more vigor.

Thank you for your consideration.

Sincerely,



[Redacted]

to: premiumrateincreases

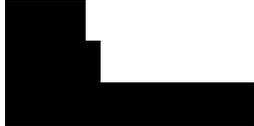
06/23/2014 11:25 AM

My name is [Redacted] I sent in a comment about the rate increase. I do not know if my insurance is the same as on the list. my insurance is Excellus Bluecross Blueshield. My HIOS ID no. is [Redacted]

Thank You



Excellus Health Plan,
Inc.
group
ppo



I just received, yet another notice of Proposed Rate Change for my health insurance of 17.9%. This is outrageous. Who gets a raise of 17.9%???? Someone needs to determine if ANY rate change is warranted. Just because the insurance company wants more money, doesn't mean that they can substantiate the need for an increase in the rates. I would like to go to my employer and tell them I need a 17.9% salary increase because I need more money. Are you kidding me? I would probably be fired! If the governor can be successful at keeping a cap on the school tax rates, why can't we do the same with the health care premiums? Please investigate this request for a rate increase before automatically allowing us to be further burdened by the constantly increasing

costs of health care. It's a travesty and needs to be stopped now.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/23/2014 01:29 PM

Excellus Health Plan, Inc.
group
hmo



I have received a letter stating a request by EBCBS to increase my insurance plan(Simply Blue Plus) by 17.02%. Of course I am against it. They should not be allowed to have a rate increase over inflation. Every year your agency has given them increases at above inflation rates. Tell their CEO to take a pay cut. I have reduced my insurance to a lower policy every year only to be paying more for less. I am sure you will send me a form letter stating your procedures as to how your agency evaluates a company's expenditure/revenue ratio. Do not send this to me again. I find such rhetoric offensive. Tell them to take a pay cut and keep their increases to inflation. Healthcare, both Insurers and providers are tax exempt corporations who receive millions in government and subsidies. Enough of such

corruption. I say no to the
rate increase.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/23/2014 01:31 PM

Excellus Health Plan, Inc.

group

ppo



The proposed 16.8% rate increase is too much. Maybe 2% max is justifiable. Do not allow Exellus to pillage from hard working families any more. They can and should reduce cost to make up the difference.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/23/2014 03:16 PM

Excellus Health Plan, Inc.

group

other



16% increase is outrageous I havent gone to the doctors in almost two years why should i have to pay more insurance I can barely afford the insurance as it is. Health insurance is out of control. People can not afford to have it but are forced to have it and you want to raise the rates.



Excellusbcbcs premium rate increase

██████████ to: premiumrateincreases

06/23/2014 05:51 PM

Insurer: Excellus BlueCross Blue Shield
And United Health

Plan: PPO
Small Group coverage
HIOS id: ██████████-0

Dear DFS,

The rates seem a bit excessive at 16.7 % considering the unemployment rate, cost of living, and flat salaries.

In particular, the pharmaceutical increase is high at 10 %.

Also, United Health is adding insult to injury since they have dropped many physicians from their plans.

Whatever you can do to lower the increase would help since health care is taking too big of a bite out of incomes.

Thank you.



Health Insurance Rate Increases

██████████ to: premiumrateincreases

06/23/2014 07:29 PM

My health Insurance coverage is through Excellus BlueCross BlueShield
My Plan name is Platinum Select
This is coverage for my husband and I
Our HIOS Identification number is ██████████ 00

I am writing to comment about the latest increase for health insurance premiums.

It is madness a 19.1% increase from Excellus for insurance premiums. Every year our policies are increased at least 12-15% now 19.1%

The government wants us all to carry health insurance but allows the rates of the premiums to continually increase each year at extremely high percentage rates.

Most government plans are not even accepted by many doctors. We want to be able to keep the doctors we have used for many years and know. Not go to some clinic . We DO NOT WANT TO CHANGE DOCTORS. Or better yet not be able to find a doctor as doctors choose not to take new patients on these plans.

With all these rate increases how can one afford the premiums? If we go to a lesser coverage our doctors will not take us plus then there will be more out of our pocket expense which we cannot afford.

This was supposed to be affordable health care for everyone and the proper health care. This country was always known for the best health care in the world. What has happened.

We are at an age where we need our health insurance. We are not ready for Medicare for another 4 and 7 years. How do we afford health insurance? Of course by the time we will be able to have Medicare we will have to pay much larger premiums for supplementary insurance to go along with the Medicare plan. Are we supposed to spend all our retirement savings on paying these outrageous premium increases? Will the government take care of us when we run out of money? Doubt it!



Excellus Rate Increase

to: premiumrateincreases

06/24/2014 12:55 PM

To whom it may concern:

I appreciate the opportunity to comment on Excellus BlueCross BlueShield's request to raise the premium rates in 2015. I would like to go on record as stating that I believe that a rate increase of 20.3% is excessive. To be honest, this will increase my premium by \$100 per month and will force me to seek another form of coverage.

I purchase insurance privately, not through the NY State of Health marketplace. I have had Excellus coverage for many years with a plan purchased through the [REDACTED] in [REDACTED], NY. I have always been happy with Blue Cross, and felt comfortable paying for what I regarded as excellent coverage. Last year I was converted to the Silver plan, (Excellus BCBS EPO Hybrid) which resulted in a small increase in premium and the amount of my deductible. I am able to afford this new coverage, and believe it is worth the increase to allow BCBS to comply with the ACA.

However, this proposed increase will result in a premium of close to \$600 per month, and this is out of my reach. I will have no choice but to go to the Exchange and find something else. I suspect that this will lead to diminished benefits, but I see no choice.

I thought that New York State was one of the states which protected its residents from this sort of action. While I understand why BCBS may want a rate increase, I can not believe that you will allow an increase of this size.

If you would like to discuss my particular case, please feel free to contact me. In the meantime, please consider what a 20.3% increase will mean to many, many people in this state.

Thank you,

[REDACTED]

[REDACTED]



Insurance Rate increase Comment

[REDACTED] to: premiumrateincreases

06/24/2014 02:29 PM

I see no reason for Excellus to increase rates.

Our plan has continually gotten worse, and the rates have continually increased each year.

Excellus has more than twice cash reserves required by the state, and their former executives receive millions of dollars in bonuses.

There is no competition in Central New York when it comes to health insurers. Despite there being additional insurers, very few providers accept anything but Excellus. When all is said and done, they have a monopoly which has allowed them to increase rates and decrease benefits without repercussion.

This cannot be allowed to continue.

Excellus BlueCross BlueShield

SimplyBlue Plus Standard Bronze

I have small group coverage

HIOS: [REDACTED]-00
[REDACTED]



Excellus BC/BS proposed Premium Rate Change

to: premiumrateincreases
Cc: [REDACTED]

06/25/2014 10:35 AM

Ladies and Gentlemen:

It is with great frustration that I send this email today. I must voice our **STRONG OPPOSITION** to any additional rate increases by Excellus.

We just received notice that our insurance premium is going to increase by **21.8%** if the NYS Department of Financial Services approves the current request by Excellus BC/BS. This **NEEDS** to be **DENIED!** For the last several years Excellus has requested a rate increase and it has been approved! Health care is already unaffordable for most and these continuous, substantial increases are making health care insurance almost impossible to afford. I know first hand that businesses are hiring more temporary and contract employees and even cutting current employees hours, below 30 hours, so that they do not have to offer health insurance.

Excellus claims that "rising medical costs, an aging population, and other factors continue to drive health care higher." True, but what is the company doing on their part to keep premiums down? It appears that annual rate increases is the answer?

I have a newspaper article that appeared in the Syracuse Post Standard on March 3, 2013 that lists the Top Salaries at Excellus. The article is entitled "Excellus lists \$106 million profit in 2012". The salary for the President and CEO is listed as \$3,792,709.00. The article lists 67 additional salaries for executives that are well over \$200,000.00. The article states that the company generated \$6 billion in revenue in 2012 and at the end of that year, the company had \$1.28 billion in reserves - more than 1 1/2 times greater than the minimum amount required by NYS. I would be happy to provide a copy of this article if requested.

As a non-profit organization, the profits reported by Excellus are significant, the executives are earning outrageous amounts in income, and yet they feel the need to increase premiums again this year? There is something **VERY** wrong with this picture.

As hardworking, middle-class business owners and taxpayers in NY, these types of increase are placing severe burdens upon us, and many others. We are trying to raise a family and are barely getting by without this added burden. Yet, we have to have health insurance!

I am respectfully requesting that you review this request closely and **DO NOT** support any increases in Excellus BC / BS insurance premiums at this time.

Thank you!

[REDACTED]

[REDACTED]



Excellus BC/BS Rate change request of 19.3%

to: premiumrateincreases

06/25/2014 11:35 AM

I received notice from Excellus of a proposed premium rate change of +19.3%. As a self-employed individual already paying \$637 per month for a Platnium policy which provides less coverage than my 2009 to 2013 policy, I strongly object. There is no increase in benefits to me to justify the additional cost of \$123 bringing my MONTHLY premium to **\$760**.

I am healthy, but receive a weekly allergy shot which I pay for because the cost is below the co-pay. The medicine I took for 4 years was disallowed with the new policy. I receive a less effective drug with the same co-pay as my old policy.

Insurance is a for-profit business, but gouging is unfair. How is an individual to pay \$760 per month (\$9120/year) plus pay for the services received totally \$1100 per year???? That is over \$10,000 per year for a healthy person.

Please do not grant Excellus an increase, especially such as outrageous one. **Plan ID** [REDACTED] **01**.

Regards,

[REDACTED]



Rate increase and notice of termination of policy

to: premiumrateincreases

06/25/2014 01:12 PM

RE [REDACTED] 00

Dear NYS Department of Financial Services and Excellus,

I am writing this letter with great disappointment and trepidation. I am a self employed individual who obtains insurance through my association. I started 2013 hopeful that the health care system was really trying to make things better. However after putting it to the test, its been one nightmare after another.

I slipped and fell at home and broke my right leg in three places. I was told to visit my private physician versus going to emergency, which I did, because the health insurance advocated this approach. I requested an X-ray but again was told insurance prefers specialist to make determination. It then took me 7 days to get an appointment with a orthopedic surgeon who determined my leg was broken in three places and I should have had surgery. After 4 months in a wheelchair alone, with a metal brace groin to ankle 24 hrs. a day, I started rehabilitation. Both my knees and muscles where in dire need. I am supposed to have **60 sessions** of rehab allowed to me. After just **24 sessions** I received a letter from Excellus saying my policy would no longer be in force come January and I needed to go through open enrollment again. Then one week later a letter saying I was only authorized for **40 sessions** but payment was not guaranteed. I have a co-pay policy and it costs me **personally almost \$500. a month** just for rehab. twice a week.

Now I received a letter this week saying Excellus **may** keep me if I agree to the **16.7% increase**. But my association brokerage company says I will be dropped and I must find another policy. I don't know what to do next, except to voice my disgust in the system. I am cashing in IRAs to make ends meet. God Bless its not a life threatening disease, I can't imagine what would happen. My bills have always been paid on time and I receive no discounts other than belonging to an association and my rates are just over **\$382.00** for one person.

The medical system and health insurance coverage has been set back decades in my humble opinion. It used to be care was first, now its what the **insurance company prefers. I called the toll free Excellus line and got a recording saying these are the rates, contact the state if you disagree. Choice is a joke when policies can be canceled, contract terms altered at any time, rates hiked just because you had to use your insurance. The human condition has been totally taken out of the equation and its become a con shell game. I am not alone in my thinking or circumstances either.**

Therefore I formally protest any increase, change of terms and/or random cancellations.
Respectfully Yours,



Blue Cross Increases

[REDACTED] to: premiumrateincreases

06/26/2014 09:46 AM

As a small business owner, I have tried to provide the best and most benefits and opportunities for my employees. Health care has always been an important one and hard to find in most small businesses. We have absorbed cost increases and not passed along rate increase to our employees (they contribute only \$45 per week for health care). On January 1st our premiums increased 17%, our deductibles increased and we were forced to buy coverage that we do not need: domestic partner, pediatric dental and maternity. ***This proposed increase will effectively end our small group policy for our 8 member workforce.*** We can no longer shoulder 16-17% increases in health care in New York State (the highest taxed state in the Nation), along with unemployment tax surcharges, increased property taxes, Medicare, Social Security and retirement contributions.

If this rate is approved, we will not be able to provide health insurance for the first time in 42 years of operations.

HIOS ID [REDACTED]-00

SIMPLY BLUE PLUS/EXCELLUS BLUE CROSS BLUE SHIELD





Blue Cross Increases

[REDACTED]

to: premiumrateincreases

06/26/2014 09:46 AM

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If this rate is approved, we will not be able to provide health insurance for the first time in 42 years of operations.

HIOS ID [REDACTED]-00

SIMPLY BLUE PLUS/EXCELLUS BLUE CROSS BLUE SHIELD

[REDACTED]



To:
Cc:
Bcc:
Subject:

This message will be sent with a digital signature.

* * * * *

I just received notice that Excellus BC/BS is requesting a 17% increase in premiums. For my wife and I that would be \$170 month. There is no question the whole system is out of whack with huge salaries, overbilling low reimbursements, etc I certainly have no solution for that. How can an average family afford \$10000 yr for health insurance let alone \$11700. I strongly recommend that you deny their request for a rate increase and force them to work more efficiently. I am not one to favor government involvement or regulation in business except when it involves healthcare or the safety of employees. Maybe Excellus should be asking the DEA for a rate increase since somebody over there is obviously on drugs. Thank you for listening and I hope you consider the plight of consumers when granting a rate increase.

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I just received a notification of Proposed Rate Change from Excellus Blue Cross Blue Shield of a proposed rate increase of 16.9%. This is over and above the 30% increase that I was hit with last year. And my coverage is worse than what I had prior to the new Health Insurance Law going into effect.

I make almost enough money to house and feed my family (about \$45000 per year gross) which means that i will be forced to go without health insurance and pay the fine, or be forced to not feed my son and grand-daughter. This rate increase is totally unjustified and is solely caused by the federal and state governments getting involved and mandating things that do not need to be mandated. Why is it that a person who works hard all of their lives, pays their taxes, and keeps up with their bills is being punished while so many individuals who are fully capable of working but refuse to, or people who are too lazy to work get better care and assistance than someone who is struggling to get by?

I fully agree with assisting individuals that need it for valid reasons, but I see every day any number of people who are fully capable of working that don't and they get better health care, have cell phones, eat better and some of them even drive nicer cars than I do! It is ludicrous and something needs to be done. If you need an average "joe" who can go out on any given day and find at least 3 - 10 people collecting undeserved government assistance I would be more than happy to do that. All your investigators need to do is go to the local County Office building and listen in on what the line of individuals are talking about (i.e.: I get more money if I have another kid, Jamal can work but why should he when we are getting more by not working?) -

Do not raise the premiums of the working man - but get the money from the people that came up with this idiotic insurance plan - the federal government and insurance industry big wigs.

Sincerely Yours,

[REDACTED]
An Average Employee

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Incoming Correspondence:

Dear Governor Cuomo,

I just received a letter from Excellus stating that they have put in a request for a rate increase. They stated that the increase in premium if approved would be 17.5%. This is just ridiculous. Wasn't Obama Care supposed to be affordable for everyone. I am already paying \$861.00 monthly for a 2 member family plan. Granted it's not the basic but I believe this is already excessive. Please do not let health care go up anymore.

Thank you

[REDACTED]

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*

Are you kidding me? A rate increase for Excellus Blue-cross? There is nothing affordable about Obama Care. The policy I have is a \$450. a month policy, I am partially subsidized, BUT it pays for nothing. Every time I have to go to a doctor for something, I get charged the FULL price. Oh, it will be applied to my deductible but by the time I satisfy my \$1,700, it will probably be a new year

and it will start all over again. Even with my subsidy, the monthly charge for my coverage is \$265. The increase will add another \$90. to the cost of my coverage. I'm sure I can re-apply for the subsidy (IF I can find a Navigator to help me) however I am 100 percent certain that my cost will not go down. The whole situation is unbearable. How is a working waitress, getting by week to week, supposed to deal with this system?

THE LITTLE GUY NEEDS HELP!!!!!!!!!!!!!!!!!!!!!!

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