



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/21/2014 07:26 AM

Health Insurance Plan of Greater New York
group
hmo

[REDACTED]

rates should be kept at present levels ! people like obama are making it impossible for the middle class to survive(tax,spend and raise prices are his claim to fame).we cannot afford a price increase now-please help and not hurt us-thank you.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/22/2014 10:47 AM

Health Insurance Plan of Greater New York
group
hmo



I am praying that you do not approve the requested increase of 14.79 percent. In these times when we are losing jobs, not receiving raises and the cost of living is skyrocketing, it is disgusting that the insurance industry continues to bleed us! Enough already!! I have had only one 1% raise in the past three years, yet my insurance continues to increase. Stop letting the insurance companies bleed us to death. Thank you!



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/22/2014 03:21 PM

Health Insurance Plan of Greater New York
group
hmo



I strongly oppose an increase. Despite having had two promotions with the MTA I have been under a wage freeze for several years. If the salary remains stagnant how can we afford an increase.



Health Insurance Plan of Greater New York
group
hmo



their submission to an increase in rate is disgraceful. The services they render the patients is the worst I have seen in the last 28 years that I have been a patient there. no answers the phones. referrals to specialist take over ten days to be submitted. when you visit mgmt. office no one can give the correct answer and information. you leave email through their so call established system center and you get NO responses to your inquires. it is a waste of valued time when you deal with staff there either in person or on the telephone. in my opinion, before requesting increases in premium-they should really look a a correction action plan to service their patients with high priority. I work for Westchester government with over 5,000 employees and I have informed Human Resources of the current dissatisfaction I have been experiencing first with Emblem care and now with Advantage care- by the time they submit the referral request for a specialist from you primary doctor and they grant you a 12 session of appointments the voucher referral is due to terminate and you are forced to start the protocol again by seeing your doctor, than renewing the specialist referral to restore your appointment by this time you have to wait another week to be seen and the referral is up for steal day again. what a joke they think this is when patients suffer through the whole ordeal to try and render their benefits with this health plan organization. If I have a vote, it would be NO increase in premium rates until they can provide the services correctly to their patients!



Emblem Health Premium rate increase Grp # [REDACTED]

[REDACTED] to: PremiumRateFilings@emblemhealth.com,
PremiumRateIncreases@dfs.ny.gov

07/24/2014 10:55 AM

My name is [REDACTED] I am a member of HIP Prime HMO PHSTD group # [REDACTED] I received this notice of the proposed premium rate change of 5.92% and I am writing to express my concerns and worries about the possible devastation it might cause in the lives of many.

I know many people select this plan because of the low cost that make it somewhat affordable to insure their health. With the rate of inflation driving up the cost of all basic necessities and salaries staying stagnant (in some cases decreasing) I fear that rate increase may prevent many from access to care that may be crucial to sustain their health. While I understand the insurers may need to increase their budget, I do not believe it should be done at the expense of poor individuals who are already struggling to make ends meet. Unless the State is willing and able to absorb this increase, we should try finding other alternatives in order to prevent the lost of health care for many. Although the letter did not translate this percentage increase in dollar value, it can be estimated that the increase may be a hardship on many.



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/25/2014 05:29 PM

Health Insurance Plan of Greater New York

group

ppo



DFS: Premium Rate increases I do apologize for this email but this is where I was brought to after typing in Emblem Health Premium rates. This is regarding premium rates for 2015. This is so unfair because every October and throughout the year I struggle to pay bills and yeah buy my medication so I can be healthy but how can I when there never extra money to buy or go to the doctor no doctor no medication. I already pay \$111 dollars every pay check for my premium this is for one person not a family and a \$100 dollar for pharmacy deductible. They want the premium to go up to 20.34 percent that's a lot considering we have not had a raise or COLA in a very long time when we do it's usually .01 percent it's taken before I can even do something with nothing. Question what are you/they trying to do kill us off because I have gone anywhere from a week to a month of no diabetes meds because I can't afford it or my copays. Every October the premium goes up and I start cancelling doctor's appt. because there is no extra money. The insurance takes it all. I just wish the premium did not go up every year. I just want to have the money to go to my doctors and be able to buy my medicines when I need it. I know you will grant HIP request for premium increases but I had to say something for people like me who are struggling. Keeping it real! Thank you for letting me have a voice. 



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/28/2014 12:51 PM

Health Insurance Plan of Greater New York
group
hmo



I am in complete disagreement of my insurance's premium increase. We long islanders are already paying a high and continue increasing taxes. The living cost has also increased dramatically and property market value collapsed. As a resident of Long Island, we're going through a hardship just to survive. I think it's unfair to even consider approval of this 5.95 percent increase for us long islanders. Thank you so much for considering my opinion. Best regards, [REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

08/07/2014 04:03 PM

Health Insurance Plan of Greater New York
group
hmo

[REDACTED]

for individuals like us who work with no increase in our daily salary, and everything has to increase including the premium rate, please do have mercy! we seldom use our medical plan and yet they would want to increase the premium, then a lot of people would prefer not to have any medical insurance at all!



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/09/2014 09:46 PM

Health Insurance Plan of Greater New York
group
hmo



It is unbelievable to be paying the premiums, co-payments and when you actually see a doctor they do not pay for any services rendered the summary explanation details they paid \$0, however they give a discount rate. This means the client has to pay large amounts for any service given. Increasing the premiums will allow insurance companies to make more money while not providing better service for clients. It seems as if it would be best to not have any insurance at all.

----- Forwarded by [REDACTED] on 06/26/2014 04:18 PM -----

From: [REDACTED] Insurance Inquiry <[REDACTED]>
To: <[REDACTED]>,
Date: 06/23/2014 11:24 AM
Subject: NYS Department of Financial Services Consumer Assistance Unit Inquiry

Dear [REDACTED]:

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

The information you entered is as follows:

Your Name: [REDACTED]
Email: [REDACTED]
Address: [REDACTED]

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

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

* * * * *

Dear Sirs/Ladies
We have a sm [REDACTED] n with HIP of greater NY, healthy NY hmo gold. our HIOS id# is [REDACTED].

Here is the problem: We have just gotten a letter of price increase proposal that has been submitted to your agency for approval. These people want a 97% price increase over the next two years, taken over 4 steps. That is selfish and unaffordable durring times of low inflation. Please chain these premiums demands to the cost of inflation fluctuation, if you don't want more uninsureds on your hands. We can't afford 97% price increases! thank you



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



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.



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 ██████████

History: This message has been replied 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 ██████████

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,

██████████
██████████

Manager

██



Healthy NY HMP (Gold)

to: premiumratefilings, PremiumRateIncreases

06/19/2014 03:30 PM

History:

This message has been replied to.

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

Plan name: Health NY HMO (Gold)

Group coverage

HIOS ID Number: [REDACTED]

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,

[REDACTED]

VP & General Counsel

[REDACTED]

E-MAIL CONFIDENTIALITY NOTICE: The contents of this e-mail message and any attachments are tended solely for the addressee(s) and may contain confidential and/or legally privileged information. If you are not the intended recipient of this message or if this message has been addressed to you in error, please immediately alert the sender by reply e-mail and then delete this message and any attachments. If you are not the intended recipient, you are notified that any use, dissemination, distribution, copying, or storage of this message or any attachment is strictly prohibited.

----- Forwarded by [REDACTED] on 06/26/2014 12:26 PM -----

From: [REDACTED] Insurance Inquiry [REDACTED] >
To: [REDACTED] >
Date: 06/26/2014 11:14 AM
Subject: NYS Department of Financial Services Consumer Assistance Unit Inquiry

Dear [REDACTED]:

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

The information you entered is as follows:

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

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

* * * * *

Hello, I just received a notice from Emblem Health stating that they were appealing to the DFS to raise my premium 10%. My experience so far with Emblem Health (Gold), that I signed up for through the marketplace exchange, has been that it is very expensive and was vastly mis-represented in terms of cost. And

I felt that way BEFORE receiving this notice.
I need to know what I can do (who can I contact, etc) to fight to this increase. As it is I am struggling to pay my medical bills that I couldn't have planned for because Emblem failed to mention many of these fees before I signed up.

ise. Thanks so much for your time,

[REDACTED]

* * * * *

Sincerely,

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

----- Forwarded by [REDACTED] on 07/17/2014 10:42 AM -----

From: [REDACTED] >
To: "PremiumRateIncreases@dfs.ny.gov" <PremiumRateIncreases@dfs.ny.gov>,
Cc: [REDACTED] >
Date: 06/27/2014 08:49 AM
Subject: We do not agree this rate change

we just begin this Obama care this year, there are no reason you raise the rate within kess than one year

please supply all info and document about why you need raise the rate

PremiumRateIncreases

PremiumRateIncreases@dfs.ny.gov

*** PLEASE DO NOT RESPOND TO THIS EMAIL ***

This email is to notify you that the payment amount due and payment due date for EH Select Care Recurring Premium have been determined for your next recurring payment. Your new payment amount due is \$323.24 and your new payment due date is Jul-01-2014.

The next payment will be indicated below:

Reference Number: [REDACTED]
Confirmation Date (ET): Apr-25-2014 03:05:44 PM
Amount Due: \$323.24
Payment Due Date: Jul-01-2014
Payment Amount: \$323.24
Next Payment Date: Jul-01-2014
Card Number: [REDACTED]

If you have questions about this payment or need assistance, please view the payment online at <http://www.emblemhealth.com/Members.aspx>, or call Customer Service at (800) 447-8255.

Thank you for using the EmblemHealth electronic payment system.

Sent from my
----- Forwarded by [REDACTED] on 07/17/2014 10:42 AM -----

From: [REDACTED]
To: <PremiumRateFilings@emblemhealth.com>, <PremiumRateIncreases@dfs.ny.gov>,
Date: 07/15/2014 10:29 AM
Subject: Response - Notice of proposed Premium rate Change

On July 7 I mailed you a letter respond your Notice of Proposed Premium Rate Change and still have not received a response from you. This Notice says that I must respond with 30 days. So I am forwarding an e-mail. I look to hearing from you.

To whom it may concern:

I am writing about a letter I received regarding Notice of Proposed Premium Change. I have the Silver D HMO Plan and my ID number is [REDACTED] My name is [REDACTED], birthday [REDACTED]

I believed that the health care reform "Obamacare" could be beneficial because, for the first time since I have lived in the US, I would be covered by insurance. However, I am shocked that only after six months of being with EmblemHealth my rates are going to increase. I feel that I signed up for a program not knowing that a few months later the rules would change.

I am a self-employed tutor and my income for last year was about \$52K and for 2012 it was \$54K. I can barely afford the \$397 dollars a month premium because after paying for these charges, food, housing, transportation and paying for my aging parent's health insurance and living costs, I am practically left with nothing. If the rate increases I will cancel the plan and continue flying abroad for health care as I have been doing for the past 18 years.

When I signed up for EmblemHealth I was asked a few questions regarding my income and zip code. How could my premium rates be determined from that information? Almost hundred dollars a month is too high a premium for me to keep paying. How can I lower my current rate? If these rates can't be lowered I'd rather pay the penalties and get health care abroad.

I look forward to receiving your comments on this issue.

Sincerely,

[REDACTED]



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,





Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

06/22/2014 10:37 AM

Health Insurance Plan of Greater New York

[REDACTED]

hmo

[REDACTED]

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.



Comments re Request for Rate Change from Small Business Group

[REDACTED] to: Premiumrateincreases@dfs.ny.gov,
premiumratefillings@emblemhealth.com

06/23/2014 10:03 AM

Please respond to [REDACTED]

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,

[REDACTED]



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

██████████ 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.

