



[REDACTED] HIOS Plan ID: [REDACTED]
to: premiumrateincreases
Cc: [REDACTED]

07/15/2014 12:50 PM

History:

This message has been replied to.

Dear NYS Department of Finance,

This note is in reference to the proposed 19.8% rate increase to my family health insurance. We are paying a high rate already and a 19.8% hike in my opinion is unfair.

My wife and I are both self employed and our income greatly changes month to month. We are a family with two young boys, 2 and 6 years old.

Please reconsider this rate hike in 2015.

PS. Please confirm receipt of this email



Excellus Health Plan,
Inc.
individual
epo



Dear Insurance
Regulation
Administrator, I
received a letter from
Excellus BlueCross
BlueShield indicating
that they are requesting
a insurance premium
rate increase of 20.4%.
In my opinion, this is
outrageously high. I am
struggling to make ends
meet, working multiple
jobs as I find work. I
have student loans to
pay. My annual income
is low. The percentage
rate increase that is
being proposed is too
high. I didn't get a raise
like that and, from what
I read in objective
sources, the rate of
healthcare costs have
not increased by this
amount either. I feel that
a 20.4% increase is
excessive. The letter
from Excellus asked me
to also provide my
HIOS ID number, which
is



Thank you for this
opportunity to comment.

Sincerely, [REDACTED]
[REDACTED]



Rate Increase

[REDACTED] to: premiumrateincreases

07/16/2014 01:48 PM

History:

This message has been replied to.

For: Excellus BlueCross BlueShield

Plan: PPO

Individual Coverage

HIOS ID# [REDACTED]

The proposed rate increase will present a financial hardship on me and our family budget. I am very disappointed in this proposed rate increase and wish to express my concern.

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/17/2014 01:22 PM

Excellus Health Plan, Inc.

individual

epo



No to the 17% rate hike. I am already paying for to much that I don't have a need any longer. Obama care cost to much and I can't afford it any more rate hikes. tell the insurance companies to tell Obama how much his plan really cost. Thank you for providing a voice.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/20/2014 06:34 PM

Excellus Health Plan, Inc.
individual
epo



The proposed 20.8% rate increase is outrageous and unacceptable.



DO NOT APPROVE OF INCREASE IN PREMIUMS

to: PremiumRateIncreases

07/24/2014 12:16 PM

History:

This message has been replied to.

To whom it may concern:

I am in receipt of your letter stating my forced premium increase as of January 2014 will be again increase by another 19.5% as of January 1, 2015.

I am an Excellus Bronze Standard \$288.00 + per month member. A \$3,000/\$6,000 deductible plan.

Preventive Care on this plan does not cover preventive care! Going to a doctor to be looked at and talked to is not overall preventive care.

I am charged out of pocket for lab fees (isn't this preventive care?). I am charged out of pocket to get the results of these tests from my doctor (preventive care). I am charged to see my dermatologist (once every two years) - preventive care.

I am a healthy 58 year old female being forced to pay almost \$300.00 per month plus out of pocket fees for once a year "preventive care". I was not allowed to choose a lower catastrophic monthly premium which would allow me to save for the hospital deductible and comfortably pay for my annual check ups (which I was paying out of pocket under my old plan (Excellus high deductible \$1,500 - not \$3,000 - and able to budget).

Premiums should not be based on how much money a person makes, whether a person lives as a single or in a joint household, but on how a person chooses to be covered.

This is America! A democracy based on freedom of choice. I want my freedom of choice to be returned to me.

Sincerely,

[REDACTED]
Bergen, NY

Direct Line: [REDACTED]

Fax: [REDACTED]
[REDACTED]



rate increase excellus

██████████ to: premiumrateincreases

07/24/2014 10:16 PM

History:

This message has been replied to.

DFS,

My insurer is Excellus BlueCross BlueShield

My name is ██████████

I have individual coverage

MY HIOS identification number is ██████████

I disapprove of Excellus requesting 19.8% increase. This increase will put a lot of financial stress on my family. Currently, it is very difficult to make my monthly premium payment. I can not handle an increase in my premium. Please do not approve Excellus' 19.8% rate increase.

Thank you,

██████████
██████████
Syracuse, NY 13215



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/25/2014 10:50 AM

Excellus Health Plan, Inc.
individual
healthyny



I was thrilled to get ACA as the subsidy made my policy much more manageable now that I am retired. So now they want nearly 20% more!! This is outrageous! Why do we allow such huge jump in premiums, (and profits for the insurance companies) at the expense of the health of the tax paying public. This is the USA....we should be innovators and world leaders in this arena. I wholly disagree with this increase and do hope it is denied!



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/27/2014 11:34 AM

Excellus Health Plan, Inc.

individual

other



I am the sole owner/operator of a waxing salon. This year is my 25th anniversary. I pay \$415 per month and have a \$2000 deductible. I am 58 years old and single. I have seen, a doctor two times since 2008 when I needed two separate shots of cortisone in my knee and my foot so I could continue to stand up and earn a living. Where am I supposed to find the money to pay this insane increase? If, as it is always expected, I raise my prices to cover the extra cost, I will lose more clients. If I lose any more clients I will have to sell my house that I pay an enormous amount of taxes on. I lose, the state loses, and Excellus has yet another year of record profits.
NO INCREASE!!!



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/28/2014 07:10 AM

Excellus Health Plan, Inc.

individual

healthyny



Before the changes by the Affordable Care Act I had affordable insurance that covered most of my medical costs. After the Affordable Care Act my premiums went up and none of my medical costs are covered. I pay 100 percent of the doctor visit and lab fees. The Affordable Care Act has doubled my medical costs.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/29/2014 12:37 PM

Excellus Health Plan, Inc.

individual

ppo



Please do not allow for a premium increases. Affordable health care is most important to me. The co-payments and deductibles are already too high as they are. Accessible, affordable, all inclusive health care shouldn't be such a challenge to obtain and keep. This is a very sad reality and crime in NY that I hope will improve.



Excellus Health Plan, Inc.

individual

epo



I was notified by Excellus that my silver plan, to which I enrolled on the NYS Exchange, will have a premium increase of 20.8% in 2015. The HIOS Plan ID is [REDACTED]. This is a HD plan, so in addition to the high premiums, my wife and I have significant out of pocket costs. This increase would cost us an additional \$2000 a year. This is a mockery of the "Affordable" in the ACA. Excellus reported a \$53 million in profits in 2013 and had 2 times the state mandated returns in their last annual report. I truly think they ask for such excessive rate increases because they can. It's interesting that two of the insurers on the exchange for Onondaga Co had approx. 20% increases (that includes Excellus); the other two had minimal increases. That's rather suspicious. Excellus is the only plan available to us on the exchange that would allow us to keep the primary care physician I've seen for 25 years. There is no market; I'm trapped. Please give this request from Excellus a high level of scrutiny.



Excellus Health Plan, Inc.

individual

hmo



I am very concerned with Excellus proposed rate increase for next year. I have a Bronze plan which has a high deductible and receive a small subsidy. I am 44 and healthy, eat well and exercise and don't smoke, and I rarely need to go to doctor or hospital. I want to be insured, but I am having a harder and harder time supporting our for profit health care industry that continues to increase rates and out of pocket expenses. I do not think the premiums should be increased and if they are I will most likely not continue my insurance next year. I would like to see more cost cutting measures on the part of insurance companies, doctors and hospitals and want to see the end of "fee for service". Fee for service does not produce good results, and is costly for many reasons and does not provide for follow up care. Doctors have to proscribe procedures that may be unnecessary in order to get paid, and then they are not responsible for that patients outcome once the procedure is over. Insurance billing is out of control, and needs to be streamlined. Patient records must be digitized on formats that can be transferred to any doctor or hospital. Hospitals should not have to produce massive profits to pay out to CEO's, shareholders because it incentivizes making money over patient care. Smaller clinics need to be created in local communities so people have access to care and can get preventative screenings and care to prevent costly medical conditions in the future. I am pleased that with Obamacare, more people have access to health insurance but for some they cannot afford the out of pocket expenses and the new subscribers are a give away to the insurance companies. Why does Excellus need to increase rates when they have just had a surge of new subscribers, many of whom like me do not draw on the system? I think a rate increase is absolutely ridiculous especially when you consider the inflation rate of these increases over the past 10-15 years. It is way out of pace with wages and we are already paying 3 times the average of costs in other industrialized countries. We have worse care than many countries and pay much more for it. Profit must be taken out of our health care industry for costs to come down.



Rate increases

to: premiumrateincreases@dfs.ny.gov

07/31/2014 11:34 AM

To Whom It May Concern:

Today I received a letter in the mail from my medical insurance carrier Excellus. I am a single mom and am self employed. Health insurance is extremely hard to receive at an affordable price when you are self employed. In addition, I have recently become a grandparent and am helping to raise my granddaughter financially. In this economy it is very difficult to make ends meet on a daily basis. My monthly budget has been tapped out just trying to provide basic needs for myself.

I am disappointed that the proposed rate increase of 16.7% for 2015 is absurd! I have already had months where I have had to choose between an electricity bill payment and a health insurance payment. No one should ever have to make that choice! In addition, because the plan that I can barely afford is of such that my co-payments are so high, sometimes I have to skimp on things weekly so that I can afford the doctor's appointment that week.

I broke my ankle in December and when it didn't heal properly and I couldn't afford the copayment of \$60 per visit for physical therapy, I had to have surgery to fix it in May. I am supposed to now go to physical therapy a few times a week, but the total \$180 for the 3 visits is something I just can't afford. I have already lost so much income due to the injury, that trying to afford to live and also do physical therapy is not an option. I unfortunately now need to choose between basic needs and my health. No one should ever have to face that choice!

If the rate increase of 16.7% is approved, I will be unable to afford health insurance. My granddaughter will have to watch her 46 year old grandmother's health fail, as I have allergies, asthma, and COPD that already inhibits my life. It is currently under control, but only with monthly injections, doctor visits, and \$180 worth of co-paid medications. Without these high copays, which are already impossible to believe, I would not be able to afford my medications at all.

My current plan costs me \$392.01 per month. In addition to my medications and copays, my monthly health insurance "costs me" \$750 per month. With my monthly income of \$1300, over half of my paychecks go toward health costs. There is no way I will be able to afford another increase. I hope you reconsider this rate increase as I am sure I am not the only one who will be negatively effected.

ur consideration,



Excellus BlueCross BlueShield Rate increase

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

07/31/2014 01:17 PM

I feel that this increase should be DENIED. I am unclear how it can be justified. I get roughly a 3% increase in my pay every year but insurance premiums seem to going up 3 times that amount every year. I sorry but my coverage does not change from year to year. I don't think that the governmental insurance is actually hiking the rates up this high. It is ridiculous that the rates increase by double digits every year - we can't afford this any longer. It may actually be more cost efficient for me to quit my job and get on Medicaid.

Sincerely -

[REDACTED]

A concerned consumer



Rate Increase Health Insurance Premium

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

08/01/2014 09:42 AM

Please respond to [REDACTED]

Hello. I am requesting that you do NOT increase my health insurance premium. I will not be able to pay the increased rate due to several factors, experiencing significant debt and financial hardships due to my permanent disabilities, ongoing healthcare costs, losing my job, and having to sell my home.

Please reply. Thank you.

Sincerely,

[REDACTED]
Excellus BlueCross BlueShield
Silver Select
Individual coverage
HIOS [REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

08/04/2014 09:49 AM

Excellus Health Plan, Inc.

individual

epo



Unacceptable increases yearly of 16.5% (last year 14.5%). Co-pays higher, deductibles higher and coverage lower. Where is the money going? No to increase payments to providers. Stop bowing to insurances companies and stand up for small businesses and consumers



Excellus Health Plan, Inc.

individual

hmo



August 1, 2014 Benjamin M. Lawsky Superintendent of Financial Services One State Street New York, NY 10004 [REDACTED] 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 [REDACTED], 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. 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. 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. For example, Medicare spending is about \$1,000 lower per person than predicted in 2010. 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. The 2014 Milliman Medical Index cites a 5.4% growth rate between 2014 and 2013, the lowest since the calculation began in 2012. 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 Data National research indicates that health insurance premium rates should be consistent with these lower health care costs. While pre-ACA rate increases averaged 10%, the Congressional Budget Office predicts only a

3% rise in Marketplace premiums for 2015. And just last week, California announced an average increase in its Marketplace plans of just 4.2% for 2015. Additionally, the 2014 Trustee Annual Medicare Report predicts that Medicare premiums will hold steady in 2015. 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. Other reports provide evidence that ACA and New York State delivery system reforms are indeed resulting in cost reductions amongst all payers. 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. We urge the DFS to consider New York carriers' rate proposals in light of the impact of the ACA.

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. In general, the CBO predicts that the healthier risk pool in 2015 will lower premiums relative to 2014. 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. 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. 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 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. 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%. Historically, New York's now expired risk adjustment program reduced prices by up to 30%. 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 help from other in-person assistors, and the remainder enrolled via the helpline and the website. 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. 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. This represents a more than a 100 million dollar increase from 2012 when their total reserves were nearly 1.4 billion. While Excellus does not indicate any further contribution to its surplus as a part of its 2015 rate increase application, the current size of 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. 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. 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." 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. 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 [REDACTED] at [REDACTED] or at [REDACTED] or at [REDACTED] or at [REDACTED] or at [REDACTED].

Very truly yours, [REDACTED] MPH Legislative Counsel
Health Policy Associate New Yorkers for Accessible Health Coverage Community Service
Society of New York cc: [REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

08/23/2014 08:26 AM

Excellus Health Plan, Inc.

individual

hmo



This company is requesting another double digit increase(10.3% this year). The administrative expenses including Executives compensation and bonuses are extremely excessive.(Klein-\$12.8 million retirement bonus as an example.) The company does not have to spend so much on advertising either. The company processes and pays medical claims; that's it . As a retiree on a fixed income not eligible for Medicare yet, a 10. 3% increase equates to a \$59 per month increase for me, about the same as last year. The average person cannot keep paying these costs. The insurance company needs to trim its executive compensation and advertising costs and also ensure that claims are properly scrutinized prior to payment.



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-s-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

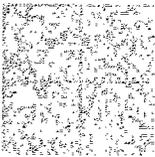
Amanda Peden, MPH
Health Policy Associate
Community Service Society of New York

cc: Troy Oechsner
John Powell

**Community
Service
Society** | Fighting Poverty
Strengthening
New York

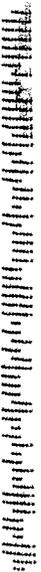
106 East 22nd Street
New York, NY 10010

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



UNITED STATES POSTAL SERVICE
COMMUNITY SERVICE SOCIETY
106 EAST 22ND AVENUE
NEW YORK, NY 10010
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02 18
001100010000650

1000432585 0018



July 28, 2014

NYS Department of Financial Services
Health Bureau – Premium Rate Adjustments


Re: Excellus BlueCross BlueShield
EPO Silver Standard Plan
Individual Coverage
HIOS ID number: 78124NY0890010-00

RECEIVED
JUL 31 2014
HEALTH BUREAU
N.Y.C. OFFICE

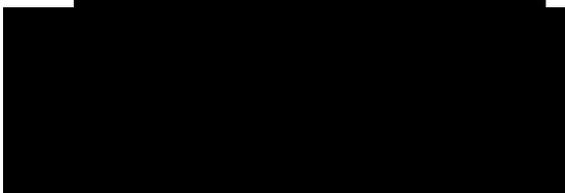
This is in regard to the proposed premium rate increase that BCBS is requesting.

This is an extremely high increase. I will not be able to afford any increase. The policy I have is a high deductible one and it is hard enough to pay the premium which is currently \$371.37 plus the copays plus the bills above and beyond the deductible. We are on a very fixed income and to have an increase of 18.1% is totally unacceptable and unattainable for our small income. I am not eligible for Medicare for another 2 years. I honestly cannot afford almost \$450 a month if that increase goes into effect. We are barely making expenses now.

Somehow it is not fair that we, the little people are paying these huge rates (sometimes never even using services) plus we are paying for all our state employees/unions who do not have to pay any or very little for their policies. Also, these insurance carriers are "for profits" which is totally wrong. Why should an insurance company own sports arenas and the like and WE, the hard working person pay exorbitant premiums. Why should the CEO's of these insurance companies be getting such huge salaries and benefits, when we are getting these huge bills? Something has to be changed in this system. Affordable healthcare does not exist in NYS.

Please, listen to the people who are actually paying the bills – do not allow any increases to be approved.

Sincerely,



RECEIVED July 7, 2014
JUL 17 2014
HEALTH BUREAU
N.Y.C. OFFICE

Dear Sir or Madame:

I strongly disagree with the rate increase proposed by Excellus. It is outrageous.

I have noticed that Excellus is sending me frequent notifications using color printing. I was also sent a large, bound directory that I didn't request or need. Perhaps Excellus needs to cut costs rather than asking subscribers to pay almost 20% more.

Please do not allow Excellus to make this huge change in premium rates.

Thank you for your kind consideration in this matter.



July 13, 2014

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

[REDACTED]

NYS Department of Financial Services
Health Bureau – Premium Rate Adjustments

[REDACTED]

RE: Individual coverage with Excellus BlueCross BlueShield

Plan code : [REDACTED]

HIOS ID # [REDACTED]

Gentlemen or Ladies,

I received the enclosed notification in the mail from Excellus BC/BS about their requested rate change. Is that a 19.3% increase or decrease? Every year in June, Excellus BC/BS requests a rate increase of about 20%. Then In October we are told because of the excellent management of Excellus BC/BS the rate increase is only going to be about 10%. The following February, Excellus BC/BS announces that their officers even with there excellent salaries, will receive large bonuses for their excellent management of the health insurance fund.

Correct me if I am wrong. Excellus BC/BS is a nonprofit corporation. They have a reserve fund that exceeds one billion dollars. They are reducing their payments for services to healthcare providers. They are increasing premium rates for their insured. What ever happened to Affordable Healthcare Act?

Many nonprofits share excess revenue with there rate payers. I would like to request a rate premium decrease of 17.7%. That would reduce my monthly premium from \$1214.49 per month to about \$1000.00 per month for a platinum plan. I could work with that.

I would request the state evaluate the management of the health insurance industry and make healthcare affordable to the general public. Whatever we are doing now is not working.

[REDACTED]

NYS Department of Financial Services
Health Bureau – Premium Rate Adjustments

[REDACTED]

This is in response to the proposed rate adjustment by Excellus BlueCross BlueShield. **ARE THEY SERIOUS???**

My insurer is Excellus BlueCross BlueShield
My plan is an EPO
I have individual coverage
My HIOS number is [REDACTED]

The proposed 19.1% increase would be about \$125.00 more per month for me. I expect a rate increase each year, but be reasonable. My husband & I are both retired, but I am not eligible for Medicare yet so my current premium is about 12% of our monthly income. So do I cut back on groceries to pay the additional premium? Or utilities, car payments, other insurance, medications, phone, or any of the other costs just to maintain a moderate lifestyle?

[REDACTED]

Benjamin Lawsky
Superintendent of Financial Services
NYS Department of Financial Services
Health Bureau-Premium Rate Adjustments

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

Dear [REDACTED],

I am writing because my current Health Care Provider, Excellus BC/BS, is asking for a rate increase of 19.3% in 2015. I am upset by this increase of almost one-fifth of what it currently is, and I do not think it is fair. I see that one of your key objectives for the Department of Financial Services (DFS) is for "vigorously protecting consumers". If such a rate increase is approved, I don't see how the stress of a large chunk of extra payment is protecting consumers.

Also, I know that the Affordable Care Act (ACA) created different "metal" levels for each policy, which gives a general idea of how much an insurer will pay for services. My plan is considered a platinum plan, where the insurer would pay approximately 90% for "all policyholders over the course of the year". A proposed rate increase of 19.3 % would mean that the services I use (or others in this level of plan) would be charging more (19.3% to be exact). If those services are not charging that much more, then the extra 19.3% that I could be paying would go towards what, exactly?

Please deny this rate increase.

Thank you.

[REDACTED]

My plan info:
Excellus Blue Cross Blue Shield
Individual coverage, platinum standard plan

[REDACTED]

[REDACTED]

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

July 7, 2014

Mr. Benjamin Lawsky
New York State Department of Financial Services
Health Bureau - Premium Rate Adjustments
[REDACTED]

Dear Mr. Lawsky,

I am writing this letter in response to a communication received from James Reed, Senior Vice President of Excellus BC/BS.

Excellus has applied for a rate change with the New York State Insurance Department. These rate changes vary by specific products. In the case of my daughter, the rates could increase by as much as 19.3%

Excellus has increased their rates every year for the past 6 years. My daughter's premium rate has increased from \$668.09 per month in 2008 to \$723.02 per month in 2009 to \$842.32 in 2010 and to \$977.50 in 2011, \$1086.59 in 2012 and to \$1167.60 per month in 2013. In Jan. 2014 we were pleasantly surprised to learn that her "platinum" policy would now be \$607.25 per month. This is what we have been paying since Jan. of 2014.

If BC/Bs Excellus is allowed to increase rates by over 19%, my daughter's premium will reach over \$1000.00 a month in as few as three years. Please be aware that BC/BS history is to request a rate hike every year.

In 2012 BC/BS made a profit of \$106,000,000 and based on their own financial statement " the company is rated A- (strong) by Standard and Poor's." This confuses me! Is this a for profit company with stock holders and concern about returns for share holders? Is this a non-profit, without those concerns? Are the concerns for a non-profit about the salaries of its' upper level management? The Syracuse Post Standard reports that the [REDACTED] took home \$5.2 million in 2011 and this was an increase from \$1.9 million in 2010.

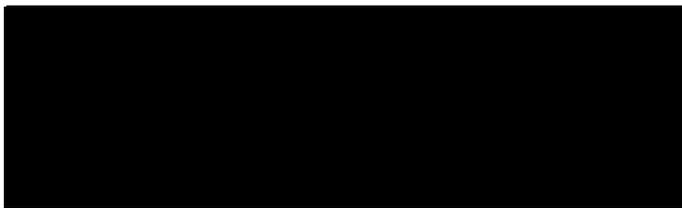
We can conclude then, that Excellus BC/BS is a solid, stable company, not one which needs to raise cash in order to survive. At a time when "ordinary" middle class

citizens are feeling a "net lose", Excellus BC/BS does not display a true need to raise premium rates. I realize that the Insurance Industry needs overseeing and I am hoping that the Health Bureau and the Insurance Department will provide support for families who will be struggling to pay these high premiums and rule against rate hikes for Excellus BC/BS.

I believe that Excellus does not need or deserve another exorbitant premium rate hike. I believe that Excellus is more concerned about the new regulations which may have had an impact on its' ability to provide 28 of its' top employees with salaries over \$300,000 per year.

I am a recently retired teacher with a Master's Degree in Special Education and Educational Psychology. I would be glad to donate my time and services to help your department in any way possible to establish fair rates for Health Insurance. Over the years I watched as families with special needs children turned to the government for assistance with health care. They needed it, deserved it and received it. Now I am asking for some consideration for families who have members who want to pay their own way, but are not millionaires. We will soon find it almost impossible to pay the ever increasing premiums. Consider actually listening to "insurance consumers" even though we have not been employed by any insurance companies.

Thank You for your consideration.



cc:



*Excellus Bc/bs Platinum Standard
Individual coverage
HIOS #*



June 17, 2014

NYS Department 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

RE: Health Insurance Premium Rate Proposed Increase

My insurer Excellus Blue Cross Blue Shield

To whom it may concern:

I am writing to request that you deny Excellus BlueCross Blue Shield a rate hike premium of 18.1% for year 2015.

I understand that the Affordable Health Care Act, was made to keep such severe hikes at bay. While there are expenses and cost of living adjustments, there is no justification for such a large hike. We are still in a recession, and while I understand the insurance company's claim for a rate hike increase- it is hard to square when they pull in such large profits.

Medical costs need to be streamlined.

I am grateful that with my income, my premium is affordable. I worry that the hikes will go up every year. I ask that New York State, consider a cost of living adjustment more in line with current trends.

For individuals who must pay for their own plans, 18.1% is just too large of a request.

I thank you for your time.

Sincerely,

[Redacted signature and address block]

RECEIVED
JUN 23 2014
HEALTH BUREAU
N.Y.C. OFFICE



June 17, 2014

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

To Whom It May Concern:

Help fight rate increases to health insurance premiums

I hope this letter finds you well. I am writing in response to a notification I received in the mail on June 16th from our health care provider, Excellus Blue Cross Blue Shield. The letter states that Excellus is requesting a 21.6% increase to our premium.

My wife and I own a small photography business here in Plattsburgh and, truthfully, were very reluctant to even obtain a health insurance plan in the first place. We are quite healthy individuals, with next to no need for health insurance. There were only two reasons for us to enroll, one being family planning for the future and the other federal penalty of being uninsured. Under our current premium our annual health insurance expenses total approximately \$8,500. As a side note, my wife and I have individual plans that offer very little benefits as they are high deductible, costing us significantly more out of pocket if an incident were to occur.

If the NYS DFS approves our provider's premium rate increase, we will be looking at paying well over \$10,000 annually for insurance that we hardly use, and truthfully provides little benefit. I hope that you feel inclined to help fight this situation, one that I'm sure so many more of your citizens are also experiencing. I personally request that you please help prevent any rate change to our insurance premiums, especially one as appalling as 21.6%.

I do very much appreciate your time, and wish you the best of luck.

Regards,



6-17-14

NYS Department of Financial Services

Health Bureau-Premim Rate Adjustments

Insurer-Excellus BlueCross and BlueShield



RECEIVED
JUN 23 2014
HEALTH BUREAU
N.Y.C. OFFICE

So Much for the Affordable Health Care Act.

Excellus is asking for 20.4 % increase in premiums for 2015. This increase will make my monthly premium around \$100.00 more a month plus a \$2,000.0 deductible per year. I already pay \$5,418.60 + \$2,000.00 = \$7,418.60 per year.

I am 62 and worked hard for 36 years in medicine. Thank God I am healthy for now.

This increase will affect many hard working self employed individuals who cannot afford this increase.

The purpose of the Affordable Health Care Act was to make Healthcare affordable for all.

This will force people not to get PSA,mammograms,colonoscopies, pap smears. etc. because it is not affordable, as you are aware this keeps costs down.





Consumer

Consumer Complaint Form

Use the form below to submit your complaint
Before you complete the form, please confirm your authorization

Are you a representative filing out this form for someone else? []

I authorize the entity or individual named in this complaint to furnish to the Department of Financial Services any information related to this matter. * [x]

What is your name? Business Name: [redacted]
First Name: * [redacted]
Middle Name: []
Last Name: * [redacted]
Is address outside of the US? [redacted]
Address 1: * [redacted]
Address 2: []
City: * [redacted]
State: * [redacted]
Zip: * [redacted]
Phone: [redacted]
Fax: []
Email (click + to add another) * [redacted] +

What is your address? *
Business Name: Excellus Blue Cross and Blue shield
First Name: []
Last Name: []
Address: [redacted]
City: []
State: []
Zip: []

What is the name of the person/entity you are complaining about? *
Which product or service best describes your complaint? * Insurance
What type of insurance is your complaint about? * Health
What type of company is your complaint about? * Insurance Company
Is your policy being cancelled or has your driver's license been suspended? * No
Does this matter involve a health claim denied as not medically necessary...? * No
Are you Medicare eligible? * No
Does this complaint involve Medicare...? * No
Is this related to a declared disaster? * No

RECEIVED
JUN 23 2014
HEALTH BUREAU
N.Y.C. OFFICE

Policy Number:

Policy Holder Name:

Claim Number:

Date of Loss/Service:

What is the Policy/Claim information?

What was the date of the transaction?

If you lost money, how much money did you lose?

What method did you use to pay?

What is the date of your complaint to the company?

Who did you speak to/contact at the company?

Name:

Title:

What was the company's response to you?

Was the product or service advertised? * Yes No

Did you sign a contract? * Yes No

Has this matter been submitted to another agency or to an attorney? * Yes No

Is a court action pending for this matter? * Yes No

What do you think would be a fair resolution to your complaint? *

How were you referred to the Department of Financial Services? *

Please enter the details of your complaint here *

Please click "Review" button to review your complaint. From the review screen you will also have the opportunity to upload attachments.

You must check the authorization box in question two before continuing!

Hard & work very hard just to keep our Company going every year. We work hard just to make it + make so much Money every year so to even be able to offer benefits to our employees. You people have lost track of what its like for everybody else because you make alot. I ask that you do not give Excellus BCBS increases to any of their medical plans. They are making out like bandits. The CEO took home millions last year for a bonus. Most people do not get a bonus + so they do it is very little & goes right to care for health issues or Dr. Appts. So I ask that you →

denial to their increase to our medical
Plans. Please Someone Stand up for the
People. Please!! Thank-you!





165 Court Street
Rochester, NY 14647

A nonprofit independent licensee of the Blue Cross Blue Shield Association

June 13, 2014

my comment:

→ You are killing us



Excellus BCBS

Subscriber RECEIVED



JUN 23 2014

HEALTH BUREAU
N.Y.C. OFFICE

Re: Notice of Proposed Premium Rate Change
Product Name and HIOS Plan ID: 78124NY0900014-00



Excellus BlueCross BlueShield is filing a request with the New York State Department of Financial Services (DFS) to approve a change to your 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 Change

If approved, the percentage change to your premium is 19.8%.

If you enrolled through the NY State of Health, the state's health plan marketplace, and you qualified for financial assistance, called an Advanced Premium Tax Credit, you may qualify for the APTC again next year. NY State of Health will calculate your eligibility for financial assistance each year.

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 you select 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.

[Redacted]

← My email to this address was returned as undeliverable.

To Whom it May Concern,

Re:Insurer: Excellus BlueCross BlueShield
Plan: Siver Select
I have individual coverage.

[Redacted]

RECEIVED
JUN 23 2014
HEALTH BUREAU
N.Y.C. OFFICE

I appreciate your consideration of my comments on an issue of the utmost importance to my life.

Excellus BlueCross BlueShield has notified me that they are requesting approval from you (DFS) for a rate "change" starting in 2015.

The letter I received from BCBS uses the term "change", "rate change", and "premium rate change" **nine** times.

Not once does the letter say, "INCREASE", despite the proposed INCREASE of **18.5%**. This is about a 1/3% inflation above my current costs. It is excessively high and unreasonable.

If "plain English" were used in this letter from BCBS, it would say NINE times that Excellus BCBS proposes an;

Prohibitive rate **hike**, **Extortionate** premium rate **spike**, and **Overinflated escalation** in my rates,

which would make my health insurance costs difficult or impossible for me to pay.

Please deny the proposed rate increase of 18.5%. Perhaps a reasonable increase would reflect the rate of inflation, which I believe is closer to 3 or 4 percent.

The DFS's decision will determine my health and my life. Thank-you.

Sincerely,
[Redacted]

} *

* Although these comments accurately reflect the intensity I feel ... my point is that the 18.5% (6/18/2014) proposed increase is completely & unjustly high. Thank-you.

June 17, 2014

To: New York State Department of Financial Services

[REDACTED]

RE: Notice of Premium rate increase

Today I received notice from Excellus Blue Cross / Blue Shield about an impending 19.1 % premium rate increase

I am writing to formally object to this increase. I have had BC?BS for years now every year there seems to be a rate increase anywhere from 15 to 22 % . This resulted in me to keep getting a plan with higher deductible every year.

Then last year along comes the affordable health care act and I mistakenly thought these outrageous rate increases would stop or at least be at a more reasonable rate.

I have been a health care provider since 1974 and one thing I know is health plans are always looking for ways not to reimburse healthcare workers for their service. Well on the other side of the equation you see more and more money spent on TV Advertising, Larger and larger internet presence and sponsorships of events. As well as sizable wage increases for administration.

I have not been able to charge an increase in what I charge for my services since 2006 about 8 years ago. Yet all my expenses continue to climb.

Thank you and please consider rejecting the current rate increase requested by BC/BS

Sincerely

[REDACTED]

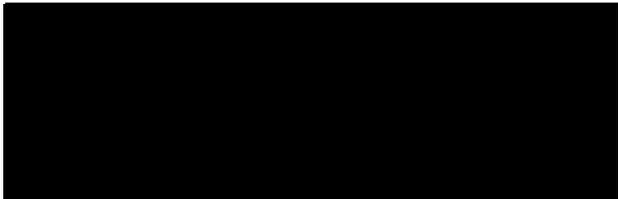
[REDACTED]

[REDACTED]

RECEIVED
JUN 23 2014
HEALTH BUREAU
N.Y.C. OFFICE



You can contact Excellus BlueCross BlueShield for additional information at:



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
1 State Street
New York, NY 10004



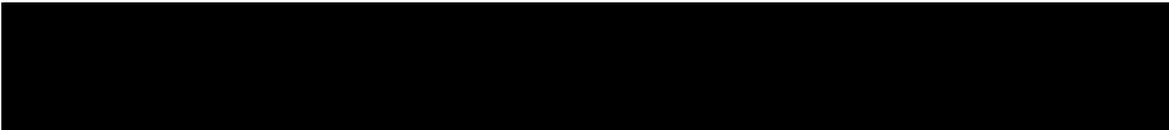
If you choose to submit comments to DFS, please include the following information:

- The name of your insurer, which is Excellus BlueCross BlueShield
- The name of your plan as listed on your identification card
- Indicate you have individual coverage
- Your HIOS identification number, which is 78124NY0880004-00

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

Plain English Summary of Rate Change

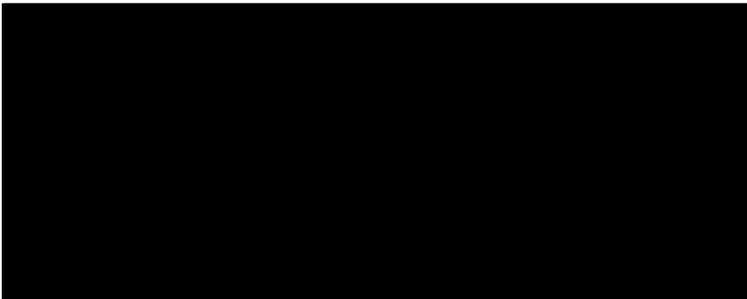
We have prepared a plain English summary that provides a more detailed explanation of the reasons why a premium rate change is being requested. You can find this information at the following websites:



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 Services
Health Bureau - Premium Rate Adjustments
1 State Street
New York, NY 10004

6/23/14

Insurer: Excellus BlueCross BlueShield

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

I am writing about the proposed 2015 rate changes. I recently retired due to becoming a caregiver for my 99 year old father, along with caring for my husband, who was hospitalized with a staff infection in the blood last year compromising his health. I am 63 and am not old enough for Medicare. With limited income, I do qualify to get financial assistance from NY State of Health Department to help me pay my premium each month. However, with the proposed 20.8% increase and my fixed income, it will difficult for me to pay my premium.

I am considered to be in a "sandwich" situation, because of retiring early; I not only sacrificed a larger Social Security check, but I no longer can hold a job because of acting as caregiver for my father and husband, limiting my income. Please consider closely the request of Excellus BlueCross BlueShield for a rate increase. They have exorbitant profits. Those of us who are trying to obey the law by obtaining insurance are finding it difficult to live paying these high premiums.

Trusting in your reasonableness and compassion,

To: NYS Department of Financial Services, Health Bureau-Premium Rate Adjustments

[Redacted]

Subject: Premium rate increase Excellus Blue Cross Blue Shield

Date: June 22, 2014

Name of Insurer: Excellus Blue Cross Blue Shield

[Redacted]

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

Dear DFS,

As a subscriber to the fore-mention health insurance plan I am opposed to ANY premium rate increases for 2015.

This plan has only been in effect since January 1, 2014, and they have already applied for a significant rate increase. Excellus BC/BS is asking for a rate increase before the plan is even 6 months old. It is way too early to ask for premium increases, when you don't even have 6 months of claim experience with this plan. You also have had only 1 open enrollment period...you would need to have at least 2 to 3 open enrollment periods, in order to more fully define your risk pool. As we proceed with additional enrollees, I feel that Excellus BC/BS would have a better look at the risk that they are facing. As we proceed with the Affordable Care Act, I think you will find a healthier group of enrollees; as the law is fully enacted. We must also realize that we had a very bad winter, and that would reflect higher than normal claims, but as the weather improves I think you will find that the overall claims have come down.

In summary...as more and more healthier enrollees enter the plan as the Affordable Care Act proceeds, and you get a full year or two of claim experience, (as opposed to 4-5 months of peak claim exposure), Excellus would have a better idea of what rate increase if any is called for.

I strongly urge the DFS to turn down ANY rate increase at this time. It is way too early to judge your risk pool, and you haven't reached the amount enrollees necessary to get an accurate measure of risk and claim exposure.

Sincerely,

[Redacted]

[REDACTED]

N.Y.S. Dept. of Financial Services
Health Bureau - Prem Rate Adj.
1 State St.
New York, N.Y. 10004

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

To Whom it May Concern;

I am writing in reference to a letter I have received from my insurance company regarding a 17% rate increase.

My ins. company is;

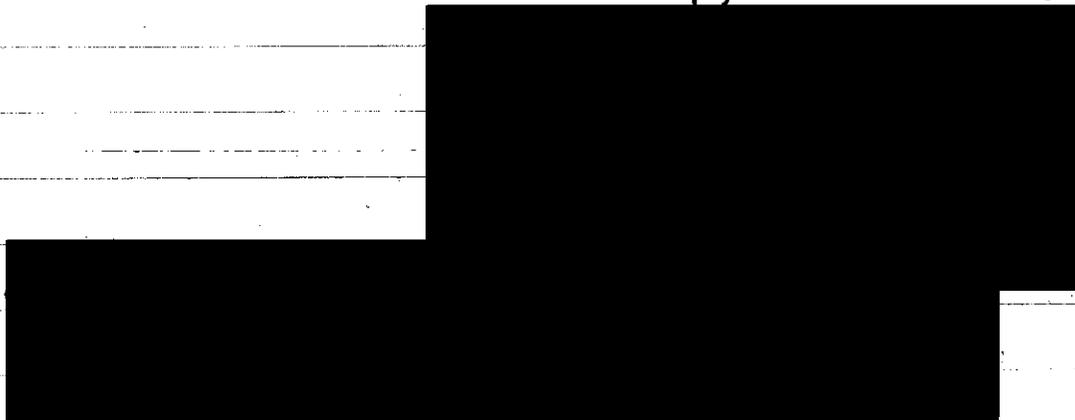
[REDACTED]

I believe the rate increase is excessive. I am a Senior Citizen and have been retired for approx. 1 1/2 yrs. With all the rising prices, I guess I have to say it is getting too expensive for health care. I certainly haven't received a pay raise. I was under the impression that

Health Care was to be affordable for all - including the folks that have worked all their lives. I am not looking for a handout just fairness in these matters. I believe that you should work for your needs and wants. I'm tired of paying for the ones that don't pay.

Please please consider their request for this rate hike. We all do need insurance. Please keep it so that retirees like myself can afford it.

Thank you for listening



[REDACTED]

June 16, 2014

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

ATN: Rate Reviewer

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

I am the president of Research and Marketing Strategies, Inc., located in Baldwinsville, NY. This past year we celebrated our twelfth year of operations as a full service market research firm. We have 22 employees and have been offering health insurance since 2002.

I am in receipt of Excellus BlueCross BlueShield's subscriber notification letter that I am required to distribute to my covered employees. This letter is typically a window into what I might expect as the upcoming premium increase for the next calendar year.

The letter states that Excellus is requesting a 16.7% increase. This request is on top of double digit increases for the past five years. I tell you, if my company followed this pattern of increases with customers I would be out of business. I literally fell out of my chair when I saw the increase. I do not understand the reasoning.

As the review agency, I'd like you to seriously probe into the internal management structure of Excellus. It seems to me that they are extremely inefficient. Please let me share some observed examples of this inefficiency. My employees continue to receive mailed, paper EOB, *This is Not a Bill* printed across the top of the page. This is a waste. We live in an electronic world. Excellus should move to a subscriber portal or email environment. Within our market, Excellus advertising and sponsorship budget should be eliminated. They are the dominant carrier in Central New York. By ceasing television advertising and focusing on efficient operations, premium dollars can be lowered. The organization should also work diligently to contract with clinically integrated provider systems so that bundled payments can be made. In addition, Excellus needs to become flatter. They have too many layers of management. If it's frontline staff was more empowered, overall management overhead could be reduced, again lowering the premium. Finally, the awarding of bonus compensation to top leadership should be eliminated. Those monies should be placed into a general fund.

It seems to me, that the Excellus team has been ineffective in managing its costs. I hope the Health Bureau elects to deny the rate increase and set some protocol to help the organization become more streamline and cost effective.

I appreciate the opportunity to share my comments.

Sincerely,
[REDACTED]

[REDACTED]

To Whom it concerns,
Please say No. to Univera's request for
20.8% or any other percent increase. Its too
much of Financial Burden. I'm Retired.
Univera Silver Select individual coverage.
I need the money for food and gasoline.

60' year old
w/ Disability

Sincerely


June 25, 2014

To Whom It May Concern:

Enclosed, please find a copy of a letter I received from Excellus, our health insurance company, stating a possible 20.4% in our premium.

Before approving this increase, please consider the impact it will have on subscribers.

I did try to use the email address on the letter and was unable to get it to work.

Sincerely,

A large black rectangular redaction box covering the signature and name of the sender.

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

Excellus Blue Cross Blue Shield

June 28, 2014

[REDACTED]
[REDACTED]
My name is [REDACTED], and I would like to comment on your proposed rate increase.

I'm already paying \$148.80 a month for my premium, along with whatever I have to pay on my medical bills. I believe this is more than enough for someone who has to live on disability benefits. I am aware of the constant rise in cost for medical care, but I don't feel people who have limited funds should have to foot the bill.

I hope you will take my comment into consideration.

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

Sincerely,
[REDACTED]

To D.F.S.

June 26/14

I HAD good Health Ins before Obama HAD To
Stick his ~~to~~ nose in it.

Now I have to Pay MORE to get the SAME COVERAGE
Now you WANT ANOTHER RAISE,

Im NOT Rich, I ONLY go to the Doctor 1 ~~to~~ Time A
YEAR, AND I still Pay

My INSURER is Excellus BlueCross Blueshield
[REDACTED] [REDACTED]

I HAVE Individual COVERAGE
[REDACTED] [REDACTED]

I HAVE to pay my own Health Ins
AND Im still trying to save money To get glasses
And to go to the Dentist,

FROM
[REDACTED]

RECEIVED
JUN 30 2014
HEALTH BUREAU
SOC. OFFICE

June 25, 2014



I would like to respectfully request that you deny the rate increase sought by Excellus BlueCross BlueShield for the following reason.

My husband retired in May of 2006 and we purchased health insurance through Excellus at a monthly premium in excess of \$700.00. Each year our premium increased and by 2011 our premium was over \$1400.00 per month. No longer able to pay that amount we purchased a "high deductible" policy with a quarterly premium of \$1892.00. In January of 2012 that rate increased to \$2225.00. While the "high deductible" policy provided lower premiums the out of pocket costs associated with any declining health issues was a nightmare. My husband has since turned 65 and is now covered through Medicare. I, however; being younger than my husband needed to purchase individual health insurance. The first of this year I purchased individual coverage, through Excellus, a Platinum Standard policy with a monthly premium of nearly \$500.00. Now, only six months later, I received a letter from Excellus advising that they have requested a rate increase that would raise my premium by 17%.

I fully understand that the cost of everything seems to go up and would expect a reasonable increase similar to that of Social Security. However, a 17% increase is not only unacceptable but suggests mismanagement not only on the part of Excellus but that of State and Federal government. Taxpayers fund the poor choices made by our politicians (e.g.; 17 trillion dollar debt) as well as administrators throughout the health insurance/health care community evidenced by the unaffordable cost of health insurance. I truly hope your Department will give serious consideration to this appeal and deny Excellus the extravagant rate increase they ask for..... Thank you!

Sincerely,



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



June 23, 2014

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

N.Y. State Dept. of Financial Services
Health Bureau – Premium Rate Adjustments



Re: 

Dear Sir:

I am writing you to express my opposition to the Excellus Blue Cross Blue Shield Proposed Premium Rate Change. I can accept that rates may have to go up from time-to-time to cover increased costs. However, Excellus's costs cannot have gone up 19.3% in one year.

On my individual policy that means the premium will increase \$117.36 per month from \$608.06 to \$725.42. I make just enough to not qualify for any subsidy and that large of an increase will force me to drop health care insurance.

I gave up on buying a new car to be able to afford the insurance. With this premium increase, I can buy the car but not keep my health insurance. I do not think that is what the Health Care Exchanges and the Patient Protection and Affordable Care Act intended.

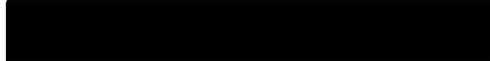
Please do not grant Excellus a rate increase, or if you grant one, make it much, much smaller. It would be lousy public policy to allow such an increase.

Tell Excellus to cut benefits like paying for medically unnecessary things like Viagra, or paying \$93,000 for a round of the drug Provenge, which will on average extend the life of a man with end stage prostate cancer by 4.1 months. We need to tell Excellus and other insurers to start making some hard choices and quit getting in bed with the drug companies and covering new drugs which offer little if any real benefit that much less costly generic drugs provide.

Yours very truly,



From:
To:
Date:
Subject:



Your inquiry and comment submitted via the Department 'Write The Superintendent' webpage have been received and will be reviewed promptly

The information you entered is as follows:

Your Company/Organization:
NYSID Licensee: No

Your Contact Information:



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

* * * * *
*

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!!!!!!!!!!!!!!!!!!!!!!

* * * * *
*

Sincerely,



New York State Department of Financial Services.

6/16/14

RECEIVED

JUN 19 2014

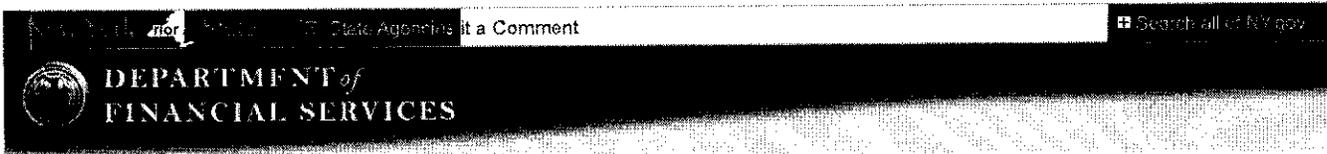
HEALTH BUREAU
N.Y.C. OFFICE

I tried to do this at the library & submit it - & you didn't have my insurance company listed & I have no computer I can't afford one nor even to think of the internet bill -

I will not pay anymore for health insurance than I am - 18.5% is ludicrous - Terrible - I receive 1413./month from SS - I work 1 day a week + receive 172.00 due to health concerns I can't work anymore -

My rent will go up \$20./month every year - food, gas, utilities are all going up! I don't go to the hospital, MD office I will not pay anymore than 1 visit a year - and 1 lab draw a year for my thyroid medicine.

I have to pay full price for medicine and I have a \$2000.00 deductible. I'm tired of paying for everyone else who refuse to work and get Disability.



Prior Approval

My Portal | Prior Approval | Prior Approval | Submit a Comment

Navigation

- [Rate Applications By Company](#)
- **Submit a Comment**
- [Summary of Actions - Premium Requests](#)

Submit a Comment

This Form is to be used by consumers to comment on Health Insurance rates filings.

NOTES:

- Comments submitted through this page only apply to open applications.
- Please do not use this form to file a complaint. If you are a consumer and want to file a complaint, select [How To File A Complaint](#).
- This form is NOT to be used by Agents or Brokers for licensing inquiries.
- For 'Submit Comments by Mail' information, please [select this link](#).

Please select the company name and the type of coverage and insurance that you are commenting on, and your comment itself, in the designated areas below.

These comments will be considered by Department staff as they review insurance rates change filings for compliance with Department guidelines and actuarial standards.

Please submit your comments within 30 days of the date a filing is posted on the Department website.

Your contact information (address & telephone number) is optional, and will not be made public.

If you enter your email address, you will receive confirmation that your comments have been received, otherwise, no response to submitted comments will be provided by Department staff. Comments received may be posted on this website. Personal contact information will NOT be shown. Thank you for your interest in and

Prior Approval

Select the Insurance Company Name

Value is required

Do you have an Individual or group policy?

Select the Type of Insurance you have:

Value is required

First Name(required):

susan

Value is required

Last Name(required):

wood

Value is required

Email Address(required):

na

Value is required

Your Comments (required):

I am unable to pay any more than I am for health insurance I receive ss and I work 1 day a week as my health permits. I receive 172.00 for 1 day a work. 18.5% is outrages and sinful for

Value is required

Submit

6/16/14



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

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

To Whom It May Concern:

I have received a notice from Excellus, stating that they have filed a request with the Department of Financial Services (DFS) to approve an increase of 18.1% in my premiums for 2015. My insurer is Excellus BlueCross BlueShield, and I have the Silver Standard Plan for individual coverage (HIOS identification number 78124NY0890010-05).

In my view, this increase is unwarranted. I am a 43-year-old single adjunct college instructor in perfect health. I have a Silver Standard Plan and have qualified for an advanced premium tax credit, which was updated to \$224 a month on 6/16/14. I have never utilized my plan for medical services or prescription drugs, nor do I expect to utilize it in the foreseeable future (except for possible preventive care). Also, the proposed increase is much higher than the rise in consumer price index (CPI).

In summary, I feel that this increase in my premium is unjustified. I hope that you will consider these factors in determining the outcome of this request. Thank you.

Sincerely,



RECEIVED

JUN 29 2014

BUREAU
OFFICE

RECEIVED

JUN 02 2014

HEALTH BUREAU
N.Y.C. OFFICE

June 29, 2014

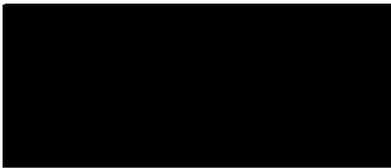
NYS Department of Financial Services
Health Bureau - Premium Rate Adjustments
To Whom it May Concern:

I have health insurance with Excellus Blue Cross Blue Shield. I have individual coverage with the [REDACTED] Plan and my HIOS number is [REDACTED]

I got a letter in the mail from Excellus stating that they were requesting a rate increase in my health insurance premiums for next year of 20.8%. That seems to me like a huge increase for a single year. I went to their website which explained all the various cost increases that went into this request. I don't have any other sources of information than what they provide, so I can't dispute their facts. I can only provide you with my own numbers.

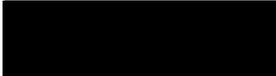
These are the facts for January through June of 2014.

- I have earned an average of \$353/week of take-home pay (federal & state taxes withheld)
- I pay \$123.80/month in health insurance premiums. I qualified for the government assisted rate reduction.
- I also paid \$260 towards my deductible so far
- I paid \$207 to the dentist and \$392 for an eye exam and new glasses, which are not covered by my insurance.



July 3, 2014

NYS Department of Financial Services Health Bureau
Premium Rate Adjustment



RECEIVED
JUL 08 2014
HEALTH BUREAU
N.Y.C. OFFICE

Re: Excellus BC/BS Premium Rate Increase

1. Excellus
2. Bronze Standard
3. Individual Coverage



To whom it may concern:

This is in response to the Excellus proposed premium rate increase for 2015. Please reconsider and say "NO" to the 19.5% increase they have proposed.

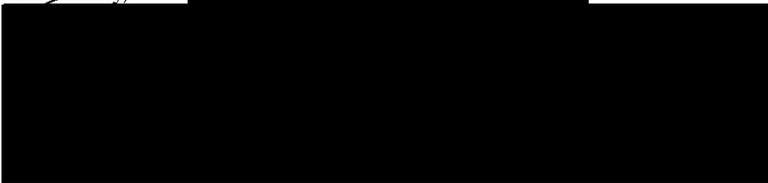
As an sole proprietor with individual coverage it is becoming increasingly difficult to do business in New York State. The main reason I chose this Bronze plan is that the plan I was on in 2013 was eliminated due to Obama-Care and this supposedly was a similar plan. But, I am paying more and getting less. Meaning, I'm on a high deductible plan and will only see a Doctor if absolutely necessary, because the out-of-pocket costs are so high. Sadly, if you make a tiny amount over the "qualified" amount on the Healthcare Exchange, you will not get help to offset the cost of Health Insurance. If I could I would drop health coverage.

I have had individual coverage for 10 years now and every year you have granted the Health Insurance Companies a premium rate increase, at times a mid-year increase as well. I don't understand why/how this is happening. I know other individuals who won't go to the Doctor or get tests because of the extreme high costs paying out of pocket. I'm afraid more and more individuals will go on Medicaid, and that really isn't the answer.

Excellus is a very large compan, considered a non-profit and they are crying the blues, Why? They made 53 Million in 2013 and gave the CEO a retirement bonus of 12.8 Million. Does a CEO for a non-profit really need that much money? How much money do they really need to make. The salaries of the top 50 Excellus executives are truly unbelievable, (\$200,000 and to a million). I'm just trying to make a decent living and playing by the rules, but it becoming increasingly difficult.

So, I asking that you NOT grant Excellus or any of the Health Insurance Companies a premium increase, PLEASE.

Sincerely,



NYS Department of Financial Services
Health Bureau – Premium Rate Adjustments

[Redacted]

[Redacted]

July 2, 2014

Insurer: Excellus Blue Cross Blue Shield
Plan Name: [Redacted]
Individual Coverage
[Redacted]

RECEIVED
JUL 07 2014
HEALTH BUREAU
NYC OFFICE

Comments of proposed 20.4% rate increase for 2015.

Background:

I was on Cobra and unfortunately forced to buy coverage by the Obama care law
I went through the NY exchange, and found I would get NO subsidy
I had been paying \$151.55 per month for a Silver Plan Individual coverage for 2014
o I paid \$460.00 per month in 2013 for a COBRA plan (which included a 2% surcharge),
which provided the highest quality of care in NY
My 2014 rate is \$500.00 per month, which is a 20.4% increase from \$415.00 per month

THIS PROPOSED RATE INCREASE IS EXCESSIVE, AND IS AN ANNUAL RATE INCREASE AND THE SECTION 5020 REGULATION.

o I am a 45 year old female with a pre-existing condition, and I am not eligible for the financial assistance or the premium tax credit. I am NOT a high-risk pool member in NY. I am a member of the NY State Employees Health Plan. I am a member of the NY State Employees Health Plan.

o I am a member of the NY State Employees Health Plan. I am a member of the NY State Employees Health Plan. I am a member of the NY State Employees Health Plan. I am a member of the NY State Employees Health Plan.

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[Redacted]

6/29/14

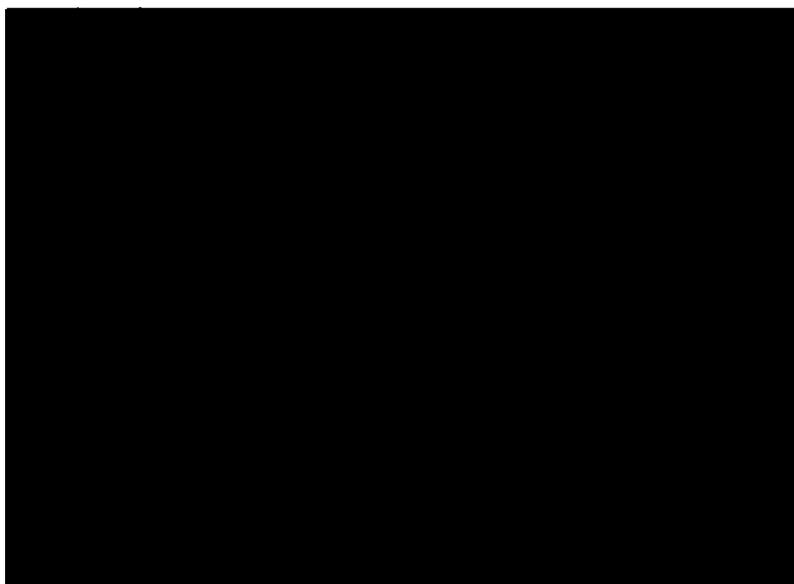
To: NYS Department of Financial Services
Health Bureau Premium Rate Adjustments
1 State Street
New York, N.Y. 10004

This letter is in response to Excellus Blue-Cross Blue Shield's attempt/request to NYS Department of Financial Services to make a change (increase) to my recent new Health Insurance Plan I started in May 2014. Plan ID [REDACTED]. They are proposing a 20.8% increase.

I am on a fixed income and in order to conform to the affordable Care Act requirements, I took out a plan which I was not real comfortable with the cost. It was the first level that seemed to give me some decent type of coverage. I signed up through the NYS Web Site, and ~~as~~ since May 1st, made three monthly payments.

I totally disagree with Excellus on the need of an increase. I think this immediate request from Excellus is unfair and not justified.

I do not think they should receive any increase to my recent policy. At present, it is a stretch to pay the monthly premium. I have not even had this policy a year yet.



Dear Sir/Madam:

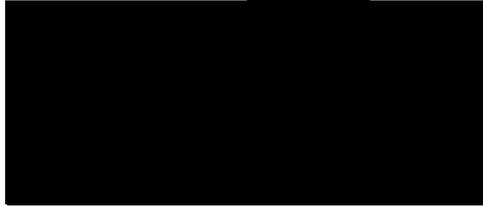
7/1/14

I am a recent widow and I vehemently oppose any sort of rate increase in my health care premiums. I am on a fixed income & lost my insurance when my husband passed. Our fair country is being destroyed from within by corporate greed. I urge you to be the corporation to stand and break that cycle.

Only when the power of love exceeds the love of Power will there be

peace in our world.

Sincerely,

A black rectangular redaction box covering the signature of the sender.A large black rectangular redaction box covering the entire address block of the letter.

RECEIVED

JUL 17 2014

HEALTH BUREAU
N.Y.C. OFFICE

RECEIVED

JUL 02 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,



RECEIVED

JUL 07 2014

HEALTH BUREAU
N.Y.C. OFFICE

To NYS Dept of Financial
Services

Writing to tell you please, turn down
rate increase for Excellun BC+BS.

they are supposed to be non-profit - Bull shit.

Look at outrageous salaries paid to CEO's
presidents - vice presidents 2 or 3 million a year +
you are only people, that can put stop to
this, greedy companies BC+BS are worst.

My wife just got letter from BC+BS, to increase
her health premium: 20.89%

We are both on SS, my wife does not receive
Medicaid yet.

Obama care was supposed to help lower
premiums BC+BS only made things worse? Why?

Wife
Card →

ID

I understand all letters & information are
confidential.

Hope you can put stop to outrageous salaries?

Thank you for your kind service

No name or address needed; we are both
BC+BS premium payers



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/27/2014 12:47 PM

Excellus Health Plan, Inc.
individual
ppo



I can't find my company listed in your open application database, but the company is Excellus Blue Cross Blue Shield, the product name and hios plan ID is 78124NY0890010-06. They say they are considering raising our premium by 20.4%. I can't get to any kind of justification for this tremendous increase, so I'll just have to leave a general comment: this strikes me as outrageous. The consumer price index rose 2.2% over the last 12 months, and my husband's pay rose 0%. The health industrial complex is an anchor on our economy, destroying every other industry, and the companies and individuals who feed off this system seem not to care that they are destroying the rest of us. Please **STAND UP** to these charlatans and force them to find economies and savings, like the rest of us have to do. Every study comparing the US system to other developed countries finds that our health system is the most expensive and least effective. This has to stop!



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/27/2014 02:14 PM

Excellus Health Plan, Inc.
individual

[REDACTED]

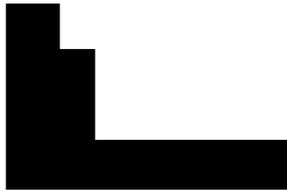
Just opened a letter of notification from Mr. [REDACTED] VP of Marketing & Sales for Excellus dated June 13, 2014 stating that Excellus is seeking a proposed rate increase of 20.8% for 2015 due to " As you know, rising medial costs, an aging population and other factors continue to drive health care costs higher.". How can this be thrust on the working middle class poor when Excellus pays its executives obscene compensation and retirement packages? Any granted rate increase is a rape of the public who has been forced to attain and hold health insurance or be penalized. I encourage NYS to deny any proposal for such that comes before you.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/27/2014 06:06 PM

Excellus Health Plan, Inc.
individual



Health Insurance costs in the US are already outrageous. It is the duty of the state and the nation to keep insurance costs in check and provide affordable health care to constituents. I received a note that my insurance provider is requesting a 20.4% increase in rates for next year. This cost change would make the level of insurance I have prohibitive to me and my family. Please disapprove this requested change. I am barely able to afford my coverage as it is. Compared to other first world nations the United States has the most expensive and least effective health care system, and now you want me to pay more?



comment from a subscriber

to: premiumrateincreases

06/27/2014 07:28 PM

June 27, 2014

To whom it may concern:

I am writing as one person that has been adversely effected by the new Health Care Law. I work part time and am not offered health insurance through an employer. My husband is blind and is on social security disability. I was covered by Healthy New York since 2008. My premium for an individual plan was \$223 per month. There were copays, but no deductible. This plan was very affordable and met my needs. Unfortunately this plan was discontinued as of Dec. 31, 2013. I purchased a plan through the Marketplace and my premiums went to \$423 per month. The copays have increased in addition to a deductible of \$1750. I have also recently received a letter indicating that the insurance company is requesting a 20% increase in the premium costs. Even now, I can no longer afford this insurance with our monthly income. I have had to spend money out of our savings for insurance and medical costs. If anything can be done to not allow this increase I would appreciate it. Thank you very much.

Sincerely,

Insurer: Excellus BlueCross BlueShield
Plan: Silver standard, individual coverage
HIOS identification number 78124NY0890010-04



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/29/2014 02:06 PM

Excellus Health Plan, Inc.

individual

hmo



RE: Platinum Select Plan (via "marketplace") HIOS ID#78124NY0880010-01 As a healthcare worker of over 25 years I fully understand the pressures, politics and problems caused by the constant rise in the cost of healthcare. Unfortunately I am currently disabled and depend on Social Security Disability benefits to meet all of my expenses, of which a large part are health related. Presently Excellus BC/BS is pushing for a 17% increase in my monthly premiums. I am sorry, but this is ridiculous after only a year in to "Obama-care" and they want to increase my premiums to the extent that my Advance Premium Tax Credit would essentially disappear and I would be paying almost the full cost of my chosen plan in a system that was supposed to save "all Americans" from the burden of healthcare related expenses. I was nearly in tears after reading of the proposed rate increase and have essentially little to no power to prevent such an outrageous increase without the financial and political resources that insurance companies along with state and federal governments have.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/29/2014 03:05 PM

Excellus Health Plan, Inc.
individual
ppo



I have once again received a letter from Excellus BCBS of Rochester informing me and my fellow coworkers of a proposed premium rate increase for 2015. It states if approved, the percentage change is 16.7%!! I have had a rate increase the past 2-3 years, of being a policyholder with Excellus and each time they state it is due to rising medical costs, but I do not believe that their fee schedules to participating providers has increased anywhere near what their rates have increased to the consumer. So, tell me how can they equate their raising premiums due to medical costs, when they are not paying the providers anymore than previously? I am a medical biller and make \$13.50/hr and pay \$41.46 a pay period (biweekly pay) making my premium for a single person \$82.92/month. I can only afford to have a single policy through work. My son has Child Health Plus and my daughter has Blue Choice Option while my husband who works a seasonal job, currently has no insurance. He is pending approval through NYS Marketplace currently. My question is, are they really raising the rates due to the reasons in the letter or perhaps they need to keep increasing rates so they can keep increasing their pay and bonuses and to hell with the working class just trying to get by! I know that I haven't had a raise anywhere near 16.7% in the last few years, yet my rate keeps going up. How much longer can I keep up with these increases when I get no wage increase?? Please DO NOT approve this proposal, I am begging you for all the working people out there living paycheck to paycheck we cannot afford this again!!



Proposed rate increase by Excellus BCBS

██████████ to: premiumrateincreases

06/29/2014 04:07 PM

Name: ██████████

Insurer: Excellus BCBS

Name: Silver Standard

Individual Coverage

HIOS ID: 78124NY0890010-00

I am writing to strongly object to the rate increases proposed by Excellus. These rate increases seem to contradict the spirit of the Affordable Care Act. What is "affordable" about a 18% increase? Something is terribly wrong with the private insurance business in the US!! We pay more and more for less and less.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/29/2014 07:07 PM

Excellus Health Plan, Inc.
individual
epo



I signed up for the plan effective June 1st, 2014. I was not informed at that time of the proposed increase, but on June 13th I received a notification from Excellus Blue Cross Blue Shield that they had applied for an increase of 20.7%. I find that Excellus did not act in good faith when I signed up. The proposed increase is excessive.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/30/2014 10:52 AM

Excellus Health Plan, Inc.
individual
other



Do not have one
I am a self-employed individual who has been purchasing insurance through Excellus in one form or another for the last twenty years. Because of the PPACA this has been the first year in which my monthly premiums (myself, wife and children) has been less than one thousand dollars a month. The proposed rate increase of 19.8% is ridiculous and would essentially negate the federal rebate that we are receiving. I can't just increase the cost of my wares by 20% and expect to make up the difference. I thought the point of this change was to slow down the rate increases and actually provide affordable health care, if excellus is allowed to go forth with their money grab what options will we have left? Please do not allow a 19.8% rate increase. HIOS 78124NY0890016-01



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/30/2014 10:54 AM

Excellus Health Plan, Inc.
individual
other



My husband is a self-employed individual who has been purchasing insurance through Excellus in one form or another for the last twenty years. Because of the PPACA this has been the first year in which my monthly premiums (myself, Husband and children) has been less than one thousand dollars a month. The proposed rate increase of 19.8% is ridiculous and would essentially negate the federal rebate that we are receiving. I can't just increase the cost of my wares by 20% and expect to make up the difference. I thought the point of this change was to slow down the rate increases and actually provide affordable health care, if excellus is allowed to go forth with their money grab what options will we have left? Please do not allow a 19.8% rate increase. HIOS
78124NY0890016-01



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/30/2014 03:08 PM

Excellus Health Plan, Inc.
individual
hmo

[REDACTED]
[REDACTED]
[REDACTED] when the coverage has only been for six months so far. I
have less benefits than my old insurance which was discontinued in 2013. It is simply too big an
increase.



Premium Rate increase proposed : 21.8%

██████████ to: premiumrateincreases, nytimes
Cc: ██████████

06/30/2014 11:08 PM

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

Name of Insurer: Excellus BlueCross BlueShield

Name of plan: ██████████

Individual coverage

HIOS identification number: 78124NY0900004-00

To whom it may concern,

I am writing you to express my concern about and outrage with respect to this proposed increase! With the amount of money that I have paid in the last year or more to this insurer, it's insulting and a crime what this insurer is perpetrating on the consumer!

Under this current plan starting January, 2014 I have paid so far \$2454.06. I have had to pay \$550.34 out of pocket since the allowances are negligible due to their smart way of getting over by setting a high deductible of (\$3,000 S / \$6,000 F). I would never reach such a high deductible/yr, unless a grave tragedy occurred. I expect another bill from my provider for recent labs and doctor visit, which I will have to pay out of pocket again. Granted, they pay for some medications with again a negligible allowance!

During 2013 for part of the year (9 months) with Excellus BCBS and their Value Med Plus Direct plan I paid approx \$3579. Of this amount I still had to pay \$79.63 + \$187.40, out of pocket which are part of the \$550.34 amount stated above! YES, it does appear convoluted and very confusing, as I tried to decipher this mess!

My main question is WHY am I paying such an exorbitant amount and why aren't they covering these costs with my high premiums? Oh! The high deductible is part of the reason? Really?!

I believe this is a new form of "White Collar Crime" that's being perpetrated on the consumer. And the Medical industry isn't innocent either, with thier inflated costs, that I notice increase from one part of the year to the next, as I see these charges billed by the health care provider, not covered by our beloved insurers!

It's very frustrating and I can only imagine, what a person who has real serious need of coverage, must go through! As I take meticulous accounting of my incoming bills and log them, I start to see a disturbing pattern that's is skewed against the consumer/patient, whatever. It's a blatant ripoff of the consumer. If I pay a monthly premium, I would fully expect that my minor medical costs be paid for and covered, not have my hard earned money pocketed by a smooth and calculating Insurance and Medical industry. A deductible shouldn't be so high as to allow this "White Collar Crime" to occur with the consumers!

I, therefore, see no reason for this increase. On the contrary, they should be decreasing the premiums by more than 75%, for not providing adequate payment for something I'm paying for. If not, this drama of high insurance and inflated high medical costs, are not going to lead to anything beneficial, equitable for the consumer.

I'm carbon copying to the NYS State Attorney General's office and the New York Times (NYT Editors please preserve my privacy) with the hope that these abuses by the insurers or any other entities be looked into.

Sincerely,

██████████



Notice of premium rate increase .

to: premiumrateincreases

07/01/2014 09:05 AM

Insurer's name: Excellus BlueCross BlueShield

Plan name: Gold Standard

Individual coverage: Yes, self only

HIOS ID #: 78124NY0890004-01

I was quite surprised to see my health insurance carrier requesting a 19.8% increase. Currently my \$524 monthly payment is a struggle, increasing this 19.8% or \$103.75 increase for a new monthly premium of \$627.75 is unimaginable.

After battling multiple sclerosis for over 30 years I had to stop working at age 59, I applied for and was granted SSDI however will not be eligible for Medicare for approximately one more year. My spouse is on Medicare Parts A&B, D we pay another supplemental coverage Part N I believe.

Adding my spouses premiums along with mine we are paying \$842/monthly and this is without a increase.

When I was working I spent many years as a buyer for a couple of major fortune 500 companies, in my role any increase from our supplier base would always be scrutinized by all involved before any increase would be granted, and most times the increase would disappear after further negotiations. It is obvious that insurance companies will not negate with every policy holder however when giant increases are proposed yearly how does the insurance companies justify themselves?

Since my insurance company is a not for profit entity, I understand they are permitted to hold a surplus / reserves (which is not regulated, but there are suggested percentages).

In closing, I ask the rolling questions:

Is the permitted surplus too high, adding to the proposed rate increase?

Are retirement packages for executives too lucrative, adding to the proposed rate increase?

Executive compensation too high, adding to the proposed rate increase?

Are salaries / retirement packages directly tied into the performance of the company? Which ultimately adds to the proposed rate increase.

I'm estimating that Excellus BC/BS has approximately an excess of 5,000,000 subscribers if all subscribers were hit with approximately a \$1,200 YEARLY hit the numbers would be staggering.

Please reconsider this increase and try to make the Affordable Care Act become truly affordable.





Excellus Premium Rate Increase

[REDACTED] to: premiumrateincreases

07/01/2014 10:32 AM

To Whom it May Concern:

I'm writing to protest Excellus' proposed rate increase of 22.2% next year.

My insurer: Excellus BlueCross BlueShield

Name of plan: Bronze Select

Coverage: Individual

HIOS # 78124ny0900014-01

I am currently between jobs and the plan I chose (the highest deductible possible) uses 1/4 of my unemployment check each week. If I am not employed if/when the new rate takes effect I will go without insurance altogether, as it will be totally unaffordable.

Thank you,

[REDACTED]
[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/01/2014 04:18 PM

Excellus Health Plan, Inc.
individual
epo



I received a letter notifying me that if approved the percentage change to my premium would be 19.1%. This is not an acceptable rate increase. This is where there should be more controls as with the cost of insurance being so high is why people do not get insurance. The cost of living at 3% or less does not justify these kind of increases even with qualifying for the APTC each year. I am asking that this request by the insurance company be seriously looked at and not allowed at this rate. People like us on a fixed income can not afford these increases each year.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/02/2014 03:15 PM

Excellus Health Plan, Inc.
individual
epo



It is with great alarm that I read of the 20% rate increase proposed by Excellus next year. This was billed as AFFORDABLE health insurance, and yet is barely affordable as it stands now. I am a single 62 year old woman, working part-time and earning \$25,000/year. Although I own my own home, living in New York State I already pay the highest tax rate in the country to property tax, county tax, state tax and federal tax. I have maintenance and repair costs for both my home, and my car, and winter heating oil costs are huge. I have been in good health all of my life, and have no reason to believe that will not continue into the future, yet I fear that if something untoward were to happen, without health care insurance I could lose it all. I believe in Obamacare; I want it to work. The policy I have now at \$350/month out of pocket is all I can afford, and I still carry a \$6000 deductible at that! I urge you to think carefully before allowing insurance companies to raise their rates beyond what the people can bare. Sincerely, CM HIOS
identification number: 78124NY0890010-04



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/03/2014 10:07 AM

Excellus Health Plan, Inc.
individual
other



Simply put, I think a 22.2% increase to my monthly premium is outrageous.



Proposed 2015 Premium Rate Increases : Comments

to: premiumrateincreases

07/03/2014 10:46 AM

Hello,

I am 63 1/2 years old and employed part-time(only work yet found available since the "Great Recession" in 2008).

Since the advent of the Affordable Care act this year my employer:

- discontinued all health benefits for part-time employees
- reduced our work schedules to 16 hours/week for a gross weekly income of only \$209.00

Even at the current rates, my Excellus monthly premium makes it virtually impossible to break even monthly.

An Excellus proposed 2015 premium increase of almost 20% for my plan is unsustainable and can be labeled as "catastrophic" for someone of my income bracket and age.

Please feel free to check my background on LinkedIn.com and know that I am ready, willing and able to work full-time but the "Great Recession" has already decimated income and savings of those age 60/over and doing all possible to prepare for retirement and left minimal job opportunities.

With a publicized current ACA enrollment of more than 8 million I strongly believe it is premature to apply such steep double-digit increases without giving the new ACA enrollments a more reasonable period of time to stabilize the overall costs of health insurance.

It, in fact, puts the increases squarely on the backs of those most financially vulnerable and least able to absorb the costs financially.

Help!

Sincerely,

[Redacted signature]

Insurer: Excellus Blue Cross Blue Shield
Plan: Gold Select
Plan Type: Individual
HIOS Identification Number: 78124NY0890016-01



Rate increases

to: premiumrateincreases

07/03/2014 02:29 PM

I am extremely unhappy with the possibility of yet another premium rate increase on our personal health insurance. I have been with Excellus Blue cross BlueShield for a number of years.

Every year there has been a premium increase. This year with the health care change and Obama Care, our health insurance increased substantially. Guess I had hoped that that was a thing in the past.

Enough already. I am retired, my wife is self employed. Insurance costs are out of hand and becoming less and less affordable.

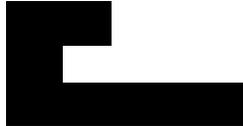
Insurer: Excellus BlueCross BlueShield
Our Plan Name: EPO we have individual coverage
HIOS ID #: 78124NY0880004-01



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/04/2014 10:43 AM

Excellus Health Plan, Inc.
individual
epo



Are you out of your mind? My health insurance now costs \$557.54 per month and you want to increase it by 19.7%? I asked the gentleman who found this plan for me what would happen if I didn't have my health insurance (which I definitely need, as I have chronic lymphocytic leukemia) and he asked me if my house was paid for. Seems you guys would want to take my house if I couldn't pay my bill. I have worked since I was 14 years old and am now on a fixed income. I am the primary financial support person in my home. I have worked around the treatments I have gotten over the past several years and will continue to do so. I am lucky enough to be able to do that. I do think, however, that **YOU ARE A BUNCH OF THIEVES**, who don't give a crap about anything or anybody. And, by the way, I am a **REGISTERED NURSE** who has worked in health care for over 30 years. I have seen the insurance business control health care for most of those years.



PLEASE NO RATE INCREASE

[REDACTED] to: PREMIUMRATEINCREASES

07/04/2014 11:18 AM

Hello,

We are a self employed couple with 3 children currently paying 990.00/month for a HIGH DEDUCTIBLE health plan from Excellus BCBS.

Our rates went up about 1800.00 from last year.

With this proposed 18% raise- my monthly rate will increase by \$178/month to \$1168/mo. (not to mention, we are all physically fit, non smokers, without health issues!)

This is simply unacceptable.

[REDACTED]

--

[REDACTED]

Office:

Cell: 5 [REDACTED] 8

Fax: 8 [REDACTED]

[REDACTED]

[Click to Subscribe to our](#) [REDACTED]

[REDACTED]

[REDACTED]

Save money & sell more [REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/04/2014 01:48 PM

Excellus Health Plan, Inc.

individual

other



The amount of coverage and the unbelievable cost increases of by the company are making coverage almost unaffordable. They have cut what they actually cover and now ask for an increase in rates more than 5 times the consumer index. It is outrageous.



BlueCross BlueShield Rate Increase for 2015

██████████ to: premiumrateincreases

07/05/2014 09:18 AM

Excellus BlueCross BlueShield, Platinum Select,
Individual Coverage, ID# 78124NY0880010-00

██████████
I feel a rate increase of 19.1% is total ridiculous for a plan that has been in effect for one year. The cost of living increase is 2 to 3% and not 19.1%. A rate increase of more than 3% should not be granted.



Please say "No" to the proposed increase

██████████ to: Premiumrateincreases

07/05/2014 11:45 AM

Good Morning . . .

Please accept this note as my deepest concern over the proposed rate increase request by Excellus BlueCross Blueshield. The request is for a 19%+ increase in premiums, which is abhorrent.

I am against such an increase and I want you to please understand my most sincere disappointment in BC/BS requesting such an increase. I have experienced similar significant increases from BC/BS in the past and cannot afford this type of "gouging".

Please let me know that you have received my note.

Here is detail on my policy:

Insurer-	Excellus BlueCross Blueshield
Plan-	Premium Select
Coverage-	I have individual coverage and have had so for
over 12 years.	
My HIOS ID-	78124NY0880010-00

Thank you for your assistance.

██████████



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/05/2014 09:02 PM

Excellus Health Plan, Inc.
individual
ppo



Because of Obama Care's mandatory insurance requirement our premium more than DOUBLED in 2013 from 2012. We were required to purchase coverages for which we had absolutely no use for. And now you want a 17% increase. Who was suppose to pay for this??? This is the worst piece of legislation EVER passed by the United States Congress!! This is a job killing bill. WE used to worry about the rising cost of workers compensation, now its health care. We will have to consider the cost of health before hiring additional employees. What is the real reason our premiums are increasing?? Is it because we are subsidizing all the new insurees that could not afford their own premiums. The Affordable Care Act is in no way affordable for small businesses!!!! It is a God Damn disaster!



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/06/2014 02:37 PM

Excellus Health Plan, Inc.
individual
epo



I am a self employed hairdresser with a \$4500 deductible and I pay \$335/month. I am having an extremely hard time paying my monthly bill. I am avoiding going to the doctor for even a yearly exam because I simply CANNOT afford it! Please do not raise the premium. I am really struggling here!!!!!!



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/07/2014 10:22 AM

Excellus Health Plan, Inc.
individual
epo



I am opposed to the proposed rate increase. My monthly payment is a challenge at \$525. The proposed increase would add an additional \$100. each month. I just had a 6 month "Wellness" visit to my doctor and had to pay \$25 co-pay and then another \$90.00 for what my insurance did not cover? As a healthy 53 year old woman, I will depend on this insurance for many years to come, and our income of \$1900. per month would mean that 1/3 of that will be spent to cover my health insurance alone! We cannot afford the rate increase and hope that it is simply not approved. Thank You...



Excellus Health Plan, Inc.
individual
epo



My Health Insurance company sent me a letter telling me that a rate increase for my insurance is currently be proposed. There is no way that an increase should be allowed / granted. They have thousands of new clients because of the Affordable Care Act. They DO NOT NEED A RATE INCREASE.....PERIOD. Tell them to go back to the health care providers and get the rates down for the health care itself. Health care is too expensive and the health insurance companies are enabling the cost increases by not negotiating the prices down....in a few years health care insurance will be the biggest monthly expenditure for all Americans except the top 1 percent. My Plan is as follows: Excellus Silver Select [REDACTED] HIOS ID number: 78124NY0900010-05



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/07/2014 11:48 AM

Excellus Health Plan, Inc.
individual
epo



Once again, Excellus has petitioned the Health Bureau for a rate increase (of 19.8% for 2015) on its policies. In the five years that I have had an Excellus high deductible plan, my rates have gone up, year-over-year, by 11%, 19.4%, 21.3%, and 35.3% (in 2014 - and this after the increased enrollments that Excellus presumably enjoyed as a result of the ACA!). How can these insurance companies continue to get increases of this magnitude through your Department? Their costs of doing business and providing coverage can not possibly have gone up by those amounts each year. So I ask you, where does this madness end? What ARE the limits of reasonableness? I could not possibly increase the amounts I charge my clients by that extent each year - nor, I suspect, can other businesses. Who, there, at the Department is looking out for the interests of us consumers? This is absolutely outrageous. I'm angry with Excellus (and will drop them like a hot potato the first chance I have to find comparable coverage at lower cost, elsewhere), and disappointed with our insurance supervisors and regulators for letting these crooks continue to get away with this. Needless to say - but for whatever it may be worth - count me among those NOT in support of ANY kind of increase in premiums for Excellus. A jump of 35.3% last year should be/should have been sufficient to "sustain" their needs, indefinitely!



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/07/2014 12:15 PM

Excellus Health Plan, Inc.

null

ppo



Hi, I got rate change notification for my premium, which is 16.8% increase. Really? What for? I have two kids on my insurance, I can't afford to get Family plan to put my 15 year old son and my wife , they have no insurance! I am the only worker and provider in the family. If my wages seems to you high enough to rob me, I just do overtime to keep my family alive. NO RATE INCREASE!



Rate increase

██████ to: premiumrateincreases

07/07/2014 02:29 PM

Are you serious? I pay over \$600 a month just for MY insurance!!! An increase would put it to about \$720 a month. I only pay \$385 a month for my mortgage!!! I am currently awaiting surgery, out on disability, already having to borrow \$\$\$ from family. There is NO WAY we can pay anymore. My wife has health issues and is disabled & on Medicare/Medicaid. My insurance is Excellus BlueCross BlueShield, Platinum Standard. Individual Coverage. My HIOS # is 78124NY0880004-01.





Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/07/2014 07:19 PM

Excellus Health Plan, Inc.
individual
epo



I was told my plan I had for 2013 was not a qualified OBAMA Care plan for 2014. In 2013 I had a HSA with 5,000.00 out of pocket expenses - premium of \$252.41. In changing to a qualified OBAMA plan for 2014 my out of pocket expense went up to \$6,500.00- premium of \$349.79. After I had signed up for the qualified 2014 plan, my old plan sent notification that I could continue with this plan for another year. By that time it was too late as I had already switched. I received a letter from Excellus BCFS - Product Name and HIOS Plan ID: 7812NY0900014-00 - Premium rate increase request of 22%. My premium has already gone up \$97.38 for a qualified OBAMA Care Plan with out of pocket cost from \$5,000.00 to \$6,500.00. The premium increase alone from 2013 to 2014 is a 38% increase and the out of pocket expense has increase 30% and now Excellus BCBS is asking for an additional 22%. I do not know how I will be able to afford this if rate increase goes through.



Comment on proposed rate change

to: premiumrateincreases@dfs.ny.gov

07/07/2014 08:53 PM

Dear Department of Financial Services Representative:

I'm writing you to comment on the rate increase of 19.3% recently proposed by Excellus Blue Cross Blue Shield. I am currently the primary subscriber in my household, and we purchase a plan for myself and spouse through the NY State of Health. We believe the proposed rate increase is unreasonable and unbearable.

Prior to the ACA's enactment, my family purchased insurance through Excellus and we were able to cover two parents and two children, for a very hefty fee, as my spouse and I are self-employed. With the advent of the ACA, the cost would have become so high, approximately 20% higher, that I asked my then 23 year old to get his own insurance, and I covered my 18 year old son through another plan. These changes plus a small amount of financial assistance through the Advanced Tax Credit have kept my total costs for insurance this year to 10% less than 2012, but I'm only able to cover three people for that amount. Now, Excellus proposes a 19.3% rate increase?! That means my family will be paying over \$2,800 more to Excellus in 2015 than 2014. This all works out to mean that coverage for only 2 people, instead of a family 4, will be increased 7% increase over the past two years. If the price increased 7% and still covered 4 people, that might not be so objectionable, but to have costs increase and cover only half the number of individuals seems quite unreasonable.

For these reasons, I urge you to reject the proposed rate increase.

Sincerely,

[Redacted signature block]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/08/2014 10:21 AM

Excellus Health Plan, Inc.

individual

other



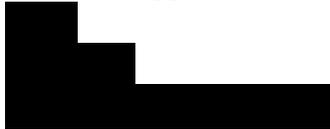
I already had to be dropped from a family plan to individual to afford the last increase. If this goes through and there are huge bonuses given again I will drop my insurance and deal with the consequences myself



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/08/2014 11:53 AM

Excellus Health Plan, Inc.
individual
medicaresupplement



I could not me more disappointed in this current program. I am on a limited income and it cost me more now than it did prior to Obama care. I paid a little more for the my premium and the same co-pay but I did not have to meet any deductible. Now I have a huge deductible before I have no out of pocket cost. Now I understand the Excellus wants to increase the premiums....what a joke. I among many thought that this program would be one of the greatest things to happen....I even voted for it. I could not be more disappointed. I think it is terrible. Also when I had to sign up and choose a provider, I had no choice, my doctors would only except Excellus.... I have nothing good to say...



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/08/2014 02:23 PM

Excellus Health Plan, Inc.

individual

epo



20% increase to my premium is outrageous and un-american.my social security and pensions are not increasing.another \$60 @ month is unaffordable.impeach obama.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/08/2014 03:32 PM

Excellus Health Plan, Inc.
individual
epo



I am barely hanging on here and you are asking for a rate increase. Do to Obama care my premium rate has already doubles and I've had to decrease my amount of savings to keep up with the current rates :(I Shame on you!!!!



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/09/2014 06:07 AM

Excellus Health Plan, Inc.

individual

other



The insurance company listed above is different than that listed on the proposed premium rate change notice. The insurer on the notice is Excellus BlueCross BlueShield, our plan name is Silver Select, the HIOS ID# is 78124NY0900010-00. Our family plan is a high deductible plan with a \$4,000 annual deductible. We likely won't reach our deductible this year. I don't know how your department evaluates rate requests from insurers. From my perspective, you should ascertain how much the insurer had to pay out under plans like ours versus how much they took in in premiums for my plan. The revenues and expenses of all other types of plans offered by this insurer should have nothing to do with the cost of my plan and the proposed rate increase to my plan. Additionally, this insurer has provided severance packages to its retired CFO at the end of 2011 and its retired CEO at the end of 2012 totaling over \$23,000,000 according to published reports. When asked about this apparent excessive amount, the current COB blamed it on an agreement from a prior board. In good conscience, I hope your department evaluates what else in this world goes up by 18.5% annually. Your wages- NO, the value of your residence ? NO, inflation as measured by the federal or state government ? NO, the value of your investments ? MAYBE. All in all, if this insurer cannot run its business without 18.5% revenue increases, it should get out of the business. It boggles my mind that a rate increase of this magnitude could even be considered. This is supposed to be low cost insurance as outlined in the Affordable Care Act



Feedback on proposed Insurance Increase

to: premiumrateincreases

07/09/2014 08:01 PM

Dear NYS Department of Financial Services:

Excellus Blue Cross Blue Shield
Silver Standard
Currently am still enrolled and active with coverage
78124NY890010-01

I am shocked, frustrated and in disbelief that I may not have health insurance in the near future I never thought I would be in the position I have been placed into because of the "Affordable Health Care Act".

It is my personal opinion that "Affordable Health Care" does not include myself or my husband. We were covered under my husband's employer however when the time came last year they opted out and asked their employees to buy insurance from the market place.

I work for a private practice and after three attempts with the website not functions properly gave up and made an appointment with a facilitator. Working for a private medicate practice has given me some insight and advantage to have some knowledge. The insurance that you can purchase is based on the county in which you live. I live in Franklin and therefore had 4-5 health care plans allowed. American Progress (which is elder care) Fidelis which is for low income, MVP and BCBS.

After much time and review I went with a middle of the road BCBS Silver Standard and so did my husband, because this is who our PCP's par with.

So we each have the same plan but as individuals. Our cost is 961.36 monthly (which is 480.68 individual monthly). Our yearly insurance is \$11,536.32 with a \$2,000.00 deductible each, plus co-payments for doctor visits and co-pays for medications.

We did not qualify for any tax credits and I make less the then 45K mentioned to allow for help. I was told that because I am married I do not qualify for any help, however if I divorced my husband of 27 years I would then qualify for help. Domestic partners who live together and if each makes less than the 45k qualify for tax credit help?

Your proposing a 20.3% increase which would cost my husband and self \$13,875.55 a year, plus what ever the new deductible will and the expense of co-pays for doctor visits and medications. With the increase we would be required to come up with \$1,156.30 per month!!

How do you expect us to take on this increase when there are other basic necessities like, mortgage payment, car payment, homeowners insurance, car insurance, fuel for our home, gas for our vechicles, food, phone bill, electricity bill, life insurance, money into our retirement account? School taxes, property taxes along with other miscellaneous items like repairs for cars, home, cloths, boots, etc.

I am unable to take on the proposed insurance increase. Currently my husband and I have recently considered the fact we may need to sell our home in NYS and move south where the insurance premiums are much less.

I just don't know how else to explain that we can not take on this proposed

insurance increase, together my husband and I "GROSS" about \$78,562.00 before we are taxed (we have no children)

I make about \$31k and thought I would qualify for tax credits but do not. I don't know how else to explain but we just can not afford the increase.

When inflation continues to rise and your pay does not keep up, like a 1.5% increase and then you come out with an insurance increase of 20.3% - we just can do this.

If it comes down to having insurance or keeping our home and vehicles to drive to work. We may very well need to move from NYS.

Sincerely,

A solid black rectangular redaction box covering the signature area.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/09/2014 09:46 PM

Excellus Health Plan, Inc.
individual
ppo



Dear Department of Financial Services: Excellus Blue Cross Blue Shield Silver Standard
Currently am still enrolled and active with coverage 78124NY890010-01 I am shocked,
frustrated and in unbelief that I may not have health insurance in the near future I never thought
I would be in the position I have been placed into because of the "Affordable Health Care Act".
It is my personal opinion that "Affordable Health Care" does not include myself or my husband.
We were covered under my husband's employer however when the time came last year they
opted out and asked their employees to buy insurance from the market place. I work for a
private practice and after three attempts with the website not functions properly gave up and
made an appointment with a facilitator. Working for a private medicate practice has given me
some insight and advantage to have some knowledge. The insurance that you can purchase is
based on the county in which you live. I live in Franklin and therefore had 4-5 health care plans
allowed. American Progress (which is elder care) Fidelis which is for low income, MVP and
BCBS. After much time and review I went with a middle of the road BCBS Silver Standard and
so did my husband, because this is who our PCP's par with. So we each have the same plan but
as individuals. Our cost is 961.36 monthly (which is 480.68 individual monthly). Our yearly
insurance is \$11,536.32 with a \$2,000.00 deductible each, plus co-payments for doctor visits
and co-pays for medications. We did not qualify for any tax credits and I make less the then 45K
mentioned to allow for help. I was told that because I am married I do not qualify for any help,
however if I divorced my husband of 27 years I would then qualify for help. Domestic partners
who live together and if each makes less than the 45k qualify for tax credit help? Your
proposing a 20.3% increase which would cost my husband and self \$13,875.55 a year, plus what
ever the new deductible will and the expense of co-pays for doctor visits and medications. With
the increase we would be required to come up with \$1,156.30 per month!! How do you expect
us to take on this increase when there are other basic necessities like, mortgage payment, car
payment, homeowners insurance, car insurance, fuel for our home, gas for our vechicles, food,
phone bill, electricity bill, life insurance, money into our retirement account? School taxes,
property taxes along with other miscellaneous items like repairs for cars, home, cloths, boots,
etc. I am unable to take on the proposed insurance increase. Currently my husband and I have
recently considered the fact we may need to sell our home in NYS and move south where the
insurance premiums are much less. I just don't know how else to explain that we can not take on
this proposed insurance increase, together my husband and I "GROSS" about \$78,562.00 before
we are taxed (we have no children) I make about \$31k and thought I would qualify for tax
credits but do not. I don't know how else to explain but we just can not afford the increase.
When inflation continues to rise and your pay does not keep up, like a 1.5% increase and then

you come out with an insurance increase of 20.3% - we just can do this. If it comes down to having insurance or keeping our home and vehicles to drive to work. We may very well need to move from NYS.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/10/2014 11:38 AM

Excellus Health Plan, Inc.
individual
healthyny



Dear Sir or Madam: Notice of the proposed rate increase of 19.3% is outrageous. The insurance companies and providers have a responsibility to do a better job managing costs coupled with greater transparency so subscribers can be more informed and able to compare patient outcomes and pricing. I believe the Department of Financial Services also has an obligation to drive these initiatives instead of simply policing rates. Our pay does not keep pace with rising premiums and shift to members with more out of pocket expenses. The health care industry has powerful lobbyists to advocate on their behalf. Please be our advocate in keeping premium increases to net zero or bare minimum at the most. Thank you for the opportunity to provide input. Sincerely, 



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/10/2014 03:09 PM

Excellus Health Plan, Inc.
individual
epo



This is a shocking proposed rate increase and completely unsupportable. Most people who require individual insurance are not employed and therefore have financially challenging circumstances. I just signed on to this plan in June and 13 days later I get a letter saying my rates may go up 19.5%. That's absurd. I may not qualify for assistance but I am a single parent trying to make a life for myself and my children. This is very unfair. Why don't you find a way to charge the big organizations using your services rather than penalizing the little people.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/10/2014 05:43 PM

Excellus Health Plan, Inc.
individual
epo



I just got a letter telling me that my health insurance provider (Excellus BlueCross Blue Shield) is applying to raise their rates. BY 21.6%! The cost of living increase, in theory, is 3%. In reality, many people, including me, haven't seen a raise since before the recession started. I am making the same amount of money I did five years ago (which, in theory, means I made 3% less each year). Excellus says they need to raise their rates because rising costs drive health care costs higher. That's all the more reason NOT to raise them--certainly not by an outrageous 21.6%. Since the change to the Affordable Care Act, I am already paying a lot more for health coverage, since I used to have Healthy NY, and now have a plan that costs a little less a month, but includes a \$3,000 deductible. In reality, this means I am paying for my monthly health coverage PLUS paying everything out of pocket. Here is the reality: if Excellus raises their rates by anything more than the basic increases one would expect from any company (3%-5%), I will be forced to give up health coverage altogether, and simply pay the tax penalty instead. I can barely afford to pay what they are charging right now. A 21.6% increase will make it impossible for me to have health coverage. Please turn down their request.



Excellus Health Plan, Inc.
individual
healthyny

[REDACTED]

From: [REDACTED] To: NYS Department of Financial Services Health Bureau ?Premium Rate Adjustments 1 State Street New York, NY 10004 July 8, 2014 Re: Excellus Notice of Proposed 22.2% Premium Rate Increase for HIOS Plan 78124NY0900014-01 Yearly rate increases of medical insurance premiums are impossible to support. In 2014, our annual insurance payments were \$11238 for a family of 3 in excellent health. This with a high deductible of 4500 per individual/ 9000 family and a 50% copay. The proposal is for our annual insurance charge to rise to \$13733 in 2015. To put this in perspective, from 2008 to 2013 our annual insurance cost with Excellus was \$7760. Just about every year BCBS cancelled our policy and told us to choose another. We chose higher deductibles until we reached an \$11000 deductible (but had no copays). In 2012, our insurance costs were 17% higher than 2011. In 2013, those costs were 18% higher than 2012. In 2014, costs surged 46% as Excellus took advantage of the confusion and available money from the Affordable Healthcare Act. Now the proposed charges are almost twice the aforementioned average, with a 50% copay. From the long view, from 2008 through 2014, we will have paid in \$57802, gotten back about \$4000 after deductible for a hernia surgery, and several hundred for preventative services. The money spent on insurance is lost to us, and there is no credit for future health problems. We must start fresh every year. My family is part of the agricultural community that grows the food that keeps people healthy. In comparison to our compensation, the costs for medical care and precriptions are outrageous. \$8000 for a 4 hour outpatient hernia surgery. \$4000 for a hospital overnight during a miscarriage (of a friend). How can insurance stop paying outrageous medical charges and passing those charge onto us? How can NYS reinstate a Not for profit health insurance model that is not beholden to pay profits to its shareholders? We must draw the line and stop supporting these spiraling costs. We must start saying ?no?. Please deny the rate increase.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/11/2014 01:18 PM

Excellus Health Plan, Inc.
individual
other



The proposed increase in health insurance is disproportionately high. In no way does it correspond to wage increases that the insured can anticipate. I find it to be unconscionable.



Notice of Premium rate Change

to: premiumrateincreases

07/11/2014 03:43 PM

We had enrolled our health insurance through NY state health plan market place. Recently, we have had the notice of the premium rate change from Excellus BlueCross BlueShield.

We want to be advised from you about their proposed rate change with its justification. However, if you will allow their proposal to change our rate in a way, we will appreciate your deeply consideration on minimized costs to be adjusted.

Here is our insurance references to be identified

- Our insurer: Excellus BlueCross Blueshield
- The name of Plan:EPO
- We do have individual coverage for me, my wife and my son
- Our HIOS ID Number: 78124NY0890010-05
- Subscriber Name: [REDACTED]

Thank you for attention.

Best Regards,

[REDACTED]

Circle

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/11/2014 08:18 PM

Excellus Health Plan, Inc.

individual

epo

[REDACTED]

I have the bronze select plan. MY HIOS # is 78124ny0900014-00. I have been notified that the proposed increase for my plan is 22.2%. This is excessive and completely unreasonable. My yearly premium will go from about \$4000 to \$5000/year, and I have a deductible of \$4500. I am just over the income level for assistance. That means that if I have to pay even \$3000 of medical bills because my \$4500 deductible has not been meet, I will pay \$8500 during the year. That will be about 45% of my after tax income. That is crazy. This system has gone from unfair and is now bordering on corrupt when we are all now required to have insurance, but there are no limits placed on the amount the health insurance companies can raise our premiums. This is feeling like usury. What happens next year? Increase of 50%, how about 75%. On another note, I can't imagine the negative effect this will have on the NYS budget, or the economy of NYS when the NYS dept of financial services must then pay this level of increase on all the people who are now and will be eligible for assistance with their health insurance premiums. Please, do the responsible and moral thing for the people of NYS and for the NYS economy and DO NOT allow this proposed rate increase, or anything even close to it. How about no increase, or 2%. Please enact reasonable yearly rate increase ceilings on all of the health insurance carriers that operate here. Again, do not allow these excessive and unfair rate increases. Thank you.



HEALTH INSURANCE RATE INCREASE

[REDACTED] to: premiumrateincreases
Cc: [REDACTED]

07/12/2014 07:13 AM

Re: Proposed Rate Increase
Insurer: Excellus Blue Cross Blue Shield
Plan: Bronze Standard
Type: Individual
HIOS # 78124NY0900004-00

As of January 2014, due to the changes enforced by Obamacare, my monthly premium was raised \$50/month while my coverage was significantly reduced.

I had a very affordable Individual plan with great coverage, "Healthy NY", prior to the imposition of the "Un"affordable care act.

I find any further rate increase to be unacceptable!!! Actually preposterous and "unaffordable" is a better description!!!

[REDACTED]



Excellus Health Plan, Inc.
individual
epo



I have been informed by Excellus BlueCross Blue Shield that my Individual health insurance plan rates will increase 19.3% in 2015. This is an exorbitant increase from the rates offered when I signed up in 2013 for the year 2014 as mandated by Obamacare. I am retired and on a fixed income (age nearly 63 yet not old enough for Medicare). Below is Excellus' explanation that is totally unacceptable! As submitted by Excellus BCBS to the NYS Department of Financial Services Filed on or about June 13, 2014 - For approval of Small Group and Individual qualified health plan community rate increases in 2015 NARRATIVE SUMMARY ?

1. The rates being sought contain a zero percent operating margin for the health plan despite the health plan reporting operating losses in 2013 and a forecasted significant operating loss in 2014 based on first-quarter results. The proposed rate adjustment is based on the need to adjust prospectively from the state's reduction of rates by 6.3% on small group qualified health plans and by 4.0% on individual qualified health plans for 2014; an increasing medical cost trend; changes in the health insurance market driven by federal and state actions; and to adjust for an increased number of members migrating to lesser benefit coverage plans than had been forecasted. These changes are likely contributing factors for most upstate health plan reporting underwriting losses in the first quarter of 2014. Other contributing factors for the proposed 2015 rate adjustment include increases in fees, taxes and added coverage for new mandated benefits. My question is this . . . How can the circumstances surrounding the above summary not have been far better taken into account as explained later in the document (complete PDF attached) BEFORE offering any plans and calculating (anticipating) reasonable, acceptable and affordable rates? And the comment "are likely contributing factors . . ." How vague and evasive! To be slapped with a 5% or 7.5% increase is one thing. But nearly 20% increase is absurd and totally unacceptable! Something should be done by the Government about Excellus' and other insurance carrier's business actions and practices on this matter to protect consumers from price gouging that, to me, stinks of "bait and switch" tactics. Why should Excellus put the financial onus on me for their poor business planning? My message to NYS Department of Financial Services . . . DO NOT, I REPEAT, DO NOT APPROVE THE RATE INCREASE. MAKE THEM LIVE UP TO THEIR POOR MANAGEMENT, POOR FORECASTING AND PLANNING SHORTCOMINGS! Make them recoup the revenue over a longer period of time through reasonable rate increases and improved business practices. The insurance industry's financial gurus, estimators, planners, etc. should have had a far better handle on the "possible" unknowns, unexpected, yet anticipated conditions surrounding the volatile Obamacare debacle. Thank you for a response. [REDACTED], NY 14830 Insurer - Excellus BlueCross BlueShield Plan - 302/802 Individual Coverage HIOS ID # -



Prior Approval Submission
NYS Department of Financial Services

To: PremiumRateIncreases

07/12/2014 10:57 AM

Excellus Health Plan, Inc.

individual

other



Product name and HIOS Plan ID:78124NY0890010-05 Excellus BCBS EPO Hybrid I had been with Excellus and they raised my premiums until they went over a thousand dollars a month. After that I went with Healthy New York also Excellus. These Premiums stayed relatively the same. Now with the the plan I signed up through the New York health exchange is about the same as Healthy NY but the premium is about 21% higher. Now they want to raise the premium another 20% for next year which will be almost \$100 a month. I think this is outrageously excessive since my health premiums have well outpaced my health care costs for 10 years or more. Where does it stop?



notice of proposed premium rate change

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

07/12/2014 11:33 AM

I received a letter saying that my health insurance company is asking to increase my premiums in January of 2015 by 20.3%. Please hear my concerns and fears over this:

My name is ██████████

My insurer is Excellus BlueCross BlueShield

The name of my plan as listed on my identification card is "Silver Standard"

I have individual coverage as my letter from them states, but my husband is covered through this policy as well.

My HIOS identification number is 78124NY0890010-04

My subscriber ID is ██████████

My husband and I canceled our health insurance coverage in 2009 as we could not afford to make the monthly payments. That was not an easy decision but a necessary decision due to our financial income.

We were basically healthy and were thankful for that in our favor when we cancelled.

When people were instructed to seek healthcare options starting for 2014 with the Healthcare Reform Act that scared us as well. Fearing the ramifications of not doing so led me to the help of a navigator at the office of Health Initiative locally.

After she helped me through all of the documentations and enrollments I was grateful that we would be allowed a advanced premium credit that would help to pay the monthly premiums.

Our share is currently \$417.36 every month. That is significant for us but we agreed to try for a year and review again if we could continue in 2015.

Health issues were in time starting to emerge for both of us so we looked at the new policy as a blessing.

Receiving this letter from Excellus dated 6/13/2014 asking for permission to increase the premium after only having held the policy for 6 months by 20.3% was a severe letdown. And also almost \$200 more per month on the policy monthly.

We are 6 months out of a whole year to see how we can continue in 2015 and such an increase will not go in our favor to continue.

I understand that "doesn't seem fair" is often not the issue, but wow I sure do feel that in me after this letter to increase. Please deeply consider how you decide to allow this increase for my policy.

Thank you for your time,



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/12/2014 02:15 PM

Excellus Health Plan, Inc.
individual
epo



Insurer: Excellus BlueCross BlueShield Plan:302/802 Individual coverage HIOS ID #: 78124NY0900010-01 To Whom It May Concern: This letter is follow up to an notice we received in June 2013 regarding the proposed insurance rate change as suggested by Excellus. While a basic rate change of less than 3% might be expected, the proposed astronomical rate increase cuts at the heart of any progress made during recent insurance developments. The rates for the 2014 year have allowed individuals to have a chance to start investing in their health - *pursuing local, healthier food options that build local economies and promote further growth of healthy options, *joining gyms or engaging in other healthy hobbies, *preventatively saving money for the future to both support long-term health and provide a safety net for potential health problems. Such an outlandish increase as Excellus has proposed would potentially reverse if not permanently eliminate any financially-supported health progress the budget-conscious New Yorker has made. While Excellus's goal may be to profit from the illness of their members, NY State benefits more from investments in the health of its residents. On that basis, please refuse the huge increase requested by Excellus and send a clear message that such abuse of NY State's residents is damaging and therefore unacceptable. Thank you for your time,





RE: proposed rate change

to: premiumrateincreases@dfs.ny.gov,

07/12/2014 02:41 PM

Insurer: Excellus BlueCross BlueShield
Plan:302/802
Individual coverage
HIOS ID #: 78124NY0900010-01

In addition, my husband suggested that we keep an open mind about insurance alternatives. At this point, our customer loyalty could easily go to the company providing the best options.

From: [REDACTED]
[REDACTED] remiumrateincreases@dfs.ny.gov

Subject: proposed rate change
Date: Sat, 12 Jul 2014 14:12:03 -0400

Insurer: Excellus BlueCross BlueShield
Plan:302/802
Individual coverage
HIOS ID #: 78124NY0900010-01

To Whom It May Concern:

This letter is follow up to an notice we received in June 2013 regarding the proposed insurance rate change as suggested by Excellus.

While a basic rate change of less than 3% might be expected, the proposed astronomical rate increase cuts at the heart of any progress made during recent insurance developments. The rates for the 2014 year have allowed individuals to have a chance to start investing in their health -

- *pursuing local, healthier food options that build local economies and promote further growth of healthy options,
- *joining gyms or engaging in other healthy hobbies,
- *preventatively saving money for the future to both support long-term health and provide a safety net for potential health problems.

Such an outlandish increase as Excellus has proposed would potentially reverse if not permanently eliminate any financially-supported health progress the budget-conscious New Yorker has made.

While Excellus's goal may be to profit from the illness of their members, NY State benefits more from investments in the health of its residents.

On that basis, please refuse the huge increase requested by Excellus and send a clear message that such abuse of NY State's residents is damaging and therefore unacceptable.

Thank you for your time,



proposed rate change

[REDACTED]

to:

[REDACTED]
premiumrateincreases@dfs.ny.gov

07/12/2014 03:38 PM

Insurer: Excellus BlueCross BlueShield

Plan:302/802

Individual coverage

HIOS ID #: 78124NY0900010-01

To Whom It May Concern:

This letter is follow up to an notice we received in June 2013 regarding the proposed insurance rate change as suggested by Excellus.

While a basic rate change of less than 3% might be expected, the proposed astronomical rate increase cuts at the heart of any progress made during recent insurance developments. The rates for the 2014 year have allowed individuals to have a chance to start investing in their health -

- *pursuing local, healthier food options that build local economies and promote further growth of healthy options,

- *joining gyms or engaging in other healthy hobbies,

- *preventatively saving money for the future to both support long-term health and provide a safety net for potential health problems.

Such an outlandish increase as Excellus has proposed would potentially reverse if not permanently eliminate any financially-supported health progress the budget-conscious New Yorker has made.

While Excellus's goal may be to profit from the illness of their members, NY State benefits more from investments in the health of its residents.

On that basis, please refuse the huge increase requested by Excellus and send a clear message that such abuse of NY State's residents is damaging and therefore unacceptable.

Thank you for your time,

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/13/2014 09:32 AM

Excellus Health Plan,
Inc.
individual
ppo



To the New York State
Department of
Financial Services: On
June 13, 2014, I
received a notice from
my health insurer,
Excellus BlueCross
BlueShield, that it was
requesting a premium
rate change of 20.8%. I
am writing to this
office to protest such a
steep rate increase. The
Affordable Care Act
and the New York
State health exchange
were created to help
safe-guard against such
large increases in rates.
I assume that you are
verifying that Excellus
in fact is not already
making a profit. I hope
that New York State
will disapprove this
company's request for a
rate increase and insure
that this company does
not nothing further to
erode the quality of
health insurance to the
citizens of New York
State - whether in the

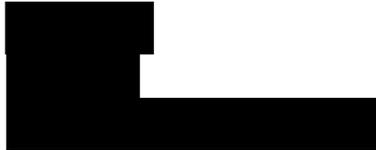
form of rate increase or
lessening of benefits.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/14/2014 12:15 AM

Excellus Health Plan, Inc.
individual
epo



To whom it may concern: I recently learned of my insurance company's plan to increase my premium by a whopping 19.3%. This would increase my family's premium from about \$1300/month to about \$1550/month. This would be completely unaffordable to us and we would need to seek a health plan with less coverage in order to better fit our budget. I urge you to disapprove the requested rate change. My insurer is Excellus BlueCross Blue Shield and my HIOS identification # is 78124NY0880010-01. Thank you for your time.



Proposed Premium Rate Increase by Excellus

to: premiumrateincreases

07/14/2014 12:03 PM

To Whom It May Concern;

I received notice on June 13th that Excellus BlueCross BlueShield is proposing a rate increase of 18.1 % to my Health Insurance premium. My plan is Silver Standard and I have individual coverage. The HIOS identification number is 78124NY0890010-00.

I am 62 and recently retired. I need to provide my own Health Insurance until I reach age 65. The premium I currently pay is already difficult to cover. The proposed 18.1% increase for next year is extremely high and well above any consumer inflation metrics that are published by the Federal government. Whereas Excellus attributes the need for this increase to "rising medical costs, an aging population, and other factors", this very general statement, in and of itself, does not justify an increase of this magnitude. Other considerations should be made, aside from premium increases, such as cost constraints within there business model. These could include restricting salary increases and the number of employees. This is how many other businesses today are keeping product and service costs to consumers within reason. An 18.1% increase is not within reason given the above reasoning and options.

Thank you for the opportunity to voice my comments.

Sincerely,

[Redacted Signature]



re: **extremely cruel rate increase proposed by BCBS**

to: premiumrateincreases

06/14/2014 01:44 PM

re: Premium Rate Increases

Insurer: Excellus BlueCross BlueShield

Plan name: EPO ()

I have individual coverage.

HIOS identification #

Dear DFS,

The rate increase proposed by Excellus BCBS for 2015 is obscene. 20.4% increase!!!!

I don't know if I will be able to afford to continue to get insurance at this rate; putting my money into my own savings account would make more sense financially, even with federal assistance. I already feel unable to have routine testing done (colonoscopy, mammogram) because I would have trouble paying the deductible. After paying the deductible out of my own pocket, plus the increase of \$100 per month, I don't feel that having health insurance is going to do anything other than put me into debt.

Please do not allow them to have this rate increase. Please insist that they save costs in other ways that would benefit the insured rather than penalize them.

I will mention this to everyone I see, and post it on Facebook. It is a crime the way health insurance companies treat their customers.

Sincerely,

[Redacted signature]



BC/BS rate change

[REDACTED] to: premiumrateincreases

06/14/2014 02:14 PM

History:

This message has been replied to.

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 Bluecross Blueshield Proposed Rate Increases

[REDACTED] to: premiumrateincreases

06/14/2014 02:37 PM

Cc: [REDACTED]

To Whom it May Concern,

I am currently individually insured by Excellus Bluecross [REDACTED] m
enrolled in the Silver Standard plan. My HIOS number is [REDACTED].

I am writing to express my strongly negative reaction to the Excellus letter I received today stating their proposal to raise rates by 18.1% in 2015. In March I did the responsible thing and selected the plan that best serviced my medical needs.

I absolutely cannot afford to pay any more than I currently am and the fact that this letter has come out less than two months after the enrollment deadline feels fraudulent.

The reality is that if this rate hike occurs, I will return to being uninsured and take the tax penalty.

Isn't this what we are trying to avoid as a state and as a country?!?!

Thank you for your serious consideration regarding this matter.

Sincerely,
[REDACTED]



Health Insurance Rate Increase

[REDACTED] to: Premiumrateincreases

06/14/2014 03:14 PM

I was advised today by Excellus Blue Cross Blue Shield That they plan to increase rates by 17% next year. This is excessive and defeats the purpose of the ACA.. We have a minimal number of health insurance providers in [REDACTED] County...

My plan is an EOP and I have individual coverage.

My HIOS ID number is [REDACTED]

17% is excessive and based on the amount of money that I earn annually I will have to have to ask for a tax credit.

Is that what you want: to allow the insurance companies to bleed the individuals in NY State as well as the state to the point where this state is unaffordable.

I hope you will consider this complaint seriously.

Sincerely,

[REDACTED]



Excellus BlueCrossBlueShield proposed rate increase

to: premiumrateincreases

06/14/2014 03:43 PM

Name of insurer Excellus BlueCross BlueShield
Plan Name Bronze Standard
Coverage Individual
HIOS Identification number 7 [REDACTED]

I received a letter from my health insurance carrier Excellus Blue Cross Blue Shield stating that they are asking for a rate increase of 19.6%. My family works hard to maintain our health and we are in good health. This type of increase is out of control my deductible is not going to change which I do not even come close to getting to. On my plan this is going to add about \$1200.00 to my health costs! This is not fair. Having to have healthcare is one thing but it should be affordable and going to almost \$600.00 per month plus the deductible is just not right. I do not use any of the financial assistance because there are others that can use it and should be there for them. I do not believe that anyone should be allowed to raise there prices by almost 20% in one year. If they did a poor job creating there costs then so be it they have to make their own adjustments and ask for a cost of living type of increase not lets recover the whole loss at once. I do not mind the deductible that I have for the price that I am paying but them raising the price is just out of control. One thing this will do is cause more people to ask for financial assistance and cost the New York State taxpayers more which again is me, so if you allow them to get the increase I will pay more in premiums still have the same deductible and my taxes money paid will go to more people which will probably raise my taxes is some way.

Thank you for your time reading this,

[REDACTED]



proposed rate increase

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

06/14/2014 06:28 PM

Hi- I just received a letter today from my health care insurer that they will be raising my insurance premium rate by EIGHTEEN percent in 2015 if the rate request is approved.

This is outrageous and I am sending this email as a protest, don't know if any human being even reads this or if it does any good whatsoever but I am formerly registering my upset and disgust at the greed and injustice of this.

I registered through the NY State of Health last year after a VERY difficult period of being on unemployment after losing my job and was extremely relieved that the rates offered me were 'high' in my opinion, but do-able for me.

In one year's time, this company feels the need to increase my premium by almost 20 percent- is this some kind of bad joke? Is there a limit to how much money and profits these companies demand from consumers? Please- enough is enough- please do NOT approve this increase.

my insurer is Excellus BlueCross BlueShield. My plan is the Silver Standard plan, individual coverage. My HIOS identification # is ██████████.

Incidentally, I was so thrilled when I first signed up for this insurance because it included prescription medication coverage, which I had been without for over a year and a half. I have never needed prescription medication ONCE in my 45 years of life until last year, and this insurance company DENIED coverage to an eye drop I needed [which without it, I would need to go to the emergency room due to severe problems]. Despite 3 urgent faxes from my doctor to BlueCross Blue Shield explaining that this medication is URGENT for me, and that the 'generic' version of this drug is ineffective for me, they continued to deny me coverage for anything but the 'generic' drug even though my doctor explained several times that it was a medical necessity. The reason for this [I am sure] is because the medication happens to be very expensive- \$300 per bottle. So- this company has already failed me, in my opinion.

WHy am I about to pay 20% more for the priveledge of being ripped off even further? What am I even paying for now?

Please help and deny this rate increase-
thank you-

██████████



Excellus BCBS proposed rate increase

to: premiumrateincreases

06/15/2014 11:49 AM

Insurer: Excellus BCBS
Plan Name: Platinum Standard
Individual Marketplace Coverage
HIOS ID #: [REDACTED]

To Whom It May Concern:

I am writing to voice my strongest opposition to the proposed 16.8% rate increase to the above referenced insurance plan. I have no doubt that this increase is excessive and unwarranted. I am both a subscriber and provider of Excellus. As a physician, I have nothing but decreases in revenue from Excellus over the past years all the while suffering drastic increases in my rate for my family coverage.

Prior to the ACA, I paid just over \$800 per month for family coverage. After being notified that my plan was being cancelled for being ACA noncompliant last year, I saw my premiums jump to \$1440 per month. Now Excellus proposes to increase that premium by 16.8% The result would be a premium of \$1635 per month--over double what I was paying just a year ago. This is unacceptable and I urge your department to refuse this rate increase request.

Sincerely,

[REDACTED]



premium rate increases

[REDACTED] to: premiumrateincreases

06/15/2014 05:21 PM

My name is: [REDACTED]
insurer: Excellus BlueCross Blue Shield
plan: [REDACTED]
have individual coverage
HIOS id: [REDACTED]

Comments on proposed rate increase:

Here we go again. Just when I thought that implementation of ACA was going to save me money on my premiums, Excellus Blue Cross is proposing an outrageous increase of 19.2%!!! In a few years the premium will be way up to where it was before the so-called ACA insurance reform. I was under the illusion that ACA and NY Dept. of Health had a program to help people with individual coverage. Please, please, please do not allow them to implement their proposed, extreme increase at 19.2%. Thank you.

[REDACTED]



Comments on Excellus Blue Cross Blue Shield proposed premium rate increase (19.8%)

██████████ to: premiumrateincreases

06/16/2014 11:25 AM

To whom it may concern,

I am an Excellus BCBS individual Gold plan member with an HOIS identification number of ██████████. I was recently informed by letter that Excellus is requesting a 19.8% premium increase for 2016. I would like to register a complaint about the amount of this premium, as I feel it is excessive and is being instituted without any available alternative providers, and would result in a financial hardship to the point that I would have to choose a lower quality plan in order to maintain any insurance whatsoever.

Unfortunately, Excellus is the only option we have in Upstate NY for insurance providers that works with our local hospital system. If there were additional options to choose from the price hike might be mitigated as we would have a selection of providers competing with each other to provide the best service at the best price - however, this is not the case. Until more providers exist to cover local Upstate NY families and individuals, I do not feel that a nearly 20% premium increase from one year to the next is justifiable on the part of Excellus.

thank you for your time,

██████████



Excellus BCBS 20.4% rate increase....!??

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

06/16/2014 02:19 PM

To Whom it May Concern:

I am writing to you, overwhelmed. I am a 24 hour caregiver to my husband. I now have a part-time business and just recently purchased health insurance through Excellus. I had healthcare through a local hospital but had to give up that job to care for my husband, leaving me self-employed part-time.

I just received a letter today from Excellus stating that they plan to propose to your office a 20.4% rate increase! That would raise my current \$451. individual premium by nearly \$100. per month. I am already maxed monthly by my current premium. With my husband's premium through United Healthcare, we pay a combined total of over \$1000. per month for just the two of us! This is a burden on the middle-class that is having a host of negative effects, including people choosing to "take their chances" without healthcare so they can just afford to support their families.

Please, I beg of you, do not allow this exorbitant rate hike! I already know the reasons that are being given by Excellus. Unfortunately, I also know how much money Excellus CEO's make, as well. It is inequity, and a grave injustice to the people they deign to "serve." If this rate change is approved as stated, I will be considering my other options.

Thank-you for your time...

[REDACTED]
Insurance: Excellus BlueCross BlueShield
EPO plan, Individual coverage
HIOS ID # [REDACTED]



Excellus BCBS proposed rate increase comment

to: premiumrateincreases

06/16/2014 03:30 PM

I tried to fill out online-but Excellus BCBS was not an option in the pull down window.

We have the Gold Standard Plan.

We have individual coverage

HIOS: [REDACTED]

I am writing because I am OUTRAGED at Excellus BCBS's request for a 19.8% rate increase!
OUTRAGED!!!!

Because of Obamacare, my husband was finally able to take the job he wanted with a company too small to offer insurance for their employees. We were so pleased to be able to get insurance through the NY Marketplace website—it was easy and reasonable.

Now, if this ridiculous 19.8% rate increase happens, my family and I will either have to go with less coverage, no coverage, or, if possible, my husband will have to try to get his old job back.

Excellus should not be allowed to pull a Bait and Switch on the people of New York!

I don't think this HUGE rate increase is what the "AFFORDABLE Care Act" had in mind.

Excellus BCBS claims that "rising medical costs" motivate this request. Yet last year this non-profit made a PROFIT of \$53 MILLION dollars. What? Yes--\$53,000,000!!!! PROFIT!!!

Excellus BCBS has \$1.4 billion in reserves, up from \$1.28 billion at the end of 2012. Excellus has nearly twice as much in "rainy-day" reserves than the state requires of them. And they offered a retirement package to their departing CEO last year of \$12.8 Million!!!

And yet they want more money from my middle-class, cash-strapped, squeezed from all sides by NY state and Federal taxes, student loans and the shrinking job market family????

I feel preyed upon, duped, jilted, and generally sickened by their proposal for a nearly 20% rate increase.

Is it just impossible to live simply and cheaply as a family in America today???? Will only the stupid 1% survive??

BOO on you Excellus—you are anti-family, anti-American, anti-middle class, anti-democratic, and anti-health!!

BOOOOOOOOO!!!!!!!

And BOO on you DFS if you allow this to happen to us!!



Excellus rate increases

[REDACTED] to: premiumrateincreases

06/16/2014 03:57 PM

To Whom it May Concern,

Regarding: Excellus Blue Cross Blue Shield
Excellus Gold Select

[REDACTED]

I find it appalling that Excellus is seeking to raise rates over 19% for the 2015 calendar year. While costs for the elderly may be rising, we are not elderly. We also do not visit doctors for minor issues. I have paid over \$5400 in premiums this year and have had very little paid by Excellus as I have not even met my family deductibles. I would have been far better off paying cash.

I also find it absurd that Excellus states they are a non profit. Take a look at all the high salaries and bonuses paid to executives at the company that are listed annually in our local paper. These workers are not earning non-profit salaries. Just another way for the healthcare industry to siphon from those who pay their salaries. I also am angry if the state and our elected officials allow this. There is a swaying of public sentiment now across the country and those who allow these absurd things to happen will be held accountable when the next election cycle comes.

I wish I could say appreciatively, but frustratingly yours,

[REDACTED]



Please Do Not Approve !!!

to: premiumrateincreases@dfs.ny.gov

06/16/2014 05:32 PM

[REDACTED]
[REDACTED]
[REDACTED] [REDACTED]
[REDACTED]

Insurer: Excellus BlueCross BlueShield

Plan ID: [REDACTED]

Coverage: Individual

HIOS ID: [REDACTED]

Please do not approve the requested rate increase of 19.2% initiated by:
Excellus BlueCross BlueShield.

My monthly premium almost doubled when I converted to the New York State Exchange. This hefty increase has already greatly affected my disability income budget. To accommodate another rate increase of 19.2% is not within my budget.

So many other participants are on very real, fixed incomes like me. Many have dealt with the same rate increases over the past year. The need to respect me and those others on fixed incomes is greatly ignored by this 19.2% rate increase.

Please remember your responsibility to us and DO NOT APPROVE THIS 19.2% RATE INCREASE!

Please do not hesitate to contact me if you have any questions or need any additional information.

Very, Very Sincerely,

[REDACTED]



comment on proposed 22% rate increase

██████████ to: premiumrateincreases, ██████████

06/17/2014 08:17 AM

My health insurance plan is through Excellus BlueCross BlueShield, a Bronze Select plan for individual coverage. My HIOS # is ██████████. I received a notice yeaterday, dated June 13th, 2014, of a proposed rate increase of 22.2%. I selected my current plan in order to comply with the law. It was the only plan with a monthly premium I can afford to pay. I CANNOT afford to pay more – certainly not 22.2% more, which more than cancels out the modest reduction I was allowed through Obamacare. The plan is utterly useless to me, in terms of health maintenance or preventive care, as it comes with a yearly deductible in excess of \$6,000. In effect, this is a plan I will never use until I am too sick for it to make much difference in the outcome. Prior to obtaining this plan I was without health insurance since 2001 and did my best to live a healthy life without medical care; I am prepared to do so again. If this rate increase is approved, I will have no option but to cancel the plan and pay the penalty on my income tax. President Obama, Gov. Cuomo and Blue Cross Blue Shield should be ashamed of themselves for perpetrating this hoax and calling it health care reform. – ██████████



Pending Excellus 19.3% increase

██████ to: premiumrateincreases

06/17/2014 10:20 AM

I am writing this after receiving notification by Excellus of the pending 19.3% increase in the rates for 2015. We had thought that the ACA was suppose to curtail the wild rise in rates we have all experienced in the cost of premiums over the past few years in the private sector, only to receive this obscene rate notification increase in our individual coverage. My wife and I have operated a small business that carried small business insurance coverage till last year when changes to it last year made it unaffordable, and we switched to the exchange coverage for her and I. The business is winding down, and like many people paying for health insurance out of pocket, this has all ready affected us greatly. We hope that DFS will take into account the needs of the individuals of this state over the profits of the insurance companies and will greatly reduce, or deny this increase. There has been no added competition from what we can see that would cause the insurance companies to think twice about requesting such increases. We hope that the DFS will stand with the people of NYS against these excessive increases. We have a Excellus EPO plan, HIOS ID# ██████████ for individuals and even with the help of a subsidy due to income, we will find it impossible to continue with our current coverage due to such increases. My wife and I like many seniors approaching retirement need affordable coverage, and this increase will hurt us greatly. We hope many others are voicing their opposition to these increases, and we hope the DFS hears us, and does the right thing.

Thank you,

████████████████████



[REDACTED]

to: premiumrateincreases

06/17/2014 11:08 AM

Name of insurer: Excellus BlueCross BlueShiled
Bronze Standard
Individual Coverage
HIOS identification number: [REDACTED]

I urge you to reject this ridiculously high premium increase

The proposed increase on Bronze is another example of insurance companies putting the screws on those least able to afford it. The Bronze plan proposed rate hike is higher by percentage than any other plan.

The proposed increase factors in supposed losses in previous years. This past should have zero bearing on the present and future.

The proposed increase is far beyond the rate of inflation

The proposed increase is far beyond the rate of health services inflation

The proposed increase has been proposed far too early for Excellus to know their real costs in 2014.

For all these reasons and more I urge you to reject this onerous rate increase

[REDACTED]



Proposed premium rate change

[REDACTED] to: premiumrateincreases

06/17/2014 11:45 AM

Please respond to [REDACTED]

I am writing to voice my concerns about the proposed increase in our health insurance rate. 19% for me would be an additional \$245 per month!! No one could. With the increase in groceries, gas, utility rates I couldn't absorb this. With Obama care we are required to carry health insurance but now to increase the rates a year later after they must have seen an increase in enrollment is just ludicrous. When the new rates come out for the year on the health exchange I will surely shop for better rates outside of Excellus if the increase goes through. I will have no choice.

[REDACTED]

Excellus

Platinum Standard

Individual coverage from the exchange

7 [REDACTED]



Health insurance Rate Increases

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

06/17/2014 12:04 PM

Please respond to [REDACTED]

To Who It May Concern,

Re: Excellus Blue Cross Blue Shield

Plan EPO HDHP Individual family coverage

HIOS # [REDACTED]

I have been notified by the above insurance company about a proposed 20% insurance rate increase for 2015. I find this amount to be an absurd increase and certainly detrimental to one wanting to obtain insurance coverage. As a small business owner in NYS, this kind of increase is damaging to business success.

I strongly oppose any such increase, being happy to settle for a more moderate inflationary increase each year. Please note my opposition in your deliberations about such an increase.

Sincerely,

[REDACTED]



comments on proposed 18.1% premium rate increase by Excellus BlueCross BlueShield

██████████ to: premiumrateincreases

06/17/2014 12:31 PM

June 17, 2014

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

RE: Health Insurance Premium Rate Proposed Increase

My insurer Excellus Blue Cross Blue Shield
My Plan: Silver Standard
Individual Coverage (Self)
HIOS ID # ██████████

To whom it may concern:

I am writing to request that you deny Excellus BlueCross Blue Shield a rate hike premium of 18.1% for year 2015.

I understand that the Affordable Health Care Act, was made to keep such severe hikes at bay. While there are expenses and cost of living adjustments, there is no justification for such a large hike. We are still in a recession, and while I understand the insurance company's claim for a rate hike increase- it is hard to square when they pull in such large profits.

Medical costs need to be streamlined.

I am grateful that with my income, my premium is affordable. I worry that the hikes will go up every year. I ask that New York State, consider a cost of living adjustment more in line with current trends.

For individuals who must pay for their own plans, 18.1% is just too large of a request.

I thank you for your time.

Sincerely,

██████████
██████████
██████████



Rate increase

[REDACTED] to: premiumrateincreases

06/18/2014 02:08 PM

Dear NYSDFS, This proposed premium increase if adopted, will price us out of business. The Obamacare rules left me with a non-compliant insurance policy. We lost our company insurance policy because of lower than 50% participation with employees. My wife and I went on a self pay policy for 2014 @ \$1,248.00 month. If this proposed rate is approved it adds an additional \$240.00 per month, for a monthly total of \$1,488.00. This is outrageous. The media stated that the second year rates for Obamacare would increase 20 percent and that looks to be correct.

The medical expenses that have been predicted to continually skyrocket out of control have put our health system out of reach for many New Yorkers; many people make too much money to get any assistance but yet can't afford the current or future policy costs.

This is a serious problem that needs the immediate attention of all our elected officials. This system of the working minority paying most of the funding for the now Obamacare expanded health care system, leaving the few to pay for the many does not work!!!! We simply can't squeeze any more money out of our personal budget, with all the other increases in 2014 we are coming up short. We also have a 82 year old mother that we are having to subsidize because she is try to live on \$575.00 a month, we are also helping pay most of her bills as well.

[REDACTED]

Excellus BlueCross BlueShield

Platinum Standard health plan

Individual Coverage

HIOS ID # [REDACTED]



Prior Approval Submission

To: PremiumRateIncreases

06/23/2014 12:12 PM

Excellus Health Plan, Inc.

individual

healthyny

[REDACTED]

This insurance is hardly affordable as it is. I can't imagine myself being able to afford it if there is any kind of increase to the premium, let alone over 20%!!! It seems to be beyond criminal that I pay 160/month for an insurance that doesn't even cover my basic medical supplies. My last script for insulin was going to cost me \$580 out of pocket. Please do not agree to allow them to increase their rates...this is entirely profit motivated and is not in the best interest of the people who they insure. Sincerely, [REDACTED]



Prior Approval Submission

To: PremiumRateIncreases

06/23/2014 07:09 PM

Excellus Health Plan, Inc.

individual

epo

[REDACTED]

I understand that the new health insurance rules create some uncertainty for insurers and small adjustments would be reasonable. However, the Excellus request for a whopping 21.8% increase feels like bait and switch. I might have opted for a different plan if I had known that less than one year after enrolling my premium would increase by more than \$70 a month. I am already enrolled in one of the least expensive options, and I earn just slightly over the cap for subsidy eligibility, so I pay full price. Rate increases that are far above the rate of inflation will quickly price me out of coverage entirely. And I haven't seen any suggestion that the eligibility cap would rise along with premium increases. If the intent of the new insurance options was to make coverage universally affordable, this rate increase request is heading steeply in the wrong direction and should be denied or modified.



premium rate increase

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

06/24/2014 12:06 PM

Name of insurer: Excellus BlueCross Blue Shield

Name of plan: Bronze standard

Individual coverage: self only

HIOS Id #: [REDACTED]

I received notice of a proposed 21.6% percentage change to my premium and want to **protest!** My monthly premium was \$179.97 which went to \$373.18 as of January 1? This was a ridiculous hike and is price gouging and they want more!!!!!!!!!!!!!! I have paid for insurance for over a year and have not had to utilize my health insurance like many. The excuse of rising medical costs and an aging population was factored into the current rates! A rate adjustment of 21.6% is outrageous and inappropriate for the consumer. **I thought price gouging was ILLEGAL!!!!!!!!!!!!!!**



Prior Approval Submission

[Redacted]

06/24/2014 12:39 PM

To: PremiumRateIncreases

Excellus Health Plan, Inc.

individual

epo

[Redacted]

We recently received notice that Excellus has requested a rate increase of 19.8% to become effective in 2015. Our current monthly out-of-pocket premium to Excellus is \$1,048 (\$12,576 annually). Along with the co-pays we are seeing, health care is becoming an impossible economic burden for us and many other families. A 20% increase to an already high cost would add another \$2,500 to our annual premium cost. This increase request seems excessively high especially when compared to average salary or fixed income increases over the past few years. We urge you to consider this as you review this request. Thank you.



Prior Approval Submission

[REDACTED]
To: PremiumRateIncreases

06/24/2014 06:57 PM

Excellus Health Plan, Inc.

individual

hmo

[REDACTED]

I am disappointed to see such a tremendous rate increase proposed by Excellus after seeing the huge salaries earned by their executives. The rational is insufficient, pointing to only rising medical costs and an aging population. I request the rate increase be denied.



Re: Re: Rate Change

[Redacted]

to: PremiumRateIncreases

06/25/2014 09:06 AM

Excellus SimplyBlue Plus Gold 5 is the name of the Health Plan Insurer. I am also wondering when this rate change might come into affect. Will it be the renewal date which is May 1st. 2015 for myself and my employees.

[Redacted]

[Redacted]

I am wondering how this proposed rate change will affect myself and my employees. HIOS ID is [REDACTED] SimplyBlue Plus PPO Copay.

By what percentage is the rate changing?

Thank you,

[REDACTED]



Proposed rate increase

██████████ to: premiumrateincreases

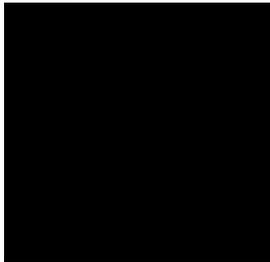
06/25/2014 11:02 AM

I have individual coverage through Excellus BlueCross BlueShield
My plan is a bronze standard, my HIOS # is ██████████

I received notice of a proposed 19.5% rate increase, I am writing to oppose this.

In the effort to manage my healthcare expenses, I continue to opt for less and less coverage each year. I have had a high deductible policy for 5 years now, and have paid virtually all of my own healthcare expenses, as I have never reached the deductible. Even if I reach the deductible, I am still responsible for 50% of the expense up to the out of pocket maximum, which is quite significant. I feel that I am self-insuring as are most others on this plan. I have seen rate increases of nearly 20% in previous years, have now seen enough that I feel I must comment.

The amount I pay in versus what benefits are paid to me, is far higher than it would be were I in a "silver" or "gold" plan. I believe that a portion of my rates are subsidizing payments to subscribers with lower deductibles and copayment plans. I do not believe there can be justification for a 20% rate increase on this policy.





Prior Approval Submission

To: PremiumRateIncreases

06/25/2014 12:08 PM

Excellus Health Plan, Inc.

individual

hmo

[REDACTED]

I have been notified by BlueCross BlueSheild that they are applying for a 17% increase in my insurance. 17%! My doctors etc accept my insurance but only the major insurance companies are mentioned. I am concerned about the proposed rate hike. May not be able to afford it. I have a high end prescription and if I take the generic my doctor may not let me drive. I am not only driving for myself but my elderly mother. [REDACTED] Excellus BlueCross BlueSheild premium standard individual plan HIOS # [REDACTED]



Prior Approval Submission

To: PremiumRateIncreases

06/25/2014 12:25 PM

Excellus Health Plan, Inc.

individual

epo

[REDACTED]

I am writing to protest the proposed Health Insurance rate increase by Excellus BCBS. My plan is for individual coverage Excellus Gold Standard, plan code [REDACTED] Plan EPO. My HIOS identification number is [REDACTED]. I received a letter from Excellus indicating they were applying for a rate increase for my plan monthly premium of 19.7%. I think this change is excessive and contrary to the intent of the Affordable Health care Act. When I lost my job in 2011 my company was paying approximately \$600 a month for a better featured Excellus plan with lower co pays and lower deductibles. When I tried to buy a similar plan from Excellus in 2012 they quoted me \$1300 per month as an Individual. Is it really fair that they should gouge individuals at over twice the rate as Groups? I left Excellus for CDPHP in 2012 for a plan that was slightly less expensive but still cost me over \$13,000 for the year. Being on a fixed income and unable to find employment due to my age I found that I couldn't afford health insurance and still pay all my bills. Then the Affordable Health care Law is enacted. Finally I can get coverage at a fair rate similar to when I was part of a Group when I was employed. My insurance still costs me \$ 557 a month and I still can't afford a satisfactory life style as I fall just over the income limit that allows for subsidized health care. Now after one year Excellus wants to start the climb back to unaffordable rates for Individual coverage. Why does an individual have to pay at rates higher than Excellus provides Groups? We are less capable of the high cost. This increase will cause me to make a choice of dropping health care coverage completely or leaving NYS for a state with lower taxes and health care costs. I urge you to say no to the Excellus plan to raise Individual coverage rates of my plan and other similar plans.



Prior Approval Submission

[Redacted]

06/25/2014 12:29 PM

To: PremiumRateIncreases

Excellus Health Plan, Inc.

individual

epo

[Redacted]

I am writing in regard to the request to you by Excellus BlueCross Blue Shield for a rate increase of possibly 21.4%. I have just received notice of this possibility. I find it outrageous that they would expect such a huge increase to be acceptable and I would hope you would in fact, turn them down. For the first time in 8 years I was able to find a policy that I could actually manage on my present budget and unfortunately because of where I live I was Very restricted in my choices. This is after just recently finishing paying off 2 hospital bills that equaled somewhere close to \$42,000. It has taken me a very long time to do so and if this increase happens I will drop coverage and I will once again be without Health coverage. It would seem that even with the ACA nothing has changed. Big corporations rule the world and rape and pillage the average American. I hope that the right decision is made in this situation but I'm afraid that will not be the case. Sincerely, [Redacted]

[Redacted]



Prior Approval Submission

[REDACTED]

06/25/2014 03:31 PM

To: PremiumRateIncreases

Excellus Health Plan, Inc.

individual

epo

[REDACTED]

I feel that the proposed 19.7% rate increase for 2015 is excessive. I live in a rural area, where we have very limited options when trying to obtain health insurance. Yet, in rural areas just to the west, less than 50 miles away, individual rates are only going up by an average of 5.3% according to the Buffalo News. I am currently paying over \$600/month for coverage, and asking individuals such as myself to pay close to \$800/month for health insurance is excessive, and does NOT align with one of the key features of the President's Affordable Healthcare Act (all Americans have access to affordable healthcare). Most of New York State is avoiding these sharp increases in premiums. So why is central NY being hit so hard? Medical costs must be comparable to the other regions. Forcing these rates on individuals and groups will likely put more burden on the taxpayers, since it seems likely most will not be able to afford these premiums, drop their coverage, and have no health coverage when they seek healthcare without insurance. Who is it that pays in the end??? Please disapprove the 19.7% proposed rate hike. There must be another solution between the state and health insurers (in my case, Excellus BlueCross BlueShield). Thank you for your time and consideration [REDACTED]



Prior Approval Submission

To: PremiumRateIncreases

06/25/2014 07:17 PM

Excellus Health Plan, Inc.

individual

epo

[REDACTED]

I have been very happy w/ this insurance overall, and I understand that costs of most things tend to rise. But a 20% rate hike in a year seems excessive, especially since NYS enrollment has been higher than most states, and presumably the insurer has signed up many new customers. Greed or need? I suspect greed.



Prior Approval Submission

To: PremiumRateIncreases

06/25/2014 11:13 PM

Excellus Health Plan, Inc.
individual
epo

[REDACTED]

I would like to say how insane it would be to allow a 19.3 percent increase to be allowed I've dealt with Excellus for 9 years now and I watched my premium go from 765.00 to 1800.00 for my wife and I in just 8 years I was so relieved to find a good plan for 1214.00 through the exchange even that puts a tremendous strain on me financially now here they go again with the insane increases they did to me before. If they get their way there is no way I'll be able to afford good insurance for my wife and I, for another 6 years until I turn 65 and can get Medicare. And the way Excellus is going a supplemental plan will be a 1,000.00 or more by the time I get there. They raised my premium anywhere from 150.00 to 250.00 a month every year no one can afford this. If they need to keep costs down let them get rid of all the overpaid executives they have, take a look at how many make 500,000.00 to 2 million dollars a year it's

shameful. They have
members on there board of
directors that only meet 3
times a year that are making
70,000.00 a year. tell them to
cut there own fat first before
they cut into the skin and
bones ribs of us
consumers. Please don't let
them price me out of
insurance again. Thank You





Univera Proposed Rate Increase

[REDACTED] to: premiumrateincreases
Please respond to [REDACTED]

06/16/2014 02:26 PM

RE: Insurer - Univera Healthcare
Plan Name - Silver Standard
Individual
HIOS ID # [REDACTED]-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

[REDACTED]



2015 rate increases

to: premiumrateincreases@dfs.ny.gov

06/17/2014 07:48 AM

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:

I have small group coverage

My HIOS id# is: 00





Premium Rate Increase complaint

[REDACTED] to: premiumrateincreases, [REDACTED]
[REDACTED]

06/17/2014 01:55 PM

Stop the bleeding, please!

[REDACTED]



Univera Healthcare requested rate increase

to: premiumrateincreases

06/19/2014 08:27 AM

Univera Healthcare
Bronze Standard
Individual coverage
HIOS# [REDACTED]-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]



comment on proposed rate increase of 16.9% for Univera

to: premiumrateincreases@dfs.ny.gov

06/20/2014 06:11 AM

Cc:

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 [REDACTED]-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]

[REDACTED]



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,

A black rectangular redaction box covering the signature area.



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.



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]



BC/BS Rate Increase Request

to: premiumrateincreases

06/16/2014 04:18 PM

Cc: [REDACTED]

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 [REDACTED]

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 [REDACTED]

[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]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/16/2014 11:24 PM

[REDACTED]

individual

epo

[REDACTED]

My insurance is with Excellus BlueCross Blue Shield...not listed in the dropdown above, but had to fill in with something in order to submit. Excellus BCBS's proposal for a 19.3% increase citing rising medical costs and aging population is not only exorbitant !...but also old school rationalization. Their efforts would be better served with more effective and efficient oversight of medical costs of unnecessary testing, procedures, and prescriptions ordered. The consumer should not have to bear the brunt of the insurance companies not playing their best role in containing the rampant and unnecessary costs to drive profits in the medical industry. And as far as an aging population being cited as reason for increased medical cost, I along with others like me are particularly incensed to think insurance companies will get away with using this as an excuse. Many of us engage in healthy life-style choices and preventative care measures, which record will show, our medical costs in and to the system, have been minimal. I am grateful for my good health. That being said, that as a consumer, I should have to bear the cost of premium increases because of ineffective and inefficient oversight on the part of insurance companies and some in the medical profession, makes me sick to my stomach! Please do not put this on the consumer. Please do not authorize such increases for the reasons said they are needed!



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 [REDACTED]

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: ██████████

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.

██████████



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,





Excellus Proposed Premium Rate Change .

[REDACTED] 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.

[REDACTED]



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 I can be reached at [REDACTED] and what my new

rate will be? I can be reached at [REDACTED]. Thank you so

much!!

[REDACTED]



Excellus Proposed Rate Increases for 2015

to: premiumrateincreases

06/17/2014 08:01 PM

Re: Excellus BlueCross BlueShield

Plan: Silver Standard

I have individual coverage

HIOS id # is [REDACTED]

Hello,

Today I received from Excellus written notice of the proposed rate increase of 20.3%, which is an increase of over \$525 per year to this retired, widowed person.

Please take retirees into consideration when deliberating the increase; 20.3% is an obscene increase. There are many who will have to choose between decent living conditions and medical insurance. Please deny the request.

Thank you for your time.

Sincerely,

[REDACTED]



Re: BC/BS rate change

to: PremiumRateIncreases

06/17/2014 08:52 PM

As requested:

Excellus Blue Cross Blue Shield

[REDACTED]

If you need anything further, let me know.

[REDACTED]

On Tue, Jun 17, 2014 at 2:16 PM, <PremiumRateIncreases@dfs.ny.gov> wrote:

Dear [REDACTED]

This is in reference to your inquiry below. Your inquiry does not provide detailed information regarding the name of the insurance company. Please provide such information. Thank you.

[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]



[REDACTED]

individual
healthyny

[REDACTED]

I have been notified that Excellus Blue Cross Blue Shield is asking for an unconscionable rate increase of 20.3%. I do not understand how they can justify such a rate change. The rate of inflation is 2% the consumer price index hasn't hardly moved in a year...how are their costs rising so dramatically when noone else's are? If they are allowed to raise their rates so high all at once many will once again be priced out and unable to afford insurance. And yes they could possibly take advantage of HealthyNY benefits as I have, but then you just shift the burden to taxpayers, of which I am one. Please do not allow the insurance companies to take such a huge rate increase - It's time to start controlling costs not allowing them to keep rising out of sight. Thank you. PS: I could not choose the correct company on line one of this comment section.



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]



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"!!!!!!!!!!!!!!!!!!!!



Excellus BC/BS Silver Select Plan; HIOS ID# [REDACTED]; Individual coverage

[REDACTED] to: premiumrateincreases

06/18/2014 11:43 AM

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]



Proposed Health Insurance Rate Increases : Excellus

[REDACTED] 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!

[REDACTED] 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.





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]



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]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/18/2014 12:32 PM

[REDACTED]

individual

ppo

[REDACTED]

I rec'd notification from
Excellus
BlueCrossBlueShield re
rate increase not on your
website. It appears that
they are attempting to have
across the board rate
increase on all plans. I
have high deductible plan.
It does not seem logical
that these plan types
should incur the same rate
increases as gold plans. i
am paying premiums but
will most probably have
very little claim activity.



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.

████████████████████



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]



Re: Notice of Proposed Premium Rate Change

██████████ to: premiumrateincreases

06/18/2014 06:42 PM

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,

██████████



Excellus BCBS rate increase proposal

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

06/18/2014 07:50 PM

████████████████████

Excellus BCBS
Individual Coverage
Select Silver Plan

Dear Sirs,

I am writing with barely manageable outrage over the proposed rate increase of 18.1% for my health coverage next year. In the past year, I have had my previous plan cancelled, my current plan covers less and costs twice as much, and now I am expected to endure an 18% increase after the first year of so-called "affordable care?" While Excellus explains about the rising costs of care, we were all told that the ACA was supposed to help control those costs. While I see my coverage decreasing and premiums increasing, I also see no decrease in the mega-profits of private insurance companies, nor any decrease in the outrageous pay and bonuses for their executives. I personally know many people who were previously covered, and lost their care as a direct result of the ACA. If BCBS is allowed to immediately impose double-digit rate increases, I will soon be among those who can no longer afford care. Please prevent this very real and very irresponsible rate increase from taking place.

Sincerely,

████████████████████



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

[REDACTED]

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]



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 ██████████



HIOS ID



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.





propose rate increase from Excellus

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

06/19/2014 11:11 AM

I just received the attached from Excellus. I am a small business owner and like many small business owners managing costs is a high priority. One area that seems to be out of sync with the rest of the economy is health care costs. The requested 16% increase is outrageous especially since we experienced a similar increase just last year! They mention in the letter that medical costs are rising, an aging population and other factors are contributing to the need for this increase. I say hogwash! The bulbous executive salaries of this not for profit needs to be brought under control before they ask for more money. Further, all facets of the health care industry must be examined to find the source of this out of control spiral. Then and only then can we stop these increases from being requested. Doctors, hospitals, pharma, and all the constituencies need to be brought into a room to face the music of an outraged public on this matter. This is like the Ebola virus and we need to find the source so we can eradicate the disease.

But let's start here and deny the increase and have Excellus figure out how they can operate in a more efficient manner. Maybe they should exert pressure on the reasons why their costs are going up instead of just looking to the public to make their pain go away.

Cordially,

██████████



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.



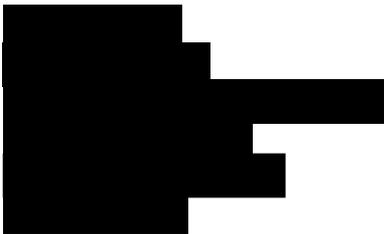
Excellus rate increase

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]

[REDACTED]



Excelsus BlueCross BlueShield Small Group Plan SimplyBlue Plus HDHP /HSA

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

06/19/2014 04:02 PM

HIOS id number [REDACTED]

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]



**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

[REDACTED]

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.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/19/2014 09:09 PM

Excellus Health Plan, Inc.

individual

epo

[REDACTED]

I forfeited my enrollment in an excellent federal Excellus health plan to take advantage of an Affordable Care Act-mandated Excellus NY State health plan option that provided similar coverage at a substantial monthly savings. NOW Excellus is proposing to increase my premium by 19.7 percent---outrageous in light of the fact that any cost of living increase I receive may be only around 1.3 percent---if that. I would argue that it is NOT the case that the proposed Excellus "increases are justified and not excessive." Indeed, they seem extraordinarily excessive and, for some, a cruel circumstance, in light of our willingness to embrace the "AFFORDABLE" Care Act and its seemingly reasonable options. It is my sincere hope that Excellus's request for a 19.7 percent premium increase will be denied.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/19/2014 10:47 PM

Excellus Health Plan, Inc.

individual

epo



I am in shock about the proposed 19.3% increase to my already-expensive health plan. I am a self-employed bookkeeper who is already having difficulty paying the \$607/month expense of my platinum standard plan. I chose this plan as I greatly need this type of health insurance coverage. Even though I'm self-employed I get no benefit of group coverage as I have no employees. Because my income is above the cap for getting any kind of subsidy, I'm paying full price, while others around me who work less, are getting help. I simply can't afford this proposed increase. I'm already at my limit. PLEASE consider the hardship this increase is posing on the hardworking people, like myself, who are not getting subsidized.



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.

[REDACTED]



Please Disapprove Premium Rate Increase for Excellus BlueCross BlueShield

██████████ 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 ██████████.

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.

██████████



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/20/2014 08:07 AM

Excellus Health Plan, Inc.

individual

other



Excellus rapes individuals with their premiums. Somehow they were able to lower their rates in order to be competitive in the "Marketplace", but they were still too high. Then they immediately want to have a 19.1% increase? Instead, why don't you give them a 19.1% decrease as a punishment. They have punished consumers long enough. Let their higher management tighten their belts for a change-our belts won't go any tighter! Please do not allow any increase.



Excellus BC/BS rate increase

[REDACTED]
[REDACTED] to Bob C [REDACTED]

NYS Department of Financial Services, Health Bureau - Premium Rate Adjustments

Excellus has notified us of a request for a 20.4% rate increase for next year.

This issue must fall into one of the following:

'Bait and Switch' or 'Leader' technique of sales representation. Similar to buying a car or a couch this offer of a low introductory offer followed by immediate rate/cost increase has actually been declared illegal in many similar cases. If not illegal at minimum, is highly unethical when applied to promised America's Affordable Health Care Act. Choices were made based on both offer and cost during the initial sign on presentation. 20.4% increase has no reasonable justification during these difficult times.

The second possible explanation for such a ridiculous sudden rate increase would be an egregious original offering made in error by company officers. If this is the case, a large fine should be in store to the company and heads should roll, minimum of firing of the offending officers.

Our family of 2, was forced to join the new Health Care offered after notice of cancellation of our existing policy. We were assured of government assistance in paying for new plans offered. However once we got through the initial application no assistance was granted even though our income fell well within the guide lines. Several phone calls to the assistance number informed us that because one member of the household was eligible for SSI and medicare then the entire income was to be treated as income for the remaining single person and no assistance was to be offered. This proposed increase would amount to an increase in our monthly payments of \$451.55 to \$544.11. Affordable???

If this increase request is granted then Affordable Health Care (NY State of Health) will now quickly become aligned with other similar middle income ripoffs instituted by our government.

Insurer: Excellus BlueCross BlueShield

Plan Name: Silver Standard, Individual coverage

HIOS Number: [REDACTED]

b&b c.



Excellus Health Plan,
Inc.
individual
hmo-pos



an increase of 21.7%
shows a lack of
business acumen not a
truly once in a lifetime
issue. "aging
population, rising
medical costs" have
been part of the
insurance landscape for
multiple years. For the
individual ie small
business people have
been paying for the
mistakes of the
monopoly insurance
companies for too long.
Make a stand. We
already took one for the
team this year with a
20% rate increase along
with a 30% deductible
increase and 25% out of
pocket increase. With
inflation at less than
2%, where is the
insurance companies
"large buying power"
being applied for their
customers. How does
WalMart keep prices
within the rate of
inflation? Because
competition keeps them

in line. Do not let these
insurance companies
remain lazy!



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."



Excellus Proposed Premium Rate Increase for 2015

to: premiumrateincreases
Cc: [redacted]

06/20/2014 10:51 AM

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 signature block]

[redacted line]

[redacted line]

[redacted line]



Notice of Proposed Premium Rate Changes

to: premiumrateincreases

06/20/2014 11:32 AM

Cc: [REDACTED]

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

[REDACTED] 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 02:29 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 02:49 PM

Excellus Health Plan, Inc.
individual
epo



Product Name & HIOS Plan ID: [REDACTED] The proposed 17.5% increase to this plan is a ridiculously high amount and unjustified. The Affordable Health Act (aka ObamaCare) is not that Affordable at all - it has made health insurance more expensive for more people than for those previously uninsured for which it as provide coverage to. People such as me are being forced to pay higher premiums for this upset to the entire health care insurance system.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/20/2014 03:19 PM

Excellus Health Plan, Inc.
individual
epo

[REDACTED]

My Excellus Blue Cross subscriber ID is [REDACTED] exchange ID [REDACTED] Provider has applied for a 19.3% premium increase for 2015. My current premium is currently \$608 monthly, or 36% of my social security monthly income. Social Security's increase this year was less than 2%. I realize that medical expenses have probably increased more than the rate of inflation, however, a 19% increase cannot be justified. "Cutting the fat" out of the industry is an important part of controlling premiums, not just allowing endless rate increases to for people on fixed incomes. Our president pledged AFFORDABLE healthcare for all. I respectfully request you deny such an unreasonable increase and allow an increase to something more in line with inflation. Thank you.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/20/2014 04:52 PM

Excellus Health Plan, Inc.
individual
ppo



I am absolutely in shock at the proposed rate increase of 20.3%! I fully expect this is either, A) a joke, or B) that I will now receive full home-cooked meals and weekly massage, pedicure and spa services at home, included in my new gold-plated bath fixtures. Lastly, if this rate hike goes through, I think I will bag it all and go on Medicaid, or head for the hills, or ask for a job as one of the BCBS executives so I can get on the gravy train. Tell me again what additional services and perks I am getting with this increase? Astonishing! Shame on Excellus!!!



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/20/2014 05:00 PM

Excellus Health Plan, Inc.

individual

other



Excellus is asking for an 18% increase. So, after all of their posturing about the cost savings to be enjoyed with the introduction of the ACA, or as Excellus' own website proclaims, " (the ACA) provides consumer protections and creates marketplaces (exchanges) to assist individuals and families with comparing plans..." the potential rate increase they are requesting shows no evidence of ANY "marketplace." ALL of their competitors are planning on raising prices, too! Where's the "consumer protection?" If they receive this 18% increase, my own partially subsidized premium will approach what I was paying BEFORE the ACA took effect - with fewer benefits and a higher deductible than I paid Excellus in the past as a member of a small group - which legally, can no longer exist under the ACA. They pay their executives handsomely, and without comment. If the ACA is providing "savings," where are they? Certainly not anywhere at Excellus!



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/20/2014 11:24 PM

Excellus Health Plan, Inc.
individual
epo



To Whom It May Concern: I am extremely disappointed and frustrated upon receiving a notice from Excellus BlueCross BlueShield that my premium will be increased by 20.4% once approved by the New York State Department of Financial Services (DFS). I understand that the insurer feels the need to modify rates to cover the rising medical costs. However, it is unfair to put the burden on the policyholders who seldom or never use the health insurance. Ever since I signed up for the health insurance last year, I have been doing everything, such as working out and eating healthy, to maintain good health. My effort pays off in the fact that I have never once used the insurance. Not only is the rate increase a punishment to my effort in maintaining a healthy lifestyle, but a 20.4% increase is a substantial amount especially for people who are earning minimal wages. My current premium is \$451.55. With the advanced premium tax credit, I am paying \$100.55 per month. A 20.4% increase means that I will have to pay an extra \$20 each month. The amount may not mean a lot to some people but it certainly creates a hardship for me who earns less than \$18,000 a year and is constantly struggling to make ends meet. An upward adjustment to the advanced premium tax credit, which may happen when it comes to tax return next year, will be even more disastrous. I therefore plead Excellus BlueCross BlueShield and the DFS to reconsider the rate increase given that I have never taken advantage of the health insurance and am only making minimal income. Thank you for your time and consideration. I look forward to your reply. Sincerely, [REDACTED]

[REDACTED] Name of Insurer: Excellus BlueCross BlueShield Name of Plan:
Excellus BCBS EPO Hybrid (Silver Standard) Coverage: Individual HIOS ID:
[REDACTED] Subscriber ID: [REDACTED]



Excellus Health
Plan, Inc.
individual
ppo



I'm a reasonable person and have nothing against paying my share of premium increases when needed but the idea that my premium needs to increase 17.5 percent in one year is ludicrous. The plain English summary provided at the provider web site gives only generalities about why the rate is going up so much faster than the inflation rate and no specifics. For a lower middle class family such as ours with both spouses transitioning from meaningful employment to trying to find something that pays more than a fraction of previous wages but who can't receive subsidies

because we have not lost everything yet, this is a killer increase and will certainly hurt us financially. The current rates already lead us to make unhealthy decisions. The premiums we pay leave so little left over that we make decisions not to see the doctor when we feel we should because the deductibles are so high we can not afford it. We only hope this does not lead to bigger problems in the future. I would also feel very used and upset if asking for 17.5 percent is just a ploy to actually get a lower amount and make it seem more palatable. Anything over the rate of inflation is unreasonable and I would be against it.



Please Reconsider the Proposed Premium Increase

██████████ to: premiumrateincreases

06/21/2014 12:17 AM

To Whom It May Concern:

I am extremely disappointed and frustrated upon receiving a notice from Excellus BlueCross BlueShield that my premium will be increased by 20.4% once approved by the New York State Department of Financial Services (DFS). I understand that the insurer feels the need to modify rates to cover the rising medical costs. However, it is unfair to put the burden on the policyholders who seldom or never use the health insurance.

Ever since I signed up for the health insurance last year, I have been doing everything, such as working out and eating healthy, to maintain good health. My effort pays off in the fact that I have never once used the insurance. Not only is the rate increase a punishment to my effort in maintaining a healthy lifestyle, but a 20.4% increase is a substantial amount especially for people who are earning minimal wages. My current premium is \$451.55. With the advanced premium tax credit, I am paying \$100.55 per month. A 20.4% increase means that I will have to pay an extra \$20 each month. The amount may not mean a lot to some people but it certainly creates a hardship for me who earns less than \$18,000 a year and is constantly struggling to make ends meet. An upward adjustment to the advanced premium tax credit, which may happen when it comes to tax return next year, will be even more disastrous.

I therefore plead Excellus BlueCross BlueShield and the DFS to reconsider the rate increase given that I have never taken advantage of the health insurance and am only making minimal income.

Thank you for your time and consideration. I look forward to your reply.

Sincerely,

██████████

██████████

██████████████████



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

06/21/2014 09:34 AM

Excellus Health Plan, Inc.
individual
epo

[REDACTED]

I do not make that much money and I cannot believe that they want to raise my rate by 18.1%. I have a hard enough time paying my bills. Before Obama care I paid even less then what I am paying now!! This is ridiculous!! I get up and go to work everyday and I work long hours and I work hard and I have all my life! Then you get these people who can work but don't want to and never have because that is how they were raised for many generations and all of us hard working people pay for their health Insurance. I'm not saying that there is not people who cannot work but the lazy ones out weigh those!! I'm sure you have heard all of this before but I'm sick and tired of paying all of these lazy peoples health Ins. and more. You need to give us middle class people a break, we work hard to try to take care of ourselves and our families. Please do not raise my rate, I would like to eat and have a roof over my head so I can work to pay for those lazy people. Thank you, [REDACTED]



Excelus Rate Increase is Ridiculous

[REDACTED] to: premiumrateincreases

06/21/2014 02:53 PM

Provider: Excellus BlueCrossBlueShield

Plan: EPO HDHP

I have an individual plan, its just me.

HIOS #: [REDACTED]

Please act carefully when considering the proposed rate increase from NY Health insurance providers. I think the costs to be insured as a single person are absolutely ridiculous.

I have spent less than \$300 a year on healthcare on average over the last 10 years. I am 43. However, I have been paying over \$3000 per year for almost that time (7 years) for insurance, and this past year almost \$4000 per year. (NOW they need another \$880 from me a year??) These payments are giving me brain cancer - I could go on 10 (TEN) Carnival cruises a year for the amount I pay on insurance. Instead of relaxing my mind and body, I am stressed and working to make ridiculous payments. I understand that costs are rising, but didn't OBAMA just make it such that more people signed up, so it should be cheaper for everyone? I am already paying more than before Affordable care act. I will probably cancel insurance, and self insure, if these costs go up much more. If I add up all the costs of insurance and subtract what I've spent (I have a \$5000 deductible so the insurance has not paid for a thing yet) - I'd have almost \$25,000 left over, with investing - I could have made quite a bit more than that, and buy that car I want! These insurance companies need to be investigated and audited - there is no reasonable way - that someone should have to pay this much for being healthy, just in case they get hurt or need to go to a hospital. AND I AM ON THE CHEAPEST PLAN I CAN GET - THAT COVERS NOTHING UNDER \$5000.

I'd rather pay insurance for when I need to go on a cruise. TEN a year! Its just gross.

Thanks for your understanding. I'd tell you to say NO to the increase completely - but maybe its REALLY important - like they will have to streamline operations or cut a few salaries if they don't. HA. They must be making millions.

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/21/2014 08:31 PM

Excellus Health Plan, Inc.
individual
epo



My husband and I are farmers and can barely afford the current plan with the financial assistance we receive. A 21.8% increase would force us to have to drop all health insurance. As it stands, we were doing just fine without insurance up until now.



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.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/22/2014 03:56 PM

Excellus Health Plan, Inc.
individual
healthyny



I have Silver Select, HIOS number is [REDACTED]. This insurance costs us enough already. I don't see why Excellus should get more money from either us or the government. Excellus receives enough and the rate and price should stay the same.



Rate increases

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

06/22/2014 06:00 PM

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.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/22/2014 09:46 PM

Excellus Health Plan, Inc.
individual
ppo



Are you kidding me? A rate increase of 19.1%. I guess you lost one customer, don't count on me renewing this policy next year.



2014 Excellus Proposed Rate Increase

to: premiumrateincreases

06/23/2014 09:23 AM

Insurer – Excellus BlueCross BlueShield

Plan – Silver Standard

Coverage – Individual

HIOS ID – [REDACTED]

I am commenting on the Excellus BlueCross Blue Shield proposed rate change for 2015.

Excellus is a non-profit corporation. The information presented on their website only speaks to projected increased costs, some caused by regulation. Those new regulatory increases seem to be 2.2% (based on what I am paying and costs published in 2015+EHP+Narrative+Summary-Sm+Grp+and+Indv+FILED+6+13+14combined-1.pdf).

Anecdotal discussions with physicians in my area regarding the cost of accepting insurances indicate that their cost of service to bill insurance companies adds almost 20% with no benefit (real or perceived) to patients.

Excellus projects a 6.8% increase in medical costs. Consumers depend on insurers to negotiate prices for services with providers. There is presently no reasonable path for a consumer to shop for routine medical services. I challenge anyone in the Department to find the costs for a physical, joint replacement or any other service before you see your provider. For emergency services consumers are at the mercy of providers and insurance companies. With policies requiring customers to pay a percentage of the bill, having an advocate that insures a consistent charge between providers is a necessity.

Hospitals have merged and any potential price competition is negated. The only entity that could affect pricing is an insurance company. They are in the position to understand the different costs of service to ensure the policy holder is being charged responsibly. There is no incentive for Excellus to affect any economy of

medical services if all cost growth is passed on to consumers.

I also do not want to be charged for Excellus' advertising. There is no value to me as a consumer for that advertising.

I am rightfully required to carry health insurance. I should not be held responsible for cost increases considering as a non-profit Excellus has no incentive to reduce costs. Their cost increase should be limited to the cost of living (1.5% 2013) which is significantly lower than the 18% suggested in their application.



comments about rate increase

[Redacted]

to: premiumrateincreases@dfs.ny.gov
ov

06/23/2014 10:24 AM

Please respond to [Redacted]

Insurer: Excellus BlueCross BlueShield
Plan: Bronze Select
Coverage: Individual
HIOS ID #: [Redacted]

I switched to Excellus's Bronze Select at the beginning of 2014 as I could no longer afford to pay 100% of my premium with the Town of Ithaca. (The Town allowed me to continue to carry their insurance after my husband, who was an employee, died.) I was unable to pay the monthly premium of \$743, so I switched to Bronze Select, with a premium of \$328.60. The deductible is high and the coverage not as good, but at least I could afford it.

Now with the proposed increase of 22.2% in 2015, my monthly premium will rise to \$401.55. And I will still have a deductible of \$4,500.

Excellus continues to make record profits while the average citizens pay incredible premium amounts. Please do not allow Excellus's proposed rate increase.

[Redacted]



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,



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/23/2014 11:11 AM

Excellus Health Plan, Inc.

individual

epo

[REDACTED]

I received a letter my insurance wants to increase my rate by 19.7%. I recently retired and am on fixed income. my wife and I just got this insurance, because I lost mine through work.it cost us \$735 a month now. I think that 20% rate increase is excessive and do not think it should be granted. I urge you not to grant this increase. thank you [REDACTED]



[REDACTED]

to: premiumrateincreases

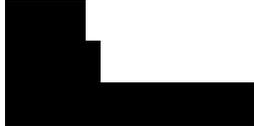
06/23/2014 11:25 AM

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.



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



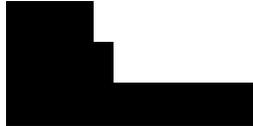
The proposed 16.8% rate increase is too much. Maybe 2% max is justifiable. Do not allow Exellus to pillage from hard working families any more. They can and should reduce cost to make up the difference.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/23/2014 02:55 PM

Excellus Health Plan, Inc.
individual
hmo



I have my health insurance through my work and they take out 65.00 a week. I don't make much and the deductible of it is 1,300.00 a year. so almost everything I end up paying because of that. Now I received a letter from excellus BlueCross Bluesheild that they want to raise my premium up 16.7% if NY State agrees to let them. I won't have enough left out of my check to buy gas to get to work and make my car payment. I thought Obamacare was supposed to be affordable?? This is NOT affordable. Please do not let them raise my premiums any higher. Thank you,





Prior Approval Submission
NYS Department of Financial Services

To: PremiumRateIncreases

06/23/2014 03:16 PM

Excellus Health Plan, Inc.

group

other

[REDACTED]

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.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/23/2014 03:28 PM

Excellus Health Plan, Inc.
individual
epo

[REDACTED]

Six months after signing-up with Excellus under the new "Affordable Care Act", a premium rate increase is looming with no mention that we will receive any additional credits under the ACA, only a premium we have yet to use this service! We saw the same "switch-and-bait" tactic when we first signed up for coverage years ago, with premiums that incrementally increased each year so that our premium had doubled in a decade. We were never reimbursed for any medical costs due to the need to meet the high deductible benefit we did receive in the 10 years we paid into this system was some lower priced medical tests that were "in-network"! If a rate increase is approved, we will be compelled to go back on-line and navigate through the system over again with the expectation that we will have to settle for less if forced to switch plans; furthermore, there are other choices of companies that offer Nationwide Network Coverage outside the major metro areas in the region where we reside. Therefore, we will likely have to stay-put and pay more for a service we rarely use. I NEED homeowner's insurance in case of fire, storm damage, and the like. I NEED automobile insurance in case of an accident, or if the car is damaged by a falling tree. And, at the end of the year, they send a rebate check if there were no accidents or tickets during the year (and they certainly do not raise our rate). I don't need health insurance "in case" I get sick - I need access to good health care services to maintain my health & well-being - WE NEED SINGLE PAYER HEALTH COVERAGE FOR ALL NY STATE RESIDENTS, not insurance provided by a for-profit corporation! Health care is a right for all citizens, not a privilege restricted to only those who have the money to pay for it. And one day, we will have expanded Medicare for the entire nation when enough people get fed-up and vote our compromised and corrupt lawmakers out of Congress; then, the American people will demand a system that is NOT predatory and NOT based on corporate profits, but a more equitable system designed to enhance the health & well-being of the citizenry by offering higher quality care, better access to care, and efficient delivery of care - for less cost! Before raising our rates, Excellus ought to take a close look at the perks paid to their top-tier management rather than squeezing more money from the public. NY State ought to fix our broken health delivery system by providing more primary care doctors so they can spend more time with patients in order to render a diagnosis BEFORE sending the patient to have a vast array of costly medical tests that are then used to determine what ails the patient (the "shotgun approach") . Reward people who do not use the current system (e.g., rebates, lower premium payments). Offer expanded services to support those who use complementary/alternative therapies in order to PREVENT illness & disease (e.g., homeopathy, naturopathy). We are being asked to pay more money for the same lousy service and system that is responsible for our poor performance globally in health care delivery; if other industrialized nations can provide more health care for less cost

[REDACTED]

we can do the same here in the US! We need to study the health care systems being used by the top nations: 1. United Kingdom 2. Switzerland 3. Sweden 4. Australia 5. Germany & Netherlands (tied) and determine what works, and what doesn't here in the U.S. and design a NY State health care system based on the success of others. This is the way to lower health care costs...not by rewarding the insurer with higher

fixing a broken system that every elected official shares responsibility for maintaining by their failure to take meaningful action to change it. Thank you, [REDACTED]



rate increase for excellus bc /bs

to: premiumrateincreases

06/23/2014 04:48 PM

I am writing to protest the proposed rate increase of 16.3% to our Excellus BC/BS health insurance plan. We are small business owners who cannot afford this huge increase to our own and our employee plans. We certainly don't experience a 16.3 % increase in our income from one year to the next and I don't think many people receive that much of a cost of living increase in their paychecks. This is making the cost of doing business (we are farmers) in NY harder and harder and making it nearly impossible for future generations to continue in our farming industry. Please consider this outrageous proposal carefully and how it will negatively impact our small business community. We were told to include certain info when submitting this e-mail to you so here it is:

Excellus Bluecross Blueshield

SimplyBlue Plus plan

Small group coverage

HIOS ID # :

Thank you,

[Redacted signature]



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, no 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,



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/24/2014 01:32 PM

Excellus Health Plan, Inc.
individual
epo



I believe that this proposed rate increase is **ABSOLUTELY OUTRAGEOUS!!!!** The country has nearly strangled itself trying to deal with the new health care laws ,and now **IMMEDIATELY** these insurance companies want more? not just a little but 18%+. The CEO'S should be throw in jail!!!! How many millions do theses **BASTARDS** make annually while the rest of us are struggling???. **WHO COULD POSSIBLY BE WORTH THAT MUCH???** This totally unjust ,unfair and beyond reason. **I SAY NO! NO! NO! TO ANY RATE INCREASE**



Insurance Rate increase Comment

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]

[REDACTED]



New Excellus Rate Change

[REDACTED]

to: premiumrateincreases

06/24/2014 03:30 PM

[REDACTED]

Insurer: Excellus Blu eCross Blue Shield
Individual Coverage
Platinum Select Plan
HIOS ID# [REDACTED] 01

I recieved a ltter from Excellus stating that they have a proposed rate increase of 19.3%. This would mean that my insurance just for me would cost me \$725.00 a month for individual coverage which totals \$8700 a year. That is an outragious amount of money, it will be going up by a \$117 a month. Employers don't give raises of 19.3% that is for sure, the average salary increase is only 2% how can they justify raising my insurance that much. I will have to cancel my plan with them as of next year. I do not qualify for Government Assistance because of my monthly income but with the amount that I pay for health insurance I would qualify if I could deduct the \$8700 a year that I will be paying for insurance. I am a hard worker but I work from home and I am self-employed but I also have other taxes and insurances to be paid along with my health insurance. If they raise my insruance to this amount it will be a quarter of my salary for the month to pay for my insurance. Maybe they could not give the CEO a big bonus for one year and save some of the money!!

In an article it states that the CEO got a 12.9 million dollar Retirement Bonus last year.

Also last year, Excellus realized net income of \$52.6 million on \$6.3 billion in premium revenue, the state filing shows.

The insurer's net gain of \$138.9 million on investments offset a \$72.9 million net operating loss and a \$13.4 million income tax expense, the filing shows. As of Dec. 31, its reserves stood at \$1.4 billion.

Can't they use some of their reserves!!!

[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]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/25/2014 10:47 AM

Excellus Health Plan, Inc.

individual

other



I have a sliver plan through EBCBC with a high deductible. In regards to a 21.8% rate increase, I find this to be unacceptable. Costs are rising because of the way doctors and hospitals are being paid by fee for service, which does not promote effective and efficient care. Doctors can only spend a short amount of time with each patient and must proscribe some procedure or medication in order to get paid, which is not always the best solution. Patients are referred to emergency rooms which are very costly. Patients have multiple doctors who proscribe various medications and there is little coordination. I am a healthy person and do not draw much on the system, but if rates keep going up without cost effective controls, I will be forced to drop out and be uninsured. I cannot continue to pay a large percentage of my income to for profit insurance companies and get very little in return. The US has the highest health care costs of any industrialized country and yet we do not receive commensurate care. And the costs keep going up to feed a broken system. I will drop my coverage if the premium increase goes into effect.



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]



Opposition to proposed Excellus BCBS Premium Rate Increase

to: premiumrateincreases

06/25/2014 12:21 PM

I am writing to protest the proposed Health Insurance rate increase by Excellus BCBS. My plan is for individual coverage Excellus Gold Standard, plan code 302/802, Plan EPO. My HIOS identification number is [REDACTED]-01.

I received a letter from Excellus indicating they were applying for a rate increase for my plan monthly premium of 19.7%. I think this change is excessive and contrary to the intent of the Affordable Health care Act. When I lost my job in 2011 my company was paying approximately \$600 a month for a better featured Excellus plan with lower co pays and lower deductibles. When I tried to buy a similar plan from Excellus in 2012 they quoted me \$1300 per month as an Individual. Is it really fair that they should gouge individuals at over twice the rate as Groups?

I left Excellus for CDPHP in 2012 for a plan that was slightly less expensive but still cost me over \$13,000 for the year. Being on a fixed income and unable to find employment due to my age I found that I couldn't afford health insurance and still pay all my bills. Then the Affordable Health care Law is enacted. Finally I can get coverage at a fair rate similar to when I was part of a Group when I was employed. My insurance still costs me \$ 557 a month and I still can't afford a satisfactory life style as I fall just over the income limit that allows for subsidized health care.

Now after one year Excellus wants to start the climb back to unaffordable rates for Individual coverage. Why does an individual have to pay at rates higher than Excellus provides Groups? We are less capable of the high cost. This increase will cause me to make a choice of dropping health care coverage completely or leaving NYS for a state with lower taxes and health care costs.

I urge you to say no to the Excellus plan to raise Individual coverage rates of my plan and other similar plans.

Sincerely,

[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,