



Premium increase

[REDACTED] to: premiumrateincreases

07/18/2014 04:10 PM

History:

This message has been replied to.

To Whom:

The premium on this health insurance in this area is outrageous. The affordable care act is anything but. Please do not raise the premiums.

[REDACTED]



RECEIVED
AUG 11 2014
HEALTH BUREAU
N.Y.C. OFFICE

American Cancer Society ☯ Children's Defense Fund-New York ☯ Community Service Society of New York
Empire Justice Center ☯ Institute for Puerto Rican and Hispanic Elderly
Make the Road New York ☯ Medicare Rights Center
Metro New York Health Care for All Campaign ☯ New Yorkers for Accessible Health Coverage ☯
New York Immigration Coalition ☯ Project CHARGE
Public Policy and Education Fund of New York/Citizen Action of New York
Raising Women's Voices-New York ☯ Schuyler Center for Analysis and Advocacy ☯ Small Business Majority

August 1, 2014

Benjamin M. Lawsky
Superintendent of Financial Services
One State Street
New York, NY 10004

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

Re: Requested Rate Changes – Freelancers Health Service Corporation DBA Health Republic Insurance of New York – Individual On-Exchange

Dear Superintendent Lawsky and Mr. Lovejoy,

Health Care for All New York (“HCFANY”) submits the following comments relating to the proposed average rate increases of 18.2% and 6.0% for its individual and small group market plans, respectively, filed by Freelancers Health Service Corporation DBA Health Republic Insurance of New York (“Health Republic”) with the New York State Department of Financial Services (DFS) for the 2015 plan year.¹ HCFANY is a coalition of more than 160 consumer and small business health advocacy organizations dedicated to securing affordable,

¹ These rate increase applications were submitted on or about July 2, 2014. Specific references refer to SERFF file number: PERR-129586116 (hereafter “Rate Application”).

Health Care For All New York
c/o Amanda Peden, Community Service Society of New York
105 E. 22nd Street, New York, New York 10010
(212) 614-5541



comprehensive, and high-quality health care for all New York residents. HCFANY believes that a robust prior approval process is a vital consumer protection. Because Health Republic's proposed increase, if adopted without modification, would place financial strain on New York's consumers and small businesses, HCFANY urges DFS to review it carefully. To this end, we submit the following comments.

I. The Affordable Care Act and New York's Insurance Marketplace

HCFANY urges DFS to consider the New York carriers' proposed rate adjustments in the context of the Affordable Care Act's (ACA) downward pressure on health care costs. Specifically, DFS should assess the impact of the following four factors on individual and small group prices in 2015.

1. Research indicates that the health cost curve is bending.

Lower overall healthcare costs should in turn drive lower premiums. The ACA includes several provisions designed to control spending, such as incentives for new healthcare payment and delivery methods (e.g. value-based payment vs. fee-for-service). For the past decade, data from across the payer spectrum indicates that the rate of health care costs increases is slowing down. This trajectory is likely to continue, as more ACA provisions are solidified.² For example, Medicare spending is about \$1,000 lower per person than predicted in 2010.³ PricewaterhouseCoopers projects a medical cost trend of 6.8% in 2015, a slight uptick from the 6.5% predicted in 2014 and down from the 7.5% cost trend predicted in 2013.⁴ The 2014 Milliman Medical Index cites a 5.4% growth rate between 2014 and 2013, the lowest since the calculation began in 2012.⁵ In short, as described in the table below, annual increases in national health care spending have been under 10% for the past 12 years, and have dropped significantly over time.

Average year-to-year percent increase in National Health Expenditures

2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
6.6%	8.4%	9.7%	8.6%	7.2%	6.8%	6.5%	6.3%	4.7%	3.8%	3.8%	3.6%	3.7%

Source: National Health Expenditure Data⁶

² Blumenthal, D., Stremikis, K., & Cutler, D. (2013). Health care spending – a giant slain or sleeping? *New England Journal of Medicine*, 369(26), at 2551-2557.

³ The mystery of the missing \$1,000 per person: can Medicare's spending slowdown continue?. Kaiser Family Foundation, available at <http://kff.org/health-costs/perspective/the-mystery-of-the-missing-1000-per-person-can-medicare-s-spending-slowdown-continue/>.

⁴ Medical Cost Trend: Behind the numbers 2015, PricewaterhouseCoopers, available at <http://pwc.health.com/cgi-bin/register.cgi?ev/pwc-hi-medical-cost-trend-2015.pdf>, at 6.

⁵ 2014 Milliman Medical Index, Milliman, available at <http://www.milliman.com/insight/Periodicals/mmi/2014-Milliman-Medical-Index/>.

⁶ Available at <http://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and>



National research indicates that health insurance premium rates should be consistent with these lower health care costs. While pre-ACA rate increases averaged 10%,⁷ the Congressional Budget Office predicts only a 3% rise in Marketplace premiums for 2015.⁸ And just last week, California announced an average increase in its Marketplace plans of just 4.2% for 2015.⁹ Additionally, the 2014 Trustee Annual Medicare Report predicts that Medicare premiums will hold steady in 2015.¹⁰

In New York, according to a newly released DFS survey of carriers, New York's insurance plans have been early adopters of many of the ACA-related and other state health care cost reforms initiatives, such as value-based purchasing and patient-centered medical homes.¹¹ Other reports provide evidence that ACA and New York State delivery system reforms are indeed resulting in cost reductions amongst all payers.¹²

The carriers' rate filings should include adjustments in 2015 which reflect the bending of the health care cost curve and the cumulative efforts of New York's payment reforms. For example, New York's Medicaid Redesign Team initiatives, the State's new Delivery System Reform Incentive Payment Program (DSRIP) and State Health Innovation Plan (SHIP) all employ delivery and payment system reforms that further reduce health care costs for the entire delivery system. Despite likely savings that will be generated from these reforms, only one carrier (Excellus) took a downward adjustment to account for quality improvement and cost containment strategies.¹³ We urge the DFS to consider New York carriers' rate proposals in light of the impact of the ACA.

[Reports/NationalHealthExpendData/Downloads/tables.pdf.](#)

⁷ Gruber, J. (June 2014). Growth and variability in health plan premiums in the individual insurance market before the Affordable Care Act. *The Commonwealth Fund*, 1750(7), at 2.

⁸ Updated estimates of the effects of the insurance coverage provisions of the Affordable Care Act, April 2014. Congressional Budget Office, at 6.

⁹ Covered California Press Release, July 31, 2014. Available at <http://news.coveredca.com/2014/07/covered-california-announces-rates-for.html>.

¹⁰ 2014 Annual Report of the Board of Trustees of the Federal Hospital Insurance and Federal Supplementary Medical Insurance Trust Funds. (July 28, 2014). Available at <http://apps.washingtonpost.com/g/page/national/2014-medicare-report/1220/#text/p93>, at 87.

¹¹ A number of plans have accrued health reform savings. New York State Department of Financial Services. (July 2014). New York health care cost and quality initiatives. Available at: http://www.dfs.ny.gov/report/pub/payment_reform_report.pdf. For example, United Healthcare's "Accountable Care Shared Savings" program saved over \$200,000 due to decreased inpatient and emergency room utilization; HealthNow's "Facility Quality Incentive Program" saved over \$3 million; and Excellus' "Rochester Medical Home Initiative" reported a 1.2:1 return on investment).

¹² See, e.g. Silow-Carroll, S & Edwards, J.N. (2013). Early adopters of the Accountable Care Model. *Commonwealth Fund*, pp. 19-20; U.S. Dept. of Health and Human Services., Press Release: Medicare's delivery system reform initiatives achieve significant savings and quality improvements— off to a strong start, (Jan. 30, 2014). Available at <http://www.hhs.gov/news/press/2014pres/01/20140130a.html>.

¹³ Excellus Health Plan, Inc., Exhibit 18, Line 17.



2. The 2015 risk pool is likely to be lower-cost than in 2014, according to the Congressional Budget Office (CBO) and American Academy of Actuaries.¹⁴

In general, the CBO predicts that the healthier risk pool in 2015 will lower premiums relative to 2014.¹⁵ There are three reasons why New York is particularly likely to experience this downward trend: (1) higher than expected enrollments should result in increased carrier bargaining power; (2) the sickest consumers were more likely to have enrolled in year one; and (3) pent-up demand is likely to be concentrated in year one when more uninsured enrolled.

The first of the three reasons supporting this prediction is that New York carriers have experienced higher than expected enrollments, due to the remarkably successful launch of the NY State of Health Marketplace. In just the first nine months, over 1.2 million New Yorkers have enrolled in Qualified Health Plans and Medicaid Managed Care plans, 84% of whom were previously uninsured.¹⁶ This exceeds the State's *three-year* enrollment goal of 1.1 million enrolled by the end of 2016. Carriers can, and should, leverage this increased customer base to reduce provider and other costs, due to economies of scale and the related increase in bargaining power with health care providers.

The second reason for a lower-cost risk pool in 2015 than in 2014 is that individuals with higher health care needs are more likely to have signed up during the first 2013-2014 open enrollment period.¹⁷ In 2015 and beyond, healthier individuals are more likely to enroll as the individual mandate penalty increases. Therefore, the 2015 risk pool is likely to be healthier than in 2014.

The third reason is that pent-up demand for services from previously uninsured should be concentrated in 2014. In building their 2014 rates, carriers already captured generous pent-up demand adjustments. Indeed, the vast majority (84%) of the over 1.1 million NY State of Health enrollees were uninsured. Moving forward, there is no evidence that the 2015 enrollees are likely to have the same rates of uninsurance. Moreover, the 2015 new entrants likely postponed enrolling in coverage because they are healthier and are less likely to have significant pent-up demand. In short, there is no need for a second year of pent-up demand adjustments and in fact, DFS should secure a

¹⁴ See, Updated estimates of the effects of the insurance coverage provisions of the Affordable Care Act, April 2014. Congressional Budget Office. p. 7; Drivers of 2015 Health Insurance Premium Changes. (2014). American Academy of Actuaries, at 2.

¹⁵ Updated estimates of the effects of the insurance coverage provisions of the Affordable Care Act, April 2014. Congressional Budget Office, at 7.

¹⁶ NY State of Health Public Marketplace Data Report as of June 30, 2014.

¹⁷ See, Updated estimates of the effects of the insurance coverage provisions of the Affordable Care Act, April 2014. Congressional Budget Office. p. 7; Drivers of 2015 Health Insurance Premium Changes. (2014). American Academy of Actuaries, at 2.



downward adjustment from the carriers for the likely reduction of pent-up demand in 2015 versus 2014.

As noted above, California's regulators leveraged their bargaining power to secure only an average 4.3% rate increase for its Marketplace products, with many consumers seeing price decreases.¹⁸ Accordingly, DFS should review the carriers' rate proposals with the assumption that the 2015 pool should present overall *lower* health risk to insurers than the 2014 pool and a commensurate downward adjustment for lower risk and small pent-up demand should be ascribed to all carriers.

3. New federal risk adjustment, reinsurance and risk corridor programs are designed to defray carrier rate increases related to increased risk and market uncertainty.

The ACA provides new risk adjustment and reinsurance programs to address increased risk by insurers and to assure stable prices for consumers and small employers. The ACA's reinsurance payments, designed to reduce rate increases based on less healthy risk pools, are expected to result in premium decreases between 10 and 15%.¹⁹ Historically, New York's now expired risk adjustment program reduced prices by up to 30%.²⁰ New York carriers are proposing reinsurance adjustments between 5.75% and 6.10 % on average for on- and off-Marketplace plans, which are inconsistent with these projections and the State's historical experience. Moreover, a review of the New York carrier filings indicates that the majority of carriers in the individual markets proposed no adjustments for the federal risk adjustment program. Finally, none of the carriers have adopted adjustments for the federal risk corridor program, which protects the carriers from unanticipated risk selection. On behalf of New York's consumers and small employers, DFS should ensure that fair adjustments attributable to the impact of the federal risk adjustment, reinsurance, and corridor mechanisms are applied to the carriers in its review.

4. The New York State carriers' rates should reflect a downward adjustment for a decrease in administrative costs.

The NY State of Health Marketplace reduces administrative costs for carriers related to compensation of agents/brokers, enrollment and marketing costs. Only 6% of NY State of Health enrollees sought help from a broker/agent during the first open enrollment period, while 43% got

¹⁸ *Id.* n. 9.

¹⁹ Establishment of Exchanges and Qualified Health Plans, Exchange standards for employers (CMS-9989-FWP) and standards related to reinsurance, risk corridors, and risk regulatory impact analysis, Center for Consumer Information & Insurance Oversight, Adjustment (CMS-9975-F). (March, 2012). Center for Consumer Information & Insurance Oversight, U.S. Dept. of Health & Human Services, at 42.

²⁰ *Id.* at 43.



help from other in-person assistors, and the remainder enrolled via the helpline and the website.²¹ Additionally, the individual mandate as well as marketing and outreach efforts by NY State of Health should reduce marketing expenses for carriers.

Each carrier filing must be considered in the context of the above mentioned environmental factors. Our specific concerns about the Health Republic application are described below.

II. Specific Issues in Health Republic's Rate Application

HCFANY urges the DFS to consider all of the above factors when reviewing Health Republic's proposed rates. Further, the DFS should be mindful that Health Republic has the highest market share of any 2014 NY State of Health carrier and serves many low- and moderate-income New Yorkers, due to its relatively low 2014 rates.²² The DFS should carefully consider Health Republic's rate increase proposals in light of its large market share, as well as how significant increases may affect its enrollees. Additionally, Health Republic's Actuarial Memorandum and Exhibit 18 (the Index Rate and Plan Level Adjustment Worksheet) raise the following specific concerns.

A. *Ratio of Individual Risk Pool to Small Group Risk Pool*

Health Republic estimates a 40% increase in morbidity in the individual market over small group.²³ Health Republic states that this estimate is "primarily due to older demographics in a community rated environment and slightly worse health status since individual markets typically have higher health risk than group markets based on our research."²⁴ However, Health Republic fails to provide any concrete evidence for this assertion from its actual experience or review of its own enrollment data. It would appear that this data is, in fact, available, since Health Republic uses actual data to justify its administrative costs adjustment (see below). Furthermore, as described in detail above, experts have noted that the 2015 risk pool is likely to have *lower* average morbidity than the 2014 pool, resulting in a lower-risk pool overall. DFS should require Health Republic to provide concrete evidence of the increase in its morbidity and demographics over its original projection. DFS should require this information bearing in mind that the 2015 marketplace enrollment should be healthier, as discussed on page 4 above.

²¹ 2014 Open Enrollment Report. (June 2014). NY State of Health: The Official Health Plan Marketplace, at 16.

²² Health Republic enrolled 19% of total NY State of Health enrollees. See 2014 Open Enrollment Report. (June 2014). NY State of Health: The Official Health Plan Marketplace, at 13.

²³ Actuarial Memorandum, at 8.

²⁴ *Id.*



B. *Administrative Costs*

Health Republic indicates a 17.6% upward adjustment for increased administrative costs, but fails to provide a line by line justification for this increase, which is higher than the carrier average of 16.23% for on-Marketplace plans. Health Republic provides no detail about these costs – equating \$42.55 per member per month – are reached, beyond stating that, “medical costs and administrative expenses are the main components from which we derive our annual premium.”²⁵ Exhibit 19, titled “Summary of Average Claim Trend and Administrative Expenses and Profit Margin,” is used to build the administrative cost adjustment. However, Health Republic’s Exhibit 19 merely informs the reader that between 10.39% and 13.25% of the increase is attributable to “other administrative expenses.”²⁶ No explanation of these expenses is provided. Health Republic further states in its Actuarial Memorandum that it is not contributing any of this increase to its profits/increased surplus, further obscuring the justification for this increase.²⁷ DFS should require a more substantial explanation of the need for this significant adjustment, before authorizing an increase in premium to Health Republic’s members.

III. Conclusion

HCFANY urges the Department to closely review Health Republic’s application in light of the issues described above. Thank you for your kind attention to our concerns. If you have any questions, please contact Mark Scherzer at mark.scherzer@verizon.net or at (212) 406-9606 or Amanda Peden at apeden@cssny.org or at (212) 614-5541.

Very truly yours,

Mark Scherzer, JD
Legislative Counsel
New Yorkers for Accessible Health Coverage

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

cc: Troy Oechsner
John Powell

²⁵ Narrative Summary, at 1.

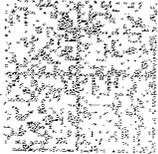
²⁶ Exhibit 19, Line 6.6 et al.

²⁷ Actuarial Memorandum, at 13.

105 East 22nd Street
New York, NY 10010

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New York

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

10004298559





7/1/14

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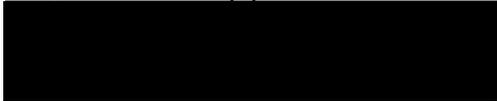
JUL 07 2014

HEALTH BUREAU
N.Y.C. OFFICE

Freelancers Health Services Corp.
DBA Health Republic Ins. of N.Y.

To whom it may concern:

We are a small business (Family) of 2 people
We will not be able to afford a
11% Increase to our policy!

Primary Select Gold 

Since both employees have children
under 26 yrs. old. Must have affordable
coverage!



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

[REDACTED]
July 16, 2014

NYS Department of Financial Services
[REDACTED]

Dear Sirs (Madame):

Are you kidding us? According to Reuters June 26, 2014:

“U.S. healthcare companies are winning higher profit forecasts.”

“Profit expectations for the group has risen SHARPLY since the start of the year.”

“Profit estimates for healthcare companies for 2014 have JUMPED from 8.3 percent to 12.2 percent, one of just a few sectors with a 2014 earnings outlook that EXCEEDS profit growth.”

“Healthcare sector jumped 39 percent in 2013.”

So what if companies have to accept patients with pre-existing illnesses? Doctors just refuse to participate in these supposed cost saving plans. Taxpayers are forced to pay higher premium costs, higher deductible costs, and higher out-of-pocket costs while “receiving” longer appointment waits, driving long distances to find doctors willing to take them on and many times sub-standard care just like the VA fiasco at highly inflated prices.

Any major illness will completely bankrupt a poor or middle class person whose life savings/retirement -if they were able to have one- has been erased by the recent economic mess.

Healthcare companies should be LOWERING their monthly premiums, not raising them. EVERY monthly increase means each employee DOES NOT receive a raise in salary year after year after year.

It is well known that the working class continues to become poorer and poorer. Working people can no longer cover basic cost of living necessities which are sky-rocketing. Employees continue to struggle to make ends meet while healthcare companies boast of yearly profits.

It is a national disgrace.

Sincerely,
[REDACTED]



To:
Cc:
Bcc:
Subject:

----- Forwarded by [REDACTED] 07/17/2014 10:22 AM -----

From: [REDACTED]
To: "premiumrateincreases@dfs.ny.gov" <premiumrateincreases@dfs.ny.gov>,
Date: 07/04/2014 01:51 AM
Subject: Health Republic premium increase

To Whom It May Concern:

Insurer: Freelancers Health Services Corporation d/b/a Health Republic Insurance of New York

Plan Essential Care Platinum [REDACTED]
Group Coverage

Prior to the new healthcare legislation, we had a more affordable Healthy New York plan with better coverage, which included health, dental and vision. When Healthy New York was "unexpectedly" terminated, many other small businesses pulled their health coverage. We feel that health care coverage is essential to the well being of our staff and we opted to participate to assist them. It has resulted in increased cost for the employees and our business, higher deductibles and loss of vision care. At this time, it is still quite unaffordable to a significant amount of our staff. We have had to deal with increased contribution and operate with significantly reduced income. This economy is still in very bad shape. Some of the employees that do have coverage, aren't utilizing it due to the deductibles.

We are sorry but we cannot support an increase in premiums on the plans anniversary. Increased premiums will result in some employees dropping their healthcare coverage as they will not have enough to cover their basic bills of rent, utilities and food.

Yours sincerely,

[REDACTED]

----- Forwarded by [REDACTED] on 07/17/2014 10:22 AM -----

From: [REDACTED]
To: <premiumrateincreases@dfs.ny.gov>,
Date: 07/07/2014 09:11 PM
Subject: DFS rate increase

1. The name of our insurer is Freelancers Health Services Corporation d/b/a Health Republic Insurance of New York

2. The name of our plan is Primary Select Platinum
3. Type of our policy is Group Coverage
4. Our HIOS identification number is [REDACTED]

We received a letter regarding our rate increase for our health insurance plan.

We are upset to hear that it might go up after one year.

We can barely afford our current rate and it does not even cover our dental insurance for our family.

We hope this will be taken into consideration for the possible rate increase.

Thank You,

[REDACTED]

----- Forwarded by [REDACTED] on 07/17/2014 10:22 AM -----

From: [REDACTED]
To: <comments@newyork.healthrepublic.us>,
Cc: <premiumrateincreases@dfs.ny.gov>
Date: 07/08/2014 05:21 PM
Subject: Rate Change Comments

To Whom It May Concern:

I am writing in regards to a notice about a rate change. Here is the required information:

1. Name of Insurer: Freelancers Health Services Corporation d/b/a Health Republic Insurance of New York
2. Name of Plan: EssentialCare Bronze
3. Type of Policy: Group Coverage
4. HIOS ID Number: [REDACTED]

I am writing because we are a small non-profit. Both of our full-time employees earn \$35,000/year. We split our monthly insurance policy 50/50 between employer and employee, meaning that each employee is paying \$167/month out of pocket for this insurance, which as you can tell, is already a large expense. Our company is around a \$200,000/yr operating budget, so our annual health care line is \$4008, which is a large expense for the company. A rate increase will have a negative impact on both our employees and our business, and I would like to ask if there is any way to avoid it for small businesses and employees in particular income brackets.

Thank you very much for your time and consideration.

Best,

[REDACTED]

--

[REDACTED]

[REDACTED]
Stay in touch:

[Facebook](#) [Twitter](#)

----- Forwarded by [REDACTED] on 07/17/2014 10:22 AM -----

From: [REDACTED]
To: <premiumrateincreases@dfs.ny.gov>,
Date: 07/15/2014 02:13 PM
Subject: rate changes

To Whom It May Concern:

I've just been informed that my premium rate will go up by \$30 per month starting in 2015. I really hope that you will not approve this. 21% of my paycheck already goes toward health care insurance. It is a lot of money. I was under the impression that the ACA was to make costs more affordable. My co-workers and I spent many hours choosing a new plan that would be affordable; almost immediately after we did, we got the notice that costs might increase.

For working class people, these costs are high enough. I respectfully ask that you do not approve the premium rate change for 2015.

Thank you,

[REDACTED]
Freelancers Health Services Corporation d/b/a Health Republic Insurance of NY; EssentialCare Platinum Restricted-D; Group coverage; HIOS ID NO. [REDACTED]



To:
Cc:
Bcc:
Subject:

----- Forwarded by [REDACTED] on 07/17/2014 10:23 AM -----

From: [REDACTED]
To: <premiumrateincreases@dfs.ny.gov>,
Date: 06/27/2014 05:46 AM
Subject: Essential Gold coverage

To whom it may concern,

I received a letter from my health insurance company, Health Republic which I found to be most upsetting to me and all else involved. I had been told they were forced to increase their premiums because of their competitors. Well I find this to be an in justice and so unfair. I was able to just afford this (barely) because of my monthly budget and cannot afford nor incur additional expenses towards this. Something has to be done with some sort of agreement and compromise. Perhaps the competitors should lower their premiums? I will stand by Health Republic as one of their members.

[REDACTED]
Any questions please feel free to respond to the above mentioned.

ID# [REDACTED]
Essential Care gold
Freelancers Health Services Corp d/b/a Health Republic Insurance of N.Y.

----- Forwarded by [REDACTED] on 07/17/2014 10:23 AM -----

From: [REDACTED]
To: "premiumrateincreases@dfs.ny.gov" <premiumrateincreases@dfs.ny.gov>,
Date: 06/27/2014 09:03 AM
Subject: Please don't let them increase my premium!!!

Health Republic wants to increase my premiums from \$877.38 to **\$1022.31**

This is not okay.

My husband and I are [REDACTED] We own a home. My husband just dropped \$ [REDACTED] (all of our savings) on a recording. I can barely pay the \$877/month and now they want to increase!?

I haven't even seen my doctor yet!

A company shouldn't be allowed to lure you in with their prices and then increase them **for no reason.**

Please tell them NO!

----- Forwarded by [REDACTED] on 07/17/2014 10:23 AM -----

From: [REDACTED] <premiumrateincreases@dfs.ny.gov>
Date: 06/27/2014 10:37 PM
Subject: re Health Republic

To whom it may concern:

Barely six months into our first yer with Health Republic and here comes news of a proposed increase (between 15% and 20%). We encourage you to refuse any increase this early in the experiment. The number assigned by Health Republic is HIOS # [REDACTED]

We didn't think they would have the nerve to increase that much in this short a time. We ask you to refuse the increase. All of it.

The policy (platinum level) in question belongs to [REDACTED]

[REDACTED]
----- Forwarded by [REDACTED] on 07/17/2014 10:23 AM -----

From: [REDACTED] >
To: "premiumrateincreases@dfs.ny.gov" <premiumrateincreases@dfs.ny.gov>,
Date: 06/29/2014 01:34 PM
Subject: Health Republic Insurance proposed rate increase

To Whom it May Concern,

I am writing in regard to the letter I received from Freelancers Health Services Corporation d/b/a Health Republic Insurance of New York informing me that they have applied for a rate increase. As of April 1st I became a small business owner, a career change only make possible due to my obtaining low cost healthcare. As I am just starting this venture and the finances are not yet secure, this proposed increase to my healthcare costs is a great concern. My EssentialCare Bronze plan already has a \$3,000.00 deductible that I would have to pay before the insurance paid out anything for any of my healthcare needs. It seems unfair that after only 2 months of coverage (during whihc they have paid nothing toward my care) they are stating they require higher rates. I have individual coverage under HIOS identification number [REDACTED]

My prior carrier was in health care, specifically [REDACTED] and [REDACTED] [REDACTED]. From my experience over 8 years in that field - the high cost of coverage and the additional out of pocket expenses are not justified by the level of coverage provided. I would be concerned that the raising of rates so soon after the

institution of universal healthcare will mean that only the sickest people will remain in the pool and the rest of us will consider the relatively low cost of the penalty and take our chances.

Please do not grant this request from Freelancers Health Services Corporation d/b/a Health Republic Insurance of New York to increase premiums.

Thank you.

[REDACTED]

Down the Rabbit Hole Wine Boutique

----- Forwarded by [REDACTED] on 07/17/2014 10:23 AM -----

From: [REDACTED] >
To: "premiumrateincreases@dfs.ny.gov" <premiumrateincreases@dfs.ny.gov>,
Date: 06/30/2014 01:03 AM
Subject: freelancers health services corp premium rate increase

hi. please don't allow them to increase the premium rate. I can barely afford this premium. besides, their coverage is really inferior. if you want me to expand on this id be happy too. but in the spirit of keeping things simple, I wont at this time. please deny any increase in premium that theyre requesting.

thank you,

[REDACTED]

----- Forwarded by [REDACTED] on 07/17/2014 10:23 AM -----

From: Consumers/NRES/NYC/SIDNY
To: Premium Rate Increases - Public Comments/nyc/nysdfs@NYSDFS,
Date: 06/30/2014 09:39 AM
Subject: Fw: NYS Department of Financial Services Consumer Assistance Unit Inquiry
Sent by: [REDACTED]

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

----- Forwarded by [REDACTED] on 06/30/2014 09:39 AM -----

From: [REDACTED]
To: [REDACTED]
Date: 06/27/2014 04:18 PM
Subject: NYS Department of Financial Services Consumer Assistance Unit Inquiry

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

* * * * *

Hi, I recently acquired health insurance with Health Republic Insurance of New York.(after many problems with health company's and this one) Now we get a letter saying they are going to ask DFS to increase my monthly payments \$85.20. This is outrageous, especially that I only joined three months ago. Can you please tell me who I can complain to, (our senator, governor, etc.??)

[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 10:23 AM -----

From: [Redacted]
To: <premiumrateincreases@dfs.ny.gov>,
Cc: [Redacted]
Date: 06/30/2014 09:47 AM
Subject: Re: In regards to the possible increase in Health Republic monthly payments !

To whom it may concern:

It has come to my attention, a member of Health Republic insurance, that there have been notions regarding a possible increase in my monthly premiums from \$876.88 to \$1,021.71. This increase, which is over 15%, I believe, is unnecessary and goes against what the New York State Health Exchange Marketplace sets out to achieve.

The purpose of a unified health care system is to allow all individuals to receive health care insurance. By imposing an increase in the monthly premiums, you are preventing a large number of New Yorkers, including myself and family, from being able to have to security of health insurance. This increase would no longer be affordable for my family and I, along with many others.

It is now that I speak out against this email for the benefit of my family and for others. Health insurance is something we depend on and we expect the prices to be low, especially within the state and country run

system.

I would like to further discuss this situation if need be, my contact is as follows see below. Your prompt attention is very much appreciated, Thanks much.

[REDACTED]

▼ [REDACTED] --06/27/2014 05:36:09 PM--To whom it may concern: It has come to my attention, a member of Health Republic insurance, that the

From: [REDACTED]
To: premiumrateincrease@dfs.ny.gov,
Cc: [REDACTED]

Subject: In regards to the possible increase in Health Republic monthly payments !

To whom it may concern:

It has come to my attention, a member of Health Republic insurance, that there have been notions regarding a possible increase in my monthly premiums from \$876.88 to \$1,021.71. This increase, which is over 15%, I believe, is unnecessary and goes against what the New York State Health Exchange Marketplace sets out to achieve.

The purpose of a unified health care system is to allow all individuals to receive health care insurance. By imposing an increase in the monthly premiums, you are preventing a large number of New Yorkers, including myself and family, from being able to have to security of health insurance. This increase would no longer be affordable for my family and I, along with many others.

It is now that I speak out against this email for the benefit of my family and for others. Health insurance is something we depend on and we expect the prices to be low, especially within the state and country run system.

I would like to further discuss this situation if need be, my contact is as follows see below. Your prompt attention is very much appreciated, Thanks much.

[REDACTED]

----- Forwarded by [REDACTED] on 07/17/2014 10:23 AM -----

From: [REDACTED] >
To: "premiumrateincreases@dfs.ny.gov" <premiumrateincreases@dfs.ny.gov>,
Date: 06/30/2014 11:18 AM
Subject: 17%?? Really?????

To whom it may concern,

I have had nothing but trouble acquiring a Heath professional that takes your insurance. Even tho they are in network, they say they are not taking any new patience with health republic insurance. Finally finding one (after 10-15 attempts) I was the only one that spoke English. Service was horrible and I need to continue my search for a better Doctor. =20
With that being said I was furious that you are already, after less than 5 months on your poli ng the rates 17%!!! =20

----- Forwarded by [REDACTED] on 07/17/2014 10:23 AM -----

From: [REDACTED] >
To: "premiumrateincreases@dfs.ny.gov" <premiumrateincreases@dfs.ny.gov>,
Date: 06/30/2014 11:40 AM
Subject: Once again w/ info. 17% increase

To whom it may concern,

I have had nothing but trouble acquiring a Heath professional that takes your insurance. Even tho they are in network, they say they are not taking any new patience with health republic insurance. Finally finding one (after 10-15 attempts) I was very unhappy in a clinic situation. The Service was horrible and I need to continue my search for a better Doctor.
With that being said I was furious that you are already, after less than 5 months on your policy, raising the rates 17%!!!

My member ID # is [REDACTED]

Freelancers health services DBS health republic insurance of ny; Essential Care Platinum ; individual coverage. HIOS [REDACTED]

Begin forwarded message:

From: [REDACTED] >
Date: June 30, 2014 at 11:17:49 AM EDT
To: "premiumrateincreases@dfs.ny.gov" <premiumrateincreases@dfs.ny.gov>
Subject: 17%?? Really?????

To whom it may concern,

I have had nothing but trouble acquiring a Heath professional that takes you=

r insurance. Even tho they are in network, they say they are not taking any=
new patience with health republic insurance. Finally finding one (after 10=
15 attempts) I was the only one that spoke English. Service was horrible and=
I need to continue my search for a better Doctor. =20

With that being said I was furious that you are already, after less than 5 m=
onths on your policy, raising the rates 17%!!! =20

My member ID # is [REDACTED]

----- Forwarded by [REDACTED] on 07/17/2014 10:23 AM -----

From: [REDACTED] >
To: <premiumrateincreases@dfs.ny.gov>,
Date: 07/01/2014 11:10 AM
Subject: Rate change

Hi my name is [REDACTED]. I have He [REDACTED] lic
cov [REDACTED] ge and the plan is the silver primary select. ID # [REDACTED] and Plan id
is [REDACTED]. I just got a notice that my proposed rate change is going up in 2015.
I am writing to you to please not raise my premium. I just became a member in
June 2014 and ca [REDACTED] pay the premium I pay now. My husband is on social
security and is [REDACTED] so we are on a fixed monthly income. I am now paying
330.17 and can't afford more at this time. On the letter that I received it
did say if I reply within 3 [REDACTED] r you will consider
my request. My address is [REDACTED]. Thank you so much.
Please get back to me at your earliest convenience.

[REDACTED]

----- Forwarded by [REDACTED] on 07/17/2014 10:23 AM -----

From: [REDACTED] >
To: "premiumrateincreases@dfs.ny.gov" <premiumrateincreases@dfs.ny.gov>,
Date: 07/01/2014 01:09 PM
Subject: Rate change proposal

I just received notice from Health Republic Insurance of New York they have
requested what amounts to over a 16% increase in my family's health insurance
plan.
Times are tough for so many people. I am not earning enough money now to cover
all my bills at home. I have been dipping heavily into my retirement account
to cover the bills and that won't last forever. I chose Health Republic
Insurance last year because they had a lower premium. This proposed increase
would be a hardship. Please do not allow such a large increase.

Sent from my iPhone

----- Forwarded by [REDACTED] on 07/17/2014 10:23 AM -----

From: [REDACTED] >
To: <premiumrateincreases@dfs.ny.gov>,
Date: 07/02/2014 11:38 AM
Subject: Health Republic notification of rate increase request for year 2015

To whom it may concern:

I received a notification dated June 17, 2014 from Health Republic Insurance regarding their request for a premium rate increase for year 2015. According to the letter that I received, a rate increase must be approved by the New York State Department of Financial Services (DFS).

I do not receive any assistance with my health care premiums. I chose Health Republic because of their lower premium despite the exorbitant deductible.

Their request of a 19% rate increase is not only shocking, but gouging!

I am OPPOSED to such an increase and request that DFS DECLINE Health Republic's request for a 19% rate increase and approve a 3% increase which is commensurate with the Cost Of Living Adjustment (COLA).

Sincerely,

[REDACTED]

----- Forwarded by [REDACTED] on 07/17/2014 10:23 AM -----

From: [REDACTED]
"premiumrateincreases@dfs.ny.gov" <premiumrateincreases@dfs.ny.gov>,
Date: 07/03/2014 04:48 PM
Subject: Increase in Premiums

To whom it may concern,

Health Insurance is a huge problem in this country. People can barely afford Premiums as it is, and now Health Republic wants to increase it?

I understand the reasons- lack of federal support and increases in medical expenses.

Ultimatley, it is not Health Republics fault for the increase. However, it is your job as a CO- OP to help STOP these medical costs from increasing and and push for more federal support (our tax money) to keep the same rates as you have now.

I do believe the medical field is great in that they save lives and cure sickness. At the same time, there are a lot of people in this field that are money hungry. This reflects your Premium increase.

If you have detailed reasoning as to why there are medical increases, please send them to me so I can understand this better.

Thanks for your time,

[REDACTED]

----- Forwarded by [REDACTED] on 07/17/2014 10:23 AM -----

From: [REDACTED]
<comment@newyork.healthrepublic.us>,

Cc: <premiumrateincreases@dfs.ny.gov>
Date: 07/04/2014 12:50 PM
Subject: HIGHWAY ROBBERY! after ONE year, an 23% rate increase????

To whom it may concern,

You proposed rate of \$50/monthly increase is **HIGHWAY ROBBERY!**

The ONE and ONLY reason why I joined your less-known insurance company, less coverage, less-in-network doctors plan was ALL because it was about \$50-\$80 less than bluecross. You cannot use this as a reason to match other services. Didnt your actuary department calculate all these before you offer the deal from the beginning???

Health Republic is just like any greedy banks or IPO corporations, i.e. TimeWarner, AT&T... first to lure us into the plan then few months later Jump the charges and make the deadline and cancellation impossible and complicated so the consumers had no other choices but stay.

If this is the case I have to find other alternative. PLEASE SEND ME detail of how to quit your plan and other deadlines of joining other companies.

You cannot run a budget and sold us something in discount and then leap to this rate. THIS IS HORRIFIC!

:: Best,

:: [REDACTED]
::

----- Forwarded by [REDACTED] on 07/17/2014 10:23 AM -----

From: [REDACTED]
[REDACTED] <premiumrateincreases@dfs.ny.gov>,
Date: 07/07/2014 08:50 AM
Subject: Rate Increase for Health Republic Insurance

Hi

I want to know what justifies my health insurance rate to increase \$50 after ONLY having it one year (and never going to the DR and using the benefits I might add). I am healthy, I don't smoke, I exercise and take care of myself. I don't understand how this is supposed to be "affordable" insurance when it looks like every year it will increase. I struggle to make the \$300 payment now. I feel like there should NOT be a rate increase and I want an explanation of why it is rising.

Thanks,

[REDACTED]

----- Forwarded by [REDACTED] on 07/17/2014 10:23 AM -----

From: [REDACTED]
[REDACTED] <premiumrateincreases@dfs.ny.gov>,
Date: 07/09/2014 03:34 PM
Subject: Health Republic proposed rate increase

I am writing to inform you of my utter disgust over the proposed rate increase in Health Republic of NY's policies! It is an abomination!

I was forcibly cancelled from a BCBS policy that I was happy with. I had to choose a new plan and chose Health Republic, even though it was a \$100 a month increase over my BCBS plan. It took me a while to get used to the idea that the Health care system in America is essentially ruined, but I moved on.....until I got a recent letter from Health Republic of NY stating a proposed rate increase of another \$100 per month.

How dare you allow this to happen. I was a tax paying, insurance card carrying citizen whom the government decided to defraud! OBAMACARE cancelled my existing health coverage, forced me into buying another plan and then pulled another bait and switch. This is how the State and Federal government chooses to care for it's citizens. Disgraceful!

If the increase goes forward, I DEMAND that the state of NY or the Federal government pays my rate increase. I am not in the business to pay my own taxes, my own health insurance premiums and everyone else's! Do that yourself.

[REDACTED]



Rate Increases



to: comment, premiumrateincreases

06/23/2014 08:43 PM

Freelancers Health Services Corproation d/b/a Health Republic Insurance of New York
Primary Select Gold
Group Coverage
71644NY0070003

I rate increase of \$45 is an unbelievable increase.

Health Republic gives HORRIBLE customer service. The people in my company have all had an enormous amount of difficulty resolving the multiple problems that arise because of our health care. Calls are not returned, incorrect information is given, people have been on hold for over one hour. This comopany does not deserve an increase until they provide better customer service and provisions to its customers. It took me multiple phone calls from my doctor and me to resolve many issues.

This company should be audited by DFS.



Health care increases

[REDACTED] to: premiumrateincreases

06/24/2014 12:37 PM

To Whom it may concern,

My name is Sean Braat, my insurer is Freelancers Health Services Corporation d/b/a Health Republic Insurance of New York. My plan is EssentialCare Platinum, my policy is group coverage, my HIOS identification number is 71644NY0050004.

I cannot withstand another increase my salary is going down and I'm working more hours and everything is going up this is total B.S., my wife is a MS patient and can't be without insurance, please do not approve an increase.

[REDACTED]



Comment Period on

[REDACTED] to: premiumrateincreases

06/26/2014 02:16 AM

Cc: comment

Dear NYS Dept. of Financial Services,

I do not approve of these proposed premium rates for 2015, and I urge and beseech you (DFS) to disapprove them also - and offer to pay to cover these rising costs yourselves!

\$816.28 is already more than what most people could ever afford to pay for just 2 people in the household to have health insurance coverage and it is already more than twice what we paid before we were forced to switch to a new carrier in January.

Now, we hear that they may raise it to \$861.16/month - and we already have to pay \$75 everytime we see any specialist doctor. That's another \$45 that the government should be seeking ways to keep in the pockets of hard-working Americans - not take it out! Where is the government supported and sponsored health care? Are people really receiving a better quality of care for all these extra millions now being thrown at the medical industry?

I feel like it isn't even Health Republic's fault they are in this position of having to consider a rate increase - it is the fault of a poorly planned, badly executed government notion that was never fully formed or developed to the extent that would actually HELP most Americans - instead it is further eroding our country's ability to provide decent outreach and preventative health care to its citizens.

Shame on the Republicans for not cooperating and gutting the proposed policies and Shame on the Obama Administration for not actually coming through all the squabbling with what we Really need - Universal Healthcare for all Americans. Period.

Please ask for financial assistance or solutions from the Government and its programs - not from us!

Sincerely,

[REDACTED]

1. Health Republic of New York, Magnacare - Freelancer's Health Services Corporation
2. Plan - Primary Select Silver 29
3. Type of Policy - Group Coverage
4. HIOS id Number - 71644NY0190002

--

[REDACTED]

Pearl River, NY

[REDACTED]

Though what you do may seem insignificant, it is most important that you do it. M. Gandhi



Health Republic requested increase

[REDACTED] to: premiumrateincreases

06/26/2014 10:49 AM

Insurer... Freelancers health Services Corp
DBA Health Republic Insurance
Plan.... Essential Car Platinum Restricted-D
Group coverage
HIOS ID number 71644NY0230004

I'm not happy that I just changed my office insurance company over to Health Republic effective 4-1-14 and they are now wanting to raise my rates. I purposely switched my office from Independent Health (which I have had for over 20 years) to Health Republic to save money. Now 2 months into the "new" policy I'm getting a letter stating they are filing for an 11% rate increase for 2015. I took a chance on switching over. My staff changing doctors, learning about new co-pays and coverage. I even let an employee go, because I can't afford to pay 3 peoples Health Insurance. Now to my surprise my new company is requesting an 11% increase.

I work in the Insurance industry and understand increases are needed. But 11% is a bit much.

I don't know if my concerns are going to be looked at, but I hope they are.

Thank you for reading my letter.

[REDACTED]



DFS rate increase

[REDACTED] to: premiumrateincreases
Please respond to marianne.soloff

07/07/2014 09:11 PM

- 1.The name of our insurer is Freelancers Health Services Corporation d/b/a Health Republic Insurance of New York
2. The name of our plan is Primary Select Platinum
- 3.Type of our policy is Group Coverage
4. Our HIOS identification number is 71644NY0070004

We received a letter regarding our rate increase for our health insurance plan.

We are upset to hear that it might going up after one year.

We can barely afford our current rate and it does not even cover our dental insurance for our family.

We hope this will be taken into consideration for the possible rate increase.

Thank You,

[REDACTED]



Rate Change Comments

[Redacted] to: comments
Cc: premiumrateincreases

07/08/2014 05:21 PM

To Whom It May Concern:

I am writing in regards to a notice about a rate change. Here is the required information:

1. Name of Insurer: Freelancers Health Services Corporation d/b/a Health Republic Insurance of New York
2. Name of Plan: EssentialCare Bronze
3. Type of Policy: Group Coverage
4. HIOS ID Number: 71644NY0050001

I am writing because we are a small non-profit. Both of our full-time employees earn \$35,000/year. We split our monthly insurance policy 50/50 between employer and employee, meaning that each employee is paying \$167/month out of pocket for this insurance, which as you can tell, is already a large expense. Our company is around a \$200,000/yr operating budget, so our annual health care line is \$4008, which is a large expense for the company. A rate increase will have a negative impact on both our employees and our business, and I would like to ask if there is any way to avoid it for small businesses and employees in particular income brackets.

Thank you very much for your time and consideration.

Best,

[Redacted]

--

[Redacted]



Regarding proposed rate increase for Health Republic Insurance

to: premiumrateincreases

06/22/2014 08:33 PM

Dear Sir/ Madam:

Thank you for considering my comments on this issue.

I find Health Republic's proposal outrageous and unjustifiable. Saying that other companies charge more is not a good argument. The main issue for the affordable care act is to make health insurance accessible to all, and you can be guaranteed that a 20% increase in base rate is not going to help anyone except the health insurance company. Health Republic states in their literature that they are a co-op and that any profits are reinvested into the company. The bottom line is that health insurance companies should not be allowed to make a profit! Breaking even should be the goal!

This increase creates an unsustainable situation for your subscribers. I am only receiving a 4%/ year increase in my pay and I doubt that asking for such a huge rate increase will lead to no future increases. I would suggest that if Health Republic needs to take a one time rate increase, beyond a cost of living increase, that it is less than a 10% rate increase.

Thank you for your consideration on this issue,

Sincerely,

[Redacted signature]

[Redacted address]

Brooklyn, NY 11249

[Redacted address]



Proposed rate increase for Health Republic Insurance of NY

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

06/23/2014 03:58 PM

Dear Sir/Madam:

Would you please send me more information on the proposed rate increase for Health Republic insurance of New York? I am very distraught at the idea that they are requesting an increase and won't be able to afford the insurance if it goes up.

Best regards,

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



Health Republic Insurance Primary Select Platinum

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

Please respond to ██████████

06/23/2014 04:00 PM

Hello,

I am happy with the service for now and it's not even that extensive of a plan by any means. I think \$494.49 is already ridiculously expensive and you're going to raise the price to \$576.17. If this is the case I would definitely look into other options. If people are good customers they should be rewarded with coverage and not have to pay an exorbitant amount more to stay on the plan. Please let me know if a deal can be made to make this beneficial for both parties to stay in the relationship we currently have.

Thanks,

██████████



Premium Rate Increases

to: premiumrateincreases

06/23/2014 05:24 PM

To Whom it May Concern,

I just received a letter today stating possible premium rate increase in 2015. I chose Health Republic because they have a plan I could afford that meets my medical needs. Now Freelancer Health Service Corporation is requesting DFS to approve increase of premium rates because Health Republic premium rate are too low and taking away business away from other insurance providers. This is disgusting and unfair to hard working Americans like myself who can barely afford the health insurance rates now. Why don't the competitors lower their rates if they want an even playing field?

Please contact me on this matter.

EssentialCare Gold HIOS# 71644NY0010003

Sent from my Verizon Wireless 4G LTE smartphone



Why are my rates increasing !

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

06/23/2014 05:56 PM

My name is ██████████ e Health Republic insurance (Essential care: Platinum) my ID is: ██████████. I don't think it is fare that my rate is increasing by almost 100\$, only after one year. I am struggling to pay my premium as is, now you increasing it to 100\$ more is most likely going to have to force me to cancel this insurance and find another within the budget I am paying now. Furthermore if the rates are increasing only after a year only leads me to believe that the rates are going to increase the following year. I also think that you are going to lose lots of business my increasing the rates.

Sent from my iPhone



Health Republic Insurance of NY -Request for rate increase for subscribers

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

06/24/2014 09:35 AM

Please respond to [REDACTED]

Dear DFS, I recently recieved a letter from my health insurance carrier (Health Republic of NY) that they are requesting a rate increase which will affect my current rate that I pay every month. My current premium is \$774.29 for husband and wife. Health Republic's proposed new premium for subscribers would be \$874.30. if you approve it. That is a rate increase of over \$100.00 a month and this is not even their best plan available. This is an unconscionable rate increase which I am hoping that you do not approve. How can this be affordable health care when there is such an exponential increase in rates? This rate increase is by no means modest. A \$20.00 or \$30.00 increase I could understand, but \$100.00? It seems outrageous by any means. One thing is for sure, there should be a cap on how much insurance companies can raise their rates in one year. President Obama said rates would decline or at least remain affordable for EVERYONE under the new health care act-not just for a certain group of people. This clearly is not affordable by any means and people are struggling in this economy to keep up with rising food and gas prices- needless to say that I am still in shock after reading how much the proposed new rate will be. The middle class is getting squeezed-there are many people who do not qualify for subsidies and will not be able to afford these new rates. I am praying that you do not approve such a dramatic increase in rates and that I will continue to be able to afford decent health care at a more reasonable premium. I can barely afford what they are charging now. Thank you very much for your understanding. Sincerely Yours, [REDACTED]



Health Republic rate increase request

to: premiumrateincreases@dfs.ny.gov

06/24/2014 01:40 PM

Greetings,

I am astounded that the folks at **Health Republic** were not able to project costs past their first year on the health exchange.

This all smells like the usual scam that insurance companies run...Poor coverage, high costs for out-of-pocket expenses and **EVER INCREASING PREMIUMS!**

I selected Health Republic base on overall coverage and costs. Now, after 2 months as a member, I receive the notice of a **rate increase of 11%**. That equals **\$1,048 per year** for my family.

I have not had insurance for some years now, due to the high cost of coverage that provides practically nothing. Since starting a new job, my employer has been providing the health insurance premiums for my family.

Even with a **premium level plan**, having a torn cartilage in my knee repaired would cost at least \$1,700 out-of-pocket. Since at this time I really can not afford that, I'll **need to suffer knee pain** until some time in the future.

If I can not afford the out-of-pocket costs for a simple out-patient surgery, I certainly can not afford the 11% rate hike to my premiums.

I plan on cancelling my insurance when the rate hike goes into effect. After that, **I will bank the employer contribution in a taxable savings account and return to paying all of my health costs from my own pocket.**

What really irritates me, is that the 11% rate hike affects me, and **I haven't even filed a claim!**

Please vote no on the request.





rate change proposal

[REDACTED]

to: premiumrateincreases

06/24/2014 03:42 PM

I am appalled at receiving a notice in the mail today, only a few months after enrolling in my plan.. the proposed rate increase being considered, according to the letter I received from Health Republic suggesting an egregious 17% rate increase for next year.. that is unacceptable.

[REDACTED]

[REDACTED]



Rate Increase

██████████ to: premiumrateincreases

06/24/2014 03:53 PM

Hello,

My name is ██████████

I do not want my Premium Rate Increased

Insurer Name: Freelancers Health Services Corporation d/b/a Health Republic Insurance of New York

Plan name: Primary Select Silver

HIOS #: 71644NY0030002



**Rate Increase Health Republic - the largest share holding insurance company
on the market**

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

06/25/2014 10:58 AM

Dear Sir or Madam,

I am absolutely opposed to this proposed rate increase. It's already hard to make these payments. This is all the extra money I have monthly and now you want more?

You have the largest share of the market right now. You claim to be a Co Operative. I hope this is why I get a chance to respond.

I CANNOT PAY MORE AND WILL MOVE ON TO ANOTHER COMPANY IF THIS IS THE CASE.

Sincerely,

██████████



Increase in Premiums-Health Republic

██████████ to: premiumrateincreases

06/25/2014 12:28 PM

To Whom It May Concern,

I am writing this email in regards to the letter I received from my health insurance carrier, Health Republic Insurance of New York. I was shocked to see that an already high premium for what is jokingly referred to as "affordable health insurance" is increasing in one year to an additional \$72.42 a month. This is outrageous!

What was the point of Obamacare if in only one year premiums are rising by 20-28%! This is not sustainable and will become impossible for people to keep up. Not everyone can qualify for the tax credit and maybe if you do, this is not a big deal, because once again the cost will be passed on to an already over burden taxed US citizens.

I believe strongly that we need affordable healthcare in this country. It should not be so hard to find a way to give people the healthcare they deserve for an affordable cost. Healthcare is not a privilege, it is a human right.

Please realize the hardship this significant increase will be on individuals and families. I ask that you to deny such a huge increase in only the first year for 2015.

Thank you,

██████████



rate change proposal

to: premiumrateincreases

06/25/2014 01:57 PM

Cc: [REDACTED]

Re: HIOS #71644NY0010003

I am appalled at receiving a notice in the mail today, only a few months after enrolling in my plan.. the proposed rate increase being considered, according to the letter I received from Health Republic suggesting an egregious 17% rate increase for next year.. that is unacceptable.

[REDACTED]

[REDACTED]

Cc: [REDACTED]



Proposed premium increase

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

06/26/2014 11:26 AM

Hello,

I'm shocked that six months in to my new health insurance coverage they're proposing an increasing. I understand that healthcare cost are expensive and are going up, but frankly I'm tired of the cost constantly being passed on to the consumer.

You have to keep in mind that while Health Republic can boast being NY's only co-op, a non-profit, etc, a lot of consumers either didn't have insurance at all before or had hospital only coverage. So while \$307/month is technically a cheap premium, for many people that's a lot more than they were paying before. I was paying \$187 for hospital only coverage before, so if they increase is approve I'll be paying almost twice as much in two years. That's absurd. And I can't afford that. I'm already at the top of my spending ability.

What about a rewards program where consumers get a discount for healthy behavior (joining a gym, joining a CSA, quitting smoking, joining an AA or NA program, etc)? The healthcare industry needs to be more creative and more resourceful in how they deal with increasing costs. You need to do better.

████████████████████

██



Health Republic Increase

██████████ to: premiumrateincreases

06/26/2014 05:49 PM

Hello,

I received my letter that my Health Republic insurance is increasing to \$601.01 when I currently pay \$517. I understand rates increase each year but this is a big increase in one year. I was paying less before signing up for your insurance. I hope there is a way to reduce the cost. I have Multiple Sclerosis and it is expensive to stay healthy with the prescriptions and doctor copays.

Increasing my monthly premium this much seems a little unfair.

The health insurance is supposed to be affordable. I had to choose this plan because all my doctors take it and it covers my MS meds. Paying this premium in 2015 is adding additional stress. It's sad that a chronically ill person has to pay so much to stay healthy. No one asks to get a chronic illness with no cure. It is only fair to make health care affordable.

Thank you for your time,



Premieum Increase

to: comment
Cc: [REDACTED] premiumrateincreases

06/26/2014 05:57 PM

Dear Health Republic –

I just received your letter stating that there is a proposed premium increase of almost \$100 planned for 2015. So soon? Really?

I must say that after I caught my breath, I was appalled. You did not start your company without knowing the cost of doing business. At least I hope you didn't. You knew what medical costs were then, and I'm sure you have people who anticipate what healthcare costs will be in the future. It is impossible to believe that health care costs have changed so dramatically in this short period of time to substantiate the need for this outrageous increase.

If you were to tell the truth, the fact of the matter is you started your business with very low rates, when we were all required to change our insurance plans, with the shrewd and good business goal of attracting as many policy holders as possible. And you succeeded. Good business. Congratulations. Of course, those low rates came at a cost to many of us. Not all of my doctors are enrolled in your program, so I'm paying out of pocket to continue to see the specialists I need. I'm paying more for less, as usual. And now that you have us happily enrolled in the Health Republic Family, you nail us with this increase. Pretty nasty business, if you ask me.

As your letter stated in such a self-congratulatory way "In 2014 other health plans in your area were on average 57% higher than Health Republic ..." Yes. True. And now you are about to raise your rates to meet them.

Of course – you have most of us over a barrel. Doesn't make me like you, and certainly doesn't inspire any level of trust and confidence in Health Republic. So I suppose it's time to go shopping again. What a waste of my time. Shame on you.

You asked for my comment and here it is. Should have known this was all too good to be true.

Yours regretfully,

[REDACTED]

HIOS #71644NY0010004



Essential Gold coverage

to: premiumrateincreases

06/27/2014 05:46 AM

To whom it may concern,

I received a letter from my health insurance company, Health Republic which I found to be most upsetting to me and all else involved. I had been told they were forced to increase their premiums because of their competitors. Well I find this to be an in justice and so unfair. I was able to just afford this (barely) because of my monthly budget and cannot afford nor incur additional expenses towards this. Something has to be done with some sort of agreement and compromise. Perhaps the competitors should lower their premiums? I will stand by Health Republic as one of their members.

Any questions please feel free to respond to the above mentioned.

ID#
Essential Care gold
Freelancers Health Services Corp d/b/a Health Republic Insurance of N.Y.



Please don't let them increase my premium !!!

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

06/27/2014 09:03 AM

Health Republic wants to increase my premiums from \$877.38 to **\$1022.31**

This is not okay.

My husband and I are musicians. We own a home. My husband just dropped \$20K (all of our savings) on a recording. I can barely pay the \$877/month and now they want to increase!?

I haven't even seen my doctor yet!

A company shouldn't be allowed to lure you in with their prices and then increase them **for no reason.**

Please tell them NO!



re Health Republic

[REDACTED] a to: premiumrateincreases

06/27/2014 10:37 PM

To whom it may concern:

Barely six months into our first yer with Health Republic and here comes news of a proposed increase (between 15% and 20%). We encourage you to refuse any increase this early in the experiment. The number assigned by Health Republic is HIOS #71644NY0010004.

We didn't think they would have the nerve to increase that much in this short a time. We ask you to refuse the increase. All of it.

The policy (platinum level) in question belongs to [REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]



freelancers health services corp premium rate increase

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

06/30/2014 01:03 AM

Please respond to Devorah Stamm

hi. please don't allow them to increase the premium rate. I can barely afford this premium. besides, their coverage is really inferior. if you want me to expand on this id be happy too. but in the spirit of keeping things simple, I wont at this time. please deny any increase in premium that theyre requesting.

thank you,

[REDACTED]

Dear Vincent Randone:

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

The information you entered is as follows:

Your Name: [REDACTED]
Email: [REDACTED]
Address:
Your Company/Organiz
Daytime Telephone#: [REDACTED] 3
You are a(n): CONSUMER
Type of Insurance question/comment: HEALTH

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

* * * * *

Hi, I recently acquired health insurance with Health Republic Insurance of New York. (after many problems with health company's and this one) Now we get a letter saying they are going to ask DFS to increase my monthly payments \$85.20. This is outrageous, especially that I only joined three months ago. Can you please tell me who I can complain to, (our senator, governor, etc.??)

[REDACTED]

* * * * *

Sincerely,

New York State Department of Financial Services



Re: In regards to the possible increase in Health Republic monthly payments !

to: premiumrateincreases

06/30/2014 09:47 AM

Cc: [REDACTED]

To whom it may concern:

It has come to my attention, a member of Health Republic insurance, that there have been notions regarding a possible increase in my monthly premiums from \$876.88 to \$1,021.71. This increase, which is over 15%, I believe, is unnecessary and goes against what the New York State Health Exchange Marketplace sets out to achieve.

The purpose of a unified health care system is to allow all individuals to receive health care insurance. By imposing an increase in the monthly premiums, you are preventing a large number of New Yorkers, including myself and family, from being able to have to security of health insurance. This increase would no longer be affordable for my family and I, along with many others.

It is now that I speak out against this email for the benefit of my family and for others. Health insurance is something we depend on and we expect the prices to be low, especially within the state and country run system.

I would like to further discuss this situation if need be, my contact is as follows see below. Your prompt attention is very much appreciated, Thanks much.

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED] !

To whom it may concern:

It has come to my attention, a member of Health Republic insurance, that there have been notions regarding a possible increase in my monthly premiums from \$876.88 to \$1,021.71. This increase, which is over 15%, I believe, is unnecessary and goes against what the New York State Health Exchange Marketplace sets out to achieve.

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17%?? Really?????

to: premiumrateincreases@dfs.ny.gov

06/30/2014 11:18 AM

To whom it may concern,

I have had nothing but trouble acquiring a Health professional that takes your insurance. Even tho they are in network, they say they are not taking any new patients with health republic insurance. Finally finding one (after 10-15 attempts) I was the only one that spoke English. Service was horrible and I need to continue my search for a better Doctor. =20
With that being said I was furious that you are already, after less than 5 months on your policy increasing the rates 17%!!! =20

[Redacted signature block]



Once again w/ info. 17% increase

to: premiumrateincreases@dfs.ny.gov

06/30/2014 11:40 AM

To whom it may concern,

I have had nothing but trouble acquiring a Heath professional that takes your insurance. Even tho they are in network, they say they are not taking any new patience with health republic insurance. Finally finding one (after 10-15 attempts) I was very unhappy in a clinic situation. The Service was horrible and I need to continue my search for a better Doctor.

With that being said I was furious that you are already, after less than 5 months on your policy, raising the rates 17%!!!

My member ID # is [REDACTED]

Freelancers health services DBS health republic insurance of ny; Essential Care Platinum ; individual coverage. HIOS 71644NY0010004

Begin forwarded message:

From: [REDACTED]

Date: June 30, 2014 at 11:17:49 AM EDT

To: "premiumrateincreases@dfs.ny.gov" <premiumrateincreases@dfs.ny.gov>

Subject: 17%?? Really?????

To whom it may concern,

I have had nothing but trouble acquiring a Heath professional that takes your insurance. Even tho they are in network, they say they are not taking any new patience with health republic insurance. Finally finding one (after 10-15 attempts) I was the only one that spoke English. Service was horrible and I need to continue my search for a better Doctor. =20

With that being said I was furious that you are already, after less than 5 months on your policy, raising the rates 17%!!! =20

My member ID # is [REDACTED]



Rate change

to: premiumrateincreases

07/01/2014 11:10 AM

Hi my name is Annmarie Pellegrino, DOB 3/31/72. I have He blic coverage and the plan is the silver primary select. ID # [REDACTED] and Plan id is 114. I just got a notice that my proposed rate change is going up in 2015. I am writing to you to please not raise my premium. I just became a member in June 2014 and can hardly pay the premium I pay now. My husband is on social security and is disabled so we are on a fixed monthly income. I am now paying 330.17 and can't afford more at this time. On the letter that I received it did say if I reply within 30 days of receipt of this letter you will consider my request. My address is 18 Baldwin Road, Carmel NY 10512. Thank you so much. Please get back to me at your earliest convenience.

[REDACTED]



Rate change proposal

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

07/01/2014 01:09 PM

I just received notice from Health Republic Insurance of New York they have requested what amounts to over a 16% increase in my family's health insurance plan.

Times are tough for so many people. I am not earning enough money now to cover all my bills at home. I have been dipping heavily into my retirement account to cover the bills and that won't last forever. I chose Health Republic Insurance last year because they had a lower premium. This proposed increase would be a hardship. Please do not allow such a large increase.

Sent from my iPhone



Health Republic notification of rate increase request for year 2015

to: premiumrateincreases

07/02/2014 11:38 AM

To whom it may concern:

I received a notification dated June 17, 2014 from Health Republic Insurance regarding their request for a premium rate increase for year 2015. According to the letter that I received, a rate increase must be approved by the New York State Department of Financial Services (DFS).

I do not receive any assistance with my health care premiums. I chose Health Republic because of their lower premium despite the exorbitant deductible.

Their request of a 19% rate increase is not only shocking, but gouging!

I am OPPOSED to such an increase and request that DFS DECLINE Health Republic's request for a 19% rate increase and approve a 3% increase which is commensurate with the Cost Of Living Adjustment (COLA).

Sincerely,



Increase in Premiums

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

07/03/2014 04:48 PM

To whom it may concern,

Health Insurance is a huge problem in this country. People can barely afford Premiums as it is, and now Health Republic wants to increase it?

I understand the reasons- lack of federal support and increases in medical expenses.

Ultimately, it is not Health Republics fault for the increase. However, it is your job as a CO- OP to help STOP these medical costs from increasing and and push for more federal support (our tax money) to keep the same rates as you have now.

I do believe the medical field is great in that they save lives and cure sickness. At the same time, there are a lot of people in this field that are money hungry. This reflects your Premium increase.

If you have detailed reasoning as to why there are medical increases, please send them to me so I can understand this better.

Thanks for your time,



HIGHWAY ROBBERY! after ONE year, an 23% rate increase????

██████████ n to: comment

07/04/2014 12:50 PM

Cc: premiumrateincreases

To whom it may concern,

You proposed rate of \$50/monthly increase is **HIGHWAY ROBBERY!**

The ONE and ONLY reason why I joined your less-known insurance company, less coverage, less-in-network doctors plan was ALL because it was about \$50-\$80 less than bluecross. You cannot use this as a reason to match other services. Didnt your actuary department calculate all these before you offer the deal from the beginning???

Health Republic is just like any greedy banks or IPO corporations, i.e. TimeWarner, AT&T... first to lure us into the plan then few months later Jump the charges and make the deadline and cancellation impossible and complicated so the consumers had no other choices but stay.

If this is the case I have to find other alternative. PLEASE SEND ME detail of how to quit your plan and other deadlines of joining other companies.

You cannot run a budget and sold us something in discount and then leap to this rate. THIS IS HORRIFIC!



Rate Increase for Health Republic Insurance

██████████ to: premiumrateincreases

07/07/2014 08:50 AM

Hi

I want to know what justifies my health insurance rate to increase \$50 after ONLY having it one year (and never going to the DR and using the benefits I might add). I am healthy, I don't smoke, I exercise and take care of myself. I don't understand how this is supposed to be "affordable" insurance when it looks like every year it will increase. I struggle to make the \$300 payment now. I feel like there should NOT be a rate increase and I want an explanation of why it is rising.

Thanks,



Health Republic proposed rate increase

[REDACTED] to: premiumrateincreases

07/09/2014 03:34 PM

I am writing to inform you of my utter disgust over the proposed rate increase in Health Republic of NY's policies! It is an abomination!

I was forcibly cancelled from a BCBS policy that I was happy with. I had to choose a new plan and chose Health Republic, even though it was a \$100 a month increase over my BCBS plan. It took me a while to get used to the idea that the Health care system in America is essentially ruined, but I moved on.....until I got a recent letter from Health Republic of NY stating a proposed rate increase of another \$100 per month.

How dare you allow this to happen. I was a tax paying, insurance card carrying citizen whom the government decided to defraud! OBAMACARE cancelled my existing health coverage, forced me into buying another plan and then pulled another bait and switch. This is how the State and Federal government chooses to care for it's citizens. Disgraceful!

If the increase goes forward, I DEMAND that the state of NY or the Federal government pays my rate increase. I am not in the business to pay my own taxes, my own health insurance premiums and everyone else's! Do that yourself.

[REDACTED]



Prior Approval Submission
NYS Department of Financial Services
To: PremiumRateIncreases

07/14/2014 10:10 PM

Freelancers Health Service Corporation DBA Health Republic Insurance of New York

[REDACTED]

epo

[REDACTED]

This is a 16% rate increase, which is unreasonable. This is a new health insurance company that promotes itself as a non-profit company. Why would such a large increase be warranted? I find it hard to believe and I'm against it.