

June 16, 2014

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

RECEIVED

JUN 23 2014

HEALTH BUREAU
N.Y.C. OFFICE

To Whom It May Concern:

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

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

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

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

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

Respectfully Submitted,

[REDACTED]

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

RECEIVED

JUN 23 2014

RE: NOTICE OF PROPOSED PREMIUM RATE CHANGE

HEALTH BUREAU

Dear Sir/Madam:

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

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

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

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

Sincerely,

[Redacted signature block]



06/18/2014 02:56 PM

From:
To:
Cc:

[Redacted]

This came through Governor's Correspondence. Please have it reviewed and responded to and copy [Redacted] and me on the final correspondence.

Thank you.

[Redacted]

[Redacted]

[Redacted]

From:
To:
Date:
Subject:

[Redacted]

*** Please Do Not Reply to this e-mail Message.***
*** Any questions regarding this correspondence should be directed to the staff person listed below as the 'Please Respond To' contact. ***

[Redacted]

[Redacted]

Correspondence Number: [Redacted]
Date Of Correspondence: 06/15/2014
Date Received: 06/15/2014
Date Entered: 06/18/2014

Referred To: DFS

Date Referred:

Routing History:

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

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

Please respond to [REDACTED]

Incoming Correspondence:

Dear [REDACTED],

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

Thank you
[REDACTED]

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

June 16, 2014

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

Dear Sirs:

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

Sincerely,

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

THANKING YOU IN ADVANCE FOR YOUR CONSIDERATION IN THIS MATTER.

NYS Department of Financial Services
Health Bureau – Premium Rate Adjustments

June 26, 2014

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

Dear Sir or Madam:

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

Name of Insurer: Excellus BlueCross BlueShield

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

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

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

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

RECEIVED

JUN 30 2014

HEALTH BUREAU
N.Y.C. OFFICE

June 16, 2014

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

Dear Sirs:

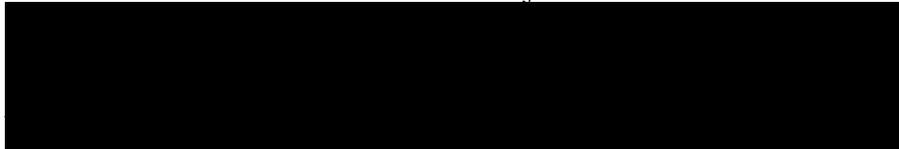
I am writing in response to a letter I received from Excellus Blue Cross Blue Shield in which they have informed me that they would like to increase my rates 16% on January 1, 2015. I strongly urge the New York State Insurance Department to review this proposed rate increase from "Excellus Health Plan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

Sincerely,

June 16, 2014

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

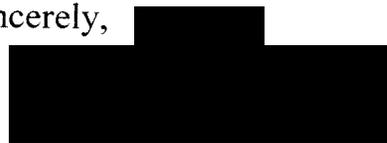
New York State Department of Financial Services
Health Bureau - Premium Rate Adjustments



Dear Sirs:

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

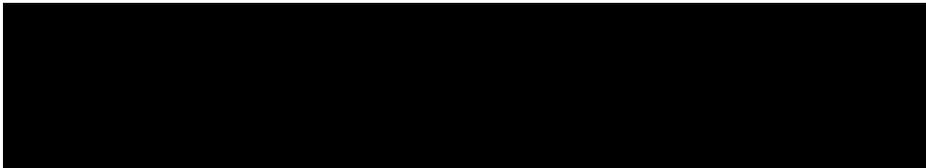
Sincerely,



June 16, 2014

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

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



Dear Sirs:

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

Sincerely,

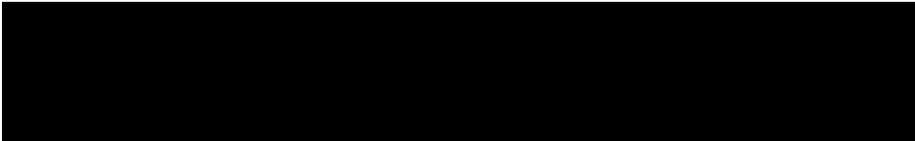


P.S. Please help I have had 2 pay raises in 5 years, I make \$10.65 an hour & I work 3 jobs & have no other income a person do help. I don't mind working but we need to be considered for once! Thank you

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

June 16, 2014

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



Dear Sirs:

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

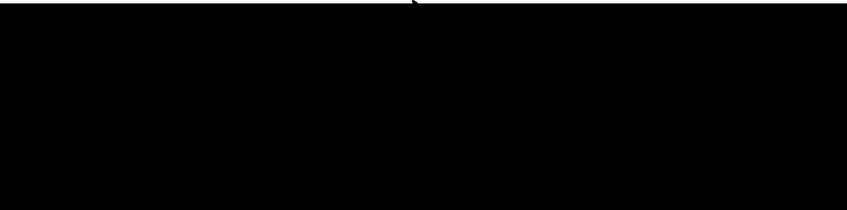
My Name:



Sincerely,



Insurer: Excellus Blue Cross Blue Shield



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

June 16, 2014

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

[REDACTED]

Dear Sirs:

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

Sincerely,

[REDACTED]

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

June 16, 2014

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

[REDACTED]

Dear Sirs:

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

Sincerely,

[REDACTED]

[REDACTED]

June 23, 2014

NYS Department of Financial Services
Health Bureau - Premium Rate Adjustments

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

[REDACTED]

Name of Insurer: Excellus BlueCross BlueShield

[REDACTED]

To Whom It May Concern:

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

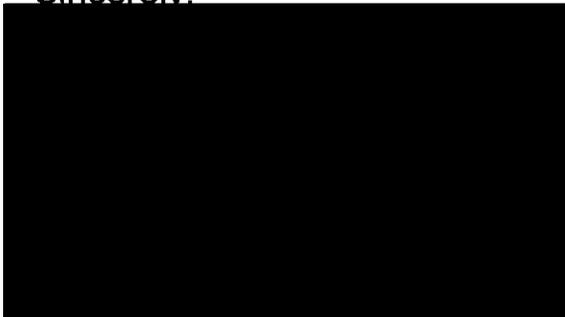
1. As a provider of health care services, particularly physical therapy, my practice has not received an increase in our fees from Excellus since beginning to provide services in 2002. I will protest their claim that the cost of medical insurance has risen.
2. I have contacted Excellus on many occasions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

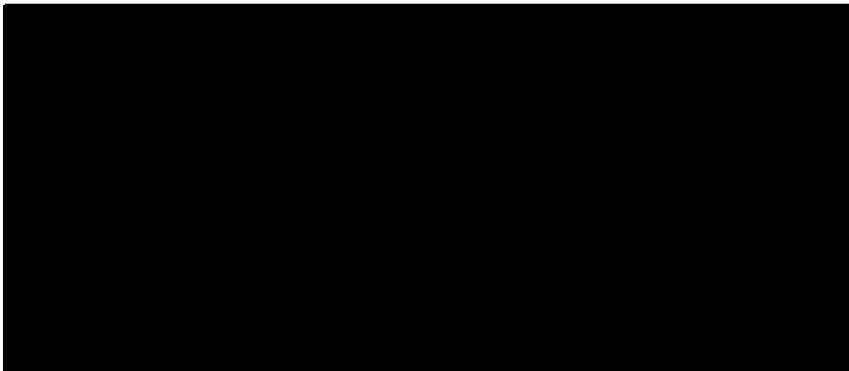
on the status of claims. This is an added expense to my practice, and a cost savings to Excellus.

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

Thank you for your cooperation and consideration in this matter.

Sincerely,





RECEIVED

JUN 26 2014

HEALTH BUREAU
N.Y.C. OFFICE

Monday, June 23, 2014

NYS Dept of Financial Services
Health Bureau-Premium Rate Adjustments



Name of Insurer: Excellus Blue Cross/Blue Shield



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

Dear NYS Bureau Representative,

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

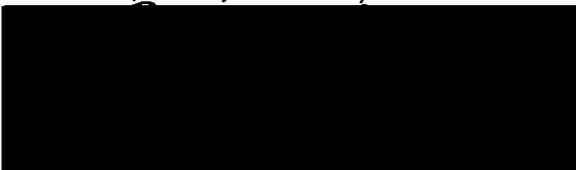
They do not state if it is an increase or decrease.

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

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

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

Respectfully submitted,



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

June 16, 2014

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



Dear Sirs:

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

Sincerely,



NYS Department of Financial Services
Health Bureau-Premium Rate Adjustments

[REDACTED]

June 25, 2014

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

RE: Excellus BlueCross BlueShield Proposed 2015 Rate Increase

[REDACTED]

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

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

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

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

[REDACTED]

[REDACTED]

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

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

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

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

Thank you.

Sincerely,

[REDACTED]

[REDACTED]



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

June 24, 2014

NYS Dept of Financial Services
Health Bureau – Premium Rate Adjustments

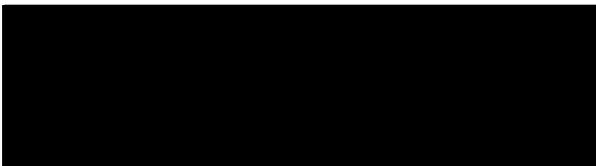


Re: Premium Rate Increase

To Whom It May Concern:

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

Please find listed below our group information.



Thank you for your time to review our concerns.

Sincerely,





Fw: Write the Superintendent e-Form Submission

06/16/2014 09:09 AM

From:
To:
Cc:

[Redacted]

This is a "Write the Superintendent" submission. Please have it reviewed and responded to and copy Matthew Anderson and me on the final correspondence.

Thank you.

[Redacted]

[Redacted]

[Redacted]

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:

[Redacted]

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

* * * * *
*

I just received notice that Excellus BC/BS is requesting a 17%

increase in premiums. For my wife and I that would be \$170 month. There is no question the whole system is out of whack with huge salaries, overbilling low reimbursements, etc I certainly have no solution for that. How can an average family afford \$10000 yr for health insurance let alone \$11700. I strongly recommend that you deny their request for a rate increase and force them to work more efficiently. I am not one to favor government involvement or regulation in business except when it involves healthcare or the safety of employees. Maybe Excellus should be asking the DEA for a rate increase since somebody over there is obviously on drugs. Thank you for listening and I hope you consider the plight of consumers when granting a rate increase.

* * * * *

Sincerely,



New York State Department of Financial Services.



[Redacted]

06/16/2014 02:15 PM

[Redacted]

This is a "Write the Superintendent" submission. Please have it reviewed and responded to and copy [Redacted] and me on the final correspondence.

Thank you.

[Redacted]

[Redacted]

From: [Redacted]
To: [Redacted]
Date: [Redacted]
Subject: [Redacted]

[Redacted]

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:

[Redacted]

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

* * * * *
*

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

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

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

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

Sincerely Yours,

[Redacted signature]

* * * * *

Sincerely,

[Redacted signature]

New York State Department of Financial Services.

RECEIVED

JUN 18 2014

HEALTH BUREAU
N.Y.C. OFFICE

June 16, 2014

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

To Whom It May Concern:

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

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

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

Respectfully,
[Redacted Signature]



June 16, 2014

RECEIVED

JUN 18 2014

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

HEALTH BUREAU
N.Y.C. OFFICE

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

Small Group Coverage
Excellus BlueCross BlueShield

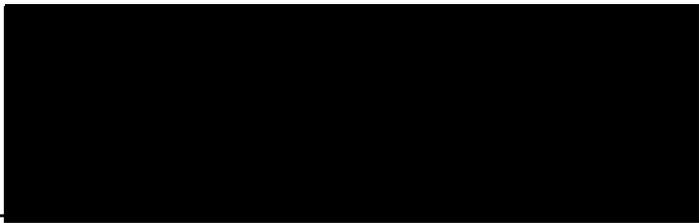
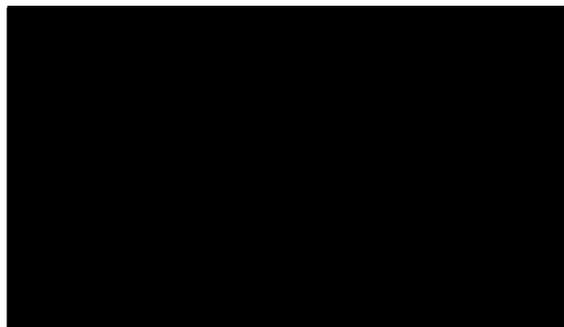
Dear Sir/Madame:

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

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

Very truly yours,





June 17, 2014

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

RECEIVED

JUN 19 2014

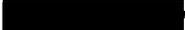
HEALTH BUREAU
REG. OFFICE



SUBJECT: Possible Proposed Premium Rate Change

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

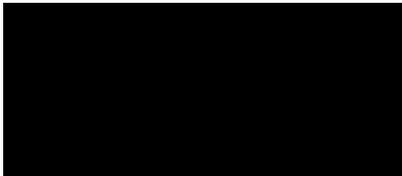


Our Town is located in  which is a poverty area as indicated by the 2010 Federal Census.

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

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

Sincerely,



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

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



To whom it may concern:

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

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

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

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

Sincerely:



NYS Department of Financial Services
Health Bureau-Premium Rate Adjustments

RECEIVED

JUL 07 2014

HEALTH BUREAU
N.Y.C. OFFICE

[REDACTED]

[REDACTED]

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

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

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

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

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

Sincerely,

[REDACTED]

July 4, 2014

[REDACTED]

RECEIVED

07 2014

HEALTH BUREAU
N.Y.C. OFFICE

6/29/14

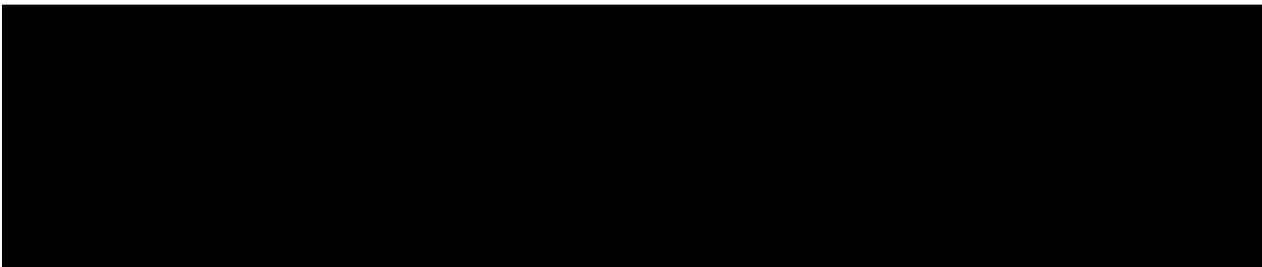
DEAR SIR:

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

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

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

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



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

June 30, 2014

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



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



To Whom It May Concern:

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

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

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

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

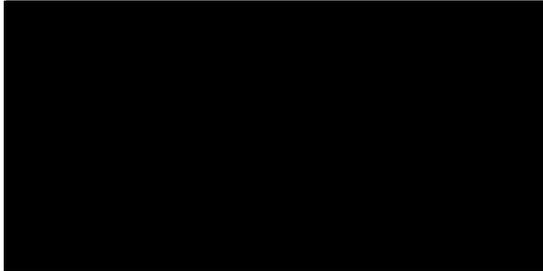
Certainly, a 16.4% rate increase exceeds the national cost-of-living increase by a large margin.

June 30, 2014

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

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

Sincerely,



[REDACTED]

June 27, 2014

NYS Department of Financial Services
Health Bureau-Premium Rate Adjustments

[REDACTED]

RECEIVED

JUL 07 2014

HEALTH BUREAU
N.Y.C. OFFICE

To Whom it May Concern:

RE: Proposed rate change

[REDACTED]

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

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

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

Thank you.

Sincerely,

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

June 25, 2014

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

[REDACTED]

RECEIVED

JUL 07 2014

HEALTH BUREAU
N.Y.C. OFFICE

To Whom it may Concern:

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

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

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

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

Sincerely,

[REDACTED]



RECEIVED

JUN 25 2014

HEALTH BUREAU
N.Y.C. OFFICE

June 19, 2014

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

Dear NYS:

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

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

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

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

Very Sincerely,



[REDACTED]

June 18, 2014

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

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

[REDACTED]

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

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

Sincerely,

[REDACTED]



Excellus BCBS Proposed Premium Increases

to: PremiumRateIncreases

06/15/2014 08:11 AM

Dear NYS Department of Financial Services,

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

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

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

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

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

Thank you for your time,

[REDACTED]



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

to: premiumrateincreases

06/16/2014 12:38 PM

Good afternoon!!

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

Excellus BlueCross Blue Shield

Simply Blue Plus Silver

Small Group Coverage

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

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

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





Excellus BlueCross BlueShield Rate Change

to: premiumrateincreases

06/16/2014 01:01 PM

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

Dear NYS Department of Financial Services,

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

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

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

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

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

Thank you kindly,

[REDACTED]

[REDACTED]



Excellus rate increase

[REDACTED] to: premiumrateincreases

06/16/2014 01:24 PM

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

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

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

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

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

[REDACTED]



Excellus BlueCross Blue Shield Rate increase request

to: premiumrateincreases
Cc: [REDACTED]

06/16/2014 02:38 PM

To whom it may concern:

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

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

More importantly, maybe we need to look into the high health care costs and pharmaceutical costs in trying to keep these premiums down.

Please do not grant Excellus this 16.4% rate increase.

Thank you,

[REDACTED]

Website [REDACTED]

This e-mail is confidential and only for the intended receiver. Please note that you can not bind or add insurance coverage or report claims via e-mail unless confirmation from us is made.



Excellus Rate Increase

to: premiumrateincreases

06/16/2014 02:45 PM

Hello,

My insurer: Excellus BlueCross BlueShield

My Plan: SimplyBlue Plus Bronze

Small Group Coverage

Class All Activities

HIOS id#

I understand Excellus is asking for a rate increase of 17.4%.

I am already paying over \$830 per month for a high deductible plan to which I contribute an additional \$6550 to cover what is not covered by my plan, (essentially everything besides well care).

That means the first \$16,500.00 goes to healthcare. This increase would raise that to \$18,000.00. How does anyone expect me to be able to afford that? It seems as though the "Affordable" in "Affordable Care Act" has been totally forgotten.

Here is a report from February 28, 2014 in the Syracuse Newspapers:

Syracuse, N.Y. -- Excellus BlueCross BlueShield reported today it made a profit of **\$53 million** and a **\$12.8 million** retirement payment to its former CEO

The company said it has \$1.4 billion in reserves, up from \$1.28 billion at the end of 2012.

Excellus has nearly twice as much in reserves than the state requires.

Here is what the US government says is the current rate of inflation:

The latest annual *inflation rate* for the United States is 2.0% through the 12 months ended April 2014, as published by the US government on May 15, 2014.

The requested increase is more than 8 times the rate of inflation. Excellus has been increasing their premiums annually by double-digits or near double digits - several times the rate of inflation - for as long as I can remember.

What exactly do they need an increase for?

Is \$53 million not enough of a profit?

Is \$12.8 million not enough to pay a CEO to stop working?

Is \$1.4 billion not enough of a nest egg?

What part of this do I not understand?

I work for a medical provider and spend nearly half my salary on healthcare for my family.

Perhaps they could help me convince my employer that I need a 17.4% raise. Do you think they are planning to increase reimbursement to providers by 17.4%?

I understand my name & personal information will not be posted



Prior Approval Submission

To: PremiumRateIncreases

06/16/2014 03:04 PM

Empire HealthChoice Assurance, Inc
group
ppo

[REDACTED]

Our insurance company was not listed above, = it is excellus Blue Cross Blue Shield - small group PPO HIOS ID [REDACTED]. please do not approve their ridiculous request for a 16.8% increase... are they kidding....nobody can afford their premiums now...do they really think, us, the middle class, get a 16.8 pay raise every year. Ha!!!



Excellus BlueCross/BlueShield rate increases

[REDACTED] to: premiumrateincreases

06/16/2014 03:11 PM

To the people in charge of increasing rates:

You can't be serious! A 16.1% rate increase. If I were an illegal immigrant or on welfare I would be covered 100%. This is totally unacceptable. Just another way of screwing the hard working tax paying American citizens.

[REDACTED]

Insurer: Excellus BlueCross/BlueShield

Plan name: PPO

Small group coverage

HIOS: [REDACTED]



16.8% Excellus Rate Increase Request

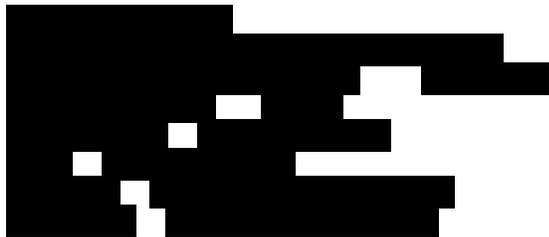
[REDACTED] to: premiumrateincreases

06/16/2014 03:16 PM

I am writing regarding the request for a premium rate increase by Excellus BlueCross BlueShield for 2015. I am a small business (3 employees) who provides my employees with 100% coverage on the Simply Blue Plus Platinum plan. We have small group coverage. Our HIOS ID number is [REDACTED].

I am totally against the rate increase. My biggest complaint is that last year Excellus cancelled the plan my company had been using for years and replaced it with SimplyBlue Plus Platinum. I was told that this was the replacement plan with the same coverage (I will demand everything in writing from Excellus in the future including plan comparisons and EXACT coverage-they had nothing to send me last year because of all the last minute confusion with the ACA, at least that's what I was told). My employees and myself now find that there are a number of services that were covered last year and now we have NO COVERAGE!!! The out of pocket costs are now thousands of dollars. This is totally unacceptable. In one case the doctor wrote to Excellus and told them that the only option beyond a \$2,500 prosthetic that was covered in December 2013 but not 2014 was surgery that would run \$25,000 or more (and WOULD be covered) and Excellus said that they would pay for the surgery but not the less expensive option. They don't deserve the increase. Let them find other ways to control costs like I need to do with my business. If I told a customer that I was raising cost by 16.8% and providing less services with that increase I wouldn't have any customers.

As a small business owner my options are limited. Please DO NOT approve this increase. Make them do the right thing for once instead of shifting the burden to the small business owner.





Please deny rate increase .

██████████ to: premiumrateincreases

06/16/2014 03:31 PM

To Whom it may concern:

REF: HIOS ID # ██████████

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

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

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

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

Please deny this outrageous request.

Thank You.

██████████
██████████
██████████



Excellus Rate Increase

to: premiumrateincreases

06/16/2014 03:32 PM

Re: Excellus BlueCross BlueShield

HIOS Plan ID# [REDACTED]

Small Group - Simply Blue

We just received a notice of a 16.4% rate increase that was submitted to your office by Excellus. I find it very difficult that NYS would allow such an outrageous increase which will put my insurance coverage to my employees in jeopardy. As a business, we find ways to save money, but Excellus seems to find that NYS DFS continually accepts their requests, doing no research on ways they could cut costs. As I travel or watch television, the amount of advertising that Excellus does is extreme. I also do not see a need to advertise on the cars in NASCAR. We as NY'ers are overtaxed and overburdened by the costs of insurance.

I would hope that this increase by Excellus is refused. At the present time I am paying 1627.89 per month, this rate increase would make the payments \$1894.86 per month or \$22,738.36 per year plus a deductible of \$8800.00, which makes a health insurance cost for 4 people **\$31,538.36. This is not affordable.**

Please reject this increase request!! If you accept the Excellus increase, please forward me all submissions by Excellus explaining their need.

Thank you for your consideration.

[REDACTED]

--

Confidentiality Notice: This electronic message transmission, including any and all attachments, contains information from [REDACTED] that may be confidential or privileged in nature. If the reader of this message is not the intended recipient, or the employee or agent responsible to deliver this to the intended recipient, I hereby notify you that any dissemination, distribution or copying of this communication is strictly prohibited.

If you have received this electronic transmission in error, please notify the sender immediately via "Reply to Sender Only" message, and then destroy all electronic and hard copies of this communication including any and all attachments.



Excellus Rate Increase Request

[REDACTED] to: premiumrateincreases

06/16/2014 04:20 PM

Insurer: Excellus BlueCross BlueShield
Plan : SimplyBlue Plus Platinum PPO Copay
Small Group Coverage
HIOS ID [REDACTED]

The above info is our current 2014 coverage. The rate increase being submitted is 16% which seems excessive. I believe that Excellus is now trying to make up for their lower premium's in 2014 in order to garner as much of the Obamacare business as possible in 2014.
I hope you will take into consideration the Excellus executive and administrative salary structures as well as their "rainy day fund".



Excellus BlueCross BlueShield

██████████ to: premiumrateincreases

06/16/2014 08:36 PM

I just received a notice that my health insurance could go up over 19%!! HOW IS THIS POSSIBLE!!! I am already forced to pay over \$1,000 a MONTH for family coverage. I don't understand how this can even be possible, we were all just "forced" to switch to different insurance which was supposed to be cheaper and it ISN'T we just got that situated less than six months ago and now you want to increase it almost 20% and increase it ALREADY???. Sorry but this is seriously highway robbery for those of us trying to make an honest living working our butts off, I could even accept a couple percent but not almost 20%.

I guess unless you work for some BIG corporation that's paying your insurance or half of it you are basically just screwed.

This is very upsetting to say the least.

Sincerely

██████████



Comment regarding rate increase for Excellus BlueCross BlueShield

Sent by: [REDACTED] to: premiumrateincreases

06/17/2014 07:56 AM

I am unable to submit via your website since this company is not listed in the dropdown box for companies. So, here are my comments

I currently have family coverage in a Small Group coverage plan. My HIOS number is [REDACTED]

I am reluctant to believe or have faith in the information provided regarding the need for the 17.2% rate increase requested. The company appears to lack sufficient oversight to reign in their costs. The most recent example of this is the departing gift given to their CEO.

As reported by the Democrat and Chronicle "Former Excellus *BlueCross BlueShield* CEO [REDACTED] [REDACTED] has been awarded a \$12.9 million ... The [REDACTED] *payment* was tucked into one of the indices attached to the 2013 financial ..."

It is no wonder they feel a 17.2% increase is needed. As a lowly paying customer, I am now paying over \$10,000 per year for insurance coverage for my three person family unit - not to mention the thousands out of pocket I must pay for this high deductible plan in actual health care costs. The mentality of continual increases MUST stop.

In addition, as the chief executive of our company, we are unable to continue paying to cover the cost of health care for our employees. In what expenditure category would you ever be able to adopt a 17% increase year over year? The answer is clearly NONE.

I recognize that my comments will probably have zero effect on the outcome of this request but I felt compelled to give my input.

--

[REDACTED]



Excellus BlueCross BlueShield Rate Increase

[REDACTED] to: premiumrateincreases

06/17/2014 09:28 AM

Re: Excellus BlueCross Blue Shield
SimplyBlue Plus Platinum plan, Plan Code [REDACTED]
Small Group Coverage
HIOS identification number [REDACTED]

This e-mail is in response to Excellus BlueCross Blue Shield's letter of notification of a 16% premium increase for 2015. New York State needs to be more business friendly when it comes to doing business in Upstate New York. How nice it would be if we automatically saw a 16% increase in the commission payments we receive every year to our company (we typically see our commission rates decreased yearly to compete globally). And how nice it would be to see a 16% increase in employee yearly salary (whereas we're seeing wages stagnate or small cost of living increases). As a lifetime resident of the great NY State, I'm seeing more and more brain drain as our children leave the state due to the high cost of living here. All I can ask is that you consider the challenges we endure during these difficult times, and look out for the little guys who make up the majority of this great state. Thank you.

[REDACTED]



rate change

to: premiumrateincreases@dfs.ny.gov

06/17/2014 10:04 AM

name of Insured Excellus BlueCross Blueshield
Name of Plan SimplyBlue Plus Bronze
I have Small Group Coverage
HIOS identification # is Class [REDACTED]/cobra Bill group all actives

Plan description SimplyBlue Plus HDHP/HSA HIOS # [REDACTED]

I'm against any further increases in my policy---I'm a small business owner unable to get a "group rate" like I did in years past for example through the chamber of commerce.

I'm now forced to pay \$620.00 per month for a policy that has a deductible of \$9000. for my wife and I---

This means that I only have insurance in case of catastrophic illness

I don't have prescription coverage---thankfully my wife and I aren't sick and going to the doctors monthly or taking Rx drugs---

We in my opinion are in the LOW RISK category --which in car insurance lingo would be a lower premium---

If anything I feel my rate should go down----

In regards to the insurance company saying they need an increase as their costs have gone up----

I'm a chiropractor on the verge of closing my doors as reimbursements rates have gone DOWN----i

I have not had an increase in my rates in 10 years or more----10 years ago this same policy cost me \$320.00 per month!!!!!!

I notice more executives in the BCBS have million dollar salaries in the past 10 years!!!

You tell me where all the premium dollars are going????

I I close my doors that puts 3 people out of work and all three of us have said If that happens we are all moving south----

New York used to be the greatest state in the union and most populous --we all know why it's not now---It's sad and very disheartening if things continue in this direction--more people will be leaving much faster and our younger generation won't even come back after they get an education---why find a job in the highest taxed state around---

But I go off tract--

Thank-you for listening





Excellus Blue Cross rate hike

[REDACTED] to: premiumrateincreases

06/17/2014 10:14 AM

To: NYS Department of Financial Services
June 17, 2014

BlueCross BlueShield has just informed me of their intent to request for a 17% rate increase to my insurance premium. They increased our premium in 2014 by 12% and now they want another 17%. My small company simply cannot afford this.

If the DFS allows this increase I will have to change the policy coverage for myself and my employees to plan that is inferior to what we now have. Allowing this increase makes "Affordable Care" UN-Affordable.

I implore you to seriously consider denying this increase.

My plan is [REDACTED] s HDHP/HSA, Small Group Coverage
HIOS ID: [REDACTED]

[REDACTED]

[REDACTED]



Excellus 16% rate increase

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

06/17/2014 10:17 AM

Excellus BlueCross BlueShield

Plan name SimplyBlue Plus Platinum

Small group coverage

HIOS [REDACTED]

A 16% rate increase will break the company. We have been a loyal customer of Excellus Blue Cross Blue Shield for close to 15 years and this will be the straw that breaks the camels back and may force the company to look at drastic measures of possibly relocating to another state.

Our premiums have more than doubled over the past 6-7 years and another 16% will be devastating – we simply cannot keep up at this rate.

[REDACTED]



Proposed Rate Increase Feedback

to: premiumrateincreases

06/17/2014 10:22 AM

NYS Department of Financial Services

Health Bureau – Premium Rate Adjustments

1 State Street

New York, NY 10004

Via E-mail: premiumrateincreases@dfs.ny.gov

Re: Notice of Proposed Premium Rate Change from Excellus BlueCross BlueShield

Product Name and HIOS Plan ID: [REDACTED]

Dated June 13, 2014

Name of Insurer: BlueCross BlueShield

Name of Plan: SimplyBlue Plus Silver (small group coverage)

Regarding the recent notification stating that Excellus BlueCross BlueShield had filed a request with the New York State Department of Financial Services (DFS) to increase premiums by 17.3% I believe is not warranted. Yes there is an increasing aging population and indeed are other factors that would increase costs. However since we are now required to have health insurance one would think that you now have more customers buying insurance. For many like myself, this increase alone represents an 1.5 paychecks gone.

In 2014 my benefit was reduced by 20% with a rate increase and now asking for more? In my mind this represents in total 37% increase in one year the financial burden that I will be liable for if I required medical treatment. I request that the insurer “go back and sharpen their pencils and

take another stab at it”.





RATE INCREASE RESPONSE

to: premiumrateincreases
Cc: [REDACTED]

06/17/2014 12:26 PM

I am responding to the rate increase letter received today and dated June 13, 2014 from Excellus. We are NOT in support of a rate increase at all, let alone this magnitude. We understand that costs (pricing and utilization) are often attributed to increases but we know that controlling costs is everyones role - being in the health care field we also know there is downward pressure on costs, not upward pressure particularly in NY State.

We would suggest the suggested rate increase be denied.

Insurer: Excellus Blue Cross Blue Shield

Plan: PPO small group coverage

HIOS id # [REDACTED]



Proposed Excellus 2015 rate increase

to: premiumrateincreases

06/17/2014 12:30 PM

Dear DFS,

I am an employee of the [REDACTED]. Our [REDACTED] has Small Group Coverage through Excellus Blue Cross Blue Shield. My policy is Simply Blue Plus Bronze. (SimplyBlue Plus HDHP/HSA)
Our HIOS ID # is [REDACTED].

I received a letter through my employer from Excellus to inform me that Excellus has requested a 17.4% increase in our premium for 2015. I feel that this increase amount is ridiculous.

Working at a not-for-profit is very rewarding, but the downside is a low salary, and we all pay the lion's share of our health insurance premium as our organization cannot afford to cover it for us. The Affordable Care Act allowed Excellus to "cancel" our policies last year, and the new policies we were offered were expensive due to the fact we are a small group. In order to keep my paycheck at a level I could live on, I chose a Bronze level High Deductible policy. While I am grateful to have coverage, the deductible will be difficult to cover if I need it.

A 17.4% premium increase will be extremely difficult to take on and still be able to pay my bills. For the last several years, my employer has only been able to do a 1.5% salary increase, so with a significant increase in health insurance premium, I will actually bring home less.

I do not understand why small groups must pay the penalty for health insurance coverage when sometimes we need it the most. I also find it extremely irritating when I see in the newspaper that the Excellus CEO of CNY receives 3 million dollar bonuses every year, along with other company executives. It is my opinion that our health care system is broken, yet no one seems to want to fix it. President Obama tried, but the political machine of lobbyists, politicians, pharmaceutical companies, health insurance companies, and so on do not want to change as it reduces the money in their pockets.

I am asking you to please consider rejecting this ridiculous premium increase on behalf of the Small Groups and businesses of New York.

Thank you.

[REDACTED]

[REDACTED]



Excellus Rate Increase

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

06/17/2014 01:24 PM

Dear Sir/Madam:

Name of Insurer: Excellus BlueCross BlueShield

Name of Plan: SimplyBlue Plus Silver HDHP/HAS, Small Group Coverage

HIOS ID: [REDACTED]

I am emailing today in response to the notice received from Excellus BlueCross BlueShield about their request to you for an increase in their premium rates for 2015. The proposed percentage change to my premium is 16.5%. I am asking that you deny the rate increase as proposed by Excellus BlueCross BlueShield. The proposed increase will add another \$35,000 to my company's premiums and this amount cannot be absorbed by the company or the employees.

Our current plan, SimplyBlue Plus Silver is a high-deductible plan with annual deductibles of \$1,800 for single coverage and \$3,600 for family coverage. These deductibles need to be met before any insurance benefits are paid out. Once the deductible is met, coverage is then 90% by Excellus 10% by employees (in-network) up to \$5,500 for single coverage and \$11,000 for family coverage in a calendar year. Once the second tier deductible is met, coverage is 100% by Excellus for the remainder of the calendar year. As you can see, employees are already paying a lot of money out of pocket for this benefit plan and to then add a significant increase to the plan cost, is not something people can afford.

If the increase is approved, the company may be forced to no longer offer a health insurance plan to the employees. This is certainly not the direction the company would like to take; however, \$35,000 is a substantial amount of money for any small business to absorb.

Thank you for your time in reading my email and concerns over the proposed rate increase. If you have any questions, please let me know.

Thank you,

[REDACTED]



[REDACTED], Inc. HIOS Plan ID: [REDACTED]
to: premiumrateincreases

06/17/2014 01:50 PM

To NYS Department of Financial Services Health Bureau,

Our names are [REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

We are self-employed and have no employees so the present Health insurance is for both of us.

We just received a letter from Excellus Blue Cross Blue Shield dated 6/13/14

[REDACTED]
[REDACTED]

Dated 6/13/14

It is a notice of a Proposed Premium Rate Change (for 2015)
Product Name an HIOS Plan ID: [REDACTED] Platinum standard

They are requesting to approve a change for 19.1% for our 2015 premium rates.

We truly need your help as we are having trouble paying for our present Health insurance and certainly can't afford an increase of almost 20%!

Increases yearly like this, will put our small business out of business~ We cannot raise our room rates 20 percent to make up the hike difference for obtaining Health insurance.

I thought NY was trying to get more people to buy a business. This insurance proposal change will certainly hinder anyone considering it.

We Kindly ask for your assistance and help to deny this Premium Proposal rate change for 2015 and help support small businesses so that we can continue to survive.



Comments

██████████ to: premiumrateincreases

06/17/2014 07:14 PM

1. Insurer Name Excellus BlueCross BlueShield
2. Insured name. ██████████
3. Small Group Coverage
4. HIOS number ██████████

I feel a 16% premium increase in a single year is obscene. It is way too high. Obamacare was intended to control health care costs. Why has this not happened here? Please protect the public and scrutinize this insurance company proposed 16% premium rate hike.

Thanks for listening



Proposed Health Ins. Rate Change.

to: premiumrateincreases
Cc: [REDACTED]

06/18/2014 08:00 AM

6/17/2014

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

From: [REDACTED]

Sub: Proposed Health Ins. Rate Changes.

1. Excellus BlueCross Blue Shield
2. Simply Blue Plus Silver
3. We have small Group coverage
- 4 HOIS ID no. [REDACTED]

Comment:

We are a small health care consulting business that provides Continuing Education to the Long Term Care industry.

For our health insurer to ask for a 16.7% increase for the next yr probably hoping to get a 10-12% increase is **outrageous**. They claim to be a not for profit insurer. The salaries of their senior executives range from several Millions to hundreds of thousands per year for their upper middle management executives and they have a lot of them. They are printed in our local newspaper every year.

If we were to raise our customers 12-16.7% a year we would be out of business in a heart beat.

Something is definitely wrong with our health insurance system.

We would appreciate a response to our comment at sometime before the rate increase.

Thank you,

Frustrated



comment on rate change

to: premiumrateincreases

06/18/2014 08:31 AM

Re: Excellus BC/BS

Simply Blue Silver Plus HDHP/HSA

Small Group coverage

HIOS ID [REDACTED]

A 16.9% increase in premium is disgusting! There is no other word for it.

Please look at their "profit margin" for this not for profit. It would be worth your while to have someone pull up every article written in the newspaper and look at the expenses and benefits paid to the administration. You will also find articles on how well they are doing because of "better health care provided through management and protocols."

We have gotten increases of premiums of greater than 15 % probably every year for the past 20 or 30. When is this going to stop!

Approving this rate increase is more proof that NY State does not seem to care about its people..... just its businesses. When will you take a stand to powerful businesses and lobbies like the health insurance industry (and a huge industry/lobby with tremendous profits it is) and just say no more increases. Cut the benefits and pay at the top of your not-for-profit company.

PLEASE..... enough!



Premium Rate Increase

[REDACTED] to: premiumrateincreases

06/18/2014 12:11 PM

June 18, 2014

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

Re: Rate change for 2015
For: Excellus BlueCross/Blue Shield
SimplyBlue Plus PPO Copay
Small Group
HIOS ID# [REDACTED]

To whom it may concern,
We find it ludicrous that Excellus should be raising their rates to consumers when they pay millions of dollars in retirement benefits to upper management and to their former CEO.

Also, their reimbursement rate to our Pharmacy is the lowest of all insurances we carry.

Since the base of operation has moved to [REDACTED] the level of service has decreased, reimbursement rates are not adjusted in a timely manner and we feel the cost sharing methods and perks to upper management do not warrant a rate increase.

[REDACTED]



Looking for more information

to: premiumrateincreases

06/18/2014 01:19 PM

Hello,

My name is [REDACTED] I am trying to find more information on the proposed premium rate change that my health insurance company has requested. I have been to the DFS website and I have called the DFS hotline. When looking for the "plain english summary of rate change" I was unable to find any recent information online and the person I spoke to on the phone recommended I try emailing you.

My insurer is Excellus BlueCross BlueShield

The name of my plan is PPO

The coverage is Small group coverage

HIOS id # [REDACTED]

I would like information on the proposed rate increase and I would also like instructions on how to comment on your website. When I went to the comment area, there were only three companies to choose from. (none were Excellus) When I clicked on the link for rate applications per company, Excellus has no current applications listed.

Your help would be greatly appreciated,

Thank you

[REDACTED]



Proposed Rate Change

[REDACTED] to: premiumrateincreases

06/19/2014 12:06 PM

Excellus BlueCross Blueshield
SimplyBlue Plus PPO Copay
Small Group Coverage
Class [REDACTED]/Full Time
HIOS ID: [REDACTED]

To Whom It May Concern:

These rate increases filed by Excellus would be unsustainable for us as an employer.

Thank you,

[REDACTED]



Premium rate increase

[REDACTED] to: premiumrateincreases

06/19/2014 01:50 PM

My health insurer is Excellus BlueCross BlueShield
My plan is Simply Blue Plus Platinum
I have small group coverage
My HIOS ID # is [REDACTED]

I feel that a 16.4% rate increase is absurd. Any health insurance increases should coincide with the cost of living along with a comparable cap as with the homeowner's taxes.

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/19/2014 04:02 PM

Empire HealthChoice
Assurance, Inc
group
ppo



It is about the rate increase of Excellus BCBS. Our HIOS is Class [REDACTED] COBRA Bill to Group Hourly. As a small business owner, we would like to provide our employee good health insurance options. The consistent rate change just make life very difficult. And like a lot of people, we feel there are rooms to make sensible changes in the insurance to be more efficient and effective, instead of keeping passing the cost to consumer. If we allow the rate going up all the time at this rate (17%), there is no incentive and motivation to make fundamental changes in the industry to do the hard but right things. It is only one voice from me, but many of us will be loud enough to be heard. I hope it will make things better for future.
Thanks, [REDACTED]



Premium Rate Adjustments

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

06/19/2014 04:03 PM

Name of Insurer: Excellus BlueCross BlueShield
Name of Plan: SimplyBlue Plus Silver
Small Group Coverage
HIOS Identification Number: [REDACTED]

Comment:

As a small business owner in NYS I will state in no uncertain terms that the cost of health insurance in general and the above referenced Excellus policy is already beyond reason. This policy for a family with the attached HSA is approximately \$16,000 per year, with an out of pocket expense POTENTIALLY exceeding \$30,000, because the allowable expenditures included in the Plan are typically 1/3 the cost charged by the Health Care Provider. Here is a real life example: My 6 year old daughter needed an emergency tooth extraction. It could not be performed at the dentist and we were referred to an Oral & Maxillofacial Surgeon. The surgery cost \$330, Excellus allowed \$130, and paid \$50. \$80 went toward the deductible allowance, and \$200 of the money I spent was not applied to my maximum out of pocket expense. Another example: My son was taking medication, which needed to be refilled every 2 weeks, which under the 2013 Plan year had an out of pocket cost of \$30 per refill, as soon as the 2014 Plan year began the out of pocket cost was \$170 per refill. And this was after they requested and received a 17% Plan Rate Increase for 2014. THIS HEALTH INSURANCE RATE ESCALLATION IS NOT SUSTAINABLE. It is breaking the backs of employers and employees. Take a look at the compensation rates for the CEO and administration, employees of Excellus BlueCross BlueShield. They are an extremely profitable business and they function only as a middle man between Health Care Providers and Health Care Customers. Only the middle man is winning in this situation. It is BAD for society. I respectfully ask that the requested rate increase be denied.

[REDACTED]



Rate increase

to: premiumrateincreases

06/22/2014 01:25 PM

To Whom it may concern:

My Insurer is Excellus BlueCross BlueShield

My Plan is Simply Blue Plus Platinum

I have Small Group Coverage and my HIOS number is [REDACTED]

I can not afford a rate increase my husband is home disabled and is on a fixed income. I get cost of living raises at work, which does not even cover cost of living. I work with children in a before and after school program. Which I believe is the most important job anyone can have. Keeping our children safe but NY State and the Federal Government see it differently so my hourly rate is very low. I love what I do and I'm not a complainer but something has to be done about raising our health rates. I need to be healthy to do my job. I'm in good health but have diabetes and asthma. Having my health insurance helps me with my wellness check ups. Please help me so I do not lose my health insurance because the rate is too high.

[REDACTED] r time



rate increase

[REDACTED]

to: premiumrateincreases

06/23/2014 01:08 PM

I just received a letter that Excellus out of Rochester is increasing my group plan 17%. I have a small business in which about 7 individuals or families out of my 14 employees are enrolled in Healthy NY. are they allowed 17%? my business is not profitable at the moment and I will most definitely have to pull the insurance from my employees should it increase this much. Last year they dropped the rate and raised the deductible on the plan I have from 0 to \$1200. now with the increase the amount will be far more than it was with no deductible and now we will be left with the \$1200 deductible. sounds like a con to me. please advise if there is any other options.

[REDACTED]

[REDACTED]

[REDACTED]



Prior Approval Submission

To: PremiumRateIncreases

06/23/2014 05:45 PM

Excellus Health Plan, Inc.

group

hmo-pos

[REDACTED]

any increase in insurance premiums will create an intolerable burden for my small business. i am opposed to increasing the premium as requested by Excellus



16.2% increase

[REDACTED] to: Premiumrateincreases

06/23/2014 09:17 PM

To whom it may concern:

I am writing concerning the proposed 16.2% increase to my current premium. As you may know many companies give their staff a cost of living raise. My company has approved a 2% cost of living increase to my salary for this up coming fiscal year. This decision was made after much research among the community to compare with other companies. Looking around it is quite clear that a family's expenses will be more than 2% higher than the previous year. A cost of living increase is definitely lower than the percentage increases around us. I am not suggesting a 2% increase, rather what I am suggesting is something a bit more supportive of your customers and what we all have to work with. I was instructed to provide you with the following information when submitting my concerns:

1. My insurer is Excellus BlueCross BlueShield
2. My plan is SimplyBlue Plus Gold
3. I have Small Group coverage
4. My HIOS identification number is [REDACTED]

Thank you for your time and careful consideration regarding this matter.

[REDACTED]

[REDACTED]



Are you kidding me?

[REDACTED] to: premiumrateincreases

06/24/2014 09:20 AM

To Whom It May Concern, (which should cover the the entire population of the planet)

17% increase???? I don't get a 17% anything! Lets just make them reassess their pay schedule of there administration staff - I think we could probably see a reduction in premiums! Stop rubber stamping approval for CEO bonuses and start reining in this runaway greed train.

Excellus Bluecross & Blueshield

Small Group Coverage

Simply Blue Plus HDHP/HSA
Simply Blue Plus PPO Copay

[REDACTED]

Sincerely,

[REDACTED]



Prior Approval Submission

To: PremiumRateIncreases

06/24/2014 10:22 AM

Excellus Health Plan, Inc.
group
ppo



Why is Excellus Health Plan's Rate Application not appearing as pending on your web site?



Another Excellus premium increase

[REDACTED] to: premiumrateincreases

06/24/2014 11:11 AM

Hi

we are a small business, in the past three years the premium of our policy have been increased_ every year, then Obama health overhaul, gave health insurance companies another reason to increase premiums, change and minimize our benefits policy as well .

In January 2014 , and after a rate increase ,we have opted to choose a very high deductible in order to lower and afford our monthly premium that we pay, and any further increase on our premium is not justifiable by any mean, enough is enough on the constant increases.

Thank You

[REDACTED]



Prior Approval Submission

To: PremiumRateIncreases

06/24/2014 03:03 PM

Excellus Health Plan, Inc.

group

other

[REDACTED]

By raising the health insurance premiums, it will require more people to cut back on other necessity's.



proposed rate change

[REDACTED] to: premiumrateincreases
Please respond to info

06/24/2014 04:42 PM

With this "Affordable Health Insurance" which has not even been in effect a year, now they are proposing a 16% rate increase? How much longer before they've priced themselves back into the realm of unaffordability for us again?

This coverage has been extremely important to me, which is why I'm scraping to make my payments now. Please keep this affordable for the middle class worker.

Excellus BlueCross BlueShield

SimplyBlue Plus Platinum

Small

HIOS [REDACTED]

[REDACTED]

[REDACTED]



Prior Approval Submission

To: PremiumRateIncreases

06/24/2014 05:09 PM

Excellus Health Plan, Inc.

group

ppo

[REDACTED]

My HISO # [REDACTED] Excellus has notified me of a proposed 16.8% increase in premiums. My current premiums are \$195/wk or \$10140/yr. My math shows they want to raise the rate to almost \$12000. This is just getting crazy! These double digit increases have been getting slapped on us many times over the past few years. Someone has to draw a line in the sand and say enough is enough. I implore DFS to deny the proposed rate increase. As I see it, insurance companies never run their business to attain a "balance". They just keep on with business as usual and pass all costs onto the general public. What ever happened to a business eating some increases simply "as a cost of doing business"? Maybe they should look at how much money they fritter away on overblown salaries and tremendous benefits. Or how adding layer upon layer to a medical charge actually increases the costs to all policyholders. It's obvious to me that some kind of a game is being played when a bill I receive shows some tremendous charge for a procedure and then suddenly it's much less because of an "adjustment" by the insurance company. I know of no other business that works this way. If you ask me, I think the insurance companies and the hospitals have some kind of unique and suspicious relationship. And I think the public is paying the price because it is so complicated and confusing that no one can figure it out. And the insurance companies feel that if they can show some set of numbers to DFS that they will get what they want. Their notice even alludes to the fact that they are convinced they will get their request. The final sentence in their notice says "After DFS approves the final premium rate, you will receive final rate information at least 60 days before your 2015 renewal date." Please, I beg of you to really scrutinize this rate increase, and deny it if for no other fact, that is about 12-16 times the rate of inflation. Thank you for your considerations, [REDACTED]



Comments on Insurance Rate increases

to: premiumrateincreases@dfs.ny.gov

06/25/2014 12:54 PM

Good afternoon -

The rates go/and have gone up every year as much as 20%. It is time for a break for we, the people!

The annual cost of living increase for most of us in this depressed economic area, the Southern Tier of NYS, is 0%.

Employers in many parts of the state are lucky to be able to pay their employees, under past and current economic conditions.

It is to our employers' credit that many of us have jobs at all. That is our reality.

Therefore, a great and more equitable idea would be to determine the area's average workers' (not the owners/employers) income increase each year and apply that same % increase cap to our health insurance increases.

Yes, the insurance companies' cost are going up, but whose aren't!?!?!? We employees have the **same amount of money** to cover our own ever-rising increases in rents, food, gas, etc.. And now we need to try to stretch our dollars a lot more to cover a ridiculously high insurance premium **each and every year!**

Why do we need to continually pay for insurance employees pay increases & bonuses, so they can live in a lifestyle we all should be able to afford?

PLEASE, allow us to save for our own futures, not theirs.

The fact that we are forced to pay for a certain level of health insurance is hardly democratic. Fine to want to have health insurance for all citizens, but we should not have to foot the bill. If we are being **forced** to get coverage and **pay up to 10% of our gross income**, the exorbitant costs should be covered by those forcing us to get the coverage, whether federal, state or local.

How can anyone determine for we, the people, what we can and cannot afford? Ten percent of one's gross income is simply a ridiculous amount of income to be spending on something we are forced to pay. How is it possible to save for one's future, or to afford much needed vacations from the work environment?

When it comes to health care it seems we are no longer a country of the people, nor by the people and definitely not for the people anymore! What happened to our right to live free from tyranny? There are more healthcare rules telling us what we **MUST** do and how much we **MUST** pay, than us deciding what we **CAN** do and what we **CAN** afford to pay.

In case you are still wondering what my word on a proposed increase for health care is: **NO, period.**

Insurer: Excellus BC/BS

Plan Name: Simply Blue Plus Silver

Small Group Coverage

HIOS#: 



Prior Approval Submission

[Redacted]

06/25/2014 07:25 PM

To: PremiumRateIncreases

Excellus Health Plan, Inc.

group

hmo

[Redacted]

I believe that this rate increase will hurt the middle class and recent college graduates. I am still paying off my student loans, with all the other bills that comes along with being an adult now. This is unfair for a 25yo male, non-smoker in good health to have a premium change anywhere close to 15.9% is outrages. You are going to hurt my income and make it harder for my age group to achieve the things that our parents worked towards. You should change the rates of people that are putting a burden on the system, not that ones that will be loyal and healthy customers for years to come. I have given thought to the idea of finding a new plan if this my rate increase so dramatically.



Voice for disapproving additional rate increase

[REDACTED]

to: premiumrateincreases@dfs.ny.gov

06/15/2014 09:15 AM

Please note we are not in favor of yet another rate increase to our Excellus BC/BS healthcare policy. As a retired but healthy couple we already pay a monthly payment of almost \$1,300 on our fixed income. An additional 17.5% is an obscene request!

If indeed your rising medical costs are changing, due to foreseen factors such as an aging population and other variables, it is your challenge to creativity seek and implement a solution; not simply pass the costs onto your consumers!

Therefore, let it be known we formally decline your request for a premium rate increase on our HIOS plan.

Sincerely,

[REDACTED]

[REDACTED]



Rate Increase

to: premiumrateincreases

06/16/2014 08:55 AM

Dear Sir or Madam:

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

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

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

A company is relatively free to use their profits as they choose. As Excellus is clearly making a profit, perhaps some of that could be used to benefit those who pay those funds? I have to say that each time I pass the Excellus/Blue Cross Arena, I have to wonder how much of my premiums help to pay for something that has nothing to do with health care.

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

Sincerely,

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.



potential health insurance increase

to: premiumrateincreases
Cc: [redacted]

06/16/2014 02:59 PM

Dear Excellus Representative,

We received notice in the mail today from you regarding a proposed rate change for our small group insurance plan is a 16.3% increase. We are writing with concern that this increased cost may prevent our small business from being able to offer coverage to our employees. We are small and are not under federal mandate to offer health insurance to our employees, however we do so for our full time staff because it always felt like the right thing to do. The Healthy New York program used to help us with the costs of the plans – however, with the changes to Healthy NY for 2014, it was no longer a viable option for us. Not a single employee covered under our business had a Primary Care Provider that would accept the new 2014 Healthy NY plan, which is an “EPO-B” plan. Staff who require specialist visits were in some cases going to be forced to drive over an hour to get to a doctor who would take the plan. We opted to purchase a new plan through the New York State of Health that was much more expensive than our 2013 Healthy NY plan. Our costs went from a monthly single premium of \$374.63 to \$457.36, a **22%** increase. We fear we may not be able to absorb yet another increase on top of that and continue to offer our full-time staff health insurance. Even with the more expensive plan that we now buy so that our staff can see their local doctors, they now have to pay a \$600 deductible, which they did not have to pay in the past. This is getting too expensive for our business and for our employees.

I am copying The [redacted] (Living Wage) and [redacted] so that they might be apprised of this challenge to small business in their community.

Insurer: Excellus BlueCross BlueShield
Plan: SimplyBlue Plus Standard Gold
Small Group Coverage
HIOS ID#: [redacted]

[redacted]

[redacted]

[redacted]

[redacted]



Excellus rate increase

[REDACTED] to: premiumrateincreases

06/16/2014 04:12 PM

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

[REDACTED]



FOUR years in a row now of EXCESSIVE (20%+) Excellus High deductible plan rate increase

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

06/16/2014 05:19 PM

DFS should REJECT the Excellus price increase.

I complained two years ago about EXCESSIVE Excellus HDHP plan increases.

Last year I didn't complain because the plan switched over to an ACA-compliant plan (presumably more benefits) along with last year's 38% increase in the closest, cheapest, HDHP equivalent plan.

I thought that the increases were going to be over at that point.

It is NOT POSSIBLE healthcare costs have created these increases in the short-timeframe of 2011 to 2015

In 2011 my family HDHP plan cost \$383

In 2012 the same plan was \$457

In 2013 the same plan was \$556

In 2014 the Bronze HDHP plan is \$770

In 2015 the same plan is proposed to go to \$922

How is it possible for these type of increases to occur???

These are the cheapest family plans available, yet have increased 20%+ a year for 4 years in a row

2011-2012: 19.5%

2012-2013: 21.6%

2013-2014: 38.5%

2014-2015: 19.5% with a cumulative change of 141% in 4 years? Medical costs have not increased anywhere near that amount.

DFS should REJECT this price increase.

Insurer: Excellus BlueCross BlueShield

Plan: Bronze Select, EPO HDHP, Individual Plan, Family Coverage

HIOS #: [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

From: [REDACTED]

Sent: Thursday, October 25, 2012 2:16 PM

To: [REDACTED]

Subject: RE: EXCESSIVE Excellus High deductible plan rate increase

[REDACTED]

We received our premium increase for 2013, and it was EVEN MORE than the proposed amount, which

was itself ridiculously high. 21.5% rather than the proposed 19.9%.

How is that possible to justify? How could costs go up by 20% two years in a row? It seems inconceivable that one plan can go up by 10% or less, while another goes up 20% two years in a row.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

From: [REDACTED]
Sent: Tuesday, July 03, 2012 11:27 AM
To: [REDACTED]
Subject: RE: EXCESSIVE Excellus High deductible plan rate increase

Thank you for the detailed response [REDACTED]

I don't think it is possible that costs have gone up 20% two years in a row unless the original price when the plan was established was completely wrong (loss leading). It's a high deductible health plan after all. Excellus pays virtually nothing until payments reach \$11000 for a family. Well care costs (which they pay for without deductible) is not that expensive (maybe a few hundred dollars per year), so it just doesn't make sense that high cost care is rising at 20%. Is the risk pool too small? Do you know how many people are enrolled in Excellus' HDHP? If there are only 500 people, a handful of \$1M cases could really drive cost up, but that shouldn't be the 495 healthy people's problem—that's a problem that Excellus has with not making the risk pool big enough. It begs the question—will the rate go down 20% once the handful of expensive cases are resolved?

Thank you for looking in to it. January 2014 can't come soon enough. Frankly, I'd prefer a Medicare for all plan and have my business out of the health insurance business altogether. *That* would be best for my business and my family.

Best regards,

[REDACTED]

From: [REDACTED]
Sent: Tuesday, July 03, 2012 11:06 AM
To: [REDACTED]
Subject: Fw: EXCESSIVE Excellus High deductible plan rate increase

Dear [REDACTED]

The Department of Financial Services is in receipt of your correspondence regarding proposals from Excellus Health Plans to increase health insurance premiums.

The Department of Financial Services shares your deep concern about the magnitude of the rate increase being requested. Please be assured that the Department is closely scrutinizing Excellus Health Plans application to determine whether or not the increases being sought are justified. Many factors are considered before approving, disapproving, or modifying a rate adjustment request. Among these factors are the insurer's recent and future costs of medical care and prescription drugs, the company's history of rate changes, and its financial strength, premiums, administrative costs, and other sources of revenue. The New York Insurance Law empowers the Superintendent to reject or modify any requested increase that he deems to be unreasonable, excessive or unfairly discriminatory. The Department's goal is to approve the lowest rates possible that preserve the financial solvency of the health insurer. Approving rates that are inadequate would ultimately imperil the insurer's ability to pay claims as they come due.

Health care costs drive insurance premiums, the monthly bill you pay to have insurance. In New York, a minimum of 82 cents of every premium dollar in the small group and individual insurance markets must go to pay medical claims costs. The remainder covers insurers' administrative costs and any profit. Medical costs are driven by everything from increases in hospital charges and doctor salaries to greater use of medical care to new technologies and prescription drugs. The Department's review is designed to approve rates that assure that an insurer's medical costs meet or exceed the 82 percent threshold.

However, should medical costs end up accounting for less than 82 cents of every premium dollar, the Department can require that the balance be returned to the policyholders.

After the Department announces its conclusion on Excellus Health Plans premium adjustment proposals, a written decision will be posted on the Department's web site, at

Going forward, with the full implementation of President Obama's Affordable Care Act (ACA) by January 1, 2014, New York State will establish "Health Benefit Exchange", a marketplace through which individuals and employers may purchase health insurance coverage. The exchange will administer a subsidy program including premium tax credits and cost sharing assistance. Refundable and advanceable premium tax credits will be based on a comparison of a taxpayer's monthly household income as a percentage of the Federal poverty level.

All of these processes are designed to help resolve the health care crisis in New York and throughout the country. Please be assured that the Department takes its responsibilities very seriously and is working diligently to bring better coverage to more people at affordable prices.

It should be noted that your insurer may be able to offer more affordable options to your current coverage. In addition, there are options available to policyholders at the following Insurance Department link <http://www.dfs.ny.gov/website2/hny/english/hny.htm>. These may be subject to income limitations for eligibility. More specific information related to alternative individual coverage can be obtained at this Department of Financial Services link: <http://www.dfs.ny.gov/insurance/ihmoindx.htm>. Please note that the Department requires your insurer to make available all options, including less expensive options, to its small group members when they call to discuss their coverage. Should you choose to communicate with your insurer to discuss less expensive options and your insurer fails to fully divulge such options, you may feel free to communicate this to the Department. We are interested in consumer comments.

For more information on health care reform within New York State, visit

<http://www.healthcarereform.ny.gov/>

[REDACTED]

To <premiumrateincreases@dfs.ny.gov>

cc

Subject EXCESSIVE Excellus High deductible plan rate increase

06/29/2012 03:56 PM

Please respond to
[REDACTED]
>

To whom it may concern,

Excellus Simply Blue High Deductible Health Plan (Class [REDACTED], Package [REDACTED]) has proposed a ridiculous 19.9% premium increase after just last year asking for, and receiving, an 18.9% increase.

Nearly 20% premium increases year upon year is completely unrealistic. No one's costs go up that much year on year. This proposed increase should be denied and investigated.

[REDACTED]



comments on excellus bc/bs proposed rate increase 2015

to: premiumrateincreases@dfs.ny.gov

06/16/2014 06:03 PM

Insurer: Excellus Blue Cross Blue Shield
Name of Plan: Bronze Standard EPO HDHP
Individual Coverage for [REDACTED]
HIOS ID [REDACTED]

I'm commenting on the proposed 2015 premium increase, in my wife's [REDACTED] case of 21.8 %. It is a preposterous increase:

She is going on 55 (Hispanic), working as a seasonal temp with an income which I need to supplement to make ends meet. I (her husband [REDACTED], going on [REDACTED] am on Social Security and a modest pension. After my retirement I was not able to afford taking out health insurance for her, until Obama-care became available for her via NY State of Health (I myself am on Medicare). The NY State of Health facilitator/advisor told me she did not quite qualify for financial help with the premia (my household of myself, her, and my mom supposedly slightly exceeds our joint income limit for help)

We chose Excellus for [REDACTED]. So I have to pay around 350/month for a Bronze Standard High Deductible EPO plan, which is all we could afford. For us this represents a big cost and the plan is horrible: 3,000 annual deductible; 6,000 annual out of pocket limit; supposedly the only thing that's covered in full is an annual physical and there are problems even with that: the slightest miscoding by the provider causes Excellus to reject services that were clearly part of her physical. And for ordinary doctors visits, offices charge enormous copays for the visit up front (eg, \$100 for a PCP visit) because of the high deductible; otherwise they won't even see her. And once Excellus negotiates that fee after the fact, trying to get the difference back out of her doctor's office has proven difficult/impossible.

So to be facing in 2015 a monthly increase in the premium of almost \$90 in her case, for such a marginal plan, is unthinkable for us. I mean, this is really blackmail and I cannot believe it's in the spirit of what the President had envisioned for borderline income middle class consumers like us to obtain "affordable care." We'd be forced to drop her plan in 2015 and then would once again face the specter of bankruptcy if an awful accident or illness were to strike her.

I urge you to reconsider, thank you

[REDACTED]



Excellus BCBS

to: premiumrateincreases

06/17/2014 06:50 AM

Good morning,

I recently received a letter stating that my health insurance is trying to increase their premiums by 19.1% – I've had this plan for 6 months, they've paid out \$400 and I've already put out over \$11,000 in premiums. That is outrageous...I already purchased the most expensive plan because I have a son with [REDACTED] after loosing my previous insurance policy that I had for over 10 years. I'm also a small business owner, so I do not get any public assistance for any of my families' care and now I have to pay more? My premium for a family of 4 will now be over \$2,200...and guess what...Excillus 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 Excillus BCBS:

Insurer: Excillus BCBS

Plan: [REDACTED] EPO Platinum Select Family Plan

HIOS Identification number: [REDACTED]

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

[REDACTED]

[REDACTED]

[REDACTED]



premium increase.

[redacted] to: premiumrateincreases@dfs.ny.gov
Cc: [redacted]

06/17/2014 06:57 AM



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

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

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

My name is [redacted] my spouse is [redacted] and I have an HIOS ID number of [redacted]

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

[redacted]

Thank you,

[redacted]

[redacted]

[redacted]

Fw: NYS Department of Financial Services Consumer Assistance Unit Inquiry

to: Premium Rate Increases - Public Comments

06/17/2014 08:20 AM

Sent by:

New York State Department of Financial Services
Consumer Assistance Unit
One Commerce Plaza
Albany, NY 12257
800-342-3736 (Consumers Hotline)
518-474-6600 (Outside of NYS)
518-474-2188 (Fax)

----- Forwarded by Barbara Prescott/alb/nysdfs on 06/17/2014 08:20 AM -----

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

Dear [REDACTED]:

Your inquiry submitted to the NYS Department of Financial Services Consumer Assistance Unit has been received and will be reviewed promptly.

The information you entered is as follows:

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

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

* * * * *

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

* * * * *

Sincerely,

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



comment on proposed rate increases

to: premiumrateincreases

06/17/2014 08:35 AM

Name of insurer: Excellus BlueCross BlueShield

Name of plan: Premium Standard

I purchased this coverage from the company directly when the exchange was not working well

HIOS ID: [REDACTED]

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

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

I am retired but not yet of medicare age.

[REDACTED]



SimplyBlue Plus PPO Rate Changes

to: premiumrateincreases

06/17/2014 09:45 AM

Dear Sir or Madam,

RE:

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

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

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

Thank you,



proposed rate increase Excellus BC /BS

to: premiumrateincreases@dfs.ny.gov

06/17/2014 12:36 PM

Cc:

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

[REDACTED]



Excellus Rate Increase HIOS ID # [REDACTED]

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

06/17/2014 04:45 PM

Please respond to [REDACTED]

Dear Sir or Madam:

I'm writing to express my concern regarding Excellus BlueCross Blue Shield's requested rate increase.

I run a small [REDACTED] practice, and for the past three months I've been able to provide health insurance for two of my four employees. Prior to our new health plan, one of these two employees had no health insurance of any kind for the past six years! She was exactly the type of hard-working American for whom the Affordable Care Act was written.

Excellus' request to raise our premiums by 17% is outrageous, unaffordable, and might make it impossible for me to continue to offer coverage. I respectfully ask that you deny Excellus' request to raise our premiums. Thank you.

[REDACTED]
Healthy New York EPO
Small Group Coverage
HIOS ID# [REDACTED]



Excellus Proposed Premium Rate Change .

to: premiumrateincreases@dfs.ny.gov

06/17/2014 04:57 PM

Dear Sir or Madame,

We have been advised of a premium rate change of 16.7% to 16.8% on SimplyBlue Plus PPO Copay with HOIS ID [REDACTED] and [REDACTED]

What is the justification for such a substantial increase?

Thank you for your help in this matter.



insurance rate increase

[REDACTED] to: premiumrateincreases

06/17/2014 04:59 PM

To Who it May concern,

I received a letter from Excellus Bluecross/Blueshield about your rates increase. I would like to know what the rate would be. I currently work at [REDACTED]. My HIOS plan ID is [REDACTED]. Do you know where I can be reached at [REDACTED] and what my new rate will be? Thank you so much!!

[REDACTED]

From: [REDACTED]
To: premiumrateincreases@dfs.ny.gov,
Date: 06/14/2014 02:14 PM
Subject: BC/BS rate change

20%? A 20% proposed increase?

My wife and I have been self-employed for years. Our biggest expense - more than housing, more than food, more than transportation - is our medical insurance. There is not a lot of choice of carriers in New York State.

I live in Elmira, New York. I am on the Select Healthy Blue Plan. A 20% rate increase is massive.

I hope you will do your job as a regulator and scrutinize this request by BC/BS carefully. More bluntly, I hope you turn it down.

And by the way, what salaries do the chief executive and VPs of BC/BS draw? Is it reasonable, or are they being overly compensated based on the premiums paid by citizens such as my wife and I.

[REDACTED]



Excellus Simply Blue 16.7% increase?

[REDACTED] to: premiumrateincreases

06/18/2014 06:32 AM

To whom it may concern,

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

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

[REDACTED]



FW: Excellus Simply Blue 16.7% increase?

to: premiumrateincreases

06/18/2014 06:36 AM

From: [REDACTED]
Sent: Wednesday, June 18, 2014 6:32 AM
To: 'premiumrateincreases@dfs.ny.gov'
Subject: Excellus Simply Blue 16.7% increase?

To whom it may concern,

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

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

My plan info is
SimplyBlue Plus HDHP/HAS, HIOS ID [REDACTED] small group coverage





Comments on Excellus BCBS Rate Increase

to: PremiumRateIncreases

06/18/2014 08:35 AM

Insurer - Excellus BlueCross BlueShield

Plan - SimplyBlue Plus Silver

Coverage - Group

HIOS - [REDACTED]

I would like to comment on the rate increase that Excellus BlueCross BlueShield is requesting for 2015. From the letter I was sent, they are requesting a 17.3% rate increase for my current plan. This increase is unacceptable, especially over an increase of nearly 15% last year.

Inflation over this period is only (3.6%)

For my case, I have a wife and two infants and I am offered two plans via Excellus through my company. Both of these plans are high deductible plans. We are healthy people and do not require out of the ordinary visits to our primary care physician. Our current deductible is high compared to our use and it is likely we will go through the year without meeting it for any of the individuals in our family. That being the case, the insurance is not covering any of the costs that we pay for unexpected visits and will only come into play for a catastrophic diagnosis. Excellus claims that it will keep me from going bankrupt, but the coverage costs are just delaying the bankruptcy. Currently, the coverage (after company assistance) costs me nearly \$500/month (about 10% of my pay). This is paid and because it is a high deductible plan, I am still required to pay out of pocket for the unexpected doctors visits. Because I am unlikely to reach my deductibles, the money I pay for the required health insurance is money wasted from my point of view.

In contrast, if I were to not buy health insurance, I would be saving nearly \$500/month to use toward medical expenses for my family. Overtime this collected income could also prevent me from going bankrupt with a catastrophic diagnosis.

I suppose that my arguments are more with Health Insurance, than with Excellus. But the fact remains that from the perspective of this new father, not having health insurance would be better than having it. Except that now it is illegal to not carry health insurance.

Please help to fix the major problem of my generation and begin to curb this increase in healthcare costs. Soon the major item in my household budget will be to pay for health insurance rather than covering my mortgage or feeding my family.



rates

[REDACTED]

to: premiumrateincreases

06/18/2014 10:14 AM

I received a letter today in the mail stating that in January 2015 they want to increase my premium rate by 19.3%. I can't believe that this is going to start all over again, rate increases. the reason that we had to change over to there new insurance was of the never ending rate jumps. We CAN NOT afford these hikes and maintain some type of living. This is so unfair to the working people we struggle now every week to keep up with things. While we keep getting rate increases the CEO's give themselves big fat bonuses. When is someone going to stand up for the working man and put an end to it ??????????????

The name of insurer = Excellus BC/BS

Name of plan = EPO

HIOS number = [REDACTED]

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



Rate increases proposed for Excellus BlueCross BlueShield

[REDACTED] to: premiumrateincreases

06/18/2014 10:34 AM

Cc: [REDACTED]

I recently received attached, and am very concerned about yet another increase- 17% for my plan through insurer EXCELLUS BLUECROSS BLUESHIELD.

My HIOS identification # is [REDACTED] name of plan is SIMPLYBLUE PLUS GOLD, and we have a small group coverage plan.

As the managing partner of a firm in downtown Rochester that employs ten people I am informing all who will listen that such an increase is a real hardship to the firm (we contribute toward monthly premium) as well as to our hard working employees. Such yearly increases make it difficult to stay in business in NYS. It is especially troubling to read of the high salaries that EXCELLUS pays out. It is our hope that our concerns will be listened to and addressed.

[REDACTED]



[REDACTED] to: premiumrateincreases
Cc: [REDACTED]

06/18/2014 11:04 AM

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

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

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

[REDACTED]

[REDACTED]



rate increase



to: premiumrateincreases

06/18/2014 11:05 AM

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



Proposed Health Insurance Rate Increases : Excellus

to: premiumrateincreases

06/18/2014 11:47 AM

Help!

I just received a letter from Excellus, the company from which I purchased health insurance for myself and my two children through NY State of Health last December, **indicating my premiums will increase 19.3%**

While the letter says , "if approved", it also indicates there is a 30 day period to submit comments. **This is a formidable increase.** I can't afford this increase. I do not mean to be rude, but this feels like a bait and switch. **Buying in at a given price, to then in one year have that price increase by \$19.3% is price gouging.**

I don't understand how this can happen under the new exchange. \$19.3% is not a percentage I can manage in my budget.

Will NYState of Health be able to offer as good coverage through a different company? I don't want to switch but this is disastrous.

Help, please.





Excellus BlueCross BlueShield Proposed Rate Increase 19.3% increase!

to: premiumrateincreases

06/18/2014 11:53 AM

My Insurer: Excellus Blue Cross BlueShield

My Plan: Platinum Standard

Coverage: Individual (with two children)

HIOS ID: [REDACTED]

Help!

I just received a letter from Excellus, the company from which I purchased health insurance for myself and my two children through NY State of Health last December, **indicating my premiums will increase 19.3%**

While the letter says , "if approved", it also indicates there is a 30 day period to submit comments. **This is a formidable increase.** I can't afford this increase. I do not mean to be rude, but this feels like a bait and switch. **Buying in at a given price, to then in one year have that price increase by \$19.3% is price gouging.**

I don't understand how this can happen under the new exchange. \$19.3% is not a percentage I can manage in my budget.

Will NYState of Health be able to offer as good coverage through a different company? I don't want to switch but this is disastrous.

Help, please.

[REDACTED]



Comment on Excellus BCBS Proposed Rate Increase

[REDACTED] to: premiumrateincreases

06/18/2014 11:56 AM

Excell [REDACTED] oss BlueShield
Class [REDACTED] es
HIOS ID: [REDACTED]
SimplyBlue Plus HDHP/HSA

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

Regards,

--

[REDACTED]

[REDACTED]



Excellus bluecross blueshield Rate increase

[REDACTED] to: premiumrateincreases

06/18/2014 11:58 AM

Our insurer is Excellus Blue cross Blue shield, our plan is Simply Blue Plus, our HIOS identification number is [REDACTED] and we have small group coverage. An increase of 17.2% to our plan is simply unacceptable. As a small business in New York State we struggle in this economy to provide USA made products to our customers. Health care is already a deciding factor to many employees as they search for a career. It is getting more difficult to offer employees a competitive package as large international company would. To maintain the integrity and high quality of our USA made products we need skilled employees to produce these. As you consider the rate change please also consider the impact this has on local small businesses and the outcome on our local economy.

Thank you,

[REDACTED]



Excellus BlueCross BlueShield

to: premiumrateincreases

06/18/2014 12:41 PM

To Whom it May Concern:

I recently received notice from the above referenced health insurer that they are applying for a rate increase for my plan. We are a small business and we have small group coverage that currently costs \$529.79 per person per month. \$530/month to insure ONE person. That is a mortgage payment. The new notification we received in the mail states our rates will increase 16% if BCBS gets approval. That would put our rates at over \$600 month. \$530/month is ridiculous enough as it is but over \$600 is just insane. I am a young, healthy individual, I don't smoke, I exercise regularly, I eat right, I'm not obese and yet my health insurance costs \$530/month and BCBS would like to charge over \$600. A 16% increase is completely out of line. Please reject this application for an increase to already ridiculous rates.

[REDACTED]



Excellus rate increase

[REDACTED] to: premiumrateincreases

06/18/2014 01:44 PM

To whom it may concern,

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

Thank you for your consideration in this matter.

[REDACTED]

[REDACTED]



Excellus BCB\$

to: premiumrateincreases

06/18/2014 05:37 PM

Per the letter from Excellus:

The name of my insurer: Excellus BlueCross BlueShield
Plan Name: Platinum Select
Individual
HIOS id #: [REDACTED]

So, 6 months in, they are requesting a 19.3% increase?!

How much are their administrators being paid? Some are making millions of dollars a year. I'm sure their compensation rises every year, while my income has been falling—and insurance takes a bigger bite every single year.

Excellus cancelled my previous plan and I was forced to choose between plans that provided worse coverage for slightly less money or one that has better coverage but which costs me more than \$600/month. My old plan was a business plan; therefore, I was able to deduct premiums on my tax return. No more. Now they say I'll have to pay over \$720/month? I have to earn over \$1000 to end up with \$720 after taxes.

Before Obamacare, I lived in fear that Excellus would cancel my insurance altogether. I often paid out of pocket to providers so that Excellus wouldn't know that I was having problems with my back or that I was seeing an out-of-network psychiatrist. So they sucked \$500+ out of me every month and my biggest benefit was that they were extorting the prescription drug providers so that I had an affordable co-pay for drugs.

I know that they extort the physicians and hospitals, too, lowering reimbursements pretty much at will. When have *their* employees taken a pay cut?

Obviously you can't do anything about it, but I think the entire health insurance industry should be eliminated and replaced by nationalized HEALTH CARE. Insurance and health care are not the same thing. Insurance companies are not in business to make people healthy. They're in business to make money by keeping as much of the premiums as possible, lowering reimbursements and generally denying benefits whenever they can get away with it.

Tell them to tighten their own damned belts for a change! Do not give them a 19.3% increase! (And, whatever you do, don't give them my name! I'm scared to death of being on their S-list!)

[REDACTED]



Premium rate increase

to: premiumrateincreases

06/18/2014 07:58 PM

To Whom It May Concern,

I just received word that my health insurance provider, Excellus BlueCross BlueShield, plans to increase premiums by 22.2% in the coming year. I have individual coverage with this provider (HIOS [REDACTED] under a bronze plan - meaning I essentially have the lowest premium possible - and if this increase goes through, I will no longer be able to afford health insurance. I work full time but am self-employed (putting away money for taxes at the end of each fiscal year).

As it stands, I barely make enough money to provide myself with rent, food, basic necessities, and health insurance. In fact, some months I even lose some money after all this. I have had people tell me that I don't "need" health insurance as a healthy young person, but I realize how financially dangerous it could be to have no insurance in the event of major sickness or an accident. Already having the lowest health plan, I pay \$330 a month - mostly in the event of an accident, and to help pay for a monthly medication. However, if my premium increases by the proposed amount, I will simply have to drop my health insurance coverage so I can afford to eat and have a roof over my head without literally begging friends and family to help me financially. And as we both know, if something catastrophic were to happen while I am uninsured, it would put me in debt for the rest of my life. This is a lose-lose situation for me.

I urge you to reconsider these changes; I already pay more than my fair share for what I get out of health insurance, and I want to continue to be able to afford it.

Thank you,
[REDACTED]



Rate increase

to: premiumrateincreases@dfs.ny.gov

06/18/2014 08:23 PM

Dear Sir/Madam,

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

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

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

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

[Redacted signature]



Fwd: Excellus bluecross blue shield rate increase

██████████ to: premiumrateincreases

06/19/2014 07:49 AM

----- Message from ██████████ on Thu, 19 Jun 2014 11:46:13 +0000 -----

To: <premiumrateincrease@dfs.ny.gov>

Subject: Excellus bluecross blue shield rate increase

HI ,

My name is ██████████

I recieved a letter staing that my ins rates are subject to yet another increase.

I thought with this obama care my rates would be cheaper.

what are the rates based on/ usage.\, income?

plan name, epo hd hp

indiv

HIOS ██████████

I tried in the beginning to enrol with heathy NY but could not get past the first few

steps, mostly because of employment.

please let me know whats going on with this,

thanks ██████████



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/19/2014 08:52 AM

[REDACTED]

epo

[REDACTED]

PLEASE DO NOT RAISE my premiums. I am now paying the lowest \$288.32/month for Excellus BC/BS. I can not afford higher rate on my fixed income. The deductible is \$3000 which is insane. I can not pay it.



HIOS ID

[REDACTED]

to: premiumrateincreases

06/19/2014 09:01 AM

On June 16, 2014 our firm received notification of a proposed increase by Excellus for 2015 in the amount of 15.8%. I believe this will impact our business as well as others. We are a small construction company now struggling because of the current economy in UPSTATE New York (north of Syracuse not Albany) We are a forgotten world up here and unless you would like everyone on WELFARE it is time to take a stance and do something. You continue to allow electrical, gas and insurance companies to increase profits while the businesses continue to loss any type of small profit they were making. STOP this insanity with catering to the Insurance and Electrical companies and think of where the tax dollars will come from when we are all out of business and everyone is on WELFARE.

is is all in your hands, Stop it now.

[REDACTED]

[REDACTED]



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

██████████ 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,

██████████



Excellus BlueCross BlueShield Small Group Plan SimplyBlue Plus HDHP /HSA

to: premiumrateincreases@dfs.ny.gov

06/19/2014 04:02 PM

HIOS id number

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

Sincerely,

[Redacted signature]



**Excellus Blue Cross Blue Shield proposed premium rate increase of 19.3%-
Deny it!!!!**

to: premiumrateincreases

06/19/2014 04:03 PM

To Whom it may concern : I would like to ask the NY State Department of Financial Services to deny Excellus BCBS requested rate premium increase. I believe that this request should not be granted. If this request is approved I feel that the **NY State Consumers will have been fraudulently enticed** with a premium that they contracted for when they were in a competitive and comparison shopping scenario when purchasing coverage through the NY Healthcare Exchange and had other choices.

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

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

PLEASE DENY the increase. My HIOS number is [REDACTED] I have the platinum plan, my young daughter also has a policy.
I can be reached at this email address.

Regards,
[REDACTED]



Excellus Proposed Rate Increases

to: premiumrateincreases@dfs.ny.gov

06/19/2014 04:03 PM

We are a small medical practice with less than 50 employees. We offer medical insurance benefits to our employees giving them an allowance toward their premiums. We do this through Excellus. We cannot absorb nor can our employees absorb another large increase in premiums. This is at least 5 years consecutively that Excellus has requested huge increases. They may not get the ok for what they request but the increases have been double digit. When will it end?

Private medical practices are under increased economic pressure surrounding EMR's, meaningful use and other compliance issues that have increased overhead. Reimbursements to our providers of care have been flat for years. Our employers work very hard and are wonderful providers of medical care to our patient's. They are also wonderful employers but it is becoming more and more difficult to find alternatives for medical insurance coverage to offer our employees that are affordable. The entire concept that medical coverage can be affordable is simply ridiculous at this point. Who is defining what is affordable to hard working people with families that are making a decent hourly wage but are faced with increased taxes, food and transportation costs? The rates on the Exchange are a joke. Yes you can get a grant but your still faced with a deductible that could cripple a struggling family. Medical practices cannot turn away patients in need because of the inability to pay. If they don't have the money to pay their deductible the medical practice is operating at a loss. Private practices will be unable to retain quality staff when faced with what we can offer for medical and dental insurance benefits and salary. Employees will be faced with getting a second job or trying to find work in a hospital based environment which can and do pay higher hourly rates and have the ability to offer a better medical insurance benefit. The situation is at a critical point. If we want physicians in practice to see patient's, we need to be able to maintain costs and retain quality employees. I hope your organization will take a hard look at Excellus and MVP's rate requests this year and question of feasibility of any employer or employee that matter being able to payout more money for health care coverage. Maybe it is time to regulate the insurance companies and teach them how to manage their money. The money spent on wasted enterprise is incredible. The IT issues at Excellus alone over the last 3 years have had to cost an astronomical amount of money. How do we know? The claim denials and delays are almost always due to "system issues" they are constantly "putting a fix" into place. It is time to ask the people who work in the health care industry running a practice and caring for the patient's what the contributing issues are to the health care crisis.





Rate Increase

to: premiumrateincreases@dfs.ny.gov

06/19/2014 04:03 PM

Excellus BlueCross BlueShield
SimplyBlue Plus PPO Copay
Small Group Coverage
HIOS ID: [REDACTED]

To Whom it May Concern,

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

Sincerely,

[REDACTED]



Rate increase for Excellus

[Redacted]

to: premiumrateincreases

06/19/2014 04:03 PM

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

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

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

[Redacted signature block]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/19/2014 04:24 PM

Excellus Health Plan, Inc.

group

ppo



Our company provides health care insurance through Excellus BlueCross BlueShield, SimplyBlue Plus Bronze plan, HIOS ID [REDACTED]. Our premiums have increased between 18% and 23% each of the previous 4 years and they are now asking for an additional 17.3%. As a business owner, I don't feel that our company will be financially able to continue providing insurance for the owners and our employees should there be any kind of rate hike next year. I thought "Obamacare" was meant to increase the number of insured Americans but it appears that it will have the opposite effect for our company.



Excellus Rochester Rate Increase

[REDACTED] to: premiumrateincreases

06/20/2014 08:01 AM

As usual we have received notice from our medical insurance carrier that our health insurance cost will increase by 17.3% next year. See attached for this letter.

How and why??? Every year our health insurance costs go up by double digits. Every 5 years our health cost has doubled. We simply cannot afford this anymore.

We already have a high deductible plan and will now be paying close to \$ 1,000 per month for the premium if this rate increase goes through. On top of this we have a deductible of \$ 1,800 per person.

A very similar plan just 4 years ago was about \$ 450 a month. Now it will be close to \$ 1,000.

If this increase goes through we will be dropping our health insurance coverage for our employees as we are a small business and cannot simply afford health care anymore. We will tell our employees to go to the health insurance exchange.

When will the cost side of health insurance be looked at? Continually raising the premium cost and ignoring the expenses of hospitals and health care providers is not the way to go. Better health care cost containment is needed. Every year the health insurance premium costs go up dramatically.

PLEASE DENY EXCELLUS THEIR REQUEST.





Please Disapprove Premium Rate Increase for Excellus BlueCross BlueShield

to: premiumrateincreases

06/20/2014 08:01 AM

To Whom it May Concern;

I was recently informed that my health insurer Excellus Blue Cross Blue Shield, is requesting to increase my premium for 2015 by 16%. I am writing to express my concerns with this enormous increase. I have small group coverage through my employer and am enrolled in the Simply Blue Plus Platinum plan. My HIOS identification number is [REDACTED].

This huge rate increase would not only negatively affect my employer, as a not-for-profit organization that contributes to its full time employee's health care coverage, but as an individual I would not be able to afford the increase. Wage rate increases at my organization are typically only 2%-3% each year. That would not even come close to matching the proposed 16% increase in premium. Additionally, I highly doubt that my employer would be able to absorb that large of an increase and it would most likely force them to reduce the amount they contribute towards employee's premiums.

Why does Excellus need to increase their premiums so much when their reported profits are already very high and their total reserves as of 12/31/13 were \$1.4 billion? Not to mention the absurd amount of money that their executives get compensated with.

I urge you to disapprove of the proposed 16% increase in premium as it would incur an undue hardship on employers and individuals alike. Thank you for your time and consideration.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/20/2014 09:20 AM

Excellus Health Plan, Inc.

group

ppo



The 16% premium rate increase that Excellus is currently proposing seems very high since, as our broker said to me, "these are brand new plans."



premium rate change

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

06/20/2014 09:52 AM

Please respond to [REDACTED]

Dear Excellus BlueCross BlueShield,

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

Name of Insurer: Excellus BlueCross BlueShield

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

Small Group coverage: [REDACTED]

Plan: PPO

Plan Code: [REDACTED]

RxBIN: [REDACTED]

RxPCN: 7 0

HIOS: 7 [REDACTED] 0

Subscriber ID: [REDACTED]

Dental ID: [REDACTED]

Sincerely,

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/20/2014 10:06 AM

Excellus Health Plan, Inc.

group

ppo

[REDACTED]

Our plan name is Simply Blue Plus Silver, our HIOS # is [REDACTED] 0 The rate increase they are requesting for this plan and other plans at our office are outrageous. Employers are trying to do their best for their employees and a 17.1% increase makes it hard on the employer. Also, employees do not get a 17.1% increase in wages.....no one does. It's just not practical. Employees and Employers are having to do with less money, it's time health care providers tighten their belts too.



Excellus Proposed Premium Rate Increase for 2015

to: premiumrateincreases

06/20/2014 10:51 AM

Cc: [REDACTED]

To Whom It May Concern:

I have received Excellus BlueCross BlueShield Letter of Notice regarding the Premium Rate Change of 16.2%. My current plan is a PPO and I have Small Group coverage. My HIOS # is [REDACTED]. I am writing to you because I am greatly concerned with this rate increase and cannot afford such a high rate increase. Each year insurance expenses go up and the benefits decrease. This past year I had to come off my husband's insurance through his employer which I had been on for 18 years and switch to my own plan through my employer due to Excellus rate increases and the decrease in benefits to try and have affordable health insurance for my family. I have 2 children which are 13 & 16 and they use to be able to go to the doctors and I would not have to pay a co-pay, now I have a \$40.00 co-pay per visit. Excellus also changed their rewards program last year so that people who do not go to a gym to work-out are penalized.

Our employers cover some of the cost of insurance so we are fortunate but they cannot be expected to pick up the ridiculous rate increases that Excellus suggests. I cannot afford this high of a rate increase, each year the cost of living increases and peoples raises do not even come close to covering that let along insurance expenses. With the amount of money Excellus pays it's CEO, 1.69 million and the former CEO 12.8 million I can see why it needs to increase rates so much but that is not my problem. Also, with the New York State Exchange why are Excellus plans priced higher than the competition? Some other insurances offer the same plan levels and cost substantially less...

I strongly object to the proposed 16.2% rate increase because I cannot afford it and neither can a lot of other families that are struggling to make ends meet.

Thank you for your consideration to this matter.

Sincerely,

[REDACTED]



Premium Rate Adjustments

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

06/20/2014 11:10 AM

Name of Insurer: Excellus BlueCross BlueShield

Name of Plan: SimplyBlue Plus Gold

Small Group Coverage

HIOS Identification Number: [REDACTED]

If the proposed rate increase is allowed, I will no longer be able to afford to get the care I need to monitor and treat my [REDACTED] disorder. I will not be able to afford to go to the doctor when I am ill. This rate change (an obscenely high rate change) would effectively end my ability to get medical treatment. As it is, I struggle to pay for things out of pocket. Health care is required by law yet is unaffordable and therefore still unattainable for the average person. I don't know what the CEO of the health insurance company makes, but I assure you it's much more than I do and while I live on an extremely tight budget, I still manage to survive – so I don't think a rate increase is necessary as all it would do is line pockets while shutting me out from receiving the health care that I need. If this rate increase goes through my treatment for [REDACTED] Syndrome will end and my chances of having a stroke or heart attack before 35 will go through the roof. Please consider this before allowing this increase.

[REDACTED]

[REDACTED]



Notice of Proposed Premium Rate Changes

to: premiumrateincreases

06/20/2014 11:32 AM

Cc:

To Whom It May Concern:

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



Excellus BCBS - HIOS ID [REDACTED] Premium Increase

to: premiumrateincreases@dfs.ny.gov

06/20/2014 11:54 AM

Good morning,

This email is to comment on Excellus BCBS's recent request for premium increases for SimplyBlue Plus HDHP/HAS plans. Our plan for [REDACTED] is Excellus's SimplyBlue Gold 9 HDHP. We are a small group, [REDACTED] will 40 full-time equivalent employees. A rate increase of 16.4% in 2015 would greatly hinder our ability to offer quality medical insurance to our employees. I would ask that the DFS **not** approve this rate increase. Excellus has continued to increase rates in double digit percentages over the past several years, while "padding" their reserves, which are already far higher than the recommended threshold. It is critical for the Upstate New York economy to be able to provide quality benefits for our employees at a rate they can afford.

Thank you for considering this request.

Warm Regards,

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/20/2014 02:18 PM

Excellus Health Plan, Inc.

group

ppo



How can Excellus justify such LARGE increases EVERY year??? Our wages do NOT go up every year!! I can't tell you the last time I had a raise. And when probably 98% of the people do get raises, you are lucky if it's 2-3%. Please.....do not allow these increases anymore!!
PLEASE!!



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/20/2014 02:29 PM

Excellus Health Plan, Inc.

group

other

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
Our practice ([REDACTED]) has small group coverage. our plans our SimplyBlue Plus HDHP/HSA HIOS No. [REDACTED] SimplyBlue Plus PPO Hybrid HIOS ID [REDACTED] These plans cover both our hourly and our salaried employees. Our insurer is Excellus BLueCross BlueShield The carrier is requesting a premium increase of 17.2% for the HDHP/HSA plan and a 16.2% increase for the PPO Hybrid plan. We would like you to turn down their request as they are excessive rate increases. Not only are they far in excess of medical CPI and the general CPI but the insurer has posted significant profitability reports in the past and, we suspect, that they are not meeting the Affordable Care Act targets of at least 80 plus percent of premiums going to health care. Their administrative overhead is excessive. In addition, we can tell you that we have not see percentage increases in our reimbursement as health care practitioners anywhere near these numbers. In addition, the insurer is poised to enter into new and innovative health care delivery methods in the coming year or two which are likely to increase their profit margin and decrease their loss exposure. We would like you to turn down their proposal and in turn given them a far more modest consideration in line with medical CPI.
Sincerely, [REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/20/2014 06:53 PM

Excellus Health Plan, Inc.

group

ppo



Excellus BCBS cites "rising medical costs, an aging population, and other factors" as justification for a 16.2% rate increase in 2015. The "Plain English" narrative is similarly vague. These factors are not new, nor are they unexpected. A 16.2% increase is incongruent with the rate of inflation and every other current economic indicator. In the absence of any other objective data citing a grotesque rise in cost from 2014 to 2015, a 16.2% rate increase is unjustified. DFS should disapprove the requested rate change.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/20/2014 08:45 PM

Excellus Health Plan, Inc.

group

hmo



Double-digit year-over-year increases are not mathematically sustainable. Someone has to be the visionary to realize this. Please, stop the madness.



Proposed Premium Rate Change by Excellus

to: premiumrateincreases

06/21/2014 07:31 AM

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

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

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

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

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

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

Thank you for your time and consideration.

Insurance carrier: Excellus BlueCross BlueShield

Insurance plan: Platinum Standard

HIOS id Number: 7



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/22/2014 08:58 AM

Excellus Health Plan, Inc.

group

epo



Excellus is requesting a 19% increase. I think this is outrageous. They cancelled my old plan last year because of the Affordable Care Act and the new plan was slightly less money than the old one by a few percent. Now that they've "Got Me" they are jumping the rate. Not 9% or 10%, which might be reasonable, but 19%! It's a grab, plain and simple. My health insurance already costs over \$8000 a year for me as an individual. This rate would put it well over \$9000. I'm semi-retired farmer with no pension and no one else helping me pay for health insurance (and never have had help with it) and this beats even my property tax as something that I HAVE to have and pay for, and no control over how much it's going to cost me. I would love to be able to tell people, "hand me 19% more for my income this year, things are going up" but it's not going to happen. People would throw me out the door. **THROW EXCELLUS OUT THE DOOR!**

Thanks. 



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/22/2014 03:41 PM

Excellus Health Plan, Inc.

group

ppo



Every year the insurance plan has been requesting an increase of 10% or more increase. There is no transparency as to how increase in costs justifies such percentage in increase, or what the company has done to control costs and/or increase incentives to seek out preventative care. It's getting very expensive to maintain insurance for a family, and with every 10%+ annual increase, there's less incentive for the employer to hire.



Rate increases

[REDACTED]

to: premiumrateincreases@dfs.ny.gov

06/22/2014 06:00 PM

Please respond to [REDACTED]

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

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/22/2014 07:48 PM

Excellus Health Plan, Inc.

group

ppo



I disagree with Excellus BlueCross BlueShields need to increase the premium rates for 2015. It is completely unnecessary. Everyone has been forced to cut back with the state of the economy. Insurance Companies need to be responsible just the same and scale back in areas as well instead of always proposing an increase.



Excellus BCBS proposed rate increase

to: PremiumRateIncreases

06/23/2014 11:07 AM

Dear Sir/Madam:

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

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

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

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

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

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

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

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

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

6. Target fraud with more vigor.

Thank you for your consideration.

Sincerely,



[REDACTED]

to: premiumrateincreases

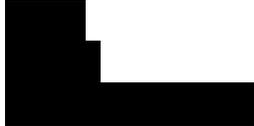
06/23/2014 11:25 AM

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

Thank You



Excellus Health Plan,
Inc.
group
ppo



I just received, yet another notice of Proposed Rate Change for my health insurance of 17.9%. This is outrageous. Who gets a raise of 17.9%???? Someone needs to determine if ANY rate change is warranted. Just because the insurance company wants more money, doesn't mean that they can substantiate the need for an increase in the rates. I would like to go to my employer and tell them I need a 17.9% salary increase because I need more money. Are you kidding me? I would probably be fired! If the governor can be successful at keeping a cap on the school tax rates, why can't we do the same with the health care premiums? Please investigate this request for a rate increase before automatically allowing us to be further burdened by the constantly increasing

costs of health care. It's a travesty and needs to be stopped now.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/23/2014 01:29 PM

Excellus Health Plan, Inc.
group
hmo



I have received a letter stating a request by EBCBS to increase my insurance plan(Simply Blue Plus) by 17.02%. Of course I am against it. They should not be allowed to have a rate increase over inflation. Every year your agency has given them increases at above inflation rates. Tell their CEO to take a pay cut. I have reduced my insurance to a lower policy every year only to be paying more for less. I am sure you will send me a form letter stating your procedures as to how your agency evaluates a company's expenditure/revenue ratio. Do not send this to me again. I find such rhetoric offensive. Tell them to take a pay cut and keep their increases to inflation. Healthcare, both Insurers and providers are tax exempt corporations who receive millions in government and subsidies. Enough of such

corruption. I say no to the
rate increase.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/23/2014 01:31 PM

Excellus Health Plan, Inc.

group

ppo



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



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/23/2014 03:16 PM

Excellus Health Plan, Inc.

group

other



16% increase is outrageous I havent gone to the doctors in almost two years why should i have to pay more insurance I can barely afford the insurance as it is. Health insurance is out of control. People can not afford to have it but are forced to have it and you want to raise the rates.



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]



Excellusbcbcs premium rate increase

██████████ to: premiumrateincreases

06/23/2014 05:51 PM

Insurer: Excellus BlueCross Blue Shield
And United Health

Plan: PPO
Small Group coverage
HIOS id: ██████████-0

Dear DFS,

The rates seem a bit excessive at 16.7 % considering the unemployment rate, cost of living, and flat salaries.

In particular, the pharmaceutical increase is high at 10 %.

Also, United Health is adding insult to injury since they have dropped many physicians from their plans.

Whatever you can do to lower the increase would help since health care is taking too big of a bite out of incomes.

Thank you.



Health Insurance Rate Increases

██████████ to: premiumrateincreases

06/23/2014 07:29 PM

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

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

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

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

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

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

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

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



Excellus Rate Increase

to: premiumrateincreases

06/24/2014 12:55 PM

To whom it may concern:

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

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

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

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

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

Thank you,

[REDACTED]

[REDACTED]



Insurance Rate increase Comment

[REDACTED] to: premiumrateincreases

06/24/2014 02:29 PM

I see no reason for Excellus to increase rates.

Our plan has continually gotten worse, and the rates have continually increased each year.

Excellus has more than twice cash reserves required by the state, and their former executives receive millions of dollars in bonuses.

There is no competition in Central New York when it comes to health insurers. Despite there being additional insurers, very few providers accept anything but Excellus. When all is said and done, they have a monopoly which has allowed them to increase rates and decrease benefits without repercussion.

This cannot be allowed to continue.

Excellus BlueCross BlueShield

SimplyBlue Plus Standard Bronze

I have small group coverage

HIOS: [REDACTED]-00
[REDACTED]



Excellus BC/BS proposed Premium Rate Change

to: premiumrateincreases
Cc: [REDACTED]

06/25/2014 10:35 AM

Ladies and Gentlemen:

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

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

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

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

As a non-profit organization, the profits reported by Excellus are significant, the executives are earning outrageous amounts in income, and yet they feel the need to increase premiums again this year? There is something **VERY** wrong with this picture.

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

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

Thank you!

[REDACTED]

[REDACTED]



Excellus BC/BS Rate change request of 19.3%

to: premiumrateincreases

06/25/2014 11:35 AM

I received notice from Excellus of a proposed premium rate change of +19.3%. As a self-employed individual already paying \$637 per month for a Platnium policy which provides less coverage than my 2009 to 2013 policy, I strongly object. There is no increase in benefits to me to justify the additional cost of \$123 bringing my MONTHLY premium to **\$760**.

I am healthy, but receive a weekly allergy shot which I pay for because the cost is below the co-pay. The medicine I took for 4 years was disallowed with the new policy. I receive a less effective drug with the same co-pay as my old policy.

Insurance is a for-profit business, but gouging is unfair. How is an individual to pay \$760 per month (\$9120/year) plus pay for the services received totally \$1100 per year???? That is over \$10,000 per year for a healthy person.

Please do not grant Excellus an increase, especially such as outrageous one. **Plan ID** [REDACTED] **01**.

Regards,

[REDACTED]



Rate increase and notice of termination of policy

to: premiumrateincreases

06/25/2014 01:12 PM

RE [REDACTED] 00

Dear NYS Department of Financial Services and Excellus,

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

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

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

The medical system and health insurance coverage has been set back decades in my humble opinion. It used to be care was first, now its what the **insurance company prefers. I called the toll free Excellus line and got a recording saying these are the rates, contact the state if you disagree. Choice is a joke when policies can be canceled, contract terms altered at any time, rates hiked just because you had to use your insurance. The human condition has been totally taken out of the equation and its become a con shell game. I am not alone in my thinking or circumstances either.**

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



Blue Cross Increases

[REDACTED]

to: premiumrateincreases

06/26/2014 09:46 AM

As a small business owner, I have tried to provide the best and most benefits and opportunities for my employees. Health care has always been an important one and hard to find in most small businesses. We have absorbed cost increases and not passed along rate increase to our employees (they contribute only \$45 per week for health care). On January 1st our premiums increased 17%, our deductibles increased and we were forced to buy coverage that we do not need: domestic partner, pediatric dental and maternity. ***This proposed increase will effectively end our small group policy for our 8 member workforce.*** We can no longer shoulder 16-17% increases in health care in New York State (the highest taxed state in the Nation), along with unemployment tax surcharges, increased property taxes, Medicare, Social Security and retirement contributions.

If this rate is approved, we will not be able to provide health insurance for the first time in 42 years of operations.

HIOS ID [REDACTED]-00

SIMPLY BLUE PLUS/EXCELLUS BLUE CROSS BLUE SHIELD

[REDACTED]



Blue Cross Increases

[REDACTED]

to: premiumrateincreases

06/26/2014 09:46 AM

As a small business owner, I have tried to provide the best and most benefits and opportunities for my employees. Health care has always been an important one and hard to find in most small businesses. We have absorbed cost increases and not passed along rate increase to our employees (they contribute only \$45 per week for health care). On January 1st our premiums increased 17%, our deductibles increased and we were forced to buy coverage that we do not need: domestic partner, pediatric dental and maternity. ***This proposed increase will effectively end our small group policy for our 8 member workforce.*** We can no longer shoulder 16-17% increases in health care in New York State (the highest taxed state in the Nation), along with unemployment tax surcharges, increased property taxes, Medicare, Social Security and retirement contributions.

If this rate is approved, we will not be able to provide health insurance for the first time in 42 years of operations.

HIOS ID [REDACTED]-00

SIMPLY BLUE PLUS/EXCELLUS BLUE CROSS BLUE SHIELD

[REDACTED]