

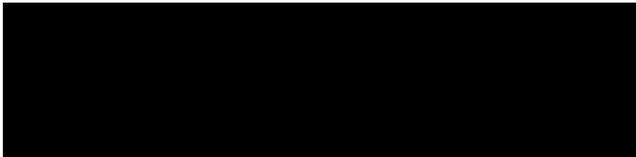


RECEIVED
JUN 18 2014
HEALTH BUREAU
N.Y.C. OFFICE

June 16, 2014

Via mail and email:

NYS Department of Financial Services
Health Bureau-Premium rate adjustments
1 State Street
New York, New York 10004
email: premiumrateincreases@dfs.ny.gov



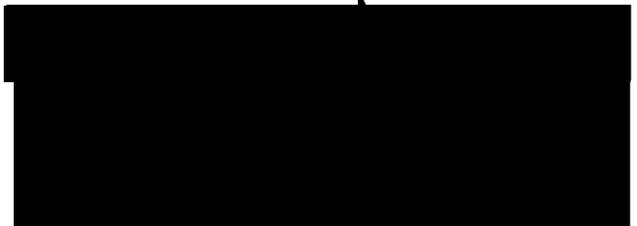
Dear NYS Department of Financial Services:

I applied for health insurance through the New York State Health Exchange for my wife and I and selected Fidelis Care's Silver Plan because the monthly premium rates seemed affordable. I recently received a letter informing me that Fidelis Care (New York State Catholic Health Plan) has applied for a monthly premium increase from \$689.85 to \$826.52 for 2015.

Under the current plan, I pay out-of-pocket monthly premiums of \$394.85 and am expected to receive a state tax credit equivalent to \$295 per month. My annual deductible is \$1,750.00 and I have varying co-payment amounts ranging from \$30.00 to \$1,500.00 depending upon the type of services sought. I can barely afford the out-of-pocket costs as they are now, and to increase them would force me to go without health coverage.

I believe that it is disingenuous of this health care provider to promote one premium to the public upon the launch of the New York Health Exchange and, then, request an increase less than one year after members enroll in the plan. This is unreasonable, discriminatory and just unfair to the working class families who depend upon the New York Health Exchange to provide affordable health insurance.

Based upon the above, I respectfully request that the proposed rate increase be denied.



June 17, 2014

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TO WHOM IT MAY CONCERN,
I CAN NOT AFFORD \$300 A MONTH
I AM POOR. I MAKE ANYWHERE
FRM 20,000 - 24,000 A YEAR. I
CURRENTLY PAY 32.33 A MONTH - I
CAN BARELY AFFORD THAT. PLEASE
MAKE NOTE AND KEEP MY RATE
@ \$32.33

THANK YOU



The information furnished herein constitutes proprietary, confidential and sensitive financial information pertaining to Fidelis Care New York ("Fidelis Care") that is exempt from FOIA disclosure pursuant to 5 U.S.C. § 552(b)(4). Accordingly, any release of the information contained herein would cause substantial harm to Fidelis Care and would provide a competitive advantage to its competitors. Fidelis Care respectfully requests that none of the financial information submitted herein be released by DFS pursuant to a FOIA request before June 13, 2014 without first providing Fidelis Care an opportunity to oppose any such FOIA request.

June 17-2014

ATTENTION: [REDACTED]

It took me 6 months to work my way through the health care exchange, with many hrs. on hold. To find a plan that I could afford. I am self employed for 43 years, married (husband on Medicare) for an individual coverage. In the end Fidelis was what I could afford. The coverage is No way as good as I had with CDPHP for years. I now have an out of pocket pay down of 600.⁰⁰ on top of monthly premiums.

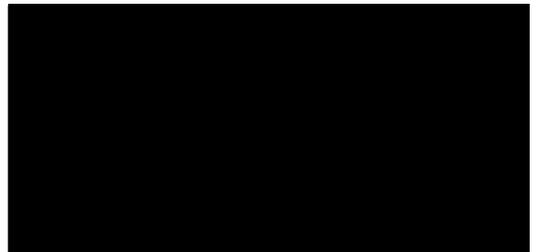
I am entitled to a wellness physical once a year, which I haven't used as yet. Not certain that I will walk out of that appointment with no further expense out of my pocket. Thankful I am as healthy as I am.

Four months into this plan I can expect an increase of 44.80 a month in Jan. 2015. That is a 10% increase. Is this going to be standard procedure every year. You can give me all the reasons this is necessary & I understand. But our president needs to realize the impact it is having on individual plans. We work hard to keep the roof over our heads, while those that have never worked a day in their life, get a free ride.

RECEIVED

JUN 19 2014

HEALTH BUREAU
N.Y.C. OFFICE



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

Re: Notice of Proposed Premium Rate Change

[REDACTED]

I am currently a Fidelis Care member for my health insurance [REDACTED] just received notice that my policy may increase from \$270.33 to \$297.60 by 2015. I'm extremely upset over this since I'm very healthy and only need and get preventive care such as mammograms, pap test, bone density in which I just had, and paid forty-nine dollars for. Before this NYS health plan I had Empire Blue Cross 2012 and 2013 and paid \$165.00 per month and I did not have to pay anything for my bone density test. When President Obama said if you like the insurance plan that you have you can keep it. He lied! Empire Blue Cross said they would not let me have my old policy.

Fidelis Care explains that the future costs "will be less than shown above and your 2015 premium will be less than shown above if you qualify for the APTC again next year. [REDACTED]!
Please don't allow them to continue to pick my pocket!

If my policy increases to \$297.60 per month I feel as though it is all for nothing since the last time I went to a doctor, NOT for preventive care, was in 2007 and 2009 for a cortisone shot. With the money I am forced to pay monthly I could pay for ALL of my doctor's appointments with cash and have a lot of money left. Both of my parents at 91 and 93 are still alive. My Dad plays golf and visits the casinos and my sister is 65 and just got on Medicare and she also never had any health insurance till now. I may end up doing what she did. Since I'm not overweight, exercise and eat properly I may just take the penalty. I'm the kind of customer that insurance companies would love to have but I'm tired of being penalized for being healthy.

Sincerely,

[REDACTED]

June 23, 2014

RECEIVED

JUN 25 2014

HEALTH BUREAU
N.Y.C. OFFICE

[REDACTED]
member services + Enrollment

[REDACTED]

Enclosed is a copy of my
income information.

A copy of my Social Security Benefits is

In regards to your letter of
notice of Proposed Premium Rate Change.

Thank you

[REDACTED]



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

June 18, 2014

RE: NOTICE OF PROPOSED PREMIUM RATE CHANGE
FIDELIS CARE PLATINUM 25303NY0040001 LETTER DATED
JUNE 13, 2014

RECEIVED

JUN 23 2014

HEALTH BUREAU
N.Y.C. OFFICE

To Whom it may concern:

I received a letter today informing me that a request for a rate change from my insurance company Fidelis Care NY forwarded to the New York State Department of Financial Services (DFS) for approval.

As per our telephone conversation today 6/18/14 with customer service Fidelis Care NY and their response was that they are requesting this increase because of our age bracket. I feel that this is discriminatory because in our age bracket we tend to follow up more with doctors and have more preventive health needs and procedures than younger insurers have. Therefore, they want us to pay more money. That is GREED! On the backs of older citizens.

It is with great dismay and sadness that these insurance companies are constantly trying to rape us financially. As older folks it is disgusting that these insurance company are trying to increase our rates and many of times getting away with it., while many of us are on fixed incomes.

I am respectfully requesting that (DFS) not approve their request for a rate increase change and to have the decency and compassionate not to let these insurance company get away with their greedy endeavors.

I am awaiting your response as soon as possible for I will not be able to afford their increases if such actions are approved. I will have to ultimately cancel my policy with Fidelis Care NY.

Sincerely





Fw: Rate Increase for My Policy which I have tried to cancel 6 times

[REDACTED] to: premiumrateincreases

06/14/2014 12:55 PM

From: [REDACTED]

Sent: Saturday, June 14, 2014 8:29 AM

To: PremiumRateIncrease@dfs.ny.gov

Subject: Rate Increase for My Policy which I have tried to cancel 6 times

I have called New York State 2 times to have my policy with Fidelis Care Silver cancelled. I was told both times it was taken care of. As of May 31, 2014 the policy would end. As of June 1, 2014 I went on Medicare. I have called Fidelis Care 6 times, 4 times they said it was all set. My Member # [REDACTED] with Fidelis Care. The Group ID is [REDACTED] Fidelis Care[New York State Catholic Health Plan] said I had to use this number HIOS Identification number [REDACTED]

Please help me stop this. I don't know what else to do.

Thank-you

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]



Rate increase - obamacare

██████████ to: premiumrateincreases

06/16/2014 12:59 PM

I just got finished selecting a new Obamacare insurance company, Fidelis, after having been dropped by my previous carrier which I was very satisfied with - and now my rates are already being raised?? I suppose I am going to be forced to find a new insurance company when my year is up. Why not hire people who can run a company properly instead of squeezing the poor consumers for every nickel and dime? People are forced to buy into these horrible plans and now this? Something is very corrupt in the State of NY



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/16/2014 02:04 PM

Empire HealthChoice Assurance, Inc
individual
hmo



I Have Fidelis Care .They have asked for a 10% increase in premiums .Medical insurance just became affordable,Now I am going to be knocked down to a lower plan because that is what I can afford.Do I care ,not that much.But after paying and not going to the doctor because I would be required under that plan to pay for visits .Oniy catastrophic would be covered.So soon it would not be worth having insurance.So then back to no insurance.You end putting me right back were I started.No thanks to the increase.



rate increase for 2015

██████████ to: premiumrateincreases

06/16/2014 02:16 PM

To whom it may concern:

Please don't pass the new rate increase for 2015. For those of us who are employed and lost our health insurance due to Obamacare, this has been a nightmare. I had better coverage with the company I am with, for less money. Not only am I paying more now on my end, but NYS now has to kick in additional money for the tax credit portion. When I tell you I'm just getting by it's no joke. I wish it could go back to the way it was, but that doesn't look like it's going to happen.

Please don't pass the rate increase for 2015 premiums.

insurer: NYS Catholic Health Plan (Fidelis Care)
plan name: Fidelis Care Silver
Individual coverage

Thank you,





Rate changes requested by Fidelis Care

██████ to: premiumrateincreases

06/16/2014 04:40 PM

I just wanted to comment about the rate change that Fidelis Care is requesting. I will have to cancel my insurance if these rate changes go through. I can barely afford the rate I already have and it's very difficult to keep up with it so far.

Insurer: NYS Catholic Health Plan (Fidelis Care)
Name of Plan - Fidelis Care Platinum
Individual covera
HIOS ID Number: ████████████████████

If you approve the rate increases, I will cancel the insurance completely. I do have Platinum, but I go to the doctor so seldom (I haven't gone at all and it's 1/2 way through the year) but I want to have the option of going to doctors I want. I will not lower the plan level.

This is totally ridiculous. New Yorkers are penalized on every front for living in this state.

Thank you for allowing me to comment.

██████ ████████



premiumrateincreases

██████████ to: premiumrateincreases

06/16/2014 05:41 PM

new york state catholic health plan ---Fidelis Care

Fidelis Care Bronze

Individual coverage

HIOS id# ████████████████████

████████████████████
████████████████████

I have low income 2 parttime jobs.
its high enough for me



Fidelis care bronze [REDACTED]
[REDACTED] to: premiumrateincreases

06/16/2014 05:45 PM

> I have signed up with Fidelis care bronze [REDACTED] and just received a notice that Fidelis is asking for a rate hike of 10%. I am completely taken back by this rate hike increase. This insurance company, along with all others that are available for purchase on the exchange had a HUGE increase in subscriber ship as a result of the recent legislation. I signed up with this plan as a direct result of it having the lowest cost. I am self employed and don't appreciate having to pay higher and higher rates for my health insurance so the CEO's of these firms can garner larger salaries.

>

> If Fidelis rates increase i will be forced to come off the exchange and go without healthcare and face the penalties imposed.

>

> Recent legislation demanded everyone have insurance and now that we all have it it is not acceptable that the insurance providers start requesting rate increases.

>

> I am a very dissatisfied customer of this health plan, should the rates increase.

>

>

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>



rate increase

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

06/16/2014 07:02 PM

Please respond to ██████████

To whom this may concern,

I received a notice from Fidelis Care for a rate increase on my health insurance. The increase will cost me \$60 more a month. I can not afford this in my budget. My daughter is included in my plan and she is attending college full time plus she works part time. I do not know how I am going to pay for the increase.

██████████

██████████



New York State Catholic Health Plan -Fidelis Care Silver [REDACTED]

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

06/16/2014 09:52 PM

RE: New York State Catholic Health Plan

[REDACTED]
Individual Coverage

Fidelis Care Silver [REDACTED]

Dear NYS Department of Financial Services:

I applied for health insurance through the New York State Health Exchange for my wife and I and selected Fidelis Care's Silver Plan because the monthly premium rates seemed affordable. I recently received a letter informing me that Fidelis Care (New York State Catholic Health Plan) has applied for a monthly premium increase from \$689.85 to \$826.52 for 2015.

Under the current plan, I pay out-of-pocket monthly premiums of \$394.85 and am expected to receive a state tax credit equivalent to \$295 per month. My annual deductible is \$1,750.00 and I have varying co-payment amounts ranging from \$30.00 to \$1,500.00 depending upon the type of services sought. I can barely afford the out-of-pocket costs as they are now, and to increase them would force me to go without health coverage.

I believe that it is disingenuous of this health care provider to promote one premium to the public upon the launch of the New York Health Exchange and, then, request an increase less than one year after members enroll in the plan. This is unreasonable, discriminatory and just unfair to the working class families who depend upon the New York Health Exchange to provide affordable health insurance.

Based upon the above, I respectfully request that the proposed rate increase be denied.

Very truly yours,

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



proposed rate increase by Fidelis Care

██████████ to: premiumrateincreases

06/17/2014 08:04 AM

I write to strongly protest the proposed rate increase by Fidelis Care for the 2015 premium. It would raise the monthly rate for myself and my 20 year old son who is in college from \$905.37 to \$1013.43, a whopping 12%! I purchased this plan on New York State of Health only a few months ago. Such a huge increase makes "affordable health care" more of a joke than a reality.

██████████



Fidelis Healthcare

to: premiumrateincreases

06/17/2014 09:47 AM

To Whom It May Concern:

I am in receipt of a letter from Fidelis advising that they are requesting a premium increase - 3 months into the Obamacare required system. I am both mortified and hysterical.

I am a person who makes \$45,000 a year, minus taxes, minus anything I can contribute to my pension (which is barely anything). I work for a small business whose healthcare plan was cancelled thanks to Obamacare. We know have to get our own insurance. Literally, on a salary where my net check is barely enough to pay my rent, insurance, utilities, AND EAT, an increase of \$30 a month for someone in my income bracket is beyond ridiculous. As it is, I pay \$342 a month but I cannot afford to actually use my insurance as on top of the premium, I am supposed to come up with another \$2000 in deductible before my COPAY even comes in effect. I get zero supplement as I make too much (which I guess means I can get food at a store instead of a foodbank).

They note that the people who signed up are older than they thought - well, isn't that just too bad. I know that regardless of that fact, there are many more people like me who are NEVER going to a doctor again as I cannot afford the premium and the deductible - or any medication that may be prescribed. NY cannot allow this premium increase already. At this point, I am going to pay the tax at the end of the year, and pay for my own doctor. I will still have more money than paying this premium and trying to afford the deductible and co-pays on top of that. I am not making \$100,000 a year - I have bills that have to get paid. If I get really sick, I will quit my job and go on medicaid and get free healthcare which is actually a better quality than the healthcare I have now and that I can afford. How are they going to support their organization when every middle class working person can no longer afford to pay? They actually note in their letter that they want to expand the network - AND THEY WANT US TO PAY FOR THAT TOO???

I do not know what else to say except if you allow this, I will hope that everyone does the same thing as me, and I will ask people to do the same as me, and just stop paying for our healthcare. Again, we can get free healthcare as soon as we stop WORKING.

Sincerely,

[REDACTED]



Rate change / Fidelis Care platinum [REDACTED]

to: premiumrateincreases@dfs.ny.gov

06/17/2014 10:46 AM

Good morning,

I have received the notice about proposed increase on my policy for 2015.

I find this to be beyond aggravating !

As is , it's a burden on society to have such a huge expense , called "medical insurance " , so called or just extra tax on average middle class making ends meet !!!

If the government is looking to boost their revenue , try going after welfare and medicaid ! Cut that down , have ppl pay !

Especially , when good drs don't even want to deal with these insurances .

If my premium will increase , and not decrease I will need to think twice before renewing the "medical insurance " .

This used to be "free country " what happened to our freedom !!!

[REDACTED]

[REDACTED]



Rate Change from Fidelis Care

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

06/17/2014 02:15 PM

To whom it may concern:

I am writing to you today to ask you not to approve the rate increase of my health insurance premium as asked for by New York State Catholic Plan (Fidelis Care).

I cannot afford the premium as it is, I live alone and am responsible for all my bills. My deductible of \$1750.00 is way too much for me and having to pay \$112.00 a month is making ends meet even more difficult. I cannot even afford to see a specialist, I will never be able to meet my deductible. What is the point of health insurance if I can't go to the doctor?

1. Name of insurer - New York State Catholic Health Plan (Fidelis Care)
2. My plan is Fidelis Care Silver,
3. I have individual coverage
4. HIOS identification number is - ██████████

Please help I am in pain but am unable to afford to see a rheumatologist who are asking anywhere from \$176 to \$376 just for a consultation.

Please do not approve this premium increase.

Thank You

██████████

████████████████████



Rate Increase Fidelis care

[REDACTED] to: premiumrateincreases

06/17/2014 05:49 PM

What? Rate increase, from the tone of the letter the increase is already a done deal.

I have Fidelis Care Platinum

I have Individual Coverage

My HIOS# is [REDACTED]

Fidelis's deductible is so high that they end up not paying one cent. It would do me better by having a health care account at a local bank to cover visits to local doctors. Part of the proposed increase should be the lowering of their sky high deductible.

Thanks Very much,

[REDACTED]



Fidelis Care Rate Increase Request

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

06/17/2014 06:01 PM

Please respond to ██████████

Dear Sirs:

I just received a letter from my health insurance provider, Fidelis Care about a rate increase request. I am writing to you to strongly protest this increase, I am a █████ year old retired man who must buy his own insurance and have done so for the last four years.

It was an immense relief when the Affordable Health Care Act finally kicked in with the new health care system greatly reducing my premiums.

Now, after only one year, the insurance company wishes to begin raising rates. Before long, I'll be paying what I was a year ago.

Please help those of us who buy health insurance by not allowing the insurance companies to raise their rates. Once started, it will never stop and defeat one of the most important aspects of Obama Care: lower monthly premiums.

Thank you, ██████████



Fidelis care silver plan

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

06/18/2014 11:31 AM

Good morning.

I recently received a letter dated June 13, 2014 from Fidelis Care, regarding a proposed rate increase in 2015 to my NYS exchange Silver plan. I would like to protest this for my particular plan and am doing so within the allowed 30 day period. I retain a copy of this email.

1: I have not worked since July 24, 2013 and have filed for disability per my mental health doctors on October 7, 2013. This has forced me to cannibalize my 401K funds, drastically raise my credit card debt and use most of my Roth IRA funds to pay bills--including the addition of the forced ACA that is this Fidelis Care plan.

2: I filed an update to the NYS exchange reflecting the gross 401K amount which lowered my available government subsidy from \$209 to \$202/mo. The actual amount of income available to me is about \$15182.

3: I feel that the truer reason for the proposed rate increase is that people have actually used medical/doctor services and providers see this as cutting into their profit margins. I find this counter to the reason for the establishment of the ACA. It was meant to provide health care to those of us who needed it and couldn't afford it. Not to further line the pockets of the providers and their CEOs. Yes, I have made use of it because I rarely need to see a PCP and was due to do so. I do need routine mental health services and actually had a physical issue spring up this year.

4: While the Fidelis notice indicates that their reasons for an increase, to make an increase on my policy will be self-defeating of the intended purpose of ACA and make for an ever larger premium when coupled with the reduced government subsidy.

5: My personnel funds run out in October 2014. There is no guarantee that I will have disability funds available to me in October and it is a guarantee that they will be insufficient to survive on. This includes paying this monthly premium with its proposed increase.

6: I do note that Fidelis allows for a possible decrease in premium, but the public knows the reality of that.

In conclusion, I would ask that you not allow a rate increase or let them decrease the services/providers.

Thank you.





Fidelis Rate Change

██████████ to: premiumrateincreases

06/18/2014 11:54 AM

Hi,

I see there is a proposed rate change, taking my premium from \$284.50 to \$316.69 per month.

As you can see, I ██████████ meone who is in constant need of services (my member number is # ██████████-00).

And I am also currently unemployed and the additional costs are a burden at this time.

Please let me know what options I have at this point.

All the best,

██████████

████████████████████



my policy rate increase

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

06/18/2014 02:33 PM



06.18.14

To: Fidelis Care

Ref # [REDACTED]

Fidelis Gold [REDACTED]

To: Whom It May Concern

Dear Sir/Madam

I absolutely disagree with rate increase you are proposing.

I am a single adult with a salary of \$52k year. I have 4 young children.

I am paying right now almost \$ 5732.52 per a year plus \$600 in deductibles and plus copayments.

My total payments for medical insurance are - close to 14% of my gross salary and 25% of net pay.

Another rate increase would be simply unbearable.

I strongly oppose your proposed rate increase; Last year I was paying \$120.00 less for insurance before I was kicked off this plan thanks to ObamaCare act.

Please answer in writing if you are granting my request.

Sincerely,

[Redacted]

[Redacted]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/18/2014 03:15 PM

Empire HealthChoice Assurance, Inc
group
hmo

[REDACTED]
Fidelis care ID [REDACTED] gold member, enrolled my self and [REDACTED] my husband since May 1st, 2014 and since middle of May I am receiving statements that my balance is \$ 2534.01. I am calling every day Fidelis and send them emails and nobody is correcting my balance in my account. I payd in full for May and June 2014 and as of today 6/18/2014, my balance is \$ 1689.34. My case # with Fideliscare is [REDACTED] [REDACTED] and my case with NYState of health is [REDACTED] I just received a letter from Fidelis care that they are asking for a rate increase to \$1,0025.56 starting with 2015. How they can request an increase when I just start to be enrolled and never even use a doctor or medication since my account is incorrect and I do not want to be billed incorrectly since I have so many problems with this Company. Please assist me to resolve this account balance issue. Thank you, [REDACTED]



rate incerase

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

06/19/2014 10:00 AM

Please respond to ██████████

to whom it may concern,

first we were forced to choose an insurance plan that we can barely afford, and now they want to raise the premium, which we definitely cannot afford. the insurance now has a \$2000 deductible, i've had one doctor's appointment since i've had this insurance and it cost us almost \$90.00 and had to cancel the follow up because we could not afford it. will i get better insurance with a price increase, i doubt it. please do not let them have an increase.

thank you,

██████████
██████████
HIOS ██████████



my insurance company rate increase of 16.5%

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

06/19/2014 12:03 PM

To whom it may concern,

I would like to comment that I strongly oppose any increase to my Health Plan.

I cannot afford to spend an additional \$1,640 per year on health Insurance which is what this increase will require from me personally. I have no access to any "help" from the government with my insurance.

I thought the point of the exchange system was to give individuals like me access to affordable Health Care. If this increase goes through I will be paying more than I was when I was just purchasing insurance before the exchange came into effect for less coverage and choice in my local area.. This is NOT what was promised to me.

I have Fedelis Care Silver – Individual Coverage my HIOS # is ██████████

The reasons for the increase they have sighted are

Age of people joining their network was older than anticipated.

Increase broader Provider network in some areas – THEY HAVE NOT SPECIFIED WHERE?

Government not helping them with Catastrophic Cases.

Maybe they should look at managing their costs in other wise. The amount of money they spend on sending me pointless letters, glossy brochures would be a good way to start.

Figure out a way of attracting more young professionals that are healthy to their programs

This is totally unacceptable and completely unaffordable.

Kind regards,

██████████



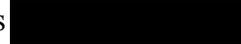
Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/19/2014 06:46 PM

New York State Catholic Health Plan
individual
other



The name of my plan is Fidelis Care Silver and my HIOS id no. is





Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/20/2014 09:25 AM

New York State Catholic Health Plan
individual
hmo

[REDACTED]

I AM A MEMBER SINCE 2/1/13 MY
MEMBERSHIP NBR. IS [REDACTED] I CANNOT
PAY A HIGHER PREMIUM AS I AM PAYING A
HIGH RATE \$523.00 AND I AM NOT WORKING.
I CANNOT AFFORD A HIGHER RATE FOR THIS
PLAN. I AM DISABLED WITH NEUROPATHY
AND CANNOT WORK. I DON'T BELIEVE AND
THINK THAT THER SHOULD BE A RAISE IN
THE FIRST YEAR SINCE THIS IS SUPPOSED TO
BE AN OBAMA "AFFORDABLE HEALTH CARE
PLAN". RAISING THE PREMIUMS DEFEATS
THE WHOLE PURPOSE OF THE AFFORDABLE
ACT. THIS SHOULD NOT BE PROPOSED OR
APPROVED WITH SUCH HIGH PREMIUMS.
THANK YOU FOR YOUR COOPERATION.

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/20/2014 05:37 PM

New York State Catholic Health Plan
individual
other



I've signed up Fidelis Care Silver plan through NY State of Health (Market Place) only since April and am currently unemployed. I can not afford premium increase and would oppose the proposed rate change under these circumstances. Thank you for your attention.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/20/2014 06:00 PM

New York State Catholic Health Plan
individual
other



The proposed hike would result in the premium for my Bronze Plan being nearly as high as the premium I used to pay for the far more comprehensive coverage I had under Healthy New York, prior to the implementation of the Affordable Care Act. This seems like a most unfair result. For my sake, I hope that DFS disapproves the rate hike.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/20/2014 09:46 PM

New York State Catholic Health Plan
individual
healthyny



Hello, Please do not allow Fidelis Care my health insurance comany to raise thier rates. I am fed up with all greedy insurance companies constantly squeezing consumers for every penny they can get out of us. Rates should only be allowed to increase every three years based on inflation. I personally can barely afford a gold plan right now. I've had some minor claims so far this year and I suspect Fidelis is already trying to get that money back by stating they have some lame expense excuses. Keep in mind insurance exec's across the board make six and seven figure salaries and want to be able to pay for their second and third vacation homes at the consumers expense. In my opinion the concept of any insurance is comparable to a legal ponzi scheme. They don't provide a real product or real service. They take in as much money as they can and begrudgingly give it back making up "fine print" excuses to avoid paying out many times at all. These comments are all valid reasons why the rate increases should be denied. Freedom of speech! Thank you for listening. 



insurance rate increase

to: premiumrateincreases

06/21/2014 03:44 PM

My name is [REDACTED]

Insurer: NYS Catholic Health Plan (Fidelis Care)

Name of plan: Fidelis Care Platinum

I have individual coverage

HIOS number: [REDACTED]

I just received a letter about over \$50 increase of my plan. I just started with Fidelis Care and 3 months later I already have increase. Please help me. I am self employer and my income really did not change much in the last 3 years. I live with my brother who is paralyzed and wheelchair bound. I help him financially, supporting him and this increase it really will make difference for me. I am sick I have severe arthritis and am 48 years old. I live in [REDACTED] and in 2012 we were fl ooded by Sandy and we still recovering from this which takes part of my income. Please influence my insurance, so I do not have my rate increase.

sincerely

[REDACTED]



Proposed insurance rate increase

██████████ to: premiumrateincreases

06/22/2014 08:29 PM

I received a letter dated June 13, 2014 from Fidelis Care, informing me that they are filing a request with DFS to approve a change to my premium rates for 2015. The proposed change would increase my premium from \$272.59 to \$332.03 per month. This represents a 22% increase.

I signed up with Fidelis Care in March. My employer doesn't pay for health insurance and the only plan available through my employer is much too costly (over \$600/month). Because of this I have been uninsured for the past few years. With the requirements of the Affordable Healthcare Act I determined that it would be better to purchase an insurance policy than to pay the penalty for being uninsured. I selected Fidelis Care because it was the one of the few affordable plans available in my area.

I am in good health and have not had occasion to have any claims under my current policy. So far all that Fidelis Care has done for me is maintain an account and send me bills. I am 61 years old and striving to build up some retirement savings. Even the current premium is a financial burden. I understand that costs sometimes go up, however my income is not going up. A modest increase might be tolerable but a 22% increase is outrageous.

In conclusion I urge the DFS in the strongest terms possible to deny Fidelis Care's request to increase my premium, or at the very least to allow an increase of no more than 5%. Thank you for your consideration of my comments and concerns.

Sincerely,

██████████
██████████
██████████



Fedelis care

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

06/22/2014 08:52 PM

I received a letter that I want to increase insurance if so would rather cancel this insurance because I can not afford it ...attn [REDACTED]

[REDACTED]



[REDACTED]



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

06/23/2014 09:28 AM

The hospital needs the billing cpt code and I want to know why fidelis care stop my appointment and turned me away even though my appointment was today june 23 at 1245. My id number is [REDACTED]-00



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/23/2014 09:59 AM

New York State Catholic Health Plan
individual
healthyny



I thought the affordable health care act was supposed to be affordable for people. I haven't even had this a year they already want to raise the rates. my husband has copd and just told that he has a heart problem so he had to get done work. I can't beleave that n.y.s. will allow this. don't beleave that insurance co. need to raise there rates.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/23/2014 02:44 PM

New York State Catholic Health Plan
individual
other



I find it very difficult to understand why this rate increase must occur mid-year. I purchased insurance in good faith and must now decide if I will do so next year. Raising rates at this time will strongly influence my decision.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/23/2014 03:52 PM

New York State Catholic Health Plan
individual
other



My HIOS id number is : [REDACTED] My plan is requesting a 35 dollar a month increase. this equals 420 a year, which is a lot for someone on a fixed income. I thought the the health exchange was suppose to keep rates at affordable level! Please reject their outrageous request for an increase after just one year. Thank you in advance



comment

to: premiumrateincreases

06/23/2014 04:23 PM

To Whom it May Concern,

I am writing to strongly object to the rate increases proposed by my insurance carrier Fidelis.

The government literally forced everyone to get insurance and promised reasonable rates. Fidelis was all I could afford even with the tax credit. Now Fidelis claims it isn't making enough **profit** so it will raise its rates. What about me? I am not getting a raise to cover the increase and when I lose money it comes out of groceries!!!!

Please do not allow this rate increase to happen. It is not even a year since the sign up deadline!!!! Let Fidelis wait it out until things settle in. They set their rates to lure people in knowing that changes in the government portion of "catastrophic" cases was going to happen. This all smells like a scam and I am tired of being abused.

Sincerely,

[REDACTED]
Fidelis Care Silver
individual coverage
HIOS [REDACTED]



Proposed rate increases for Fidelis Care Silver HIOS ID # [REDACTED]

to: premiumrateincreases

06/23/2014 05:42 PM

Greetings,

Please find attached a copy of a letter received June 17, 2014.

Fidelis Care has proposed a 9% increase for 2015.

At our current rate of use, Fidelis Care will see a net positive in terms of

revenue from insuring our family as we will not exceed our deductible this year.

Our family is NOT anticipating a 9% increase in income.

Based on the information I have, a 9% increase is alarmingly high! Even if I receive a larger

tax credit subsidy, I am still intersted in keeping federal costs down.

Would you please call me at [REDACTED]. I would like to have a conversation

with an individual who will be reviewing this rate increase request. I have some questions.

What data/information will you use in your review of this request?

Since New York State Catholic Health Plan (Fidelis Care) is a not for profit,

will you be reviewing salaries of employees? Especially executive level employees?

Will the market place be enhanced with more providers for the 2015 Calendar Year?

I am interesting in more choices.

In closing, know that I am pleased with our experience with Affordable Health Care Act and New York State's participation during 2014. We have long taken resposibilty for our health by eating right, getting regular and safe exercise, sleeping well, refraining from smoking, drinking and unsafe behavior. Paring an Affordable Health Care/NYS State of Health option (Fidelis) with a Health Savings Account (HSA) has provided us with the financial infrastructure to continue to engage with preventative health care services like dental, chiropractic, birth control and vision. During this time we feel secure in knowing that if a major medical event did occur, we will not have to declare bankruptcy.

Thank you for your time and attention,

[REDACTED]



[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/24/2014 11:34 AM

New York State Catholic Health Plan
individual
other



To Whom it May Concern: In May of 2014 my coverage under Fidelis Care Bronze began. I was forced to take on this insurance through the New York Health Care Exchange after my husband's health insurance dropped my coverage. Having to take on individual health insurance was a hardship, but I did so and chose my particular plan because it was the less expensive than many of the others. The plan requires me to pay a monthly premium of and I have to pay an additional \$3000 of medical expenses out of pocket before the insurance actually covers anything. Now, one month after my coverage on this plan began, I have received a letter stating that my monthly premium is most likely going to increase. I am writing this letter to inform you that the proposed rate change would present me with a financial hardship above and beyond what I am currently facing and if the premium does increase, I will find myself in a position to have to drop the plan in an effort to find something more affordable.



Premium Rate Increase for My Individual Health Insurance

to: premiumrateincreases@dfs.ny.gov

06/24/2014 11:55 AM

Re: HIOS Identification #: [REDACTED]

Name: [REDACTED]

Insurer: New York State Catholic Health Plan (Fidelis Care)

Plan: (Individual coverage) Fidelis Care Bronze

To Whom it May Concern:

In May of 2014 my coverage under Fidelis Care Bronze began. I was forced to take on this insurance through the New York Health Care Exchange after my husband's health insurance dropped my coverage. Having to take on individual health insurance was a hardship, but I did so and chose this particular plan because it was one of the less expensive ones offered. The plan requires me to pay a monthly premium of \$284.50 and I have to pay \$3000 of medical expenses out of pocket before the insurance actually covers anything. Now, one month after my coverage on this plan began, I have received a letter stating that my monthly premium is most likely going to change to \$316.69. I am writing this letter to inform you that the proposed rate change would present me with a financial hardship above and beyond what I am currently facing and if the premium does increase, I will find myself in a position to have to drop the plan in an effort to find something more affordable.

Thank you for your careful consideration of this matter.

Sincerely,

[REDACTED]



Comments on Proposed Rate Change (Fidelis Care Bronze [REDACTED])

to: premiumrateincreases

06/24/2014 07:15 PM

To Whom It May Concern:

My name is [REDACTED], and I am writing today to comment against the proposed premium rate increase for my policy (Fidelis Care Bronze [REDACTED]). I believe that paying \$308.33 monthly for a plan that doesn't cover much of anything is already more than enough. We should do our best to prevent these prices from increasing faster than average young New Yorkers can keep up with. \$11.00 may not seem like a lot, but it adds up, and I'm sure it will not be the last rate adjustment requested by Fidelis and other insurance companies.

Thank you for your consideration and time,

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/25/2014 06:08 AM

New York State Catholic Health Plan
individual
other



I can barely afford mandated medical insurance my employer does not provide so I chose Fidelis Care which appeared to be affordable. It took me 3 months just to find a primary care provider. I did find one medical center where I saw a Physicians Assistants and wait months now to see a real doctor. It's a good thing I'm not a sickly person. I can't find a hospital in the area that takes this insurance nor can I find specialists. I can barely make ends meet financially and this current Fidelis Care Bronze plan already costs more than I can afford and now they want an increase, are they insane? I think it is absurd that I must pay for medical that I cannot afford. There is something very wrong with this system. Where are the doctors who take this plan? Where are the hospitals, labs and specialists that take this plan?



New York State Catholic Health Plan
individual
other



I can barely afford mandated medical insurance my employer does not provide so I chose Fidelis Care which appeared to be affordable. It took me 3 months just to find a primary care provider. I did find one medical center where I see Physicians Assistants and wait months now to see a real doctor. It's a good thing I'm not a sickly person. I can't find a hospital in the area that takes this insurance nor can I find specialists. I can barely make ends meet financially and this current Fidelis Care Bronze plan already costs more than I can afford and now they want an increase, are they insane? I think it is absurd that I must pay for medical that I cannot afford. There is something very wrong with this system. Where are the doctors who take this plan? Where are the hospitals, labs and specialists that take this plan? Please do not increase these premiums and let's be more realistic with these costs. I can barely afford it now and I only have it because I've been mandated to by the government. I've given up my daily lunch at work due to my new medical costs and when I eat, I eat junk. I am healthy and would like to remain that way. Eating junk should not be a solution so I can afford medical insurance. I thank God I am healthy and pray I remain that way. This mandated insurance is something the government should pay not me. The government is quick to hand out money to strangers. How about taking care of us.



Document1

██████ to: premiumrateincreases

06/25/2014 06:49 AM





Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/25/2014 10:37 AM

New York State Catholic Health Plan
individual
ppo

[REDACTED]

My HIOS ID# [REDACTED] Fidelis wants to raise my premium by \$40/month. I am already paying through the roof and will be forced to cancel my policy if you allow them to raise my premium. Please do not approve their requested premium increase. Thank you, [REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/25/2014 12:29 PM

New York State Catholic Health Plan
individual
other



I received the notice that you are looking to raise my health rate from 272.59 to 332.03 per month. There is just no way in this world that I can afford that! I can barely afford the 272.59 per month and this is the bottom plan, Fidelis Care Bronze. This is suppose to be the affordable care act! If anything, the rates should be going down. The economy is not getting much better, my husband's job hasn't given him a raise in years due to the economy, and since I was laid off from my part time job over a year ago, I still can't find any work. There is no way we can afford a raise in insurance. What this country needs to do, is start going after all these people who have children, don't get married, so they can have free health insurance and let the government take care of them. Or people who lie to the government to get free insurance. Us hard working middle class people are the ones who get screwed with health insurance premiums, and paying for people who lie to the government to get things for free. If the rate goes up, the government better find a way to help us hard working middle class people pay for it, because we won't be able to!



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/25/2014 03:35 PM

New York State Catholic Health Plan
individual
healthyny



I lost my Oxford policy due to OBAMACARE. I have had this Fidelis NYS Catholic Health Plan since 5/1/2014 and already there is talk of a premium increase. I selected this policy based on the premium. I do not think it is fair and will cause my family hardship



Fidelis Care

██████████ to: premiumrateincreases

06/25/2014 04:54 PM

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

I recently enrolled in Fidelis Care on June 1, 2014 through the NYS of Health website.

On June 11, 2014, my doctor submitted a prior-authorization for a non-formulary drug which was subsequently approved by Fidelis Care.

However, on June 13, 2014 I received a letter stating Fidelis Care had submitted a proposed 2015 rate increase of \$34.18. My current premium, with my tax credit is \$35.00. This is more than a 100% increase. If my tax credit is adjusted or removed, it is a 650% increase.

My question is: When did Fidelis Care submit the proposed rate increase and is the proposal for all members or just me? Also, is the increase a result of my prior-authorization request?

The name of my plan is ██████████. Under Fidelis Care, I have individual coverage, and my HIOS ID number is ██████████.

I look forward to your response.

Thank you,
██████████



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/25/2014 05:14 PM

New York State Catholic Health Plan
individual
hmo

[REDACTED]

I recently enrolled in Fidelis Care on June 1, 2014 through the NYS of Health website. On June 11, 2014, my doctor submitted a prior-authorization for a non-formulary drug which was subsequently approved by Fidelis Care. However, on June 13, 2014 I received a letter stating Fidelis Care had submitted a proposed 2015 rate increase of \$34.18. My current premium, with my tax credit included, is \$35.00. This is more than a 100% increase. If my tax credit is adjusted or removed, it is a 650% increase. My question is: When did Fidelis Care submit the proposed rate increase and is the proposal for all members or just me? Also, is the increase a result of my prior-authorization request? The name of my plan is Fidelis Silver Care, I have individual coverage, and my HIOS ID number is [REDACTED] I look forward to your response. Thank you, [REDACTED]



New York State Catholic Health Plan
individual
other



I can barely afford mandated medical insurance my employer does not provide so I chose Fidelis Care which appeared to be affordable. It took me 3 months just to find a primary care provider. I did find one medical center where I see Physicians Assistants and wait months now to see a real doctor. It's a good thing I'm not a sickly person. I can't find a hospital in the area that takes this insurance nor can I find specialists. I can barely make ends meet financially and this current Fidelis Care Bronze plan already costs more than I can afford and now they want an increase, are they insane? I think it is absurd that I must pay for medical that I cannot afford. There is something very wrong with this system. Where are the doctors who take this plan? Where are the hospitals, labs and specialists that take this plan? Please do not increase these premiums and let's be more realistic with these costs. I can barely afford it now and I only have it because I've been mandated to by the government. I've given up my daily lunch at work due to my new medical costs and when I eat, I eat junk. This is a hardship for me. I am healthy and would like to remain that way. Eating junk should not be a solution so I can afford medical insurance. I thank God I am healthy and pray I remain that way. This mandated insurance is something the government should pay not me. The government is quick to hand out money to strangers. How about taking care of us.



NYS Department of Financial Services

Health Bureau – Premium Rate Adjustments

1 State Street

NY, NY 10004

June 25, 2014

I have rec'd and review your proposed Premium Rate Change. I have selected Fidelis Care because of its cost. I am concerned that my monthly charge will go up. **I cannot afford an increase in my premium.**



Fidelis Silver 25303NY0020001