

RECEIVED

JUN 25 2014

HEALTH BUREAU  
N.Y.C. OFFICE

To Whom it May Concern

I received notice of an upcoming rate increase to my health insurance from Emblem Health Care / H.I.P. This is not fair. The laws were changed by President Obama to bring down the cost. I now receive Co pays, Emblem has received thousands of new members. This has already brought in millions more to all insurance companies. The whole idea of this change was to lower the cost not raise it. and in such a short time Emblem took in so much money with this change, if they are given any raise the new who joined will leave, we will be going back to the way it was before. This will not be fair to the one and all others who have insurance. What did the insurance companies do with all the new money? The idea was that everyone would have insurance. What's going to happen now don't look at what you make, consider the low income of many Americans.

Sincerely,

June 23, 2014

EmblemHealth  
Attn.:Premium Rate Filings  
PO Box 2890  
New York, NY 10117-2087

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

To Whom It May Concern,

[REDACTED]

I am responding to the notice that HIP is requesting an increase of my premium rate.

I would like to know why I was selected to be reviewed for an increase. I am a single woman, no children, no dependents, and no spouse.

When given the opportunity to purchase my individual health insurance coverage under the Obama Care Affordable Care Act I chose EmblemHealth Select Care Bronze D not only for the reasonable rates but my [REDACTED], is part of the EmblemHealth group and should be noted as my PCP.

If this increase is approved I may be forced to find coverage under another health insurance company.

Sincerely,

[REDACTED]

[REDACTED]

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

[REDACTED]

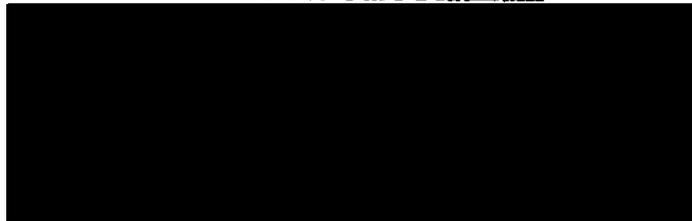


RECEIVED  
JUN 25 2014  
HEALTH BUREAU  
N.Y.C. OFFICE

June 22, 2014

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

Re: Name of Insurer - HIP, an EmblemHealth company  
Name of Plan - Select Care Platinum



Dear Sir or Madam:

I recently received a letter from Emblem Health informing me that my above referenced HIP health insurance plan is filing a request with the Department of Financial Services for an 11.6% rate increase for 2015. My wife and I have individual coverage under this plan which was purchased on the New York Exchange. We do not qualify for premium financial assistance.

The above plan is an Affordable Care Act (ACA) plan sold on the NY State of Health website and became effective on Jan. 1, 2014. Even though barely five months have passed since this plan began, Emblem Health is already seeking an 11.6% increase.

If the ACA is to be successful in New York, rate increases will have to be close to the overall rate of inflation. If the requested rate increase is approved for 2015 and similar increases are approved in succeeding years, premiums would just about double in six years and individual health insurance would quickly become unaffordable for the overwhelming majority of New Yorkers. If premiums are allowed to become too high then more and

more healthy individuals would drop their coverage and pay the ACA penalty with their tax returns. This would set the stage for an uncontrollable spiral of even greater rate increases in future years because a larger percentage of insured individuals will be those who have serious medical issues with high medical costs. Eventually it will be primarily the very wealthy or the very ill who would maintain individual coverage. And of course if people are compelled to drop their coverage because of unaffordable premiums and they sustain a serious illness or injury, New York taxpayers would be forced to pay the price if these uninsured individuals are forced to declare bankruptcy or apply for Medicaid.

The Emblem Health letter states that part of the reason for the requested rate increase is due to increased utilization of medical services by members. Since this is an ACA plan many members may not have been previously insured and may not have visited a doctor or received needed treatments for several years. It would be expected that newly insured members would visit their primary care doctor and obtain needed medical care and services in the months after their coverage became effective. Emblem Health should be required to absorb these initial costs as Emblem Health is benefiting from an increase in subscribers due to the provisions of ACA making it mandatory for people to have health insurance.

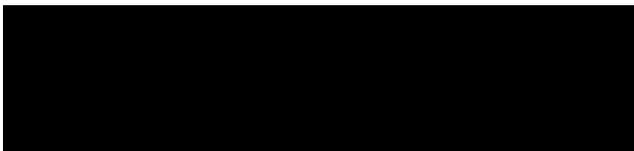
HIP is a not-for-profit corporation and its form 990 is publicly available on sites like guidestar.org. In its 2012 form 990 (the most recent year posted) HIP states that its mission is that HIP is "Committed to providing affordable, quality health coverage.....so members have access to the medical care they need at prices they can afford". It is difficult for me to see how HIP is complying with its mission statement given the exorbitant 11.6% requested rate increase for a plan that just began on Jan. 1, 2014.

Even though HIP is a not-for-profit corporation, according to its 2012 form 990 the total compensation (including deferred compensation) for ten individuals in excess of one million dollars with three individuals earning over five million, seven million, and eight million dollars respectively. In addition eighteen individuals received total compensation of between half a million to just under one million dollars. In my opinion it appears that the premiums of hard working New Yorkers are financing extremely high compensation for numerous individuals who work for what is supposed to be a non-profit organization.

In the press release issued by former Governor Paterson's office on June 9, 2010, shortly after the signing of the "Prior Approval" law, Governor Paterson stated that "deregulation of health insurance premiums is a failed experiment leading to unjustified premium increases and more people losing their health coverage." Former Governor Paterson also stated that "Health care is a right, not a privilege, and requires sound, balanced regulation to make sure insurance premiums are fair and justified."

Thank you for your consideration and I hope that the Department of Financial Services takes these considerations into account and approves a substantially reduced rate increase close to the overall rate of inflation thereby helping to ensure that the ACA is a success in New York and that individual health insurance will not become unaffordable for numerous New Yorkers.

Very truly yours,

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

A Special Note 6.2014

HEALTH BUREAU  
N.Y.C. OFFICE

**IMPORTANT**

A rate increase??!!

What about a  
(Rate Decrease)

Customer Service Increase..

Please note: my understand

in a Corporate world is:

NO Service / NO Increase

[REDACTED]

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

RECEIVED

JUN 16 2014

HEALTH BUREAU  
N.Y.C. OFFICE

[REDACTED]

June 12, 2014

To Whom It May Concern:

**Re: Notice of Proposed Premium Rate Change - Emblem Health Select Care Platinum for 2015**

**HIP EMBLEM Health Company  
Select Care Platinum  
Individual Coverage**

[REDACTED]

I have been notified by HIP/EMBLEM Health Exchange plan, HMO insurance company that they are requesting an increase of 11.6% on my monthly premium for 2015.

I object to this increase in the strongest possible terms.

Due to my circumstances, I need a Platinum plan. My current premium for 2014 is \$554.22, which is already high enough, and if approved, will increase this by minimum of \$66.00. I received no subsidies from the government. Any increase to my premiums is going to add significant hardship.

I thought the concept of all this, is to provide people with affordable health care. And for those, who don't qualify for subsidies, we are the group of people that will be hit hardest.

I urge you to restrict the increase., or defer this percentage until 2016, so we can balance out having this product available to us. The cost of existing every day is hard enough, with rent increases in this city, food etc., having this on top, is not going to help me and others in the long run.

[REDACTED]



## Premium Rate Increases

[REDACTED] to: PremiumRateFilings, PremiumRateIncreases

06/18/2014 03:23 PM

1. The name of your insurer: HIP, an EmblemHealth company
2. The name of your plan: Select Care Silver
3. The fact that you have individual coverage
4. Health Insurance Oversight System (HIOS) Identification Numbers 88582NY0160001 (dependent coverage to age 26 end-of-month), 88582NY0230001 (dependent coverage to age 30 end-of-month) and 88582NY0240001 (child only)

Please do not increase the rates. They're already astronomical and I hardly use health care services. I signed up because it was mandatory to do so, but can hardly afford it (and do not qualify for financial assistance). It would be a massive financial burden for me if you increased rates by 8.8%. If you want to increase it with inflation, sure. But 8.8% is outrageous and lifestyle changing.

Thank you for your consideration.



## Requested Rate Increase by Emblem Health

[REDACTED] to: PremiumRateIncreases

06/18/2014 03:40 PM

Hi,

I am an Emblem Health customer, receiving my insurance through the NY marketplace created by the passage of the ACA. I was very surprised when I got a letter today informing me that Emblem has requested a rate increase of 8.8%. This is no small amount. If the rate increase were tied to inflation or another similar indicator that would be understandable, but the number is too high to pass muster. They need to find ways to decrease administrative costs (I can't imagine what the executive leadership team earns) or they should have done a better job of setting prices when the marketplace first opened. I urge that you deny their request, and force them to find other ways to decrease costs, rather than squeezing more profit out of their customers. If the rate does go through, I will be forced to leave Emblem and find another suitable and cost effective plan. To get people to sign up through offering low rates and turning around the next year and increasing rates seems like a bait and switch. This type of business has no place in healthcare.

Regards,

[REDACTED]



## Health Bureau - Premium Rate Adjustments

to: PremiumRateIncreases@dfs.ny.gov

06/18/2014 03:52 PM

1. The name of your insurer: HIP, an EmblemHealth company
2. The name of your plan: Select Care Bronze
3. The fact that you have individual coverage
4. Health Insurance Oversight System (HIOS) Identification Numbers 8858NY0170001 (dependent coverage to age 26 end-of-month), 88582NY0200001 (dependent coverage to age 30 end-of-month) and 88582NY0210001 (child only)

To whom it may concern,

I just received a notice that you plan on increasing my health insurance by 9.5% next year. I am disgusted and outraged. I live in NYC where the cost of living is so high it is almost unbearable to live in the first place, now you plan on increasing my healthcare? The cost of living is steadily increasing every year and that DOESN'T mean that my salary is increasing at the same rate. If I could have afforded more health care I would have gotten a better plan. BUT I CAN'T.

On top of my complaints about this proposed increase, your available plans and coverage are mediocre, at best, for Emblem Health. I had a complaint in with the BBB about paying my first bill because I couldn't for 2 months because someone in this system created 2 separate accounts for me. The customer service is horrible and since I have had healthcare for the first couple months, its not even anything that great.

It is more cost effective for me to have no health insurance at all. 2 of my doctors don't even accept any form of insurance at all, so I needed to get a new doctor, and even more of them aren't accepting new patients. THIS IS A MESS. And now you want to charge me even more?

I would rather pay out of pocket \$200 dollars each time I want to go to the doctor (which I already have to do with one of my doctors) then give you any more money than I already am giving you per month. I am a healthy 26 year old with no health issues or children. Im sure I can survive without healthcare until someone figures out this mess that you all have created.

I will gladly cancel my health insurance with this carrier, and check other avenues for health insurance, or even check out the ramifications of not having health insurance if this increase is approved. I will also let everyone I know about how Emblem Health has treated me, how their plans work, and how their customer service is. You will also see postings on every website rating my experience with Emblem Health, and trust me it isn't going to be good.

I cant even think straight because I am so upset with this email right now.

Unhappy as ever,

[REDACTED]



## Proposed Rate Increase

██████████ to: PremiumRateIncreases

06/18/2014 03:55 PM

To Whom This May Concern,

Name of insurer - HIP, EmblemHealth company

Name of plan - Select Care Gold

I have indiivdual coverage

4. Health Insurance Oversight System (HIOS) Identification Numbers 88582NY0150001

(dependent

coverage to age 26 end-of-month), 88582NY0260001 (dependent coverage to age 30

end-of-month)

and 88582NY0270001 (child only)

I am strongly against a raise in my premium already. The Affordable Health Care Act banned my previous policy so I was forced to sign up to a new one. The new plan cost 150% more than my previous one. To say I'm not happy about the switch is an understatement.

This 10% raise in just 6 months is completely unacceptable. I have yet to use this coverage and they want to raise the premium, I am furious.

You must protect consumers and not allow this raise to pass.

Best,

██████████



**Premium increase notice from HIP , an emblem health company**

to: PremiumRateIncreases

06/18/2014 05:03 PM

As a customer of HIP, an emblem health company, participating under the affordable healthcare act with no credits or financial need based reductions in premium rate, I have no choice but to view HIP's request for an 8.8% increase as gross negligence by HIP to fully comprehend the additional subscriber base being enrolled under the affordable healthcare act.

Further, the timing of their notice to request such an increase mere months following AHA enrollment deadlines to citizens further shows their inability to accurately project and satisfy the needs of the market and ultimately constitutes deception of the consumers enrolled via the NY state of health site or otherwise under the AHA.

Viewed from a family's perspective, the cost increase to premiums coupled with an inability by consumers to meet the increase (no average family is showing a 9% cost of living increase per year in household income) would result in a substantial degradation in care provided to the insured. Both in terms of expanded premiums and raised deductibles.

HIP's request for this level of premium increase should be rejected by NY DFS.

The name of your insurer: HIP, an EmblemHealth company

The name of your plan: Select Care Silver

The fact that you have individual coverage

Health Insurance Oversight System (HIOS) Identification Numbers 88582NY0160001  
(dependent

coverage to age 26 end-of-month), 88582NY0230001 (dependent coverage to age 30  
end-of-month)

and 88582NY0240001 (child only)



## Proposed Premium Rate Changes

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

06/18/2014 05:05 PM

1. My insurer: HIP, an EmblemHealth company
2. Name of my plan: Select Care Bronze
3. I have individual coverage
4. Health Insurance Oversight System (HIOS) Identification Numbers 8858NY0170001 (dependent coverage to age 26 end-of-month), 88582NY0200001 (dependent coverage to age 30 end-of-month) and 88582NY0210001 (child only)

To Whom It May Concern,

A premium increase of 9.5%, far higher than the rate of inflation, suggests that the insurance provider is providing better coverage. As it stands, the amount that I am forced to pay for the very limited coverage that I receive is already more than I can afford. Please do not raise the premium as it will only make things harder for people already going through difficult economic times.



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

06/18/2014 06:02 PM

When considering the rate increase application filed by Emblem health on behalf of HIP, please note the following:

1. Admin cost increases? Insurance is a transaction, especially HIP. Seems like technology advances should be driving these costs down.

2. Medical cost increases? Their rationale (increases in the rates that we pay our providers, the higher costs of new treatments and prescription drugs, and increased utilization in the medical services required by many of our members) sounds like something written by rote for the past 20 years.

Why aren't they working with providers to drive down the cost of care per member? Perhaps they should be questioning the amount of treatment that the doctors are billing for? I have asked Congresswoman Maloney's staff to find out if MDs can charge me for being a "medically complex patient" (I am 62 years old, had an aortic valve replacement 2 years ago but am very healthy) and for an upper extremity study (that I don't recall ever getting) so that my MD is charging me \$211.68 for my "free annual physical." When I called Emblem health to complain, that said that they pay what the doctor bills, and if I have an issue, it is up to me to work with my MD. He refuses to speak to me, and just keeps billing me. Seems like lots of bad coding practices were "grown" in the days before high deductibles that now need to be corrected . . .

Name of my insurer: HIP, an EmblemHealth company

2. The name of my plan: Select Care Silver

3. I have individual coverage

4. Health Insurance Oversight System (HIOS) Identification Numbers 88582NY0160001 (dependent coverage to age 26 end-of-month), 88582NY0230001 (dependent coverage to age 30 end-of-month) and 88582NY0240001 (child only)

██████████



## Emblem Health increase

to: PremiumRateIncreases

06/18/2014 07:29 PM

Hello,

I'm commenting on Emblem Health's recent request to the DFS to increase their premium rates by 9.5%. I recently signed up with Emblem, and have only made two premium payments so far.

My complaint is a simple one:

These rate increases are happening immediately following mass sign-ups for medical coverage, as required by the Affordable Care Act. It appears that companies like Emblem are cashing in on the volume of their new customers.

Personally, this 9.5% will cost me more than \$30 extra per month, starting 2015. Does that sound like a lot of money to you or me? Probably not. Does anybody care about these increases?

I don't know. But I do know that I personally care more about the poorer people, where that \$30 will make it WAY harder for them to survive than it will for me. What good is the Affordable Health Care Act, if the insurance companies can arbitrarily change the definition of "affordable" any time they want?

Please don't let medical insurance companies take advantage of the new laws and their new customers!

Attached is the letter I received from Emblem.

Thank you,



**Proposed Premium Rate Change - EmblemHealth (HIP), SelectCare Gold,  
Individual Coverage**

to: PremiumRateIncreases

06/19/2014 02:01 PM

To Whom This May Concern:

That Emblem Health is requesting a 10+% increase in premium for my coverage - less than three months after purchased under the Obamacare mandate and before I have even used it - is both shameful and wrecks of unfair trade practices. I am a "well" individual and supported the ACA, because I find it repulsive that my prior coverage extracted from me/punished me with a premium for the care of others, when that should be born by their employers or the government, in the case of indigents. The proposed 10+% increase would raise my plan premium to over \$500, which signals to me an intent to circumvent the intent of the ACA (affordable healthcare) because EmblemHealth knew, should have known, or should have reasonably anticipated in March 2014 (when I purchased the coverage) that "the cost of providing member care, including provider services, prescription drugs and increased use of medical services, was rising."

Accordingly, I object strongly to Emblem Health's proposed premium rate change for 2015 and urge the DFS to deny it.

Respectfully submitted,

[Redacted Signature]



**Healthy NY HMP (Gold)**



to: premiumratefilings, PremiumRateIncreases

06/19/2014 03:30 PM

Insurer: Health Insurance Plan of Greater New York (HIP)

Plan name: Health NY HMO (Gold)

Group coverage

HIOS ID Number: 88582NY0880001

The Notice of Premium Rate Changes dated June 13, 2014 proposes to increase our company's premiums by 15.9%. Our company has less than 25 employees and pays 100% of the premiums. Health insurance costs are already are fastest growing expense category. The proposed rate increase takes this consideration to an entirely new level. I strongly urge you to reconsider the rate of increase.

Thank you for your consideration,





**rate increase**

[REDACTED]

to: Premiumrateincreases

06/21/2014 11:27 AM

Hi my name is Isaac laveaux Jr and my insurer is HIP an Emblem Health company. My plan is select care silver and I have individual coverage. I am writing to email because I don't make a lot at my place of employment that is the reason why I chose this plan. This increase would effect me. I would like more information on why the increase occurred and more details on when it would take effect. Please feel free to contact me by email or by phone at [REDACTED] or at

[REDACTED] Thank you



## HIP Emblem Health Select Care Platinum (Individual Coverage) Rate Increase

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

06/21/2014 08:12 PM

To whom it may concern,

It has come to my attention that HIP/EmblemHealth has filed for an 11.6% rate increase to their Select Care Platinum Plan. I presently have Individual Coverage under this plan which I enrolled for several month ago. I have barely gotten started with this plan and they are already pushing to increase their costs. Prior to this insurance I had a prior plan that was a bit more expensive but offered in and out of network care among other more impressive benefits. With the advent of Obama Care this plan was removed. So I opted for Emblem health. Which offers only In Network care with equivalent Deductibles and fees. I was not clear as to why the high end of this In Network plan is close to the same cost but does not offer the same In and out of Network and other benefits. More confusing is why this plan so urgently requires an increase when it is already an inferior product for the cost.

I am submitting a request that rates not be permitted to be increased at such a premature time.

Thank you,



## Premium Rate Increases

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

Please respond to jai lo

06/21/2014 10:36 PM

Dear Sir/Madam/Ms.:

I have EmblemHealth as my insurer in Select Care Silver and would like to comment on the 8.8% rate increase proposal for 2015.

I'm a part time employee at Bryant Library in Roslyn. The library doesn't pay for part time employees' health insurance. Before Obama Care, we had group rate premium and we paid \$400 per month. At the end of last year, our plan was discontinued and I chose Select Care Silver which has cost me more (\$437) but covers less with high deductibles.

I don't think the premiums should increase so soon and so much and will definitely create more hardship for part time employees. I hope the proposal won't be approved.

Respectfully yours,

████████████████████



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

06/22/2014 05:04 AM

Health Insurance Plan of Greater New York  
individual  
hmo

[REDACTED]

My coverage costs 554/mo. now.I pay out over \$7000 a yr.I am low income and am eligible for medicaid but had to pass on that as I have cancer and a bladder condition and want to keep my doctors who dont take that.I cant afford to pay more.I get no subsidy.If you let them have an increase I will have to take Medicaid and be a burden ,I will have to use emergency rooms.11% is too much.dont give it to them.dont set a precedent for future increases.



June 22, 2014, comments re rate increase , Sheila Lewis

[REDACTED] to: PremiumRateFilings, PremiumRateIncreases

06/22/2014 07:04 AM

June 22, 2014

To Whom It May Concern,

I am an individual member of HIP, an Emblem Health Company. My plan is Select Care Platinum.

It took me several months to find and select this plan, which at \$392 a month, seemed the best option.

It then took me a number of months to find and select a primary care physician, based on my own

research, as none of my previous doctors were covered on this plan.

I was appalled to read your very hard to find and cumbersome emails about the proposed rate change,

an increase of 11%. When my private insurer Oxford bumped up my premiums by 18%, I could no longer

afford insurance. I thought these new plans under Healthy NY and Obamacare would finally make

insurance plans a bit more affordable, although a far cry from what I really can afford.

The proposed rate change is a betrayal of trust and the money is again being greedily absorbed not

by patients and doctors, but by the insurance companies, who have co-opted health care in this country.

Although paying close to \$400 a month is still steep, it is way better than the rates of over \$1,000 and to

\$1,700 a month quoted to me.

I urge you to reconsider the very people you serve, hardworking and perhaps middle class and working

class people, who simply can not maintain health by paying up to and over 25% of their income on

insurance premiums, which does not even cover all health care services. 11% is absurd. Thank you.

[REDACTED]



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

06/22/2014 09:30 AM

Health Insurance Plan of Greater New York  
individual  
hmo



I signed up for a plan under the Affordable Care Act. Now they are proposing an 11% increase. That is crazy. Bait and switch. False advertising. If you give them an 11% increase and allow increases in future years the compounding will be a killer and no one would be able to afford it. Do you want more people to go to hospitals. Don't let this happen.



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

06/22/2014 10:37 AM

Health Insurance Plan of Greater New York  
individual

hmo



I have to pay for my own insurance which is hard enough.How much more can I pay?Also HIP says they emphasize preventative care to keep down costs but they made me pay for blood tests on two occasions-taken by my PCP-because they said it wasn't covered.This was at my annual physical!.I am pre diabetic,low vit. d,and wanted a psa test-and they wouldn't cover it.They don't want to hold down costs so don't let them get a rate increase.11% is unfair-especially since they don't fully cover preventative care.I complained to them 3 times and they rejected my claim.





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

06/22/2014 08:38 PM

Health Insurance Plan of Greater New York  
individual  
other



this is outrageous! the whole point of Obamacare was to relieve burned middle class policy holders of oppressive premiums. Now that the government is paying part of the premium the company thinks it can raise rates by 8.8% in one year!!!! Next thing you know they policyholder's portion will be more than he was originally paying. !!! Let the company find ways to reduce costs instead of constantly raising rates. i'm against this!!!!!!!



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

06/23/2014 04:32 AM

Health Insurance Plan of Greater New York  
individual  
hmo



They made a business decision to participate in ACA. You can't offer a plan that is offered as affordable and then allow huge increases. It took me over a hundred hours to sign up and find all new doctors. It would be traumatic to have to go through that hell again. Their site erroneously said what doctors were available or taking new patients. It was a total mess. Don't bail them out for their business decisions and poor service. Don't allow any increase



## Comments re Request for Rate Change from Small Business Group

██████████ to: Premiumrateincreases@dfs.ny.gov,  
premiumratefillings@emblemhealth.com

06/23/2014 10:03 AM

Please respond to ██████████

To Whom it May Concern:

I run a small business in Brooklyn, NY and have group coverage with Health Insurance Plan of Greater New York (HIP), HMO 40/60 (Gold).

My plans HIOS ID # is 88582NY0840001.

This is email is to aver that should the request for rate increases pass, we will not be able to afford this plan and will likely switch to Health Republic Insurance.

Thanks for your consideration.

Sincerely,

██████████  
██████████



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

06/23/2014 11:07 AM

Health Insurance Plan of Greater New York  
group  
hmo

[REDACTED]

I would like the HIP proposed rate increase of 8.2% to be declined or lessened. The individual cost of the plan (\$460.08 per person) is already too high for a small business like mine to afford - the cost for me to provide health insurance to my staff is already too high. Additionally, HIP's reimbursement is very poor, according to all of the providers I have spoken with about it. Many practitioners don't take it for this reason. I don't feel that the quality of coverage is even worth what I am paying currently, much less 8.2% more.



## Rate Increase

[REDACTED] to: premiumrateincreases

06/23/2014 11:53 AM

I am a Emblem Health Select Care Platinum HMO member and I just received a letter notifying us that there will be a possible increase change of 11.6%. The reason I changed to this plan was because I was paying \$400 more a month. Mr. Obama promised that we would not have to change our doctors, etc., etc. Well, so far, I have not been able to use my doctors, can't get a mammogram where I have been getting it for years and the price is going up.

I don't know what to do about all of this. I am unemployed and living off my savings. I do not want to go into any Medicaid type of plan because I was happy with my doctors. Another 11.6% this year and then probably more next year will bring me back up to around where I was. I am very unhappy and don't know if changing insurance is the answer but that increase will definitely be a problem for me.

Thank you.

[REDACTED]



**Rate Increase**

to: PremiumRateIncreases@dfs.ny.gov

06/23/2014 01:19 PM

Please respond to [REDACTED]

To whom it may concern,

I just received a letter saying that you want to increase my rate to 8.8% more. I would not be able to pay an increase. My income is limited I work for Target 8 hours a week and the crossing guard job is only until this Thursday and then I'm not back at that job until September. I don't know what I will do if this increase goes through because I can not afford it. I have Emblem Health Select Care Silver. I do not have any dependents on this plan. It's just myself. The income I submitted when I applied for this insurance is higher than what I am making this year.

Name of Insurer: HIP , an Emblem Health Company

Name of plan: Select Care Silver

I have individual coverage

Health insurance oversight system Identification Numbers 88582NY0160001

88582NY0230001

88582NY0240001.

I would like to hear back from someone on this matter.

Thank you,

[REDACTED]



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

06/23/2014 04:50 PM

Health Insurance Plan of Greater New York  
individual  
hmo



I am very glad to have obtained coverage through the NYS online marketplace, since shortly after registering for insurance, I was diagnosed with a serious chronic illness requiring ongoing medication and treatment. Unfortunately, the insurance premiums are extremely expensive already, amounting to an additional rent payment each month. Further increasing the rate would impose a real financial hardship on my family, endangering our ability to afford the proper nutrition (also very expensive) I need to prevent my condition from worsening. I would like to stay as healthy as possible so that I can continue to contribute to the NYS economy, and so that I do not end up costing the insurer even more if my condition worsens and I need additional medical care. The best way to keep my health care costs (to the insurer) low is to keep my premium payment the same or lower, so that I am not forced to allocate funds away from preventative care. Furthermore, it seems to me that the premiums should actually be going down, since 8 million new paying customers signed up for coverage on the ACA.



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

06/23/2014 07:23 PM

Health Insurance Plan of Greater New York  
individual  
hmo



I just choose HIP/Emblem Health from Obama Care Plan. there is no reason for the HIP to seek increase of premium by 11.6% next year? that is too high and too quick and no reason to do that? it seems that they try to set the rate lower initially to attract customers? and once customer sign up! then they just try to rob the customer off? it is similar to robbery.





**terrible**



to: PremiumRateIncreases

06/24/2014 10:03 AM

To whom it may concern:

I currently have individual coverage in the plan of Select Care Silver health insurance through emblem health care. I recently was informed that I would be receiving an increase in my premium. I have to say this is extremely disappointing. I thought the whole point of the Affordable Care Act was to make health care available to everyone. Within a REASONABLE price range. Here we are six months in and already there is a call to increase?? If this trend continues the lower class won't be able to even use their health insurance since the premiums are so high!!! Are we really working in the best interest of the American people?



[REDACTED] 8858NY0170001  
/88582NY0200001/88582NY0210001

[REDACTED] to: premiumrateincreases  
Cc: premiumratefilingfilings

06/24/2014 10:53 AM

Dear Sir or Madam:

I am writing to you concerning the 9.5% rate increase that my insurance company, Emblem Health, is seeking for next year's premium.

I object to the increase. We are currently in a recession or an economy that barely grows. Further, the whole idea of health insurance companies is to engage in cost control. If their sole job is to transfer all the increases to the insured, we would not need them in the first place.

Thank you for your attention in this matter. If you have any question, please do not hesitate to contact me.

Very truly yours,

[REDACTED]



Attn: Premium Rate Adjustments---[REDACTED]  
[REDACTED] to: PremiumRateIncreases@dfs.ny.gov

06/24/2014 11:42 AM

[REDACTED]  
EmblemHealth  
Select Care Silver HMO  
[REDACTED]

To whom it may concern,

This is in response to the notice I received regarding the proposed rate increase of premium payments for my health insurance coverage through Emblem Health.

I initially signed up for health insurance through the government insurance marketplace website and completed the application with regard to my financial information. I am still employed as a seasonal employee with the [REDACTED]

Would this rate increase affect my monthly premium payment? It is my understanding that I am given a tax benefit and partially subsidized by the government because I am not employed full time. Please advise.

Thank you,

[REDACTED]

[REDACTED]



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

06/24/2014 02:01 PM

Health Insurance Plan of Greater New York  
individual  
hmo



Emblem Health Company (HIP) has requested a rate increase of 8.8% over the stated premium for its Select Care Silver plan. I signed up for this plan at the end of the Obamacare enrollment period, just a few short months ago. Wasn't it reasonable for me to believe, when I signed up for the plan, that I wouldn't face a rate increase for a while? This is akin to a BAIT AND SWITCH. I signed up for the plan based on a careful analysis of my monthly cost vis a vis the benefits offered and now the whole situation has changed. AND I DON'T GET TO BACK OUT. Due to the terms of Obamacare, I don't get to make another choice now. My freedom of choice has been perverted. Furthermore, the uninsured who signed up for this plan don't exactly work for big companies for big money. I am unemployed. How much money does EmblemCare need to make? No one gets 8.8% pay raises so why should EmblemCare? As usual a big company is profiting off the backs of those who can least afford it. This rate increase also looks bad for Obamacare. What part of this increase represents "Affordable."



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

06/24/2014 04:40 PM

Health Insurance  
Plan of Greater New  
York  
individual  
hmo



Their system has been down for 4 days and wont be fixed for 2-3 more.in the interimi had changed pcps.now i need a referral and their system isnt showing me with the correct pcp so i am in limbo but i need to see a specialist for a problem immediately and i am completely in limbo.i am in insurance hell.please do not let them have a penny increase for what? poor service,system failure?



**Outrageous 8.8% increase**

[REDACTED] to: premiumrateincreases, premiumratefilings  
Cc: [REDACTED]

06/24/2014 06:18 PM

EMBLEM HEALTH (HIP)  
SELECT CARE SILVER  
I HAVE INDIVIDUAL COVERAGE  
HIOS NUMBER 88582NY0160001

EMBLEM : [REDACTED]  
NAME: [REDACTED]

The entire premise of the Affordable Care Act was to BRING COSTS DOWN. And now you propose an increase close to 10% after only six months of the full act in effect, by saying COSTS ARE GOING UP.

So is the Affordable Care Act a failure?

This "Obamacare" policy was not cheap to begin with, but with an extra 8.8% added to it, there is no way I can afford to stay with Emblem on a Silver plan (already a very restrictive, limited HMO with few choices). I will have to either go uninsured, or go with a deplorable Bronze plan with a cheaper company, that would leave me responsible for 50% of all costs (If I can't afford a \$200,000.00 operation, God-forbid, I can't afford \$100,000.00 either).....and who knows if even THAT will be affordable.

I strongly urge DFS to reject this request, and allow an increase of no more than 5% (if that).

Thank you,  
[REDACTED]



JP19850-2014613-4930578.PDF

[REDACTED] to: PremiumRateIncreases  
Cc: PremiumRateFilings

06/25/2014 09:39 AM

1. The name of your insurer: HIP, an EmblemHealth company
2. The name of your plan: Select Care Silver D
3. The fact that you have individual coverage
4. Health Insurance Oversight System (HIOS) Identification Numbers  
88582NY0740001

I signed on to the Affordable Care Act in the assumption that my premiums would remain the same. I certainly never expected an increase of 8.8%, and ask that you disallow this increase.

If this rate increase goes through, I will shop around the NY marketplace for a better premium during the open period at the end of the year.

[REDACTED]



## Premium Rate Filings

██████████ to: PremiumRateIncreases,  
PremiumRateFilings

06/25/2014 12:05 PM

Cc: ██████████

Hi,

I'm ██████████ and I received a letter about a request for a 8.8% rate increase in my health insurance coverage cost from Emblem Health.

Name of insurer: HIP, an EmblemHealth company

Name of Plan: Select Care Silver

I have individual coverage

Health Insurance Oversight System Identification Number 88582NY0230001

It's written that I can send my comments about this request to these emails I have sent to.

My comments are how appalled I am that a rate increase is even being requested, let alone considered. Are any of you paying for your own coverage through this market place?

I live alone. I pay for my own apartment's rent by myself. Therefore, I pay for my own food. I pay for my own utilities. I pay for my own transportation, clothing, cleaning supplies... I pay for everything by myself. Is this even considered?

What I make in income is immediately cut by 33% (taxes) regardless of any increase in cost of living. On top of this 33% cut in my take home, I then have to pay the absurd amount of roughly \$5,200 annually to EmblemHealth.

By the way, EmblemHealth is hardly accepted anywhere and my deductible is \$2,000. Do any of you realize how hard it is to reach \$2,000 by yourself in a year? So, technically I have to pay \$7,000 annually simply in order to get a \$30 co-pay. And Emblem wants to increase that because of increased rates incurred to them? I give Emblem thousands of dollars and I see NOTHING of that. I get NO help from anyone to pay for it and I get NO benefits of paying into this plan. Sure, I have a relatively cheap Rx plan. But what does that matter when I'm still spending thousands of dollars at the doctor because of my ridiculously high deductible.

Again, do any of you pay for your own insurance not through a business? I'm a contract employee, so I don't have the option to get insurance through my company.

If this rate increase is approved, it further proves the degradation of us as people. It says that none of you care about the people that you're supposedly "helping" with your service. And more importantly it says that you don't care about what happens to us.

Thank you for your time.

██████████



## Health care increase

[REDACTED] to: premiumratefilings@emblemhealth.com,  
premiumrateincreases@dfs.ny.gov

06/25/2014 04:22 PM

Please respond to [REDACTED]

Required information:

HIP Emblem Health company

Select Care Gold plan

Individual coverage

Health Insurance Oversight System (HIOS) Identification Numbers 88582NY0150001 (dependent coverage to age 26 end-of-month) 88582NY026001 (dependent coverage to age 30 end-of-month) and 88582NY027001 (child only)

To Whom it May Concern:

I'm writing to oppose the premium rate change that Emblem health is requesting for 2015. I've been a Emblem member for the last 4 years, including prior to the New York Health state Market place. Overall I've seen my rate increase every year, always for this same vague reason of "rising cost of providing our member's care" I seems hard to argue this since I can't see their numbers to see if this a even valid.

All I do know is that my rate increases every year for the last 4 years-- and as a individual paying for both myself and husband's health insurance we already pay \$948 per month, with a 10.1 percent increase that becomes \$1043 per month, which is a significant increase. I was also under the assumption that since more people were coming into the health insurance system prices would become more stabilized and possibly even less expensive. I also am annoyed that many doctors I had seen under Emblem I can no longer see under the new "gold" plan. So I'm paying more for less service.

Lastly, I feel like this email will fall on deaf ears as my attempts in the past have, and the increase will be approved despite my plea to have it declined.

Thanks,  
[REDACTED]



**Emblem Healthcare Premium Raises Unconcionable**

██████████ to: PremiumRateIncreases

06/25/2014 07:45 PM

I signed up for the mandated healthcare plan and despite the fact that I live paycheck to paycheck in NYC, I did not qualify for any assistance and pay the full rate for EmblemHealthcare Bronze.

Now, just a few months in, I am receiving a message about an almost 10% rate increases and I'm completely incensed. If the government doesn't figure out a way to reign in profit seeking healthcare companies this experiment will fail and all American citizens who aren't part of an elite class will suffer. I'm staunchly opposed to the rate increase and I hope you see fit to block it.

Sincerely,

████████████████████



## Proposed EmblemHealth Rate Increase

[REDACTED] to: PremiumRateIncreases

06/25/2014 09:09 PM

To Whom This May Concern,

**Name of insurer:** HIP, EmblemHealth company

**Name of plan:** Select Care Gold

**Do I have coverage?** I have individual coverage

Health Insurance Oversight System (HIOS) Identification Numbers 88582NY0150001 (dependent coverage to age 26 end-of-month), 88582NY0260001 (dependent coverage to age 30 end-of-month) and 88582NY0270001 (child only)

I am strongly against a raise in my premium already. The Affordable Health Care Act banned my previous policy so I was forced to sign up to a new one. The new plan cost 150% more than my previous one. To say I'm not happy about the switch is an understatement.

This 10% raise in just 6 months is completely unacceptable. I have yet to use this coverage and they want to raise the premium, I am furious.

You must protect consumers and not allow this raise to pass.

Best,

[REDACTED]